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PROGRAM SOCIALIZATION ON THE E-MONEY PROGRAM EFFECTIVENESS IN MOTOR VEHICLE TESTING AT THE TRANSPORTATION SERVICE OF SIDOARJO REGENCY

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Abstract

Program socialization, where program administrators can provide information about program implementation to the public, especially program participants. The E-money program was created as a form of contribution from the Sidoarjo Regency government in supporting the non-cash payment system applied to motorized vehicle testing at the Sidoarjo Regency Transportation Office. This program is one of the control instruments which are expected to be implemented in real time to solve problems in the non-cash-based payment system at the Transportation Service of Sidoarjo Regency. This research was conducted with the aim of describing and analyzing the effectiveness of the E-Money Program on the motorized vehicle test at the Sidoarjo Regency Transportation Service and to find out and describe what are the obstacles in the E-Money program on the motorized vehicle test at the Sidoarjo Regency Transportation Service. The method used is a qualitative method with data collection by means of observation, interviews, and documentation. The results of this study indicate that program socialization can get information and find out about the existence of the E-Money program on motorized vehicle testing by holding meetings with motorized vehicle owners to convey information about the E-Money program, placing banners and calling on people who have not used E- Money so that you can immediately use E-Money.

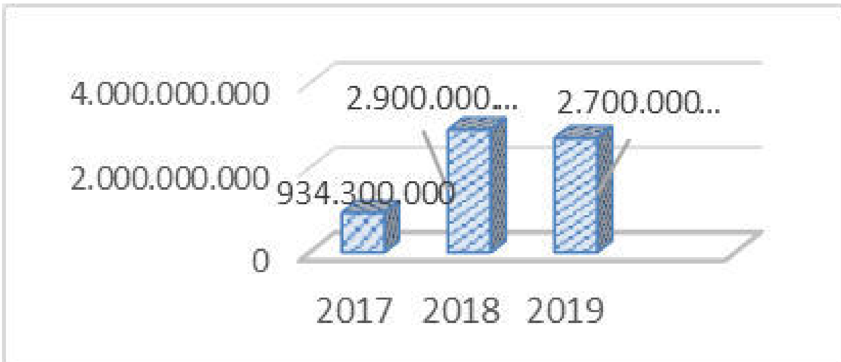
Keywords – Effectiveness; E-Money Program; Motor Vehicle Test

Abstrak Sosialisasi program yaitu dimana penyelenggara program dapat memberikan informasi mengenai pelaksanaan program kepada masyarakat khususnya pada peserta program. Program E-money dibuat sebagai suatu bentuk kontribusi pemerintah Kabupaten Sidoarjo dalam mendukung sistem pembayaran secara non tunai yang diterapkan pada uji kendaraan bermotor di Dinas Perhubungan Kabupaten Sidoarjo. Program ini menjadi salah satu instrumen pengendalian yang diharapkan dalam implemantasinya dapat benar-benar secara riil memecahkan permasalahan problematika pada sistem pembayaran yang berbasis non tunai di Dinas Perhubungan Kabupaten Sidoarjo. Penelitian ini dilakukan dengan tujuan untuk mendeskripsikan dan menganalisis Efektivitas Program E-Money pada uji kendaraan bermotor Di Dinas Perhubungan Kabupaten Sidoarjo dan untuk mengetahui dan mendeskripsikan apa saja kendala dalam program E-Money pada uji kendaraan bermotor Di Dinas Perhubungan Kabupaten Sidoarjo. Metode yang digunakan yaitu metode kualitatif dengan pengumpulan data yang dilakukan dengan cara observasi, wawancara, dan dokumentasi. Hasil dari penelitian ini menunjukkan bahwa Sosialisasi program, bisa mendapatkan informasi dan mengetahui tentang adanya program E-Money pada uji kendaraan bermontor dengan mengadakan pertemuan kepada pemilik kendaraan bermotor untuk menyampaikan informasi mengenai program E-Money, memasang banner dan menghimbau masyarakat yang belum menggunakan E-Money supaya segera menggunakan E-Money.

Kata Kunci – Efektivitas; Program E-Money; Uji Kendaraan Bermotor

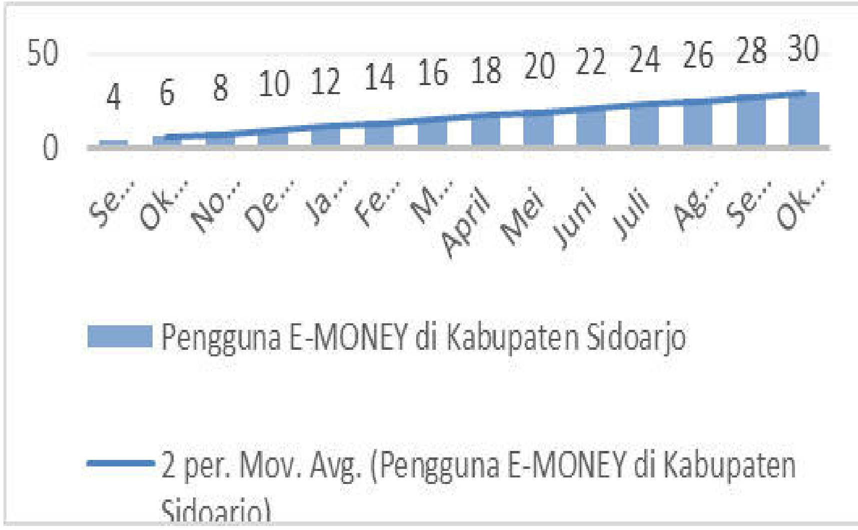
I. PENDAHULUAN

EMoney atau uang elektronik merupakan uang yang digunakan dalam transaksi Internet dengan cara elektronik. Pada umumnya, transaksi ini menggunakan jaringan komputer seperti internet dan penyimpanan harga digital. [1]Berdasarkan peraturan Bank Indonesia (BI) nomor 20/6/PBI/2018 Tentang Uang Elektronik. Bahwa kebutuhan masyarakat untuk menggunakan uang elektronik di Indonesia terus mengalami peningkatan seiring dengan meningkatnya penyediaan sarana transaksi nontunai melalui pemanfaatan inovasi teknologi informasi sehingga model bisnis penyelenggaraan uang elektronik juga semakin berkembang. Terkait dengan adanya E-Money pada [2]Undang – undang Nomor 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik kemudian [3]Undang-Undang No. 22 Tahun 2009 Pasal 49 tentang Uji Kendaraan Bermotor dan [4]Peraturan Gubernur Jawa Timur Nomor 8 tahun 2018 tentang Pedoman Pengelolaan Pelayanan Informasi Dan Dokumentasi Di Lingkungan Pemerintah Provinsi Jawa Timur. Maka pemerintah memiliki wewenang untuk memberikan fasilitas serta dukungan kepada pengguna E-Money agar dapat melakukan transaksi pembayaran secara non tunai supaya lebih efektif dan efisien. Berikut merupakan data transaksi pengguna E-Money di Indonesia pada tahun 2017-2019 :



Gambar 1.1 Transaksi E-Money di Indonesia

Gambar 1.1 diatas menunjukkan bahwa dengan adanya program E-Money sangat membantu masyarakat dalam transaksi uang melalui sistem elektronik. Salah satu sektor yang paling banyak mengadopsi E-Money yaitu transportasi umum. Namun tidak hanya itu, E-Money juga bisa digunakan untuk membayar tagihan parkir dan makanan. Berdasarkan data Bank Indonesia (BI), menunjukkan, volume transaksi uang elektronik pada tahun 2018 melonjak hingga 209,8% menjadi 2,9 miliar transaksi, dibandingkan pada tahun 2017 hanya sebesar 943,3 juta transaksi. Hingga Juli 2019, volume transaksi uang elektronik telah mencapai 2,7 miliar transaksi atau mendekati angka pada tahun 2018. Meski sejumlah perbankan sudah mengeluarkan E-Money, namun kenyataan di lapangan, belum banyak yang menggunakannya. [5]Penggunaan E-Money di seluruh wilayah Jawa Timur mencapai 315 ribu Oleh karena itu, mendorong pihak Dinas Perhubungan untuk menjalankan program dengan tujuan untuk lebih efektif, efisien dan transparan dalam melakukan sistem pembayaran. Program ini menjadikan masyarakat uji kendaraan bermotor sebagai sasaran kebijakan. Berdasarkan data dari wawancara yang dilakukan dengan Bapak Andi cipto adi selaku Kepala Dinas Perhubungan Kabupaten Sidoarjo serta Tim Pelaksana program E-Money di Dinas Perhubungan Kabupaten Sidoarjo mengatakan bahwa perubahan sistem pembayaran E-Money yang sebelumnya tunai menjadi non tunai ini belum bisa diterima oleh sebagian masyarakat. Berikut gambar jumlah pengguna E-Money di Dinas Perhubungan Kabupaten Sidoarjo :



Gambar 1.2 Pengguna Program E-Money Di Dinas Perhubungan Kabupaten Sidoarjo Pada Tahun 2018-2019

Gambar 1.2 Menunjukkan bahwa setiap tahun pengguna E-Money semakin meningkat dari bulan September tahun 2018 hingga bulan Oktober tahun 2019. Tetapi Rendahnya pemahaman masyarakat dan kurang minat dalam penggunaan E-Money ini menjadi salah satu kendala pada program E-Money. Masih ada yang belum menerapkan program E-Money karena pada program E-Money ini masyarakat diharuskan mempunyai nomer rekening Bank Jatim terlebih dahulu dan kurangnya kesadaran masyarakat untuk membuka nomer rekening Bank Jatim supaya bisa menggunakan sistem pembayaran dengan E-Money. Pihak Dinas Perhubungan juga sudah memberikan sosialisasi kepada masyarakat tetapi hanya sedikit yang memberikan respon. Pihak Dinas Perhubungan juga tidak bisa memaksa dalam membuat Nomer Rekening Bank Jatim karena harus ada kesadaran dari pengguna itu sendiri.

Berdasarkan latar belakang tersebut, maka rumusan masalah penelitian ini yaitu bagaimana Efektivitas Program E-Money studi kasus pada uji kendaraan bermotor di Dinas Perhubungan Kabupaten Sidoarjo. Tujuan dari penelitian ini yaitu untuk menganalisis dan mendeskripsikan sosialisasi program dalam Efektivitas Program E-Money di Dinas Perhubungan. Atas dasar hal tersebut peneliti tertarik untuk mengambil judul “Sosialisasi Program dalam Efektivitas Program E-Money pada uji kendaraan bermotor di Dinas Perhubungan Kabupaten Sidoarjo”.

I. METODE

Penelitian ini menggunakan penelitian deskriptif dengan pendekatan kualitatif. [6]Metode kualitatif merupakan metode yang digunakan untuk meneliti objek alamiah dimana peneliti adalah sebagai instrument kunci, tehnik pengumpulan data dilakukan triangulasi, analisis bersifat induktif dan lebih menekankan makna daripada generalisasi. Penelitian deskriptif merupakan penelitian yang berusaha mendeskripsikan dan menginterpretasikan data yang ada, disamping itu penelitian deskriptif terbatas pada usaha mengungkap masalah, keadaan atau peristiwa sebagaimana adanya sehingga bersifat sekedar mengungkapkan fakta atau fact finding. Hal ini dilakukan dengan cara menggali data terkait Efektivitas E-Money pada uji kendaraan bermotor di Dinas Kabupaten Sidoarjo melalui

observasi, wawancara dan dokumentasi. Teknik penentuan informan dilakukan secara Purpsoive sampling. Informan kunci dalam penelitian ini adalah Kepala Uji Kendaraan Bermotor. Karena data-data terkait dengan Efektivitas E-Money pada uji kendaraan bermotor yang diperlukan dalam penelitian ini dapat diperoleh dari informan kunci tersebut. [7]Teknik penganalisisan data menggunakan teknik menurut Miles dan Hubberman yaitu pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan.

I. HASIL DAN PEMBAHASAN

Sosialisasi program

[8]Menurut Wilcox dalam Mardikonto (2013:86), Memberikan informasi merupakan langkah awal yang dilakukan untuk mendapatkan hasil yang lebih maksimal dan memperlancar dalam melanjutkan suatu pekerjaan, karena dengan memberikan informasi dapat dipergunakan dan meningkatkan pengetahuan bagi orang yang menerima informasi tersebut. [9]Sugiyono dalam Budiani (2007:53) yang menyatakan bahwa sosialisasi program harus dilakukan supaya program dapat dipahami secara utuh dan menyeluruh oleh masyarakat tentang bagaimana kegiatannya, pemanfaatannya serta pelaksanaan programnya. Dalam indikator sosialisasi ini terdapat beberapa bagian yaitu bentuk sosialisasi, media sosialisasi, intensitas sosialisasi, tujuan sosialisasi dan yang terakhir pemanfaatan sosialisasi.

Pihak Dinas Perhubungan memberikan sosialisasi dengan cara membuat pertemuan dengan pemilik kendaraan bermotor untuk memberikan informasi tentang adanya program E-Money ini dan manfaat yang bisa diambil dari adanya program E-Money ini, tidak hanya itu pihak Dinas Perhubungan juga sudah memasang banner yang berisi alur dalam pembuatan E-Money.

Pihak Dinas Perhubungan juga sudah menghimbau pada pemilik kendaraan bermotor saat sedang menguji kendaraannya untuk menggunakan sistem pembayaran non tunai (E-Money). Dalam sosaialisasi ini bukan hanya pihak Dinas Perhubungan saja yang memeberikan informasi melainkan pihak Bank Jatim juga ikut membantu dengan memberikan penjelasan kepada masyarakat uji kendaraan bermotor mengenai program E-Money.

Dengan adanya sosialisasi program E-Money masyarakat bisa mengetahui dan mendapatkan informasi tentang adanya program E-Money yang ada pada Uji Kendaraan Bermotor di Dinas Perhubungan Kabupaten Sidoarjo. Pihak dinas juga sudah memberikan himbauan setiap masyarakat melakukan uji kendaraan bermotor khususnya pada masyarakat yang belum menggunakan E-Money segera menggunakan E-Money dan pihak dinas juga sudah memasang banner di depan kantor maupun di dalam bank yang ada di Dinas Perhubungan

[10]Hal ini didukung dengan adanya hasil penelitian dari Sulistyo Seti Utami, berlianigsih kusuawati yang melakukan penelitian pada tahun 2017. Dia melakukan sosialisasi dengan cara langsung menerapkan penggunaan E-Money kepada mahasiswa dan hasilnya mudah dipahami oleh mahasiswa semakin mudah E-Money digunakan maka semakin tinggi minat mahasiswa menggunakannya. Tetapi berbeda halnya dengan hasil penelitian dari saya sosialisasi dilakukan dengan cara mengadakan pertemuan dengan masyarakat penguji kendaraan bermotor, dan membuat banner supaya memudahkan masyarakat dalam membuat E-Money.

II. KESIMPULAN DAN SARAN

KESIMPULAN

Berdasarkan temuan hasil penelitian dan uraian dalam pembahasan maka penulis dapat menarik kesimpulan yaitu sosialisasi program dalam efektivitas program E-Money pada uji kendaraan bermotor di Dinas Kabupaten Sidoarjo ini masih belum bisa di katakan efektif karena masih ada yang belum menggunakan sistem pembayaran secara non tunai. Peneliti menemukan bahwa rendahnya pemahaman masyarakat tentang adanya program E-Money dan tidak semua orang mempunyai nomer rekening bank jatim karena kurangnya kesadaran masyarakat untuk membuat buku rekening

SARAN

Penulis memberikan saran dan masukan terhadap inas Perhubungan Kabupaten Sidoarjo khususnya pada bagian Uji kendaraan bermotor sebaiknya pihak dinas mengadakan pertemuan setiap 2 bulan sekali, menambah akses bank lain, dan seharusnya ada pelayanan khusus bagi masyarakat yang saldonya tidak mencukupi

III. UCAPAN TERIMAKASIH

Penulis menyadari bahwa penyusun artikel ini tidak lepas dari bantuan semua pihak yang telah membantu hingga terselesaikannya menulis skripsi ini. Oleh karena itu, penulis mengucapkan terima kasih kepada Bapak Bahrul Amiq selaku kepala Dinas Perhubungan, Bapak Andi cipto adi sebagai kepala Uji Kendaraan Bermotor dan Ibu Ririn sebagai teller di Bank Jatim Dinas Perhubungan Kabupaten Sidoarjo serta masyarakat pengguna maupun non pengguna E-Money di Dinas Perhubungan Kabupaten Sidoarjo yang menjadi sasaran program E-Money di Dinas Kabupaten Sidoarjo.

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RELATIONSHIP BETWEEN SELF-CONTROL AND CONSUMPTIVE BEHAVIOR TREND ONLINE SHOPPING OF FASHION PRODUCTS IN HOUSEHOLD MOTHER OF PEJAYA ANUGRAH SIDOARJO HOUSEHOLD

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Abstract
This study aims to determine the relationship between self-control and the consumptive behavior online shopping fashion products for housewives in Housing Pejaya Anugrah Sidoarjo. This research is a type of correlational quantitative research. Data collection techniques in this study use a psychological scale with a Likert scaling model that is a scale of self-control and the scale of consumptive behavior. The hypothesis in this study is that there is a positive relationship between the consumptive behavior online shopping fashion products for housewives. Data analysis was performed using the Spearman's Rho technique using SPSS 18 for windows. The results of data analysis showed the value of the correlation coefficient r = -0.168 with a significance of 0.176. Thus, the hypothesis proposed by the researcher is rejected, which means there is no relationship between self-control and consumptive behavior online shopping for fashion products.

Keywords -Self Control; Consumptive Behavior Online Shopping For Fashion Products; Housewife Housing

Abstrak. Penelitian ini dilakukan karena adanya fenomena perilaku konsumtif online shopping yang dilakukan ibu rumah tangga.Penelitian bertujuan untuk mengetahui hubungan antara kontrol diri dengan perilaku konsumtif online shopping produk fashion pada ibu rumah tangga di Perumahan Pejaya Anugrah Sidoarjo.Penelitian ini merupakan penelitian kuantitatif korelasional.

Teknik pengumpulan datanya menggunakan skala psikologi dengan model penskalaan Likert yaitu skala kontrol diri dan skala perilaku konsumtif online shopping produk fashion.Hipotesis penelitian ini terdapat hubungan positif antara perilaku konsumtif online shopping produk fashion pada ibu rumah tangga. Analisis data dilakukan dengan teknik Spearman's Rho menggunakan bantuan program SPSS 18 for windows. Hasil analisis data menunjukkan nilai koefisien korelasi r = - 0,168 dengan signifikansi 0,176. Dengan demikian, hipotesis yang diajukan peneliti ditolak, yang artinya tidak ada hubungan antara kontrol diri dengan perilaku konsumtif Online shopping produk Fashion.
Kata Kunci-Kontrol Diri; Perilaku Konsumtif Online Shopping Produk Fashion; Ibu Rumah Tangga

I. PENDAHULUAN

Kecenderungan manusia melakukan segala sesuatu didasari oleh adanya kebutuhan. Bahkan semua perilaku yang ditunjukkan oleh setiap orang di dasari oleh adanya motivasi untuk memenuhi kebutuhannya. Menurut Teori Hirarki Kebutuhan Maslow adalah bahwa kebutuhan manusia yang beraneka ragam tersebut dapat dikelompokkan ke dalam lima kelompok, yaitu Kebutuhan-kebutuhan Fisiologis (Physiological Needs), Kebutuhan Rasa Aman (Need for Self-Securitay); Kebutuhan Cinta dan Rasa Memiliki (Need for Love and Belongingness); Kebutuhan Harga Diri (Need for Self-Esteem); Kebutuhan Aktualisasi Diri (Need for Self-Actualization). Kebutuhan setiap orang berbeda satu sama lain variasi kebutuhan setiap orang juga berbeda-beda [1]. Kebutuhan-kebutuhan yang muncul makin lama makin banyak, sehingga kebutuhan untuk membeli juga makin besar. Ada kecenderungan manusia yang membeli meskipun hal itu dilakukan bukan karena didorong oleh kebutuhan yang mendesak. Kebutuhan-kebutuhan tersebut muncul karena makin banyak barang yang ditawarkan. Penawaran terkini yang dilakukan produsen adalah penawaran barang lewat online shopping [2].

Terjadinya online shopping media internet, mendukung gaya hidup konsumtifisme yang ada di dalam masyarakat saat ini. Konsumtifisme mewakili keinginan seseorang untuk membeli sesuatu yang sebenarnya kurang dibutuhkan, bahkan membeli sesuatu yang tidak dibutuhkan.

Gaya hidup konsumtifisme mendorong munculnya perilaku konsumtif yaitu perilaku yang biasanya mengarah pada kecenderungan seseorang yang melakukan pembelian pada suatu produk secara berlebihan, dan pembelian yang dilakukan setiap kali tanpa adanya perencanaan [3]. Hasil survey awal menunjukkan seluruh ibu-ibu rumah tangga pernah melihat-lihat produk di online shopping meskipun tidak semua dilanjutkan dengan membeli produk. Produk-produk yang lebih banyak dibeli cenderung produk-produk fashion, selain itu sebagian membeli produk kosmetik, atau alat-alat rumah tangga. Hasil survey ini, mendorong penulis melakukan survey lanjutan. Selain kecenderungan membeli produk lewat online shopping, penulis menemukan fenomena bahwa pembelian yang dilakukan ibu-ibu rumah tangga tersebut diatas terbagi 2 yaitu pembelian bukan karena kebutuhan tetapi hanya karena keinginan atau hasrat membeli sebanyak 10 dari 16 ibu (62,5%), sedangkan sebagian lagi yaitu 6 dari 16 ibu rumah tangga (37,5%) membeli karena memang membutuhkan. Kesimpulan hasil survey kedua di atas menggambarkan bahwa produk yang dibeli ibu rumah tangga lewat online shopping kebanyakan bukan karena kebutuhan, tetapi karena ingin membeli walaupun tidak sedang membutuhkan [3].

Perilaku ini dikenal dengan sebutan perilaku konsumtif, yaitu perilaku membeli yang tidak terbatas, berlebihan, atau tidak terencana, yang dilakukan bukan karena membutuhkan tetapi lebih disebabkan oleh adanya keinginan [4]. Ada beberapa faktor yang mempengaruhi perilaku konsumtif. Menurut Kotler, perilaku konsumtif dipengaruhi oleh berbagai faktor seperti faktor budaya, sosial, pribadi, dan psikologis [5]. Salah satu faktor psikologis yang mempengaruhi perilaku konsumtif yaitu kontrol diri. Kontrol diri identik dengan kemampuan individu untuk peka mengetahui situasi dalam diri maupun lingkungannya, serta mengontrol dan mengelola situasi-situasi maupun kondisi sehingga mampu menampilkan diri saat bersosialisasi [6]. Perilaku konsumtif menunjukkan adanya kecenderungan seseorang untuk membeli suatu produk secara berlebihan dan irasional. Pembelian ini biasanya dilakukan terutama karena adanya keinginan bukan karena ada kebutuhan [7]. Perilaku konsumtif online shopping produk fashion adalah tindakan manusia untuk melakukan pembelian produk yang dikenakan seseorang untuk menunjang penampilannya, seperti baju, ikat pinggang, sepatu, tas, kaos kaki, dan lain-lain melalui internet [8]. Rasimin menjelaskan bahwa perilaku konsumtif berkaitan dengan adanya keinginan membeli serta menggunakan segala sesuatu yang diperlukan [9]. Aspek-aspek yang terkandung dalam perilaku konsumtif sebagai berikut:

a. Aspek Motif adalah dorongan-dorongan atau keinginan ikut-ikutan yang bersifat rasional maupun irasional. b. Aspek Kemutakhiran Mode aspek ini berkaitan dengan barang atau jasa yang dianggap popular dan banyak digemari orang lain. c. Aspek Inferiority Complex aspek ini menjelaskan bahwa seseorang yang memiliki kompleks inferior, kurang yakin pada dirinya. Kottler menjelaskan faktor-faktor yang dianggap bisa memunculkan perilaku konsumtif yaitu: Budaya, Sosial, Pribadi, Psikologis [5].

Berdasarkan latar belakang diatas, maka tujuan penelitian ini adalah untuk mengetahui hubungan antara kontrol diri dengan perilaku konsumtif online shopping produk fashion pada ibu rumah tangga di Perumahan Pejaya Anugrah. Adapun hipotesis yang diajukan pada penelitian ini, yaitu terdapat hubungan negatif antara kontrol diri dengan perilaku konsumtif online shopping produk fashion pada ibu rumah tangga. Hipotesis ini berarti bahwa makin tinggi kontrol diri ibu rumah tangga maka makin rendah perilaku konsumtif online shopping produk fashion pada ibu rumah tangga.Sebaliknya, makin rendah kontrol diri ibu rumah tangga maka makin tinggi perilaku konsumtif online shopping produk fashion pada ibu rumah tangga.

II. METODE PENELITIAN

Penelitian ini menggunakan penelitian kuantitatif dengan jenis penelitian korelasional. Populasi dalam penelitian ini adalah Ibu Rumah Tangga RT 01,02,03 RW 03 dengan jumlah 130 orang. Jumlah subyek dalam penelitian ini adalah 130 orang berarti seluruh populasi menjadi sampel penelitian yang digunakan diambil dengan menggunakan nonprobability sampling. Adapun teknik sampling yang digunakan yaitu teknik sampling jenuh.

Teknik pengumpulan data dalam penelitian ini menggunakan skala Likert yaitu skala kontrol diri ($\alpha = 0{,}781$) dan skala perilaku konsumtif online shopping produk fashion ($\alpha = 0{,}662$). Skala kontrol diri ini disusun peneliti sendiri dengan mempertimbangkan aspek-aspek variabel kontrol diri Averill yang terdiri dari 3 aspek adalah kontrol perilaku (Behavior control), kontrol kognitif (Cognitive control), dan kontrol keputusan (Decisional control) [10]. Skala perilaku konsumtif online shopping produk fashion disusun sendiri oleh peneliti berdasar 3 aspek perilaku konsumtif oleh Rasimin yaitu aspek motif, aspek kemutakhiran mode, dan aspek inferiority complex [5].

Teknik analisis data dalam penelitian ini menggunakan Correlation Product Moment dari Spearman'Rho dengan bantuan SPSS 18.0. Sebelum melakukan uji korelasi, peneliti melakukan uji asumsi terlebih dahulu, yaitu uji normalitas dan uji linearitas.

Tabel 1. Hasil Uji Hipotesis

Correlations

			KD	PK
Spearman's rho	KD	Correlation Coefficient	1,000	-,113
		Sig. (2-tailed)		,368
		N	66	66
	PK	Correlation Coefficient	-,113	1,000
		Sig. (2-tailed)	,368	
		N	66	66

III. HASIL DAN PEMBAHASAN

A. Hasil Penelitian

Penelitian ini dilakukan di Perumahan Pejaya Anugrah Kec. Taman Sidoarjo yang berjumlah 130 orang, dengan karakteristik yaitu berjenis kelamin perempuan, usia 25-55 tahun. Sebelum pelaksanaan penelitian, dilakukan tryout skala kontrol diri dilakukan pada tanggal 02 Maret 2020 dengan cara menyebarkan skala dengan 66 ibu rumah tangga Perumahan Pejaya Anugrah Sidoarjo. Pelaksanaan penelitian dilakukan pada tanggal 26-28 Februari 2020 dengan cara menyebarkan skala kontrol diri dan perilaku konsumtif.

Hasil uji normalitas pada output uji Kolmogorov-Smirnov menunjukkan bahwa variabel kontrol diri memiliki nilai signifikansi > 0,05 yaitu sebesar 0,077 hal ini berarti bahwa distribusinya normal. Sedangkan nilai signifikansi variabel perilaku konsumtif online shopping produk fashion adalah 0,041 yang berarti < 0,05 dan dapat disimpulkan bahwa distribusinya tidak normal. Hasil uji linearitas dengan melihat nilai signifikansi pada kolom linearity menunjukkan bahwa nilai F sebesar 8,37 dengan signifikansi= 6,59 hal ini berarti nilai signifikansi > 0,05, dengan kesimpulan korelasinya linear.

Tabel 1 tersebut menunjukkan hasil koefisien korelasi r = -0,168 dengan signifikansi 0,176 Dengan demikian, hipotesis yang diajukan peneliti ditolak, yang berarti tidak ada hubungan antara kontrol diri dengan perilaku konsumtif Online Shopping Produk Fashion.

Tabel 2. Nilai Mean dan Standart Deviasi Skala Kontrol Diri

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
VAR00023	66	54.00	82.00	67.5303	6.41206	41.114
VAR00056	66	57.00	87.00	74.1515	6.21225	38.592
Valid N (listwise)	66					

Tabel 2 di atas menunjukkan pada skala kontrol diri ditemukan nilai mean teoritik (μ) = 67,5303 dan standart deviasi (σ) 6,41206. Pada skala perilaku konsumtif Online Shopping Produk Fashion ditemukan nilai mean teoritik (μ) sebesar = 74,1515 dan standart deviasi (σ) sebesar 6,21225. Berikut norma yang digunakan untuk mengkategorisasi variabel kontrol diri dan perilaku konsumtif Online Shopping Produk Fashion yang dijelaskan di tabel 3.

Berdasarkan tabel kontrol diri dan perilaku konsumtif Online Shopping Produk Fashion di atas, maka diketahui kategori skor subjek pada masing-masing variabel seperti pada tabel 4.

Tabel 3. Kategori Skor Kontrol Diri dan Perilaku Konsumtif *Online Shopping* Produk *Fashion*

Kategori		**Skor**	
		Kontrol Diri	**Perilaku Konsumtif**
Rendah	$(\mu\text{-}1{,}5\sigma) < X \leq (\mu\text{-}0{,}5\sigma)$	55-66	61- 76
Sedang	$(\mu\text{-}0{,}5\sigma) < X \leq (\mu+0{,}5\sigma)$	67-78	77-92
Tinggi	$(\mu+0{,}5\sigma) < X \leq (\mu+1{,}5\sigma)$	>89	>108

Berdasarkan tabel kategorisasi skor subjek tersebut pada skala kontrol diri dapat diambil kesimpulan bahwa kontrol diri ibu rumah tangga perumahan cenderung memiliki kontrol diri sedang ke rendah, terdapat 98 ibu rumah tangga yang memiliki kontrol diri sedang, dan terdapat 20 ibu rumah tangga yang memiliki kontrol diri rendah. Sedangkan Kategori perilaku konsumtif Online Shopping Produk Fashion menunjukkan kalau ibu rumah tangga perumahan cenderung sedang ke rendah, dimana terdapat 98 ibu rumah tangga yang memiliki perilaku konsumtif yang sedang dan terdapat 22 ibu rumah tangga yang memiliki perilaku konsumtif yang rendah.

Tabel 4. Kategori Kontrol Diri dan Perilaku Konsumtif *Online Shopping* Produk *Fashion* Subyek Penelitian

Kategorisasi	**Skor Subjek**			
	Kontrol Diri		**Perilaku Konsumtif**	
	∑ Ibu Rumah Tangga	**%**	**∑ Ibu Rumah Tangga**	**%**
Rendah	20	14,8%	22	16,3%
Sedang	98	72,2%	98	71,9%
Tinggi	12	12,9%	10	10,9%
Jumlah	130	100%	130	100%

B. Pembahasan

Hasil analisis data diatas dapat diketahui bahwa dari hasil analisis ini diperoleh hasil koefisien korelasi r = -0,168 dengan signifikansi 0,176. Dengan demikian, hipotesis yang diajukan peneliti ditolak, yang artinya tidak ada hubungan antara kontrol diri dengan perilaku konsumtif Online Shopping Produk Fashion. Hasil penelitian ini bertentangan dengan penelitian yang dilakukan oleh peneliti Anggraeni dan Mariyanti yang berjudul Hubungan antara Kontrol Diri dan Perilaku Konsumtif Mahasiswi Universitas Esa Unggul. Hasil penelitian menunjukkan bahwa ada korelasi negatif antara kontrol diri dengan perilaku konsumtif pada mahasiswi di Universitas tersebut [3]. Hasil penelitian ini juga tidak sejalan dengan penelitian Chita, Davis, dan Pali, yaitu bahwa terdapat hubungan antara self-control dengan perilaku konsumtif online shopping produk fashion pada Mahasiswa Fakultas Kedokteran Universitas Sam Ratulangi Angkatan 2011. Hasilnya, semakin tinggi self-control maka semakin rendah tingkat perilaku konsumtifnya. Hasil uji Kolmogorov Smirnov menujukkan nilai signifikansi kontrol diri adalah 0,77 berarti > 0,05 [4].

Walaupun meneliti dengan variabel yang sama hasil penelitian ini berbeda dengan hasil penelitian Anggraeni dan Mariyanti. Perbedaan itu bisa terjadi karena perbedaan kontrol diri yang dimiliki subyek penelitiannya. Dalam penelitiannya, Bhuwaneswary menyebutkan bahwa rasa ingin tahu mahasiswa kuat saat berhadapan dengan sesuatu yang baru, dan hal itu mendorong untuk mencoba. Demikian juga dengan rasa ingin tahu akan produk yang ada di online shopping. Mahasiswa akan melakukan pembelian produk lewat online shopping bukan karena kebutuhan, tetapi dorongan sifat remajanya, yaitu membeli hanya untuk kesenangan atau rekreasi yang memberinya kepuasan pribadi, atau bahkan kesenangan sosial [11]. Sedangkan pada ibu rumah tangga, kontrol diri ibu rumah tangga akan menentukan keberlangsungan rumah tangga yang dibinanya. Demikian juga dalam hal berbelanja produk fashion secara online diperlukan adanya kontrol diri dari seorang ibu rumah tangga. Menurut Widyasari dan Fridari, seorang Ibu berperan dalam keluarga apapun situasi dan kondisi keluarga [12].

Hasil uji hipotesis dengan menggunakan Korelasi Product Moment dari Spearman's menunjukkan koefisien korelasi r = -0,168 dengan signifikansi 0,176. Hal ini berarti tidak ada hubungan antara kontrol diri dengan perilaku konsumtif Online Shopping Produk Fashion. Kotler menyebutkan ada banyak faktor yang mempengaruhi perilaku konsumtif meliputi: (a) faktor budaya, terdiri dari: budaya dan sub budaya, kelas sosial pembeli.

Faktor ini memiliki pengaruh yang luas dan mendalam terhadap perilaku; (b) faktor sosial, antara lain: kelompok acuan, keluarga, peran dan status pembeli; (c) faktor karakteristik pribadi, terdiri dari: usia dan tahap siklus hidup, pekerjaan, keadaan ekonomi, gaya hidup, kepribadian dan konsep diri; (d) faktor psikologis pembeli, yaitu: motivasi, persepsi, konsep diri, kepribadian, pengalaman belajar, sikap dan keyakinan (agama) pembeli [5]. Secara eksplisit tidak tersebutkan bahwa kontrol diri merupakan faktor yang langsung mempengaruhi perilaku konsumtif, tetapi oleh peneliti dimasukkan dalam faktor psikologis pembeli, sehingga ada kemungkinan terdapat variabel ekstraneus yang mengantarai hubungan antara kontrol diri dengan perilaku konsumtif online shopping produk fashion.

Penelitian ini merupakan penelitian yang sederhana sehingga didalamnya juga masih terdapat keterbatasan. Pertama, variabel bebas yang digunakan hanya 1 variabel, yaitu kontrol diri, dan masih banyak faktor lain yang belum menjadi pertimbangan peneliti untuk diteliti juga. Kedua, yaitu penelitian ini melibatkan subjek penelitian dalam jumlah yang terbatas yakni sebanyak 130 dari satu tempat penelitian saja, yaitu ibu rumah tangga di Perumahan Pejaya Anugrah Sidoarjo.

1V. KESIMPULAN

Tujuan penelitian ini adalah untuk mengetahui hubungan antara kontrol diri dengan perilaku konsumtif online shopping produk fashion pada Ibu Rumah Tangga Perumahan Pejaya Anugrah Sidoarjo. Setelah penelitian, didapat hasil penelitian yaitu $r = -0,168$ dengan $p < 0,05$ ($p = 0,000$). Dengan hasil ini berarti hipotesis penelitian ditolak, sehingga kesimpulannya tidak ada hubungan antara kontrol diri dengan perilaku konsumtif online shopping produk fashion pada Ibu Rumah Tangga Perumahan Pejaya Anugrah Sidoarjo.

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THE INFLUENCE OF PERCEIVED ENVIRONMENTAL UNCERTAINTY, DECENTRALIZATION AND TASK ASSIGNMENT ON PERFORMANCE ACCOUNTABILITY AS EFFORTS TO ACHIEVE GOOD CORPORATE AT PT. KIMIA FARMA IN SURABAYA

[Pengaruh Ketidakpastian Lingkungan (Perceived Environmental Uncertainty), Desentralisasi dan Pembebanan Tugas terhadap Akuntanbilitas Kinerja sebagai Upaya Pencapaian Good Corporate pada PT. Kimia Farma di Surabaya].

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ABSTRACT

This Rizal, Mochammad. 2020. The Influence of Perceived Environmental Uncertainty, Decentralization and Task Assignment on Performance Accountability as Efforts to Achieve Good Corporate at PT. Kimia Farma in Surabaya. The aims of this study was to determine the effect of environmental uncertainty (perceived environmental uncertainty), decentralization and assignment of performance accountability as an effort to achieve good corporate at PT. Kimia Farma in Surabaya. This study used independent variables, namely environmental uncertainty, decentralization and assignment. While the dependent variable is performance accountability. This study used a quantitative approach. In taking the sample using purposive sampling method, with a sample size of 50 respondents. In analyzing the hypothesis of this study using multiple linear regression analysis test methods, t test, and test of determination. The results of this study indicate that environmental uncertainty had no effect on the accountability of company performance. Decentralization had no effect on the accountability of company performance. The assignment of tasks affects the accountability of company performance.

Keywords : environmental uncertainty (perceived environmental uncertainty), decentralization, assignment, performance accountability

ABSTRAK

Tujuan penelitian ini dapat mengetahui pengaruh ketidakpastian lingkungan (perceived environmental uncertainty), desentralisasi dan pembebanan tugas terhadap akuntanbilitas kinerja sebagai upaya pencapaian good corporate pada PT. Kimia Farma di Surabaya. Penelitian ini menggunakan variabel independen yaitu ketidakpastian lingkungan, desentralisasi dan pembebanan tugas. Sedangkan variabel dependen yaitu akuntanbilitas kinerja. Penelitian ini menggunakan pendekatan kuantitatif. Dalam pengambilan sampel menggunakan metode purposive sampling, dengan jumlah sampel 50 responden. Dalam menganalisis hipotesis penelitian ini menggunakan metode uji analisis regresi linier berganda, uji t, dan uji determinasi. Hasil penelitian ini menunjukan bahwa ketidakpastian lingkungan tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan. Desentralisasi tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan. Pembebanan tugas berpengaruh terhadap akuntanbilitas kinerja perusahaan.

Kata Kunci : ketidakpastian lingkungan (perceived environmental uncertainty), desentralisasi, pembebanan tugas, akuntanbilitas kinerja

I. PENDAHULUAN

Sebuah organisasi di perusahaan akan berjalan mulus dengan adanya manajemen satu kesatuan yang utuh dari pengelola organisasi seperti struktural, yang terdiri dari komisaris, direksi, direktur, manajer, divisi, karyawan dan sebagainya. Dari segi sudutnya akuntansi ada dua macam, yaitu akuntansi manajemen sebagai tipe akuntansi dan tipe informasi. Akuntansi manajemen sebagai tipe akuntansi dapat membatu pemahaman mengenai karakteristik dan perekayasaan informasi akuntansi manajemen. Sebagai tipe informasi, akuntansi membantu sistem yang mengelola masukan yang berupa data operasi dan data keuangan untuk menghasilkan keluaran tanpa informasi akuntansi [1].

Aspek kehidupan dari ketidakpastian lingkungan saat ini sedang melanda seperti politik, ekonomi, sosial, budaya, maka para manajer dituntut untuk menyiapkan diri dan perusahaan untuk menghadapi perubahan yang cepat. Manajemen harus mempunyai strategi untuk melihat dan memanfaatkan peluang ke depannya, mengidentifikasi suatu permasalahan, dapat menyeleksi serta mengimplementasikan proses adaptasi dengan tepat. Manajemen memiliki kewajiban dapat mempertahankan kelangsungan hidup dan bisa mengendalikan perusahaan untuk mencapai visi dan misi organisasi [2].

Ketidakpastian lingkungan adalah lingkungan yang berbeda dengan lingkungan lainnya dalam hal ketidakpastian yang dikandung masing-masing, dan tingkat perubahan serta kompleksitas yang terjadi di lingkungan tersebut [3].

Desentralisasi merupakan mendelegasikan para manager untuk diberi wewenang atau tanggung jawab dalam mengambil keputusan. Dalam pendelegasian bertujuan seberapa jauh manajemen yang lebih tinggi mengizinkan manajemen yang lebih rendah untuk membuat keputusan atau kebijakan secara independen artinya pendelegasian yang diberikan kepada menajemen yang lebih rendah (subordinate) dalam mengkaitkannya dengan otoritas pembuatan keputusan (decision making) dan desentralisasi juga memerlukan tanggung jawab terhadap aktivitas subordinate tersebut [4].

Job description salah satu titik berat pada pembebanan tugas, karena hal ini menjadi salah satu faktor penentu yang dapat mempengaruhi dalam menilai kinerja manajer. Beberapa hasil penelitian menunjukkan bahwa bentuk pengendalian akuntansi kurang tepat digunakan karena tugas-tugas dengan tingkat ketidakpastian yang tinggi. Namun research dan development merupakan bentuk bukti-bukti yang memperkuat hasil penelitian diatas [1].

Good Corporate Governance merupakan kunci sukses perusahaan untuk tumbuh berkembang dan menguntungkan dalam jangka panjang sekaligus memenangkan persaingan global terutama bagi perusahaan. Faktor penting dalam pengembangan iklim usaha di Indonesia terutama dalam rangka mendorong pertumbuhan ekonomi yaitu dengan menerapakannya GCG. Good Corporate Governance merupakan suatu sistem, pola hubungan, dan proses yang digunakan oleh organ perusahaan (direksi, komisaris, dan RUPS) bertujuan untuk memberikan nilai tambah kepada pemegang saham secara berkesinambungan dalam jangka panjang, dengan tetap memperhatikan kepentingan stakeholder lainnya, berlandaskan peraturan perundangan dan norma yang berlaku [5].

Akuntanbilitas merupakan prinsip pertanggungjawaban yang berarti bahwa proses dari penyusunan, perencanaan, pelaksanaan harus benar-benar dapat dilaporkan dan dipertanggungjawabkan. Akuntabilitas dan kejelasan sasaran anggaran yang jelas dan spesifik dapat mencapai kinerja manjerial yang baik. Perusahaan dapat meningkatkan kinerja manajerial yang baik dengan adanya sistem pengendalian akuntansi dan kejelasan sasaran anggaran yang jelas dan spesifik. Pengelolaan keuangan perusahaan yang akan dipertanggung jawabkan kepada atasan tidak lepas dari anggaran yang telah disepakati bersama. Sistem pengendalian manajemen merupakan anggaran yang berfungsi sebagai alat perencanaan dan pengendalian [6].

II. METODE PENELITIAN

A. Variabel Penelitian

Tabel 1. Definisi Operasional dan Indikator Variabel

Variabel	Definisi Opersional	Indikator	Sumber
Ketidakpastian Lingkungan (X_1)	Ketidakpastian lingkungan merupakan suatu kondisi lingkungan eksternal yang dapat mempengaruhi operasional organisasi.	1. Sumber Daya Manusia 2. Peraturan 3. lingkungan eksternal 4. kendala-kendala 5. penemuan- penemuan ilmiah	[1]
Desentralisasi (X_2)	Desentralisasi merupakan pendelegasian wewenang dan tanggung jawab kepada satuan-satuan organisasi yang lebih rendah.	1. Pengangkatan dan pemberhentian 2. Inventaris 3. Anggaran	[1]
Pembebanan Tugas (X_3)	Pembebanan tugas merupakan kegiatan seorang atasan untuk menugaskan bawahannya untuk mengerjakan bagian daripada tugas manajer yang bersangkutan, dan pada waktu yang bersamaan memberikan kekuasaan kepada bawahan tersebut sehingga bawahan itu dapat melaksanakan tugas dengan sebaik-baiknya atau dapat mempertanggungjawab-kan hal-hal yang didelegasikan.	1. Perencanaan 2. Investigasi 3. Koordinasi 4. Evaluasi 5. Pengawasan 6. Tugas 7. Perkerjaan	[1]
Akuntanbilitas Kinerja (Y)	akuntanbilitas merupakan perwujudan kewajiban untuk mempertanggungjawab-kan keberhasilan atau kegagalan pelaksanaan misi organisasi dalam mencapai tujuan dan sasaran yang telah ditetapkan melalui suatu media pertanggungjawaban yang dilakukan secara periodik.	1. Pemilihan karyawan 2. Perencanaan 3. Pengawasan 4. Perwakilan 5. Pengkoordina-sian 6. Evaluasi 7. Pertanggung-jawaban 8. Respon karyawan 9. Reaksi positif karyawan 10. Kinerja secara menyeluruh	[1]

Sumber: Data diolah, (2020)

B. Lokasi Penelitian

Penelitian ini dilakukan pada perusahaan PT. Kimia Farma di Surabaya sebagai organisasi sektor BUMN (Badan Usaha Milik Negara). Pertisipasi yang ditetapkan merupakan manajer dan karyawan.

C. Jenis dan Sumber Data

Jenis penelitian ini adalah penelitian kuantitatif, karena menekankan pada pengujian teori-teori melalui pengukuran variabel penelitian dengan angka dan melakukan analisis data dengan prosedur statistik serta menitikberatkan pada pengujian hipotesis. Sumber data dalam penelitian ini adalah data primer, yaitu data yang diperoleh secara langsung dari responden (manajer dan karyawan).

D. Sampel

Sampel yang akan diambil dalam penelitian ini adalah manajer dan karyawan pada perusahaan PT. Kimia Farma di Surabaya dengan jumlah 50. Sampel penelitian ini menggunakan metode purposive sampling, dimana data yang diambil untuk dijadikan sampel adalah sesuai kriteria.

Kriteria pemilihan sampel dalam penelitian ini :

a. Karyawan yang sudah bekerja minimal 1 tahun.
b. Manajer yang sudah menduduki jabatannya minimal 1 tahun.

E. Metode Analisis Data

Teknik analisis yang digunakan dalam penelitian ini yaitu menggunakan teknik analisis kuantitatif. Dalam penelitian ini analisis kuantitatif dilakukan dengan cara mengkuantifikasi data-data penelitian menggunakan program SPSS versi 18. Dalam menganalisis hipotesis penelitian ini menggunakan metode uji analisis regresi linier berganda, uji t, dan uji determinasi. Penelitian ini menggunakan analisis deskriptif dan uji kualitas data. Analisis deskriptif terdapat analisis data, karakteristik responden, dan deskripsi variabel. Uji kualitas data terdapat dua uji yang harus dilakukan diantaranya uji validitas dan uji reliabilitas. Dalam penelitian ini untuk pengujian hipotesis menggunakan multiple regression (regresi berganda) [1]. Persamaan multiple regression untuk pengujian hipotesis sebagai berikut :

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Keterangan:

Y	: akuntanbilitas kinerja
α	: konstanta
$b_1b_2b_3$	: koefisien regresi
X_1	: Ketidakpastian Lingkungan
X_2	: Desentralisasi
X_3	: Pembebanan Tugas
e	: Faktor pengganggu (eror)

III. HASIL PENELITIAN DAN PEMBAHASAN

Analisis Deskriptif

A. Analisis Data

Tabel 2 Analisis Pengembalian Kuesioner

Keterangan	Jumlah
Kuesioner yang disebarkan	50
Kuesioner yang tidak kembali	1
Kuesioner yang gugur	1
Kuesioner yang digunakan	48

Sumber : Data diolah peneliti (2020)

B. Karakteristik Responden

Tabel 3 Demografi Responden

Keterangan	Jumlah	Presentase
1. Jenis Kelamin :		
Pria	32	66,7 %
Wanita	16	33,3 %
2. Tingkat Pendidikan :		
S-2	8	16,7 %
S-1	40	83,3 %
3. Jabatan :		
Manager	8	16,7 %
Kaeungan	5	10,4 %
Logistik	10	20,8 %
Marketing	25	52,1 %
4. Masa Jabatan :		
0-5 tahun	12	25 %
6-10 tahun	26	54,2 %
11-15 tahun	10	20,8 %
16-20 tahun	0	0 %

Sumber : Data diolah peneliti (2020)

C. Deskripsi Variabel

Tabel 4
Statistik Deskriptif

Statistics

	Ketidakpastian_Lingkungan	Desentralisali	Pembebanan_Tugas	Akuntanbilitas_Kinerja
Valid	48	48	48	48
Missing	0	0	0	0
Mean	3,9333	3,7042	4,0333	4,0021
Median	4,2000	4,0000	4,1000	4,1000
Mode	4,40	4,70	4,10	4,10
Std. Deviation	,61656	,91929	,51832	,55294
Minimum	1,80	1,00	2,90	2,70
Maximum	4,80	5,00	4,90	5,00

Sumber : Data olahan SPSS (2020)

Uji Kualitas Data

A. Uji Validitas

Mengukur sah atau validnya kuesioner dengan cara menggunakan uji validitas. Validnya suatu kuesioner jika pertanyaan yang ada di kuesioner mampu untuk mengungkapkan sesuatu yang akan diukur oleh kuesioner tersebut [7]. Corrected item total correlation (r_{hitung}) untuk setiap item pertanyaan lebih besar dari nilai r_{tabel} maka pertanyaan tersebut dikatakan valid [6].

Tabel 5 Hasil Uji Validitas Variabel Ketidakpastian Lingkungan

Kode Pertanyaan	r_{hitung}	r_{tabel}	Keterangan
X1_1	0,341	0,2845	Valid
X1_2	0,380	0,2845	Valid
X1_3	0,496	0,2845	Valid
X1_4	0,593	0,2845	Valid
X1_5	0,719	0,2845	Valid

Sumber : Data olahan SPSS (2020)

Tabel 6 Hasil Uji Validitas Variabel Desentralisasi

Kode Pertanyaan	r_{hitung}	r_{tabel}	Keterangan
X2_1	0,721	0,2845	Valid
X2_2	0,768	0,2845	Valid
X2_3	0,707	0,2845	Valid

Sumber : Data olahan SPSS (2020)

Tabel 7. Hasil Uji Validitas Variabel Pembebanan Tugas

Kode Pertanyaan	r_{hitung}	r_{tabel}	Keterangan
X3_1	0,727	0,2845	Valid
X3_2	0,595	0,2845	Valid
X3_3	0,572	0,2845	Valid
X3_4	0,409	0,2845	Valid
X3_5	0,670	0,2845	Valid
X3_6	0,587	0,2845	Valid
X3_7	0,532	0,2845	Valid
X3_8	0,643	0,2845	Valid
X3_9	0,593	0,2845	Valid
X3_10	0,563	0,2845	Valid
X3_11	0,730	0,2845	Valid
X3_12	0,649	0,2845	Valid
X3_13	0,492	0,2845	Valid
X3_14	0,592	0,2845	Valid

Sumber : Data olahan SPSS (2020)

Tabel 8. Hasil Uji Validitas Variabel Akuntanbilitas Kinerja

Kode Pertanyaan	r_{hitung}	r_{tabel}	Keterangan
Y_1	0,546	0,2845	Valid
Y_2	0,492	0,2845	Valid
Y_3	0,613	0,2845	Valid
Y_4	0,564	0,2845	Valid
Y_5	0,687	0,2845	Valid
Y_6	0,690	0,2845	Valid
Y_7	0,670	0,2845	Valid
Y_8	0,621	0,2845	Valid
Y_9	0,722	0,2845	Valid
Y_10	0,556	0,2845	Valid

Sumber : Data olahan SPSS (2020)

B. Uji Reabilitas

Pengujian reliabilitas digunakan untuk melihat sejauh mana hasil penelitian dapat dipercaya dan memberikan hasil yang relatif tidak berbeda apabila dilakukan kembali pada subjek yang sama. Suatu konstuk atau variabel dikatakan reliable jika memberikan nilai cronbach alpha lebih dari 0,6 [7].

Tabel 9. Hasil Uji Reliabilitas Variabel Ketidakpastian Lingkungan

Reliability Statistics

Cronbach's Alpha	N of Items
,734	5

Sumber : Data Olahan SPSS (2020)

Tabel 10 Hasil Uji Reliabilitas Variabel Desentralisasi

Reliability Statistics

Cronbach's Alpha	N of Items
,856	3

Sumber : Data Olahan SPSS (2020)

Tabel 11 Hasil Uji Reliabilitas Variabel Pembebanan Tugas

Reliability Statistics

Cronbach's Alpha	N of Items
,900	14

Sumber : Data Olahan SPSS (2020)

Tabel 12 Hasil Uji Reliabilitas Variabel Akuntanbilitas Kinerja

Reliability Statistics

Cronbach's Alpha	N of Items
,882	10

Sumber : Data Olahan SPSS (2020)

Hasil Uji Hipotesis

A. Analisis Regresi Linier Berganada

Analisis regresi digunakan untuk memperoleh persamaan regresi dengan cara memasukkan perubahan satu demi satu, sehingga dapat diketahui pengaruh yang paling kuat hingga yang paling lemah.

Tabel 13
Hasil Uji Koefisien Regresi

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	,475	,460		1,032	,308
Ketidakpastian_Lingkungan	,143	,114	,159	1,255	,216
Desentralisasi	-,118	,083	-,196	-1,429	,160
Pembebanan_Tugas	,844	,135	,791	6,228	,000

a. Dependent Variable: Akuntanbilitas_Kinerja

Sumber : Data olahan SPSS (2020)

Dari hasil tabel 13 Persamaan multiple regression sebagai berikut :

$$\mathbf{Y = 0{,}475 + 0{,}143X_1 - 0{,}118X_2 + 0{,}844X_3 + e}$$

Persamaan regresi tersebut menunjukkan hubungan antara variabel independent dengan variabel dependent secara parsial, dari persamaan tersebut maka dapat diambil kesimpulan bahwa :

1) Nilai constanta adalah 0,475, artinya tanpa adanya pengaruh variabel independen yaitu Ketidakpastian Lingkungan, Desentralisasi dan Pembebanan Tugas (nilai X_1, X_2, dan X_3 adalah 0) maka nilai variabel dependen yaitu Akuntanbilitas Kinerja (Y) sebesar 0,475 satuan.

2) Nilai koefisien regresi dari Ketidakpastian Lingkungan (X_1) adalah 0,143 artinya setiap kenaikan satu satuan variabel Ketidakpastian Lingkungan (X_1), dapat mengakibatkan kenaikan variabel Akuntanbilitas Kinerja (Y) sebesar 0,143 satuan dengan asumsi bahwa faktor lainnya adalah konstan.

3) Nilai koefisien regresi dari Desentralisasi (X_2) adalah -0,118 artinya setiap kenaikan satu satuan variabel Desentralisasi (X_2), dapat mengakibatkan penurunan variabel Akuntanbilitas Kinerja (Y) sebesar 0,118 satuan dengan asumsi bahwa faktor lainnya adalah konstan.

4) Nilai koefisien regresi dari Pembebanan Tugas (X_3) adalah 0,844 artinya setiap kenaikan satu satuan variabel Pembebanan Tugas (X_3), dapat mengakibatkan kenaikan variabel Akuntanbilitas Kinerja (Y) sebesar 0,844 satuan dengan asumsi bahwa faktor lainnya adalah konstan.

B. Uji t (Uji Secara Parsial)

Uji t merupakan uji yang digunakan untuk mengetahui seberapa jauh pengaruh dari masing-masing variabel independen atau variabel bebas terhadap variabel dependen atau variabel terikat. Uji t dapat dilihat dari hasil output menggunakan SPSS dengan tingkat signifikansi 0,05.

Tabel 14
Hasil Uji t (Uji Secara Parsial)

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	,475	,460		1,032	,308
Ketidakpastian_Lingkungan	,143	,114	,159	1,255	,216
Desentralisasi	-,118	,083	-,196	-1,429	,160
Pembebanan_Tugas	,844	,135	,791	6,228	,000

a. Dependent Variable: Akuntanbilitas_Kinerja

Sumber : Data olahan SPSS (2020)

Dari hasil analisis uji t menunjukkan bahwa :

1) Variabel Ketidakpastian Lingkungan (X_1) tidak berpengaruh dan tidak signifikan terhadap Akuntanbilitas Kinerja perusahaan. Hal ini terlihat dari signifikasi Ketidakpastian Lingkungan (X_1) 0,216 > 0,05.

2) Variabel Desentralisasi (X_2) tidak berpengaruh dan tidak signifikan terhadap Akuntanbilitas Kinerja perusahaan. Hal ini terlihat dari signifikasi Desentralisasi (X_2) 0,160 > 0,05.

3) Variabel Pembebanan Tugas (X_3) berpengaruh dan signifikan terhadap Akuntanbilitas Kinerja perusahaan. Hal ini terlihat dari signifikasi Pembebanan Tugas (X_3) 0,000 < 0,05.

C. Koefisien Determinasi (R^2)

Analisis determinasi digunakan untuk mengetahui persentase sumbangan pengaruh variabel independen secara bersama-sama terhadap variabel dependen [8].

Tabel 15 Hasil Uji Determinasi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,769	,591	,563	,36551

a. Predictors: (Constant), Pembebanan_Tugas, Ketidakpastian_Lingkungan, Desentralisali

Sumber : Data olahan SPSS (2020)

Berdasarkan tabel 15 dapat diketahui bahwa nilai koefisien determinasi terdapat pada nilai Adjusted R Square sebesar 0,563. Hal ini berarti kemampuan variabel bebas dalam menjelaskan variabel terikat adalah 56,3 % dan sisanya 43,7 % dipengaruhi oleh variabel lain.

Pembahasan

Pengaruh ketidakpastian lingkungan terhadap akuntanbilitas kinerja perusahaan

Pengujian hipotesis pengaruh ketidakpastian lingkungan terhadap akuntanbilitas kinerja, pada tabel 13 menunjukkan koefisien regresi sebesar 0,143 dan nilai t_{hitung} sebesar 1,255 dengan nilai signifikan sebesar 0,216. Karena nilai t_{hitung} lebih kecil dari t_{tabel} dan tingkat signifikan lebih besar dari 0,05, maka H_0 diterima dan H_1 ditolak maka dapat disimpulkan bahwa hubungan antara ketidakpastian lingkungan dengan akuntanbilitas kinerja perusahaan adalah searah, yang berarti jika ketidakpastian lingkungan tinggi, maka akuntanbilitas kinerja perusahaan akan meningkat. Dan ketidakpastian lingkungan tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan.

Pengaruh desentralisasi terhadap akuntanbilitas kinerja perusahaan

Pengujian hipotesis pengaruh desentralisasi terhadap akuntanbilitas kinerja, pada tabel 4.13 menunjukkan koefisien regresi sebesar -0,118 dan nilai t_{hitung} sebesar -1,429 dengan nilai signifikan sebesar 0,160.

Karena nilai t_{hitung} lebih kecil dari t_{tabel} dan tingkat signifikan lebih besar dari 0,05, maka H_0 diterima dan H_2 ditolak maka dapat disimpulkan bahwa hubungan antara desentralisasi dengan akuntanbilitas kinerja perusahaan adalah berlawanan, yang berarti jika ketidakpastian lingkungan tinggi, maka akuntanbilitas kinerja perusahaan akan menurun. Dan desentralisasi tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan.

Pengaruh pembebanan tugas terhadap akuntanbilitas kinerja perusahaan

Pengujian hipotesis pengaruh pembebanan tugas terhadap akuntanbilitas kinerja, pada tabel 4.13 menunjukkan koefisien regresi sebesar 0,844 dan nilai t_{hitung} sebesar 6,228 dengan nilai signifikan sebesar 0,000. Karena nilai t_{hitung} lebih besar dari t_{tabel} dan tingkat signifikan lebih kecil dari 0,05, maka H_0 ditolak dan H_3 diterima maka dapat disimpulkan bahwa hubungan antara pembebanan tugas dengan akuntanbilitas kinerja perusahaan adalah searah, yang berarti jika pembebanan tugas tinggi, maka akuntanbilitas kinerja perusahaan akan meningkat. Dan pembebanan tugas berpengaruh positif terhadap akuntanbilitas kinerja perusahaan.

IV. KESIMPULAN

Berdasarkan hasil research dan development yang dilakukan untuk mengetahui pengaruh ketidakpastian lingkungan, desentralisasi dan pembebanan tugas terhadap akuntanbilitas kinerja perusahaan maka dapat disimpulkan bahwa :

1. Ketidakpastian lingkungan (X_1) tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan
2. Desentralisasi (X_2) tidak berpengaruh terhadap akuntanbilitas kinerja perusahaan
3. Pembebanan tugas (X_3) berpengaruh positif terhadap akuntanbilitas kinerja perusahaan

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SARAN

Ada beberapa saran untuk penelitian ini yaitu :

1. Untuk penelitian selanjutnya diharapakan peneliti dapat mengembangkan variabel yang lebih luas seperti : gaya penggunaan anggaran, pembukuan, sentralisasi, akuntansi perilaku, gaya kepemimpinan dan lain sebagainya, untuk melengkapi penjelasan mengenai faktor-faktor yang mempengaruhi akuntanbilitas kinerja.
2. Untuk penelitian selanjutnya diharapkan peneliti dapat memperluas objek penelitian, guna melengkapi dan memperkaya pengetahuan secara umum.

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DEVELOPING HUMAN QUALITIES IN STUDENTS THROUGH THE STUDY OF ANECDOTES IN THE PRIMARY GRADES

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Annotation

Anecdots is one of the most popular genres of folklore. The word means a funny story, consisting of soft sarcasm, jokes.

Keywords: folklore, literature, epic, lyric, anecdotes

Every science has important theoretical issues. The study of fiction is called literary criticism. The field of study of folk oral poetry is called folklore. Although folklore is an independent discipline in the field of literature, it has a number of commonalities and commonalities due to the fact that the object of study is fiction. In particular, the issue of genres is important for both literary and folklore studies. Only in literature, such as songs, rubai, epics, (classical literature) written by representatives of written literature; genre features of poetry, story, novel, drama, etc. (modern literature) are studied. In folklore, the peculiarities of such genres in folklore as proverbs, songs, fairy tales, epics are studied. However, regardless of the form in which the literature is created, the achievements and discoveries in each area can be considered as a contribution to the development of literary science. First of all, let's remember that works of art are of three types depending on the gender or type of creation. The existence of three sexes (epic, lyric, drama) has been noted and acknowledged in world literature. By genre is meant the small species that make up the works of these three sexes. For example, the type of epic works in the written literature consists of novels, short stories, story genres, in the oral literature - fairy tales, epics, anecdotes. That is, the name of the gender can be preserved, and its composition can be of different genres, depending on the method of creation (oral or written).

Epos - Greek "epos" - consists of the word narration, story, song, which in fiction means the narration of an event, the expression of the details of a life story. It is not surprising that the word "song" in the definition, because the songs meant by the ancient Greeks, in contrast to the modern understanding of the word, had the property of describing the event. In the epic genre of fiction, an event is told through an artistic word.

Genres of this genre in folklore include myths, legends, tales, epics, some myths, anecdotes, and legends. The scientist Bahodir Sarimsakov, who studied this theoretical issue on a scientific basis, added the fourth of the three sexes mentioned earlier and called it a "special species". He defined the composition of this type as "simple sitting applause, curses, insults, proverbs, parables, riddles and other closed phrases." Indeed, in the mentioned genres, on the one hand, despite the fact that there is clear information to create an image of a particular situation, event, the text is very compact in size.

Well-known folklorists V.M. Zirmunsky and H.T. Zarifov called the epics of Uzbek folklore "Epic of Heroism". The large-scale book published in Moscow in 1947 was called "The Epic of Uzbek Folk Heroism" and analyzed epics from the series "Alpomish", "Gorogly", "Kuntugmish". .

Lyric is derived from the name of an ancient Greek musical instrument called the lyre, which in fiction refers to works that express human feelings and inner experiences. It is known that various events take place in life. Lyrical works express the feelings that arise in the heart of a person under the influence of these moments of life. It is with this feature that the lyric differs from the epic. Because in such works the main purpose is not the life event that took place, but the manifestation of spiritual impressions, expressed in the form of an internal attitude to this event. Therefore, it is necessary to understand the description of the event reflected in the lyrical works not exactly, but relatively.

Thus, we have a general idea of the gender and types of works of folklore, the composition of their genres. Now let's talk about the most important concepts in the relationship of these genres. As mentioned earlier, fiction consists of oral and written works, depending on the method of creation. Oral creativity dates back to the formation of the culture of writing. However, the role and importance of ancient myths in the emergence of oral creation itself is incomparable. In-depth scientific research of Doctor of Philology, Professor B.Sarimsakov says that myth is the basis of folklore. Myth does not fall into the category of artistic creation. Because the level of art in it is very low. Consequently, the myth can not be included in the structure of folklore. However, the diffusion process took place in the formation of oral works. Diffusion is derived from the Latin word "diffusion", which means absorption, diffusion. Spontaneous thermal motion of molecules, atoms, ions and colloidal particles, the spontaneous transfer of one substance to another, "absorption" of another. It turns out that the diffusion process in the exact sciences was a major factor in the emergence of genres of folklore from myth.

In particular, B. Sarimsakov writes: "In folklore, the term diffusion is applied to the structural, semantic and functional changes that occur in their nature as a result of the penetration of one genre, motive or image into another genre, motive or image." Simply put, the depiction of an event from a myth, the uncompromising struggle between good and evil, is a gradual myth in the composition of the initial elements of the image; a fairy tale in the form of a legend; The formation of epic genres as a result of the development of fairy tales and their independent development as a separate genre can be explained by the process of diffusion in oral creation. Well-known folklorists V.Y. Propp, E.M. Meletinsky, Z.P. Sokolova fully confirmed that folk tales originated directly from myth.

The oral art of the Uzbek people is an oral art of various genres, reflecting the worldview, artistic pleasure, creative potential, dreams and aspirations of the Uzbek people.

Folklore includes fairy tales, epics, legends, songs, parables, parables, proverbs, riddles, anecdotes and stories. Materials of folklore reflect social events, struggles, defense of the homeland from the enemy, dreams, customs, rituals, ceremonies and other life events of the people.

Primary school curricula place a complex challenge on reading lessons, such as helping students acquire good reading skills. The materials of folklore play an important role in the full implementation of such tasks. Pupils by nature love proverbs, riddles and fairy tales, they read them with great interest. In addition, folklore has long been a source of education.

First of all, primary school students get acquainted with fairy tales. It is known that fairy tales are one of the most ancient and widespread genres of folklore. The term "fairy tale" occurs in the 11th century in Mahmud Kashgari's "Devonu lug'atit turk" in the form of "mature" and tells a story orally. means.

Although the word "fairy tale" is now accepted as a folkloric term, it is called a proverb in the objects of Surkhandarya, Samarkand and Fergana.

Fairy tales are an epic type of folklore. Its peculiarity is that it tells a story in the form of a perfect story. Fairy tales reflect the realities of life in a wonderful, strange and attractive way.

A fairy tale of folklore. That is why the people is a creative product of the oral tradition, spoken by many, spread by word of mouth, tradition, the anonymity of the creator - anonymity, the performance of a plot among the people in several variants. - belongs to fairy tales.

At different times, fairy tales have undergone different changes. Due to this, the ideological direction, composition, tasks of the protagonists of fairy tales change and new versions appear.

In addition, each fairy tale is born depending on the creative ability, worldview, ability to reflect the realities of life, the level of knowledge of fairy tale traditions, upbringing, psychological state, as a result of which one fairy tale lives among the people in several variants. The artistic form and poetics of fairy tales are unique. Fantastic fiction is associated with the realities of life and reflects the ancient notions, customs and rituals themselves.

Anecdote is one of the most popular genres of folklore, a delicate, delicate story, a funny, small-volume story involving jokes. The term anecdote is derived from the Arabic words anecdote and nibs, which are subtle, multi-meaning the word refers to a humorous story consisting of subtle allusions, allusions. Anecdotes are also popularly referred to as "gentlemen". The anecdotes are created in connection with a single hero (Nasriddin Afandi) and have a concise plot. The principles of artistic representation of anecdotal reality are based on real-life fictions, word games and satire. The plot structure of the anecdotes is concise and consists of a combination of one or two episodes. The episodes that make up the plot lie in a revealing or polite joke and serve a critical aesthetic function. One of the most important features of the anecdote is that it is always in step with life.

The Grade 1 Reading textbook contains anecdotes such as "Sleep has run away," "The camel doesn't suck at the door," and the Grade 3 anecdotes include "Jokes." You can also use the same methods used to work on the text of the anecdote when working on the text of the anecdote. But it is also important to pay attention to the peculiarities of the anecdote genre.

When working on anecdotes in primary school, it is necessary to pay special attention to the flaws that are criticized in them, to teach students to be of good character, revealing the essence of these flaws. This requires a great deal of pedagogical skills from the teacher. does. In particular, in Grade 1, the anecdote "The camel does not fit through the door" explains Afandi's attitude to the deceiver, emphasizing his intelligence and eloquence. There is a conversation about a man who knows his master as a young boy and wants to take his bread. Did you like this person? How can he be treated? Are you satisfied with your master's answer? Why? questions are asked. Students learn that it is necessary to hate such people, that it is a negative thing for a person to cheat and eat the bread of a young child.

They knew that there were people like that in life, but they should not be deceived, they should be protected with the same intelligence as Afandi. Reading this anecdote will give students an idea that hatred of cheaters and cheating is a bad thing. This will help them to avoid such defects in the future.

In Grade 3, there are three anecdotes in the “Folk Oral Creativity” section, and in the process of reading them, students are encouraged to avoid the flaws that are criticized in the anecdote, and to fight against such flaws. 'is shot. Afandi is also the protagonist of the anecdotes "Whistle Button", "Afandi Sniper", "Gap One". Each anecdote reveals a different human side. Only when the teacher forms the essence of these aspects in the eyes of the students will the educational goal of reading anecdotes be achieved. For example, in the "Button Whistle" anecdote, bragging is laughed at. In it, the king's courtier brags that there is no science in the world that I have not studied, that there is no problem that I cannot solve. Afandi cleverly demonstrates his arrogance, that is, Afandi reaches out and blows a whistle and asks him to press four buttons on it. This makes the boastful minister matte. When reading this anecdote, it is emphasized that boasting is a bad habit. In accordance with its essence, proverbs such as "Do not brag, your profession is small", "Perfect to the humble, perish to the proud" are also used. Students will be asked to describe the situations they have witnessed. In the process, they develop a sense of pride. It is said that such vices should be avoided. It is said that humility can elevate a person and pride can cause a person to fall.

In Grade 3, the reading of the master anecdotes “Sniper” and “One Speech” also focuses on the formation of the best human qualities in students by evaluating the master’s actions.

From the above, it can be seen that by reading anecdotes, primary school students learn the essence of human qualities by observing many flaws and understand that they need to follow them throughout their lives.

So, it is necessary to recognize that anecdotes also have a special place in the education of primary school students in the spirit of a harmonious human being, and the teacher should take this into account in their study lessons.

Anecdotes from primary school textbooks also play an important role in broadening students' worldviews and shaping their various human qualities. After all, the process of understanding the idea reflected in the anecdotes, the understanding of its meaning requires intelligence and ingenuity from students.

One of the ways to develop human qualities in students by teaching them folklore in the primary grades is through the process of working on the text. This is one of the most important tools in this task, as it can be done on a text, plan and retell on this basis, work on a dictionary, selectively read with different assignments. There is also a variety of folklore lessons human qualities can also be formed in students through the use of interactive methods based on new pedagogical technologies.

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ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND AUDITING

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Annotation:
Artificial intelligence has a significant impact on the world of accounting and finance. By saving time and money and providing information, AI-enabled accounting and finance systems help finance professionals and their companies stay competitive and attract the best employees and customers.

Key words: Artificial intelligence, robotic Process Automation (RPA), accounting procedure, analytical coefficients.

New technologies are changing the way people work in every industry. It also changes the expectations of customers when working with companies. The same applies to accounting. Artificial intelligence can help accountants be more productive and efficient. Reducing the time to complete tasks by 80-90% will allow accountants to pay more attention to advising their clients. Adding artificial intelligence to accounting operations will also improve quality, as errors will be reduced.

When accounting firms use artificial intelligence in their practice, the firm becomes more attractive as an employer and service provider to customers. As all accounting firms apply artificial intelligence, they will be able to provide the data made possible by automation, while those who are not committed to this technology will not be able to compete.

Robotic Process Automation (RPA) allows machines to perform repetitive, time-consuming tasks in business processes, such as document analysis and processing. Intelligent automation is a more sophisticated version of RPA. In many cases, intelligent automation can mimic human interaction, such as understanding the intended meaning in communicating with a customer and using historical data to adapt to the activity. There are several applications of RPA and intelligent automation in accounting work.

AI can often provide real-time information about the state of financial matters, as this technology can process documents using natural language processing and computer vision faster than ever, making daily reports possible and inexpensive.

This understanding allows companies to take the initiative and adjust the course if the data shows unfavorable trends. Automatic authorization and document processing using artificial automation technology will improve several internal accounting processes, including purchasing, invoicing, purchase orders, expense reports, accounts payable and receivables, and more. In accounting, there are many internal corporate, local, state, and federal rules that must be followed. AI-enabled systems help support audits and ensure compliance by allowing documents to be tracked in accordance with regulations and laws and flag issues. Machine learning algorithms can quickly sift through huge amounts of data to identify potential fraud or suspicious activity issues that might have been missed by humans, and flag them for further review.

The concept of artificial intelligence often suggests a distant future, where all the most important work for doctors, lawyers, and, including, professional accountants, is done by machines. One way or another, all the most important professions in the world will be affected by technological progress, but to what extent, and what exactly artificial intelligence will actually represent – these questions organizations do not have a clear answer.

Accounting, reporting and auditing are the areas of professional activity in which their participants are at least sure that changes are coming. In the UK, for example, the review " Future of Accounting" ("The Future of Accounting") from software manufacturer FreeAgent revealed the absolute confidence of 96% of respondents that by 2022 all or a significant part of their work will be automated.

It is worth noting that automation is only one aspect of the arrival of AI, but even with such an incomplete representation of the consequences, almost all professional accountants are aware that their role is about to change. According to Jonathan Bareham, director of the British audit firm Raedan, AI will be "the next step in the automation and efficiency expansion that cloud software has already provided." According to him, this will increase time savings, reduce errors and increase compliance. "All of this means that we will all have more time to do meaningful work, truly helping customers manage their business – analyzing the data rather than introducing it," he added.

Paul Jenkinson, partner and founder of Whitespace, a cloud technology company, compares the impact of AI to that of the introduction of spreadsheets: in the United States, it reduced the number of reporting-related jobs by 400,000, but at the same time created 600,000 new accounting jobs.

It is not certain that artificial intelligence will create new jobs, but it can be expected that it will significantly simplify the work of audit companies. Here are some examples.

The above-mentioned audit company Raedan uses the online platform Xero, integrated with Receipt Bank, which allows the use of machine learning, and the forecasting tool Fluidly based on artificial intelligence technologies is used by them to estimate cash flows. Expensify is used to analyze and process customer costs.

Darren Glanville, director of Operations at the Valued audit campaign, says that such technology products in their case have not only reduced costs and increased efficiency, but also improved the quality of services. Costs are lower, margins are higher, but what is more important, in his opinion, is the enthusiasm of the staff about this, as a result of which the indicators of attracting and retaining qualified personnel have become higher. This has always been a problem, but with AI, really talented people feel that they can do exactly the work that they enjoy.

AI technologies play an important and increasingly significant role in how we understand and interact with the world around us, but the question relevant to our small (audit) world is what artificial intelligence means to the auditors themselves.

More than 60 years ago, the very first AI projects focused on tasks such as language translation. At the height of the Cold War, the United States founded a project that aimed to provide automated translation from Russian to English and back, but progress was negligible due to the limitations of the computing power of the time.

The examples that are closer to us are more impressive. For example, in 2011, the IBM Watson supercomputer beat a man in the intellectual TV show for erudites “Jeopardy! "(analogous to "Your Game" – GAAP.RU). And the AlphaGo program developed by Google DeepMind in 2015 won for the first time against a live opponent - a professional player in the Japanese classic game of go. These examples already bring “thinking computers”closer to our reality. Artificial intelligence and its technologies, machine learning, are beginning to play a role on a global scale. However, they have not yet crossed the line where it would be possible to talk about a complete replacement of the human perception of reality.

However, the audit industry has also not escaped transformation by the efforts of AI, which processes huge amounts of information and is able to identify the main trends and anomalies in them. In audit, artificial intelligence uses advanced techniques to analyze data registries, detect significant discrepancies, and identify risks.

How exactly? AI automates many tasks that were previously performed manually (such as data entry), and it is able to analyze 100% of their volume without asking for help from a person whose help in writing tests and basic rules would have been irreplaceable until recently. What distinguishes the "audit of the future" with AI is that artificial intelligence changes the very idea of a reasonable guarantee ("reasonable assurance"), since it is able to understand the entire integrity of the data register and detect anomalies in them, based not on the prescribed rules, but on the risks. We can say that the risk-based approach is ideally implemented.

With a risk-based, well-founded guarantee of quality, suspicious transactions are reported with red flags (as a signal that they require careful consideration), depending on how much they are selected from a whole set of data. In this way, the AI detects unusual payments and other activities that would not previously have hit the radar with traditional testing approaches. People rely on professional judgment and random sampling, and this can be either very time-consuming or fraught with omissions (or be both). Artificial intelligence quickly processes all the information and identifies risks that previously could not be detected.

Artificial intelligence-based systems, among other things, are able to constantly learn and adapt to new information. As more and more data passes through and is processed, the AI analyzes it and finds correlations based on hundreds of different variables. In addition, it significantly reduces the work of both the audit company and its client. Entering accounting data registers for analysis today requires minimal labor, and after that, the analysis starts and almost disappears, the traditional need for auditors to go back and forth, asking their clients clarifying questions. The time available to the auditors can be devoted to a more detailed study of the details, which will allow them to draw a much more detailed financial picture than they previously could even dream of.

Will AI completely replace "live" auditors? Definitely not! - the author of today's publication is confident, because it is impossible to replace the experience and professional judgment of auditors, and it is impossible to understand all the subtleties of the relationship between an audit company and its clients (let alone manage them). Artificial intelligence-based solutions work side-by-side with humans, automating and repeatedly speeding up large-scale and complex tasks, and they certainly help with decision-making when it comes to identifying significant discrepancies and risks.

These are transformational technologies by nature, so any organization should carefully weigh the pros and cons when developing development strategies for the future. However " " to implement or not to implement" is not even a question. AI is already improving the reach and quality of audits around the world, taking them to a whole new level. Therefore, companies need to determine which solutions are more suitable for them - and thus determine their future.

In response to the above question, I would like to draw your attention, dear readers, to the fact that today most of our colleagues practically do not use the knowledge and skills that they have gained in the course of studying the specialty.

You and I have been taught economic theory, financial analysis, firm management theory, marketing, capital markets theory, etc., etc.

We, accountants, are unique specialists who are able to understand and evaluate the processes taking place in the company on the basis of primary observation of them, we are able to comprehensively analyze the financial and production components of the companies ' work. Through the balance sheet as a universal financial model of the company, we can evaluate the management of the company's resources in conjunction with the analysis of the structure of their sources of financing. We supply data to all parts of the company's management system, and we alone understand the interdependence of this data, starting from the sources and methods of their formation and interpretation.

So what? To what extent these capabilities are in demand and used in our work. Let's venture to say-not completely!

We live and work in conditions of constant complexity and growth of the scale of the information field in which our enterprises operate. The rapidly growing number of regulatory legal acts, often not coordinated with each other, the constant complication of documenting business transactions, the complication of the market as a result of the so widely discussed globalization.

At the same time, in university classrooms, accounting training still often takes place in the style of "unlearning" the next existing regulatory documents and standards, which becomes absolutely useless as soon as one regulatory document is replaced by another.

The focus on the accounting procedure as the central element of knowledge about it is perhaps the key flaw of accounting education, which persists at the present time.

So, a machine can calculate the current liquidity ratio from the balance sheet data, and to understand what led to it is just the task of a person, a specialist in accounting and finance. It may be that the accounting policy has changed – the method of estimating inventory or the method of allocating conditionally fixed costs. It may be that there are expenses for future periods. Maybe the firm's contractual policy has changed. There may have been a revaluation of the inventory due to its impairment. It may be that current assets have increased due to an increase in long-term liabilities. There can be many reasons. And the "arithmetic" approach to assessing the financial position of a firm based on the values of analytical coefficients calculated on the basis of balance sheet data can be very, very dangerous.

The use of technologies, called AI today, can save the work of an accountant from huge amounts of routine, purely mechanical activities that take up his time from the tasks for which our profession exists – managing the company's information flows, interpreting relevant data, making decisions in the field of forming public information about the state of affairs of the company, information and consulting support for management decisions, etc.

More complex accounting tasks, such as the development of accounting policies, artificial intelligence is not yet able to solve. To do this, you need to teach them to make a professional judgment and have appropriate data sets about the organization and its external environment. The first one has not yet been described by anyone, even at the level of the concept, let alone the technical task. It will not be easy, if at all possible, to reduce all accounting work to sets of classifiable features. The second will require the creation of digital counterparts of all economic entities in the economy. This task will also not be solved in the medium term due to its scale.

Therefore, the development of artificial intelligence will be the driver of turning an accountant from an accounting executive into an architect of accounting systems, a task manager and a teacher of robotic assistants. And of course, in the interpreter of accounting information for the manager. The latter role requires what artificial intelligence does not yet know how to do — emotional intelligence.

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IMPACT OF REPEATED MUNG BEAN CULTIVATION ON SOIL RECLAMATION

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Annotation

The article is based on the data of modern science and experiments on mosses in the country and abroad, as well as on the results of research and observations carried out by the authors in scientific research.

Keywords; Mung bean varieties, coral crop rotation, agricultural technology, transplanting, number of irrigations, agrophysics.

Introduction:

Uzbekistan is one of the most agricultural regions in the world due to its natural climate and soil conditions. The basis of agricultural crops grown on irrigated lands of the republic are cotton and winter cereals. Every year, winter cereals are grown on more than one million hectares of irrigated land in the country. This means that once the winter wheat is harvested, it will be possible to grow the same amount of crops again. With this in mind, the focus on winter wheat-free areas as a secondary crop of legumes, grains and vegetables that meet the daily food needs of the population will further strengthen food security in the country and fully meet the needs of the population in agricultural products.

According to the Food and Agriculture Organization of the United Nations and the World Health Organization, more than 840 million people, or nearly one in eight, are malnourished, with more than 30 percent of the world's population malnourished and deprived of essential micronutrients and vitamins. is experiencing a problem.

In many respects, a balanced diet is one in which the food consumed is adequately supplied with the nutrients and quality necessary for the normal development and functioning of the human body, proper metabolism, health promotion, disease prevention, slowing down the aging process and prolonging life. depends on. These nutrients, vitamins and trace elements are found in large quantities only in legumes: moss, soybeans, beans, and can not be replaced by any other product. [3]

The role of legumes in increasing the fertility of such lands and improving the agrophysical and microbiological properties of the soil is great. When legumes are planted in cotton and other crops, they enrich the soil with organic matter and provide an additional nutrient base. At the same time, in early spring it is possible to get 400-500 quintals of fodder per hectare for livestock. The science of academicians D.N.Pryanishnikov and V.R.Williams is of great importance for the development of the theory of efficiency of leguminous crops.

In addition to working on the huge problems of agrochemistry, DN Pryanishnikov proved the role of green manures in increasing crop yields. In Central Asia, the interest in green manure began with the development of cotton growing.

When mosh is grown as a secondary crop in winter wheat, it can be harvested twice a year, yielding 60–70 s / ha from winter wheat and 15-20 s / s from mosh, which is grown as a second crop. s /. As a result, the efficiency of using 1 hectare of land will increase by 100% and net income will increase by 30-40%. The level of profitability will increase by 20-25% and the cost of production will decrease by 15-20%. [1]

Methodology:

Research on this topic The Bukhara branch of the Tashkent Institute of Irrigation and Agricultural Mechanization Engineers conducted research on the cultivation of coral varieties of winter wheat in the conditions of alluvial, saline soils of ancient irrigated pastures.

The study was conducted according to the following experimental system (Table 1). Experimental variants alternate between years, with cotton planted in the first year of winter wheat, fall wheat planted in the first year, replanted in part of the winter wheat planted, and plowed as a control.

picture 1-2: The process of implementation in phenological observations in the Mosh plant.

1-picture

2-picture

The experimental options were placed in a series of 4 repetitions, each variant area being 500m2 (10x50).

table-1 EXPERIMENTAL SYSTEM

№	Mung bean varieties	Options	Pre-irrigation soil moisture (in% of ChDNS)	Annual mineral fertilizer rate, kg / ha
1	Marjon	irrigated with a furrow (control)	65-65-65	N-60, P-80, K-60
2		irrigated with a furrow		
3	Durdona	irrigated with a furrow (control)		
4		irrigated with a furrow		
5	Marjon	irrigated with a furrow (control)	70-70-65	
6		irrigated with a furrow		
7	Durdona	irrigated with a furrow (control)		
8		irrigated with a furrow		
9	Marjon	irrigated with a furrow (control)	75-75-65	
10		irrigated with a furrow		
11	Durdona	irrigated with a furrow (control)		
12		irrigated with a furrow		

Field experiments were carried out on the basis of "Methods of agrochemical, agrophysical and microbiological research in pollinated cotton fields" (SoyuzNIXI, 1963), "Methods of field experiments with cotton" (SoyuzNIXI, 1981) and PSUEAITI (2007). 7]

Soil work during the experiment:

- Before the experiment, soil sections (at a depth of 1.5 meters) are dug in 3 places along the diagonal of the pile, genetic layers are described and soil samples are taken from each layer, in which the amount of water-soluble salts (water absorption) is determined. [8]
- The water permeability of the soil for 6 hours was determined annually at the beginning and end of the experiment on all options.
- The boundary field moisture capacity of the soil is determined at the beginning of the experiment by framing an area of 2x2 meters.
- Soil moisture is determined systematically by drying in a thermostat before irrigation. Soil samples are taken and analyzed for every 10 cm of the 1.0 m layer in 3 turns in each variant.
- In determining the duration and norms of irrigation, according to the experimental scheme, the difference between the moisture content of the soil before irrigation was calculated according to the formula SN Ryjov.
- The amount of water supplied to the experimental field was calculated using Chipoletti (VCh-50) water meters and in drip irrigation using a sensor.
- changes in groundwater level are set in the experimental area

It was detected using 3 observation wells. The pipes are 40 mm in diameter and are installed to a depth of 2.5 meters. The lower 1.2-meter section of the pipes consists of galvanized holes, which are lined with a filter (kapron material). Groundwater levels are measured once every 10 days.

- The level of mineralization of groundwater in all observation wells is determined before and after the completion of saline leaching and at the end of the growth period, as well as the amount of dry residue, chlorine ions and sulfate.
- At the beginning of the study to determine the salt regime of the soil, at the beginning and end of the growing season of shade, soil samples were taken for each field and variant, the amount of dry residue, chlorine ion and sulfate was determined, (0-30; 30-50; 50-70 and 70 -100 cm.).
- The amount of humus in the soil layers 0-30, 30-50 cm before the experiment by the method of I.V.Tyurin, total amounts of nitrogen and phosphorus by the method of L.P.Gritsenko, I.M.Maltseva, by the method of nitrate nitrogen calorimeter, mobile phosphorus B. P.Machigin, and exchangeable potassium was determined by the method of P.V.Protasov.

- All agrochemical analyzes are carried out on the basis of "Methods of agrochemical analysis of soil and plants"

Discussion:

Since irrigated lands are the main source of demand, it is scientifically and practically based by scientists that the main method of its efficient use is to cultivate several times a year using it continuously throughout the year.

In particular, K. Eshmirzaev and others note that it is possible to increase the efficiency of arable lands through the cultivation of secondary crops in the valley, and by cultivating moss in these areas to get a grain yield of 15-18 ts / ha.

In irrigated eroded lands, repeated sowing of soybeans and moss after winter wheat enriches the soil with nutrients, improves its agrophysical and agrochemical composition, increases productivity and has a positive effect on next year's cotton yield.

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THE RELATIONSHIP OF FAMILY LIFE BE INTERPRETED BY THINKERS OF THE EAST

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Annotation: The term family in the form of the human qualities, good-wishes, values and values of the people of uzbekistan on the spiritual heritage, of thinkers, given the coverage of scientific and cultural heritage in eastern and family education

Key words: Family,history,respect, hard-working, human, people, sure

The family-each person starting from his early childhood in the form of term human qualities, good-wishes, values, questions, find values and spiritual heritage of the people of uzbekistan, for thousands of years formed ravnag'ini providing education place. As a witness of historical information, family relationships and the culture of a social reality shows that people developed from very ancient times in the east. The ancient people from the rest of asori-atiqa holy and religious sources in oral creativity in the year of the people of uzbekistan, to the east of the great the peoples of the east in the works of thinkers, in particular to the people of uzbekistan, which is manifested in family relationships shaxslararo specific moral rules, norms, and you can find valuable information on the expression of human qualities. It is hard to imagine human life without the family not in the source, rearing perfect children, in which the husband-wife relationship and culture, ways to live a happy and prosperous life, with the help of examples outlined in the view of life wisdom and counsel. In the east, to antiquity from ancient times to the holy family was listed. Honesty, rostgo'ylik, or-cheers, and sharm-hayo, and mercy-the effects, as hard-working all human qualities, above all, in the form of family". Indeed, abu nasr who is enlightened thinkers of the east and Farobi, Abu rayhan biruni, abu ali ibn sina, Kaykovus, Joseph Specific Street, alisher navoi, Hussein Koshifiy Ecclesiastes, Health Muhammad Babur, Rizouddin Faxruddin ibn Ahmad Donish, Abdulla Avloniy, Fitrat and others, in the works of the people who live in central asia, including the family life of the people of uzbekistan, in which the relationship (especially couples) national psychological features of a couple's duties and responsibilities, the lifestyle of the family and the educational environment and others about your valuable opinions. Great thinkers and cultural relations shaxslararo family living in him as specific issues muhaddis Lesson muhammad ibn Bukhari, At-Termizi the major figures of philosophy and creativity in Ahmad Yassaviy tasavvuf, Baxovuddin Nakshband, najmiddin kubro also has been extensive coverage in the tariqat. Unless we are thinkers of scientific and cultural heritage of the east study, they describe the family, marriage rules, in which the the relationship of culture shaxslararo children the fullness of relationship with a female human qualities valuable thoughts about the formation of the peoples of the east, in particular, the people of uzbekistan oral creativity, epic poem, (saying of the people of uzbekistan, tales, poems, legends from related) composed on the basis of the competition of scientific and cultural heritage, we see that content. Thus, the creation and the people of uzbekistan oral epic poem the courage, honesty, humility, confidence, love, loyalty, friendship, fairness, diligence, and not that common views, orasta, beauty, oqillik, religion, respect, honour and family to protect the pride of birth to the place of love, the aspiration to goodness, honest and pure to live glorified. We Alpomish these realities, Kuntug'mish, Go'ro'g'li, Oysuluv, Layli and majnun, a number of the people of uzbekistan and also of their heroes, such as Joseph Zulayho we can see in the example. "Women in the ancient epic poem embodied as individuals who have equal social status with men, women, husbands into the rest courageous I described the" love and marriage, love, fidelity, family harmony of human qualities such as the peoples of central asia, in particular, the seeds of ethnic groups and uzbekistan has been retained as a characteristic feature. As it is known, our holy religion, islam, which is its main source "of the qur'an, hadis, family and marriage and the husband-wife relationship and lit shar'iy valuable information about all aspects of laws. Special attention was given to the family in some of the future of islam. In the transition from the marriage should follow the following rules on the sharia.

- The mutual consent of nikohlanuvchi.
- Pay to the age of marriage.
- Marriage is to establish, with the participation of witnesses.
- Mahr thick and pay for the bride.
- The unity of religious belief.
- Nikohlanuvchi might not be close relatives.
- The division on equality.

Be healthy from the readers of the spiritual aspect of marriage. A structured adhere to these terms only legitimate marriage is the side with the respective rights and obligations provided. In the verses of the qur'an with the husband defined the role of the wife in the family. Sharia, according to the judgment, the land is primarily the responsibility of all financial and spiritual side of the family than to protect it from any kind of attack is the person who will. Here is that man whose qualities for which the return and heavy-bosiqlik, family and household complexity tebratib because of the presence of the quality of the business, it is considered the head of the family. While diyonatli the good wife, house of earth, which to him is a woman who is prosperous and a lifetime of loyalty. Many examples from the qur'an is a typical sign of a couple or family relationship can bring. Even the religion of our ancestors, which is the issue of marriage and family in a holly important ethical duty to hold in place. Many women in islam holly was strictly forbidden. Bo'ydoq life at the same time also transfer stains. The girl reached puberty, parents and team instinct do not ignore deliberately married isn't a walk out, it qopga seen in 25 bitch going with stripes is a punishment. The same way, if a man keep it on a chain tied around the waist in order to make an emblem or click badnom was forced to walk. "Good"at, as noted primarily for the material and the spiritual and energetic men to marry was from the side should be dark. In addition, this to build a family in the holy bible, however, avoided in the selection of shosharlik to the spouses, parents, stuck to heed the advice of elders also noteworthy considerations. Also, which of marriage and divorce (of separation) causing specific criteria mentioned one by one. Farobi abu nasr (873-950) qonuniyat the fullness of the development of society and human stages, to achieve happiness in the process of human living ways to deal his famous work "the city of Fozil"at will describe. Oqil farobi people talked about, "say to such a man that smart, they fazilatli, sharp mulohazali useful given to the work, which they carry themselves, aside from bad work. Oqil say such men" was. Scientists are in place when there is no prudent and disputes problems points out that it does not be. His idea of the family in the fullness that reflect the importance of a healthy spiritual environment established in thoughts. "Every man with his own nature, so tuzilganki live and can sharpen it for you to earn at the highest level is in need of many things. It is a self-such things won't be able to team them for men the need arises. The activities of team members every one of them to live without such a whole can sharpen to deal the things that are necessary to achieve and will deliver" or "to the people united them than the reference primary basis is human.

Mutual help are the ones who achieve true happiness in order to a city that combines (we're family) is a town fazilatli happiness of those united in order to achieve the team (we're a family team) is the team fazilatli". Farobi from unnecessary rituals (now also in family life, the husband-wife relationship occurs) disclaimer, speaking about the way to achieve happiness happiness says: the head (husband or wife) "o'zgartirmog'i should also representing the past at the bad habit. Otherwise the past in compliance with the requirements, if we keep his mood, let no light in living, change and growth also will not be". Or "deal in the way of happiness, to achieve happiness (whatever knowledge, ethics, professional), helping them retain, strengthen and make whatever is harmful if needed to make the move into something useful".

Thus dalillab noted the historical source of ancient-ancient holy place from the family, personality, and development of society are viewed as social institutions, which provide stability. Therefore, issues of family and marriage, family life the order of the rules, particular attention has been given to the task and duty of the couple. His problems with family life, well-being, the fullness of children, erxotinning noble-a suitable solution to the requests and interests. The historical development of the family life of the people of uzbekistan typical experience gained during his lifestyle plays an important role in problem solving and in accordance with the organization goals.

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CPEC AND CAPACITY OF BANKING SECTOR

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Abstract

China-Pakistan economic corridor is the potential project that enhances local connectivity, industrialization, financial cooperation, trade and commerce, infrastructure, tourism, the solidity of the region and so on and so forth. It is beneficial for not only Pakistan and China but will have the constructive impact on Afghanistan, Iran, India and the linked region. On one hand CPEC is opening great opportunities for Pakistan to flourish their business, industries, and trade, but on the other hand, it is also a challenge for Pakistan in many aspects of law and order situation, regional conflicts, local financing and capacity of the banking sector. In this report, the capacity of the banking sector of Pakistan is deeply analyzed with the stances of different banks on CPEC and what role State Bank is playing in this venture. Further, this report critically analyzes the problems banking sector is currently facing and what measure they can take to overcome issues and invest in CPEC projects actively.

Keywords: CPEC, China-Pakistan relations, Banking sector, Capacity of Banks, Investment in CPEC projects

Introduction:

In February 2006, President Parvez Musharraf poetically described the Pak-China friendship in Pak-China Business Forum as “deeper than the ocean and higher than the mountain”.

Pakistan regards China as “all-weather friend”. China has developed as Pakistan’s major trade partner. Pakistan and China have developed bilateral trade relations in January 1963. China-Pakistan Free Trade Agreement (CPFTA) was signed on November 24, 2006, implemented in mid of 2007 which covers trade of different goods and investments. The volume of trade in 2012-13 was 9.2 billion which was all time high showed an increase of 124% (Finance, 2014).

China-Pakistan economic corridor will strengthen the relationship between both countries. The corridor will connect Gwadar port Balochistan (Pakistan) to Kashgar (China). It will serve as a gateway for trade between China, Middle East, and Africa. It will cut 12000 kilometers of the route taken by the oil supply of Middle East to China. This mega project will not only start trade in Balochistan but it will make Gwadar as an important port of the region. The operations of Gwadar port had been transferred to China Oversees Ports Holding in Feb 2013. It is expected to complete by 2030. However, the related projects like motorways and energy projects will be completed by 2017-2018 (Sial).

It is a comprehensive project which includes 2700 kilometers' highway from Gwadar port to Kashgar through Khunjerab. Railway link from Gwadar to Kashgar with possible linkage with Afghanistan, India, and Iran and Karachi-Lahore motorway. Energy Planning Working Group will make sure to start power projects for the rapid completion of CPEC. 21,690 MW power projects will be started with the collaboration of China (Sial).

Main text

1.1 CPEC IMPACT ON PAKISTAN DIFFERENT SECTOR

1.1.1 Pakistan and china:

Basically, the idea of Silk Road was rephrased by china in 2013 under "one road, one belt". Pakistan and China are the partner as it links China to the Central Asia, major deep-sea port Gwadar direct link to the Indian Ocean and far away. China-Pakistan economic corridor (CPEC) is the new model of china and Pakistan which will remove the backdrop of complex and changes coming in the regional and international situations. As both countries are having the common interest so they are working to improve their strategic communication and coordination.

China is becoming the trading partner with Pakistan in the terms of import and export. Because china and Pakistan had also developed the strong bilateral trade and the economic ties from many years. Commercial links and bilateral trade were established between these two countries china and Pakistan in January 1963 when they signed the first bilateral long-term agreement. And after than on November 24, 2006, both countries signed the free trade agreement (FTA) and which will be implemented from July 1, 2007. And then they also signed on the FTA on trade in services on February 21, 2009, that was implemented on October 10 that year.

CPEC is the biggest project which is under construction and after its construction it will achieve its political and economical objective through the trade and development. and it will also help in creating regional stability in south Asia.
And after the completion of CPEC, it will function as a primary gateway for trade between China and Africa and the middle east.

1.1.2 Challenges for CPEC:

In addition, due to the CPEC Pakistan needs to face many challenges regarding the politics, administration issues and security issues are some of the great problems/ challenges that Pakistan needs to face.
CPEC is the biggest project which will definitely let the Pakistan economy so high because of this the few of the countries has become so unhappy like Indi Israel and the US they are against this big project so together they are making a plan to somehow dissolve or to destroy this project. Infect, India is trying its best to vanish this plan so RAW has opened a special office in DELHI and have $300 million to disrupt CPEC.
On the other hand, the main problem is the political parties of Pakistan like ANP, Baloch nationalists, PkMAP has raised the serious issues for the CPEC PROJECT. In fact PTI and JUI (F) also raised the issue that the CPEC project should provide equal opportunities to all provinces.
Mark Grossman U.S special representative to Afghanistan and Pakistan said that “even bigger challenge is rule of law. Yes, security situation is a challenge” (McBride, 2015).

1.1.3 BALOCHISTAN FACTOR FOR CPEC:

BALOCHISTAN is one of the beautiful provinces of Pakistan and located at the surprising location and become the official greatest trade center of Pakistan. It is the largest province constitute approx. 43.6% part of the total area of Pakistan but has the smallest population of 10 million (1998 Census) (Explore Balochistan, n.d.). Balochistan is the richest province because of vast mineral resources (Karim, 2017). The world's great trade routes are passing through the deep-water port of Gwadar with the city of Kashgar. The main issue is that Baloch did not want this project in Gwadar because due to this project the trade will become in power and the outsider will also come or move in and it will disturb the demographic balance even further against the Balochs. So, to avoid this they are making many issues like to stop this they have attacked some of the Chinese engineers who are working there.

According to the report of Pakistan Social and Living Standards Measurement (PSLM) 2014-2015 conducted by Bureau of Statistics, literacy rate in Balochistan is 44% which is least as compare to other provinces (Statistics, 2014-2015). CPEC will bring massive economic changes in this province of Pakistan particularly so it is the prior need of inhabitats to get educated otherwise they would fail to reap the benefits of CPEC (Karim, 2017).

In Balochistan there so many leaders who are against this project. And don't want to see the CPEC in Pakistan so to avoid this they are doing the kidnappings and the killing of the Chinese workers who are working in Balochistan. Baloch also attacks on the tanker carrying the fuel for the Chinese company working on the mining project

Siddiq baloch: editor of the Balochistan express reported that, "boloch are scared of the investors and developers who are working with the Pakistani government like Chinese."

In addition, this a very important time for the country as Balochistan concerned because of this CPEC project the economy of Pakistan will boost up and it will affect the other countries economy.

1.1.4 Khyber Pakhtunkhwa for CPEC:

Khyber Pakhtunkhwa is also facing some of the political problems because of the political leader in KP. They were not against this project because the original agreement was different but the federal government has changed the agreement and make the few changes like they had to change the route and make the route from the Punjab and because of this, the Punjab will only enjoy the benefit.

So, the parties of KPK are arguing that the benefit should be provided equally to all provinces of Pakistan. But they have linked western route followed by building a road from khunjerab to Gwadar via Mianwali, Dera Ismail khan, Dera Ghazi khan and Turbat. But china is interested in working from the eastern route first. And the political party is against changing the original route Gwadar-Kashgar and demanded the government to solve this problem. Because they think that by following the original route will connect the underdeveloped areas of KPK and FATA to the CPEC and will generate the economic activities but by adopting the new agreement it wouldn't help them to improve their economic conditions.

1.1.5 Security concerns:

Because of these political factors, the spec is facing many problems and it has become a big challenge to complete this because both of the provinces are creating many problems they want the same powers as the Punjab is availing. They want to boost up their economic conditions also that is why they are creating the problems. And because of the Pakistan unstable situations, CPEC implementation is becoming delay day by day.

An arc of militancy stretches from Xinjiang to Gadara consisting of groups like the East Turkestan Islamic Movement (ETIM), Tehreek-e-Taliban Pakistan (TTP), Lashkar-e-Jhangvi (LeJ), Daesh (ISIS), Balochistan Liberation Army (BLA), Balochistan Liberation Front (BLF) and the militant wings of some political parties. These political groups has some enmity with china but rather they are interested in attack the china CPEC project. Specially the America CIA and Indian RAW are supporting these parties to stop the implementation of the CPEC so they provide all the weapons and security to attack the Chinese workers and let them stop their work. And in past few years they also kidnapped and killed the few Chinese workers but Pakistan is making an effort to control this and provide the security to the workers of china and they have announced that the army 10000 is being there to help them and save them. Pakistan had given them the security and army and rangers are providing them and let them work save because this project is very important for the country economy.

1.1.6 CPEC Benefits for Pakistan:

Pakistan has been playing a great role in South Asia after the competition of CPEC the economic and commercial will improve in Pakistan. This will help Pakistan in facing different problems regarding poverty, unemployment, and injustice of underdeveloped province. CPEC is a great opportunity for both countries. The GDP will boost from 274 billion $ to over 15% by the investment of China. As compared to India-Pakistan enjoying most favorable capital situation by reducing its budget deficit to 4.7% of GDP in 2014 against India 7%. CPEC will be beneficial for all provinces of Pakistan regarding industrial projects, infrastructure, transportation, and energy.
Following are the benefits in CPEC will give Pakistan after its completion.

1.1.7 Overcoming Energy Crisis:

Energy is the basic necessities of any country. Because of the population and industrial demand increase Pakistan is facing a serious energy crisis. In every area of Pakistan, power blackouts are common. WAPDA and K.E are failed to handle this problem. CPEC is the supreme project which helps the country to resolve the energy crisis. Energy available in Pakistan will add an estimated 2% to Pakistan's GDP growth.In the energy sector , project totaling 10400 megawatts had been included in the programmed , which could be completed by 2018.These project would be based on coal ,wind m solar and hydro power generation of 16400 MW as well as the transmission system and would be located in all provinces China would be setting up 10 projects of 6600 MW in Thar desert that transform this remote region into Pakistan energy capital and create a great economic opportunities for the people of Pakistan.

1.1.8 Infrastructure Development:

Another important segment of CPEC is infrastructure development. It includes the development of road, ports, and highway. This project improves the Pakistan's infrastructure connection with other regions like Asia, Europe, Africa. Because of this project the investment and trade barriers. After accumulation of this project. Pakistan will become a modernize country and produce more goods in the market. It is beneficial for agricultural, service industries , small and medium corporations. The Karakoram highway had been identified for the first phase and in 3 years the Khunjerab Havllan –Islamabad section road would be excepted to complete. So, this infrastructure will boost the GDP of Pakistan up to over 20% to 30%.

1.1.9 Removal of Poverty:

CPEC is a project which will change the Pakistan basically, CPEC will make millions of Pakistanis free from poverty. This project enhances the construction of the textile, industrial sector , dams construction, installation of nuclear reactors and developing road and railway line due to this employment rises and because of this GDP rises estimated to 10% to 20%. This will also improve the life of people so these will also a cause removal of poverty.

1.1.10 Peace and Prosperity In Provinces:

CPEC is the most favorable project for both countries. CPEC is a large project which will increase peace and prosperity in Pakistan because it's not that type of project which is based on roads , ports m railway line system and economic stability.Basically, prosperity comes with economic stability which means when the economy is good like employment rises. Energy crises reduce, removal of poverty , illiteracy declines etc. so it will create peace and prosperity in your country. So, it creates positive change in Pakistan.

1.1.11 Economic Development:

CPEC would enhance the economic and as well as industrial activities. It will help to boost the forgiven investments which will help to maintain the economic stability and generate great opportunity for employment growth and due to this GDP rises up to 15% which means that a positive economic change in Pakistan. CPEC bring an enormous change in nation economics and as well as in the grassroots level.

Problem Statement:

CPEC is a multi-billion project of worth 51.5 billion USD. The completion of this project will also boost the international trade in Pakistan as after this project Gwadar port will also gather more importance. By the increase of foreign trade, foreign exchange dealing would also be carried on a large scale. CPEC would also give an opportunity to banks for expanding their credit activities. For this purpose, the banking sector would have to expand their current capacity to absorb this change. Pakistani banks must show a keen interest in investing in CPEC projects so that no foreign bank would be needed to cater services. The major problem of Pakistani banking sector is a non-performing loan. By the end of 2015, Rs.4.6 trillion was a total outstanding credit to non-government sector by commercial banks (Tribune, 2016).

Moreover, credit to Government for the budget amounts Rs.7 trillion (Recorder, 2016). This paper will focus on the existing capacity of the banking sector of Pakistan while descriptive analysis of current situation and future orientation of possible outcomes of current decisions.

Research Objective:

The purpose of this research is to analyze the capacity and possible expansion of Banking sector in the context of CPEC.

Research Question:

What is the existing capacity of Pakistani Banking sector and what changes should be made to finance the CPEC project?

Literature Review:

1.2 The role of the banking sector:

Banking Sector plays a crucial role in economic growth and development performance in any economy. In any plan of economic development, capital occupies a position of strategic importance. Allocation of Capital is the one of the major function of the banking sector. Banking sector attracts savers to save and funds enterprises to operate and achieving their goal. Without Banking sector, borrowers would have difficulty in finding lenders i.e. savers. No economic development of sizable magnitude is possible unless there is an adequate degree of capital formation. A very important characteristic of an underdeveloped economy is a deficiency of capital which is the result of insufficient savings made by the community. Backward economies hardly save 5% of the national income, whereas they should save and invest at least 15%. (Seth).

The role of banks in removing the deficiency of capital:

- They prepare stores by offering appealing rates of plotting, subsequently changing over reserve funds, which generally would have stayed inactive, into dynamic capital.
- They disperse these reserve funds through advances among undertakings which are associated with monetary improvement. Along these lines, they advance the improvement of farming industry, exchange, and industry.
- Following are the means to accomplish the money related development of Pakistan managing an account segment.

1. Convenient arrangement of the store to the monetary functionaries.
2. Advancement of small and medium size industry and arrangement of assets for this reason.
3. Offer motivating force sparing plan to improve the level of sparing of the general public.
4. Uprightness of monetary foundation and lessening of political credits.
5. Enhance integration and enhancement of online facilities to facilitate business community.
6. Widen and develop capital markets by supporting capital market through financing and ability.
7. Enhanced the exhibitions of bank regarding expanding effectiveness (Afreen, 2016)

1.3 The role of State Bank of Pakistan:

The first bank of Pakistan was State Bank which was inaugurated by Quaid-e-Azam on July 1, 1948. Which is also the Central bank of Pakistan. All the scheduled commercial banks of Pakistan run under State Bank. State Bank of Pakistan is a regulator who is proactive in the development of Banking sector of Pakistan. Main roles State bank majorly perform are:

- Development activities to improve the economy.
- Give resources to general public and other organizations.
- Usage of market improvement activities including hazard sharing certifications for SMEs and microfinance areas.

- Limit building and mindfulness programs for banks and customers
- Financing agricultural sector of the economy
- Development of feasible Islamic Banking System.
- State bank has assumed proactive approach and has formulated National Financial Inclusion Strategy (NFIS) via a partnership with World Bank in 2015 as a next five-year plan.

The main objectives of NFIS are as follows:

- Increasing financial opportunities.
- Increasing insurance penetration.
- Fetching retirement pension to more workforce.
- Development of housing finance.
- Development of Islamic Banking.
- Safeguarding consumer safety and increasing financial know how particularly unbanked segments of society (Afreen, 2016).

In the process of economic development State Bank of Pakistan plays an important role:

1.3.1 The issue of Notes:

State bank of Pakistan has a monopoly in issuing currency notes. 5, 10, 50, 100 rupee notes are issued by the bank on 12 July 1976. Note of 500 rupees was issued on 1st April 1986 and 1000 rupees' note was issued on 18th July 1987. At present note of Rs.5000 is also issued by the state bank of Pakistan. The state bank has three offices of the issue, situated at Karachi, Lahore, and Peshawar.

1.3.2 Banker to the Government:

It is the bank of federal as well as provincial government. Its functions for the Govt. are:

- Bank issued new notes on the behalf of government
- Bank also accepts the government cheques and drafts
- State bank responsible for transferring government funds at international level
- Bank arranges the public debts of federal and provincial government
- Bank receives no commission from the government
- It holds federal and provincial government securities

- State bank is liable for the payment of salaries and pension to government employees.

1.3.3 Banker's Bank:

State bank of Pakistan is the bank of all commercial banks working in Pakistan. SBP started to spend $ 24.00 million in October 2002, with the assistance of World Bank for data warehousing, networking, application of software and other banking solutions.

- State bank provides loans to commercial banks at the time of need
- Commercial banks re-discount their bills of exchange from state bank
- A state bank can sell, purchase and hold debentures of any banking company or of any other financing corporation.

1.3.4 Clearing House:

State bank of Pakistan acts as the clearing-house for the commercial banks working within the country.

- It shows the financial position of various banks
- Clearing-house helps commercial banks to settle inter-bank transactions
- It reduces the excessive use of cash
- It controls the harmful competition among banks.

1.3.5 Advisor to Government:

State bank of Pakistan works as an advisor to the federal and provincial government.

- It guides the government in financial and economic matters
- State bank assists the government in various credit schemes
- It informs the government about the monetary and fiscal situations of economy
- State bank helps the government in making investments.

1.3.6 Lender of Last Resort:

The state base of Pakistan also acts as the lender of the last resort for the commercial banks. When commercial banks are in crisis and have a shortage of cash, then state bank comes to their help. State bank may help the commercial banks by rediscounting their bills of exchange and by advancing loans against securities.

1.3.7 The controller of Credit:

A national credit consultative council was set up in 1972 for the purpose of monitoring and controlling credit. Credit and investment are the most important economic and fiscal variable. State bank helps to arrange the credit and investment facilities. State bank has adopted following tools to control credit:

- Open market operation
- Bank rate policy.
- Changes in reserves ratio.
- Changes in margin requirements.
- Change in liquidity ratio.

Moral persuasion and publicity.

1.3.8 Economic Growth:

State bank of Pakistan played a very significant role in the growth of the banking infrastructure. It gives special importance towards the development of capital market in the country. It also provides assistance to the government in development planning and poverty reduction programs. All this results in economic growth and development. Real GDP growth rate is 2.4 % during FY 2010-11.

1.3.9 The growth of Credit Institutions:

State bank builds up the environment for the improvement of credit foundations. Such credit foundations are exceptionally valuable for meeting medium and long haul credit needs of different monetary divisions. These establishments are incorporated HBFC, ICP, NDFC, EPF, NIT, IDBP and ZTBL and so on.

1.3.10 The growth of Money Market:

The currency market is not getting it done the level in Pakistan. Because of ignorance keeping money circumstances are not positive. State banks give much significance in the development and improvement of the currency market. Financial improvement is incomprehensible without the development of currency market. The development rate of keeping money part is 17.0%.

1.3.11 The value of Rupee:

State bank of Pakistan is in charge of the upkeep of the outer estimation of the rupee. State bank is the controller of swapping scale in the nation. Until September 1971, Pakistani rupee stayed connected to UK Pound and it was de-connected from the pound and connected to US Dollar.

1.3.12 Special Funds for Development:

The major aim of a state bank is not to earn a profit. But its effective working gives him a huge amount of profit. These profits are allocated towards the establishment of various funds for economic progress and prosperity. It established Rural Credit Fund in 1961 and Export Credit Fund in 1972.

1.3.13 Debts Management:

Our rare assets and government strategies are not ready to run the super ventures which required a substantial measure of assets. Because of deficiency of assets government needs to rely on other rich countries. Every one of these plans is the duty of the state bet for the benefit of government.

1.3.14 Foreign Exchange Reserves:

State bank of Pakistan is also the custodian of gold, silver and foreign exchange reserves. It regulates foreign exchange reserve in accordance with foreign exchange Act 1947. Pakistan has a shortage in foreign exchange reserves. Its volume of foreign exchange reserves is only $12.34 billion in 2007-08. In July 2007, foreign exchange reserves were $15.646 billion out of which state bank of Pakistan has $ 4.3213 billion. At present foreign exchange reserves of Pakistan are $ 17.1 billion.

1.3.15 Exchange Centre and International Relations:

State bank issued licenses to various business banks to hold outside trade. Such permit holders can likewise bargain in remote trade at approved rates. These trade focuses are extremely useful in preparing the assets. State bank of Pakistan keeps up relations with various global monetary organizations, for example, IMF, WBG, and so on. It arranges distinctive contracts with these organizations for the benefit of government (Khan, 2012).

1.4 Existing Capacity of Banking Sector:

According to Mr. Mansoor Ahmed Soomro, Financial Analyst "Pakistani banks have capability but not the ability to realize CPEC projects". According to banking survey 2014 total assets of large banks in excess of Rs.600 billion. Medium-sized banks have Rs.125 billion of assets. Whereas, Small banks have less than Rs.125 billion assets. While, Islamic Banks only carry out Islamic Banking activities only (Afreen, 2016). Other than that, 'Bank credit to bank deposit ratio' is low as compare to lower middle-income group of countries which is an average of 59.08 (see table 1). It shows that Pakistan's banking sector has the capacity to increase this ratio to level the lower middle-income group countries. But a big hurdle in this venture is banking sector risk. Pakistani banks have a higher level of non-performing loans as the average of all countries income groups (see table 2). It means the risk of lending is greater and banks have the low edge of increasing lending. On the other hand, 'bank regulatory capital to risk-weighted assets ratio' is 10%. Which is required by State Bank of Pakistan to all banks from 2009 onwards. But in 2010-2013 the average ratio of 'bank's regulatory capital to risk-weighted assets ratio' was 14.69%, which is quite higher than the required ratio. It means banks have enough edge of capitals to increase loans (see table 2) (Ashraf, 2016).

Sr. no.	Country Name	2010	2011	2012	2013	Average over 2010-2013
Bank credit to bank deposits (%)						
1	High income	105.91	102.16	101.93	102.26	103.06
2	Upper middle income	90.88	93.13	89.53	88.86	90.60
3	Lower middle income	76.65	81.19	81.12	79.28	79.56
4	**Pakistan**	**68.76**	**62.63**	**54.56**	**50.37**	**59.08**
5	Low income	71.77	73.91	81.36	78.73	76.44

Source: Global Financial Development Database of World Bank

Table 1

Sr. no.	Country Name	2010	2011	2012	2013	Average over 2010-2013
Bank nonperforming loans to gross loans (%)						
1	High income	3.95	3.80	3.66	3.60	3.75
2	Upper middle income	3.72	3.61	3.70	3.80	3.71
3	Lower middle income	5.20	4.22	3.67	5.57	4.67
4	**Pakistan**	**14.75**	**16.21**	**14.47**	**12.99**	**14.60**
5	Low income	7.84	6.53	6.80	6.31	6.87
Bank regulatory capital to risk-weighted assets (%)						
1	High income	14.79	14.97	16.00	15.99	15.44
2	Upper middle income	16.87	16.43	16.82	16.11	16.56
3	Lower middle income	16.45	16.05	16.72	17.02	16.56
4	**Pakistan**	**13.97**	**14.58**	**15.35**	**14.85**	**14.69**
5	Low income	20.84	20.04	21.19	22.59	21.16

Source: Global Financial Development Database of World Bank

Table 2

China-Pakistan economic corridor will open gateways to international trade for Pakistan. It will increase the demand for international trade-related services which will need more non-interest income generating activities. Pakistan's banking sector has lower levels of diversification in 'no- interest income' generating activities as compare to all other income group countries (see table 3) (Ashraf, 2016).

Sr. no.	Country Name	2010	2011	2012	2013	Average over 2010-2013
Bank noninterest income to total income ratio						
1	High income	34.02	34.82	34.07	33.21	34.03
2	Upper middle income	37.06	35.49	36.50	34.77	35.95
3	Lower middle income	33.04	32.18	34.65	31.65	32.88
4	**Pakistan**	**26.19**	**24.22**	**27.74**	**27.75**	**26.47**
5	Low income	45.56	48.17	45.99	45.60	46.33

Source: Global Financial Development Database of World Bank

Table 1

Methodol

In this paper, a descriptive analysis of the present capacity and capability of Pakistani banking sector and future orientation of CPEC requirement from the banking sector is done. We used secondary data publish in different blogs and reports. The secondary data of interviews of different CEO's of banks on the view of CPEC are also being cited. Moreover, researchers interviewed Vice President of National Bank of Pakistan Muhammad Javed Hassan and Mr. Mansoor Ahmed Soomro, A financial Analyst.

Discussion:

1.5 State Bank's Vision on CPEC:

On march 25, 2016 Ashraf Mahmood Wathara, Governor State Bank of Pakistan said in the Federation House meeting that "as a World standard practice in a big project like CPEC, expensive loans are kept minimal to get the cheaper ones". Moreover, commercial banks of China and Pakistan will team up to get a "financial mix" to provide money to debtors. He also said that 6% interest rate is the lowermost in the 42-year history. However, State Bank's current monetary policy is to support consumer financing more and less to industrial finance (Recorder, 2016).

1.6 Commercial Bank's stake on CPEC:

1.6.1 Hussain Lawai (President and CEO of Summit Bank Limited):

Talking to ICMAP Hussain Lawai said that there is vague information about which type of investment and loans would be needed for the project like CPEC. Planning Ministry of Pakistan, as well as China, is also not clear about it. He further said that we will be providing a Tax-Free Zone and 500 workers of China would be coming to Pakistan. He argued that we only know that China will be investing in Sahiwal Power project and a joint venture on Port Qasim. He admitted that our economy has no possible capacity to realize 46 billion dollars.

On the question of SME (Small and medium-sized enterprises) financing. He said that 25% of their total financing comprise of SME's lending (Lawai, 2016).

Summit Bank has capability and proficiency to invest in different projects. It has already contributed in the financing of the building of Hyderabad-Mirpurkhas motorway which has been built by South Korean Construction Company. And further some projects. They are also interested in other projects of energy, telecommunication, and infrastructure to finance in. (Lawai, 2016).

1.6.2 Irfan Siddiqui (President and CEO Meezan Bank):

Talking to ICMAP, Irfan Siddiqui said that CPEC is a game changer for Pakistan's economy and we are well- placed to have profited from it. We are actively participating and dedicated significant contact in financing CPEC projects. He also said that SME's in Pakistan's economy are mostly ignored sector. Meezan bank has a keen approach towards financing SME's. It finances chemical, textile, pharmaceutical, cotton ginning, flour mills and rice husking etc. for efficient risk management. Moreover, he said that Banks of Pakistan are well equipped and capable of providing support to this project to provide local currency liquidity. However, foreign currency financing and long-term funding can be a challenge (Siddiqui, 2016).

1.6.3 Javed Hassan (Vice President National Bank of Pakistan):

Talking to the researchers Javed Hassan said that the major problem banking sector is facing in today's scenario is non-performing loans. They must be recovered first for the financing of CPEC. On the question of CPEC's controversial aspects, he said that we should be positive this project can be a game changer for Pakistan's economy (Hassan, 2016).

1.7 Measures to Increase Banking Sector Capacity:

1.7.1 Branchless Banking:

According to State Bank of Pakistan, 50% of the population is excluded from banking sector (Aurora, 2016). The average of a number of bank branches per 100,000 adults is 8.76 (see Table 4). Which is more or less near to the lower middle-income group countries which are 9.13. However, there are approx. 258 bank accounts per 1000 adults which are relatively lower than lower middle-income group countries. Which means there are a sufficient number of bank branches but a lower number of depositors (Ashraf, 2016).

Sr. no.	Country Name	2010	2011	2012	2013	Average over 2010-2013
Bank branches per 100,000 adults						
1	High income	26.04	25.07	24.37	25.63	25.28
2	Upper middle income	19.58	19.69	19.23	20.33	19.71
3	Lower middle income	8.37	8.64	9.49	10.01	9.13
4	**Pakistan**	**8.38**	**8.54**	**8.78**	**9.33**	**8.76**
5	Low income	2.83	2.64	2.95	3.13	2.88
Bank accounts per 1,000 adults						
1	High income	1239.62	1276.44	1029.39	1172.26	1179.43
2	Upper middle income	697.73	725.10	779.16	766.95	742.24
3	Lower middle income	386.38	433.08	383.56	396.14	399.79
4	**Pakistan**	**233.11**	**250.99**	**262.60**	**288.22**	**258.73**
5	Low income	106.47	114.93	132.18	156.48	127.52

Source: Global Financial Development Database of World Bank

Table 2

State bank is fairly aware of this situation of banking sector therefore when they launched the five-year strategic plan in 2015. It emphasized on the banking inclusion of unbanked population via National Financial Inclusion Strategy (NFIS). State Bank proposed that the technique to engage more people in the financial sector is the branchless banking. UBL Omni is the only branchless banking service provided to customers. So, banks should focus on expanding their vision on branchless banking which is formerly occupied by telecom industry (Aurora, 2016).

In the continuation of this development recently National Oil Distributor Pakistan State Oil (PSO) have also been heading to start branchless banking by the cash availability 24 hours on all the pumps across the country by the January 2017. It has partnered with United bank Limited (UBL) (Shadman, 2017).

In this drive Bank Alfalah have also played its part and started self-serving Kiosk in partnership with C Square Consulting by which you can open a digital/wallet account only in 3 minutes by only using you CNIC.

These kiosks also offer many other services like cash deposit, PIN generation and activation, bill payments, funds transfer and many more. This is a good initiative which will increase their customer base and obviously the implementation of NFIS. And it will help to those people living in remote areas to financially include in the banking system (Kamran, 2017).

1.7.2 Digital Payment System:

"Pakistani Banks have to introduce next generation financial products" Said Mr. Mansoor Soomro. Many banks have developed their apps but there are security issues due to which customers are not very interested in online banking (Aurora, 2016). According to Mr. Mansoor Soomro, "Banks not only have to improve customer service but they have to satisfy their customers as well".

1.7.3 Effective Marketing:

To attract more depositor's banks should adopt more effective marketing strategies so that it increases the number of customers (Ashraf, 2016).

1.7.4 Expansion of branches:

In spite of banks have sufficient branches but they are intense in particular regions or areas. So, banks should expand their branches in the remote areas as well (Ashraf, 2016). Recently, in 2016 National Bank of Pakistan has installed an ATM machine on the highest peak of Khunjerab pass, which is also the world record and it is operating in day times (Rehman, 2016). Indeed, it is a good initiative but there is a long road to go. Others banks should also set up the branches to cater the banking need of remote areas.

1.7.5 Approaching Capital Markets to Increase Capital:

Atif Bajwa CEO Bank Alfalah said that Rs.580 to 780 billion will be required for CPEC related projects. Banks should turn to capital markets to increase their capital (Tribune, 2016).

On the other hand, SBP's monetary policy is more focused on consumer finance, so it should also focus more on industrial loans. It will motivate industrialization, thus CPEC too.

1.7.6 Credit Expansion:

Bank's regulatory capital to risk-weighted assets ratio is 10% standard set by SBP. But it was 14.69% between 2010-2013. So, there is a space of credit expansion for banks by decreasing their bank's regulatory capital to risk-weighted assets ratio so that they have more money to lend.

1.7.7 Recovering Non-Performing Loans:

Banks non-performing loans rate are higher than other countries group. So, the credit risk is greater. If this risk is eliminated, then the credit expansion would be easier. Different banks have applied different strategies to recover non-performing outstanding.

- Different banks like Silk Banks and Summit bank has special asset management division to recover NPL's.
- Banks like Meezan Bank deals with default cases by the court and circumstantial cases it finds different ways to recuperate business and recover finances.
- Some banks like Askari Bank follows the recovery of finance ordinance 2001 to recover loans.

Conclusion:

In the end, it has been concluded that CPEC is the win-win situation for both the countries. It will start two-way trade which will have a great impact on banking sector since all import and export will en route through the banking system. Financial Stability report claims that the banking sector of Pakistan has been grown by 16.8% preceding year. Moreover, assets have been increased by 15.1%. Banks should take the initiative of investing in CPEC. Moreover, State bank has been playing a proactive role in the success and finance of this multi-billion-dollar project. However, there are some issues like public debt (non-performing loans) and SBP's monetary policy in financing SME's and industrial loans. Other than that, reducing imports and increasing exports can also add a positive element in the Banking Sector. Fluctuations in exchange rates and its availability are also the problem in this cluster that should be addressed. According to Mr. Mansoor. Since 1.5% of growth has seen in the GDP of Pakistan. It is a good sign and CPEC will also increase the GDP of Pakistan and cost of operations would be minimize once inflation lowers.

List of abbreviations

CPEC	China–Pakistan Economic Corridor
GDP	Gross domestic product
CPFTA	China-Pakistan Free Trade Agreement
WPDA	Water & Power Development Authority
K.E	K-Electric
KPK	Khyber Pakhtunkhwa
FATA	Federally Administered Tribal Area

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ARCHITECTURE OF SAMARKAND IN THE DEVELOPMENT OF TOURISM

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Abstract
This article provides a scientific analysis of the work done so far in the development of the tourism industry for the development and future of the architecture of Samarkand.

Keywords: tourism, historical architecture, nationalism and modernity, architectural forms and decorations, public buildings, residential buildings, urban architecture.

Introduction

Uzbekistan is taking all possible measures to develop tourism at the state level. The fact that our country has a rich historical heritage, traditions and unique nature means that all the opportunities for tourism development are high. At the same time, it is important to implement the principles of national and national architectural development, especially in the construction of cities.

If we look at the scale of the creative work of our architects, we can feel the enormous future development of Uzbek architecture over the past decade. It should be noted that the ideological aspects of architecture, nationalism and modernity are combined..

Material and methods

The article deals with the formation and development of the architecture of Samarkand in the development of tourism on the basis of systematic, logical, functional analysis, methods of comparative analysis.

However, the following sources were used to cover the article:

- Kulnazarova Z.B. Prospects for the future development of architecture in Samarkand. // Monograph. - Samarkand: SamDAQI, 2021. 120 pages.
- Raximov Z.O. Socio-economic problems of hotel development in tourism. // Monograph. - Samarkand: SamISI, 2021. 212 pages.

Results

Samarkand is one of the world-famous cultural centers. She is celebrating her 2,750th wedding anniversary. The ruins of the ancient Afrosiyab fortress, the architectural monuments of Amir Temur and Mirzo Ulugbek, and the Registan architectural ensemble, which was formed as a complex in the 17th century, have become famous. However, the failure of the architects of the former Soviet Union in the XIX and XX centuries to create such modern architectural masterpieces can be seen in the example of 4-5-storey unsightly residential and school buildings built around the famous Registan complex. That is why a number of buildings that spoiled the beauty of the city were demolished during the years of independence.

Complexes of art and sports colleges in Samarkand, new lyceums, cultural and educational buildings, a system of trade and banking buildings, new residential buildings, hotels, restaurants, markets, parks, stadiums, hotels and other new buildings are unique in modern architecture. is an example.

For the development and future of the architecture of Samarkand in the development of tourism, the work done so far in this area should be scientifically analyzed, summarized and appropriate conclusions should be drawn. Although the years of independence are not yet long, the achievements of this period, the advanced trends in architecture, the shortcomings should be identified, analyzed and objectively evaluated. It is true that in this short period of time it is difficult for architecture to develop extraordinary works, directions and artistic styles. However, during this period, the cornerstone of such trends and traditions was laid, and sufficient evidence has been formed for their scientific substantiation, analysis and study.

Discussion

In the development of tourism, the work in the field of architecture of Samarkand was carried out in several areas:

The first was the regulation of the city's streets and squares, its most influential components in accordance with the requirements of the development of our independence, the ideology of independence, the lifestyle of the population and the market economy.

The second direction was the construction and placement of objects of domestic and cultural life, education, science and economic development, industry and production, market and trade, based on the principles of new social development in this urban area.

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The third direction is the repair and restoration of the historical part of the city, its architectural monuments, adapting it to modern social and tourism goals, taking into account the history and universal status of the city of Samarkand, and thus preserve them for future generations. work in the field.

The fourth direction was aimed at improving the recreation, urban climate, ecology and landscape, ie landscaping, landscaping, gardening, creating new gardens and parks, alleys.
The fifth direction is to improve the life of the city's utilities, to improve and equip engineering, and to revive this work in practice.
As you know, all these areas are related to architecture and urban planning, as well as urban planning. For this purpose, during the years of independence, the master plan for the development of Samarkand for 2025 was developed, approved and put into operation. It reflects the work in all of the above areas.

Conclusion

The main purpose of the reconstruction of Samarkand under the new master plan is to give it a new socio-economic significance, emphasizing that it is a historical and cultural center:

- Imam al-Bukhari, Mahdumi Azam, Khoja Ahror, Imam Maturidi complexes were restored to show that the city is a historical and educational center in the region;
- Traffic was removed from the territory of Afrosiyab Fortress, Shohi Zinda, Bibihanim architectural complexes and other monuments, and their harmful effects were eliminated;
- A number of non-artistic buildings, such as cafes, buildings, baths and an experimental plant in the area of the Ruhobod Mausoleum, which accidentally appeared in the city in the 20th century, spoiled the beauty of architectural monuments and prevented their construction;
- A movie theater, a restaurant, a department store, and a three-story private bank building that surrounded the Registan architectural complex were removed. At the back of the Tilla Kori madrasah in the architectural complex, a crumbling private building was rebuilt on the idea of the head of state to match the decoration of the madrasah;
- Enterprises that allow small and medium business development are placed in the city structure;
- Great attention is paid to the construction of new tourism facilities in the tourism industry. In particular, more than 30 private hotels have been relocated to the old city structure.

Acknowledgement

There have been great positive changes in the tourism industry. They cover the socio-economic, cultural, educational, artistic, aesthetic and architectural needs of Samarkand, aimed at improving the living standards and welfare of the population, changing the image of the city in the spirit of the national idea and independence. consisted of extensive work.

All the work done has also served to improve the ecostructure of our city and increase and improve the tourist potential. The main streets, especially Beruni, Amir Temur streets, which connect the railway station with the tourist center of Samarkand and the cultural center of the city and Registan Square, connect Registan with Urgut road, Pigeon massif Penjikent Street, Tashkent and Mustaqillik Pedestrian Streets, Dagbet and Titov Streets, Head of University Avenue, Streets around the Government Residence and connecting the city center with the airport, including Akhunbabayev Street, as well as the city center Mirzo Ulugbek streets connecting Sattepo with the settlement have been widened, some parts have been redesigned, repaired, sidewalks have been restored, planted with greenery, equipped with elements of modern landscape and urban design..

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INNOVATIVE TECHNOLOGICA
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EDUCATIONAL PROBLEMS IN THE HISTORY OF CENTRAL ASIA

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Annotation:
The article presents the pedagogical ideas of the famous oriental sages: al-Khwarizmi, Ibn Sina, al-Beruni and al-Farabi. Various approaches to the preparation of students are described, as well as the opinions of ancient thinkers about the professional qualities necessary for a teacher. The strategic value of using the pedagogical heritage of the past in modern education is emphasized.

Keywords: pedagogical thought, pedagogical ideas, scientific works, thinkers of Central Asia, Uzbekistan.

Introduction

Today, international experts recognize that if you want to understand the essence of the changes that have begun in Uzbekistan, you need to carefully study the Action Strategy, and then you will understand everything. It should be noted that our compatriots, to be honest, thought a lot, were a little worried, found a solution to a delicate problem. In particular, it was studied on the basis of a large number of appeals, and an 11-year system in schools was restored. [1] This will of the people in the country is another vivid proof that they are setting a course for reforms - this is, so to speak, the same truth. Our condition In the noble initiatives of the leader, the interests of the people are the main goal of the reforms being carried out in our country. [2] The power of the people is most embodied in the idea of direct communication, that is, "citizen-state". this is one of the important principles. This has recently been happening in all regions of our country. is seen as the basic foundation on which reforms are inextricably linked. In this regard, that our compatriots have jointly developed a "road map" of our country for the near future, it is enough to remember that it was approved after a public discussion.

Results and discussion

The genesis of modern pedagogical ideas is largely associated with the scientific activities of the thinkers of the Middle Ages, who had a great influence on the formation of national spirituality, the culture of friendship and tolerance of the peoples of Central Asia [3]. The sources of pedagogical thought were special works devoted to upbringing, as well as scientific treatises containing reasoning about the ways of presenting complex material. The East is traditionally delicate in matters of education. Separate works of thinkers were devoted to the rules of behavior of the student and the mentor. The “Brief Book on Complement and Opposition” mentions the most important quality of a teacher - the ability to explain complex problems with accessible ease [4]. Muhammad al-Khwarizmi managed to write "Algebra" in an amazingly clear language without complicated numbers and equations. It is the ease of reading complex code that is especially appreciated today in programming, and the term "algorithm" owes its name to the distorted Latin transcription of the name Al-Khwarizmi in translation, which began with the phrase "Dixit (" So spoke ") Algoritmi". In the "Canon of Medicine", the philosopher Ibn Sina calls for the formation of students' characters with the help of Makomlar melodies, each of which has its own healing and educational effect [5]. The most ancient origins have Uzbek maqoms, obtained from "Duvozdakh maqom", the origin of which dates back to the time of the appearance of mankind. Ibn Sina introduced the concept of the teacher's speech hygiene, which is more relevant than ever in the current practice of people influencing the mind and consciousness of the younger generation. Pedagogical skill, according to Ibn Sina, was expressed, among other things, in the ability to control the power of the voice: start presenting the material in an undertone with a gradual amplification of the sound,

• accentuate key points in a strong voice,

• not to shout and not broadcast loudly for too long, in order to preserve both your own ligaments and the psyche of students.

Encyclopedic scientist Abu Rayhon al-Beruni in his treatise "Osoral Bokiya" warned against simple memorization and advised to combine it with understanding [6]. He believed that, thanks to the periodic change of view on the subject, the student will understand its versatility, just as a journey through different gardens will reveal the delights of each of them. The ability to memorize a lot stems from a variety of observations.

Whatever area of knowledge the scientist devotes his works, each of them contains pedagogical recommendations for the development of scientific disciplines [7]. The two methods, which have retained their popularity to this day, were first formulated by Abu Nasr of Farabi in "Pointing the Way to Happiness" - a famous treatise on "hard" and "soft" approaches to teaching wards with different types of motivation. Soft methods strengthen students' desire to master the sciences, encourage their hard work and good disposition]. The need for harsh methods is justified in the case when only coercion can eradicate laziness and self-will in children, shorten their anger. Al-Farabi recognized the need for a teacher to have innate abilities: to a quick and accurate understanding of the essence of the issue;

• to pursuing science, which implies excellent memory, insight and good health;

• to the oral presentation of the material, that is, excellent diction, logic and expressiveness of speech.

Conclusion

The ancient thinker considered the developed concept of honor, masculinity, love of justice and truth to be the special qualities of a teacher. In his opinion, a true teacher is distinguished by persistence in the complex development of his body and modesty in meeting personal needs [8]. Thus, given the strategic value of education for the development of science and the preparation of promising human resources, the author believes that the state educational standards of the Republic of Uzbekistan should be based on a progressive educational heritage. The upbringing of a developed personality capable of representing the country on the world stage is impossible without mastering the centuries-old experience of pedagogical thought bequeathed to the peoples of Central Asia by its great sages.

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STUDYING THE POSSIBILITIES OF CONTINUOUS PRODUCTION OF REINFORCED CONCRETE STRUCTURES DURING THE YEAR

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ABSTARCT

The kinetics of metered consumption of additional energy, depending on the start of the combined geliotermtilling during the day and the season stacking. For Bukhara region set actual flow more electrical energy needed to ensure year-round operation geliopoligonov equipped with flat reflectors.

Keywords: geliopoligon, gelioform, geliostend, the standard mod, geliotermictreafment, radiation, temperature keeping.

Thermal treatment technology (SVITAP) in light-transmitting film-covered helioforms for reinforced concrete structures 5-6 months of the year provides the production of concrete and reinforced concrete products by providing daily rotation of the formwork [1,2]. It is very important to determine the daily dosed consumption of conventional energy used to make up for the lack of solar energy needed to ensure the uninterrupted operation of helipoligons throughout the year.

The research was conducted on the basis of the method developed in the NIIJB [3]. Based on it, the study created a heating regime close to summer conditions that provides 50% RRm.q28 stability and daily replacement of the mold for 22 hours by dosing conventional energy. Electricity was used as additional energy to facilitate the recording of conventional energy consumption.Experimental studies were performed on laboratory heliostands consisting of four wall-boards and a base that protected the internal volume from heat loss from the external environment (Figure 1). Two heliostands (one equipped with a flat-surface reflector) were equipped with an electrode connected to a 220V AC with a laboratory transformer. Electricity consumption was recorded with a meter SO-I 446. In the study, the ratio of components was 1: 2.3: 3.77, S / Ts = 0.59, mobility of heavy concrete grade 200 with O.K. = 1-4 cm. used. A 40x40x15 cm specimen and a standard 10x10x10 cm cubic specimen were placed inside each heliostend, which equally characterized the solidification conditions of the concrete in real objects. The heating of the concrete inside the heliostands was measured using an automatic potentiometer KSP-4 and XK-thermocouples. The strength of concrete in standard samples was determined in accordance with GOST 10180-2012. The intensity of solar radiation was measured by an albedometer connected to a portable galvanometer.

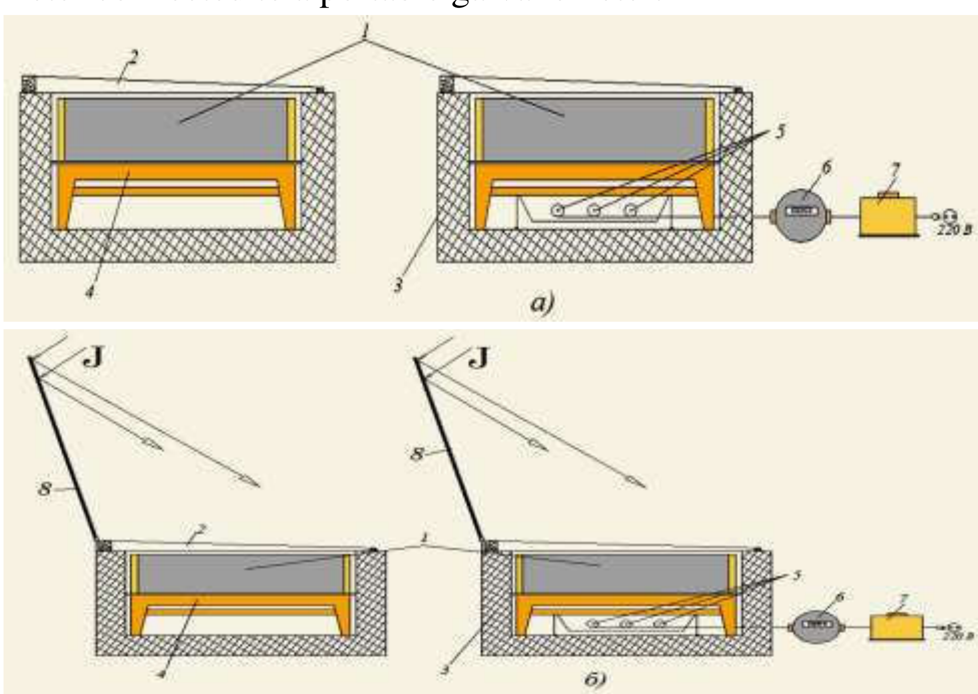


Figure 1. Schematic diagram of laboratory solar stands

1- concrete sample characterizing real objects; 2- light-transmitting, heat-shielding cover; 3 heat-protected wall heliostend; 4-metal table; 5 - electricity; 6 electricity consumption meter; 7-transformer, 8-flat surface light reflector.

Experimental studies on thermal treatment of concrete using a mixture of solar and conventional energy sources were conducted in different months of the winter season, and the start time of heliothermal treatment of concrete was set at 10.00 am.

The results of the studies are presented in Table 1 and in the form of graphs in Figure 2. The analysis of the results shows that the solar radiation reaches its maximum value of 400 W / m2 • ch, enough to heat the concrete to a maximum temperature of 300S without the use of additional energy. This, in turn, does not ensure that the concrete achieves 50% R28 strength at a daily age. By dosing and compensating for the lack of energy, the concrete was heated to a temperature of 62-68 0C and slowly cooled to a temperature of 28-310C until the next morning. The fact that the concrete samples inside the heliostend reached a strength of 50-60% Rm.q28 testifies to the fact that a heating regime close to the standard was created under laboratory conditions due to the additional electrical energy transmitted. Such a standard heating mode was also set up in a heliostand equipped with a flat-surface reflector powered by electricity. As a result, it was observed that heliostands equipped with flat-surface reflectors consume 30-50% less additional electricity than heliostands without reflectors.

The table shows the additional energy consumption for the volume of hardening concrete and metal elements located inside the laboratory heliostand. To analyze the results, the energy consumption was recalculated for 1 m3 of concrete and plotted accordingly (Figure 3). Table 1

Additional energy consumption in thermal treatment of concrete using a mixture of solar and conventional energy sources during the winter

Molding time	Total solar radiation intensity during the day, W / m2		Additional energy consumption per day, Q (kWh)		Temperature capacity of a one-day-old sample, S, (grad.hours)				Rsiq, MPa of one day old concrete		Rmq 28, MPa
					Without reflector		Without reflector		Without reflector	Without reflector	
	Without reflector	Without reflector	Without reflector	Without reflector	40x40x 15 sм	10x10x10 sм	40x40x15 sм	10x10x10 sм			
1	2	3	4	5	6	7	8	9	10	11	12
November 2 decade	2216	3886	2.206	1.413	980	986	1010	1016	12,9 /59,1	13,0 /59,6	21,8
December 1 decade	1892	3594	2,518	1.736	1020	990	1034	1022	13,25/60	13,8 /62.2	22,1
December 3 decades	1123	2088	3.456	2.468	977	984	1006	996	11,8 /56,5	11.66/56	20,9
January- 1 decade	928	1707	3,945	3.13	969	1076	973	1098	11,75/50	11,9 /51.0	23,3
January- 3 decade	1271	2287	3,83	2.77	945	1064	962	1076	11,0/50,2	11,2 /51.1	21,9
February 1 decade	2975	4588	2,41	1.697	957	964	969	970	12,6/57,8	12,8 /58.7	21,8
February 3 decade	3832	5571	2,29	1.53	938	1005	957	1040	11,4/51,1	11,5 /51,5	22,3
March- 1 decade	4013	5678	1,31	0,84	970	1009	990	1010	11,75/55	11,7/55,3	21,2

Note: In columns 10,11,% is obtained in relation to Rmq28.

As can be seen from Figure 3, while solar radiation provides a sufficiently significant portion of the energy (122 kWh / m3) sut.) Required for full thermal treatment of 1 m3 of concrete during the winter, darkened sections of the graph). For the period from December to mid-March in the Bukhara region, this value is 29.6% for a heliostend without a reflector (Fig. 3, a) and 38.5% for a heliostend equipped with a reflector (Fig. 3, b).

This graph argues that it is beneficial to use solar radiation even at its low intensity, noting that in hot arid climates there are opportunities to save conventional fuel energy resources used for thermal treatment of concrete structures not only in winter but also in spring and autumn. The application of KGTO in gelipoligons equipped with flat light reflectors in the same winter season allows to save 40-45% of traditional energy production compared to traditional heat treatment methods.

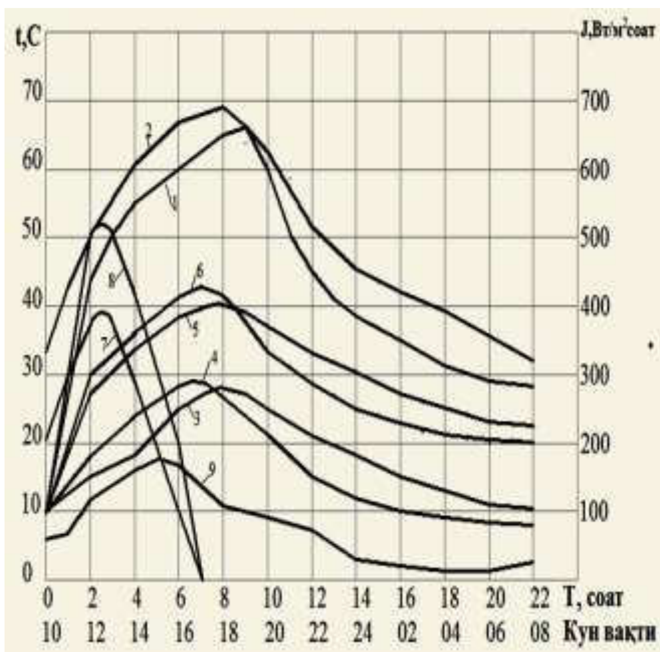
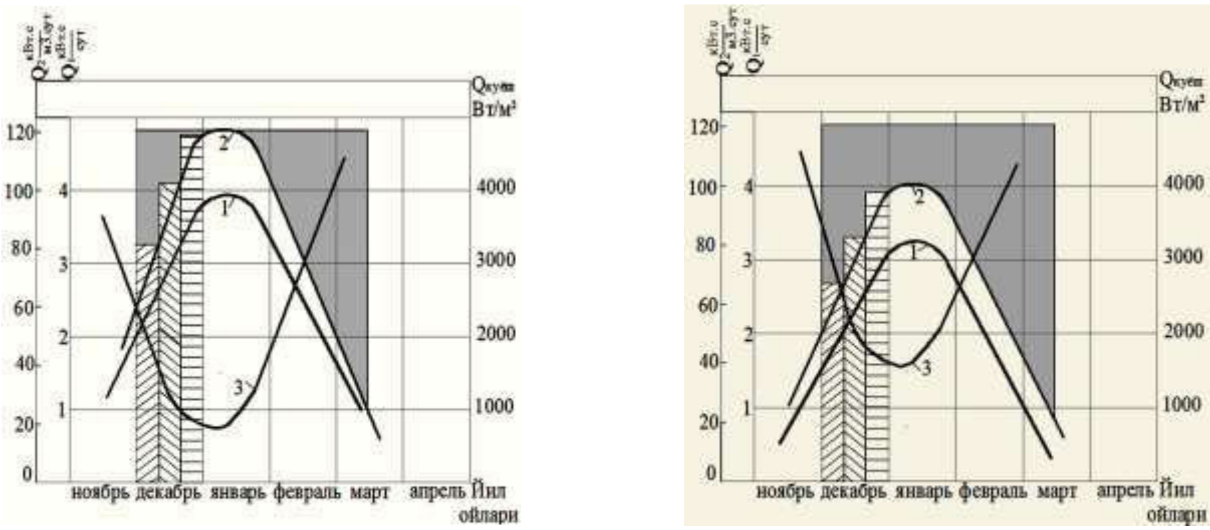


Figure 2. Heating of concrete samples using a mixture of solar and conventional energy sources on a laboratory heliostand

1, 3, 5 - at a depth of 75 mm from the surface of the concrete sample, which characterizes the real objects; 2, 4, 6 - at a depth of 50 mm from the surface of the standard sample; 1, 2 - heating under the reference regime using a mixture of solar and conventional energy sources; 3, 4 - under conditions where no additional energy is transmitted; 5, 6 - similarly, in a heliostand equipped with a flat-surface reflector; 7 intensity of solar radiation; 8- under a similar flat-surface reflector; 9 ambient temperature.



а) **б)**

Figure 3. Additional energy consumption for heliothermal treatment of concrete in the winter using a mixture of solar and electricity for the Bukhara region.

for a-reflector heliostend; b-flat surface for light-reflecting heliostend; 1 Additional energy consumption calculated for laboratory heliostand; 2 for the same 1 m3 of concrete; The cumulative intensity of solar radiation for 3 days.

It is possible to determine the energy demand of the designed heliopoligons in the Bukhara region using a graph that determines the additional energy consumption in heliothermal treatment of concrete (1m3) using a mixture of solar and electricity. The analysis shows that in the first ten days of December, 1 m3 of concrete and reinforced concrete requires 79 kWh / day, in the second ten days -105 kWh / day, in the third ten days -118 kWh / day of electricity. In gelipoligons equipped with flat-surface reflectors, these figures are 54 kWh / day, -72 kWh / day in the second decade and -88 kWh / day in the third decade, respectively. Similarly, additional electricity consumption can also be determined for 3 days or 5 days, for January and February

Special studies were conducted to determine the additional energy consumption relative to the start time of the KGTO during the day. The graph of the change in additional energy consumption relative to the start time of the KGTO during the day is shown in Figure 4. At the same time, the change in additional energy consumption was determined as a percentage of the KGTO starting position at 1000 h.

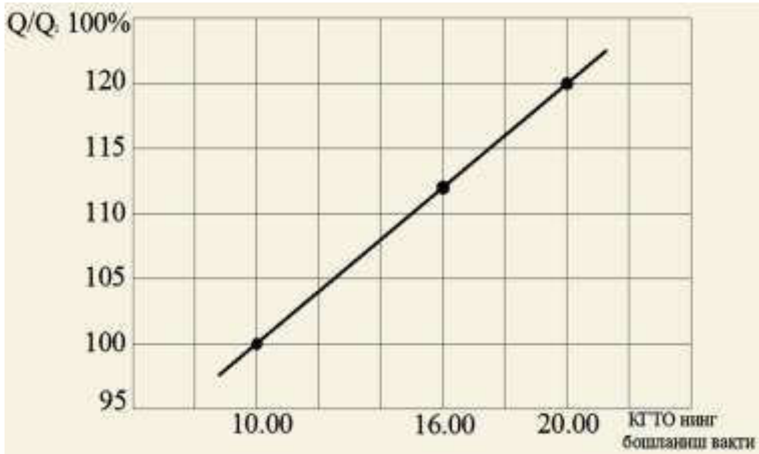


Figure 4. The change in additional energy consumption for different start times of KGTO during the day relative to the demand for additional energy in the KGTO starting position at 1000.

Determining the demand for additional energy of solar power plants equipped and not equipped with reflectors for any season, month and day of the year, taking into account the exact values of electricity consumption in KGTO (Figure 3) and its percentage increase depending on the start time of heliothermal processing (Figure 4) possible.

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NEW UZBEKISTAN: FROM NATIONAL RECONSTRUCTION TO NATIONAL GROWTH

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Annotation
The article discusses the Jadid movement in Central Asia in the late 19th and early 20th centuries, its penetration, main ideas and goals, periods of formation and defeat, rich and cultural past, heritage of our ancestors, freedom and liberty of our people, prosperity and well-being of future generations. The invaluable contributions made are analyzed.

Key words: New, movement, prosperous and prosperous life, independence, new school, national press.

Introduction

Uzbekistan's history has deep roots and a rich cultural past. This history, which has developed over thousands of years, is studied as the history of our ancestors and our people. Independence marked the beginning of a radical spiritual renewal in the life of the Uzbek people. Thanks to the comprehensive reforms being carried out in all spheres of socio-economic life of Uzbekistan, our country has entered the XXI century through modern development. Thanks to the reforms carried out in our country over the past three years, the attitude to history and cultural heritage in Uzbekistan has risen to a new level. There was an opportunity to create and study history objectively, truthfully. In this regard, the implementation of historical educational policy in our country, aimed at specific goals, is of particular importance. The study of the problems of the history of Uzbekistan, a new approach to the study of history has served to raise the methodology of teaching this subject and the creation of new textbooks on the history of Uzbekistan to a qualitatively new and serious level. If we look at history, it is known that the word "jadid" means "new", "new". There has never been a place or time in the history of mankind when a novelty that has entered the harmonious life of a society has not met with great resistance. The smooth running of society and human life will sooner or later lead to decline.

That is why the leading intellectuals of the nation "develop" new ideas to combat or prevent the decline that began yesterday in society and human life. But some people who live in the "warm heart" of this recession, and who have developed the ability to do so, welcome these vital ideas with a spear. This was the case in Central Asia in the late 19th and early 20th centuries. In Turkestan, Bukhara, and Khiva, as well as in some foreign countries of the East, the Jadid enlightenment movement encountered great obstacles. Jadidism was, in essence, primarily a political movement. It has periods of formation and defeat, which we can conditionally divide into four. In Turkestan, Bukhara and Khiva these periods were 1895-1905; 1906-16; 1917-20; 1921-29 y. [1.58-p] The main ideas and goals of Jadidism were: to liberate Turkestan from medieval backwardness and religious superstition, to reform the Sharia, to spread enlightenment, to fight for the establishment of an autonomous government in Turkestan, to build a free and prosperous society in Bukhara and Khiva . In Tashkent, Fergana, Bukhara, Samarkand and Khiva, the Jadid movement was formed from cultural and educational societies and associations opened by certain groups of free-thinking and progressive people [2,124-p]. Today, 100 years later, when we study the history of the modern Enlightenment movement in Turkestan under the leadership of M. Behbudi, we can see how they opened new schools, founded the national press, laid the foundation stone of new literature and theater. and courage will have to be assessed. But the strange thing is that this historical fact has not been recognized for a long time. The Jadids were condemned both in Tsarist Russia and during Soviet rule. [3,105-b]. The process of restoring historical justice associated with their activities has taken a long time. Today, 100 years later, when we study the history of the modern Enlightenment movement in Turkestan under the leadership of M. Behbudi, we can see how they opened new schools, founded the national press, laid the foundation stone of new literature and theater. and courage will have to be assessed. But the strange thing is that this historical fact has not been recognized for a long time. The Jadids were condemned both in Tsarist Russia and during Soviet rule. [3,105-b]. The process of restoring historical justice associated with their activities has taken a long time. It was only after the independence of our people and the desire to study the activities of modern enlighteners in society that this movement began to be widely studied [2,221-p]. After the independence of the Republic of Uzbekistan, the curse and fake labels affixed to the names of the Jadid movement and its representatives were removed and their original names were restored.

Historians, literary critics, linguists, philosophers, jurists, art historians and educators have achieved preliminary results in the study of the rich scientific and literary heritage of the Jadids. Also, in 2020, at a difficult time in the history of our people, scholars who raised the torch of enlightenment in the early twentieth century with their enlightenment activities and selfless services made an invaluable contribution to the creation of a national education system and the independence of our country, freedom and prosperity of future generations. Abdullah Avloni-enlightened writer, educator, public figure, Mahmudhoja Behbudi - one of the founders of the Jadid movement in Turkestan, writer, educator and scientist Munavvar qori Abdurashidkhonov, a well-known enlightened coach, writer, editor and public figure, was recognized by the head of our state and awarded a decree “For Great Merits”.

Conclusion

In conclusion, In general, we need to study in depth the Jadid movement, the heritage of our enlightened ancestors. The more we study this spiritual treasure, the more we will find the right answers to many questions that concern us today. The more we actively promote this priceless wealth, the more our people, especially our youth, will realize the value of a peaceful and free life.

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BRANDING OF INNOVATION IN BUSINESSES

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Annotation:
Purpose of this study detail of the concept of innovation and innovation in enterprises aimed to explain how they are implemented. Innovation as it is known today, had ceased to be an issue dealt with only in universities, businesses and even became a concept that gives importance to the politicians. Globalization has led to the globalization of world trade. Increased competition between the countries, however, many countries have been competing in the market. In this case, competition, “technological competition, and low-price competition as" indicate for the effect.

Keywords: Innovation, Concept Innovation, Innovation Management, Newness, Novelty, Newness Management, Brand, Image

Although innovation is a term that has been used frequently in recent years, it is explicit that there is no adequate interpretation of it in terms of; what it means, how it can be actualized, and how it can be marketed. Particularly, when we consider the innovative actions of our enterprises than can provide competitive superiority in the market, and their patent numbers registered in the patent offices of Europe, US and Japan, we can observe more explicitly that we, as the society, state and enterprises, are at the starting point of the subject. Starting from this point of view, this study has been initiated aiming at; enhancing the awareness about innovation, bringing in a perspective with regards to how the successes of the innovative studies of our enterprises can be increased, and presenting some clues in this respect.

Innovation process is full of discrepancies and contradictions. Integrating these contradictions is a challenge for anyone who wants to manage innovation; and the team leaders supporting the teams and also the company managers have to find a way to reconcile these components. For instance; managers have to meet the conflicting expectations of various parties. Employees constantly demand for job security and continuation in their qualifications, besides responsibility and income growth. While the shareholders demand for an increase in their earnings, they also wish to foresee the performance.

While the consumers ask for products containing the latest technology, they also demand for coherence among the product versions, a comprehensive product line that can meet their requirements, and a low cost and rapid service. These conflicting expectations necessitate a balancing process that is exceedingly complex. Therefore, team leaders and also company managers are required to manage the technology, business processes (clients, suppliers, financial and external resources etc.), and human relations (culture, communication, organization etc.) in a manner to support and promote innovation, very carefully and cautiously, among these contradictions.

As strategy defines the objectives that an organization wants to reach in the future, and as it is a kind of roadmap showing how to reach there, it is the basic component in the innovation management, and it provides a sense of direction to innovation. Therefore, the first step in a successful innovation management is selection of an innovation strategy that can be easily understood by the top management of the Company. As the Innovation strategy shows how the top management wants to use the innovation capacity of the company in order to reach the targeted competitive position and to improve the performance, it must answer the questions of how to position in the market and what the strategic priorities are.

In order to develop an effective innovation strategy, the company needs to; understand the requirements and expectations of its employees; know the market that it operates in; know who its stakeholders and what their expectations are; integrate the needs of the market, its stakeholders and its employees under a vision; ensure that this vision is shared by everybody; and develop the objectives, mission and strategic plan of the organization. And the innovation strategy must be generated by interpreting the innovation opportunities in accordance with the requirements stated in these vision, mission and objectives.

There is no innovation strategy that we can consider exactly perfect, in general. Which innovation strategy will be used must be decided on by properly assessing the organization entities, opportunities and threats, and the demands and needs of the market and clients; and every member of the organization, in other words all employees, must be a part of that strategy.

Despite being frequently emphasized the importance of Innovation, less time is being spent on how to put into practice efficiently and effectively. There are currently two main problems for the organizations in terms of Innovation.

First, problem of managing innovation including the process of discovering it; second, problem of marketing innovation effectively and serving them to the market. Transforming Innovative actions to economic and social value can only be possible by marketing effectively. That means, creating a new product, a new service or a new business process, cannot be considered as innovation unless being subjected to marketing process. With this perspective, an effective innovation strategy is crucial for the organizations in the process of marketing and producing innovation. Uncertainties in the innovation process for the organizations make process control and management difficult on innovation process. Financial, technological, organizational uncertainties are the leading ones. It is too difficult to predict the financial resources, personnel and commodity in advance during the innovation process. This will be a handicap for the organizations which don't want to take risks and are not strong enough financially. While the rate of change of technology forcing organizations to endeavor with the new technologies, increasing the precession rate of technology for the organizations, may create a considerable cost. On the other hand, it is also likely that most of the workers may resist to those innovations accepted by the organizations during the warm-up period. Finally, the risk of non-acceptance of some of the new products and services in the market should also be regarded as significant handicap in the innovation process. While the chance of being successful for the new products and services is 10-15% still remains as a fact, shows us the dimensions of the risk. Abovementioned uncertainties also bring critical risks for the organizations at the same time. Those risks may act as a preclusive role in innovative actions for most of the organizations. In order to reduce those uncertainties, having a strong operational structure and culture is a must. Government and other institutions supportive and regulatory role in some areas where organizations may not tackle, will help to facilitate this process more dynamic and active.

Innovation includes also a great importance in it for the enterprises regarding providing advantage at competition together with undertaking the role of being an advantage providing instrument in recent years besides its conceptual expression. Because, it is possible to produce similar products/services with today's technology and also marketing and distribution channels begun to show similarities to each other in a developing world. Many enterprises agree on the requirement of customer acquisition and providing continuous customer satisfaction in addition to this.

Besides, the number of the products and countries contributing in world trade has gradually increased in recent years and the companies has entered in an intense competition in order to produce different and new products and increase the efficiency and profitability at the same time. The innovation concept, which will both create cost advantage and assist to produce high quality products and so will show its effect over competition capacity, has entered in the interest area of enterprises. As innovation can be performed also at process, organization, marketing in contrary to known as only in product and it may be established through great progress as the result of radical ideas, which were not experienced and developed and it can also include improvement and development activities can be performed by means of sequential processes realized step by step. These changes and improvements require creating a value in order to be innovation as different from invention. The organizational structure and processes have great importance for developing the innovative aspects of enterprises. The enterprises are required to perform some arrangements at some structures and processes for the purpose of making itself more innovative. The factors created by internal and external environment should be taken into consideration while doing this. The organizational structures used by successful innovative enterprises are against complexity, bureaucracy, similarity and stability. The innovative enterprises intend to simplify their organizational systems and bureaucracy. So, while these enterprises are decreasing the volume of their hierarchical structures, they also simplify the organizational communication and procedures. By this means, the role of middle management is reshaped. Innovation forms the basic source for many enterprises and communities regarding issues, such as economic growth and increasing social welfare. The developed countries in our world have always got benefit from technological innovation and they still do it. And innovation brings competition power and advantages regarding enterprises.

CONCLUSION

Management of innovation is a process requiring for effort and care. Because of this reason the opportunities and threats should be assessed very well and an efficient innovation strategy should be determined. Much more important than this is, creating an appropriate innovation culture in the organization, which is tolerant, can take risk, award the successes, customer oriented, and open to learning and within continuous communication and information flow is required.

Especially, information flow and cooperation provides opportunity for feedbacks among the actors in innovation system and much more development of innovation activities, which is more important.

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FINANCING OF INVESTMENT ACTIVITIES SOURCES AND WAYS TO DEVELOP METHODS

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Annotation

This article provides for the development of problems and discussions and conclusions on the study of the specifics of the sources and methods of financing investment activities in our national economy.

Keywords: Investment, investor, investment activity, financing, investment projects, sources of funding, stock markets, real investments, financial investments.

Introduction

Financing of investment activity means the specific purpose of using the allocated funds for the needs of a particular investment project. Its financing is mainly used to finance investment projects that attract investment in real assets rather than financial assets.

In particular, it serves as the most important way to finance innovative activities aimed at the development and adoption of new types of products and new technological processes. In order to implement large infrastructure projects, build modern high-tech production facilities, the country is carrying out large-scale work on the rapid development of the economy, the active attraction of foreign investment.

At the same time, the effectiveness of activities in this area is negatively affected, first of all, by the irrational use of available resources, a superficial study of the economic feasibility and profitability of projects included in the investment program.

There is no concept of long-term development of sectors and regions of the economy, taking into account the existing resources, as well as the real opportunities for attracting investment, especially foreign investment.

As a result, there are cases of initiating projects that are not economically viable, inefficient use of financial resources, which ultimately leads to a decrease in the investment attractiveness of the country as a whole.
These circumstances require a radical overhaul of the order of formation of investment programs, its financing mechanisms, increasing the transparency and efficiency of the selection of proposed projects.
Therefore, one of the important issues is the development of sources and methods of financing investment activities and the creation of the necessary conditions.

Main part

While investment activity is based on the mobilization of the investor's own resources to the investment object, this activity requires the organization and financing in accordance with the purpose of the investor.
Investment activities the need for financing is explained by the fact that any investment directed to investment activities, in the end, cannot provide the interests of the investor on its own. We know that investors are always looking for great benefits and benefits from their investment activities.
This is to increase its capital and protect it from loss of value under market risks they want. To do this, they strive to achieve their goal by directing their capital to the most optimal investment project and managing its movement on a regular basis. Accordingly, the need for financing investment activities can be explained by:

- the investor's purpose in organizing the financing of investment activities;
- the investor's desire to further increase its capital through investment activities;
- inefficiency of the organization of investment activity without its constant management;
- the impact of various risk factors on the effective conduct of investment activities;
- participation of many other participants in investment activities besides the investor and their interests;

Conclusion

In practice, since the financing of investment activities is organized in direct connection with the investment project, there is a process of financing investment projects in the financing of investment activities on a particular project. The need to ensure this process is as follows:

1. In the context of financial instability, the implementation of investment in the project increases the risk of reducing its efficiency. This increases the need to manage the project to ensure the expected effectiveness. The effectiveness of a project is determined by the use of a number of modern methods of financing it. This project plays an important role in financing and, based on its results, allows the project manager, founders, investors and other participants to make changes to the project or, ultimately, to abandon it in a timely manner;
2. Financing of investment projects is carried out over time. This, in turn, plays an important role in optimizing the impact of time on project results. The value of money over time the loss creates and implements the need to ensure the correct and optimal use of capital in the investment process in order to ensure that the investor generates the expected results from the project. The investment is empty in exchange for raising funds. Inactive monetary resources continue to lose their value. This loss is more likely to occur in investments that do not have a clear purpose and whose effectiveness has not been analyzed. Under the influence of factors, over time, the value of capital changes in the investment in a well-designed investment project, or may remain unchanged;
3. One of the important factors influencing the final result of the project implementation is inflation. These, in turn, include chronic interest rate fluctuations, exchange rate fluctuations, changes in supply and demand, instability in legislation (interest rates on deposits and loans, required reserves, refinancing rate, exchange rate policy, customs policy (domestic market protection, etc.) occurs as a result of etc;
4. There are various uncertainties in investment activities. Knowledge of modern principles, mechanisms and methods of effective financing of investment projects, processes, taking into account the factors of uncertainty and their optimal use will allow the transition to a new quality of development of the economic system;

Establishment of active operations of Islamic banking in export-import, project and syndicated financing, issuance of securities in accordance with the norms of Islamic financial instruments, as well as it is necessary to carry out propaganda and advocacy work on financial instruments.

Solving the above-mentioned tasks as quickly and efficiently as possible will serve not only to assess the value of sources of financing investment activities, but also to further improve the state of socio-economic development of the state and the well-being of the population.

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ESTABLISHMENT OF ADDITIONAL MEANING IN MORPHOLOGICAL AND SYNTACTIC MEANS IN THE WORKS OF ERKIN VOKHIDOV AND PHONETIC REPEATS IN HIS SHIRIA

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Annotation
In E.Vakhidov's poems, additional meaning is created by means of affixes, which form the shades of magnification, glorification, strengthening.

Keywords: affixes, diminutives, pragmatic sema, presupposition

The affixes that form the additional meaning used in the works of E.Vakhidov can be grouped as follows, depending on the meaning of the addition to the stem: a) reduction; b) pampering; c) glorification; d) pride; d) affixes denoting discrimination.

For example:

a) the meaning of reduction:

The moon rose in the sky
The stars are a propeller. ("The sky raised the moonlight");

b) the meaning of pampering:

Tell me, does my father love me?
Will he bring a mare when he arrives? (“Nido”);

c) the meaning of reduction:

Oh girl, look, laugh,
You're a good girl, smart, big. (“Bakhmal”)

As used in the first verse, the affix served to express the smallness of the object. However, the use of the -cha affix also reflects the subject's positive assessment (pragmatic sema).

The second part of the poem contains the word toycha. The word toy actually means the denotative meaning of the horse's child, the little one of the horse. Adding the affix -cha to this word creates a sense of caress and a positive evaluation of the subject of speech.

In the third verse of the poem, the word "girl" is used to express the smallness of the person, as well as the caressing attitude of the subject of speech. Also, based on the presupposition of this affix, the sentence contained a small amount of information about the age of this girl. This is where the pragmatic function of the -cha affix comes into play. Unlike other homoaffixes of this form, this affix is sometimes synonymous with subjective evaluation. Compare: girl - girl.

In addition, the affixes -choq, -chak, -chik also mean reduction. However, these forms are more passive than the affix -cha in conveying various subtleties of meaning.

The -chik affix is added to horses to emphasize smallness. For example: Abdusalom: Oh, I want to get married, not a wedding. ("Golden Wall") In this sentence, the affix -chik added to the word "wedding" is used to express the meaning of a small wedding, which is a narrow sense of the situation. It is through this affix that the subjective attitude of the speaker, such as discrimination, ridicule, emerges as an additional meaning of the word. In addition, E.Vakhidov uses affixes such as -loq, -gina, -jon, -xon, -choq, -chak, -kay, -ak in his works and uses them to mean to shrink, to caress, to love. used to do.

In E.Vakhidov's poems additional meaning is created by means of affixes forming magnifying, glorifying, strengthening ottenkas. Affixes used in this function include affixes such as -vor, -kon, -don, -g_on, -on. In the works of E.Vakhidov it is possible to observe the pragmatic-additional function of the following morphological units in the function of loading and unloading: , -a (-ya); b) interrogative pronouns forming rhetorical interrogative sentences: -mi, -chi, -a, -ya, nahot (ki); c) units of emotion used in the text as a loading function: -ki, biram, khopam, naqadar, so, etc .; g) pragmatic prepositions referring to the presupposition in the text: only, -gina, both, and so on.

These types of downloads not only provide emotion in the literary text, but also have a pragmatic character, pointing to hidden information (presupposition). We have analyzed the formation of additional meaning in the works of E.Vakhidov through analytical forms as follows. One of them is the analytical form, which is formed by the combination of the same morphological units belonging to the category of horse, adjective, in the relation of the accusative + the accusative. This allows for additional meaning in the literary text through the combination of the accusative and the accusative. Consider the following example:

I am called Nashvati, the Juice of Juices.
Taste of Flavors, Flavor of Flavors. ("Nashvati")

The meaning is enhanced by the compounds used in this poetic passage in the relation of the accusative + the accusative (the juice of the juices is the best juice; the taste of the flavors is very tasty; the evaluation approach is expressed. In the poem, the subject of the speech, that is, his feelings of pride, arrogance, boasting, are expressed through the coordination of words in the relation of the accuser + the viewer.

The syntactic method has a special place in the expression of additional meanings. The poet, in particular, makes extensive use of rhetorical interrogative pronouns, syntactic repetition and inversion as a syntactic means of creating additional meaning.

Phonetic repetitions occur based on the repetition of one of the speech sounds or the melody of the sounds. ― For a poem to evoke aesthetic pleasure in the reader, it must have a sense of meaning, be able to express the inner emotion of the creator. The emotionality of the poem depends not only on the weight, rhythm, rhyme, poetic figures, art, but also on the poetic phonetics. Poetic works have a unique tone, charm, expressive power. ladi.

Repetition of sounds enhances the meaning and increases the sensitivity. Erkin Vahidov, one of the great representatives of modern Uzbek poetry, used phonetic repetitions very effectively. Several types of phonetic repetitions were used in the poet's poetry. Such repetitions include methodological tools such as alliteration, assonance, and so on.

Each of these methodological tools has its own repetition of speech sounds it is observed that it performs a certain methodological function and the art of poetry will be aimed at providing. We discuss alliteration repetition in our article.

―Alliteration (Lat. Al - ga, da; littera - letter) - the repetition of the same consonant sounds in poetry, sentences, verses and, in part, in prose.

Alliteration as a phonetic-stylistic method enhances the intonational expressiveness and melody of artistic speech. Commenting on the repeated use of sound in poetry, the literary critic U.Toychiev writes:

repetition is important in poetry, especially in children's literature and song lyrics is a virtue. It enhances the musicality of the poem, but does not create a rhythm, however

decorates. If consonant sounds form an alliteration, vowels form a sound repetition called assonance.
In Erkin Vahidov's poetry, alliteration came in different forms, performed different stylistic functions and provided art.
1. In the words of a verse, a certain sound is repeated:
Add black,
add a pencil
Add the crotch, girl.
He will take revenge on me
Look at the sword killer, girl.
In the cage the heart beats the bird,
You can't put wings on.
Take a look,
Let the sun warm my heart, girl
In this paragraph, all the words in the first verse begin with the sound q. In this case, the repetition of the vowels a, o and u, which coincided with the consonant sound, also occurred. In the poem, phonetic repetitions are repeated without alliteration, which are repeated in the form q-q.
The art of adjectives is used effectively in poetry. The situation that occurs in this verse of the poem is followed by other melodic vowels and consonants in the next verse figurative image through:
He raised his head
Holding in a steel palm ...
The earth was saved
In the scorching sun ...
In the band, the repetition and melody of the consonants t, q are observed. In the poem, the poet describes the scale of the work done with an excavator, the excavator in general described. This situation is given at the end of the poem Salvation in the Steel-Earth.
This is clearly seen in the verses of Kutardi. Certain verses in a poem begin with the same sound. In such a repetitive poem of the poet it is reflected as follows:
I asked, and suddenly the gardens were silent,
I asked, the mountains seemed to sink.
I asked, frustrated
Looks bad ...

In this poem, the verses begin with a stanza, creating a melody of sounds. This melody occurs in the vertical and horizontal position of the words containing the sound s in the verses.

Because ―Vertical alliteration is mainly specific to the poetic text, it can be in the words at the beginning of the lines, ie between the lines, and horizontal alliteration can be in the line or sentence.

I want to write a poem.
I am looking for this poem, recognizing my mind,
I sing this poem burning in the fire.
I will always live with the love of this poem,
This poem inspires me with love.
All my good feelings are busy with this poem ...

This paragraph is a repetition of vowels and consonants. In the verses of Erkin Vahidov's poetry there is a peculiarity associated with the repetitions of the consonants b and q and the vowels u and e.

In general, Erkin Vahidov effectively used alliteration in his poetry, created various forms, and gave each of them a methodological task.

able to download. In the poems of the poet, mainly consonant sounds such as s, q, m, r, k, ch, j, b, z, g „were used repeatedly and performed a specific stylistic function. The consonants s and q are especially common.

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THE PLACE AND ROLE OF MOVEMENT QUALITIES IN THE PHYSICAL EDUCATION OF YOUNG ATHLETES

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Annotation:
The Handbook of Moving Games deals with the theory of moving games (history of the origin of moving games, game classification), methods of conducting mobile games with different categories of participants, as well as methods of application in various district sports.

Keywords: active recreation, sports, Racing, “Change the place” game.

Scientists consider sports as a means of educating human physical activity. This definition is completely based. Therefore, movement games are used as a sport for pedagogical purposes, related to the need to demonstrate physical ability. Consequently, in sports practice, games are often used to nurture and improve movement skills.

It should be noted that movement games and sports not only develop the human body, but also affect its formation as a person. It is known that play activity is defined as a sport not only as a physiological but also as a mental process. It is possible to organize an emotional model of behavior in the game. Sport also has the property of educating a person.

Games related to the acceleration of the training process are playing an increasingly important role as a means of improving sportsmanship. Excessive physical exertion and frequent repetition, necessary for the formation of independent skills, leads to fatigue, a peculiar psychological "braking", lowering the interest of highly conscious, hard-working individuals. Doing the same thing is a natural reaction of the organism. The game activates the attention of athletes, increases their emotional state, has a positive effect on the restoration of working ability. Later, due to the increase in their functional state, there is a strong impression of "active rest" associated with the events of mutual induction, with excitation and deceleration in different muscle groups.

The effectiveness and expediency of the use of movement games in sports training has been confirmed in modern practice and has a scientific and theoretical basis. Play activities attract not only children but also adults naturally and because of the nature of the game itself. Similarly, the desire to play (sports, movement) is associated with human intuition in the hardening of the organism.[1]

Importantly, the game is added to the training process as an auxiliary, additional exercise. Moving games are distributed in the modern school physical education program not only according to age but also depending on lifestyle. This indicates that the game is approaching sports practice, which, as written in other chapters, allows for expression in this chapter as well.

The method of complex improvement of motor activity has its own characteristics. It helps to improve such qualities, agility, direction, independence initiative, without which sports activities are unimaginable. Nevertheless, the game should be considered as an exercise that has a general physical effect on them, taking into account actions aimed at improving one of the selected movement qualities. Therefore, no action game can serve as a single quality development tool. As a rule, endurance and agility are developed using the element of struggle with force. We cannot imagine a single struggle without this element. For example, the game "Race". In this game, they run away from their mother in order to stay on the field longer, which requires perseverance. In addition, the game generally serves to strengthen the leg muscles. In another game, designed to develop strength, success in “pair shooting” is determined not by the strength qualities of the players, but by the passion and physical endurance to win. When talking about using the game for the purpose of physical training, it is especially important to mention the latter. Therefore, the level of development of physical qualities is determined not only by functional capabilities, but also by the qualities of will. The game provides a great opportunity as an activity type to develop them. It is possible to choose or organize games aimed at developing this or that quality for special physical training in each sport.

Strength Training: The coach should choose games that affect the desired muscle groups and develop them loosely without special exercises. For a gymnast, the arms must be strong, the body strong, and the legs must be strong to jump high. If the game of "pull in pairs" is suitable for training in any sport, the game "Race" is closer to athletes than gymnasts. The Reel Reel is suitable for hand-to-hand relayers, while the Relocation game is for skiers, not just runners.

n some games that help develop strength, practitioners overcome opponent resistance by gaining weight. In such games, items (stuffing ball, dumbbells, bench, etc.) or a partner are used. A gymnastic wall, a beam, a vertical rope are used to carry out the required game in overcoming its own weight. Such games do not require equipment related to leaning back and jumping. It is also beneficial to hold relays and games with running in the water and sand.

Most of these games (pulling, bending the arm and writing; relays with a throwing ball) are conducted in the form of control exercises (tests) that characterize the change in strength training. Giving an emotional tone to similar trials reveals the maximum tension that the game participants have in person and as a team to win.

If regularly repeated isometric exercises can cause posture defects in adolescents (due to the elegance of the musculoskeletal system), such games, which can have a complex effect, allow to avoid such results.

On the contrary, some games affect the participants ("switching places", "Mattress reel race").

Importantly (especially in childhood or adolescence), the game includes exercises that are poorly developed, aimed at increasing the flexion and writing strength of the legs. For example, in a game that requires a jump, the focus should be on the right foot, and in a game that requires gravity, the focus should be on the left hand.

It is impossible to give beginners in the game large-scale and heavy exercises. Emotional uplift cannot replace their inadequate physical fitness. Strength Training Games (included in the textbook): “Battle of the Roosters”, “Draw in the Circle”, “Who is Strong”, “Pull Out of the Circle”, “Swap Places”, “Fight on the Shoulder” and more.[1]

Speed training: This quality is especially well developed during the game, when the speed of movement of the body or its part from space and the number or amount of movement performed per unit of time, the rate of independent contraction and the response to the signal are combined with such speed. This can be seen in such uncomplicated games as "Call the Opponent", "Day and Night", "Who's Faster", "Falling Stick", "Attack". As the speed training exercise is performed as fast or as close as possible, it must be consistent with the nature of the game with active competition between the two sides: "Hunters and Duck", "Fight for the Ball", "Catch

the Ball", "Riders" , “Ball in the middle”, etc. are used successfully in training speed, which requires the reaction of the moving object, that is, in individual wrestling and sports games.
The nature of the exercises given to develop speed in the game will also vary. The exercise movements or selected ready-to-play games that take place in the game should be as close as possible to the movement movement specific to the sport selected in terms of muscle contraction rate and movement pattern. Tension exercises are widely used to develop speed, so games with exercises of a speed-tension nature can help solve this task. In optimal stimulation of the nervous system, it is recommended to conduct games at the beginning of the training session before the onset of fatigue, where speed stimuli are more effective, which contributes to the quality of agility.
Importantly, in smaller squats, it is often possible to eliminate the minute interval given to rest during the game and the relay by finding a game to develop speed.
Fostering Dexterity: The first condition of dexterity is to learn movement and coordination together. A variety of action games provide a solid foundation for training agility by determining the success of a chosen sport for fast and precise execution of movement, maintaining balance, and developing coordination.
High levels of agility are especially important in sports, where the conditions for movement and exercise are constantly changing. In the game, these characters are exactly as a specific type of activity. That’s why most action games are about showing agility. In the game, "Muscle tension sensation", "Sensation gap", "Sensory time" are improved. In the process of such games, the function of various analyzers is improved, which allows them to perform the action (with dexterity) correctly, accurately and in a timely manner.
Games aimed at developing agility, that is, performing exercises that require precision and subtlety of muscle tension, so a little rest in repeating the game, when there are no complications of fatigue from previous loads, the game is carried out by children themselves.
The following games, such as "Two Camps", "Flat", "Fortress Defense", "Running with Teams", "Burning Stick", "Wormwood", "Protect Your Friend" are aimed at developing agility.
Endurance Training: Endurance is manifested in the game not in a static state, but in a dynamic environment, in an exchange of tension and relaxation. In the same games used for this purpose, the tension reflected in certain cyclic movements (e.g., “Race

with the Exit", "Chase") is not related to a particular rhythm (playing with the ball). There are a number of games in which high-speed muscle performance goes hand in hand with the development of speed and endurance. Games such as "In the middle of the ball", "Holding the ball", "Catching in pairs", and "Wrestling for the ball" are usually included in the general physical training plan and are used alongside basketball, soccer, and handball.

However, there are ways to manage downloads in the game using them:

1) Reduce the number of players while maintaining the size of the field;

2) Complicate the game methods and rules without enlarging the field and increasing the number of players.

Exercise given to develop endurance can cause fatigue, especially by being cyclical in nature, reducing work ability. It is advisable to combine such exercises with action games. Most games that fit the methodology can be a means of cultivating endurance.

Flexibility Training:

Exercises to develop and maintain flexibility are usually racing games. In some cases, especially in technically complex sports, the coach selects appropriate games to target a specific goal, affecting certain muscle groups, joints, and ligaments. Such games are performed with teammates using the equipment, gravity method, creating conditions to increase the amplitude of movement in the additional stretching of muscles and ligaments.

Active flexibility depends on muscle strength. However, increasing tension exercises can lead to limitation of joint mobility, in which there is no static tension, it is advisable to include in the exercise elements such as shifting by overcoming body weight, carrying a heavy load, wrestling with force. It should be borne in mind that the elastic property of the muscle may change under the influence of the central nervous system. Thus, flexibility in emotional uplift or growth increases. In games aimed at developing flexibility, certain pre-stretching exercises are performed in order to prevent muscle tissue rupture and joint elongation.

The following games are used to develop flexibility: "Raise the ball from the head", "The ball to the neighbor", "Sticks in the back", "Building a bridge" and others.

It is also necessary to plan the game material, taking into account the composition of skills. For example, mastering the technique of passing the ball in basketball has a positive effect on the mastery of throwing the ball to the target. Games are held in a certain sequence in the teaching of elements of sports such as acrobatics, wrestling, athletics. At the same time, the choice of the game has a negative impact on the formation of skills. For example, a handball relay or a mixed race game is not helpful (this is more common in the Shooting variants). Athlete - If a runner is offered a game played by jumping to strengthen the leg muscles in training over obstacles, it will negatively affect the skill.

When introducing this or that game as an element of sports technique, care must be taken not to disrupt the basic structure of the movement during the game. For example, if this skill is not formed during training, in the game this movement is strengthened with maximum tension.

Performing a movement technically correctly at high speeds is a very complex task. This can be solved in sports training only by using a specially developed system, among other things, and by using games. During the game, the skills are improved in an approach to the competition, and it is important not to finish the game task quickly, but to perform the basic technical technique many times.

In conclusion, a moving game at a glance can be a tool that demonstrates the overall physical fitness of the participants. It is known that the variability of the game conditions, in which the sudden emergence of different conditions in the struggle for victory, is an important opportunity for participants to demand the right action and decision. The movement focuses on applying participants' skills in a variety of connections and collaborations. Thus, overcoming obstacles in this game, in order to improve the intended movement skills in the future, to acquire information and to strengthen more complex methods in more game movement, defines the next normative tasks for participants:

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MATYOKUB KUSHJANOV IS AN ESSENAVIS SCIENTIST (ON THE EXAMPLE OF THE BOOK OF MEMORIES "ARMON")

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Summary
The article deals with the memory and essay writing skills of the scientist on the example of Matyokub Kushjanov's work "Armon".

Keywords: literary critic, research, essay, style, badia, memory, article, artistic skill.

Well-known literary scholar, skilled critic, academician Matyokub Kushjanov made a unique turn in Uzbek literature with his productive and weighty scientific and theoretical research. He studied the works of Russian literary critic VG Belinsky and analyzed the works of Uzbek writers at the same level as VG Belinsky. His fundamental research and other scientific works on the works of Abdulla Qodiri, Oybek, Abdulla Qahhor, Abdulla Aripov are proof of our opinion. Matyokub Kushjanov differs from other literary critics by his way of thinking, style of expression, truthfulness, and the ability to evaluate works objectively and objectively. Literary critic Bakhodir Karimov wrote about this quality of the scientist: “The ground of the pond is flat, there are no mountains in its relief. However, the image of Matyokub Kushjanov has stood out in the history of Uzbek literature for many years, like a majestic mountain, like a solid rock. ” [1: 712]

In particular, Matyokub Kushjanov is the author of more than forty scientific, literary-critical, historical-biographical memoirs, art books, more than five hundred articles, dozens of serious, analytical reviews. He studied and researched to reach this level.

Matyokub Kushjanov is not only a skilled critic, but also an essayist. His memoirs, historical and biographical works confirm this idea. The author has essays entitled "War Memories", "Tepki Basildi" (1990), "Alam" (1996), "Diydornoma" (1998), "Dagish" (1999), "Dagish" (1999), "Diydor" (2004). . He also wrote a book, Diydornoma, about the many good people he met throughout his life, the lessons he learned from them, and the collaborations he made with them. The book contains

essays on the life and work of the author's mentors, colleagues and friends. The speech begins with a meeting with Qori Niazi. It ends with scenes from the life of Abdulla Aripov.
Matyokub Kushjanov continued to write poems about his teachers, friends and students, and in 2004 he published a collection of poems called "Diydor" by Sharq Publishing House. The scientist is the author of about 50 books. Among them, "Diydor" is the most valuable for the author.

Before talking about the memoirs of Matyokub Kushjanov, it is appropriate to dwell on the genre of memoirs. N. Rakhimjanov's book "Glosses of Scientific Thought" contains the following information about the genre of memory and badia: "In the memoirs, badies, notebooks, which are forms of scientific thinking, artistic features have their own characteristics. That is, the spiritual-intellectual level, which provides the point of view of the artist or the author of the memoirs, is one of the most important features of art. ” [2: 4]

By reading the memoirs, the reader learns about the personality of the writer, the period in which they lived, the history of the creation of his works, the literary process of that period. As a result, the author's personal thoughts and opinions take precedence over the memory, as in an essay. Draws conclusions based on his life experiences. In short, the author communicates freely with the reader. Memoirs, poems, essays tell about the life and work of our writers, the literary process. The writer speaks about the psyche, mood, creative imagination of the authors in the creation of works.
Matyokub Kushjanov's book "Armon" was published in 2007 after the author's death. The scientist was not lucky enough to see it. The book begins with Suwan Meli's memoir "Domla" in the "Introduction" section and ends with "The Scientific Meeting Continues" by Hamidjon Homidi, which replaces the "Introduction". The work consists of 21 chapters, each chapter is named separately. Memories are logically connected, and one complements the other. The memoirs cover the author's sniper years, his student years, his studies at the Moscow Academy of Social Sciences, the controversies in his scientific career, and his active leadership at the Institute of Language and Literature. The first chapter is called The First Dream. In it, the author recalls four years of heavy fighting on the battlefield, around Leningrad (now St. Petersburg). It's been four years on the battlefield. The first dream is born on a battlefield where artillery shells are constantly falling and mines are exploding. He read in a newspaper that the Academy of Social Sciences had opened in Moscow. At

this point, the author sets a goal to go to this academy and achieve this goal by studying constantly.

During the most difficult times of the war in Moscow, "Father Hakim, you support yourself!" cries out. The author rightly had reason to make such a call. It is known that Hakim was a student of Ahmad Yassavi. His full name is Suleiman the Magnificent. The author also mentions that Hakim is a descendant of his father. "According to our relatives who know my family tree, today we are the 13th generation of Hakim's father." [3:19]

Indeed, the author was probably inspired by Hakim's father's spirit. The return of Kushjanov from the war was a miracle.

The second chapter is called “Student Research”. In it, the author talks about his student years, the teaching process of teachers who taught at the National University of Uzbekistan in those years. And he writes: “Maqsud Shaykhzoda took a special course on Alisher Navoi's lyrics. He was a truly knowledgeable man. His speeches were profound, meaningful, and moving, but his demeanor and demeanor were incredibly passionate. ” [3:28]

In addition, the author dwells on academician Vahid Zahidov, Professor Gulom Karimov, Hamid Sulaymon, Homil Yakubov, Ayub Gulam and other teachers.

In his Memoirs of Suffering, the author recalls that he almost memorized a large three-volume work by VG Belinsky, and what the Russian critic had to say about Pushkin, Gogol, Byron, and Gegel. To study VG Belinsky's method, he memorized almost every one of his works and read the works he analyzed and compared them with critical conclusions. The most important thing for the author was what points the critic aimed at, what he considered important or insignificant. In particular, M.Yu. V.G., who wrote about Lermontov's "Hero of our time". Belinsky's article impressed Matyokub Kushjanov. After reading the article, the author Yu. Realizing that he did not understand the real secrets of Lermontov's work, he wrote: "I am convinced that V. Belinsky revealed the essence of The Hero of Our Time as clearly and vividly as a masterful artist." [3:40]

It is obvious that this book will serve as an important guide for all lovers of literature, as well as for young scholars. The author also notes how he studied the analysis of the work. The author says, "If I can't understand the mystery of texts, the style of writing, for me all poets, all writers are writers." "How is one different from the other?" seeks an answer to the question. The author concludes that I need to be able to identify the text that I came across by chance. To do this, the future scientist will practice reading and writing. Basically, he reads one of the short stories several times and closes it and rewrites the events of that century like a writer. In this way, the author learns to identify writers by their style. The author shares his experiences with the reader.

Matyokub Kushjanov was an "art researcher." In a speech on a foreign radio station, Suvon Meli said, "A true analysis of a work of art in Uzbek literature begins with Matyokub Kushjanov." Some literary critics have argued that he should have mentioned Izzat Sultan before him. Indeed, Izzat Sultan's contribution to Uzbek literature is incomparable, but Matyokub Kushjanov's research on artistic analysis confirms Suvon Meli's opinion. Matyokub Kushjanov himself humbly writes about it in his work “Armon”: We have begun to turn around. ” [3:51]

In describing the events in Armon, the author thinks sincerely and objectively. He recalls that after resigning from the post of director of the Institute of Language and Literature, a colleague sent him a 38-page application in Russian in his memoir, "You're Sorry, Surprised," and said, expresses an opinion. Reading the book, we learn about the 10-year history of the Institute of Language and Literature, the process of creating large-scale research in the field of literature, linguistics, literary history, folklore, lexicography, and who worked on it. The author's "ideological secretary" was persecuted by the Soviet regime and betrayed by his trusted friends because he was a former Soviet director. She is also losing her health. One eye becomes blind, but he never stops learning and researching. He does not stop researching in search of a solution out of desperation. He does not use the word "rude" anywhere in the work to describe these events. Describes events in polite, elegant words and phrases.

Matyokub Kushjanov has a unique quality in his scientific and critical work, unlike other literary critics. This means that all the research of a scientist is read with interest and pleasure, as if reading a work of art. This methodological peculiarity of the scientist's scientific activity is rarely met with criticism. After reading the essays and memoirs of the scientist, we came to the conclusion that Matyokub Kushjanov is not only a scientist, but also a scientist and writer. Each essay or memoir is reminiscent of an independent art story or narrative. That's probably why, no matter what genre of literature he writes, it feels like someone is reading a novel or a story, it inspires and delights.

So, the reader of "Armon" will gain valuable information about the life of a unique talent, who went through a complex school of life, from sniper combat to academia, and bravely overcame the pressures of communist ideology. The book encourages the reader to read and study in the light of our peaceful days. This is the educational value of the memoirs and essays written by Matyokub Kushjanov, which we have analyzed!

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ERROR ANALYSIS IN LEARNING ENGLISH AS A SECOND LANGUAGE

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Annotation

This article considers the case study will illustrate the literature review, the learner's profile the research design, data collection along with the outcomes and conclusion with further suggestions in error analysis in learning English as a second language.

Keywords: contrastive analysis, taking interview, systematic description of errors, explanation of errors, error analysis.

Introduction

Learning English becomes more and more important nowadays since we know that English is one of the international languages, which can be used to communicate around the world. Learning English as a second language is becoming more and more important nowadays, especially after VII, when English became a Lingua Franca. Globalization is bringing effects that are notoriously advantageous for English speakers, as it has become the language of international communication and the preferred language of the academic community. Therefore, Second Language Teaching continues trying to find new trends and methods to present the best ways to state English in academic settings are struggling with concept and help build their confidence. In Uzbekistan, English is learnt as a foreign language. Learning a different language is sometimes difficult since the target language has different elements compared to the native language. These differences sometimes cause students to make errors when using it. This paper can contribute error analysis topic observed in one of my pupils, which I began to teach from this year and now he is 8th grade at school №86.

This case study will illustrate the literature review, the learner's profile the research design, data collection along with the outcomes and conclusion with further suggestions.

Literature review

Error Analysis: James in James (1998: 4) stated that in the 1950s and 1960s the favored paradigm for studying FL/ SL learning and organizing its teaching was Contrastive Analysis. The procedure involved first describing comparable features of MT and TL (e.g. tenses, cooking verbs, consonant clusters, the language of apologizing), and then comparing the forms and resultant meanings across the two languages in order to spot the mismatches that would predictably (with more than chance probability of being right) give right to interference and error. According to Johnson & Johnson (1999: 110), "Contrastive analysis is a comparing two linguistics systems, the learners L1 and the target L2 with a view to determining structural similarities and differences. Because of it, making error in learning language is often happens. According to James (1998: 1), error analysis is the process of determining the incidence, nature, causes and consequences of unsuccessful language. As Lado (1977), one of the prime movers of contrastive analysis, makes clear, "The teacher who has made a comparison of the foreign language with the native language of the students will know better what the real problems are and can provide the easy way for the teaching and learning process." As a learner, making errors in language process is very common. It involves the making of mistakes and errors. Errors help the learners to establish the closer and closer approximations to the system of the target language. Brown (1980: 163) stated, "….by gradual process of trial and error and hypothesis testing, the learner slowly and tediously succeeds in establishing closer and closer approximation to the system used by native speakers of the language." The students get problems in learning English because there are many differences between Indonesian and English in terms of grammar, vocabulary, etc. As Lado (1977) said, "errors made indication of the difficulties the learner had with certain aspects of language." The study of learners' errors has been a primary focus of foreign language research. It is called Error Analysis. As Ubol (1988: 8) said, "Error analysis is a systematic description and explanation of errors made by learners or users in their oral or written production on the TL. It means that error analysis is concerned with the explanation of the occurrence error and the production of their oral or written expression differs from that of native speaker or TL norm. The error analysis movement is characterized as an attempt to account for learners' error that could not be explained or predicted by contrastive analysis. Error analysis has made a significant contribution to the theoretical consciousness- raising applied linguistics and language practitioners. Error analysis provided a methodological for investigating the learner language. According to Corder as cited by Richards (1974) noted that errors "could be significant in three ways: they provided the teacher with information about how much the learner had learnt, they provided the researcher with of evidence of how language was learnt, they served as devices by which the learner discovered the rules of the TL."

Learner's Profile:

For this case study, I choose to work with my students in 8th grade. At 86th school, this class is good at English, but I choose one of the weakest pupils. The total number of students in this class is 16. 5 males and 11 females. From these students I choose one of them, and his name was changed to Nick. He was brought up in an Uzbek family and can speak in Uzbek and Russian. I talked with him and we took permission from his parents that he can take part in my case study research. Then we began our research about error analysis, what kind of errors he is doing in his grammar and speaking. As he Uzbek native speaker, he said that he could not differ grammar rules. I gave him some grammatical pre-testing, took an interview about theme: how did you spend your summer holiday? How do you spend your summer holiday? And how will you spend your summer holiday?

Research design

In this section, I want to research about the theme error analysis to learning process. In addition, there are some approaches to learn my pupil's errors.

Firstly, I would like to give him pre-testing activity to analysis his grammar about past simple tense.

Secondly, I would like to interview and give some questions about how does he held his summer holiday in three tenses: present simple tense, past simple tense, future simple tense.

At last, I would like to ask him to write essay about the theme 'Holidays in Uzbekistan'.

Conclusion

The aims of this study were to find errors in a written corpus collected for the paper, to classify the errors according to their source and type, to present the errors through some occurrences and also quantitatively, and finally to use the results for a future improvement in ESL classrooms.

In conclusion, I think I should pay attention to the pupils' errors and work harder with them, give more clear explanations and grammar rules with activities, exercises. In addition, I suggested him to read more information, and Grammar Way book, Murphy Essential grammar book.

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USE OF MINERALIZED WATERS FOR IRRIGATION OF THE TERRITORY OF UZBEKISTAN

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Abstract:
The article describes the development of a flushing irrigation regime achieved by increasing the irrigation rates or the total number of irrigations per season. However, an excessive increase in irrigation rates delays the periods of irrigation, increases the amount of unproductive discharges of water from irrigated fields and contributes to the leaching of nutrients and fertilizers from the root layer into the lower horizons. Therefore, watering rates should be
increase by no more than 30% on clayey, heavy loamy and by 50% on loamy sandy loam and sandy soils. Increased watering should be carried out with a pre-irrigation humidity of 0.8 of the lowest moisture capacity. In this case, the increase in the number of irrigations should not exceed 1-2.

В настоящее время водные ресурсы многих рек Узбекистана полностью расходуются на орошение. В отдельные маловодные годы наблюдается нехватка влаги.

Этот дефицит в некоторой степени восполняется использованием на орошение коллекторно-дренажных и подземных вод. В целом по Узбекистану всей системой дренажа ежегодно отводится 18-20 км3 дренажно-сбросной воды, из которых на регулярное орошение можно использовать 3,36 км3, около 11—12 км3 вновь возвращается в источники орошения.

Широкое использование минерализованных вод без оценки пригодности их на орошение, особенно без осуществления мер предосторожности, приведет к вторичному засолению посевных площадей, снижению урожайности сельскохозяйственных культур.

Пригодность воды для орошения определяется ее минерализацией и химическим составом.

Оценку ее пригодности для орошения следует проводить по табл.I.
Необходимо помнить, что при использовании вод на орошение даже со слабой минерализацией наблюдается снижение урожайности пропашных культур.
Установлено: урожайность хлопчатника при минерализации поливной воды 1-2 г/л снижается на 4,5%; при 2-4 г/л - на 11,5%; при 4-6 г/л- на 32% (рис.1).
Снижение или полная ликвидация отрицательных последствий, выражающихся, в основном, во вторичном засолении почв и потере урожая сельскохозяйственных культур осуществляется комплексом мелиоративных мероприятий, которые включают:
применение промывного режима орошения;
проведение профилактических и капитальных промывок;
повышение искусственной дренированности территорий.
Промывной режим орошения достигается путем увеличения поливных норм или общего числа поливов за сезон. Однако чрезмерное завышение поливных норм затягивает периоды проведения поливов, увеличивает величину непроизводительных сбросов воды с орошаемых полей и способствует вымыванию из корнеобитаемого слоя в нижние горизонты питательных элементов и внесенных удобрений. Поэтому поливные нормы следует увеличивать не более чем на 30% на глинистых,
Таблица-1 Классификация качества дренажных вод для основных орошаемых массивов Узбекистана

Группа воды	Градация качества воды	Содержание солей, г/л по регионам						
		Каракалпагистан	Хорезмская область	Сырдарьинская область	Кашкадарьинская область	Сурхандарьинская область	Ферганская,Наманганская, Андижанская области	Бухарская, Навоийская области
1	Хорошее	0,4 0,1	0,5 0,1	0,5 0,1	0,7 0,1	0,8 0,1	1,0 0,03	1,0 0,05
Можно использовать без дополнительных мероприятий по предупреждению реставрации засоления на всех без исключения почвах								
2	Удовлетворительное	0,1-1,0 0,1-0,25	0,5-1,0 0,1-0,25	0,8-1,5 0,1-0,3	0,7-1,5 0,1-0,3	0,3-2,0 0,1-0,3	1,0-2,5 0,03-0,1	1,0-2,5 0,05-0,2
Можно использовать на лнгких и средних по механическому составу почвах на фоне дополнительзовать мероприятий: увеличния норм орошения,дренирорания и ежегодных профилактических промывок								
3	неудовлетворительное	1,0-2,0 0,25-0,9	1,0-3,5 0,25-1,1	1,5-4,0 0,3-0,8	1,5-4,0 0,3-0,8	2,0-5,0 0,3-0,8	2,5-6,0 0,1-0,5	2,5-6,0 0,2-0,5
Можно использовать только на легких почвах, на фоне дополнителбных мероприятий								
4	Плохое	3,5 0,9	3,5 1,1	4,0 0,8	4,0 0,8	5,0 0,8	6,0 0,5	6,0 0,5
Можно оспользовать в исключительных случаях (на легких почвах на фоне дополнительных мероприятия) с учетом солеустойчивости, фазы развития растений, лучше при последних поливах.								

Примечание: числитель-общая минерализация, г/л;
Знаменатель-содержание хлора, соответствующее данной минерализации, г/л.

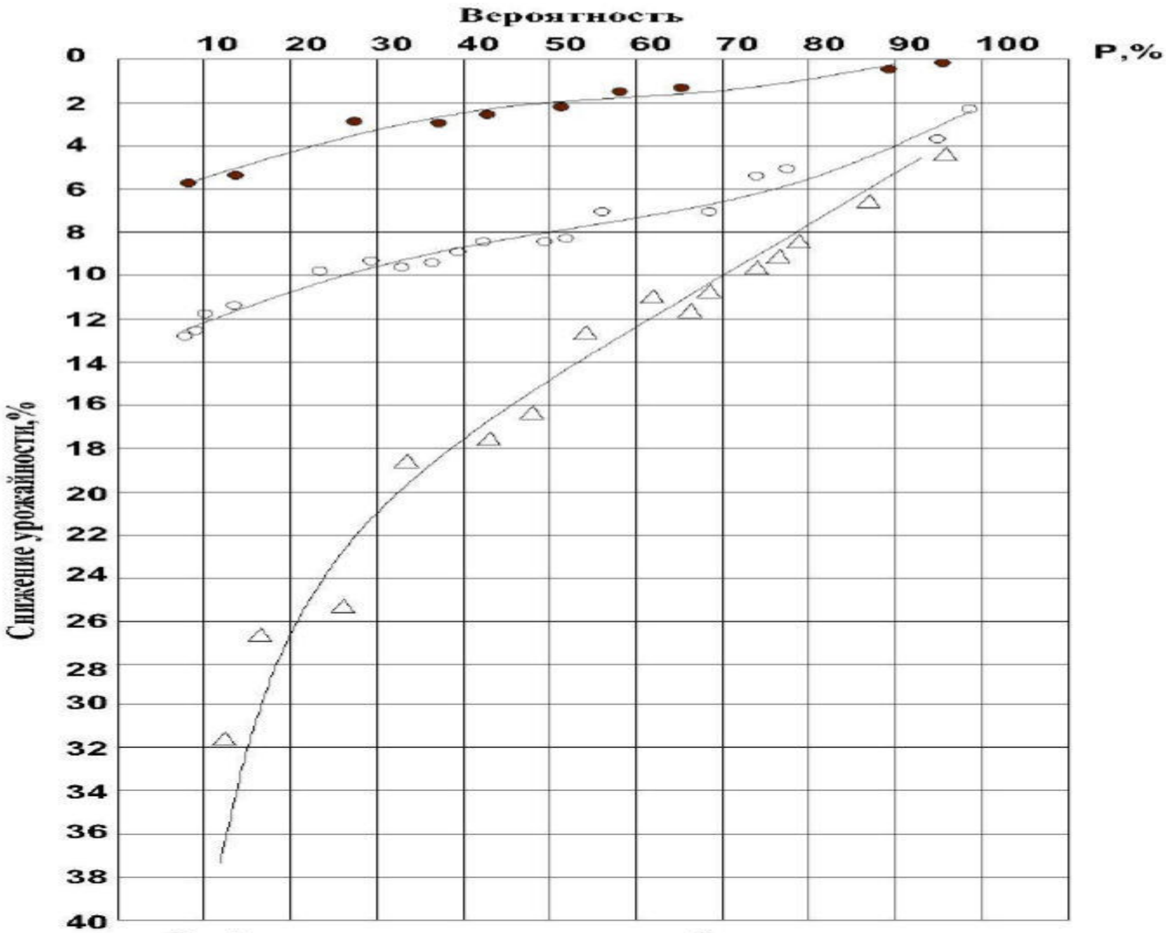

Рис.1. вероятность снижения урожаймости хлопчатника в зависимости от минерализации оросительной воды

Таблица 2 Коэффициенты увеличения оросительных норм и протяженности дренажа при поливе минерализованной водой

тяжелосуглинистых и на 50% - на суглинисто-супесчаных и песчаных почвах. Учащенные поливы следует проводить при предполивной влажности 0,8 от наименьшей влагоемкости. При этом увеличение количества поливов не должно превышать 1-2. Следует помнить, что при учащенных поливах потребуется дополнительно механизмы и людские ресурсы для междурядной обработки почвы. Оросительную норму необходимо увеличивать на 20-30% по сравнению с орошением речной водой.

Годовую норму водоподачи с учетом минерализации воды и свойств почвы можно определить по табл.2.

Увеличение нормы водоподачи при использовании вод повышенной минерализации влечет за собой пересмотр степени дренированное™ территорий: при увеличении минерализации поливной воды до 4 г/л, прирост протяженности дренажа составляет 20-55% в зависимости от почвенно-гидрогеолотических условий.

Увеличение нормы водоподачи и протяженности дренажа при орошении минерализованной водой ведет к росту капиталовложений и эксплуатационных затрат на оросительных системах.

Характеристика почвогрунто по водопроницаемости	Коэффициент к оросительной норме							Коэффициент к протяженности дренажа			
	При минерализации, г/л										
	1,0	1,5	2,0	2,5	3,0	3,5	4,0	1,0	2,0	3,0	4,0
Сильноводопроницаемые (пески, супеси, подстиласмые легкими суглинками)	1,0	1,03	1,06	1,09	1,11	1,13	1,15	1,0	1,05-1,10	1,10-1,20	1,20-1,25
Водопроницаемые (супесь и легкий суглинок, подстилаемые средним суглинком	1,0	1,04	1,08	1,12	1,15	1,18	1,20	1,0	1,10-1,15	1,15-1,25	1,25-1,35
Слабоводопроницаемые (средние суглинки со слабоводопроницаемыми прослойками)	1,0	1,07	1,12	1,17	1,22	1,25	1,28	1,0	1,15-1,20	1,20-1,35	1,35-1,50
Плоховодопроницаемые (тяжелые суглинки иглины)	1,0	1,10	1,17	1,24	1,30	1,36	1,40	1,0	1,20-1,35	1,35-1,40	1,40-1,55

тяжелосуглинистых и на 50% - на суглинисто-супесчаных и песчаных почвах. Учащенные поливы следует проводить при предполивной влажности 0,8 от наименьшей влагоемкости. При этом увеличение количества поливов не должно превышать 1-2. Следует помнить, что при учащенных поливах потребуется дополнительно механизмы и людские ресурсы для междурядной обработки почвы. Оросительную норму необходимо увеличивать на 20-30% по сравнению с орошением речной водой.

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