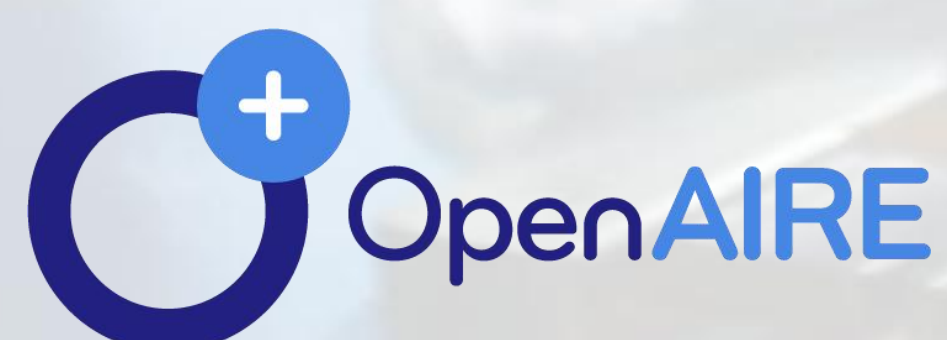


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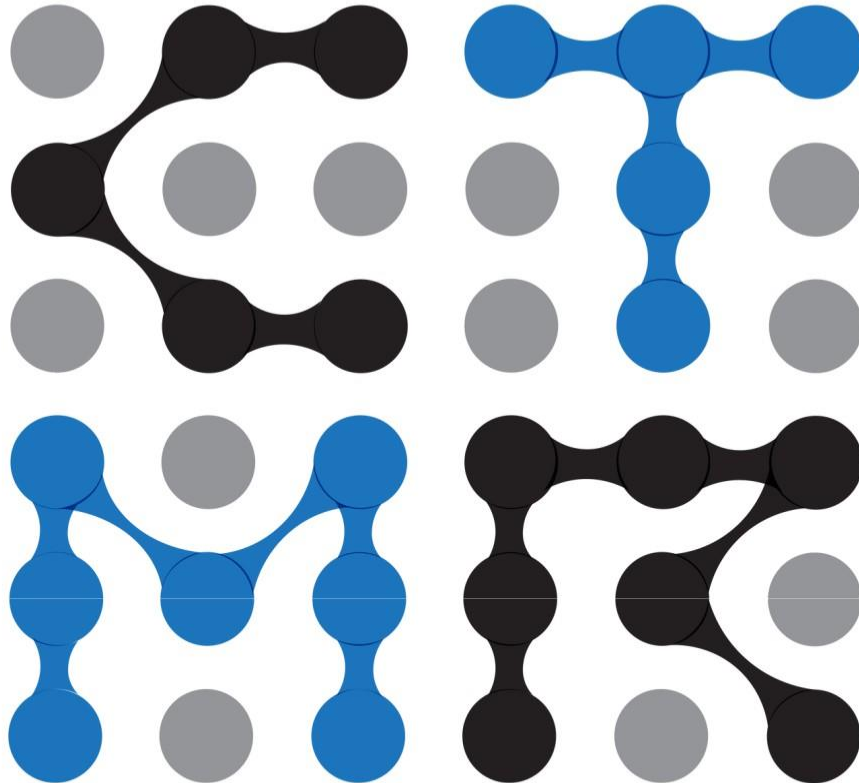
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**CENTER FOR TECH
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Abstract

The article examines the scientific and practical directions for improving the financing system of preschool educational institutions. Financing is considered not merely as a mechanism for covering expenditures, but as a results-oriented management instrument. The study analyzes opportunities to sustainably increase the quality and coverage of preschool education through effective management of the balance between state budget funds, parental contributions, and other legally permitted sources, fair allocation of resources, optimization of expenditure structures, and strengthening of transparency and accountability. In addition, the article proposes measures to attract investment through public-private partnerships, link subsidies and compensation instruments to clear performance criteria, and enhance financial discipline and internal control at the institutional level.

Keywords

Preschool education, financing, state budget, multi-source model, results-oriented budgeting, normative financing, subsidies, public-private partnership, cost efficiency, transparency, accountability.

INTRODUCTION

The preschool education system is a strategic sector that lays the foundation for human capital development. Educational and developmental outcomes achieved during early childhood have a direct impact on later academic success, social adaptation, and labor market potential. Therefore, the issue of financing preschool educational institutions should be addressed not only within the framework of budget expenditure planning, but also as an integral part of the state's long-term socio-economic policy.

According to the Law of the Republic of Uzbekistan "On Preschool Education and Upbringing," the sources of financing for state preschool educational institutions include state budget funds, payments for childcare and nutrition, and other sources not prohibited by law. Non-state institutions are financed by founders' funds and other sources. This approach establishes the legal basis for a multi-source financing model and necessitates more sophisticated mechanisms for resource management in practice.

However, existing financing practices are not always sufficiently adaptable to simultaneously address such objectives as expanding coverage, ensuring stable quality improvement, providing equal opportunities across regions, and increasing cost efficiency. In certain areas, outdated infrastructure, wage motivation issues, rapid changes in food and utility costs, and disparities in institutions' capacity to generate extra-budgetary income exacerbate financial imbalances. Research also indicates that excessive reliance on the state budget may act as a constraint on sustainable development.

The purpose of this article is to present a systematic conceptual approach to improving the financing of preschool educational institutions, propose a practical package of financial mechanisms, and substantiate evidence-based management decision-making through outcome measurement indicators.

Main Part

A preschool educational institution is an institutional system that provides educational and developmental services to children from birth until entry into school. It is not merely a childcare facility, but a pedagogical environment that consistently shapes children's speech, cognitive abilities, social adaptation, self-care habits, creativity, and healthy lifestyle skills.

Child-centeredness lies at the core of preschool education, while the pedagogical process is built upon principles such as learning through play, modeling problem situations, communicative exercises, and transforming everyday activities into educational objectives.

From a legal and managerial perspective, preschool educational institutions represent an independent segment of the education system. Their activities are regulated by educational standards, sanitary and safety requirements, and state-approved curricula. They may operate as state, non-state, or public-private partnership institutions. Regardless of ownership form, internal control, financial discipline, pedagogical quality monitoring, and structured cooperation with parents are essential components of effective management. Contemporary practice demonstrates that preschool institutions increasingly focus on expanding coverage, ensuring equal access across regions, and maintaining stable quality.

From a pedagogical structure standpoint, the educational process typically encompasses several interrelated areas. These include speech and communication development, cognitive growth, socio-emotional education, physical development, and aesthetic and creative activities. Each area contributes to children's psychological and intellectual readiness for school.

The resource base of an institution directly affects its quality indicators. Resources include the professional capacity of pedagogical staff, teaching and methodological materials, didactic tools, nutrition systems, sanitary conditions, safety infrastructure, and medical preventive services. Digital resources are becoming increasingly important, facilitating communication with parents, digital child development portfolios, scheduling, and safety alert systems.

The financial model of preschool institutions is inherently multi-source due to the broad and dynamic nature of expenditure structures. Major expenditures typically include salaries and social contributions, nutrition, utilities, hygiene supplies, maintenance, inventory, educational materials, and operational needs. Transparency and accountability are fundamental principles of financial management, requiring separate planning of budgetary and extra-budgetary funds, open procurement procedures, and monitoring of expenditure efficiency through measurable indicators.

Recent approaches emphasize results-oriented financing, whereby funding is assessed not only in terms of expenditure volume, but also based on outcomes such as coverage, compliance with safety standards, and pedagogical quality monitoring.

Performance measurement commonly relies on indicators such as enrollment coverage, group occupancy rates, attendance stability, compliance with sanitary and safety standards, professional development activity among educators, parental satisfaction, and child development dynamics. Development dynamics encompass age-appropriate progress in speech activity, social adaptation, fine motor skills, independent activity, attention, and memory.

Improving the financing of preschool institutions rests on three fundamental questions: the origin of resources, the allocation of resources, and the use and measurement of results. Addressing these elements in isolation limits financing to expenditure coverage, whereas their integration transforms finance into a tool for enhancing educational quality.

The first direction involves diversifying funding sources and managing them through clear rules. Extra-budgetary revenues should be systematized into service fees, sponsorships and grants, and public-private partnership investments, each with separate accounting and performance indicators to ensure financial sustainability.

Public-private partnerships are widely discussed as mechanisms for attracting additional resources and modernizing infrastructure. Their effectiveness depends on transparent risk-sharing, contractual quality standards, and robust monitoring and audit mechanisms.

The second direction focuses on reforming resource allocation based on equity and efficiency. Strengthening normative financing models that account for per-child cost standards, institutional characteristics, regional coefficients, and social needs reduces subjectivity and enhances predictability.

The third direction emphasizes expenditure optimization and results-oriented budgeting. Introducing efficiency coefficients for major cost blocks enables benchmarking across institutions and regions. Linking financial indicators with educational outcomes ensures that cost management contributes directly to quality improvement.

The fourth direction involves strengthening governance and transparency institutions. Effective internal control, reporting, auditing, and public oversight mechanisms are critical for maintaining financial efficiency. Simplified public reporting enhances trust and promotes social partnership.

The fifth direction addresses long-term planning for infrastructure and capital expenditures. Multi-year asset management plans, including asset registries, depreciation assessments, maintenance cycles, and investment needs, are essential for sustainable development.

Conclusion

Improving the financing of preschool educational institutions requires transitioning to a multi-source, results-oriented, and transparently managed model. While legislation defines funding sources, practical effectiveness depends on allocation criteria, expenditure management, and outcome measurement mechanisms.

The proposed conceptual approach emphasizes strengthening normative financing with regional and social considerations, linking subsidies to performance indicators, developing public-private partnerships based on quality standards and risk-sharing, enhancing institutional financial discipline and transparency, and implementing multi-year infrastructure planning.

If implemented, these measures will increase coverage while sustainably improving educational quality, enhance resource efficiency, and reinforce the social equity function of preschool education.

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ABSTRACT

Ancient Asian civilizations developed diverse dental treatments that combined herbal medicine, mechanical interventions, and ritualistic practices. Societies in China, India, Japan, and Southeast Asia utilized plant-based remedies, chewing sticks, and early prosthetic devices to maintain oral health and treat dental diseases. This study examines traditional dental treatments across ancient Asia, drawing on historical texts, archaeological findings, and bioarchaeological evidence. Results show that these treatments were guided by empirical observation and cultural beliefs, often achieving moderate effectiveness in pain relief and hygiene maintenance. Understanding these traditional practices illuminates the historical foundations of dentistry in Asia and their influence on modern preventive and therapeutic approaches.

Keywords: Traditional Dentistry, Ancient Asia, Herbal Remedies, Oral Health, Archaeology, Historical Medicine

1. INTRODUCTION

Oral health has been a longstanding concern in Asian civilizations, where traditional medicine and cultural beliefs influenced dental care practices. Ancient Chinese, Indian, and Japanese societies employed herbal remedies, mechanical cleaning tools, and rudimentary prosthetics to address dental diseases, reflecting a holistic approach to health.

Investigating these practices provides insight into the evolution of dentistry in Asia and highlights the interplay between empirical knowledge, cultural beliefs, and available technology. This article explores the traditional dental treatments of ancient Asian civilizations, evaluating their methods, effectiveness, and cultural significance.

2. Literature Review

China: Ancient Chinese texts such as the *Huangdi Neijing* and *Bencao Gangmu* describe the use of herbal pastes, rinses, and acupuncture for toothache, gum disease, and oral hygiene. Chewing sticks from aromatic plants like miswak were commonly used (Nunn, 1996).

India: Ayurvedic texts such as the *Charaka Samhita* and *Sushruta Samhita* detail tooth cleaning techniques using herbal powders, sticks, and medicinal pastes; preventive oral care was emphasized.

Japan and Southeast Asia: Use of plant-based decoctions, chewing sticks, and rudimentary prosthetic devices was prevalent. Ritualistic practices were sometimes incorporated to address perceived spiritual causes of dental pain (Hillson, 2005).

Bioarchaeological evidence: Skeletal studies show reduced localized caries and periodontal disease in populations using regular plant-based hygiene practices (Brothwell, 1981).

These sources suggest a blend of empirical observation and cultural interpretation in ancient Asian dental care.

3. Methodology

1. **Textual analysis:** Examination of ancient medical texts from China, India, and Japan describing dental treatments.
2. **Archaeological review:** Study of dental instruments, chewing sticks, and prosthetic devices recovered from Asian archaeological sites.
3. **Bioarchaeological assessment:** Analysis of skeletal remains for evidence of caries, tooth wear, periodontal disease, and restorative interventions.
4. This interdisciplinary methodology allows evaluation of both practical effectiveness and cultural context of traditional dental treatments.

4. Results

4.1 Herbal Remedies

Plant-based pastes, powders, and decoctions were widely used for pain relief, antibacterial effects, and gum health.

Common ingredients included clove, myrrh, neem, camphor, and licorice root.

Herbal rinses were applied to alleviate toothache, reduce inflammation, and freshen breath.

4.2 Mechanical Cleaning Tools

Chewing sticks (miswak, datun) were used for cleaning teeth and stimulating gums.

Early brushes with bristles from animal hair were documented in Chinese texts.

Regular mechanical cleaning was effective in removing plaque and preventing localized decay.

4.3 Prosthetics and Restorative Interventions

Rudimentary prosthetic teeth made from bone or ivory were sometimes used.

Tooth filing and extraction were practiced to relieve pain or adjust occlusion.

Adhesives derived from plant resins and gums were occasionally employed.

4.4 Cultural and Ritualistic Practices

In some regions, dental pain was attributed to spiritual causes; ritual treatments included prayers, incantations, and offerings.

Preventive measures, such as dietary regulation and daily cleaning rituals, were strongly emphasized.

5. Discussion

Traditional dental treatments in Asia demonstrate a sophisticated understanding of oral health rooted in empirical observation and cultural knowledge.

Herbal remedies provided mild analgesic and antibacterial effects, while chewing sticks and mechanical cleaning reduced plaque accumulation.

Prosthetic and restorative interventions, though rudimentary, reflect early attempts to maintain function and aesthetics.

These practices illustrate continuity between traditional knowledge and modern preventive dentistry, particularly the use of herbal products and mechanical cleaning tools.

6. Conclusion

Ancient Asian civilizations developed comprehensive dental care practices combining herbal medicine, mechanical cleaning, and cultural rituals. While limited by technology and material

availability, these methods achieved moderate effectiveness in maintaining oral health and alleviating pain.

Studying these practices enhances our understanding of the historical foundations of dentistry in Asia and underscores the enduring importance of prevention, hygiene, and culturally informed care in oral health management.

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Abstract. This article provides an in-depth analysis of the theoretical and practical aspects of credit risk management in commercial banks. Credit risks are among the most important and complex financial threats, and their effective management is crucial for ensuring the stability and reliability of the banking system. The study examines the nature of credit risk, its types, mechanisms for assessment and management, international experience, as well as approaches applied in the banking system of Uzbekistan. Additionally, scientific conclusions and practical recommendations are developed for improving the quality of credit portfolios, reducing the share of non-performing loans, and minimizing risks.

Keywords: Commercial banks, credit risk, credit portfolio, risk management, non-performing loans, financial stability

Annotatsiya. Mazkur maqolada tijorat banklarida kredit risklarini boshqarishning nazariy va amaliy jihatlarini chuqur tahlil qilinadi. Kredit risklari bank faoliyatida eng muhim va murakkab moliyaviy xatarlar qatoriga kirib, ularning samarali boshqarilishi bank tizimining barqarorligi va ishonchliligini ta'minlashda muhim ahamiyat kasb etadi. Tadqiqot davomida kredit riskining mohiyati, turlari, uni baholash va boshqarish mexanizmlari, xalqaro tajriba hamda O'zbekiston bank tizimida qo'llanilayotgan yondashuvlar o'rganildi. Shuningdek, tijorat banklarida kredit portfeli sifatini yaxshilash, muammoli kreditlar ulushini kamaytirish va risklarni minimallashtirish bo'yicha ilmiy xulosalar va amaliy tavsiyalar ishlab chiqildi.

Kalit so'zlar: tijorat banklari, kredit riski, kredit portfeli, risklarni boshqarish, muammoli kreditlar, moliyaviy barqarorlik.

Аннотация. В статье подробно анализируются теоретические и практические аспекты управления кредитными рисками в коммерческих банках. Кредитные риски относятся к числу наиболее важных и сложных финансовых угроз, и их эффективное управление имеет ключевое значение для стабильности и надежности банковской системы. В исследовании изучаются сущность кредитного риска, его виды, механизмы оценки и управления, международный опыт, а также подходы, применяемые в банковской системе Узбекистана. Кроме того, разработаны научные выводы и практические рекомендации по повышению качества кредитного портфеля, снижению доли проблемных кредитов и минимизации рисков.

Ключевые слова: Коммерческие банки, кредитный риск, кредитный портфель, управление рисками, проблемные кредиты, финансовая стабильность

KIRISH: Bugungi kunda moliya-bank tizimi har qanday mamlakat iqtisodiyotining tayanch bo'g'inlaridan biri hisoblanadi. Iqtisodiyotni barqaror rivojlantirish, investitsiya jarayonlarini faollashtirish va tadbirkorlik subyektlarini moliyaviy resurslar bilan ta'minlashda tijorat

banklarining o'rni beqiyosdir. Ayniqsa, tijorat banklari tomonidan berilayotgan kreditlar iqtisodiy o'sishning asosiy drayverlaridan biri bo'lib, ishlab chiqarish hajmini oshirish, yangi ish o'rinlarini yaratish va aholi farovonligini yaxshilashga xizmat qiladi. Shu bilan birga, bank kreditlash faoliyati yuqori darajadagi risklar bilan chambarchas bog'liq. Kredit riski — bu qarz oluvchi tomonidan kredit va foiz to'lovlarini belgilangan muddatda va to'liq qaytarmaslik ehtimoli bilan bog'liq moliyaviy xatar bo'lib, banklar uchun eng asosiy risk turlaridan biri hisoblanadi. Statistik ma'lumotlar shuni ko'rsatadiki, bankrot bo'lgan banklarning aksariyatida asosiy sabab sifatida kredit risklarining yetarli darajada boshqarilmaganligi ko'rsatiladi. Global moliyaviy inqirozlar, iqtisodiy beqarorlik, inflyatsiya darajasining oshishi, valyuta kurslarining keskin o'zgarishi va pandemiya kabi omillar kredit risklarining yanada kuchayishiga olib kelmoqda. Bunday sharoitda tijorat banklarida kredit risklarini samarali boshqarish tizimini shakllantirish strategik ahamiyat kasb etadi. Kredit risklarini to'g'ri aniqlash, baholash va monitoring qilish banklarning moliyaviy barqarorligini ta'minlash bilan birga, butun bank tizimi va iqtisodiyot xavfsizligiga xizmat qiladi. O'zbekiston Respublikasi bank tizimida ham so'nggi yillarda kreditlash hajmi sezilarli darajada oshdi. Bu holat bir tomondan iqtisodiy faollikni rag'batlantirsa, ikkinchi tomondan kredit risklari darajasining ortishiga sabab bo'lmoqda. Ayniqsa, muammoli kreditlar (NPL – Non-Performing Loans) ulushining oshishi tijorat banklari faoliyatiga salbiy ta'sir ko'rsatmoqda. Shu sababli kredit risklarini boshqarish masalasi O'zbekiston bank tizimi uchun dolzarb ilmiy-amaliy muammolardan biri hisoblanadi. Mazkur maqolaning asosiy maqsadi tijorat banklarida kredit risklarini boshqarishning nazariy asoslarini ochib berish, amaldagi mexanizmlarni tahlil qilish va ularni takomillashtirish bo'yicha ilmiy asoslangan taklif va xulosalar ishlab chiqishdan iborat. Tadqiqot davomida kredit risklarining mohiyati, ularning turlari, kredit portfeli sifati, risklarni baholash usullari va boshqaruv mexanizmlariga alohida e'tibor qaratiladi.

TADQIQOT METODOLOGIYASI: Mazkur tadqiqotni amalga oshirish jarayonida iqtisodiy tahlil va ilmiy bilishning bir qator usullaridan foydalanildi. Xususan, tizimli yondashuv, taqqoslash, mantiqiy tahlil, statistik tahlil, induksiya va deduksiya usullari qo'llanildi. Tijorat banklarida kredit risklarini boshqarish bo'yicha mahalliy va xorijiy ilmiy adabiyotlar, normativ-huquqiy hujjatlar, Markaziy bank ma'lumotlari hamda ochiq axborot manbalari o'rganildi. Tadqiqot metodologiyasining asosini kredit risklarini aniqlash, baholash va boshqarish jarayonlarini kompleks tahlil qilish tashkil etadi. Kredit portfeli sifatini baholashda muammoli kreditlar ulushi, kreditlarning diversifikatsiyasi, ta'minot darajasi va kreditlash standartlari kabi ko'rsatkichlardan foydalanildi. Shuningdek, O'zbekiston Respublikasi Markaziy bankining me'yoriy hujjatlari va tavsiyalari asosida kredit risklarini boshqarish mexanizmlarining amaliy jihatlari tahlil qilindi.

ASOSIY QISM: Kredit riski tijorat banklari faoliyatida eng asosiy va ustuvor risk turlaridan biri hisoblanadi. Kredit riski deganda, qarz oluvchi tomonidan bankdan olingan kredit va unga hisoblangan foizlarni belgilangan muddatda va to'liq qaytarilmaslik ehtimoli tushuniladi. Ushbu risk bank daromadlariga, likvidligiga va kapital yetarililigiga bevosita salbiy ta'sir ko'rsatadi. Iqtisodiy nuqtayi nazardan kredit riski bank va qarz oluvchi o'rtasidagi kredit munosabatlarining nomutanosibliги natijasida yuzaga keladi. Bank kredit berish jarayonida qarz oluvchining moliyaviy holatini, biznes-rejasini, daromad manbalarini va kreditni qaytarish qobiliyatini to'liq baholay olmasligi mumkin. Natijada, axborot assimetriyasi vujudga keladi va bu kredit riskining oshishiga sabab bo'ladi. Kredit riskining kuchayishiga quyidagi omillar ta'sir ko'rsatadi: makroiqtisodiy beqarorlik; inflyatsiya va foiz stavkalarining o'zgarishi; valyuta kurslarining tebranishi; tarmoq va hududiy risklar; bank ichki kredit siyosatining sustligi; qarz oluvchilarning

moliyaviy intizomi pastligi. Shu sababli kredit riskini boshqarish bank faoliyatining ajralmas qismi bo'lib, u kreditlash jarayonining barcha bosqichlarini qamrab olishi lozim.

Tijorat banklarida kredit risklari turli mezonlar asosida tasniflanadi. Amaliyotda kredit risklarini quyidagi asosiy turlarga ajratish mumkin: Individual kredit riski – alohida qarz oluvchi bilan bog'liq bo'lgan risk bo'lib, uning moliyaviy holati, boshqaruv sifati va bozor sharoitlariga bog'liq. Portfel kredit riski – bank kredit portfelining umumiy sifati bilan bog'liq risk bo'lib, kreditlarning bir tarmoq yoki hududda haddan tashqari jamlanishi natijasida yuzaga keladi. Konsentratsiya riski – yirik qarz oluvchilar yoki muayyan sohalarga berilgan kreditlarning yuqori ulushi bilan bog'liq risk. Valyuta kredit riski – xorijiy valyutada berilgan kreditlar bo'yicha valyuta kursining o'zgarishi natijasida yuzaga keladigan risk. Ta'minot riski – kredit ta'minoti sifatida qabul qilingan garovlarning qiymati pasayishi bilan bog'liq risk. Mazkur risk turlarining har biri bank faoliyatiga turlicha ta'sir ko'rsatadi va ularni boshqarishda kompleks yondashuv talab etiladi.

Kredit portfeli tijorat banki tomonidan berilgan barcha kreditlar majmuasini ifodalaydi. Kredit portfeli sifati bankning moliyaviy barqarorligi va daromadlilikining asosiy ko'rsatkichlaridan biridir. Kredit portfeli sifatini baholashda quyidagi ko'rsatkichlar muhim ahamiyatga ega: muammoli kreditlar ulushi, kreditlarning tarmoqlar bo'yicha diversifikatsiyasi, kreditlar bo'yicha ta'minot darajasi, kreditlarning muddati va qaytarilish jadvali. Muammoli kreditlar (NPL) darajasining oshishi bank kapitaliga salbiy ta'sir ko'rsatadi, chunki banklar bunday kreditlar bo'yicha zaxiralar shakllantirishga majbur bo'ladi. Bu esa bank foydasining kamayishiga olib keladi. O'zbekiston bank tizimida so'nggi yillarda kredit portfeli hajmi sezilarli darajada oshgan bo'lsa-da, kredit portfeli sifati masalasi dolzarbligicha qolmoqda. Ayrim banklarda muammoli kreditlar ulushining yuqori darajada saqlanib qolayotgani kredit risklarini boshqarish tizimini yanada takomillashtirish zarurligini ko'rsatadi.

Kredit risklarini samarali boshqarish ularni to'g'ri baholashdan boshlanadi. Amaliyotda kredit risklarini baholashning quyidagi asosiy usullari qo'llaniladi: Moliyaviy ko'rsatkichlar tahlili – qarz oluvchining balans, foyda va zarar hisobotlari asosida uning moliyaviy barqarorligi baholanadi. Skoring tizimi – jismoniy shaxslar kredit riskini baholashda keng qo'llanilib, mijozning daromadi, kredit tarixi va boshqa omillar hisobga olinadi. Reyting usuli – yirik korporativ mijozlar uchun kredit riskini aniqlashda qo'llaniladi. Stress-testlash – kredit portfelining salbiy iqtisodiy sharoitlarga bardoshlilikini baholashga xizmat qiladi. Ushbu usullar bankka kredit berishdan oldin risklarni aniqlash va ehtiyot choralarini ko'rish imkonini beradi.

O'zbekiston Respublikasi bank tizimida kredit risklarini boshqarish Markaziy bank tomonidan belgilangan me'yoriy talablar asosida amalga oshiriladi. Xususan, kreditlarni tasniflash, ehtimoliy yo'qotishlar uchun zaxiralar shakllantirish va kredit portfelini diversifikatsiya qilish bo'yicha aniq talablar mavjud. So'nggi yillarda banklarda risk-menejment tizimlarini rivojlantirish, xalqaro standartlar (Basel II va Basel III) talablarini bosqichma-bosqich joriy etish bo'yicha chora-tadbirlar amalga oshirilmoqda. Bu esa kredit risklarini boshqarish sifatini oshirishga xizmat qilmoqda.

TAHLIL VA NATIJALAR: Tijorat banklarida kredit risklarini boshqarish tizimini tahlil qilish shuni ko'rsatadiki, ushbu jarayon bank faoliyatining barcha bosqichlari bilan uzviy bog'liq bo'lib, kredit siyosatidan tortib kredit portfelini monitoring qilishgacha bo'lgan jarayonlarni qamrab oladi. O'zbekiston bank tizimida so'nggi yillarda kreditlash hajmining jadal oshishi kredit risklarining ham mutanosib ravishda kuchayishiga olib keldi. Tahlillar shuni ko'rsatmoqdaki, kredit risklarining yuqori darajada shakllanishiga asosan quyidagi omillar sabab bo'lmoqda: qarz

oluvchilarning moliyaviy holatini yetarli darajada chuqur tahlil qilinmasligi; kredit ta'minoti sifatining pastligi; ayrim tarmoqlarga kreditlarning haddan tashqari yo'naltirilishi, kredit monitoringi va nazorat mexanizmlarining sustligi. Markaziy bank tomonidan e'lon qilingan statistik ma'lumotlarga ko'ra, muammoli kreditlar ulushi ayrim davrlarda bank kapitali va foydaliligiga sezilarli salbiy ta'sir ko'rsatgan. Bu holat kredit risklarini boshqarish tizimining faqatgina me'yoriy hujjatlar bilan emas, balki zamonaviy risk-menejment vositalari bilan mustahkamlanishi zarurligini ko'rsatadi.

Tahlil natijalariga ko'ra, tijorat banklarida kredit risklarini boshqarishni takomillashtirish uchun quyidagi yo'nalishlar muhim ahamiyat kasb etadi: kreditlash jarayonida skoring va reyting tizimlaridan keng foydalanish; kredit portfelini tarmoqlar va hududlar bo'yicha diversifikatsiya qilish; muammoli kreditlarni erta aniqlash mexanizmlarini joriy etish; stress-testlash amaliyotini doimiy ravishda o'tkazib borish; bank xodimlarining risk-menejment bo'yicha malakasini oshirish. Mazkur choralar kredit risklarini minimallashtirish, banklarning moliyaviy barqarorligini ta'minlash va bank tizimiga bo'lgan ishonchni mustahkamlashga xizmat qiladi.

XULOSA: Xulosa qilib aytganda, tijorat banklarida kredit risklarini boshqarish bank tizimining barqaror faoliyat yuritishini ta'minlovchi eng muhim omillardan biridir. Kredit riski bank faoliyatida doimiy mavjud bo'lib, uni to'liq bartaraf etish imkonsiz, biroq samarali boshqarish orqali uning salbiy oqibatlarini sezilarli darajada kamaytirish mumkin. O'zbekiston bank tizimida kredit risklarini boshqarish bo'yicha muayyan ijobiy natijalarga erishilgan bo'lsa-da, ushbu yo'nalishda hali amalga oshirilishi lozim bo'lgan vazifalar mavjud. Xususan, xalqaro standartlarga mos risk-menejment tizimlarini joriy etish, kredit portfeli sifatini oshirish va muammoli kreditlar ulushini kamaytirish dolzarb vazifa bo'lib qolmoqda. Mazkur maqolada keltirilgan tahlillar va xulosalar tijorat banklarida kredit risklarini boshqarish tizimini yanada takomillashtirishga, banklarning moliyaviy barqarorligini mustahkamlashga hamda mamlakat iqtisodiy rivojlanishiga xizmat qiladi.

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**TUG‘RUQ MUDDATI YETGAN AYOLLARDA YURAK-QON TOMIR
PATOLOGIYALARINI ANIQLASH VA TUG‘RUQ QIYINCHILIKLARINI OLDINI
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Annotatsiya:Maqolada tug‘ruq muddati yetgan ayollarda yurak-qon tomir patologiyalarini erta aniqlash va ularning tug‘ruq jarayoniga ta’siri yoritilgan. Diagnostika usullarining ahamiyati hamda tug‘ruq asoratlarini oldini olish chorolari ko‘rib chiqilgan.

Kalit so‘zlar:yurak-qon tomir patologiyasi, homiladorlik, tug‘ruq, erta diagnostika, profilaktika.

Аннотация:В статье освещены вопросы раннего выявления сердечно-сосудистых патологий у женщин с доношенной беременностью и их влияние на течение родов. Рассмотрены методы диагностики и профилактики осложнений.

Ключевые слова:сердечно-сосудистая патология, беременность, роды, ранняя диагностика, профилактика.

Annotation:The article highlights early detection of cardiovascular pathologies in women at term pregnancy and their impact on labor. Diagnostic methods and prevention of complications are discussed.

Keywords:cardiovascular pathology, pregnancy, labor, early diagnosis, prevention.

So‘nggi yillarda homilador ayollar orasida ekstragenital kasalliklar, xususan yurak-qon tomir tizimi patologiyalari sezilarli darajada oshib bormoqda. Yurak-qon tomir kasalliklari dunyo miqyosida ayollar o‘limining asosiy sabablaridan biri hisoblanadi. Homiladorlik davrida organizmda yuz beradigan fiziologik o‘zgarishlar, ayniqsa gemodinamik yuklamaning ortishi, mavjud yashirin yoki kompensatsiyalangan yurak patologiyalarining klinik namoyon bo‘lishiga sabab bo‘lishi mumkin. Shu bois tug‘ruq muddati yetgan ayollarda yurak-qon tomir tizimi holatini to‘g‘ri baholash dolzarb masalalardan biridir.

Homiladorlik davrida qon aylanish hajmi 30–50 % ga oshadi, yurak urish soni tezlashadi, yurak chiqishi ortadi. Bu esa yurak faoliyatiga qo‘shimcha yuklama beradi. Sog‘lom ayollarda bu o‘zgarishlar fiziologik xarakterga ega bo‘lsa-da, yurak-qon tomir tizimida patologik o‘zgarishlar mavjud bo‘lgan holatlarda dekompensatsiya xavfi ortadi. Ayniqsa, tug‘ruq jarayoni vaqtida gemodinamik ko‘rsatkichlarning keskin o‘zgarishi ona va homila uchun xavf tug‘dirishi mumkin. Tug‘ruq jarayonida og‘riq, stress, qon yo‘qotish va bachadon qisqarishlari yurak-qon tomir tizimiga sezilarli ta’sir ko‘rsatadi. Bu esa arterial gipertenziya, yurak yetishmovchiligi, ritm buzilishlari yoki tromboembolik asoratlar rivojlanishiga olib kelishi mumkin. Shuning uchun tug‘ruq muddati yetgan ayollarda yurak patologiyalarini erta aniqlash, xavf darajasini baholash va individual tug‘ruq taktikasini tanlash muhim ahamiyat kasb etadi. Zamonaviy tibbiyot amaliyotida klinik ko‘rik, elektrokardiografiya, exokardiografiya, laborator tekshiruvlar hamda funksional sinamalar yurak-qon tomir patologiyalarini aniqlashda keng qo‘llanilmoqda. Biroq ayrim hollarda kasallik subklinik kechishi sababli tashxis qo‘yish kechikadi. Bu esa tug‘ruq jarayonida kutilmagan asoratlarning yuzaga kelishiga sabab bo‘lishi mumkin.

Bugungi kunda perinatal yordam sifatini oshirish, ona va bola salomatligini muhofaza qilish sog‘liqni saqlash tizimining ustuvor yo‘nalishlaridan biridir. Tug‘ruq muddati yetgan ayollarda yurak-qon tomir patologiyalarini aniqlash va ularni samarali boshqarish perinatal asoratlar, ona

va chaqaloq o'limi ko'rsatkichlarini kamaytirishga xizmat qiladi. Ayniqsa, xavf guruhiga kiruvchi homilador ayollarda multidissiplinar yondashuv akusher-ginekolog, kardiolog va anesteziolog hamkorligida tug'ruqni olib borish yuqori samaradorlik beradi.

Shunday qilib, tug'ruq muddati yetgan ayollarda yurak-qon tomir tizimi patologiyalarini o'z vaqtida aniqlash, ularning tug'ruq jarayoniga ta'sirini baholash hamda asoratlarni oldini olish choralarini ishlab chiqish ilmiy va amaliy jihatdan muhim ahamiyatga ega. Mazkur masalani chuqur o'rganish ona va bola salomatligini saqlash, xavfsiz tug'ruqni ta'minlash hamda akusherlik amaliyotini takomillashtirishga xizmat qiladi.

Tug'ruq muddati yetgan ayollarda yurak-qon tomir tizimi patologiyalari homiladorlik va tug'ruq jarayonining kechishiga sezilarli ta'sir ko'rsatadi. Homiladorlik davrida organizmda yuzaga keladigan gemodinamik, gormonal va metabolik o'zgarishlar yurak faoliyatiga qo'shimcha yuklama beradi. Ayniqsa, tug'ruq davrida yurak chiqish hajmining keskin ortishi, arterial bosimning o'zgarishi va qon yo'qotish xavfi yurak-qon tomir tizimi uchun jiddiy sinov hisoblanadi.

1. Tug'ruq muddati yetgan ayollarda uchraydigan yurak-qon tomir patologiyalari

- Arterial gipertenziya
- Homiladorlik bilan bog'liq gipertenziya va preeklampsiya
- Tug'ma yurak nuqsonlari
- Revmatik yurak kasalliklari
- Yurak yetishmovchiligi
- Yurak ritmi buzilishlari
- Tromboembolik asoratlar

Ushbu kasalliklarning ayrimlari homiladorlikdan oldin mavjud bo'ladi, boshqalari esa homiladorlik davrida yuzaga chiqadi yoki kuchayadi. Masalan, arterial gipertenziya bachadon-platsentar qon aylanishining buzilishiga, homila gipoksiyasiga hamda tug'ruq jarayonining cho'zilishiga sabab bo'lishi mumkin.

2. Patologiyalarning tug'ruq jarayoniga ta'siri

Tug'ruq jarayonida har bir bachadon qisqarishi vaqtida qon aylanish tizimiga qo'shimcha hajm tushadi. Bu yurak chiqish hajmini 20–30 % ga oshiradi. Yurak-qon tomir patologiyasi mavjud ayollarda bu holat dekompensatsiyaga olib kelishi mumkin. Quyidagi asoratlar rivojlanishi ehtimoli yuqori bo'ladi: O'tkir yurak yetishmovchiligi, o'pka shishi, gipertenziv kriz, tromboemboliyalar, ritm buzilishlari, ko'p miqdorda qon yo'qotish natijasida gemodinamik kollaps. Shuningdek, yurak patologiyalari tug'ruqning sust kechishiga, operativ tug'ruqlar (kesarcha kesish) sonining ortishiga ham sabab bo'lishi mumkin.

3. Diagnostika va xavfni baholash

Tug'ruq muddati yetgan ayollarda yurak-qon tomir patologiyalarini aniqlashda quyidagi usullar muhim ahamiyatga ega:

- Klinik tekshiruv (shikoyatlar, anamnez, ob'ektiv ko'rik)
- Arterial bosim monitoringi
- Elektrokardiografiya (EKG)
- Exokardiografiya
- Qonning umumiy va biokimyoviy tahlillari
- Koagulogramma

Xavf darajasini aniqlashda kasallikning og'irligi, yurak yetishmovchiligi bosqichi, gemodinamik ko'rsatkichlar va homilaning holati baholanadi. Yuqori xavf guruhiga kiruvchi ayollarda tug'ruqni stasionar sharoitda, doimiy monitoring ostida olib borish tavsiya etiladi.

4. Tug'ruqni olib borish taktikasi

Yurak-qon tomir patologiyasi mavjud ayollarda tug'ruqni olib borish individual yondashuvni talab qiladi. Tug'ruqning optimal usuli kasallik turi va og'irligiga qarab belgilanadi. Yengil va kompensatsiyalangan holatlarda tabiiy tug'ruq mumkin. Og'ir yurak yetishmovchiligi yoki yuqori xavf mavjud bo'lsa, kesarcha kesish tavsiya etiladi. Og'riqsizlantirish usullari ehtiyotkorlik bilan tanlanadi. Gemodinamik ko'rsatkichlar doimiy nazorat qilinadi. Tug'ruqning ikkinchi davrini qisqartirish (vakuum-ekstraksiya yoki akusherlik qisqichlari qo'llash orqali) yurakka tushadigan yuklamani kamaytirishga yordam beradi.

5. Profilaktika choralari

Tug'ruq qiyinchiliklarini oldini olish uchun quyidagi profilaktik choralar muhimdir:

- ✚ Homiladorlikdan oldingi davrda kardiolog ko'rigidan o'tish
- ✚ Homiladorlik davomida muntazam monitoring
- ✚ Arterial bosimni nazorat qilish
- ✚ Antikoagulyant terapiyani zaruratga ko'ra qo'llash
- ✚ Anemiya va boshqa qo'shimcha omillarni korreksiya qilish
- ✚ Multidissiplinar yondashuvni ta'minlash

Erta diagnostika va to'g'ri rejalashtirilgan tug'ruq taktikasi ona va homila hayoti uchun xavfni sezilarli darajada kamaytiradi.

6. Ona va homila uchun prognoz

O'z vaqtida aniqlangan va nazorat ostida olib borilgan yurak-qon tomir patologiyalarida prognoz nisbatan qulay hisoblanadi. Aksincha, kech aniqlangan yoki og'ir shakllarda ona va perinatal asoratlar xavfi ortadi. Shu sababli xavf guruhini shakllantirish, ularni doimiy kuzatish va tug'ruqni maxsus tayyorgarlik bilan o'tkazish muhim ahamiyatga ega.

Tug'ruq muddati yetgan ayollarda yurak-qon tomir patologiyalarining mavjudligi homiladorlik va tug'ruq jarayonining kechishiga sezilarli ta'sir ko'rsatadi. Homiladorlik davrida organizmda yuz beradigan fiziologik o'zgarishlar qon aylanish hajmining ortishi, yurak chiqish fraksiyasining oshishi, periferik qarshilikning o'zgarishi yurak faoliyatiga qo'shimcha yuklama beradi. Sog'lom ayollarda bu o'zgarishlar moslashuv mexanizmlari orqali qoplanadi, biroq yurak-qon tomir tizimi patologiyasi mavjud bo'lgan ayollarda dekompensatsiya rivojlanish xavfi ortadi.

Tadqiqot natijalari shuni ko'rsatadiki, arterial gipertenziya, yurak yetishmovchiligi, ritm buzilishlari hamda tromboembolik holatlar tug'ruq jarayonida eng ko'p uchraydigan asoratlar sirasiga kiradi. Ayniqsa, tug'ruqning ikkinchi va uchinchi davrlarida gemodinamik o'zgarishlar keskinlashadi, bu esa og'ir yurak patologiyasi mavjud bemorlarda hayot uchun xavfli holatlarni yuzaga keltirishi mumkin.

Yurak-qon tomir patologiyalarini erta aniqlash, xavf darajasini to'g'ri baholash va individual tug'ruq taktikasini tanlash perinatal asoratlar, ona va chaqaloq o'limi ko'rsatkichlarini kamaytirishga xizmat qiladi. Multidissiplinar yondashuv akusher-ginekolog, kardiolog, anesteziolog va neonatolog hamkorligi yuqori samaradorlikka ega ekanligi isbotlandi. Shuningdek, profilaktik choralarni o'z vaqtida qo'llash, homiladorlikdan oldingi davrda skrining tekshiruvlarini o'tkazish hamda homiladorlik davomida muntazam monitoring olib borish tug'ruq qiyinchiliklarini sezilarli darajada kamaytiradi.

Demak, tugʻruq muddati yetgan ayollarda yurak-qon tomir patologiyalarini aniqlash va boshqarish tizimli, kompleks va individual yondashuvni talab etadi. Bu esa ona va bola salomatligini saqlashning muhim omillaridan biridir.

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IMMUNOHISTOCHEMICAL ANALYSIS OF THE MORPHOLOGICAL CHARACTERISTICS OF PERITUMOURAL RENAL AREAS IN RENAL CELL CARCINOMA.

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Relevance. According to estimates by experts from the World Health Organization and the International Agency for Research on Cancer (IARC), more than 500,000 new cases of kidney cancer are diagnosed worldwide each year. In 2020, kidney cancer ranked 16th among the most commonly diagnosed cancers worldwide, accounting for approximately 2.2% of all cancer diagnoses. Furthermore, kidney cancer accounts for 1.8% of all cancer-related deaths and is one of the most dangerous urological cancers, with a 5-year survival rate of 12%.

Materials and Methods. For the study, 126 patients who underwent surgery at the Khiva and Nukus branches of the Scientific and Practical Centre for Oncology of the Republic of Uzbekistan between 2021 and 2023, 63 patients were selected. For immunohistochemical examination, the microtomes of 20 patients who underwent surgery for renal carcinoma were reviewed, and the peritumoural areas were re-examined immunohistochemically. The mean age of the patients was 57.8 ± 0.6 years (range 27–77 years). The mean tumour size was 4.8 ± 0.1 cm (range 1.2–14 cm). Immunohistochemical analysis was performed using Ki67, P53, and CD34 antigens. The morphological characteristics of the material obtained were assessed at both the macroscopic and microscopic levels, where the tumour sizes, special attention was paid to the state of the tumour's metastasis to surrounding tissues and lymph nodes (MTS), the condition of the blood vessels, and the tumour's invasion into the peritoneum and omental folds, and the pararenal tissue.

Research results. Ki67, a marker of tumour cell proliferative activity, was assessed as a percentage. Results were evaluated according to mild, moderate and strong positive reaction levels. Of the 20 patients, 12 (60%) exhibited a moderate positive reaction and 8 (40%) a weak positive reaction. No strong positive reaction was detected. Microscopically: the renal cells exhibited pleomorphism, hyperchromatic nuclei and pathological mitoses, with angiomatosis in the peritumoural zone, The sclerosing blood vessels are surrounded by a lymphocytic infiltrate and composed of tumour cells, with tumour cells in the peritumoural zone stained dark brown. P53 staining showed a negative reaction in 15 of 20 patients (75%) and a weakly positive reaction in 5 patients (25%). No moderate to strong positive reaction was observed. On microscopic examination: the renal cells were polymorphic, with hyperchromatic nuclei and pathological mitoses; the peritumoural zone showed angiomatosis, a small number of tumour cells with mild pleomorphism, blood vessels, and a sclerosing atrophica infiltrate of lymphocytes, with tumour cells in the peritumoural zone stained a pale brown. The CD34 reagent was evaluated to assess the tumour's vascularity and its association with metastatic characteristics.

The results obtained were evaluated based on negative and positive reaction outcomes. All 20 patients exhibited a 100% positive reaction. Under the microscope, a density of 20–30 blood

vessels of various sizes was observed in both the tumour and its peritumoural zone within a single field of view. In renal cell carcinoma, a high vascular density indicates a high degree of tumour infiltration into the surrounding tissue and a high rate of metastasis to neighbouring organs (MTS). No cases of negative response were observed.

Conclusion. The study of quantitative indicators of the immune system in patients with kidney cancer showed that the levels of T-helper and inducer lymphocytes in the tumour tissue were significantly elevated, indicating a high immunoregulatory state. In these cases, patients with a resection margin of at least 1–2 cm exhibited a high number of T-lymphocytes and B-lymphocytes in the peritumoural zone. The evaluation of morphological, immunohistochemical, and immunological criteria for kidney cancer demonstrated their interrelationship. This is because changes in the activity of immunocompetent cells play a crucial role in providing immunological protection against the growth of malignant tumours.

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СОВРЕМЕННЫЕ ПРОБЛЕМЫ ОБЕСПЕЧЕНИЯ КАЧЕСТВА ОБРАЗОВАНИЯ В УСЛОВИЯХ ЦИФРОВОЙ ТРАНСФОРМАЦИИ

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Аннотация

В статье рассматриваются актуальные проблемы обеспечения качества образования в условиях цифровой трансформации общества. Анализируются основные вызовы, связанные с внедрением цифровых технологий в образовательный процесс, а также их влияние на содержание, формы и методы обучения. Особое внимание уделяется вопросам цифровой компетентности педагогов и обучающихся, неравенству доступа к цифровым ресурсам и проблемам оценки качества образования в цифровой среде.

Ключевые слова: качество образования, цифровая трансформация, цифровые технологии, онлайн-обучение, образовательная среда, цифровая компетентность.

Цифровая трансформация является одним из ключевых процессов современного социально-экономического развития. Она охватывает практически все сферы жизни общества, включая систему образования. В условиях глобализации и стремительного развития информационно-коммуникационных технологий образовательные учреждения вынуждены адаптироваться к новым требованиям, пересматривая традиционные подходы к обучению и воспитанию.

Обеспечение качества образования в цифровой среде становится одной из приоритетных задач государственной образовательной политики, поскольку именно качество образования определяет конкурентоспособность личности, общества и государства в целом. Цифровая трансформация образования: сущность и особенности

Цифровая трансформация образования предполагает не только использование цифровых технологий, но и глубокие изменения в образовательной системе:

- переход от традиционного обучения к смешанным и онлайн-формам;
- внедрение электронных образовательных ресурсов и платформ;
- развитие дистанционного и персонализированного обучения;
- изменение роли преподавателя, который становится не только источником знаний, но и тьютором, модератором учебного процесса.

Эти изменения создают новые возможности для повышения качества образования, но одновременно порождают и ряд проблем, требующих научного осмысления и практического решения.

Основные проблемы обеспечения качества образования в цифровых условиях

Одной из ключевых проблем является **неравный доступ к цифровым ресурсам**. Не все обучающиеся имеют одинаковые технические возможности, стабильный доступ к интернету и современным устройствам, что приводит к цифровому неравенству и снижению качества образования.

Второй важной проблемой является **недостаточный уровень цифровой компетентности педагогов**. Эффективное использование цифровых технологий требует от преподавателей

не только технических навыков, но и методической готовности к работе в цифровой образовательной среде.

Третья проблема связана с **качеством цифрового образовательного контента**. Не все электронные ресурсы соответствуют дидактическим требованиям, возрастным и психологическим особенностям обучающихся, что может негативно сказываться на результатах обучения.

Кроме того, остаётся актуальной проблема **оценки качества образования** в условиях дистанционного и онлайн-обучения. Традиционные формы контроля знаний не всегда эффективны в цифровой среде, что требует разработки новых критериев и инструментов оценки.

Пути повышения качества образования в условиях цифровой трансформации

Для обеспечения высокого качества образования в цифровых условиях необходимо:

- развивать цифровую инфраструктуру образовательных учреждений;
- систематически повышать квалификацию педагогических кадров в области цифровых технологий;
- разрабатывать и внедрять качественные электронные образовательные ресурсы;
- формировать у обучающихся навыки самостоятельного обучения и цифровой культуры;
- совершенствовать систему мониторинга и оценки качества образования с учётом цифровых форм обучения.

Комплексный подход к решению данных задач позволит повысить эффективность образовательного процесса и обеспечить его соответствие современным требованиям.

Цифровая трансформация образования является объективным и необратимым процессом, оказывающим значительное влияние на качество образовательных услуг. Современные проблемы обеспечения качества образования в цифровых условиях требуют системного подхода, научного анализа и активного участия всех субъектов образовательного процесса.

Только при условии гармоничного сочетания традиционных педагогических ценностей и инновационных цифровых технологий возможно достижение высокого качества образования, отвечающего потребностям современного общества.

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THE IMPORTANCE OF THE APPLICATION OF ART ELEMENTS, ORNAMENTS
AND PATTERNS IN BUILDINGS AND STRUCTURES

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Abstract

This article analyzes the types of artistic elements used in buildings and structures from a scientific perspective. Artistic elements not only aesthetically enrich architecture but also play a significant role in enhancing the cultural, historical, and philosophical meaning of buildings. The article discusses the main artistic elements such as ornaments, frescoes, sculptures, mosaics, stained glass, materials, and color, and highlights their role and importance in architecture. Particular attention is also paid to the development of artistic elements through modern technologies.

Keywords: building, structure, art elements, ornament, fresco, sculpture, mosaic, stained glass, architecture, color, material.

Introduction

Architecture is an important part of human culture. It not only creates conditions for living and activity but also expresses art and aesthetics. The uniqueness of buildings and structures is largely reflected through the artistic elements used in them. Artistic elements play a significant role in decorating the exterior and interior appearance of architecture and in giving cultural and historical meaning to buildings.

Today, with the help of modern technologies, artistic elements are developing further and expanding the aesthetic and functional possibilities of architecture. Therefore, conducting scientific research on the types, characteristics, and importance of artistic elements in buildings and structures is highly relevant. Art elements are decorative forms, patterns, colors, materials, and other means used in architecture to decorate the exterior and interior surfaces of buildings and to improve their aesthetic appearance. These elements not only provide uniqueness to buildings but also convey cultural and historical information. In addition, art elements have a positive psychological effect on people and make the environment comfortable and attractive.

Artistic elements are closely connected with architecture and play an important role in creating the overall artistic image of a structure and strengthening its functional and emotional impact. Architecture is not only a technical and constructive discipline but also a form of artistic expression. Every building or structure evokes a certain aesthetic impression in people. The strength and direction of this impression largely depend on the artistic elements used in it.

For example, arabesque patterns in Islamic architecture, Gothic sculptures in Western architecture, or LED lighting elements used in modern facades are examples of historical and contemporary art elements. Artistic elements not only enhance the beauty of the exterior appearance but also perform a communicative function in social and cultural contexts. Through

them, a specific historical period, national tradition, religious belief, or philosophical idea can be expressed.

Therefore, elements of architectural art play an important role in preserving society's spiritual heritage and ensuring continuity between generations.

Ornaments and Patterns

Ornaments and patterns are decorative elements placed on the walls, ceilings, and around doors and windows of buildings. They may appear in geometric, floral, animal, or abstract forms. Ornaments often reflect the architectural style of a building and enrich its appearance.

In Uzbek architectural art, ornaments occupy a special place. Particularly during the Timurid period, extremely complex and colorful patterns were used in madrasas, mosques, mausoleums, and minarets. For example, the brick, tile, and marble ornaments on the walls of the **Shah-i-Zinda** complex and the **Registan** ensemble buildings in Samarkand express their cultural and religious significance.

Ornaments generally appear in the following forms:

1. **Geometric patterns:** straight lines, circles, polygons, and their symmetrical combinations.
2. **Floral patterns:** stylized forms of flowers, leaves, and branches.
3. **Calligraphic ornaments:** decorative compositions created using Arabic script representing religious or philosophical texts.

Ornaments and patterns serve not only as decoration but also as a means of expressing ideological meaning in architecture. They often symbolize concepts such as eternity, perfection, and balance.

Frescoes

Frescoes are works of art painted directly on walls or ceilings. These artistic elements usually depict religious or historical themes. Frescoes enrich the interior space of buildings and increase their cultural and spiritual significance.

Sculptural Elements

Sculptural elements include statues, carvings, and reliefs placed in the exterior or interior parts of buildings. These elements strengthen the decorative function of architecture and often depict historical or cultural themes. Sculpture and reliefs were widely used in the architecture of ancient Egypt, Greece, Rome, and Central Asia. They formed an integral part of temples, palaces, and mausoleums.

Examples include:

1. Reliefs on the friezes of the **Parthenon**, depicting scenes from Greek mythology.
2. War scenes represented on the triumphal arches of the **Roman Empire**.
3. Decorative relief patterns on the walls of the **Ismail Samani Mausoleum**, which represent a vivid example of Islamic architectural style.

In modern structures, sculptural elements are widely used in public buildings, museums, universities, and monuments. Sculptures are usually placed at the main entrance of a building or in central interior spaces. They symbolize a person, event, or idea connected with the building's function. For instance, the monument of **Amir Temur** in **Tashkent** is a historical and symbolic landmark located in the city center.

Materials as Artistic Elements

The uniqueness of materials used in architecture is also considered an artistic element. Properly selected materials and their surface textures give buildings attractiveness and individuality.

Common materials include:

Wood

I.Symbol of naturalness, warmth, and ecological purity

II.Widely used in traditional houses and wood carving

Stone (marble, granite, limestone)

I.Widely used in historical monuments

II.Symbolizes luxury, stability, and eternity

Brick and tile

I.Integral part of Central Asian architecture

II.Used to create colorful patterns and inscriptions

III.Example: decorative facades of the **Registan** ensemble

Metal (copper, bronze, stainless steel)

I.Common in modern architecture

II.Creates an image of modernity and technological development

Glass (stained glass, vitrines)

I.Distinguished by light transparency

II.Connects interior space with the external environment

Research Methodology

The main purpose of this research is to systematically study the types of artistic elements used in buildings and structures and to determine their functional and aesthetic significance in architecture.

The following research methods were used:

1. **Historical-analytical approach** – analysis of the historical formation and development of artistic elements.

2. **Descriptive method** – explanation of each artistic element such as ornament, fresco, sculpture, stained glass, mosaic, color, and material.

3. **Comparative method** – comparison of art elements in Eastern and Western architectural traditions.

4. **Visual analysis** – study of photographs, drawings, and diagrams of architectural monuments and modern buildings.

5. **Qualitative content analysis** – analysis of scientific articles, monographs, and architectural publications.

6. **Analysis of local and foreign literature** – use of materials published by Uzbek scholars and international sources.

Analysis and Results

The study showed that artistic elements in architecture function not only as decorative features but also as meaningful aesthetic components.

The analysis revealed the following results:

a) Artistic elements are closely interconnected with architecture and play a key role in shaping the artistic image of buildings.

b) Cultural and historical differences influence the form and use of artistic elements.

c) Materials such as wood, stone, brick, tile, metal, and glass significantly influence architectural aesthetics.

d) Artistic elements perform both decorative and psychological functions in architectural environments.

e) Modern technologies are creating new opportunities for artistic expression in architecture.

Conclusion

The study concludes that careful planning of artistic elements in buildings and structures and their integration with modern innovations are important factors in the development of architecture. This contributes to the improvement of urban culture and the aesthetic quality of architectural environments. Artistic elements enrich the aesthetic appearance of buildings and transform them into functional and meaningful architectural objects. Therefore, the rational use of artistic elements remains an important issue in the design of modern structures. The research demonstrates that artistic elements such as ornaments, frescoes, sculptures, materials, and colors not only perform decorative functions but also express the historical, religious, and philosophical values of society. With the help of modern technologies, these elements are appearing in new forms and expanding the interactive and functional possibilities of architecture.

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Abstract. A fundamental component of legal education and research, academic writing in legal studies offers a methodical framework for the interpretation and explanation of intricate legal ideas. The basic ideas that underpin good legal writing are examined in this article, with a focus on argumentation, coherence, clarity, and appropriate citation techniques. It looks at how academic writing in the legal field differs from other academic fields, emphasizing the value of accuracy, reasoned argumentation, and conformity to professional norms. The article's goal is to help students, researchers, and legal professionals produce excellent scholarly work that satisfies academic and professional standards by providing key concepts and useful tactics.

Keywords: *Legal writing, academic writing, legal studies, scholarly communication, argumentation, legal research, citation standards*

Introduction

In legal studies, academic writing is a crucial ability that helps academics, practitioners, and students convey difficult concepts, legal reasoning, and research findings. Legal writing requires a high level of accuracy, in-depth analysis, and conformity to certain citation and structural rules, in contrast to normal academic writing. It functions as a forum for debate, critical analysis, and intellectual interaction within the legal community in addition to being a channel for information transmission.

Clarity, coherence, and logical organization are the cornerstones of academic writing in legal studies. For complicated legal arguments to be comprehensible and convincing, concepts must be expressed clearly. A legal text's coherence guarantees that each part makes sense and leads the reader through a coherent flow of concepts. A key element of legal writing is argumentation, which calls for the methodical presentation of evidence, the critical assessment of legal sources, and the development of convincing conclusions supported by reliable references.

Furthermore, following legal formatting guidelines and using appropriate citation styles are essential since they raise the legitimacy and dependability of academic work. Legal academic writing also necessitates the capacity to strike a balance between readability and analytical depth, as well as consideration for the audience, which may include peers, instructors, or legal professionals. Students and researchers may generate excellent legal scholarship that significantly advances legal discourse, informs policy discussions, and enhances professional capabilities by comprehending and putting these fundamental ideas into practice. This essay looks at these fundamental ideas and provides advice on how to write academically in the legal profession in a way that is rigorous, effective, and convincing.

According to Mai, N. B and others higher education is heavily reliant on academic writing, and developing writing abilities is one of the most important requirements for students to succeed

academically. However, many students find academic writing to be extremely challenging, thus teachers must employ effective teaching strategies to help them with learning¹.

R.Munos-Luna mentions that one of the most difficult tasks required for the development of human literacy is writing. As a result, it entails a number of curriculum-related and educational activities; this literacy component is found in the study and application of the written language through grammar and semantic teaching. Theoretical ideas on reading and writing are included in literacy dictionaries and academic writing manuals. But in order to delineate the limits of writing, it must initially be viewed as a difficult, interdisciplinary endeavor where several theories of various kinds come together².

J.Richards and others also agree that when drafting or creating various academic works, such as essays, articles, dissertations, proposals, and even when taking various tests, writing abilities are utilized. One of the most difficult abilities for students, particularly those who have studied English as a foreign language, is writing. Scholars claim that the hardest skill for second or foreign language learners to master is writing³.

S. Luhach states that academic writing is just as important for law majors to learn as it is for any other subject. Academic requirements for law students include producing research papers, project reports, and argumentative essays on contemporary socio-legal issues. The use of higher education by students. Since the physical classroom discourse community is usually passive and does not provide enough opportunity for students to think critically about their writing processes, order issues in academic writing provide a significant difficulty for teachers. The expectation that the teacher will give students feedback on their writing frequently results in the establishment of a single feedback center, limits the potential for diverse viewpoints, and creates several small discourses in which the teacher serves as the main point of reference⁴.

In her dissertation famous Russian scholar I.Yessina presents that Experimental work conducted with law students made it possible to identify the specific types of didactic tools that legal professionals are required to produce in the course of their professional practice. These include personal and official correspondence, reviews, abstracts, annotations, analytical overviews, and various forms of legal documentation such as agreements, contracts, decrees, statements of claim, and court decisions. In addition, lectures and thematic presentations should be considered within this framework. Although lectures and presentations are delivered orally, they lack spontaneity and require thorough written preparation. This necessity determines the importance of their structural, semantic, and lexical organization. For this reason, instruction in these forms of professional communication should be implemented primarily within the domain of written rather than oral speech. Accordingly, the selected didactic tools for developing foreign-language writing

¹ Mai, N. B., Hien, T. H., & Phuong, N. L. T. English teachers' perception and attitudes of scaffolding method in teaching academic writing: An exploratory study at universities in Vietnam. *Journal of Education and E-Learning Research*, 10(3), 2023. 371–379.

² Munoz-Luna R. Main Ingredients for Success in L2 Academic Writing: Outlining, Drafting and Proofreading. 2015. *PLoS ONE* 10(6): e0128309. doi:10.1371/journal.pone.0128309

³ Richards, J. C., & Renandya, W. A. *Methodology in language teaching*. . Cambridge University Press. 2002.

⁴ Luhach S. 'Recreating Discourse Community for Appropriating HOCs in Law Undergraduates'

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skills include reading, translation, summarizing, annotating, and drafting legal documents, as these competencies directly correspond to the future professional activities of legal practitioners⁵.

Conclusion

Academic writing in legal studies constitutes a fundamental component of professional formation for future lawyers. It is not merely a technical skill but a structured intellectual practice grounded in clarity, precision, logical coherence, and evidence-based argumentation. The principles of academic writing — including accuracy of terminology, consistency in argument development, critical engagement with sources, and adherence to formal conventions — shape students' analytical thinking and professional identity. Through academic writing, law students learn to construct persuasive arguments, interpret legal norms, and articulate complex ideas in a structured and methodologically sound manner.

The mastery of diverse legal writing genres is particularly significant. Law students are expected to develop competence in drafting essays, case briefs, legal memoranda, research papers, annotations, summaries, contracts, claims, and analytical reviews. Each genre serves a specific communicative and professional purpose: case briefs enhance analytical precision; research papers cultivate scholarly inquiry; legal memoranda strengthen advisory reasoning; and document drafting develops technical accuracy. Exposure to these genres enables students to understand the functional diversity of legal discourse and to adapt their writing to different professional contexts. The importance of academic writing extends far beyond university assessment. In their future careers, legal professionals must draft contracts, prepare court submissions, compose legal opinions, and engage in scholarly or policy-oriented analysis. Effective writing directly influences professional credibility, persuasive capacity, and career advancement. Lawyers who possess strong academic writing skills demonstrate structured thinking, linguistic competence, and the ability to justify legal positions convincingly.

Therefore, academic writing in legal education serves as both a pedagogical tool and a professional foundation. It equips law students with essential competencies that ensure their readiness for the intellectual and communicative demands of legal practice.

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