

## **THE EFFECT OF PERSONAL STANDARDS ON THE PROCESS OF ECONOMIC SOCIALIZATION OF THE POPULATION**

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### **ABSTRACT**

*This article describes the dependence of the transformation of the process of economic socialization according to the classification "category of generations" on the degree of formation of personal attitudes.*

**Key words:** "GI" generation, "BB" generation, "X" generation, "Y" generation, "Z" generation, "a" generation, person, institution, economic socialization, socio-psychological questionnaire.

### **АННОТАЦИЯ**

*В данной статье описывается зависимость трансформации процесса экономической социализации по классификации «категория поколений» от степени сформированности личностных установок.*

**Ключевые слова:** поколение «GI», поколение «BB», поколение «X», поколение «Y», поколение «Z», поколение «A», человек, институт, экономическая социализация, социально-психологический опросник.

### **INTRODUCTION**

In recent years, in our republic, strategic tasks aimed at supporting market economy subjects, strengthening territorial economic socialization of the population from a regulatory and legal point of view, and guaranteeing equal rights and opportunities for women and men have been defined and the necessary foundations have been created. "Ensuring gender equality and expanding the rights and opportunities of all women (Goal 5)" [1], "Creating conditions for the organization of business activities and the formation of permanent sources of income, the share of the private sector in the GDP to 80 percent and the share in exports" to 60%", "to increase regional economy by 1.4-1.6 times through proportional development of territories", "to support women, to ensure their active participation in the life of society", "to improve state policy on youth" , based on the tasks of "creating new jobs in the country, increasing the income of the population and thus reducing poverty by at least 2 times by the end of 2026" (goals 29, 33, 69, 70, 85) [2] , opportunities were

created to find new theoretical solutions aimed at deepening scientific research on the scope and improvement of AII, taking into account regional and gender characteristics.

### **METHODS**

In order to carry out the tasks set in our research work and to check the working hypotheses formed, 45 people from each of the selected regions, consisting of 180 representatives of the "Y" generation, were not covered by education with IPS, which is considered one of the methods of determining the resource block of the process of economic socialization of a person. including unorganized youth.

The IPS developed by us is aimed at determining the influence of the factor of group relations in the form of "means - money - goal" or "cause - money - consequence" that directly and indirectly affects the process of economic socialization of a person, and 30 composed of questions. socio-economic, aimed at determining the influence of territorial and gender factors in IPS; there are questions dedicated to the study of personal data, thriftiness, ability to save, socio-psychological characteristics that determine the level of entrepreneurial ability.

### **RESULTS**

90 men and 90 women participated in IPS. According to the research, our test-takers of the "Y" generation correspond to the age range of 26-42 years, and the population is divided into 25-29 years, 30-34 years, 35-39 years and 40-44 years according to the age structure of the population. They belong to four big groups. In the answers given by the examinees, it was revealed that the youngest age of the representatives of generation "Y" is 26 years old, and the oldest age is 39 years old.

According to the analysis, unorganized young people aged 26-29 know the essence of the economy, the basics of economic laws, but they are not able to fully observe the happenings (more often observed in the test subjects of the Kashkadarya region), they have a lower level of ability to react to them. have This indicates the need for the help of agents of economic socialization in working with unorganized youth, coordinating their activities, clarifying their future plans, and raising them to the position of subjects of active economic relations.

30-34-year-olds, in particular, representatives of generation "Y" who are active in the real sectors of the economy and (or) self-employed, have a thorough understanding of the economic system of society and study the economic events taking place. , they show that they have the ability to analyze the factors affecting them and make the right decisions for the prospective development of private entrepreneurship and (or) business in the future, but they still do not understand the

nature of the conditions and economic reforms created around them. are considered partially in need of the support of agents of economic socialization in understanding.

35-39-year-old test-takers clearly demonstrate personal economic socialization, fully understand the rules of operation of the existing economic system in society, and are considered to have the skills to conduct free entrepreneurship (business) in the real sector of the economy.

While conducting a socio-psychological analysis of the answers to questions 9-18 of the IPS, which provides an opportunity to analyze the scope of the factor of group relations in the form of "means-money-goal", which has an indirect effect on the process of economic socialization of a person, we specifically recognize the following .

For example, one of the central ideas that we put forward in the framework of our research work is the system of economic relations of the subject with the social environment, in particular, the success of the initial economic socialization, under the influence of the family (parents, i.e. "BB" generation). is to prove that it has begun to master. In our opinion, any child learns how his parents perceive economic events, how they analyze economic values related to existing market relations, through identification in the process of economic education provided by them. In the process of this assimilation, several factors that reflect family-economic values related to the tradition of family meals, family travel and household organization/management serve to accelerate the increase in the experience of the subject of economic relations and to make the process of economic socialization successful. can do.

In the family of representatives of generation "Y" with successful economic socialization, the parents, who were considered generation "BB" in their time, paid special attention to ensuring the integration of socio-psychological and economic knowledge in the organization of economic education. In our opinion, on the basis of family relations, life views of family members, as well as assimilation of the essence of family-economic values in establishing a lifestyle, the initial, simple, but essentially social, which serves as a "core" for his future development, is formed in the child. -facilitates the adoption of economic norms, whose psychological views are somewhat complex.

Grown in the homestead by the senior members of the family (in some cases by themselves) and bought from the market - without plastic packaging (153 answers), grown in our country and sold in super/minimarket/ packaged in plastic containers in stores (22 answers) and in most cases – imports in plastic containers from supermarkets/minimarkets/stores (5 answers) when purchasing food products (question 11).

If we analyze the responses to the IPS question "What family do you consider yourself to belong to economically?", it can be seen that there are some differences in the knowledge of the examinees regarding the economic status of their family.

For example, 28 representatives of the "Y" generation considered their family to belong to the moderately wealthy category, while 84.4 percent (152 people) admitted that they did not have enough potential to determine this during their time (18 - question). In our opinion, the knowledge about organizing or running a household is directly related to the personal experience of the representative of generation "Y", who is considered the subject of economic socialization, and forms a certain system of ideas. The lack of knowledge about the financial independence of the family in which he has grown up indicates the lack of imagination. In the process of economic socialization, the information about the economic events reaching the individual and the economic knowledge of the individual based on them are clear or unclear, correct or incorrect, and are formed under the influence of a number of socio-psychological factors. Due to the fact that this situation occurred directly under the influence of cognitive processes, it can be concluded that economic imaginations also arise in this way.

It is customary to give "pocket money" for the one-day expenses of the son and (or) daughter, who are considered representatives of the "Y" generation by the "BB" generation, to enter into economic relations on their own. not rotated. But today, our students, who are representatives of the "Y" generation, are increasingly turning it into a tradition to give their children "pocket money" to the "A" generation. For example, 60.0 percent of respondents from generation "a" spend up to 5,000 soums per day for their children, 19.4 percent from 5,000 to 10,000 soums (mainly in responses from Tashkent), and 5.6 percent 10,000 to 15,000 soums (mainly in the answers received from the city of Tashkent) are giving "pocket money", and 15.0 percent admitted that they do not keep any accounts in this regard (question 19).

The dynamic of economic education and upbringing, which is gaining political importance more and more, requires a deeper understanding of the nature of socio-economic relations and the foundations of economic knowledge, which are becoming more complicated for the individual. In particular, the mental reflection of the perceptions, knowledge, ideas, views of the subjects involved in economic relations, creates a basis for systematic analysis, generalization, comparison and drawing conclusions of the essence of the market (seller-buyer) relations.

The research shows that among the representatives of generation "Y" there are alarming differences in financial literacy in one out of nine respondents. For

example, the tested representatives of generation "Y" have an average monthly expenditure of up to 500,000 soums (45 people), from 500,000 to 1,000,000 soums (87 people), more than 1,000,000 soums (28 people), and 11.1 percent could not demonstrate their literacy in this regard.

It was determined that the life experience accumulated by the representatives of generation "Y" at different ages (for example, adolescence - early adolescence - adolescence) and the set of knowledge formed from the assimilation of economic concepts are currently used in the world of the global economy. allows to correctly perceive and evaluate the essence of the happening events. This, as a subject, forms a conscious approach to economic relations and contributes to determining the financial literacy of the representative of the "Y" generation in terms of saving (questions 20, 21).

In theoretical sources, it is said that economic activity based on freedom is required for an individual to engage in market relations following the socio-economic norms established in society and to make appropriate economic decisions in this process. The reason is that the first economic decision made by a person ensures that he will be independent and confident within the framework of future economic relations. 4.4% of our test subjects made their first purchase under the age of 6 and 17.2% at the age of 7. This group of representatives of the "Y" generation particularly emphasizes the incomparable role of the family factor in economic socialization. can be acknowledged.

10.6 percent of the respondents acted independently as subjects of economic relations at the age of 8-11, as a result of the education and upbringing carried out in cooperation with the family and the educational institution. Also, the childhood of most of the examinees of this category coincided with the first years of our country's independence, that is, both parents and educators of the educational institution at this time were aware of the conditions of the market economy and its priority rules, principles, and laws. , because they are not sufficiently familiar with the mechanisms, 67.8 percent of the representatives of generation "Y" cannot clearly remember their first decision in the framework of economic relations (question 23).

When answering the question of the above question of the IPS and answering the next question clarifying it, it was found out that even now 17.2 percent (31 people) representatives of generation "Y" do not make the necessary purchase for themselves independently. That is, if the representatives of this category "Y" generation emphasized that it is still up to the father and (or) mother to make such purchases, 38.3 percent of the participants agreed on this matter with the father and (or) mother. announced that they will do it together. 44.5% of Y generation

successfully adapted to economic socialization and market conditions under the influence of priority socio-economic policy factor in the society, demonstrated sufficient financial and economic literacy, independently and (or) spouse, noted that they make economic decisions together with their children (even friends). Microfactors affecting the process of economic socialization of a person, that is, it is known that they operated jointly and (or) side by side and directly affected economic socialization through the answers of this category of test takers. It is possible to recognize the high influence of a group of factors related to an individual, peer and educational institutions (question 24).

In the psychological research studied until now (for example, D.Kh. Safarov; 2021 [3; 120 p.]), it is emphasized that the study of a person's ability to accumulate is of particular importance in assessing the direction of economic relations. Analyzing the answers to the questions in the IPS, 7.2% of representatives of the "Y" generation noted that they regularly keep records of their expenses and income, thereby demonstrating the level of their ability to calculate. 54.4% of the representatives of generation "Y" do not have a regular job, they work seasonally as a hired worker, and at the request of one of the family members, they do the accounting work. Another 38.4 percent consider accounting work completely foreign to such a representative of the "Y" generation, saying, "Who needs it?" expressed their relationship in a question-by-question manner (question 25).

The answer to the next survey question of the questionnaire also shows that it belongs to the cognitive sphere of the representatives of generation "Y". For example, 11 students loaned their excess pocket money to their friends and (or) friends, and another 13.3 percent (24 students) used "coins for paper". They admitted that they saved by turning it into money. Although a quarter of the respondents, i.e. 145 (80.6 percent) emphasized the lack of this ability, 98 of them said that in the next month, "cho" is less than father and (or) mother. It is noteworthy that they showed that they received "free money". However, the fact that 76.1 percent of the total number of examinees, even at this age, do not have the ability to accurately assess the ratio of all expenses incurred by them to their income, is considered a dangerous situation (question 26).

When answering the question "when, under what conditions and where do you usually buy the things you need for yourself?", you can see the opinions of the representatives of the "Y" generation are fundamentally different from each other. For example, 79 representatives of the "Y" generation usually make such a purchase from the beginning of the season (from the market), one out of nine (20) respondents buys from the market (store, boutique) at the end of the season, when it is on sale at a

discount. noted that they do. Also, 81 participants do not pay attention to the most important laws of the market, i.e. price dynamics, due to the lack of sufficient knowledge, competence and skills about the regulatory and legal framework regulating economic relations and they cannot take advantage of seasonal price discounts (question 27).

The answers to the following questions, which represent the changes made to the composition of the IPS in accordance with the State programs at different levels aimed at economic reforms (for example, Every family is an entrepreneur), show that the opinions of the examinees are diverse in this regard. In particular, according to the obtained results, 23 out of 180 examinees stated that they are interested in doing business in the future. Although we consider it a positive situation that only 2 of the representatives of the "Y" generation who expressed interest in this type of activity see the development of our country and their future in the business related to the organization of production, 21 people, that is, of the testers who made this selection. The fact that 91.3 percent consider entrepreneurship to be in the organization and management of trade (retail, wholesale) activities represents the negative situation (questions 29-30). The main reason for this is that we can refer to the conclusions presented in the research on the same problem (for example, O.E. Hayitov; 2005), that is, "... motivation for entrepreneurial activity varies depending on the age ratio, for example, 36 years old and younger entrepreneurs put material needs in the first place. Entrepreneurs who have improved their financial situation try to satisfy their needs by becoming independent and thus begin to benefit the society" [4; 146 p.].

## **DISCUSSION**

Thus, the factor of group relations in the form of "means-money-goal" or "cause-money-consequence" determined by IPS means economic relations, labor activity, recreation, corporate, including TAV socio-economic activity. played a fundamental role in explaining the content of the third level of dispositions, which are visible in their orientation towards activities.

Although 360 respondents took part in IPS, 50 percent of them, i.e. Generation Z growing up in the global network, believe that the "virtual world" is the essence of their lifestyle and living. This category of testers prefers online text communication (often with "friends" they've never met) to live chat. In our opinion, we can see in the example of this generation that communication is recognized as a type of activity in modern socio-psychological concepts. Another 50 percent of the respondents, who are considered to be representatives of the "Y" generation, have economic socialization mainly under the influence of mesofactors such as regions, indigenous settlements, while the economic socialization of 180 people of the "Z"

digital generation expresses socio-psychological uniqueness under the influence of subcultures. The Internet has shaped the economic consciousness, thinking and even behavior of the digital generation, and it can be assumed that this process will continue in the future on this communication platform. The reason is that the online format of education and communication with peers is currently being prioritized in the world.

Analyzing the socio-psychological features of the system of "social institutions - life rules - attitude to money" in the economic socialization of young people, "Z" generation is the largest, most diverse and geographically unrelated "cohort" in history (group) and make up 40 percent of the world's consumers, and you can see that the estimated income of today is 7 trillion dollars. According to Reid Litman, a global consultant for brands, by 2031, representatives of generation Z will have an income of 33 trillion dollars, exceeding the income of representatives of generation Y [3]. While historical economic indicators confirm that representatives of each major generation have sought to change the world in their own image, Generation Z will do so now and in the future through digital actions, both individual and collective.

According to our observations, theoretical analysis and the results of IPS, in the process of economic socialization of the individual, for the "GI" generation, the desire to be protective and (or) supportive of those around and (or) close to them is positive, and stubbornness and (or) stubbornness is a priority in the psyche. negative personality traits (see table 4.6). According to our research, 34.01 percent of students and young people of the "Y" generation consider "indifference" and 59.21 percent of unorganized youth consider "endurance" as an important positive quality for the process of economic socialization. Also, due to the inability to engage in economic relations and successful economic socialization, students and young people emphasized that the quality of "anger" in themselves, and the feeling of "angry" in unorganized youth.

Students and young people have evaluated "obedience" as a priority value that is the basis for successful economic socialization, while unorganized youth consider "simplicity and (or) simplicity" as a value. Among the factors that hinder the process of economic socialization for representatives of both categories of "Y" generation, the most prominent is "lack of communication".

Among the representatives of "Z" generation, 65.9 percent of students and young people evaluate "perseverance, initiative, decision-making ability", and 40.79 percent of unorganized youth evaluate "adaptability, sociability" as important positive qualities for the process of economic socialization.



At the same time, due to the difficulty in entering into economic relations according to market laws and the inability to socialize economically, students and young people admitted that they had a feeling of "panic", and unorganized young people had an increased quality of "cowardice". "Leadership", in a word, "leadership" is considered by students and young people as a priority value that is the basis for successful economic socialization. In this regard, unorganized young people consider "self-development, success" and, in short, "winning" as a priority value. The most important factor that hinders the process of economic socialization for representatives of both categories of the digital "Z" generation is "lack of attention".

In the process of economic socialization of a person, socio-economic norms show how he assimilates the social experience of market relations in order to assimilate cultural values and expand them, while in socio-economic adaptation changing conditions (for example, dangerous financial and economic positive change in the behavior and relations of a person in a crisis), that is, it shows which optimal methods he used in order to restore the lost balance and achieve the goal.

### **SUMMARY**

The results of this study, dedicated to clarifying the influence of personal institutions on the process of economic socialization, served as the basis for advancing the following conclusions.

Firstly, members of large groups such as "BB", "X", "Y" and "Z" and "a" generation, in determining the differences under the influence of national, demographic, professional, geographical and other factors in the process of economic socialization, Uzbekistan It is appropriate to describe the socio-psychological uniqueness of the republic's territories by dividing them according to their "demographic" division and the similarity of their subcultures.

Secondly, although unorganized youth aged 26-29 years old in the regions know the meaning, essence and economic order, they are unable to fully observe the events happening around them, and show a lower level of reaction ability, while working with unorganized youth, specifies the need for the help of agents of economic socialization in coordinating their activities, clarifying their future plans, and rising to the position of subjects of active economic relations.

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