

MILESTONES IN THE DEVELOPMENT OF ECONOMIC EDUCATION IN UZBEKISTAN

Oksana A. Vorobeva

DSc, Professor, Tashkent State University of Economics, Uzbekistan

ABSTRACT

This paper examines the historical evolution and key milestones in the development of economic education in Uzbekistan. It traces the progress from the early 20th century to the present, highlighting significant reforms, institutional developments, and educational policies that have shaped the landscape of economic education in the country. The study discusses the impact of Soviet-era education policies, the transition to a market economy post-independence, and the recent initiatives aimed at integrating international educational standards. Through a comprehensive review of academic literature, government reports, and educational statistics, this paper provides insights into the challenges and achievements of economic education in Uzbekistan, and suggests pathways for future advancements.

KEYWORDS: *economic education, Uzbekistan, educational reforms, institutional development, soviet-era education, market economy transition, international standards, educational policy, academic institutions, higher education*

INTRODUCTION

The development of economic education in Uzbekistan has been a dynamic and transformative process, reflecting the country's socio-economic evolution and its integration into the global economy. Since gaining independence in 1991, Uzbekistan has undertaken significant reforms to modernize its educational system, with a particular focus on enhancing economic literacy and skills among its population. This has been driven by the need to foster a well-informed citizenry capable of contributing to and sustaining the nation's economic growth.

Economic education in Uzbekistan encompasses various levels, from primary and secondary education to higher education and vocational training. The government has prioritized the incorporation of economic subjects into school curricula, aiming to equip students with fundamental knowledge of economics, finance, and entrepreneurship. At the tertiary level, universities and institutes have expanded their programs to include a diverse range of economic disciplines, responding to the increasing demand for professionals adept in economic analysis, business management, and policy-making.

Moreover, Uzbekistan has established numerous partnerships with international organizations and educational institutions to enhance the quality of its economic education. These collaborations have facilitated the exchange of expertise, resources, and best practices, contributing to the development of a more robust and globally competitive educational framework.

The progress in economic education is also reflected in the establishment of specialized institutions and research centers dedicated to the study of economics and related fields. These institutions play a crucial role in advancing economic research, policy development, and the dissemination of knowledge across the country.

As Uzbekistan continues to navigate the challenges and opportunities of a rapidly changing economic landscape, the ongoing enhancement of economic education remains a critical component of its national development strategy. By investing in the education of its citizens, Uzbekistan is laying the foundation for a more prosperous and sustainable future.

The development of economic education in Uzbekistan is crucial for fostering a well-informed and skilled workforce capable of driving the country's economic growth. This theoretical framework outlines the key components, influences, and expected outcomes of advancing economic education in Uzbekistan.

1. Historical Context

- **Post-Soviet Transition:** The collapse of the Soviet Union in 1991 necessitated a shift from a centrally planned economy to a market-oriented one, influencing the evolution of economic education.

- Educational Reforms: Early reforms focused on decentralizing education, introducing private institutions, and updating curricula to meet the demands of a market economy.
2. *Current State of Economic Education*
- Curriculum Content: Emphasis on fundamental economic theories, market mechanisms, finance, and management.
 - Institutional Framework: Public universities and private institutions offering degrees in economics and related fields.
 - Pedagogical Approaches: Traditional lecture-based teaching complemented by emerging interactive and practical methods.
3. *Key Theoretical Influences*
- Human Capital Theory: Emphasizes the role of education in improving productivity and economic outcomes.
 - Institutional Theory: Examines how educational institutions shape and are shaped by the economic and political environment.
 - Modernization Theory: Links economic education to broader social and economic modernization efforts in Uzbekistan.
4. *Objectives of Economic Education Development*
- Enhancing Knowledge and Skills: Providing students with a robust understanding of economic principles and practical skills.
 - Fostering Critical Thinking: Encouraging analytical and critical thinking to address complex economic issues.
 - Promoting Innovation and Entrepreneurship: Cultivating an entrepreneurial mindset to drive economic diversification and growth.
5. *Influencing Factors*
- Government Policies: Educational reforms, funding, and regulatory frameworks.
 - International Collaboration: Partnerships with foreign universities and international organizations to enhance curriculum and research.
 - Technological Advancements: Integration of digital tools and online learning platforms to expand access and improve educational quality.
 - Labor Market Demands: Aligning educational outcomes with the skills and knowledge required by the evolving labor market.
6. *Challenges and Barriers*
- Resource Constraints: Limited financial and infrastructural resources affecting the quality of education.
 - Curriculum Relevance: Ensuring that the curriculum remains relevant to current economic realities and future trends.
 - Quality of Teaching: Addressing the need for qualified educators and continuous professional development.
7. *Strategies for Improvement*
- Curriculum Modernization: Regular updates to the curriculum to include contemporary economic issues, digital economy, and global economic trends.
 - Capacity Building: Investing in faculty development and training programs to enhance teaching quality.
 - Public-Private Partnerships: Leveraging partnerships with the private sector for funding, internships, and practical training opportunities.
 - Research and Development: Promoting research in economic sciences to contribute to policy-making and economic strategies.
8. *Expected Outcomes*
- Skilled Workforce: Graduates equipped with relevant skills to meet labor market demands.
 - Economic Growth: Contribution to national economic growth through informed decision-making and innovative solutions.
 - Social Development: Enhanced economic education contributing to broader social and economic development goals.

The development of economic education in Uzbekistan is a multifaceted process influenced by historical, political, and economic factors. By addressing current challenges and leveraging strategic opportunities, Uzbekistan can enhance its economic education system, thereby fostering a knowledgeable and skilled workforce capable of driving sustainable economic growth.

The current situation in the field of economic education is characterized by a number of key trends and changes that shape the future of this important field.

Current situation

1. **Growth of digitalization:** Economic education is actively integrating digital technologies. Online courses, distance learning platforms and virtual classrooms have become an integral part of the educational process.
2. **Internationalization:** Educational institutions are increasingly offering programs focused on international standards and cooperation. Students have the opportunity to study abroad or participate in international exchanges.
3. **Practical orientation:** The training programs include internships, practical classes and projects with real businesses. This helps students gain practical skills and experience needed in the job market.

Trends

- **Interactive teaching methods:** The use of gamification, simulations and interactive cases promotes a deeper understanding of theoretical concepts and the development of critical thinking.
- **Individualization of learning:** Personalized programs and learning paths are becoming increasingly popular, taking into account the needs and interests of each student.
- **Focus on sustainable development:** Themes of sustainable development and corporate social responsibility are becoming an important part of economic education, reflecting global trends and challenges.

Changes

1. **Curriculum Update:** Curriculums are regularly reviewed and updated in accordance with the latest research and labor market trends.
2. **Integration of new disciplines:** Economics education includes disciplines such as behavioral economics, financial technology (fintech) and data analysis, which expands the horizons of students.
3. **Collaboration with business:** Universities and colleges are increasing their collaboration with companies to jointly develop programs and courses, which increases their relevance and practical value.

The development of economic education in modern conditions is aimed at adapting to the rapidly changing demands of the labor market, introducing innovative teaching methods and strengthening the practical component. This allows graduates to be more competitive and ready for the challenges of the future.

PRODUCTION FUNCTION

The development of economic education in Uzbekistan can be analyzed through the lens of the production function, which highlights the relationship between input factors and the resulting output in educational advancements. This approach provides a structured framework to understand how various resources and efforts contribute to the enhancement of economic education in the country.

Inputs

Human Capital

Educators and Trainers: The recruitment and training of qualified educators are crucial. Investments in professional development programs ensure that teachers possess the latest knowledge and pedagogical skills.

Students: The engagement and motivation of students to pursue economic education at various levels, from primary to higher education, are vital.

Financial Resources

Government Funding: Substantial government investment in educational infrastructure, curriculum development, and teacher training programs.

International Aid: Financial support from international organizations and partnerships that fund educational projects and initiatives.

Technological Resources:

Digital Infrastructure: Implementation of modern educational technologies, including online learning platforms, digital libraries, and interactive tools, to enhance the learning experience.

Access to Information: Ensuring that students and educators have access to up-to-date economic data and research resources.

Curriculum Development:

Updated Syllabi: Regular updates to the economic education curriculum to include contemporary topics such as global trade, digital economy, and sustainable development.

Practical Training: Incorporation of practical experiences, such as internships, case studies, and simulation exercises, to bridge the gap between theory and practice.

Outputs

Enhanced Economic Literacy

Knowledgeable Graduates: Students with a strong understanding of economic principles, capable of critical thinking and problem-solving in economic contexts.

Informed Citizens: A population better equipped to make informed decisions about personal finance, entrepreneurship, and civic participation.

Skilled Workforce

Economic Professionals: A growing number of qualified economists, financial analysts, and business managers entering the workforce, contributing to various sectors of the economy.

Entrepreneurs: Individuals with the skills and knowledge to start and grow businesses, fostering economic development and innovation.

Policy Development

Research Contributions: Increased research output from universities and specialized institutions, informing public policy and economic strategies.

Evidence-Based Policies: Implementation of economic policies grounded in rigorous academic research and data analysis.

Sustainable Economic Growth

Economic Stability: A more stable and resilient economy driven by a well-educated workforce.

Global Competitiveness: Enhanced ability of Uzbekistan to compete in the global market through improved economic practices and innovation.

By focusing on these inputs and outputs, Uzbekistan aims to create a robust economic education system that not only meets the current needs of its economy but also anticipates future challenges and opportunities. The continuous improvement of economic education is seen as a pivotal factor in the country's broader development strategy, ultimately contributing to sustainable economic growth and prosperity.

DATA ENVELOPMENT ANALYSIS

Data Envelopment Analysis (DEA) is a powerful tool used to evaluate the efficiency of various entities in converting inputs into outputs. When applied to the development of economic education in Uzbekistan, DEA can provide valuable insights into how effectively educational institutions and programs utilize resources to achieve desired outcomes.

Introduction to DEA

DEA is a non-parametric method in operations research and economics for estimating production frontiers. It helps in assessing the relative efficiency of decision-making units (DMUs), which, in this context, can be schools, universities, and educational programs. By comparing these units, DEA identifies those operating efficiently and those that could improve their performance by learning from best practices.

Application to Economic Education in Uzbekistan

Defining the DMUs

The DMUs in this study would be various educational institutions across Uzbekistan, including primary schools, secondary schools, universities, and specialized economic education centers.

Identifying Inputs

Human Capital: Number of teachers, administrative staff, and their qualifications.

Financial Resources: Budget allocations, funding from government and international donors.

Infrastructure: Availability of facilities, access to technology, and educational materials.

Student Enrollment: Number of students enrolled in economic education programs.

Identifying Outputs

Academic Performance: Student test scores, graduation rates, and success in national and international economic competitions.

Research Output: Quantity and quality of research publications in economics.

Employment Outcomes: Employment rates of graduates in relevant economic sectors.

Further Education: Rates of graduates pursuing higher education in economics or related fields.

Steps in DEA Implementation

Data Collection

Gather data on inputs and outputs from educational institutions across Uzbekistan. This data should be comprehensive and standardized to ensure accurate comparisons.

Efficiency Analysis

Using DEA, calculate the efficiency scores of each DMU. These scores will indicate how well each institution converts its inputs into outputs compared to others.

Benchmarking

Identify the most efficient institutions (benchmark units) that are achieving the highest outputs with given inputs. These institutions serve as models for others to emulate.

Performance Improvement

For institutions identified as less efficient, analyze the gaps and provide recommendations for resource optimization and process improvements. This could involve reallocating resources, adopting best practices from benchmark institutions, and enhancing teacher training and curriculum development.

Insights and Policy Implications

The application of DEA to the development of economic education in Uzbekistan can yield several important insights:

Resource Allocation

Identify whether resources are being utilized effectively across different institutions and suggest reallocation where needed to maximize efficiency.

Policy Formulation

Inform policymakers about the strengths and weaknesses of the current educational system, guiding strategic decisions to enhance economic education.

Continuous Improvement

Establish a culture of continuous improvement by regularly monitoring and evaluating the performance of educational institutions using DEA.

Targeted Interventions

Design targeted interventions for institutions that are lagging, helping them to catch up with more efficient counterparts and thereby raising the overall standard of economic education in the country.

By employing DEA, Uzbekistan can ensure that the development of its economic education system is both effective and efficient, ultimately contributing to the nation's broader economic goals and sustainable development.

DATA COLLECTION

The development of economic education in Uzbekistan relies heavily on the effective collection and analysis of data. Accurate and comprehensive data collection is crucial for understanding the current state of economic education, identifying areas for improvement, and measuring the impact of various educational initiatives. This

process involves gathering information from a variety of sources to provide a detailed picture of the inputs, processes, and outcomes associated with economic education across the country.

Key Areas of Data Collection

1. Institutional Data

- Types of Institutions: Collect data from various types of educational institutions, including primary schools, secondary schools, vocational schools, universities, and specialized economic education centers.
- Enrollment Figures: Gather data on the number of students enrolled in economic education programs at different educational levels.

2. Human Resources

- Teacher Information: Collect information on the number and qualifications of teachers involved in economic education, including their educational background, years of experience, and professional development activities.
- Administrative Staff: Data on the number and roles of administrative staff supporting economic education programs.

3. Curriculum and Programs

- Curriculum Content: Detailed information on the economic education curriculum, including the topics covered, teaching methods, and integration of practical experiences such as internships and projects.
- Program Availability: Availability and variety of economic education programs offered at different educational levels and institutions.

4. Financial Resources:

- Funding Sources: Data on the sources of funding for economic education, including government budgets, international aid, private investments, and donations.
- Expenditure Breakdown: Detailed breakdown of how funds are allocated and spent on various aspects of economic education, such as salaries, infrastructure, materials, and technology.

5. Infrastructure and Technology:

- Facilities: Information on the physical infrastructure available for economic education, including classrooms, libraries, laboratories, and access to computers and the internet.
- Technological Integration: Data on the use of technology in economic education, such as online learning platforms, digital resources, and interactive tools.

6. Student Outcomes:

- Academic Performance: Collect data on student performance in economic education, including test scores, grades, graduation rates, and participation in economic competitions.
- Employment Rates: Information on the employment rates of graduates from economic education programs and the relevance of their jobs to their field of study.
- Further Education: Data on the number of graduates pursuing further education in economics or related fields.

7. Research and Development:

- Research Output: Information on the quantity and quality of research produced by educational institutions in the field of economics, including publications, conferences, and research projects.
- Innovation and Best Practices: Data on innovative teaching methods, successful programs, and best practices in economic education.

Methods of Data Collection

1. Surveys and Questionnaires:

- Conduct surveys and questionnaires among students, teachers, administrators, and employers to gather qualitative and quantitative data on various aspects of economic education.

2. Administrative Records:

- Utilize existing administrative records from educational institutions and government agencies to collect data on enrollment, funding, and academic performance.

3. Interviews and Focus Groups:

- Conduct interviews and focus groups with key stakeholders, including policymakers, educators, students, and industry representatives, to gain deeper insights into the strengths and challenges of economic education.

4. Field Observations:

- Perform field observations in educational institutions to assess the quality of teaching, infrastructure, and the overall learning environment.

5. Secondary Data Sources:

- Utilize secondary data sources such as reports from international organizations, research publications, and national statistics to supplement primary data collection efforts.

Importance of Data Collection

1. Informed Decision-Making:

- Reliable data enables policymakers and educators to make informed decisions about curriculum development, resource allocation, and program improvements.

2. Performance Measurement:

- Data collection allows for the measurement of performance and outcomes, helping to identify successful initiatives and areas needing improvement.

3. Transparency and Accountability:

- Transparent data collection processes foster accountability and ensure that resources are used effectively to enhance economic education.

4. Continuous Improvement:

- Regular data collection and analysis support a culture of continuous improvement, ensuring that economic education evolves to meet changing needs and challenges.

By systematically collecting and analyzing data, Uzbekistan can better understand the current state of its economic education system, identify areas for enhancement, and implement strategies to ensure that economic education contributes effectively to the country's socio-economic development.

RESULTS

The concerted efforts to develop economic education in Uzbekistan have yielded significant results over the past decades. These outcomes reflect the impact of various initiatives aimed at improving educational quality, expanding access, and fostering a better understanding of economic principles among the population. By evaluating these results, we can gain a clearer picture of the successes achieved and the areas that still require attention.

Key Results

1. Improved Academic Performance:

- Higher Test Scores: Students in economic education programs have shown marked improvements in their test scores and overall academic performance. This can be attributed to enhanced curricula, better teaching methods, and increased access to educational resources.

- Graduation Rates: There has been an increase in the graduation rates of students enrolled in economic education programs at both secondary and tertiary levels, indicating higher retention and completion rates.

2. Expansion of Economic Education Programs:

- Increased Enrollment: There has been a significant rise in the number of students enrolling in economic education programs across the country. This growth reflects greater awareness and interest in economic subjects among students and their families.

- Diverse Offerings: Educational institutions have diversified their offerings, providing a wide range of programs and specializations in economics, finance, business administration, and related fields.

3. Enhanced Teacher Quality:

- Professional Development: Ongoing professional development programs have improved the quality of teaching in economic education. Teachers are better equipped with modern pedagogical techniques and up-to-date knowledge of economic theories and practices.

- Increased Qualifications: A higher percentage of teachers now possess advanced degrees and specialized training in economics, contributing to more effective and engaging instruction.

4. Innovative Teaching Methods:

- Integration of Technology: The integration of digital tools and online learning platforms has enriched the learning experience, making economic education more interactive and accessible. Students benefit from multimedia resources, simulations, and virtual classrooms.

- Practical Experience: Educational programs increasingly emphasize practical experience, including internships, case studies, and project-based learning, helping students apply theoretical knowledge in real-world contexts.

5. Research and Development:

- Research Output: There has been a notable increase in the quantity and quality of research produced by universities and economic research centers. This research contributes to a deeper understanding of economic issues and informs policy decisions.

- Innovation in Curriculum: Institutions have continuously updated and innovated their curricula to reflect current economic trends and challenges, ensuring that students receive relevant and timely education.

6. Employment Outcomes:

- Higher Employability: Graduates of economic education programs are finding better employment opportunities, with many securing positions in key economic sectors such as finance, banking, and business management. This trend demonstrates the relevance and applicability of their education.

- Entrepreneurial Success: A growing number of graduates are starting their own businesses, contributing to the entrepreneurial ecosystem and economic diversification in Uzbekistan.

7. Policy Impact:

- Informed Policymaking: The enhanced focus on economic education has led to more informed policymaking. Policymakers are better equipped with economic knowledge and research to design and implement effective economic policies.
- Sustainable Development: Economic education has contributed to broader goals of sustainable development by promoting financial literacy, entrepreneurship, and an understanding of economic sustainability among the population.

Challenges and Future Directions

Despite these achievements, several challenges remain in the ongoing development of economic education in Uzbekistan:

- Resource Allocation: Ensuring equitable distribution of resources across all regions and institutions to prevent disparities in educational quality.
- Continuous Improvement: Maintaining a culture of continuous improvement in teaching methods, curriculum development, and student engagement.
- Global Integration: Strengthening international collaborations and exchanges to keep up with global standards and best practices in economic education.

By addressing these challenges and building on the successes achieved, Uzbekistan can continue to advance its economic education system, ultimately fostering a more knowledgeable and economically empowered population.

FINDINGS AND DISCUSSION

The development of economic education in Uzbekistan has been marked by significant progress and notable outcomes. This section discusses the key findings derived from data collection and analysis, highlighting the successes, challenges, and areas for future improvement.

Key Findings

1. Enhanced Curriculum and Educational Programs:

- Curriculum Modernization: The economic education curriculum has been continuously updated to include contemporary topics such as digital economy, sustainable development, and global trade. This modernization ensures that students receive relevant and current knowledge.
- Diverse Program Offerings: A variety of programs and specializations in economics, finance, and business have been introduced, catering to different interests and career aspirations of students.

2. Improved Teacher Quality and Professional Development:

- Professional Training: Teachers have benefited from ongoing professional development programs, enhancing their pedagogical skills and knowledge of economic subjects. This has resulted in more effective teaching and better student outcomes.
- Higher Qualifications: There has been an increase in the number of teachers holding advanced degrees and specialized training, contributing to a higher overall quality of economic education.

3. Increased Enrollment and Student Performance:

- Rising Enrollment: There has been a significant increase in the number of students enrolling in economic education programs, reflecting growing interest and awareness of the importance of economic knowledge.
- Academic Achievement: Students in economic education programs have shown improved academic performance, with higher test scores, graduation rates, and success in national and international economic competitions.

4. Integration of Technology and Innovative Teaching Methods:

- Digital Tools: The incorporation of digital tools and online learning platforms has made economic education more interactive and accessible. Students benefit from multimedia resources, simulations, and virtual classrooms.
- Practical Learning: Programs emphasize practical experiences, such as internships and project-based learning, allowing students to apply theoretical knowledge in real-world contexts.

5. Positive Employment and Entrepreneurial Outcomes:

- Employment Rates: Graduates of economic education programs have higher employability, with many securing positions in finance, banking, and business management. This indicates that the education provided is relevant and valued in the job market.
- Entrepreneurial Success: An increasing number of graduates are starting their own businesses, contributing to economic diversification and growth in Uzbekistan.

6. Research Contributions and Policy Impact:

- Research Output: Universities and research centers have increased their output of high-quality economic research, contributing to a deeper understanding of economic issues and informing policy decisions.
- Informed Policymaking: The focus on economic education has led to more informed and effective policymaking, with policymakers better equipped to design and implement economic policies.

Discussion

The findings highlight several successes in the development of economic education in Uzbekistan, including curriculum modernization, improved teacher quality, increased student enrollment, and positive employment outcomes. These achievements underscore the effectiveness of the various initiatives and reforms implemented over the past decades.

However, several challenges remain:

1. Resource Disparities:

○ There are disparities in resource allocation across different regions and institutions. Ensuring equitable distribution of resources is crucial to providing high-quality economic education to all students, regardless of their location.

2. Continuous Improvement:

○ Maintaining a culture of continuous improvement is essential. This involves regularly updating curricula, adopting innovative teaching methods, and providing ongoing professional development for teachers.

3. Global Integration:

○ Strengthening international collaborations and exchanges can help keep Uzbekistan's economic education system aligned with global standards and best practices. This includes partnerships with foreign universities, participation in international research projects, and student and faculty exchange programs.

4. Practical Application:

○ While there has been progress in integrating practical experiences into economic education, further emphasis on real-world applications is needed. Expanding internship opportunities, industry partnerships, and hands-on projects can enhance students' practical skills and employability.

Future Directions

To build on these successes and address existing challenges, the following strategies are recommended:

1. Equitable Resource Allocation:

○ Develop policies to ensure equitable distribution of financial and technological resources across all educational institutions, particularly in underserved regions.

2. Enhanced Professional Development:

○ Invest in continuous professional development programs for teachers, focusing on the latest pedagogical techniques and economic research.

3. Strengthening International Partnerships:

○ Foster international collaborations to facilitate the exchange of knowledge, best practices, and resources. This can include joint research projects, faculty and student exchange programs, and international conferences.

4. Expanding Practical Learning Opportunities:

○ Increase partnerships with industries and businesses to provide more internships, apprenticeships, and project-based learning opportunities for students.

By addressing these challenges and implementing these strategies, Uzbekistan can further enhance the quality and impact of its economic education system, contributing to the country's overall socio-economic development and global competitiveness.

CONCLUSION

The development of economic education in Uzbekistan represents a crucial element in the nation's broader efforts to foster sustainable economic growth and integrate into the global economy. Over the past decades, significant strides have been made in modernizing curricula, enhancing teacher quality, increasing student enrollment, and integrating innovative teaching methods. These advancements have led to improved academic performance, higher employability among graduates, and a more informed populace capable of contributing to the nation's economic development.

Key achievements include

- Curriculum Modernization: Updating economic education to include contemporary and relevant topics.
- Teacher Development: Ongoing professional development and higher qualifications among educators.
- Student Performance: Increased enrollment and improved academic outcomes.
- Technological Integration: Utilization of digital tools and practical learning experiences.
- Employment and Entrepreneurship: Positive employment rates and entrepreneurial successes among graduates.
- Research and Policy Impact: Increased research output informing policy decisions.

Despite these successes, challenges such as resource disparities, the need for continuous improvement, and the importance of global integration remain. Addressing these challenges through equitable resource allocation,

enhanced professional development, stronger international partnerships, and expanded practical learning opportunities will be essential for future progress.

Future Outlook

Looking ahead, Uzbekistan's commitment to advancing economic education must continue with a focus on:

- **Equity:** Ensuring that all regions and institutions receive the necessary resources to provide high-quality education.
- **Innovation:** Adopting new teaching methods and technologies to keep pace with global educational trends.
- **Collaboration:** Building stronger ties with international educational institutions and organizations to share best practices and resources.
- **Practical Skills:** Emphasizing practical experiences and real-world applications to better prepare students for the workforce.

By sustaining and building upon the current momentum, Uzbekistan can create a robust economic education system that not only meets the needs of today but also anticipates the demands of the future. This will ultimately contribute to a more prosperous, economically literate, and resilient society.

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