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ISLOMIY MIKROMOLIYALASHTIRISHNING MAZMUNI, IQTISODIY ZARURLIGI VA AHAMIYATI

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ECONOMIC NEED AND IMPORTANCE OF ISLAMIC MICROFINANCE

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Annotatsiya

Qashshoqlik bu XXI asrning eng katta muammolaridan biridir. Bu dunyoda uch milliarddan ortiq odam qashshoqlikda yashaydi. Musulmon jamiyatlari qashshoqlik muammosini hal qilishda dunyoning qolgan qismidan ancha orqada qolgan. Dunyodagi eng ko'p musulmon aholisi bo'lgan Indoneziyada, milliy aholining yarmidan ko'pi - taxminan 129 million kishi kambag'al yoki kuniga atigi 2 AQSh dollaridan kam daromadga ega[4]. Buning asosiy sabablaridan biri moliyaviy xizmatlardan foydalanish imkoniyatini chegaralanganligidadir. Darhaqiqat, kambag'allar nafaqat qarzga muhtoj bo'ladi, balki, kredit, jamg'arma, pul o'tkazmalari va sug'urta kabi turli xil bank xizmatlarga muhtoj bo'lishi tabiiy. Tijorat banklari asosan megapolis shaharlarga ixtisoslashganligi sababli, yordamga mikromoliya tashkilotlari keladi. Mikrokredit tashkilotlari ham shakllanish va ishlash jihatdan ikkiga guruhga bo'linadi. Bular An'anaviy va Islomiy mikrokredit tashkilotlaridir.

An'anaviy mikromoliya tashkilotlari tomonidan taklif qilingan mikrokredit mamlakatdagi musulmon aholi va tadbirkorlarni foydalanishdan to'sishiga sabab, islom shariati tomonidan taqiqlangan ribo elementini o'z ichiga oladi. Demak, Islomiy mikromoliya tashkilotlarini tashkil qilish mamlakatda qashshoqlikka barham berishda muhim rol bajaradi.

Mikromoliyalashtirishni tor va keng ma'noda qarash mumkin. Tor ma'noda mikromoliyalashtirish deganda unchalik katta bo'lmagan kreditlar berish va lizing xizmatini ko'rsatishga tushuniladi. Keng ma'noda esa, mikromoliyalashtirish deganda mikrokredit va mikrolizingdan tashqari mikrojamg'armalar, mikrosug'urtalar, pul o'tkazmalari va konsalting xizmatlari kabi keng tarmoqli moliyaviy xizmatlarni o'z ichiga oladi. Ushbu xizmatlarni islom shariat qoidalari asosida ko'rsatish esa islomiy mikromoliyalashtirish deyiladi. Tijorat banklaridan farqli ravishda aynan daromadi kam bo'lgan aholiga xizmat ko'rsatuvchi moliyaviy mexanizm sifatida mikromoliya tashkilotlari tashkil topdi va rivojlanmoqda.

Ushbu maqolada Islomiy mikromoliyalashning iqtisodiy zarurligi va ahamiyati hamda Islomiy mikromoliya tashkilotini O'zbekistonda tashkil qilish bo'yicha ilmiy asoslangan taklif va tavsiyalar ishlab chiqilgan.

Abstract

Poverty is one of the biggest challenges of the 21st century. More than three billion people in the world live in poverty. Muslim societies are far behind the rest of the world in tackling poverty. In Indonesia, which has the largest Muslim population in the world, more than half of the national population - about 129 million people - is poor or earns less than $ 2 a day. One of the main reasons for this is the limited access to financial services. In fact, the poor will not only need loans, but will also need a variety of banking services such as loans, savings, money transfers and insurance. As commercial banks specialize mainly in megacities, microfinance institutions come to the rescue. Microcredit organizations are also divided into two groups in terms of formation and operation. These are Traditional and Islamic microcredit organizations.

The microcredit offered by traditional microfinance institutions contains an element of usury that is prohibited by Islamic Sharia, which prevents it from being used by the Muslim population and businesses in the country. This means that the establishment of Islamic microfinance institutions will play an important role in eradicating poverty in the country.

Microfinance can be viewed in a narrow and broad sense. In the narrow sense, microfinance refers to the provision of small loans and leasing services. In a broad sense, microfinance includes a wide range of financial services, in addition to microcredit and microleasing, such as microfinance, microinsurance, money transfers, and consulting services. The provision of these services in accordance with the rules of Islamic Sharia is called Islamic microfinance. Unlike commercial banks, microfinance institutions have been established and are developing as a financial mechanism to serve low-income people. This article presents the economic necessity and importance of Islamic microfinance, as well as scientifically based proposals and recommendations for the establishment of the Islamic Microfinance Organization in Uzbekistan.

Kalit so'zlar: *Islomiy Mikromoliya Tashkiloti, ribo, Islomiy moliyaviy xizmatlar, zakot, vaqf, murobaha, musharaka, mudaraba.*

Keywords: *Islamic Microfinance Organization, usury, Islamic financial services, zakat, waqf, murabaha, musharaka, mudaraba.*

Kirish.

Mikromoliya dunyo bo'ylab qashshoqlikka qarshi kurashda kuchli molivaviy mexanizm sifatida rivojlanmoqda. Mikromoliya kontseptsiyasini Nobel mukofoti laureati professor Muhammad Yunus 1976-yilda birinchi bo'lib hayotga tatbiq etgan. O'sha davrdan hozirgi kungacha ko'pchilik tomonidan qabul qilindi, takomillashdi, turli mamlakatlardagi tashkilotlar, asosan rivojlanayotgan dunyoda, qashshoqlikka qarshi kurash va qishloq iqtisodiyotini yaxshilash uchun asosiy moliyaviy vositalaridan biri sifatida foydalanilmoqda. Mikromoliyaning paydo bo'lishining asosiy sababi qashshoqlik darajasini kamaytirish, daromadi kam bo'lgan aholini moliyaviy xizmatlardan foydalanishga imkoniyat yaratish edi, ammo u keyinchalik yo'nalishini o'zgartirib foyda