THE IMPACT OF INFLATION ON THE COUNTRY'S ECONOMY AND MEASURES TO ELIMINATE IT

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Annotation. In this article, we will talk about inflation, which has become one of the most important concepts of the economy, its nature, internal and external factors, factors that create conditions for the rise of inflation, the impact of inflation on the economic security of the country, measures to prevent and to eliminate it.

Key words. Inflation, open and hidden types of inflation, market mechanisms, exchange rate, world financial system, targeting, anti-inflation policy, anti-inflation tactics, direct and indirect methods.

Inflation is not only a word but also a problem that is spreading today among representatives of every industry, especially among financial professionals and ordinary people alike. Also, most individuals do not understand the true meaning of this term and the mechanisms of its effects.

Description. Inflation (Latin. "inflation" - swelling, bulging, rise) - devaluation of money - increase in the amount of paper money in circulation in excess of the needs of economic circulation as a result of a violation of the commodity-money balance, the superiority of the money mass over the mass of goods resulting in the emergence of money that is not backed by goods.

Inflation is manifested in the following forms:

- As a result of an irregular and continuous increase in the price of goods and services, its purchasing power decreases and the value of money decreases;
- A decrease in the level of the national currency compared to the foreign currency;
- Increase in the value of the gold price in terms of the national currency.

There are following types of inflation:

- Creeping inflation. This can happen when the inflation rate in the country does not exceed 5-10 percent.
- Severe inflation. In this type of inflation, this level can rise from 10 to 100 percent and sometimes up to 200 percent.
- Hyperinflation. The inflation rate is prominent in situations above 200 percent. We can show this type of inflation that occurred in Germany in 1923 as an example.

- Demand inflation. This traditional type is manifested in the situation where the level of demand in the country has exceeded.
- Production-related inflation, specifically, supply-side inflation. As a result of various processes and structural changes, as a result of the decrease in labor productivity, the costs of production increase and this causes supply inflation.

There are open and hidden (suppressed) types of inflation. Open inflation is observed in freely operating markets. Uneven price growth disrupts the market mechanism, but does not destroy it. The economy reacts to market changes and adjusts itself to different market equilibrium.

In the period of hidden inflation, the situation is different, the state is worried about the increase in prices and starts a fight against it, establishing gross administrative control over income and prices, freezing them at a certain level. Hidden inflation destroys the market's self-regulating mechanism. Freezing prices disincentivize investment in high-cost industries. For this reason, the remnants of capital will also try to leave this sector and lead to a shortage of goods. In a market economy, scarcity causes prices to rise.

Experts consider inflation to be one of the most dangerous phenomena in the economy, because it is characterized by sudden changes in the prices of goods and services, a decrease in the purchasing power of the society, a decrease in the price and depreciation of banknotes. It is noteworthy that this process takes place both in the backward countries and in the most developed countries. The only difference between them is the extent and level of inflation. In countries with a stable economy, inflation growth does not exceed 3 percent per year. But there are countries where this figure is more than 15 percent.

It should be noted that this phenomenon is not always caused by the greed of the ruling part of the population. Any country tries to maintain an army, provides social assistance to its unemployed citizens, builds infrastructure and many non-profit operations are carried out, in addition, the world financial system has a significant impact on the inflationary processes of each country, exchange rate fluctuations, public debt, participant activity, stock market trading - all of these and more can devalue a weak national currency.

Policy against inflation. This task is paid attention by the states not only in times of economic crisis in the countries, but also in times of economic stability. A set of measures aimed at reducing inflation is called anti-inflation policy or inflation targeting. It envisages two main measures.

- Formation of anti-inflation strategies
- Development of anti-inflation tactics

Ways to fight inflation. Methods of combating this problem can be direct or indirect. In this case, depending on the level of complexity of inflation, the Central Bank and the government's methods of influencing the money supply, the state economy, and the aspirations to lower the situation become more and more urgent.

Direct coping methods include:

- State regulation of wages and prices;
- State regulation of the credit sector;
- Currency control; ·
- Regulation of foreign trade and foreign capital.

Indirect methods include:

a) The Central Bank's foreign exchange intervention affecting the short-term exchange rate;

b) The purchase or sale of open market bonds;
c) The Central Bank's establishment of key rates;
d) Compulsory change of the rate of commercial banks.

It should be noted that indirect methods may not be very effective in the domestic economy for countries whose market mechanisms are not yet developed, because in some countries the market of government bonds and the financial market may not be developed. For this reason, through indirect methods, the government may not be able to sufficiently influence the size of the money supply when conducting operations in the open market.

The most radical and at the same time the most effective measure to combat high inflation is probably monetary reform.

The methods of implementing all monetary reforms are as follows:

1. Temporary freezing of bank accounts of entrepreneurs and residents;
2. Lowering the newly produced money to the level of deflation;
3. An attempt to drastically reduce the money in circulation;
4. Combine all methods.

The US dollar is considered one of the most used and powerful currencies in the world. In this regard, Forbes published the ten weakest currencies in the world in nominal terms, based on the relative value of other currencies to the US dollar. In this ranking, the Uzbek soum is in the seventh place (as of July 20, 1 dollar is 11600 soums).

Top 10 most worthless currencies in the world:

1. Iranian rial ($1 — 42273 Iranian rials);
2. Vietnamese dong ($1 — 23711 Vietnamese dong);
3. Lao kipi ($1 — 19072 Lao kipi);
4. Sierra Leonean leone ($1 — 17665 leones);
5. Indonesian rupiah (1 dollar — 14993 rupiah);
6. Lebanese pound (1 dollar — 14986 pounds);
7. Uzbek soum (1 dollar — 11600 soum);
8. Guinean franc (1 dollar — 8583 francs);
9. Paraguay guarani ($1 – 7249 guarani);
10. Ugandan shilling ($1 – 3669 shillings).

After the independence of Uzbekistan, the soum, the national currency introduced into circulation on July 1, 1994, has been used as a single means of payment in all regions of the republic. It is worth mentioning that on the day the soum was put into circulation, the value of 1 US dollar was equal to 7 soums on the currency exchange.

Later, against the backdrop of the fall in the prices of the country's main export goods on the world market and the increase in demand for foreign currency in the domestic market, the depreciation of the soum against the dollar will accelerate. In particular, the value of 1 dollar is 93.46 soums in 1998, 750.05 soums in 2002, and 1224.6 soums in 2006. In 2010, the annual average value of 1 dollar was equal to 1586.5 soums. Since 2017, the official exchange rate of the dollar against the som has increased sharply in Uzbekistan after the free conversion of the currency began.

For comparison, in 2016, the average official value of 1 dollar against the soum was 2965.7 soums, and as of January 1, 2017, it was equal to 3239.6 soums. But the possibility of buying foreign currency from banks was almost non-existent. In the black market, the dollar rate was much higher than that of the banks. On September 2, 2017, the presidential decree "On primary measures to

liberalize currency policy" was adopted and 4210.35 soums were set as the initial exchange rate. By the end of 2017, the value of 1 dollar will reach 8120.7 soums. By the end of 2018, 1 dollar equaled 8339.5 soums, and the value of the dollar against the soum increased by 2.7 percent during the year.

Accordingly, in 2019 (1 dollar equaled 9507 soums at the end of the year) the advantage of the dollar was strengthened by 14%, and in 2020 (the value of 1 dollar at the end of the year was 10476 soums) by 10.19%. In 2021, the value of 1 dollar against the soum increased by 3.27% (from 10476 soums to 10819 soums), and in 2022 by 3.94% (from 10819 soums to 11246 soums). Since the beginning of this year, the advantage of the American currency over the Uzbek soum has been increasing. For example, as of January 1, 2023, 1 dollar was 11246 soums, and as of July 20, it reached 11600 soums or strengthened by 3.14%. One of the main factors affecting the depreciation of the soum is the increase in the devaluation of the national currencies of Turkey and Russia, which are considered the main trade partners of Uzbekistan, in recent months.

Summary. In short, inflation occurs when the currency of a country depreciates. And of course, our government and the Central Bank of the Republic of Uzbekistan are consistently taking the necessary measures to prevent and eliminate it. The inflation index in our country is decreasing year by year. Including this, the inflation rate is 12.3% as of 2022. It is planned to reduce this indicator to 5% in the coming years, and in this regard, sufficient reforms are being carried out in our country.

Therefore, we are confident that we will soon achieve this goal. Inflation is dangerous for any country even economically developed countries fall into a difficult situation during inflation.

That is why countries try to avoid it and try to use any measures to get rid of it during inflation. It should be noted that, inflation can indicate not only that the state is in a bad state, but also that it is in a good state.

Of course, the question of how can arise, in response to this, let's give an example: if we take the country of Kyrgyzstan, for example, the increase in inflation there is due to low production or a large amount of money in circulation to condemn the state budget deficit may result in expulsion.

But if we look at Uzbekistan, the 7-8% inflation here indicates that a large part of the state budget is directed to the development of social spheres.

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