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Abstract: This article is mainly about the etymology of the word "garov" and its meanings. At the same time, the origin of the word "garov" and its negative consequences today are explained in detail based on examples and analysis of works.

Keywords: collateral, dispute, dispute court, defense attorney, lawyer, agreement

The Uzbek language is considered one of the richest and most ancient languages. The richness of this language lies in its vocabulary, dialects, figurative expressions, and various fields. The Uzbek language belongs to the Turkic language family, and its roots go back several thousand years. Our language has been developing with rich literary traditions since the time of Alisher Navoi. The Uzbek language was formed under the influence of various cultures and borrowed words, and its vocabulary has expanded through words from Arabic, Persian, Russian, and other languages. Today, it has its own extensive and diverse vocabulary. Although the Turkic language family plays a major role in the formation of the vocabulary, the influence of other languages is also significant. At the same time, homonyms also play an important role in the formation of the Uzbek language, serving to increase the vocabulary of the language. As a result of the different meanings of one word in different contexts, the language is becoming richer. There are many homonyms in our language, and their types of meanings are very wide. For example, we can cite words such as "ot", "garov", "o't", "nor" as examples of homonyms. If we analyze the semantic properties of the word "garov", there are both homonymic and etymological explanations for this word.

In the explanatory dictionary of the Uzbek language, the word "garov" means Persian-guarantee. A deposit left to assure the fulfillment of a promise is considered a pledge¹. A pledge is basically something or a basis that ensures its fulfillment, implementation. This is reflected in the minds of people through words such as "to bet", "to stipulate", "to bet on"

If we look at the etymological dictionary of the Uzbek language, the word "garov" is originally derived from the Tajik word "garav" (pledge). When translated into Uzbek, the "a" before the "v" sound is pronounced as "o". This basically means something that is given as reliable evidence to repay a debt or fulfill an obligation². All of this is reliable information that clearly reveals the giving of a pledge. Not limited to these data, other features of the pledge were also studied, and as a result, it was found that it has homonymous features.

¹Madvaliyev A. Explanatory dictionary of the Uzbek language. "National Encyclopedia of Uzbekistan" State Scientific Publishing House T.: p. 489.

²Rahmatullayev Sh. Etymological dictionary of the Uzbek language T.: "Universitet" 2009. p. 61

Understanding differences leads us to wisdom, and seeing similarities makes us more attentive³. Because when people only see one side of the coin, not seeing the other side that deserves attention, it leads to a narrowing of the scope of human thinking. We also need to learn the homonyms, similarities and differences of the word pledge.

In fact, there are types of gambling, differences and similarities. There are two spiritual types of gambling: gambling and gambling. We can better understand these types through the creative work of writers.

Gambling is an activity that occurs between people with the aim of winning money or other valuable things, either by chance or as a result of certain events. Sometimes, in gambling, two or more people agree to compete for an outcome, and the winner receives a prize (money or other things). This is usually done for fun or enjoyment. To better understand this, it is useful to refer to fiction.

As an example, we analyzed Anton Chekhov's story "The Pledge". The story takes place between a wealthy bank employee and a young lawyer. This pledge causes a heated argument between the bank employee and the lawyer, which is about changing the death penalty to life imprisonment. According to this pledge, the young lawyer will have to spend 15 years of his life in prison. In return, 2 million is bet, and the lawyer agrees to serve 15 years in prison in order to win the money. However, he suffers greatly in the first years, but he consoles himself with books. In later years, he studied theology, philosophy, art, language, and history. In his later years, he began to reflect on the essence of life, realizing the futility of worldly wealth. The lawyer wants to kill him because he is in financial trouble. When he is about to kill him, he comes across a letter written by the lawyer. In it, he writes that he will not comply with the bail, because he has realized the essence of his life and the insignificance of material wealth, and will not take the two million and leave prison early. He does so. He prioritizes his spiritual wealth over money. This story is a clear example of gambling.

A pledge is usually made to secure an obligation, and if someone fails to fulfill their obligation, the pledge is collected from their account. In other words, a pledge is a guarantee or assurance that one party will or will not perform something. This is usually done within the framework of an agreement or contract.

The concept of collateral is often found in works of fiction. For example, if we take the work "Gobsek" by the French writer Honoré de Balzac, the theme of usury and the accumulation of wealth through collateral is a priority. The main character of the work, Gobsek, is a very rich but greedy usurer. He lends money to people, but takes valuable things as collateral in return. He sees money only as a source of income and equates human relationships with money. Gobsek is so obsessed with accumulating wealth that he eventually hides his treasure and dies without giving it to anyone. A large treasure is found in his room among rotten food and worn-out clothes. In the end, their money didn't

³Wolfgang Goethe, Faust, page 29

serve their interests. This work seems to have been written to reveal the essence of giving a pledge.

In the process of identifying these two types, there was a process of encountering information that is usually overlooked, and it was discovered that the word "bail" is also used in other meanings. In this, two main types of meanings were identified: Bail (captive) to fall, guarantee.

To be held hostage usually refers to the state of being held hostage or taken hostage. This refers to the person's placing themselves, their loved ones, or their property under hostage status as a result of a specific contract, agreement, or event, resulting in the condition of being "held hostage."

An example of this is the passage in the story "Garov" by Olmas Umarbekov, "Zaynabkhan sat with her head bowed, ashamed that she had cheated on her husband yesterday, and today, not her son, but herself, as if she had been taken hostage." Here, Zaynabkhan's son is taken hostage, that is, taken prisoner, and money is demanded in return. Zaynabkhan, on the other hand, is described as feeling like she has been taken hostage instead of her son because she hid the lie.

There is another homonym of pledge in dictionaries. It is also called a pledge, and it often denotes a condition necessary to guarantee a future event or result. In the process of communication, we encounter words such as "guarantee of trust", "guarantee of health", and in order to understand the meaning of this word, it is advisable to look at a work of art.

This includes Sunatulla Anorboev's "Aksoy" An example is the passage from the novel "The chairman gave a big speech about the fact that fodder preparation is the main guarantee of the development of livestock farming." Here, the word "guarantee" means a guarantee, a condition, etc. Here, the chairman emphasizes that the preparation of fodder is a necessary condition for the development of livestock farming, and the implementation of this work is guaranteed by the livestock farming sector.

As you can see, the word "collateral" alone has the meanings and characteristics shown above.

The true meaning of a single word with these meanings must always be understood. Because the incorrect use of the meaning of a single word can change the meaning of the entire sentence or lead to an error. Therefore, in order to prevent the concepts of betting and gambling from being used incorrectly at the right time, its similarities were also examined and the following were revealed. The similarities of betting mean meanings that are close to each other depending on different situations and conditions

Its similarities include:

In both, i.e., betting and gambling, (money, property, or other valuables) are involved, in short, they have financial value.

Both are based on an obligation or condition.

gambling, the obligation or condition is based on an agreed-upon outcome between the participants, meaning that there is an agreed-upon condition between them before anyone wins or loses.

Collateral is often based on securing the fulfillment or non-fulfillment of financial obligations. For example, when taking a loan from a bank, agreements are made between them, such as when and how much to repay, and a contract is concluded. In both cases, the parties take a certain amount of risk (guess).

When pledging, if any problems arise between the pledgees, they can be resolved according to certain legal procedures.

The similarities between gambling and betting are reflected in their being based on valuables, conditions, and outcomes. However, they differ in their purpose and areas of use.

Nowadays, and in history, one of the most widespread types of betting is betting on various games, fights and fights. This is also called gambling in another sense today. The main thing is that they are not honest and decent. Even in history, betting on fights and betting on them was a very common phenomenon. This custom was observed in different cultures and eras. In ancient Mesopotamia, a system of lending and pawning developed in 3000 BC, and in the 19th century and later in the United States, spectators made large bets on the outcome of boxing matches. This tradition later led to the formation of sports gambling. In ancient Rome, gladiator fights were held as a spectacle, and depending on the outcome of their games, rich and poor people bet. Spectators bet money or property, predicting which of the fighters would win. Some wealthy Romans made or lost a great deal of wealth through this. The Code of Hammurabi had clear rules for borrowing and pledging. For example, if a debtor failed to repay his debt on time, his property or even a member of his family could be taken as collateral. In Egypt, the system of pledges and loans was mainly related to land and crops. If a farmer borrowed money and could not repay it, his crops or land area would be pledged. In Greece, borrowing was carried out through collateral. Citizens in financial difficulties often offered their land or labor as collateral. In Rome, however, clear rules were developed for loans. If debtors could not repay their debts, punitive measures were applied to them.

It is clear that even in ancient times, gambling was quite widespread and has reached us. Historically, collateral and debt have been an integral part of social life. While it has contributed to the development of economic systems, it has also sometimes led to social inequality and hardship. Modern collateral systems have been shaped by that historical experience and have come down to us, becoming more sophisticated in legal and financial terms.

Although gambling and betting are considered an effective means of building trust between parties and guaranteeing obligations, However, this practice may not always lead to fair or effective results, as it can sometimes harm the interests of vulnerable parties or impose unfavorable conditions. It can be mismanaged, increase financial risks, and negatively affect social relations. Therefore, decisions related to bail should be made with

caution and thorough analysis, and bail issues should be implemented based on a scientific approach and legal analysis.

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