



# IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

**№4**

Google Scholar

OPEN ACCESS

ULRICHSWEB<sup>®</sup>  
GLOBAL SERIALS DIRECTORY

OpenAIRE

ROAD

НАУЧНАЯ ЭЛЕКТРОННАЯ  
БИБЛИОТЕКА  
LIBRARY.RU

Academic  
Resource  
Index  
ResearchBib

ISSN  
INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INTERNATIONAL CENTRE

CYBERLENINKA

BASE

INDEX COPERNICUS  
INTERNATIONAL

Crossref



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>

**2025**



## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

### Bosh muharrir:

**Sharipov Kongiratbay Avezimbetovich**

*Elektron nashr. 1439 sahifa.*

*E'lon qilishga 2025-yil 7-aprelda ruxsat etildi.*

### Bosh muharrir o'rinbosari:

**Karimov Norboy G'aniyevich**

### Muharrir:

**Qurbonov Sherzod Ismatillayevich**

### Tahrir hay'ati:

**Salimov Oqil Umrzoqovich**, O'zbekiston Fanlar akademiyasi akademigi  
**Abduraxmanov Kalandar Xodjayevich**, O'zbekiston Fanlar akademiyasi akademigi  
**Sharipov Kongiratbay Avezimbetovich**, texnika fanlari doktori (DSc), professor  
**Rae Kvon Chung**, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati  
**Osman Mesten**, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari  
**Axmedov Durbek Kudratillayevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Axmedov Sayfullo Normatovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Abduraxmanova Gulnora Kalandarovna**, iqtisodiyot fanlari doktori (DSc), professor  
**Kalonov Muxiddin Baxritdinovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Siddiqova Sadoqat G'afforovna**, pedagogika fanlari bo'yicha falsafa doktori (PhD)  
**Xudoyqulov Sadirdin Karimovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Maxmudov Nosir**, iqtisodiyot fanlari doktori (DSc), professor  
**Yuldashev Mutallib Ibragimovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Samadov Asqarjon Nishonovich**, iqtisodiyot fanlari nomzodi, professor  
**Slizovskiy Dimitriy Yegorovich**, texnika fanlari doktori (DSc), professor  
**Mustafakulov Sherzod Igamberdiyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Axmedov Ikrom Akramovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Eshtayev Alisher Abdug'aniyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Xajiyev Baxtiyor Dushaboyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Hakimov Nazar Hakimovich**, falsafa fanlari doktori (DSc), professor  
**Musayeva Shoiraz Azimovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), professor  
**Ali Konak (Ali Ko'nak)**, iqtisodiyot fanlari doktori (DSc), professor (Turkiya)  
**Cham Tat Huei**, falsafa fanlari doktori (PhD), professor (Malayziya)  
**Foziljonov Ibrohimjon Sotvoldix'o'ja o'g'li**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dots.  
**Utayev Uktam Choriyevich**, O'z.Respub. Bosh prokuraturasi boshqarma boshlig'i o'rinbosari  
**Ochilov Farkhod**, O'zbekiston Respublikasi Bosh prokuraturasi IJQKD boshlig'i  
**Buzrukxonov Sarvarxon Munavvarxonovich**, iqtisodiyot fanlari nomzodi, dotsent  
**Axmedov Javohir Jamolovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)  
**Toxirov Jaloliddin Ochil o'g'li**, texnika fanlari bo'yicha falsafa doktori (PhD), katta o'qituvchi  
**Bobobekov Ergash Abdumalikovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), v.b. dots.  
**Djudi Smetana**, pedagogika fanlari nomzodi, dotsent (AQSH)  
**Krissi Lyuis**, pedagogika fanlari nomzodi, dotsent (AQSH)  
**Glazova Marina Viktorovna**, iqtisodiyot fanlari nomzodi (Moskva)  
**Nosirova Nargiza Jamoliddin qizi**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent  
**Sevil Piriyeva Karaman**, falsafa fanlari doktori (PhD) (Turkiya)  
**Mirzaliyev Sanjar Makhamatjon o'g'li**, TDIU ITI departamenti rahbari  
**Ochilov Bobur Baxtiyor o'g'li**, TDIU katta o'qituvchisi



## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

### Editorial board:

**Salimov Okil Umrzokovich**, Academician of the Academy of Sciences of Uzbekistan  
**Abdurakhmanov Kalandar Khodjayevich**, Academician of the Academy of Sciences of Uzbekistan  
**Sharipov Kongirاتبay Avezimbetovich**, Doctor of Technical Sciences (DSc), Professor  
**Rae Kwon Chung**, South Korea, Honorary Professor at TSUE, Nobel Prize Laureate  
**Osman Mesten**, Member of the Turkish Parliament, Head of the Turkey–Uzbekistan Friendship Society  
**Akhmedov Durbek Kudratillayevich**, Doctor of Economic Sciences (DSc), Professor  
**Akhmedov Sayfullo Normatovich**, Doctor of Economic Sciences (DSc), Professor  
**Abdurakhmanova Gulnora Kalandarovna**, Doctor of Economic Sciences (DSc), Professor  
**Kalonov Mukhiddin Bakhridinovich**, Doctor of Economic Sciences (DSc), Professor  
**Siddikova Sadokat Gafforovna**, Doctor of Philosophy (PhD) in Pedagogical Sciences  
**Khudoykulov Sadirdin Karimovich**, Doctor of Economic Sciences (DSc), Professor  
**Makhmudov Nosir**, Doctor of Economic Sciences (DSc), Professor  
**Yuldashev Mutallib Ibragimovich**, Doctor of Economic Sciences (DSc), Professor  
**Samadov Askarjon Nishonovich**, Candidate of Economic Sciences, Professor  
**Slizovskiy Dmitriy Yegorovich**, Doctor of Technical Sciences (DSc), Professor  
**Mustafakulov Sherzod Igamberdiyevich**, Doctor of Economic Sciences (DSc), Professor  
**Akhmedov Ikrom Akramovich**, Doctor of Economic Sciences (DSc), Professor  
**Eshtayev Alisher Abduganiyevich**, Doctor of Economic Sciences (DSc), Professor  
**Khajiyev Bakhtiyor Dushaboyevich**, Doctor of Economic Sciences (DSc), Professor  
**Khakimov Nazar Khakimovich**, Doctor of Philosophy (DSc), Professor  
**Musayeva Shoira Azimovna**, Doctor of Philosophy (PhD) in Economic Sciences, Professor  
**Ali Konak**, Doctor of Economic Sciences (DSc), Professor (Turkey)  
**Cham Tat Huei**, Doctor of Philosophy (PhD), Professor (Malaysia)  
**Foziljonov Ibrokhimjon Sotvoldikhoja ugli**, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor  
**Utayev Uktam Choriyevich**, Deputy Head of Department, Prosecutor General's Office of Uzbekistan  
**Ochilov Farkhod**, Head of DCEC, Prosecutor General's Office of Uzbekistan  
**Buzrukkhonov Sarvarkhon Munavvarkhonovich**, Candidate of Economic Sciences, Associate Professor  
**Akhmedov Javokhir Jamolovich**, Doctor of Philosophy (PhD) in Economic Sciences  
**Tokhirov Jaloliddin Ochil ugli**, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer  
**Bobobekov Ergash Abdumalikovich**, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor  
**Judi Smetana**, Candidate of Pedagogical Sciences, Associate Professor (USA)  
**Chrissy Lewis**, Candidate of Pedagogical Sciences, Associate Professor (USA)  
**Glazova Marina Viktorovna**, Candidate of Economic Sciences (Moscow)  
**Nosirova Nargiza Jamoliddin kizi**, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor  
**Sevil Piriyeva Karaman**, Doctor of Philosophy (PhD) (Turkey)  
**Mirzaliyev Sanjar Makhamatjon ugli**, Head of the Department of Scientific Research and Innovations, TSUE  
**Ochilov Bobur Bakhtiyor ugli**, Senior lecturer at TSUI

#### Ekspertlar kengashi:

**Berkinov Bazarbay**, iqtisodiyot fanlari doktori (DSc), professor  
**Po'latov Baxtiyor Alimovich**, texnika fanlari doktori (DSc), professor  
**Aliyev Bekdavlal Aliyevich**, falsafa fanlari doktori (DSc), professor  
**Isakov Janabay Yakubbayevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Xalikov Suyun Ravshanovich**, iqtisodiyot fanlari nomzodi, dotsent  
**Rustamov Ilhomiddin**, iqtisodiyot fanlari nomzodi, dotsent  
**Hakimov Ziyodulla Ahmadovich**, iqtisodiyot fanlari doktori, dotsent  
**Kamilova Iroda Xusniddinovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)  
**G'afurov Doniyor Orifovich**, pedagogika fanlari bo'yicha falsafa doktori (PhD)  
**Fayziyev Oybek Raximovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent  
**Tuxtabayev Jamshid Sharafetdinovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent  
**Xamidova Faridaxon Abdulkarim qizi**, iqtisodiyot fanlari doktori, dotsent  
**Yaxshiboyeva Laylo Abdisattorovna**, katta o'qituvchi  
**Babayeva Zuhra Yuldashevna**, mustaqil tadqiqotchi

#### Board of Experts:

**Berkinov Bazarbay**, Doctor of Economic Sciences (DSc), Professor  
**Pulatov Bakhtiyor Alimovich**, Doctor of Technical Sciences (DSc), Professor  
**Aliyev Bekdavlal Aliyevich**, Doctor of Philosophy (DSc), Professor  
**Isakov Janabay Yakubbayevich**, Doctor of Economic Sciences (DSc), Professor  
**Khalikov Suyun Ravshanovich**, Candidate of Economic Sciences, Associate Professor  
**Rustamov Ilkhomiddin**, Candidate of Economic Sciences, Associate Professor  
**Khakimov Ziyodulla Akhmadovich**, Doctor of Economic Sciences, Associate Professor  
**Kamilova Iroda Xusniddinovna**, Doctor of Philosophy (PhD) in Economics  
**Gafurov Doniyor Orifovich**, Doctor of Philosophy (PhD) in Pedagogy  
**Fayziyev Oybek Raximovich**, Doctor of Philosophy (PhD) in Economics, Associate Professor  
**Tukhtabayev Jamshid Sharafetdinovich**, Doctor of Philosophy (PhD) in Economics, Associate Professor  
**Khamidova Faridaxon Abdulkarimovna**, Doctor of Economic Sciences, Associate Professor  
**Yakhshiboyeva Laylo Abdisattorovna**, Senior Lecturer  
**Babayeva Zuhra Yuldashevna**, Independent Researcher

08.00.01 Iqtisodiyot nazariyasi  
08.00.02 Makroiqtisodiyot  
08.00.03 Sanoat iqtisodiyoti  
08.00.04 Qishloq xo'jaligi iqtisodiyoti  
08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti  
08.00.06 Ekonometrika va statistika  
08.00.07 Moliya, pul muomalasi va kredit  
08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit  
08.00.09 Jahon iqtisodiyoti  
08.00.10 Demografiya. Mehnat iqtisodiyoti  
08.00.11 Marketing  
08.00.12 Mintaqaviy iqtisodiyot  
08.00.13 Menejment  
08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari  
08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti  
08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya  
08.00.17 Turizm va mehmonxona faoliyati

**Muassis:** "Ma'rifat-print-media" MChJ

**Hamkorlarimiz:** Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

#### Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi  
Oliy ta'lim, fan va innovatsiyalar  
vazirligi huzuridagi Oliy  
attestatsiya komissiyasi  
rayosatining  
2023-yil 1-apreldagi 336/3-  
sonli qarori bilan ro'yxatdan  
o'tkazilgan.



# MUNDARIJA

Цифровизация социально-трудовых отношений: вызовы и перспективы для работников .....	18
<b>Абдумухтаров Анваржон Акрамжонович</b>	
O'zbekistonda faoliyat ko'rsatayotgan soliq to'lovchi yuridik shaxslarning iqtisodiy faoliyatini rag'batlantirish masalalari.....	26
<b>To'xtaboyev Nuriddin Isomiddin o'g'li</b>	
Ecotourism in Protected Areas: A Literature Review.....	32
<b>Ismoilova Maftuna Mamat qizi</b>	
Iqtisodiyotning innovatsion rivojlanishi sharoitida xizmatlar sohasini rivojlantirishning hududiy xususiyatlari.....	38
<b>Primova Shaxlo Jumayevna</b>	
Statistik baholash va ekonometrik modellashtirish orqali biznes rivojlanish tendensiyalarini samaradorligini baholash.....	43
<b>Xabibullayev Ibrohim, Saidova Marhabo Xabibullo qizi</b>	
Tijorat banklarida xususiy kapital hisobi va auditini takomillashtirish .....	52
<b>Qodirova Zilola Maxmud qizi</b>	
Qo'shilgan qiymat solig'i ma'muriyatchiligining ilg'or xorij tajribasi.....	57
<b>Erkayev Nodir Xudayberdiyevich</b>	
O'zbekistonda yashil iqtisodiyotni joriy etish holati va asosiy yo'nalishlari.....	71
<b>Madraximova Zulfiya Nurmatovna, Ishankulova Komila Kurbanovna, Ortiqboeva Aziza Xolmurza qizi, Omonkulova Ro'zigul Akmaljon qizi</b>	
Challenges and opportunities in implementing green economy indicators in uzbekistan's industrial sector under the fourth industrial revolution.....	76
<b>Shodmonov Ruslan Golib ugli, Mustafakulov Sherzod Igamberdiyevich</b>	
Rivojlangan mamlakatlarga ishchi kuchi oqimi va O'zbekiston mehnat bozoridagi o'zgarishlar.....	89
<b>Tilabova Kumush Farhod qizi</b>	
Mamlakatda "yashil" iqtisodiyotni rivojlantirishning tashkiliy-iqtisodiy mexanizmlarini takomillashtirish .....	95
<b>Yuldashboyev Azizulloh Bunyodbek o'g'li, Matkarimov Inomjon Baxtiyorovich</b>	
"Ta'lim muassasalarida moliyaviy resurslarni samarali rejalashtirish va boshqarish" .....	101
<b>Bauyetdinov M.J., Medetbayeva D.T.</b>	
Enhancing utilization and minimization of renewable energy systems in uzbekistan .....	105
<b>To'irova Hamida Umedovna</b>	
Tijorat banklari daromadini oshirishda aholining savodxonligi va xulq atvorining roli .....	114
<b>Shakhlo Davirova</b>	
2020–2024-yillarda o'zbekistondagi iqtisodiy o'sish dinamikasi .....	120
<b>Akbarov Nodir, Ibodullayev Navro'zbek</b>	
O'zbekistonda xalqaro moliyaviy institutlarning yashil moliyalashtirish jarayonidagi roli va strategik yo'nalishlari .....	125
<b>Gulmira Axmadjonova Xabibulla qizi</b>	
Sug'urta tizimiga raqamli texnologiyalarning ta'siri .....	133
<b>Uzaqova Kamola Bexzodovna, Yahyoyev Bahridinxon Bahroil o'g'li</b>	
Improving payment services practices in commercial banks: strategies for efficiency and security.....	138
<b>Mamayusuf Abdusamatov</b>	
Jahon moliya tizimi: asosiy tendensiyalar va rivojlanishning innovasion yo'nalishlari .....	143
<b>Ataniyazov Jasurbek Xamidovich</b>	
Повышение конкурентоспособности экологического туризма Узбекистана путём развития всесезонных горных туристических центров.....	150
<b>Ахмедходжаев Равшан Темурович</b>	
Xo'jalik yurituvchi subyektlar tashqi iqtisodiy faoliyatida valyuta operatsiyalarini takomillashtirish .....	157
<b>Safarov Alisher Ibrohim o'g'li</b>	



Oliy ta'lim tizimini miqdoriy va sifat ko'rsatkichlari asosida baholashning kompleks metodologiyasi.....	163
<b>Hakimova Mushtariybonu Hamid qizi, Bozorova Muazzam Hamid qizi</b>	
Ko'chmas mulkni boshqarish samaradorligini baholashning uslubiy yondashuvlari .....	167
<b>Mirdjalilova Dildora Shuxratovna</b>	
Xizmatlar sohasini rivojlantirishda kichik biznesning ahamiyati va uning innovatsion rivojlantirishdagi muhim xususiyatlari .....	173
<b>Ulasova Oygul Baxtiyorovna</b>	
Результаты долгосрочного прогнозирования и стратегического анализа эффективной организации современного управления жилищным фондом.....	178
<b>Бердиева Дилфуза Ахатовна</b>	
Improving long-term assets accounting and auditing .....	184
<b>Gulboy Yusupov</b>	
Davlat budjeti va xususiy sektor ishtirokida oliy ta'limni moliyalashtirishning optimal modeli.....	189
<b>Bozorov Alisher Ro'zimurodovich</b>	
Xufyona iqtisodiyotni qisqartirishda soliq islohotlari va raqamli texnologiyalar: O'zbekiston tajribasi va xalqaro yondashuvlar.....	193
<b>Choriev Makhmayokub, Karimov Mamurbek, Xamrayev Olimjon, Urazov Mansur</b>	
Bank aksiyalarining bozordagi narx dinamikasi va unga ta'sir etuvchi omillar .....	200
<b>Nomozov Samandar Shuxrat o'g'li</b>	
Sanoatda rivojlanish kafolati: moliyaviy boshqaruvni raqamli transformatsiya orqali avtomatlashtirish.....	206
<b>To'qlijev Abdirauf Bahodir o'g'li</b>	
Inson kapitalini rivojlantirishning jamiyat farovonligi, aholi daromadlariga ta'siri.....	214
<b>Bozorova Saxobat Abdujapparovna</b>	
Анализ конкурентной среды: методология, примеры и этапы процесса.....	219
<b>Садикова Раъно Абдуллаевна</b>	
Tijorat banklarida muammoli kreditlarning nazariy asoslari va ular bilan ishlash mexanizmining zaruriyati .....	225
<b>Salixova G.J</b>	
Iqtisodiyotda energiya xavfsizligiga erishishning xorij tajribasi.....	230
<b>Samandarov Og'abek Alisher o'g'li</b>	
Measuring methodologies of influence of the esg factors .....	235
<b>Tolipova Feruza Alisherovna</b>	
Совершенствование налогового администрирования в условиях экологически устойчивого развития.....	240
<b>Омонов Отажон Журакулович</b>	
Moliyaviy vositalar asosida erkin iqtisodiy zonalarni rivojlantirish strategiyasini takomillashtirish .....	249
<b>Quziev Ravshan Ramazanovich</b>	
Методологические аспекты внедрения управленческого учета в университетах Узбекистана.....	253
<b>Каршиева Мохинур Олим кизи</b>	
Budjet tashkilotlarida tovar-moddiy zaxiralar hisobini takomillashtirish (tibbiyot muassasalari misolida) .....	257
<b>Tulyaganov Abdumalik Abdiraximovich</b>	
Умные города как фактор экономического развития.....	261
<b>Нозима Кахрамоновна Хакбердиева</b>	
Перспективы зеленого фактора экономического роста в Республики Узбекистан.....	266
<b>Исламова Насиба Улугбек кизи, Абдурашидов Отабек Улугбекович, Мамасалиева Мукаддас Ибадуллаевна</b>	
Qurilish korxonalarida sifat menejmentini joriy qilish mexanizmlarini takomillashtirish .....	270
<b>Ergashev O'tkir, Saidov Mash'al Samadovich</b>	
Xorazm viloyatida eksportni rivojlantirish uchun potensial imkoniyatlar va ularni baholash.....	275
<b>Fozil Xolmurotov</b>	
Maishiy xizmatlar sohasini davlat tomonidan tartibga solishning nazariy jihatlarini.....	282
<b>Quliyev Begimqul Melikovich</b>	



O'zbekiston hududlarida chakana kreditlashning o'sishi.....	289
<b>Eshqobulova Charos O'roq qizi</b>	
Empowering uzbekistan's grain enterprises: innovative strategies for sustainable growth and operational efficiency.....	292
<b>Kurbanova Dildora Abdurakhmanovna</b>	
Kapital investitsiyalarga doir axborotlarni xususiy kapital to'g'risidagi hisobotda aks ettirish uslubiyatini takomillashtirish .....	298
<b>Boronov Bobur Farxodovich, Muxammadiev Zarrux Umarovich</b>	
To'qimachilik korxonalarining yashil iqtisodiyotga o'tishi va yengil sanoat korxonalarini muqobil energiyadan samarali foydalanish yo'llari .....	303
<b>Xolbekova Feruzaxon Rasulovna, Jalolova Aziza Jalol qizi</b>	
Research on the effects of interest rate, inflation rate and gross domestic product (GDP) on the level of foreign direct investment (FDI) inflows (evidence from Uzbekistan).....	307
<b>Azimov Shakhzod</b>	
Organik mahsulotlar eksportini rag'batlantirishda maqsadli bozorlarga yo'naltirilgan marketing strategiyalari.....	314
<b>Xidirov Shohrux Bobir o'g'li</b>	
Korxona iqtisodini barqarorligini ta'minlash masalalari.....	319
<b>Abdullayev Maqsud Abdumaxmudovich</b>	
Внедрение инновационных методов управления человеческих ресурсов в строительных компаниях.....	323
<b>Джураева Гузаль Шавкатовна</b>	
Sug'urta zararlarini baholashda sun'iy intellektni qo'llash istiqbollari .....	328
<b>Shoraximova Zilola Nasirdjonovna</b>	
O'zbekiston Respublikasi mahalliy budjet tizimini moliyalashtirish masalalari .....	332
<b>Qo'ldoshev Diyor O'rol o'g'li</b>	
Raqamli texnologiyalar asosida raqamli ekotizimlar va ularning biznes-jarayonlarga ta'sirini aniqlashga ilmiy qarashlar tahlili .....	336
<b>Suvanova Dilnoza Dilmurod qizi</b>	
Innovatsion salohiyatni oshirish asosida qurilish materiallari sanoati korxonalarining boshqaruv mexanizmlarini takomillashtirish .....	342
<b>Xaydarova E'zoza Shukurullayevna</b>	
Aholi turmush darajasini dinamik kontekstli normallashtirish va moslashuvchan vaznlar usuli orqali baholash .....	352
<b>Xolto'rayev Islom Ilhomovich, Ollokulova Feruza Mansurovna</b>	
O'zbekiston Respublikasida xufiyona iqtisodiyotini qisqartirish va mamlakat rivojlanishiga uning ta'siri.....	358
<b>Baxtiyorov Sherali Muzaffarovich</b>	
Qayta tiklanuvchi energiya manbalari qurilmalarini aholi tomonidan xarid qilish va kompensatsiya ajratish jarayonlarini raqamlashtirish hamda tizimlar integratsiyasi istiqbollari.....	362
<b>Ochilov Abdujabbor Akramovich</b>	
O'zbekistonda kambag'allikni qisqartirish va aholi farovonligini oshirishda chet el tajribasining afzalliklari.....	369
<b>Raxmatullayeva Shaxnoza Xamidovna, Akbarova Iroda Samatovna</b>	
Qurilishda loyiha boshqaruvi konsepsiyasining mazmuni .....	375
<b>Pulatov Shaxron Axmedovich</b>	
Loyiha budjeti va uning ijrosini ta'minlash masalalari.....	379
<b>Murodova Mohigul Chori qizi, Xamidov Odil Davurovich</b>	
Qishloq xo'jaligidagi chorvachilik tarmog'ining iqtisodiy faoliyatini o'rta muddatli statistik prognozlarini tuzish (Andijon viloyati misolida).....	390
<b>Iskandarov Davlatbek Xursanbekovich, Urishev Baxtiyor Abdusamatovich, Muydinov Xusniddin Nuriddin o'g'li</b>	
Innovatsion faoliyatning iqtisodiy samaradorligini baholash va rivojlantirish yo'llari.....	397
<b>Qurbonov Tolmasjon Namoz o'g'li, Shodiyev Fazliddin Qalandar o'g'li, Holmirzayeva Gulruh Akbarovna</b>	
Fond bozorida kompaniyaning investitsion jozibadorligini baholash uslubiyoti .....	403
<b>Yulduz Usmanova</b>	
Jahon bozoriga kirishda elektron bozorlarning ahamiyati .....	411
<b>Hamroyeva Umida</b>	



Comparative statistical analysis of foreign trade indicators of the Republic of Uzbekistan .....	415
<b>Abdujalilova Bibisora Bakhodir kizi</b>	
Yaxshi korporativ boshqaruv orqali aktsiyadorlik jamiyatlarining kapital qiymatini oshirish: metodologik yondashuv.....	423
<b>Urinov Bobur Nasilloevich</b>	
JAS – barqaror qishloq xo'jaligini rivojlantirishning yapon modeli vositasi .....	423
<b>Baynazarov Elmurod Erkinovich</b>	
Xususiy banklarning depozit operatsiyalarini mustahkamlash yo'llari .....	435
<b>Olimov Abror Axadjon o'g'li</b>	
The impact of digital financial technologies on the financial system.....	439
<b>Yahyoyev Bahriddinxon Bahroil o'g'li, Pardayev Olim Mamayunosovich</b>	
Korxona eksport salohiyatini oshirishning "yashil" marketing mexanizmi .....	443
<b>To'rayev Shohrux Halimovich</b>	
O'zbekistonda ichki turizmni rivojlantirishda turistik oqim mavsumiyligini boshqarish yo'llari .....	448
<b>Fayazov Muxiddin Sobirovich</b>	
Sanoat korxonalarida qayta tiklanuvchi energiya manbalaridan foydalanish bo'yicha xalqaro tendensiyalar .....	453
<b>Bobobekov Ergash Abdumalikovich</b>	
Ayollar tadbirkorligining tarixi: O'zbekiston va dunyo bo'yicha rivojlanishi.....	459
<b>Burxanova Sabo Tulanovna</b>	
Qimmatli qog'ozlar bozorida investorlar risklarini pasaytirishni takomillashtirish yo'llari.....	466
<b>Xalilov Umid Ishtemirovich</b>	
Korxona moliyaviy ko'rsatkichlari tahliliga fundamental yondashuv.....	470
<b>Dilshodjon O'rinov, Sanobar Ismoilova</b>	
Iqtisodiy o'zgarishlar davrida korxonalar moliyaviy barqarorligining ta'minlanishi omil va mezonlari .....	475
<b>Xolbekova Dilobarxon Rasuljon qizi</b>	
Cash accounting as a tool of financial discipline and transparency in the public sector.....	481
<b>Marqaboyev Sardorbek Abdusalomovich, Annayev Abdurasul Abdurashidovich</b>	
Пути совершенствования практике финансирования социального предпринимательства.....	486
<b>И.Ж.Исаков</b>	
O'zbekistonda an'anaviy resurslar va qayta ishlanadigan energiya manbalarini rivojlantirish imkoniyatlaridan unumli foydalanish .....	490
<b>Normurodov Xusan Eshmaxmatovich, Kaxramanova Sevdal Shamsiddin qizi</b>	
Ijtimoiy salohiyat – hududiy iqtisodiyotni rivojlantirishning boshqaruv obyekti sifatida.....	497
<b>Erkayeva Gulbahor Panjiyevna, Zoirov G'olibjon Toshtemir o'g'li</b>	
Xorazm oziq-ovqat bozorida mahsulotlarning raqobatbardoshligini oshirishda marketing faoliyatlarini baholash usullari .....	503
<b>Abdikarimova Zilola Baxramovna</b>	
Переход к зелёной энергетике узбекистана как возможность достижения устойчивого экономического роста.....	508
<b>Бай Жин Хуан (Bai Jin xuan)</b>	
Изучение условий финансирования проектов международными банками развития .....	513
<b>Жалилова Барнохон Суръатжонова</b>	
O'zbekiston respublikasi budjet jarayonida budjetlarning ochiqqligi va jamoatchilik ishtirokini oshirish.....	517
<b>Shodmonqulov Temurbek Ulug'bek o'g'li</b>	
Chiqib ketayotgan aktivlarni hisobga olish va baholash masalalari .....	522
<b>Kuziyeva Dinora Bahodirovna</b>	
Asosiy kapitalga investitsiyalarning iqtisodiy o'sishga ta'siri.....	528
<b>Qo'shbaqov Aybek Shovqiyevich</b>	
Changes in employee benefits and human resource management in accounting system of the Republic of Uzbekistan .....	535
<b>Ravshanbekov Lazizbek Tolibjon o'g'li, Toshpulatova Munisabonu</b>	



Iqtisodiyot tarmoqlarida suv iste'molini boshqaruvining raqamlashtirish tashkiliy-iqtisodiy mexanizmlarini takomillashtirish istiqbollari.....	541
<b>Karimov Anvarjon Muqumjonovich</b>	
Теоретические аспекты налогообложения доходов физических лиц на основе всеобщего декларирования .....	547
<b>Усманова Мухлиса Сагдуллаевна</b>	
Bank tizimini raqamlashtirish va uning bank barqarorligiga ta'siri.....	555
<b>Sayfullayev Jamshidjon Xabibjanovich</b>	
Kambag'allikni qisqartirish va aholi bandligini ta'minlashda tadbirkorlik faoliyatining o'rni .....	560
<b>Saparov Ismat Chorshanbiyevich</b>	
Innovatsion korxonalarda xarajatlar hisobining zamonaviy usullari .....	565
<b>Turayev Og'abek Kaxramonovich, Ochilov Shavkat Toshmamatovich</b>	
Дополнительные услуги в индустрии гостеприимства как эффективный инструмент продвижения бренда предприятия .....	570
<b>А.И. Лесников, Д.В. Мамаева</b>	
Преимущества и вызовы перехода на зелёную экономику .....	580
<b>Умарова Гузал Гайратовна, Лапасова Камола Фарход кизи</b>	
Yashil iqtisodiyot sharoitida hududlarda ishlab chiqarish korxonalarining iqtisodiy samaradorligini oshirish .....	586
<b>Ibrogimov Sherzodbek Xalimjon o'g'li, Djurayeva MaxliyoXon Xayrullayevna</b>	
Yashil iqtisodiy o'sishni ta'minlashda bevosita soliqlar rolini oshirish masalalari .....	591
<b>Abdullayev Dilmurod Aliyar o'g'li</b>	
The main directions for improving innovative activities in agriculture .....	598
<b>Aytmuratova Miyrigul Zhalgasovna</b>	
Klaster tizimi orqali O'zbekistonda qishloq xo'jaligining iqtisodiy o'sishi .....	605
<b>Xaydarov Sardor Komil o'g'li</b>	
Inklyuziv ta'lim: adolatli va teng jamiyat sari .....	610
<b>Muxamedjanova Dilshodxon Muzaffarovna</b>	
Yashil iqtisodiyot: muammo va yechimlar .....	615
<b>Boymatov Xoliyor Qurbonovich</b>	
Issues of using foreign loans in the development of the transport system in the Republic of Uzbekistan .....	621
<b>Alimov Ilhomjon Ikromovich</b>	
Проблемы и резервы развития пищевой промышленности в экспортном направлении.....	628
<b>Ўролова Севара Бехзод кизи</b>	
Оценка степени риска инновационной деятельности .....	634
<b>Алиева Эльнара Аметовна</b>	
Yashil innovatsiyalar, ularning turlari va omillari.....	638
<b>Maxkamova Sayyora Shokirovna</b>	
Qishloq xo'jaligida transport tizimidan samarali foydalanishning nazariy asoslari.....	641
<b>Turdiyeva Irodaxon Ismoil qizi</b>	
Soliq ma'murchiligida nazorat funksiyasi va unda kameral soliq tekshiruvi hamda takomillashtirish yo'llari.....	648
<b>Hujamuradov Abrorbek Ro'zimurat o'g'li</b>	
Sanoat korxonalarida xarajatlarni mahsulot tannarxiga taqsimlash metodologiyasini takomillashtirish istiqbollari .....	653
<b>Safarov Javohir Ismoilovich</b>	
Moliyaviy hisobotlarni shakllantirishda milliy standartlarni xalqaro standartlarga uyg'unlashtirish masalalari .....	659
<b>G'aniyev Zafar Usanovich</b>	
Ta'lim kreditini moliyalashtirish jamg'armasi faoliyati.....	666
<b>Adilov Zuxriddin Marip o'g'li</b>	
Tibbiyot muassasalarining moliyaviy ta'minoti va resurslardan foydalanish mexanizmlariga ta'sir qiluvchi omillar .....	670
<b>Elmurodov G'ayratjon Abdumurodovich</b>	
Tourism finance for sustainability: investing in green futures .....	674
<b>Tashpulatov Sadriddin Sayfulloyevich</b>	



Ta'lim jarayonlarini boshqarishda mobil texnologiyalar .....	681
Esonova Mohiraxon Sodiqjon qizi, Ovxunov Iqboljon Abdunabiyevich, Sherzodbek Nabiyev Nurmuhammad o'g'li	
Banklarda risklarni nazorat qilishning amaliyoti .....	686
Jumanazarov Muzaffar Jumanazar o'g'li	
Налоговые реформы в Узбекистане: вызовы, достижения и перспективы .....	692
Садиков Искандар Гайратович, Буранова Лола Вахобовна	
Turizm xizmatlari samaradorligini baholash usullari va vositalari tahlili .....	704
Jiyanov Uktam Panjiyevich	
Korxona va tashkilotlarda xodimlarni boshqarish strategiyasi .....	712
Raxmonova Feruza Musakulovna	
Maktabgacha ta'lim tashkiloti direktorlarini menejerlik faoliyatiga tayyorlashning ahamiyati .....	716
Dusmaxamedov Abduljalil Abdusabirovich	
Davlat korxonasini xo'jalik jamiyatiga o'zgartirishning foydali jihatlari .....	720
Z.D. Sanjarov	
The role and main types of agricultural tourism in Uzbekistan .....	724
M.Xolmuratova, G.N.Tojiyeva	
Цифровые технологии как драйвер повышения эффективности банковского маркетинга .....	727
Кахрамонов Хуршиджон Шухрат угли, Маннабова Хулкар Фарход кизи	
Потребительская стоимость товаров в условиях экономики Узбекистана .....	735
Мусаева Шоира Азимовна	
Valyuta risklarini boshqarishda metching siyosatining ahamiyatini oshirish .....	739
Yahyayev Ziyodilla Lutfullayevich	
Yangi o'zbekiston iqtisodiyotida xususiy tadbirkorlikning roli va ahamiyati .....	744
Azimova Shoxista Salohiddinovna	
Improving the methodology for assessing the financial stability of banks .....	750
Sharipova N.H.	
Инструменты стратегического планирования и прогнозирования в управлении ООО "МТЕ ТЕХНИК": оценка и повышение финансовой стабильности .....	757
Нишоновна Муниса Одилжон кизи	
Актуальные вопросы налоговой политики .....	763
Бердыева Угулой Абдурахмоновна	
Ilm-fanni moliyalashtirish va innovatsiyalarni qo'llab-quvvatlash jamg'armasi .....	768
Ramazonov Javohir Bekzod o'g'li	
Jizzax viloyatida ekologik, rekreatsiya turizmlarini rivojlantirishning iqtisodiy samaradorligini baholash va uni prognozlashtirish .....	773
G'apparov Azim Qayumovich	
Qashqadaryo viloyatida ekologik va yashil texnologiyalarga kiritilayotgan investitsiyalar .....	781
Meylikov Fazliddin Abduhalim o'g'li, Buriyev Shaxbos Baxtiyorovich	
Biznes subyektlari auditida soddalashtirilgan moliyaviy hisobot tayyorlash usulini qo'llash xususiyatlari .....	786
Tajekeev Ziyatdin Kobeysinovich	
Biznes jarayonlarni modellashtirishning nazariy asoslari .....	791
Mullajonova (Matchanova) Shaxsanam Taxiroyva	
Raqamli xizmatlar bozori: elektron tijorat orqali xizmat ko'rsatishning yangi bosqichlari .....	796
Maxammadaliyeva Muslimaxon Sherali Qizi	
"Yashil iqtisodiyot"ga o'tish zaruriyati va uni barqarorlashtirishning ahamiyati .....	800
Musurmankulova Gulchehra Isabekovna	
Ekologik turizm nuqtai nazaridan turizm marketingining usullari va asosiy vositalarining xususiyatlari .....	806
Yokubjonova Xulkarbonu Yokubovna	
O'zbekiston iqtisodiyotida turizmning o'rni va rivojlanish istiqbollari .....	815
Qosimova Fazilat, Kalandarov Ravshan	
Korporativ strategiyani ishlab chiqish bosqichlarining tahlili .....	819
Xidirova Marg'uba Rustamovna, Abduvasiyeva Marjona Anvarovna	



Mamlakatimiz turizmini rivojlantirishda investitsiyalarni jalb qilish bo'yicha o'tkazilayotgan islohotlarning o'rni.....	823
<b>Ayubov Ilyos Ilxomovich, Nuridinov Bexruz Akbar o'g'li</b>	
Hududlarda tadbirkorlarning islomiy investitsiyalardan foydalanish niyatlariga undovchi omillarning empirik tadqiqoti.....	829
<b>Irgasheva Gulbahor</b>	
Davlat vositalari yordamida innovatsion faoliyatni moliyaviy rag'batlantirish yo'nalishlari .....	836
<b>Baxriddinov Nodirbek Zamirdinovich</b>	
Важность качества управления на предприятиях общественного питания.....	842
<b>Абдуллаева Зульфия Иззатовна, Махмудов Суннатжон Абдужаббор Угли</b>	
O'zbekistonda "yashil" moliyalashtirishni rivojlantirish yo'nalishlari .....	848
<b>Shaislamova Nargiza Qabilovna</b>	
Mahalliy budjetning qo'shimcha daromadlarini shakllantirish yo'nalishlari.....	856
<b>Yuldashev Javohirbek Ikromjon o'g'li</b>	
Davlat moliyaviy nazoratida axborot texnologiyalaridan foydalanishni kengaytirish masalalari .....	860
<b>Ro'zimatova Nigora Abdullaevna</b>	
Принципы «справедливой стоимости» в мсфо: достоинства и проблемы применения в банках узбекистана .....	869
<b>Айтмуродова Рушана Бахтиеровна</b>	
Yashil iqtisodiyot loyihalarini moliyalashtirishning nazariy jihatlari .....	876
<b>Allaberganova Asalxon Kadirovna</b>	
Davlat moliyaviy nazoratini tashkil etish hamda amalga oshirish tartibini takomillashtirish .....	880
<b>Xasanov Ruslan Raxmatovich</b>	
Yirik soliq to'lovchilar va ularning investitsiyaviy faolligini investitsiyaviy chegirmalar orqali rag'batlantirish .....	883
<b>Tohirov Shuhrat Niyoz o'g'li</b>	
MHXS bo'yicha moliyaviy hisobot tayyorlashda foydalaniladigan tuzatuvchi buxgalteriya yozuvlar.....	888
<b>Sheraliyev Xayrulla Karimovich</b>	
Qurilish korxonalarida investitsiyalarni boshqarishning xorijiy tajribalari va ularni mamlakatimizda foydalanish yo'llari .....	894
<b>Karimov Inomjon Ortikbaevich</b>	
Davlat xaridini tashkil etishning ijtimoiy-iqtisodiy amaliyati va uni iqtisodiyotga ta'siri.....	900
<b>Burxanov G'ofur Baxodirovich</b>	
Влияние технологических инноваций на международные финансовые рынки, а также на финансовый рынок нашего государства.....	904
<b>Бабаназарова Гульзар Зиуатдиновна</b>	
Strategic development of global companies in modern conditions.....	909
<b>Nasimov Bakhtiyor Vasiyevich</b>	
Hududlarda sog'liqni saqlash tizimi asosiy ko'rsatkichlarini noaniq modellashtirish yordamida kompleks baholash.....	914
<b>Ismoilova Dilfuza Ibodullayevna</b>	
Tijorat banklari faoliyatini transformatsiyalashuv jarayonlarini takomillashtirish.....	923
<b>Kulboyeva Nargiz Majitovna</b>	
Сущность и причины возникновения проблемных кредитов .....	929
<b>Улмасой Ахмедова Хусан кизи</b>	
The use of digitalization and technologies in updating credit policy.....	934
<b>Otabek Ma'mirjon ogli Azimov</b>	
Финансовое моделирование сценариев развития предприятия с использованием методов многокритериального принятия решений (МКПР).....	938
<b>Axmedov Akbarali Sultonmurodovich, Yuldosheva Gulnoza Abdinabievna</b>	
Yuqori samarali energiya tejash texnologiyalari va katalizga asoslangan konversiya jarayonlari.....	945
<b>Yusupov Ulug'bek Mamayusupovich</b>	
Kambag'allikni kamaytirish maqsadida aholining ijtimoiy himoyalash mexanizmini takomillashtirish .....	951
<b>Kasimova Gulyar Axmatovna</b>	



Tijorat banklarida foiz riski muammosi .....	957
<b>Turdiyev Abdulhakim Kulbazarovich</b>	
Milliy mahsulotlarni tashqi bozorlarga olib chiqishdagi to'siqlarni bartaraf qilish choralari.....	964
<b>Abdivaliyev Shahzodbek Xayrullayevich</b>	
Kichik biznes va xususiy tadbirkorlikni moliyalashtirish usullari.....	970
<b>Kaxorova Zamira Safaraliyevna</b>	
O'zbekistonda mehmonxonalarda ovqatlantirish xizmatlarini takomillashtirish konsepsiyasi: strategik yondashuv.....	974
<b>Yaxshiyev Xusniddin Tolibovich</b>	
O'zbekiston sanoatida "yashil texnologiyalar" dan foydalanish va barqaror rivojlanish.....	979
<b>Ubaydullaeva Gulchehra Erkabaevna</b>	
Sanoat korxonalarida resurslarini rejalashtirish (ERP) tizimlarini joriy etishning orqali iqtisodiy samaradorlikni ta'minlash yo'llari .....	985
<b>Azizov Abdulla Abdisalamovich</b>	
Yashil texnologiyalar asosida sanoatni modernizatsiya qilish .....	990
<b>Muftaydinov Mansur Kiyomidinovich</b>	
Ta'lim va ilm-fan rivoji – taraqqiyot garovi .....	995
<b>Jamalova Gulnora Gulomovna</b>	
Yashil iqtisodiyot sharoitida turizm sektorida barqaror bandlikni ta'minlash masalalari.....	1000
<b>To'rabekov Sohijon Sherboy o'g'li</b>	
Yashil energitikani integratsiya qilish va energiya samaradorligini oshirishning zamonaviy usuli (aqlli tarmoqlar-smart grids) .....	1007
<b>Karimova Salima Elamonovna</b>	
Yashil iqtisodiyot sharoitida soliqlarni raqamlashtirishni takomillashtirish .....	1012
<b>Jo'rayev Botir Abdiyevich</b>	
Yashil iqtisodiyotda tiklanadigan energiya manbalaridan foydalanish samaradorligi (TEM ko'rsatkichlar izohi) .....	1018
<b>Sharifova Nargiza Djurayevna</b>	
Экономическое образование молодёжи основа будущего страны.....	1023
<b>Айматова Фарида, Айтиниязова Наргиза</b>	
Biznes turizmining bugungi kundagi rivojlanish tendensiyasi.....	1028
<b>Yangiyeva Sabrina Ixtiyorovna, Daniyarova Feruza Bahriddinovna</b>	
Особенности кредитования сельскохозяйственных организаций и этапы его развития.....	1032
<b>Ж.Я.Нуриллаев</b>	
Xorijiy tajriba asosida O'zbekiston yashil iqtisodiyotini takomillashtirish yo'llari.....	1039
<b>Xikmatova Husnora Fatxulla qizi</b>	
Yashil iqtisodiyot sharoitida kichik biznes va xususiy tadbirkorlikni rivojlantirishda davlatning roli .....	1045
<b>Umarov Muzaffar Yusupbayevich, Otamurodov Rasulbek Batirovich, Xaitbayev Jasurbek Otaxanovich, Atadjanov Kadambay Sapayevich</b>	
Mintaqada raqamli transformatsiya rivojlanishida moliyaviy texnologiyalarning ahamiyati.....	1052
<b>Rustamov Jasurbek Ravshanbek o'g'li</b>	
Tijorat banklaridan olingan kreditni qaytarishda foiz stavkalari ta'sirining tahlili.....	1058
<b>Xanmuratov Roushenbek Xalmuxammetovich, Vaxabov.A.V</b>	
Tabiiy va sun'iy tolalarning ekologik ta'siri va yashil ishlab chiqarish texnologiyalariga o'tish bosqichlari.....	1066
<b>Raximov Furqat Jalalovich</b>	
Maishiy kimyo tovarlari B2B taqsimotida chakana savdo tarmoqlari bilan marketing asosidagi strategik hamkorlik .....	1071
<b>Ro'ziyeva Farzona Komiljon qizi</b>	
Мировой финансовый кризис и его влияния на состояние экономики Узбекистана .....	1076
<b>Раупова Мхлисахон Ибрахимжон кизи</b>	
Uzoq muddatli aktivlar hisobini xalqaro standartlar asosida takomillashtirish.....	1087
<b>Hakimov Faxritdin Abdusattorovich</b>	
O'zbekistonda tadbirkorlikni rivojlantirishning o'ziga xos xususiyatlari .....	1093
<b>Djo'rayeva Lola Abdugabbarovna</b>	



Yo'l qurilish tashkilotlarida yo'l qurilish ko'lamini oshirib, samarali resurslar taqsimotini ishlab chiqish.....	1099
<b>Raximov Dilshodjon Turdiali o'g'li</b>	
Ilg'or xorij tajribalaridan O'zbekiston amaliyotida foydalanish imkoniyatlari .....	1104
<b>Karimova Komila Daniyarovna</b>	
Ichki audit samaradorligini tahlil qilish metodologiyasi.....	1111
<b>I.G'.Isroilov</b>	
Выведение практического сотрудничества на качественно новый уровень государств центрально-азиатского региона в укреплении концепции «зеленой экономики» в эпоху глобализации.....	1117
<b>Парпиева Наргиза Тахировна</b>	
Kimyo sanoati korxonalarida lean production konsepsiyasidan foydalanish istiqbollari .....	1122
<b>Gulbayeva Feruza Islomovna</b>	
Qimmatli qog'ozlar bozorida auditorlik xizmatlarining ahamiyati.....	1127
<b>Maxmudov Saidjamol Kadirjanovich</b>	
Tijorat banklari resurs bazasini mustahkamlash yo'llari .....	1131
<b>Allaberganov Sirojali Saxatovich</b>	
Теоретические основы формирования понятия «финансовая стабильность» Часть II .....	1143
<b>Алиева Сусанна Сейрановна</b>	
O'zbekiston moliya tizimini raqamlashtirishning rivojlanish tendensiyalari.....	1148
<b>Tashmatova Rano Gaibovna, Qodirov Nurhayot Normuhammad o'g'li</b>	
Theoretical basis of the use of modern information technologies in accounting .....	1154
<b>Annayev Abdurasul Abdurashidovich, Tojiboyev Jasurbek Shavkat o'g'li, Rustamov Suxrob Asror o'g'li</b>	
Moliyaviy bozorlar chayqalmoqda: investorlar uchun yangi signalmi? .....	1158
<b>Xushvaqov Islombek Muxammadi o'g'li, Yaxshiboyev Jahongir Abdualimovich</b>	
Yashil moliyalashtirish va esg samaradorligining iqtisodiyot barqarorligidagi o'rni.....	1166
<b>Yusupov Sherzodbek Baxtiyor o'g'li, Atadjanov Kadambay Sapayevich, Madraimov Xabibulla Madaminovich</b>	
Tijorat banklarida muammoli kreditlarni kamaytirish bo'yicha tizimlarni takomillashtirish yo'llari .....	1170
<b>Bekmurodova Mahbuba Mahmudovna</b>	
Maqola: Globalizatsiyada inson resurslarini boshqarishda raqamli transformatsiyaning rejasini tuzish .....	1177
<b>Salimjonova Gulhayo Asliddin qizi, Ovxunov Iqboljon Abdunabiyevich, Nabiye Sherzodbek Nurmuhammad o'g'li</b>	
Turizm sanoatida Internet-marketing vositalari va ulardan samarali foydalanish .....	1182
<b>Babaev Jo'rabek</b>	
Ishlab chiqarishni boshqarishda mahsulot tannarxini kalkulyatsiya qilishning ahamiyati .....	1190
<b>Asqarova Lobarxon Usmanjanovna</b>	
O'zbekistonda ichki turizm faoliyatini rivojlantirishda transport infratuzilmasini boshqarishning tashkiliy-iqtisodiy jihatlarini .....	1194
<b>Turopov Maqsudjon</b>	
Kichik biznes faoliyatini rivojlantirishda soliq siyosatini takomillashtirishning ahamiyati .....	1199
<b>Abdurahmonov Abdumalik Abdug'ani o'g'li</b>	
Madaniy-tomosha xizmatlarining tahlili va uni rivojlantirish yo'llari .....	1204
<b>Annayev Abdurasul Abdurashidovich</b>	
Цифровизация экономики и генезис стран мирового хозяйства .....	1211
<b>Камилова Наргиза Абдукажоровна</b>	
“Oila va xotin-qizlarni qo'llab-quvvatlash jamg'armasi” faoliyati .....	1216
<b>Xushmurodov Baxtiyor Turg'un o'g'li</b>	
Soliq stavkalarini tabaqalashtirish asosida soliq to'lovchilar iqtisodiy faoliyatini tartibga solish mexanizmlari.....	1220
<b>Abduraimova Nigora Abdugapparovna</b>	
O'zbekistonda yashil iqtisodiyotga o'tish va barqaror rivojlanishga ta'sir etuvchi omillar .....	1223
<b>Xamdamov Shoh-Jahon Rahmat o'g'li</b>	
Mintaqaning eksport salohiyati tahlili asosida istiqbolli y'nalishlarni aniqlash (Xorazm viloyati misolida).....	1229
<b>Ibadullayev Ergash Bakturdiyevich</b>	



Uy-joy kommunal xo'jaligini mintaqada innovatsion rivojlantirishni boshqaruvi .....	1235
<b>Adilova Yulduz Shavkatovna</b>	
Bank tizimi likvidligini ta'minlash vositalari va usullarini takomillashtirish .....	1239
<b>Poyonov Bobir Bekmurod o'g'li</b>	
Milliy brendlarni shakllantirish orqali tashqi bozorlarda raqobatbardoshlikni oshirish .....	1245
<b>Muratbaeva Eleonora Muxamedjan qizi</b>	
Charm mahsulotlaridan tayyorlangan bolalar transformatsion sumka ishlab chiqarish iqtisodiy samaradorligi .....	1250
<b>Ismailov Nurulla Tuychibayevich</b>	
O'zbekistonda qurilish materiallari ishlab chiqaruvchi korxonalar faoliyati: iqtisodiy tahlil va islohotlar zarurati .....	1256
<b>Raximov Ilyos Ikramovich</b>	
Yoqilg'i-energetika kompleksida innovatsion salohiyatni oshirish strategiyasi .....	1262
<b>Nabiyeva Saidaxon Abduvaxabovna</b>	
Banklarda moliyaviy xavfsizlik kategoriyasining evolyusiyasi .....	1268
<b>Qobilov Muxammad Ayubxon Yusufjon o'g'li</b>	
Развитие системы бухгалтерского учёта и отчётности на современном этапе .....	1273
<b>Мамажонов Акрамжон Тургунович, Юсупова Малика Ботиралиевна</b>	
Практика банковского кредитования предпринимательских субъектов сферы услуг в германии .....	1279
<b>Мукарова Сарвиноз Маликовна, Каримова Азиза Махомадризовна</b>	
Статистический анализ теневой экономики в узбекистане .....	1283
<b>Кошанов Абдимурат Азат ули, Абдиразакова Асемай Жандулла кизи</b>	
The importance of using digital technologies in business .....	1288
<b>Makhmudova Munisakhon Abbos qizi</b>	
0,4 kv kuchlanishdan ta'minlanuvchi suv nasoslarini tarmoq faza kuchlanishi yo'qolishidan himoyalash .....	1292
<b>Xalikova Xurshida Abdullayevna, Nurova Malika Abduzairovna, Mustayev Ruslan Aktamovich</b>	
Tijorat banklarida korporativ boshqaruv tizimining samaradorligini oshirish .....	1297
<b>Dexkonova Sayidaxon Nurmuxammatovna</b>	
Ijtimoiy-iqtisodiyot va markaziy osiyo mamlakatlari ijtimoiy sohada .....	1302
<b>Usmanxo'jayeva Surayyo Muxtarovna</b>	
Aksiyalarni ommaviy joylashtirish amaliyotini tashkil etish va o'tkazish bosqichlari .....	1307
<b>Raimov Farrux Avazjon o'g'li</b>	
Approaches to effective management of tax liabilities through tax auditing .....	1311
<b>Abdullayev Abror Bozarboevich</b>	
Tijorat banklarida aktivlarni sekyuritizatsiyalash tizimini takomillashtirish .....	1316
<b>Axmedov Akbarali Sultonmurodovich</b>	
Tashqi va ichki omillar ta'sirini hisobga olgan holda korxona moliyaviy holati barqarorligining tahlili .....	1325
<b>Eshkuvatov Azizjon Baxtiyorovich</b>	
Tijorat banklari tomonidan ajratilayotgan kreditlarning iqtisodiyotni rivojlantirishdagi roli .....	1330
<b>Masharipov Rasulbek Jo'rabekovich</b>	
Sun'iy intellekt asosida bank tizimini modernizasiya qilish va samaradorligini oshirish .....	1333
<b>Boykulov Baxriddin Karshievich</b>	
Aksiyadorlik jamiyatlarini moliyalashtirish manbalaridan samarali foydalanish .....	1338
<b>Arifjanova Yayraxon Usmonxo'jayevna</b>	
Ipoteka obligatsiyalarining mamlakat iqtisodiyotining o'sishidagi ahamiyati hamda mazkur obligatsiyalar bilan bog'liq risklar .....	1343
<b>Ibrohimov Yorqinjon To'liqin o'g'li</b>	
Анализ спроса и потребительского поведения на продукцию, выращенную гидропонным методом .....	1349
<b>Дурманов Акмал Шаймарданович</b>	
Global moliyaviy inqirozlar sharoitida aholi daromadlarining barqarorligini ta'minlash strategiyalari .....	1355
<b>Qurbanov Ulug'bek Erkinovich, Nutfullayev Shohrux Mexli o'g'li</b>	



“O‘zbekistonning “yashil iqtisodiyot”ga o‘tish strategiyasi: mavjud muammo va istiqbolli imkoniyatlar” .....	1359
<b>Ismailov Dilshod Anvarjonovich, Akramova Aziza Abduvohidovna</b>	
Aksiyadorlik jamiyatlarida davlat xaridlarini tashkil etish amaliyotini takomillashtirish.....	1366
<b>Saidaxmedova Aida Mirzayevna</b>	
O‘zbekistonda ekologik turizmni rivojlantirish masalalari .....	1372
<b>Abduraxmonova Ziyoda Abdullayevna</b>	
Netto ish haqini hisoblashning innovatsion usullari.....	1378
<b>Mirmahmudov Murod Irismatovich</b>	
Xizmat ko‘rsatish sohasida tadbirkorlik: iqtisodiy va ijtimoiy istiqbollar .....	1383
<b>Xaydarova Shoxista Davranovna</b>	
Texnologiya fanida sun‘iy intellekt va kompyuter texnologiyalaridan foydalanish .....	1388
<b>Ashurov Nazar Raxmatullaevich</b>	
Korporativ xaridlarni amalga oshirishdagi byurokratik to‘siqlar va ularni bartaraf etish usullari .....	1391
<b>Qurbanov Shohboz Lutfillayevich</b>	
Yashil yondashuvlar asosida barqaror iqtisodiyotni rivojlantirishning nazariy asoslari.....	1396
<b>Ubaydullaev No‘monjon Isroilovich</b>	
Qishloq xo‘jaligi mahsulotlarini SWOT va pestel tahlil qilish orqali iqtisodiy bashoratlash.....	1401
<b>Karimova Maftuna Nurdinovna</b>	
O‘tkir revmatik isitmasi bor bolalarda kardiometriya ko‘rsatkichlarining statistik tahlili .....	1407
<b>Muxamadiyeva Lola Atamuradovna</b>	
Ways to develop digital economy and electronic government in UZBEKISTAN .....	1418
<b>Nuritdinova Dilshodakhon Abdulla kizi</b>	
O‘zbekistonda hayot sug‘urtasining joriy etilishi va unga ta’sir etuvchi demografik omillar ta’siri.....	1422
<b>Mirzamahmudova Madina Odiljon qizi</b>	
Global iqlim o‘zgarishining turizm sektoriga ta’siri: muvofiqlashtirish va barqarorlikka erishish strategiyalari .....	1428
<b>Karimova Shaxnoza Uktamovna</b>	
Prospects for the development of islamic microfinance services in uzbekistan.....	1433
<b>Sadullaeva Gulnoza Usmanovna</b>	



# PROSPECTS FOR THE DEVELOPMENT OF ISLAMIC MICROFINANCE SERVICES IN UZBEKISTAN

**Sadullaeva Gulnoza Usmanovna**

Teacher at the Department of International Finance,  
Tashkent State University of Economics

**Abstract:** This article examines the prospects for the development of Islamic microfinance services in Uzbekistan, highlighting its potential in reducing poverty, promoting inclusive economic growth, and ensuring social justice. It explores the global rise of Islamic finance, analyzes the current state and challenges of its implementation in Uzbekistan, and compares Islamic microfinance with traditional microfinance models. The paper underscores the necessity of a robust legal and regulatory framework, increased public awareness, and the involvement of international institutions to support the growth of Shariah-compliant microfinance in the country.

**Key words:** Islamic microfinance, Uzbekistan, poverty reduction, Shariah-compliant finance, murabaha, mudarabah, waqf, financial inclusion, socio-economic development, Islamic banking.

**Annotatsiya:** Ushbu maqolada O'zbekistonda islomiy mikromoliyaviy xizmatlarni rivojlantirish istiqbollari yoritilgan bo'lib, ularning qashshoqlikni kamaytirish, inklyuziv iqtisodiy o'sishni ta'minlash va ijtimoiy adolatni mustahkamlashdagi roli tahlil qilinadi. Unda islomiy moliya tizimining jahon miqyosidagi o'sish sur'atlari, O'zbekistondagi amaldagi holati va mavjud muammolari ko'rib chiqilgan, shuningdek, islomiy va an'anaviy mikromoliya modellari o'rtasida taqqosloviiy tahlil o'tkazilgan.

Maqolada, shuningdek, mamlakatda shariatga muvofiq mikromoliyaviy xizmatlarni rivojlantirish uchun huquqiy-me'yoriy bazani takomillashtirish, aholining ushbu soha bo'yicha xabardorligini oshirish, shuningdek, xalqaro moliya institutlari bilan hamkorlikni kengaytirish zarurligi ta'kidlanadi.

**Kalit so'zlar:** islomiy mikromoliya, O'zbekiston, qashshoqlikni kamaytirish, shariatga muvofiq moliya, murabaha, mudaraba, waqf, moliyaviy inklyuziya, ijtimoiy-iqtisodiy rivojlanish, islomiy bank.

**Аннотация:** В данной статье рассматриваются перспективы развития исламских микрофинансовых услуг в Узбекистане, их роль в снижении бедности, обеспечении инклюзивного экономического роста и укреплении социальной справедливости. Проанализирован мировой рост исламских финансов, текущее состояние и проблемы внедрения в Узбекистане, а также проведено сравнение исламской и традиционной микрофинансовых моделей. Отмечена необходимость создания нормативно-правовой базы, повышения осведомлённости населения и сотрудничества с международными исламскими финансовыми институтами для успешного развития шариат-соответствующих микрофинансовых услуг.

**Ключевые слова:** Исламские микрофинансы, Узбекистан, снижение бедности, финансы по шариату, мурабаха, мудараба, вакф, финансовая инклюзия, социально-экономическое развитие, исламский банк.

## INTRODUCTION

The intensification of global competition has led to a sharp increase in investments directed toward promising sectors and industries. As a result, the demand for financing investment activities through Islamic financial instruments has significantly expanded. "Globally, the total assets of Islamic finance are expected to reach 5 trillion USD by 2025. Despite the barriers caused by the pandemic, the supportive policies of governments and strong demand for Islamic financial products have deepened their participation in financial markets, and the Islamic finance sector continues to expand across all areas" [1]. The modern financial system, shaped by the globalization of the world economy, requires the diversification of national financial markets through the introduction of new principles and instruments.



In recent years, extensive research has been conducted worldwide on the rapidly developing Islamic financial system, which is gaining a growing share of the global financial space. Priority research directions include clarifying the functional elements of introducing Islamic banking services into commercial banking activities, improving the legal and regulatory framework for implementing Islamic banking services, forming the sources for introducing these services, conducting econometric analyses of the influencing factors, and enhancing the implementation of Islamic banking services in the national economy.

In the context of ensuring the socio-economic development of the New Uzbekistan, special attention is being paid to establishing Islamic banks, insurance organizations, and investment funds. In particular, the President of the Republic of Uzbekistan emphasized in his Address to the Oliy Majlis on December 29, 2020: "The time has come to create a legal framework for the introduction of Islamic financial services in our country. Experts from the Islamic Development Bank and other international financial institutions will be involved in this process" [2].

In Uzbekistan, 80% of business entities are financed through internal sources, and only a quarter utilize credit services. Furthermore, 85% of bank assets belong to state-owned banks, which offer only a limited number of products for financing small and medium-sized businesses. Consequently, most enterprises do not consider banks as a preferred source of financing. This has led to a lack of attention to financial reporting by business entities and the frequent misrepresentation of their actual financial position in official reports submitted to tax authorities.

## REVIEW OF LITERATURE ON THE SUBJECT

Therefore, it is essential to further expand the theoretical foundations of Islamic banking services, finance fixed assets intended for legal entities through Islamic window services based on murabaha contracts, ensure the stable repayment of allocated funds, and conduct research aimed at forecasting the influence of SOFR (Secured Overnight Financing Rate) rates on Islamic financing in commercial banks.

Research by foreign scholars such as Abdul Rahim, Mohammed Obaidullah, Ledgerwood Joanna, Deena Burjorjee, Khan A, Masyita Dian, Susan Johnson, Kiran Siddiqi, Halima Begum, Ferdous Alam, Aslam Mia, Faruk Bhuiyan, Ahmad Bashawir Abdul Ghani, Adnan Zikri, Ben Abdelkader, Dewan Alamgir, Kabir Hassan, Faruk Abdullah, Fersi, Marwa, Boujelbene, Mouna, Zeller M, Rauf S, Mahmood T, and others has studied the use of Islamic microfinance to reduce poverty and support its implementation through non-governmental non-profit organizations [3]. In Uzbekistan, national scholars such as Shaykh Muhammad Sadiq Muhammad Yusuf have addressed issues of Islamic banking in works like "Market and Related Issues" [5] and "Debt and Related Issues" [6]. S. Abrorov conducted a scientific study titled "Prospects for the Introduction of Sukuk—Islamic Securities in Uzbekistan." Similarly, researchers such as H. Nusratkhujaev, Kh. Khasanov, and T. Bobokulov have also contributed to the field of Islamic economics and banking.

## RESEARCH METHODOLOGY

This study uses qualitative and quantitative methods, including expert interviews, analysis of legal frameworks, and statistical data from the Central Bank and international financial institutions. The collected data is analyzed through comparative analysis and trend evaluation to assess the feasibility, demand, and regulatory challenges of developing Islamic microfinance services in Uzbekistan.

## ANALYSIS AND RESULTS

Poverty remains one of the great tragedies of the modern era. About 9.2% of the world's population, or 689 million people, live in poverty (earning less than \$1.90 USD per day) [8]. One of the main causes of this is the limited access to financial services. Indeed, the poor not only require credit but also need access to various banking services such as savings, money transfers, and insurance. Since commercial banks are primarily concentrated in metropolitan areas, microfinance institutions have emerged to fill this gap.

Microfinance institutions that operate in accordance with Islamic Shariah principles are known as Islamic microfinance institutions. Islamic microfinance involves offering financial services to clients based on Islamic values such as brotherhood, solidarity, and partnership. In addition, business financing is carried out on a partnership basis between the institution and the client.

The microcredit offered by traditional microfinance institutions often includes *riba* (interest), which is prohibited by Islamic law, thus preventing many Muslim entrepreneurs from using such services. To better understand the demand for Islamic microfinance, it is important to examine the top 20 countries with the largest Muslim populations (Table 1).



Table 1. Top 20 Countries with the largest muslim populations [9].

№	Countries	Population in 2022	Muslim Population	Share of Muslims in National Population (%)	Share of Muslims in World Population (%)
1	Indonesia	279,134,505	229,000,000	87.20%	12.70%
2	Pakistan	229,488,994	200,400,000	96.50%	11.10%
3	India	1,406,631,776	195,000,000	14.20%	10.90%
4	Bangladesh	167,885,689	153,700,000	90.40%	9.20%
5	Nigeria	216,746,934	99,000,000	49.60%	5.30%
6	Egypt	106,156,692	87,500,000	92.35%	4.90%
7	Iran	86,022,837	82,500,000	99.40%	4.60%
8	Turkey	85,561,976	79,850,000	99.20%	4.60%
9	Algeria	45,350,148	41,240,913	99.00%	2.70%
10	Sudan	45,992,020	39,585,777	97.00%	1.90%
11	Iraq	42,164,965	38,465,864	95.70%	1.90%
12	Morocco	37,772,756	37,930,989	99.00%	2.00%
13	Ethiopia	120,812,698	35,600,000	33.90%	1.80%
14	Afghanistan	40,754,388	34,836,014	99.60%	1.80%
15	Saudi Arabia	35,844,909	31,878,000	97.10%	1.60%
16	China	1,448,471,400	28,127,500	1.73%	1.60%
17	Yemen	31,154,867	27,784,498	99.10%	1.50%
18	Uzbekistan	35,382,084	26,550,000	96.50%	1.70%
19	Nigeria	26,083,660	21,101,926	98.30%	1.00%
20	Russia	145,805,947	20,000,000	13.50%	1.00%

From this table, we can see that over 1.5 billion Muslims live in the top 20 countries. Globally, the total Muslim population exceeds 1.9 billion, accounting for 24.7% of the world's population [7]. Unfortunately, 50% of the world's poorest people are Muslims [Sema Yılmaz Genç, "Poverty in Muslim Countries: Policy Recommendations over the Gulf Cooperation Council," International Congress of Islamic Economy, Finance and Ethics, Proceedings Book, 2019, Istanbul | Turkey]. This means that 1 in every 5 Muslims lives in extreme poverty. Hence, it is evident that the demand for Islamic microfinance is very high.

Muslim countries possess around 70% of the world's natural resources, including oil, natural gas, gold, copper, and others. Moreover, many Muslim-majority countries have strong agricultural sectors. Despite this, several factors contribute to the high poverty rate among Muslims, including widespread corruption, deeply rooted bureaucracy, rampant misappropriation of state property, the lack of a systematic zakat collection and distribution mechanism, and the fact that Islamic microfinance still accounts for only 1% of total Islamic finance capital (Figure 1).

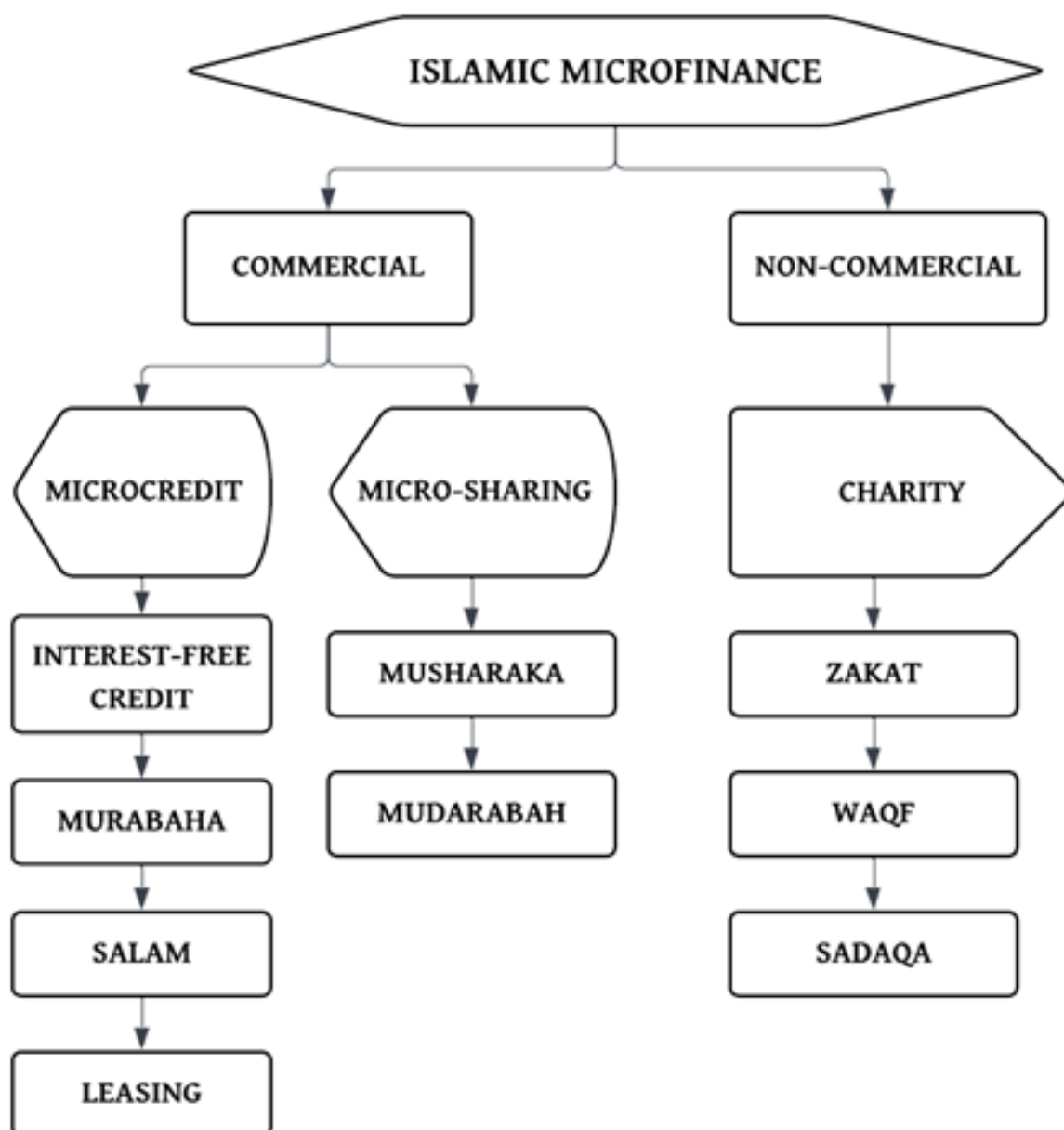


Figure 1. Structure of Islamic Microfinance [7].

Islamic microfinance institutions are divided into two groups: commercial and non-commercial forms.

- The commercial form includes microcredit and micro-equity (entrepreneurship based on partnership).
- The non-commercial form includes waqf (endowment) funds.

All types of microfinance institutions must strictly adhere to the following three core principles:

**Riba (interest)** – Any form of interest is strictly prohibited. Simply put, this means increasing wealth by lending money without any productive effort. Any form of credit with interest is an example of this.

**Gharar (uncertainty or ambiguity)** – This refers to uncertainty, vagueness, or a lack of sufficient information. In such transactions, both the seller and the buyer must have equal knowledge about the product. The main goal of prohibiting gharar in Islamic law is to prevent one party from having an unfair advantage over the other. Gharar does not create anything extra but instead generates income at the expense of someone else losing or suffering damage. Examples include: selling a car that has been damaged but claiming it is undamaged, selling a sack of potatoes by covering the lower part with better-quality ones while claiming it is of uniform quality, or selling goods to a buyer who is unaware of the market price at a much higher price.

**Maysir (speculation or gambling)** – This refers to unsubstantiated entrepreneurship where profit or loss is made without any effort, which is akin to gambling. An example of maysir is gambling, where wealth is acquired without labor, at the expense of someone else's loss (Table 2) [7].



Table 2. Difference Between Traditional Microfinance and Islamic Microfinance [4].

Service Types	Traditional Microfinance	Islamic Microfinance
<b>Liabilities</b>	Shareholders' equity, deposit funds	Shareholders' equity, deposit funds, zakat and waqf funds
<b>Assets</b>	Fixed assets, interest-bearing loans	Fixed assets, Islamic financial instruments
<b>Financing Method</b>	Money (Cash or non-cash)	Assets or goods
<b>Target Groups</b>	Women	Families
<b>Employee Incentives</b>	In cash	In cash and religious incentives
<b>In Case of Loan Default</b>	Pressure on group members	Pressure on family members
<b>Social Development Program</b>	Secular, behavioral, ethical, and social development	Includes religious behavior

If we analyze this table, we can see that Islamic microfinance differs from traditional microfinance in terms of liabilities formation, assets, financing methods, target groups, and other aspects. It is important to note that this table compares the activities of Islamic and traditional microfinance organizations in countries where both operate side by side.

The main objective of microfinance is to assist the poor by creating conditions for them to work and earn income. In modern terms, there is a saying, "Don't give the poor a fish, teach them how to fish." This is a common principle for both Islamic and traditional microfinance.

## CONCLUSION AND SUGGESTIONS

The development of Islamic microfinance services in Uzbekistan holds great potential for fostering inclusive economic growth, reducing poverty, and promoting social justice. As the country continues its reforms toward a more diversified and sustainable financial system, integrating Islamic finance—particularly microfinance—into the national financial landscape can address the unmet needs of specific segments of the population, especially those in rural areas or with limited access to conventional banking.

Despite initial steps being taken in this direction, such as public discussions and pilot projects, the sector still faces several challenges. These include the lack of a comprehensive legal and regulatory framework tailored to Islamic finance, insufficient awareness among the general population and financial practitioners, and a shortage of professionals trained in Islamic finance principles. Additionally, the absence of dedicated Islamic microfinance institutions and supporting infrastructure hinders rapid development.

International experience shows that Islamic microfinance institutions, when well-regulated and integrated into the broader financial ecosystem, can play a vital role in supporting small businesses, women entrepreneurs, and low-income households. By operating on principles such as profit-and-loss sharing (mudarabah and musharakah), interest-free loans (qard al-hasan), and asset-backed financing (ijarah and murabaha), these institutions can ensure ethical, inclusive, and Shariah-compliant financial services.

For Uzbekistan to fully harness the benefits of Islamic microfinance, it is crucial to adopt a strategic approach. This includes developing a clear legal and regulatory framework, building public-private partnerships, encouraging academic research and training, and raising public awareness. Government support, collaboration with international Islamic financial institutions, and the use of digital technologies can significantly accelerate progress in this sector. Ultimately, the successful implementation of Islamic microfinance services in Uzbekistan can contribute to broader socio-economic development and support the country's vision for a more inclusive and just financial system.

## References

1. New York: United Nations Capital Development Fund; Khan, A. A. (2008). Islamic Microfinance;
2. "Microfinance is dead! Long live microfinance. Critical reflections on two decades of microfinance policy and practice". Published in Centre for Development Studies, University of Bath, UK;
3. Halima Begum, Ferdous Alam, Aslam Mia, Faruk Bhuiyan, Ahmad Bashawir Abdul Ghani, (2018) "Development of Islamic microfinance: a sustainable poverty reduction approach", Journal of Economic and Administrative Sciences;
4. Ines Ben Abdelkader, Islamic vs Conventional Microfinance Institutions: Performance analysis in MENA countries, International Journal of Business and Social Research (IJBSR), Volume -3, No.-5, May, 2013
5. Shayx Muhammad Sodiq Muhammad Yusuf. 2021. "Bozor va unga aloqador masalalar" Nashriyot: «Hilol-Nashr» publishing house
6. Shayx Muhammad Sodiq Muhammad Yusuf. 2016. "Debt and Related Issues" Publisher: HILOL NASHR



7. DSc. Tursunov Anvar Sultonovich.2023. "Islomiy mikromoliyalashda "vaqf" xayriya jamoat fondining faoliyatini rivojlantirish yo'llari" Tashkent;
8. <https://www.worldvision.org>
9. <http://worldbank.org/table/2.1>
10. <https://www.isdb.org/>
11. <https://www.itfc-idb.org/>



## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

**Ingliz tili muharriri:** Feruz Hakimov

**Musahhih:** Zokir ALIBEKOV

**Sahifalovchi va dizayner:** Oloviddin Sobir o'g'li

---

**2025. № 4**

---

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: @iqtisodiyot\_77

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, @iqtisodiyot\_77 telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

**Litsenziya raqami:** №046523. PNFL: 30407832680027

**Manzilimiz:** Toshkent shahar, Mirzo Ulug'bek tumani  
Kumushkon ko'chasi, 26-uy.



Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>