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The primary mission of the Journal of Economics and Business Management is to promote the integration of theoretical and applied research in economics and business disciplines. The journal aims to support the development of evidence-based decision-making, enhance organizational performance, and contribute to sustainable economic growth through the dissemination of high-quality academic work.

The journal publishes a wide range of scholarly contributions, including original research articles, review papers, case studies, empirical analyses, and methodological research. All submissions undergo a rigorous peer-review process to ensure academic integrity, methodological rigor, and relevance to current economic and business issues.

### Scope of the Journal

Journal of Economics and Business Management covers a broad spectrum of disciplines and sub-disciplines related to economics, business, and management. The journal emphasizes interdisciplinary research and encourages studies that integrate multiple perspectives to address complex organizational and economic challenges.

The scope includes, but is not limited to, the following areas:

Accounting, Advertising, Business and Economics Education, Business Ethics and Corporate Social Responsibility, Business Finance and Investment, Business Law, Business Research Methods, Business Theories, Case Studies, and Management Information Systems. These fields contribute to understanding organizational performance, financial management, and strategic decision-making processes.

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Journal of Economics and Business Management recognizes the importance of marketing, innovation, and technological advancement in modern business environments. The journal publishes



research in marketing theory and applications, sales management, consumer behavior, and market analysis.

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The editorial board consists of experienced scholars, researchers, and professionals from diverse academic and industry backgrounds. Their expertise ensures that the journal publishes research that meets international academic standards and contributes meaningfully to scholarly and professional communities.

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As the global economy continues to evolve, the journal remains committed to supporting innovative and impactful research. It seeks to expand its international visibility, strengthen academic partnerships, and encourage interdisciplinary studies that contribute to sustainable economic development and effective business management.

Through its dedication to excellence and innovation, the journal strives to play a significant role in advancing knowledge in economics and business management and in shaping the future of organizations and economies worldwide.



**IN DEVELOPING COUNTRIES NEW APPROACHES TO RECYCLING IN THEIR  
ECONOMY COSTS AND FINANCING MECHANISMS,**

Reniessanse Education University

Department of Economics

Associating proffesor

**Pirmatova Farangiz Ma'rufjonovna**

**ANNOTATION:**

Recycling has evolved from a basic waste-management practice into a strategic pillar of the circular economy. This article examines new approaches to recycling, analyzes the economic costs involved, and explores how developing countries can allocate and mobilize funds for the recycling sector. Drawing on global data and existing literature, the study highlights recycling as a tool for sustainable development, job creation, and resource efficiency. The paper also reviews financing models suitable for low- and middle-income economies. Recycling is more than waste management — it's a driver of circular economic growth: It reduces raw material costs and commodity price risks. For example, recycled materials can be cheaper than virgin inputs in many products, improving profitability for local businesses. It creates jobs: estimates suggest recycling industries in developing countries can create 15–40 jobs per \$1 million invested. It reduces environmental degradation (GHG emissions, pollution, landfills) and provides public health benefits from cleaner cities. It can make national industries more resilient and competitive internationally.

**Key words:** Circular Economy ,Resource Recovery, AI & IoT sorting systems, Blockchain & tokenization models, environmental degradation, raw material costs, Green bonds , carbon markets, Public-private partnerships (PPPs)

**В РАЗВИВАЮЩИХСЯ СТРАНАХ НОВЫЕ ПОДХОДЫ К ПЕРЕРАБОТКЕ ОТХОДОВ  
В ИХ ЭКОНОМИКЕ, ЗАТРАТЫ И МЕХАНИЗМЫ ФИНАНСИРОВАНИЯ**

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**АННОТАЦИЯ**

Переработка отходов превратилась из базовой практики управления отходами в стратегический столп экономики замкнутого цикла. В этой статье рассматриваются новые подходы к переработке, анализируются связанные с этим экономические издержки и исследуется, как развивающиеся страны могут распределять и мобилизовать средства для сектора переработки. Опираясь на глобальные данные и существующую литературу, исследование подчеркивает роль переработки как инструмента устойчивого развития, создания рабочих мест и повышения эффективности использования ресурсов. В статье также рассматриваются модели финансирования, подходящие для стран с низким и средним уровнем дохода. Переработка — это больше, чем просто управление отходами, это движущая сила роста экономики замкнутого цикла: она снижает затраты на сырье и риски, связанные с ценами на товары. Например, переработанные материалы могут быть дешевле, чем первичное сырье во многих продуктах, что повышает прибыльность местных предприятий. Она создает рабочие места: по оценкам, предприятия по переработке отходов в развивающихся странах могут создать 15–40 рабочих мест на каждый миллион долларов инвестиций. Она снижает деградацию окружающей среды (выбросы парниковых газов, загрязнение, свалки) и



обеспечивает пользу для общественного здравоохранения благодаря более чистым городам. Она может сделать национальные отрасли промышленности более устойчивыми и конкурентоспособными на международном уровне.

**Ключевые слова:** Циркулярная экономика, переработка ресурсов, системы сортировки на основе ИИ и Интернета вещей, блокчейн и модели токенизации, деградация окружающей среды, стоимость сырья, зеленые облигации, углеродные рынки, государственно-частное партнерство (ГЧП)

## **RIVOJLANAYOTGAN MAMLAKATLARDA QAYTA ISHLASH SOHASIGA YANGI YONDASHUVLAR: IQTISODIY XARAJATLAR VA MOLIYALASHTIRISH MEXANIZMLARI**

**Renessans Ta'lim Universiteti**

**Iqtisodiyot kafedrası**

**Dotsent**

**Pirmatova Farangiz Ma'rufjonovna**

### **ANNOTATSIYA**

Qayta ishlash dastlab chiqindilarni boshqarishning oddiy usuli bo'lgan bo'lsa, bugungi kunda u aylana (tsirkulyar) iqtisodiyotning muhim strategik ustuniga aylandi. Ushbu maqolada qayta ishlash sohasidagi yangi yondashuvlar tahlil qilinadi, u bilan bog'liq iqtisodiy xarajatlar o'rganiladi hamda rivojlanayotgan mamlakatlarda qayta ishlash sektorini moliyalashtirish va zarur mablag'larni safarbar etish mexanizmlari ko'rib chiqiladi. Tadqiqot global ma'lumotlar va mavjud ilmiy adabiyotlarga asoslanib, qayta ishlashni barqaror rivojlanish, bandlikni oshirish va resurslardan samarali foydalanish vositasi sifatida yoritadi. Shuningdek, maqolada past va o'rta daromadli mamlakatlar uchun mos bo'lgan moliyalashtirish modellari tahlil qilinadi. Qayta ishlash faqat chiqindilarni boshqarish emas, balki aylana iqtisodiy o'sishning muhim harakatlantiruvchi kuchidir: u xomashyo xarajatlarini kamaytiradi va tovar narxlaridagi beqarorlik xavfini pasaytiradi. Masalan, ko'plab mahsulotlarda qayta ishlangan materiallar birlamchi xomashyoga nisbatan arzon bo'lib, mahalliy korxonalar rentabelligini oshiradi. Qayta ishlash yangi ish o'rinlarini yaratadi: hisob-kitoblarga ko'ra, rivojlanayotgan mamlakatlarda qayta ishlash sanoati har 1 million AQSh dollari investitsiya evaziga 15–40 ta ish o'rnini yaratishi mumkin. Bundan tashqari, u atrof-muhitga yetkaziladigan zararni (issiqxona gazlari chiqindilari, ifloslanish, poligonlar hajmi) kamaytiradi va shaharlarning tozaligi orqali aholi salomatligiga ijobiy ta'sir ko'rsatadi. Qayta ishlash milliy sanoatning barqarorligini oshirib, uni xalqaro miqyosda raqobatbardoshroq qilishi mumkin.

**Kalit so'zlar:** Aylana iqtisodiyot, resurslarni qayta tiklash, AI va IoT asosidagi saralash tizimlari, blokcheyn va tokenizatsiya modellari, atrof-muhit degradatsiyasi, xomashyo xarajatlari, yashil obligatsiyalar, uglerod bozorlari, davlat-xususiy sheriklik (DXSh).

### **INTRODUCTION**

Innovative recycling systems increasingly rely on digital technologies to address the growing challenges of waste generation, resource scarcity, and environmental degradation. Traditional recycling systems often suffer from inefficiencies such as poor waste segregation, high operational costs, lack of transparency, and low recycling rates. Digital technologies offer new solutions by improving efficiency, traceability, data-driven decision-making, and stakeholder engagement. As a result, digitalization has become a key driver of modern, sustainable, and circular recycling systems. Digital technologies transform recycling systems across the entire value chain, from waste generation and collection to sorting, processing, and secondary material markets. These technologies enable real-time monitoring, automation, and optimization, making recycling systems more effective and economically viable. AI & IoT sorting systems improve material separation, raising recycling efficiency and quality. Smart bins with sensors can monitor real-time collection and trigger pickups.



Blockchain & tokenization models are being explored to incentivize citizens (e.g., tokens or reward credits for recycling), linking them to market pricing and potentially carbon credits. These digital systems reduce operational costs long-term by increasing recovery yield and lowering contamination. The Internet of Things (IoT) plays a crucial role in innovative recycling systems through the use of sensors and connected devices.

Smart bins equipped with sensors monitor fill levels, waste type, and contamination rates. Data collected in real time helps municipalities optimize collection routes, reducing fuel consumption, labor costs, and greenhouse gas emissions. Predictive analytics based on IoT data allows authorities to plan collection schedules more efficiently and avoid overflows. Studies show that smart collection systems can reduce waste collection costs by 20–40% while improving service quality. Artificial Intelligence (AI) and Automated Sorting, artificial intelligence is transforming waste sorting and material recovery facilities: Machine vision systems identify different materials (plastics, metals, paper, glass) based on shape, color, and composition. Robotic arms powered by AI separate waste at high speed and with high accuracy. AI systems reduce human error and contamination, leading to higher-quality recycled materials. Automated AI-based sorting can increase material recovery rates by 20–30% and significantly improve the market value of recycled outputs. Big Data Analytics and Decision Support Systems .Big data analytics enables recycling systems to move from reactive to proactive management: Large volumes of data from collection, sorting, and processing stages are analyzed to identify inefficiencies. Governments and companies can forecast waste generation trends and plan infrastructure investments accordingly. Data-driven decision-making improves policy design, such as determining optimal recycling targets and incentive structures Circular Economy Business Models .Examples around the world show recyclers turning waste into valuable products or services: *Waste Concern* in Bangladesh demonstrates how waste can be transformed into sales-driven recycling entrepreneurship. Community-centric models like waste banks in Indonesia involve households depositing sorted waste for credit, improving collection rates and engagement. These help build local recycling markets and empower low-income participants. Countries are experimenting with policy and pricing tools:

- Deposit Return Systems (DRS) (e.g., Romania) dramatically boost recycling rates — with up to 94% bottle returns in some months after implementation.
- Taxes on virgin materials or waste export bans encourage domestic recycling investment. For example, UK reports link £800 million of private investment and ~5,400 new jobs to plastic recycling facility build-outs if waste exports are reduced.

These measures make recycling economically attractive for both investors and consumers. Economic Costs of Recycling. Direct Processing & Infrastructure Recycling often requires **sorting**, collection, and processing infrastructure — specialized plants, equipment (balers, sorters), and logistics. According to the International Energy Agency, advanced recycling costs can exceed \$500 per tonne of waste processed (varies by material and region) but come with health and climate co-benefits. Informal recycling sectors (like in India or Bangladesh) often handle large portions of waste without safety or formal remuneration — integrating these workers into formal systems requires training, safety equipment, and social protections. Adopting automation and digital tools requires upfront capital that may be prohibitive without external financing — which is why funding strategies are critical. How Developing Countries Can Finance Recycling. Developing economies often struggle with limited budgets, but there are multiple viable ways to finance recycling industries: Public Budget Allocation Governments can designate specific environmental or zero waste budget lines to recycling infrastructure (vehicles, sorting stations, plants). Example: Some “green economy” national strategies include financing frameworks geared toward waste management and sustainability, and banks are



now building ESG-aligned credit lines. International Development Finance Major development institutions are already mobilizing resources: The World Bank is using instruments like sustainability-linked bonds — e.g., a \$100 million bond financing plastic recycling projects in Ghana and Indonesia (180,000 ton recycling capacity; ~230,000 ton plastic collection). IFC sustainability loans and MIGA guarantees help build material recovery facilities and waste-to-energy plants. These risk-sharing mechanisms reduce financial burden on local governments. Private & Impact Investment. Recycling projects can be structured to appeal to: Impact investors interested in environmental, social, and governance (ESG) returns. Public-private partnerships (PPPs) where governments provide land or tax incentives and private firms build and operate facilities. Green bonds and carbon markets — where recycled materials generate credits sold for climate mitigation value. Example: In India, recycling equipment markets are forecast to expand to over \$2.64 billion by 2030, signaling strong investor interest. India's recycling equipment market projected to reach \$2,641 . Local and Micro-Funding. Local recycling cooperatives, social enterprises, and community schemes can be funded through:

- Micro-credits for small recyclers.
- Community crowdfunding.
- Municipal bonds earmarked for green infrastructure.

Models like waste banks demonstrate how small-scale finance can mobilize large volumes of sorted waste. Rapid urbanization, population growth, and rising consumption have significantly increased solid waste generation worldwide. According to the World Bank, global municipal solid waste generation exceeded 2.2 billion tonnes in 2020 and is projected to rise to 3.4 billion tonnes by 2050, with the fastest growth occurring in developing countries. At the same time, only about 13–15% of global waste is recycled, indicating a large untapped economic potential. In response, many economies are shifting from a traditional “linear” model (take–make–dispose) to a **circular economy**, where materials are reused, recycled, and reintegrated into production systems. Recycling has become a key component of this transition, particularly for developing countries seeking sustainable growth with limited natural resources. New Approaches to Recycling in the Modern Economy Circular Economy and Resource Recovery. The most significant new approach to recycling is its integration into the circular economy framework. Rather than treating waste as an environmental burden, modern systems view it as a secondary raw material. The Ellen MacArthur Foundation estimates that circular economy strategies, including recycling, could generate economic benefits of up to USD 4.5 trillion globally by 2030.

Recycling metals, plastics, paper, and organic waste reduces dependence on virgin materials. For example, recycling aluminum saves up to 95% of the energy required for primary production, while recycled plastics can save 30–80% of energy, depending on the process. Digital and Technological Innovations

New recycling approaches increasingly rely on digital technologies, such as:

- Artificial intelligence (AI) for automated waste sorting,
- Internet of Things (IoT) sensors for smart collection systems,
- Digital tracking platforms to monitor material flows.

These innovations improve efficiency, reduce contamination, and lower long-term operational costs. Studies indicate that AI-based sorting can increase material recovery rates by 20–30% compared to manual systems. Social and Community-Based Recycling Models In many developing countries, informal waste pickers already play a critical role, collecting up to 60% of recyclable materials in some cities. New approaches aim to formalize and integrate these workers into organized



recycling systems through cooperatives, waste banks, and social enterprises. Evidence from countries such as India, Brazil, and Bangladesh shows that such models improve incomes, working conditions, and recycling rates simultaneously. Economic Costs of Recycling. Despite its benefits, recycling involves several types of costs: Capital Costs Initial investments are required for: Collection vehicles, Sorting facilities, Recycling plants and machinery. The cost of establishing a basic material recovery facility in a developing country typically ranges from USD 1–5 million, while advanced recycling plants may exceed USD 20–50 million, depending on scale and technology. Operational and Social Costs .Operational costs include labor, maintenance, energy, and transportation. In addition, integrating informal workers requires spending on training, safety equipment, and social protection. However, studies show that these costs are often offset by job creation, reduced landfill expenses, and public health benefits. Cost–Benefit Perspective. The World Bank estimates that every USD 1 invested in recycling and waste management can generate USD 3–4 in economic and social benefits, particularly in urban areas where landfill costs and environmental damage are high. Financing the Recycling Sector in Developing Countries. Developing countries often face fiscal constraints, but several financing mechanisms are available: Public Budget Allocation. Governments can allocate funds through: National environmental budgets, Municipal solid waste programs, Dedicated green or climate funds. Even allocating 0.3–0.5% of GDP to waste management and recycling can significantly improve infrastructure and service coverage in low-income countries. Public–Private Partnerships (PPPs) .PPPs allow governments to share risks and costs with private investors. In such models:

- The public sector provides land, policy support, or guarantees,
- The private sector finances and operates recycling facilities.

This approach has been successfully used in countries such as Indonesia, South Africa, and Vietnam. International and Climate Finance. International institutions play a key role in financing recycling: The World Bank and regional development banks provide concessional loans and grants. Green Climate Fund (GCF) and Global Environment Facility (GEF) support recycling projects with climate and environmental benefits. Between 2018 and 2023, international development finance institutions committed **over** USD 5 billion globally to waste management and recycling projects. Local and Micro-Finance Mechanisms. At the community level, recycling can be financed through:

- Micro-credit schemes for small recyclers,
- Cooperative financing,
- Waste-bank models that reward households for sorted waste.

Such decentralized financing is particularly effective in low-income urban areas.

### **LITERATURE REVIEW AND DISCUSSION.**

The literature consistently emphasizes that recycling contributes to:

- Employment creation (10–40 jobs per 1,000 tonnes of waste recycled),
- Lower greenhouse gas emissions,
- Reduced public health costs.

However, researchers also highlight challenges such as weak governance, low public awareness, and limited access to finance. Successful case studies stress the importance of policy coherence, financial incentives, and institutional capacity building. Conclusion recycling is no longer merely an environmental necessity but a strategic economic opportunity, particularly for developing countries. New approaches grounded in the circular economy, supported by technology and inclusive social models, can transform waste into value. While recycling requires upfront investment, the long-term economic, social, and environmental returns outweigh the costs. For developing countries, a mixed financing strategy combining public funds, private investment, and international support offers



the most effective pathway to building a sustainable recycling sector and advancing broader development goals.

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## IMPROVING METHODS FOR INCREASING PRODUCT EXPORTS THROUGH THE DIVERSIFICATION OF INDUSTRIAL ENTERPRISES' ACTIVITIES

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### ABSTRACT

This article examines the ways to improve methods for increasing product exports through the diversification of industrial enterprises' activities. The study highlights the role of diversification in enhancing competitiveness, reducing production risks, and expanding export potential in both domestic and international markets. Special attention is paid to the introduction of innovative technologies, modernization of production processes, development of new product types, and adaptation to global market requirements. The article also analyzes economic, organizational, and institutional factors influencing export growth through diversification. Based on the analysis, practical recommendations are proposed to improve export-oriented industrial development and strengthen the position of industrial enterprises in foreign markets.

**Keywords:** diversification, industrial enterprises, export potential, product export, competitiveness, innovation, industrial development, foreign markets

### INTRODUCTION

In the context of globalization and increasing competition in international markets, the sustainable development of industrial enterprises largely depends on their ability to expand and diversify export-oriented production. Export growth has become one of the key factors for strengthening national economies, ensuring stable foreign currency inflows, and increasing employment opportunities. In this regard, diversification of industrial enterprises' activities plays a crucial role in enhancing export potential and reducing dependence on a limited range of products or markets. Diversification allows industrial enterprises to introduce new product lines, improve product quality, adopt innovative technologies, and respond more effectively to changing market demands. Through diversification, enterprises can minimize production and market risks, increase competitiveness, and gain access to new foreign markets. This is especially important for developing economies, where industrial modernization and export expansion are considered strategic priorities for economic growth. Despite the importance of diversification, many industrial enterprises still face challenges such as insufficient investment, technological backwardness, weak institutional support, and limited access to international markets. Therefore, it is necessary to develop and improve effective methods for increasing product exports through diversification strategies. This article focuses on analyzing the main directions and mechanisms of diversification in industrial enterprises and identifying practical ways to enhance export performance in the global market.

### RESEARCH METHODS AND METHODOLOGY

This study employs a comprehensive research methodology based on both qualitative and quantitative approaches to analyze ways of increasing product exports through the diversification of industrial enterprises' activities. The combination of different research methods ensures the reliability and validity of the research results. The theoretical framework of the study is based on the analysis of scientific literature, including academic articles, monographs, and reports by international organizations related to industrial diversification, export development, and competitiveness. A systematic and comparative analysis method is used to examine various theoretical approaches and international experiences in the diversification of industrial enterprises. Quantitative methods are applied through the analysis of statistical data on industrial production and export indicators. Official data from national statistical agencies and international databases are used to assess export dynamics,



structural changes in industrial production, and the impact of diversification on export performance. Economic and statistical analysis methods, such as trend analysis and comparative indicators, are employed to identify key patterns and relationships. In addition, the study utilizes a case study approach to examine practical examples of industrial enterprises that have successfully increased their export potential through diversification strategies. This method allows for an in-depth analysis of organizational, technological, and economic factors influencing export growth. General scientific methods, including induction and deduction, analysis and synthesis, and abstraction, are also applied throughout the research process. Based on the results obtained, conclusions are drawn and practical recommendations are developed to improve methods for increasing product exports through the diversification of industrial enterprises' activities.

### **ANALYSIS AND RESULTS**

The analysis focuses on assessing the impact of diversification strategies on the export performance of industrial enterprises. The results show that enterprises implementing diversified production structures demonstrate higher export growth rates and greater resilience to external economic fluctuations compared to non-diversified enterprises. Statistical analysis of industrial export data indicates that diversification contributes to the expansion of export product ranges and reduces dependence on a limited number of goods or markets. Enterprises that introduced new product types and modernized existing production lines were able to enter new foreign markets and increase their share in international trade. This trend is particularly evident in industries that actively adopt innovative technologies and comply with international quality standards. The case study analysis reveals that successful diversification is closely linked to effective management practices, investment in technological modernization, and access to financial resources. Industrial enterprises that focused on value-added production and export-oriented innovation achieved more stable export revenues. In contrast, enterprises with low levels of diversification faced higher risks related to market volatility and price fluctuations. Furthermore, the analysis highlights the importance of institutional and organizational factors in supporting diversification processes. Government support measures, such as export incentives, tax benefits, and infrastructure development, play a significant role in enhancing export performance. The results confirm that diversification, when combined with supportive economic policies and strategic planning, serves as an effective tool for increasing product exports and strengthening the competitiveness of industrial enterprises in global markets.

### **DISCUSSION**

The findings of this study confirm that diversification of industrial enterprises' activities plays a significant role in increasing product exports and enhancing competitiveness in international markets. The results are consistent with existing theoretical approaches, which emphasize diversification as an effective strategy for reducing production and market risks while expanding export opportunities. The analysis demonstrates that enterprises adopting diversified production structures are better positioned to respond to changes in global demand and price fluctuations. By expanding their product range and improving product quality, such enterprises are able to access new foreign markets and strengthen their export performance. This supports previous studies that highlight innovation and technological modernization as key drivers of export-oriented growth. At the same time, the results indicate that diversification alone is not sufficient to ensure sustainable export growth. The effectiveness of diversification strategies largely depends on supporting factors such as investment availability, managerial efficiency, institutional frameworks, and government support mechanisms. Enterprises operating in an enabling economic environment benefit more from diversification policies, particularly when export incentives and infrastructure development are in place. Moreover, the findings suggest that strategic planning and long-term orientation are crucial for



successful diversification. Industrial enterprises that align diversification strategies with international market requirements and global quality standards achieve higher levels of export stability. Therefore, diversification should be implemented as part of an integrated industrial and export development strategy rather than as a short-term response to market challenges.

### **CONCLUSION**

In conclusion, the study demonstrates that diversification of industrial enterprises' activities is a crucial factor in increasing product exports and strengthening competitiveness in international markets. Diversification enables enterprises to expand their product range, reduce dependence on limited markets, and adapt more effectively to changing global economic conditions. The research results indicate that successful diversification is closely associated with technological modernization, innovation adoption, and efficient management practices. Enterprises that focus on value-added production and align their strategies with international quality standards achieve more stable and sustainable export growth. At the same time, the effectiveness of diversification strategies largely depends on the availability of financial resources, institutional support, and favorable government policies. The study also highlights the importance of an integrated approach to diversification, where industrial development and export promotion strategies are implemented simultaneously. Government support measures, including export incentives, infrastructure development, and investment stimulation, play a significant role in enhancing the export potential of industrial enterprises. Overall, diversification serves as an effective tool for improving export performance and ensuring the long-term development of industrial enterprises. The findings of this study can be used as a basis for developing practical recommendations aimed at increasing product exports and strengthening the position of industrial enterprises in global markets.

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**AI VA RAQAMLI TEXNOLOGIYALAR YORDAMIDA MEHMON TAJRIBASINI  
SHAXSIYLASHTIRISH VA BOSHQARISH SAMARADORLIGI**

Тошкент туризм ва меҳмонхона

менежменти техникуми

Махсус фан уқитувчиси

**Мухамедова Мухаррам Суратовна**

**ANNOTATSIYA**

Ushbu ilmiy maqolada sun'iy intellekt (AI) va raqamli texnologiyalarning mehmonxona sanoatida mehmon tajribasini shaxsiylashtirish hamda boshqaruv samaradorligini oshirishdagi o'rnini kompleks tarzda tahlil qilinadi. Tadqiqotda raqamli transformatsiya jarayonlari, ma'lumotlarga asoslangan qaror qabul qilish, mijozlar xatti-harakatini prognozlash, xizmatlarni individual ehtiyojlarga moslashtirish mexanizmlari ilmiy jihatdan yoritilgan. Maqolada AI texnologiyalarining mehmonxona biznesida operatsion samaradorlikni oshirish, xarajatlarni optimallashtirish va mijozlar sodiqligini kuchaytirishdagi ahamiyati asoslab berilgan.

**Kalit so'zlar:** sun'iy intellekt, raqamli texnologiyalar, mehmon tajribasi, shaxsiylashtirish, mehmonxona boshqaruvi.

**ПЕРСОНАЛИЗАЦИЯ ГОСТЕВОГО ОПЫТА И ПОВЫШЕНИЕ ЭФФЕКТИВНОСТИ  
УПРАВЛЕНИЯ С ПОМОЩЬЮ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА И ЦИФРОВЫХ  
ТЕХНОЛОГИЙ**

Ташкентский техникум туризма и гостиничного менеджмента

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Мухамедова Мухаррам Суратовна

**АННОТАЦИЯ**

В статье рассматривается роль искусственного интеллекта и цифровых технологий в персонализации гостевого опыта и повышении эффективности управления в гостиничной индустрии. Анализируются процессы цифровой трансформации, принятие решений на основе данных и прогнозирование поведения клиентов. Результаты исследования показывают, что внедрение AI способствует росту операционной эффективности и повышению лояльности гостей.

**Ключевые слова:** искусственный интеллект, цифровые технологии, гостевой опыт, персонализация, управление гостиницами.

**PERSONALIZING GUEST EXPERIENCE AND IMPROVING MANAGEMENT  
EFFICIENCY THROUGH AI AND DIGITAL TECHNOLOGIES**

Tashkent College of Tourism and Hotel Management

Special Subject Instructor

Mukhamedova Mukharram Suratovna

**ANNOTATION**

This article examines the role of artificial intelligence and digital technologies in personalizing guest experience and improving management efficiency in the hotel industry. The study highlights data-driven decision-making, customer behavior prediction, and service customization. Findings confirm that AI-driven solutions enhance operational efficiency and guest satisfaction.

**Keywords:** artificial intelligence, digital technologies, guest experience, personalization, hotel management.

**KIRISH**

Raqamli iqtisodiyot sharoitida xizmat ko'rsatish sohasida, xususan mehmonxona sanoatida mijozlar tajribasini takomillashtirish asosiy strategik vazifalardan biri hisoblanadi. Zamonaviy



mehmonlar xizmatlarning tezkorligi, qulayligi va individual ehtiyojlarga moslashuvchanligini talab etmoqda. Shu bois sun'iy intellekt va raqamli texnologiyalar mehmonxonaga boshqaruvining ajralmas qismiga aylanmoqda.

### ASOSIY QISM

AI va raqamli texnologiyalarning nazariy asoslari. Sun'iy intellekt katta hajmdagi ma'lumotlarni qayta ishlash, tahlil qilish va prognozlash imkoniyatiga ega bo'lib, mehmonxonaga boshqaruvida strategik va operatsion qarorlarni optimallashtiradi. Raqamli platformalar orqali mehmonlarning afzalliklari, xulq-atvori va ehtiyojlari real vaqt rejimida aniqlanadi.

Sun'iy intellekt va raqamli texnologiyalarning mehmonxonaga sanoatidagi transformatsion roli. Raqamli transformatsiya jarayonida sun'iy intellekt mehmonxonaga boshqaruvining barcha bo'g'inlariga chuqur integratsiyalashmoqda. AI texnologiyalari orqali katta hajmdagi ma'lumotlar (big data) yig'iladi, qayta ishlanadi va tahlil qilinadi. Ushbu ma'lumotlar mehmonlarning xulq-atvori, ehtiyojlari va kutgan natijalarini oldindan bashorat qilish imkonini beradi. Natijada mehmonxonaga xizmatlari individual ehtiyojlarga moslashtirilgan holda taklif etiladi.

Mehmon tajribasini shaxsiylashtirishda AI asosidagi vositalar. Mehmonxonaga sanoatida AI asosidagi CRM tizimlari mehmonlar bilan aloqani yangi bosqichga olib chiqmoqda. Ushbu tizimlar mehmonning oldingi tashriflari, bron qilish tarixi, xizmatlardan foydalanish odatlari va fikr-mulohazalarini tahlil qilish orqali individual takliflar yaratadi. Masalan, mehmonning afzal ko'rgan xona turi, ovqatlanish menyusi yoki dam olish xizmatlari avtomatik tarzda shakllantiriladi.

Chat-botlar va virtual yordamchilar mehmonlar bilan 24/7 aloqa o'rnatish imkonini beradi. Ular bron qilish, xizmatlar haqida ma'lumot berish, shikoyatlarni qabul qilish va tezkor javob taqdim etish orqali mehmon qoniqish darajasini oshiradi. Bunday texnologiyalar inson omiliga bog'liq xatoliklarni kamaytirib, xizmat ko'rsatish jarayonini tezlashtiradi.

Ma'lumotlarga asoslangan qaror qabul qilish va boshqaruv samaradorligi. AI va raqamli texnologiyalar menejment qarorlarini qabul qilishda muhim vosita sifatida namoyon bo'ladi. Mehmonxonaga boshqaruvida prognozlash modellaridan foydalanish bandlik darajasini aniqlash, narxlarni dinamik belgilash va resurslardan samarali foydalanishni ta'minlaydi. Masalan, talabni prognozlash orqali xodimlar jadvali va xizmatlar hajmi optimal rejalashtiriladi.

Bundan tashqari, AI asosidagi tahliliy tizimlar xarajatlarni optimallashtirishga xizmat qiladi. Energiya sarfi, xodimlar samaradorligi va xizmat sifati ko'rsatkichlari real vaqt rejimida monitoring qilinadi. Bu esa boshqaruv jarayonlarining shaffofligini oshirib, tezkor va asosli qarorlar qabul qilish imkonini beradi.

Raqamli texnologiyalar va mehmon sodiqligi. Mehmon tajribasini shaxsiylashtirish orqali mehmonlar bilan uzoq muddatli munosabatlar shakllantiriladi. Mobil ilovalar, raqamli platformalar va sodiqlik dasturlari mehmonlarga individual chegirmalar, bonuslar va maxsus takliflar taqdim etadi. Tadqiqotlar shuni ko'rsatadiki, shaxsiylashtirilgan xizmatlardan foydalangan mehmonlarning qayta tashrif buyurish ehtimoli yuqori bo'ladi.

Innovatsion yechimlar va raqobatbardoshlik. AI va raqamli texnologiyalarni joriy etgan mehmonxonalar bozorda raqobat ustunligiga ega bo'ladi. Avtomatlashtirilgan boshqaruv tizimlari, raqamli marketing va sun'iy intellektga asoslangan tahlil vositalari mehmonxonaga biznesining innovatsion rivojlanishini ta'minlaydi. Natijada, mehmonxonaga boshqaruvi yanada moslashuvchan, samarali va mijozlarga yo'naltirilgan bo'lib boradi.

Mehmon tajribasini shaxsiylashtirish mexanizmlari. AI asosidagi CRM tizimlari, chat-botlar, virtual yordamchilar va tavsiyaviy tizimlar mehmonlarga individual xizmat ko'rsatish imkonini beradi. Masalan, mehmonning avvalgi tashriflari asosida xona tanlovi, ovqatlanish xohishlari va qo'shimcha xizmatlar avtomatik taklif etiladi.



Boshqaruv samaradorligiga ta'siri. Raqamli texnologiyalar orqali xodimlar faoliyati, resurslar taqsimoti va xizmatlar sifati nazorat qilinadi. Bu esa boshqaruv xarajatlarini kamaytirib, xizmat ko'rsatish tezligini oshiradi.

**Nazariy ahamiyati.** Mazkur tadqiqot mehmonxona menejmenti va raqamli transformatsiya nazariyasini boyitadi hamda AI asosidagi shaxsiylashtirishning ilmiy asoslarini ochib beradi.

**Metodik jihatlari.** Tadqiqotda tizimli tahlil, modellashtirish, statistik tahlil va taqqoslash metodlaridan foydalanildi. Empirik ma'lumotlar asosida AI texnologiyalarining samaradorligi baholandi.

### **XULOSA**

Sun'iy intellekt va raqamli texnologiyalar mehmon tajribasini shaxsiylashtirish orqali mehmonxona biznesining raqobatbardoshligini oshiradi va uzoq muddatli barqaror rivojlanishni ta'minlaydi.

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## DYNAMICS AND STATISTICAL ANALYSIS OF THE NUMBER OF CULTURAL INFRASTRUCTURE INSTITUTIONS IN UZBEKISTAN

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### ABSTRACT

This article analyzes the dynamics of the number of cultural infrastructure institutions in Uzbekistan for 2018–2025 based on statistical methods. The object of the study was the republican indicators of museums, theaters, concert organizations, circuses, cultural and recreational parks, zoos, information libraries and information resource centers. The analysis used descriptive statistics, year-on-year comparisons, absolute and relative changes, and trend approaches. The results showed that changes in the number of cultural infrastructure institutions in different directions are not uniform, stability is observed in some segments, and gradual growth or decline is observed in others. Based on the trends identified in the article, proposals are made to strengthen monitoring of cultural infrastructure, deepen data by region, and include quality indicators in assessing the activities of resource centers.

**Keywords:** cultural infrastructure, museum, theater, concert organization, information and library center, information and resource center, descriptive statistics, trend analysis.

### INTRODUCTION

Cultural infrastructure is an important factor in the spiritual and social development of society, in satisfying the cultural needs of citizens and in expanding the market for cultural services. The numerical development of the network of such institutions is directly related to indicators such as the participation of the population in cultural life, the availability of cultural services and territorial coverage, and is of strategic importance in the cultural policy of the state and infrastructure management.

In recent years, official statistical observations on the activities of cultural and art institutions show that there are uneven trends in the number of institutions and the dynamics of their development in different segments. For example, while in some years there were cases of accelerated growth in museums and concert organizations, a relatively stable situation may remain in other areas.

The problem in the context of this article is that the available official indicators on the number of cultural infrastructure institutions are often given in the form of separate periods, but there is a need to summarize them on the basis of a single systematic analysis for the period 2018–2025, compare them by segments, and interpret the main trends in a scientific and methodological form. Therefore, conducting an analysis using descriptive statistics and trend approaches based on data from the republic for 2018–2025 is of practical importance for monitoring cultural infrastructure and future planning.

The main hypotheses of this article are as follows:

1. The overall dynamics of the number of cultural infrastructure institutions in 2018–2025 is not uniform, that is, the growth rates differ significantly across types of institutions.
2. Around 2020, a slowdown or structural “turn” may be observed in some indicators, while in subsequent years the recovery (growth) trend will intensify and there will be differences by period.
3. Changes in the number of information libraries and information resource centers will be more stable than in other institutions or will change gradually under the influence of institutional reorganizations.



To test these hypotheses, the article provides a descriptive analysis of the indicators of the number of institutions for 2018–2025, calculates absolute and relative changes, and summarizes trend characteristics.

### **LITERATURE REVIEW**

Among the local sources on the topic, the official statistical collection occupies a special place. In the materials published by the national statistical bodies, along with indicators for museums, theaters, concert organizations and other cultural institutions, some activity indicators are also given, which makes it possible to monitor the partial functional state of the cultural infrastructure. In particular, the data published by the end of 2025 on the number of museums and their changes, as well as numerical indicators for concert organizations, are important as an empirical basis for analysis.

Domestic scientific and analytical articles cover more issues of preserving cultural heritage, diversifying museum activities, and integrating with cultural tourism. Such studies usually put forward the ideas of the need to develop a network of cultural institutions, improving the quality of services, and improving management approaches.

In foreign approaches, methodological foundations for measuring cultural statistics and infrastructure play an important role. UNESCO's methodological documents on cultural statistics and guidelines on cultural indicators are used as international standards for the statistical classification of the cultural sector, the formation of a system of comparable indicators, and the establishment of monitoring.

These approaches serve as a conceptual basis for the analysis and trend logic describing the indicators of the number of institutions in this article. While official statistics serve to illuminate the quantitative state of the network of cultural institutions, domestic and foreign scientific sources cover more issues of management, cultural heritage, quality of services and methodological standards.

The purpose of this article is to determine the dynamics of the number of cultural infrastructure institutions in Uzbekistan for 2018-2025 and assess the main trends based on statistical analysis. The main objectives of the article are:

1. calculate and compare the annual change in the number of cultural infrastructure institutions;
2. determine absolute differences and relative (percentage) changes between 2018 and 2025;
3. summarize and describe the characteristics of trends by type of institution;
4. interpret the identified trends and develop practical proposals for monitoring and management.

The object of the study is cultural infrastructure institutions operating in Uzbekistan at the republican level, and the subject is the dynamics of changes in the number of museums, theaters, concert organizations, circuses, cultural and recreational parks, zoos, as well as information and library and information resource centers in 2018–2025. The study used descriptive statistics, year-on-year comparisons, absolute and relative changes, as well as trend approaches. These approaches allow for a systematic display of changes in the number of cultural infrastructure institutions, identification of differences in various segments, and creation of a basis for further analysis.

### **METHODOLOGY**

This study was conducted in a quantitative and descriptive-comparative design. The goal is to determine the dynamics of the number of cultural institutions in the period 2018–2025 and to explain trends. The annual indicators in the table provided were taken as the main source of data for the analysis. The object of the study is time series data on the number of the above institutions in 2018–2025. The data was received in the form of a spreadsheet, the column names were standardized, sorted



by year, all indicators were reduced to numerical values, and the values were subjected to logical verification.

The following methods were used in the study:

1. Minimum - maximum, change from the beginning of the period to the end of the period ( $\Delta$ ), change in percentage (%).
2. Identification of year-on-year changes and separation of years with sharp jumps.
3. Time series graphs were constructed for the indicators, and growth, decline, and stability were assessed visually.
4. Growth rates were compared across institutions, and the fastest growing and most declining areas were identified.

To present the results in a clear manner, all indicators were color-coded in one graph; visual alignment was used to display large-scale indicators (libraries and resource centers) and small-scale indicators in one graph. The table represents the number of institutions, while qualitative indicators are included.

## RESULTS

We present the main statistical results obtained on the dynamics of the number of cultural infrastructure institutions at the republican level for the period 2018–2025.

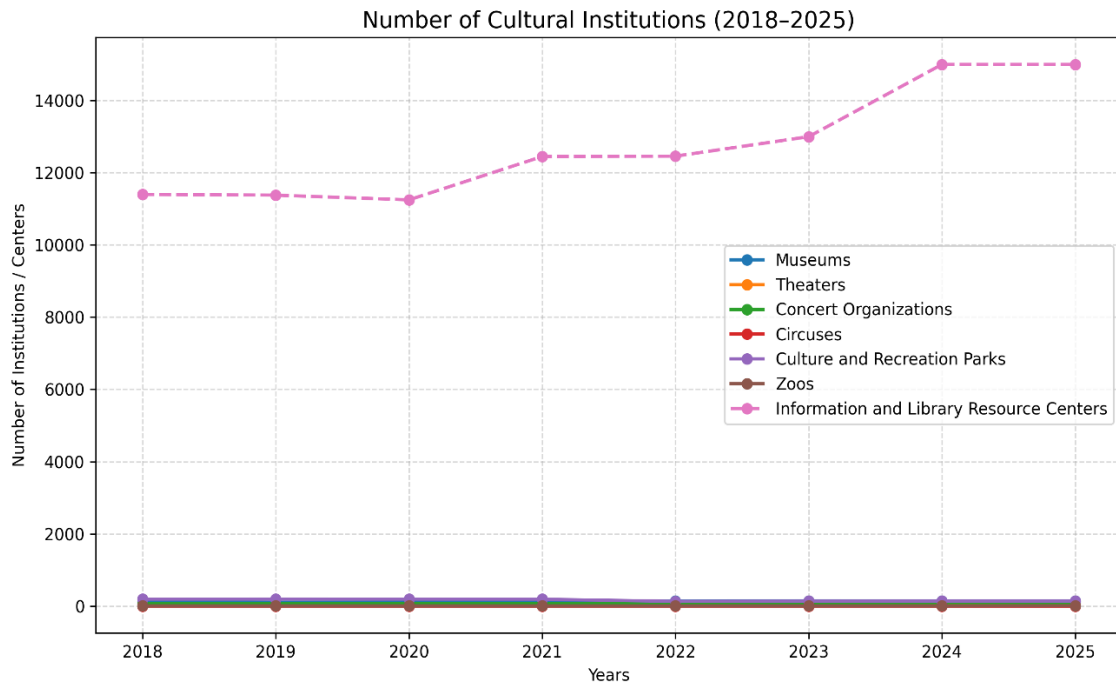
**1-table**

**The main tourist resources (units) of the Republic of Uzbekistan**

Year s	Museu ms	Theat ers	Concert organizati ons	Circus es	Cultural parks	Zoos	Information- library and resources
2018	121	47	66	1	189	3	11622
2019	100	47	67	1	193	3	11587
2020	105	49	72	1	192	3	11385
2021	127	50	69	1	188	3	12500
2022	134	50	70	1	129	3	12518
2023	140	48	81	1	134	3	13046
2024	138	48	98	1	136	3	14999
2025	138	48	98	1	136	7	14999

The period 2018–2025 is also notable as a period of increased influence of various factors on the development of cultural infrastructure (Table 1). During these years, along with institutional changes in the field of cultural services, modernization of infrastructure facilities, organizational measures aimed at meeting the cultural needs of the population, external factors also directly or indirectly influenced the activities of the sector in some periods. Therefore, it is scientifically and practically important to show the dynamics of the number of cultural institutions during this period using statistical approaches and identify the main trends.

We can also illustrate these indicators graphically, which allows for a clearer view and better understanding.



**1-figure:** Dynamics of the number of institutions in 2018–2025 (in the form of a line graph).

As can be seen from the graph, the direction of change varies depending on the type of indicators, some show an increase, some a decrease, and some are stable. If we analyze the indicators in terms of indicators: museums increased by 14% from 2018 to 2025, theaters increased by 2.1% or remained stable, concert organizations increased by 48.5%, and the biggest jump can be observed from 2024 to 2025. There is no change at all in circus organizations, because we know that in many countries the circus operates as one central organization and has high requirements, namely safety, sanitation, licensing. As can be seen, cultural and amusement parks decreased by 28% between 2018 and 2025, the reasons for this can be given in different ways. There are many reasons for this, such as the reclassification of parks in statistics, the closure or de-listing of some parks, temporary non-inclusion due to reconstruction, financial difficulties after the pandemic, and so on. We can see that zoos increased by 133% between 2018 and 2025, which can be explained by increased attention to the development of recreational areas by the state or private sector, policies to increase tourism potential, and infrastructure expansion. We can see that information, libraries, and resource centers increased by 29.1%.

## CONCLUSION

The results of this study showed that the number of cultural institutions in 2018–2025 was growing, stable and declining in different directions. Based on the general picture, it was observed that some segments of the cultural infrastructure are gradually expanding, while others remain almost unchanged. This indicates that the distribution of resources, management models and institutional needs in the cultural system are different.

One of the most important aspects of the results is a significant increase in the number of concert organizations. This growth indicates that mass, mobile and quickly organized forms of cultural services are more in line with the needs of society. Also, the possibility of private sector activity or the expansion of the event market in this direction cannot be ruled out. From a practical point of view, this trend indicates the need for cultural policy and local government bodies to strengthen the territorial event infrastructure.

The high growth in the number of information libraries and resource centers may be associated with digitization, the culture of using information resources, and the expansion of the infrastructure



serving education. This result indicates the increasing integration of the culture and education system. In practice, such centers can fulfill the role of not only a book fund, but also electronic resources, training, information literacy, and a “knowledge center” for local communities. Therefore, the development of this area serves to increase human capital and digital competencies. In contrast, the sharp decline in the number of cultural and recreational parks, especially in 2022, suggests a systemic problem or changes in management and classification. The reason for this decline may be the reclassification of parks to another category, temporary exclusion due to reconstruction, a decrease in financial efficiency, or the impact of urban development processes. In practice, this situation requires a review of the legal status, balance sheet, quality of service provision, and financing mechanisms of parks in the regions, as parks are an important recreational resource that provides meaningful leisure time for the population, supports a healthy lifestyle, and directly affects social well-being.

The sharp increase in zoos observed in 2025 requires a separate discussion. Such a jump may indicate the opening of new facilities, but there is also a possibility that the statistical calculation method or classification of institutions has changed. Therefore, it is important to check this in the future with additional explanatory data. In practical terms, this growth may be consistent with such goals as diversifying tourism and recreation services and expanding family recreation infrastructure.

The fact that the number of circuses has not changed indicates that some segments of cultural services are “centralized” or dependent on high-cost infrastructure. The lack of an increase in the number of institutions in this direction does not mean that they do not have activities; on the contrary, services may be provided through tours, mobile performances or other formats. Therefore, here it would be scientifically more correct to additionally evaluate the “number of institutions” indicator with “volume of services”.

Based on these results, the following hypothesis can be put forward: in the development of cultural institutions in 2018–2025, digital and mass event formats (information and resource centers, concert organizations) will grow faster, while infrastructure-heavy and centralized areas (circus, theater) will remain stable; recreational facilities (parks) will be sensitive to management and classification factors. This hypothesis is generally consistent with the dynamics in the table, but a deeper analysis with additional factors is required to fully confirm it.

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**LEGAL REFORMS IN THE PUBLIC-PRIVATE PARTNERSHIP SECTOR IN  
UZBEKISTAN: CONTENT AND OUTCOMES**

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**ABSTRACT**

According to World Bank information, over 150 PPP units are operating in the world. This number itself shows that PPP is a widely used approach in realization of public infrastructure projects. Although all countries use PPP as a universal approach, they differ in adoption stages and legal framework structure. This article explores the journey of Uzbekistan in adoption of PPP and thoroughly analyses legal reforms. The legal reforms in public-private partnership sector will be examined across years from 2018 to 2025. Legal enhancements made scalable institutional development which will also be stated in the article

**Key words:** PPP, legal reforms, legal enhancement, institutional development

**ПРАВОВЫЕ РЕФОРМЫ В СЕКТОРЕ ГОСУДАРСТВЕННО-ЧАСТНОГО  
ПАРТНЕРСТВА В УЗБЕКИСТАНЕ: СОДЕРЖАНИЕ И РЕЗУЛЬТАТЫ**

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**АННОТАЦИЯ**

Согласно информации Всемирного банка, в мире действует более 150 подразделений по ГЧП. Само по себе это число показывает, что ГЧП является широко используемым подходом к реализации проектов государственной инфраструктуры. Хотя все страны используют ГЧП как универсальный подход, они различаются по этапам внедрения и структуре правовой базы. В этой статье рассматривается путь Узбекистана по внедрению ГЧП и подробно анализируются правовые реформы. Правовые реформы в секторе государственно-частного партнерства будут рассмотрены в период с 2018 по 2025 год. Усовершенствования законодательства способствовали масштабируемому институциональному развитию, о чем также будет рассказано в статье

**Ключевые слова:** ГЧП, правовые реформы, совершенствование законодательства, институциональное развитие.

**O'ZBEKISTONDA DAVLAT-XUSUSIY SHERIKLIK SOHASIDAGI HUQUQIY  
ISLOHOTLAR: MAZMUNI VA NATIJALARI**

**Pokiza Eshquvatova**

**Navoiy davlat konchilik va texnologiyalar universiteti tayanch doktoranti**

**ANNOTATSIYA**

Jahon banki ma'lumotlariga ko'ra, dunyoda 150 dan ortiq DXSh birliklari faoliyat ko'rsatmoqda. Bu raqamning o'zi DXSh davlat infratuzilmasi loyihalarini amalga oshirishda keng qo'llaniladigan yondashuv ekanligini ko'rsatadi. Barcha mamlakatlar PPPdan universal yondashuv sifatida foydalanishsa-da, ular qabul qilish bosqichlari va huquqiy asoslar tuzilmasida farqlanadi. Ushbu maqolada O'zbekistonning DXShni qabul qilish yo'li ko'rib chiqiladi va huquqiy islohotlar chuqur tahlil qilinadi. Davlat-xususiy sheriklik sohasidagi huquqiy islohotlar 2018 yildan 2025 yilgacha bo'lgan yillar davomida ko'rib chiqiladi. Huquqiy takomillashtirishlar institutsional rivojlanishni kengaytirdi, bu haqda maqolada ham aytib o'tiladi.

**Kalit so'zlar:** DXSh, huquqiy islohotlar, huquqiy takomillashtirish, institutsional rivojlanish



## INTRODUCTION

The landscape of infrastructure development is rapidly evolving, with Public-Private Partnerships (PPPs) emerging as a crucial mechanism for fostering economic growth and enhancing public service delivery. In many countries, PPPs have proven to be effective tools for mobilizing private investment, leveraging expertise, and ensuring the efficient execution of public projects. However, the successful implementation of PPPs heavily relies on a robust legal and institutional framework that can adapt to the unique challenges and opportunities presented by this collaborative model.

In Uzbekistan, the adoption of PPPs represents a transformative shift in the approach to public infrastructure development. Historically, the country relied on conventional procurement methods, which often resulted in inefficiencies and limited private sector engagement. The recent legal reforms initiated in 2018 signify a concerted effort by the Uzbek government to modernize its infrastructure strategy and create an enabling environment for private sector participation.

These reforms are not merely procedural; they reflect a comprehensive strategy to integrate PPPs into the national development agenda. By establishing clear legal guidelines, enhancing transparency, and facilitating risk-sharing mechanisms, Uzbekistan aims to attract foreign investment and stimulate economic growth. This article delves into the legal reforms in the PPP sector from 2018 to 2025, examining their content and outcomes, and assessing their impact on the overall development of infrastructure in Uzbekistan.

Through this analysis, the article aims to highlight the importance of a well-structured legal framework in achieving the successful implementation of PPPs, ultimately contributing to the country's long-term economic objectives. As Uzbekistan continues to navigate the complexities of public-private collaboration, understanding these reforms will be essential for stakeholders involved in infrastructure development.

## KEY LEGAL REFORMS

PPP phenomenon was completely new topic for Uzbekistan before 2018. There were only traditional procurement which government are responsible for everything from scratch till operation starts. But on 5 April 2018 the concept of PPP was first introduced at the legislative level, by the Regulation on Public-Private Partnership in the Sphere of Preschool Education No. RP-3651[1]. The regulation outlines the framework for implementing PPP in early childhood education, emphasizing the strategic importance of cooperation between the public and private sectors, legal protections for both parties, mechanisms for resource sharing, and ensuring the delivery of quality educational services through secured investments and infrastructure support.[2]

Next big step towards developing PPP was establishment of PPP Development Agency later in 2018. Resolution of the President of the Republic of Uzbekistan "On priority measures for the creation of the legal and institutional framework for the development of public-private partnership" No. RP-3980 was signed in 20<sup>th</sup> October of 2018. At the time of adoption, there was no comprehensive legal framework for PPPs, no proper mechanism for assessing fiscal, financial, technical, and commercial risks to the state budget, and no specialized body responsible for coordinating PPP initiatives.

To address these issues, the decree establishes the Public-Private Partnership Development Agency under the Ministry of Finance as the authorized body responsible for implementing unified state policy in the PPP sphere. The Agency is tasked with participating in the development of sectoral PPP programs, creating methodologies to assess the efficiency and advantages of PPP projects, coordinating project preparation and implementation, maintaining a public registry of projects, cooperating with investors and international financial institutions, protecting the rights and interests



of project participants, and monitoring project implementation, including the use of state budget funds. As December of 2018 Agency started operation under Ministry of Finance and Economy. Following stage was adoption of law on PPP. On May 10, 2019, the Law of the Republic of Uzbekistan “On public-private partnership” was adopted [3]. The Law of the Republic of Uzbekistan on Public-Private Partnership (PPP) establishes the legal framework for cooperation between the state and private partners to implement economically, socially, and infrastructurally significant projects. It defines key concepts such as PPP objects, the roles of state partners and private partners, and the structure of PPP projects including concessions. The law emphasizes principles like equality before the law for both parties, transparency in procedures, fairness and impartiality in selecting private partners, and measures to prevent discrimination and corruption. It clarifies that the legislation is composed of this law and related normative documents, with international agreements prevailing in case of discrepancies. The process for approving and modifying PPP project concepts depends on the project's scale and involves various government authorities, including the Cabinet of Ministers for projects exceeding ten million USD [4]. A centralized register of PPP projects is maintained for public access, ensuring openness about project parties, locations, timelines, tariffs, value, and government support. The law also outlines the procedures for concluding PPP agreements and the conditions for payments between partners, enabling different forms of remuneration including periodic payments or profit-sharing.

<b>Year</b>	<b>Legal / Institutional Reform</b>	<b>Institutional Development</b>
<b>2018 (April)</b>	Regulation No. RP-3651 on PPP in preschool education	First sector-specific PPP pilot introduced in early childhood education
<b>2018 (Oct–Dec)</b>	Presidential Resolution No. RP-3980	Establishment of Public-Private Partnership Development Agency under the Ministry of Finance as centralized PPP authority
<b>2019</b>	Law “On Public-Private Partnership” (Law No. 537)	Adoption of comprehensive PPP legal framework defining principles, participants, approval procedures, and centralized project registry
<b>2020</b>	Cabinet Resolution No. 259	Introduction of detailed procedural rules for project initiation, evaluation, tendering, pricing mechanisms, and registration
<b>2021 (Jan)</b>	Law No. 669 (amendments to PPP Law)	Expansion of powers of ministries and municipalities; introduction of SPVs, currency indexation, step-in rights, and enhanced investor protections
<b>2021</b>	Cabinet Resolution No. 509	Establishment of structured PPP financing framework and state support instruments (subsidies, loans, credit lines)
<b>2022–2023</b>	Financial close of large renewable energy PPP projects	Transition from regulatory formation to large-scale practical implementation in energy and infrastructure sectors
<b>2024</b>	Presidential Decree No. PP-308 (PPP Development Strategy 2024–2030)	Strategic expansion of PPP across transport, energy, water, healthcare, and education; long-term national PPP targets established



Year	Legal / Institutional Reform	Institutional Development
2024 (Oct 30)	New PPP Regulation replacing Resolution No. 259	Modernized and systematized PPP project cycle; strengthened tender procedures, monitoring, and transparency mechanisms

**Table1: Analysis of legal reforms in PPP sector in Uzbekistan [5]**

After the adoption of the Law on Public-Private Partnership (PPP), the subsequent regulations and resolutions were enacted to ensure the effective implementation of the Law and to transform its general provisions into a fully operational institutional mechanism. While the Law establishes the fundamental principles, key concepts, rights and obligations of the parties, and the overall direction of state policy in the PPP sphere, it does not provide detailed procedural and technical guidance for practical implementation.

According to the Resolution of the Cabinet of Ministers “On Improvement of the Procedure of Implementation of Public-Private Partnership Projects” No.259 dated April 24, 2020 (the “Resolution No.259”), the mechanism of forming and approving prices for products under public-private partnership projects (the “PPP”) has been determined [6]. This Resolution regulates the implementation of public-private partnership projects by establishing the legal and procedural framework for their execution. It defines the procedures for initiating and developing PPP projects, selecting a private partner, evaluating project proposals, preparing the project concept, as well as reporting and registering the projects. A PPP project is defined as a comprehensive set of economic, social, and infrastructure-related measures aimed at addressing specific public needs, attracting private investment, and/or introducing advanced management practices. According to Regulation, projects for the introduction of PPP mechanisms in relation to the project must meet all the following criteria and conditions: (a) economic, social functions and infrastructure focusing on problem solving; (b) activities carried out on the projects proposed ministries, state committees, agencies and local executive bodies that must be performed by the authorities; (c) quality of goods (works, services) provided under the proposed project must be higher than current indicators; (d) compliance with the terms of PPP agreement; (e) attraction of private investments; (f) introduction of best management practices; (g) innovative approach providing balanced benefits; and (h) automated electronic accounting during project implementation.[7]

After Resolution, in 2021 Uzbekistan continued developing PPP framework by enhancing legislation. On January 22, 2021, the President of Uzbekistan signed Law No. 669, which addresses gaps in the Law No. 537 “On Public-Private Partnership” adopted on May 10, 2019 [8].

To mitigate financial risks for foreign backers, the update allowed project tariffs and service prices to be linked to foreign currencies with presidential approval, providing a vital hedge against local currency inflation.

The law also expanded the definition of public partners, enabling individual ministries and local municipalities to sign agreements directly rather than relying solely on the central government. For the private side, winning bidders gained the right to form Special Purpose Vehicles (SPVs) and maintain offshore bank accounts for project financing. Investor protection saw a major boost as the law introduced "change in law" clauses, allowing private partners to seek compensation or tariff hikes if new regulations negatively impact their project’s economics.

Lenders also received stronger guarantees through the formal recognition of direct agreements and step-in rights, which allow creditors to take over a project if the private partner defaults. From a fiscal perspective, the Ministry of Economy and Finance was given mandatory oversight of any project creating liabilities for the state budget. Finally, the law increased transparency by requiring



the public disclosure of key project details on official websites while streamlining the tender process by reducing certain administrative deadlines.

Following amendments of PPP Law, the Cabinet of Ministers approved the Resolution “On measures to accelerate the implementation of public-private partnership projects and further improve the procedure financing” No.509.

The resolution introduced a structured financing framework, defining the allocation of state support through subsidies, budget loans, and credit lines to improve project bankability for private partners and creditors. It enhanced fiscal oversight by integrating PPP financing into Uzbekistan's budgetary system, while specifically prioritizing infrastructure development projects in energy, healthcare, and transport for 2021.

Between 2022 and 2023, Uzbekistan achieved financial close on several landmark Public-Private Partnership (PPP) projects, significantly expanding its renewable energy and infrastructure portfolio. Key projects included solar PV plants in Samarkand, Jizzakh, and Surkhandarya (Sherabad) developed by Masdar, as well as major solar initiatives in Navoi.

In 2024, the Presidential Decree “On measures for the development of public-private partnership in the Republic of Uzbekistan for 2024-2030” No. PP-308 was issued[9]. The Decree focuses on developing state-private partnerships from 2024 to 2030. It aims to attract at least 30 billion USD in private investments. Plans include building and upgrading infrastructure to support economic growth in various regions.

The document sets a target to build and modernize about 1,000 km of toll highways, starting with the Tashkent-Samarqand Road in 2024 and the Tashkent-Andijan Road in 2026. Electricity networks are planned to be handed over to private operators by mid-2027, while gas networks will follow by the end of 2027. The goal is to cut electricity losses by half.

Irrigation systems that waste energy will be updated to save up to 30% electricity by 2028. Water supply coverage aims to reach 87% for drinking water and 30% for sewage by the end of 2028, involving private companies in managing the networks. Education will see the construction of at least 100 new kindergartens and 100 schools every year starting in 2026, supporting over 400,000 students and 300,000 preschool children.

Healthcare projects include building large hospitals serving more than 100,000 patients, with private management. Regional and city leaders must allocate land and work with international finance organizations as per the decree. Ministries are assigned roles to attract foreign investors and hold presentations on PPP activities.

The annex provides details on many projects: electricity and gas network upgrades in Samarqand, wastewater treatment modernization in Namangan, hydropower plant construction in regions like Tashkent and Jizzakh. Pilot projects will transfer urban bus transport to private operators by late 2025 in several regions.

Other projects include modernizing old pump stations, setting up waste recycling facilities supported by international banks, and upgrading agricultural bio-laboratories under PPP. The Cabinet of Ministers can adjust project budgets and timelines or swap out projects if needed.

In 30<sup>th</sup> October of 2024, Regulation on PPP No.259 adopted in 2020 was replaced by new regulation [10]. The new regulation introduced several key amendments to the framework governing public-private partnership (PPP) projects. It approved a comprehensive Regulation on the procedure for implementing PPP projects covering all stages from initiating and developing projects to selecting private partners, managing the project registry, and reporting on the implementation status. This Regulation replaces and updates previous rules to provide clearer, more systematic guidance.



Changes and additions were made to existing government decisions to ensure the regulatory environment aligns with the new PPP approach. Certain clauses from the 2019 Resolution No. 309 concerning tariff formation and approval procedures for water supply and sewage services pricing were repealed, signaling a revised pricing mechanism in this sector.

The Ministry of Finance was assigned the responsibility to coordinate the revision of normative legal documents within a month, in cooperation with other relevant ministries and agencies for regulatory coherence.

The amendments detail specific requirements for tender procedures, including the preparation and approval of tender documentation, qualification criteria for private partners, and the composition and functions of tender commissions to bolster transparency and fairness in selecting private partners.

The regulation establishes mechanisms for monitoring, control, and reporting to ensure compliance with contract terms, financial and economic efficiency, and timely financing of PPP projects. Provisions mandate public disclosure of pertinent information on official websites to enhance transparency.

The regulation defines a staged approach to project approval, covering concept endorsement, tender documentation development, tender announcements, execution, and contract signing between public and private entities. Timelines and responsibilities are specified at each stage for effective project implementation.

These amendments refine the PPP project cycle, strengthen regulatory alignment, improve transparency in partner selection, and reinforce monitoring and accountability frameworks to support successful public-private partnership projects in Uzbekistan

### **CONCLUSION AND RECOMMENDATIONS**

The development of the PPP legal framework in Uzbekistan reflects structured reform process. Before 2018, infrastructure projects were implemented exclusively through traditional public procurement. The introduction of PPP in 2018 marked the beginning of a new stage aimed at attracting private investment and improving efficiency in public service delivery.

The establishment of the Public-Private Partnership Development Agency and the adoption of the 2019 Law on PPP created a comprehensive legal and institutional foundation. Subsequent resolutions and amendments between 2020 and 2021 clarified procedures, strengthened investor protections, improved financing mechanisms, and enhanced fiscal oversight. The 2024 Presidential Decree and the updated PPP Regulation further systematized the project cycle and expanded PPP into key sectors of the economy.

Overall, Uzbekistan's PPP reforms demonstrate a transition from initial experimentation to a mature and strategically integrated legal framework supporting long-term infrastructure development.

Based on the analysis of legal reforms and institutional developments in Uzbekistan's PPP sector, the most essential recommendations should focus on three key areas: fiscal sustainability, project preparation quality, and institutional capacity. These factors are critical for ensuring the long-term success and stability of PPP implementation.

First, safeguarding fiscal sustainability is crucial to ensuring public finance sustainability. Although Uzbekistan established oversight mechanisms through the Ministry of Economy and Finance, PPP projects can still create long-term fiscal commitments and contingent liabilities on the state budget. It is thus crucial to establish a complete framework for fiscal risk assessment of PPP projects during project preparation and before approval. Centralizing the monitoring of government guarantees, subsidies and other financial commitments would enhance transparency, and help to avoid excessive fiscal exposure.



Second, the effectiveness of public-private partnership (PPP) projects could additionally be increased through improved project preparation and feasibility assessment. International experience shows, that bad prepared projects, can lead to delays in the start of (an often renegotiation and financial inefficiency) project. Uzbekistan should thus establish mandatory value-for-money analysis to evaluate PPP arrangements against other similar public procurement methods. Furthermore, it would improve bankability and mobilization of more serious private investors by supporting high quality technical and financial feasibility studies.

Third, enhancing institutional capacity within public authorities remains a key priority. Although the establishment of the PPP Development Agency created a centralized coordinating body, sector ministries and regional administrations often lack sufficient expertise in structuring and managing complex PPP agreements. Providing specialized training for public officials and strengthening cooperation with international financial institutions would significantly improve the quality of project preparation, negotiation, and contract management.

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**ANALYSIS OF FINANCIAL STABILITY, ASSET GROWTH AND CREDIT PORTFOLIO  
OF “UZBEK INDUSTRIAL AND CONSTRUCTION BANK”**

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**ABSTRACT**

This article analyzes the development of corporate governance and the financial stability of commercial banks with state participation in the Republic of Uzbekistan in the context of ongoing economic reforms. Particular attention is given to the transformation of joint-stock companies, the reduction of the state share in the economy, and the strengthening of corporate governance mechanisms based on international standards. The study examines the dynamics of the authorized capital, ownership structure, asset growth, and credit portfolio of JSCB “Uzbek Industrial and Construction Bank” during the period 2021–2025. Statistical analysis demonstrates that despite exchange rate fluctuations affecting the dollar equivalent of capital, the nominal value of the bank’s authorized capital remained stable, ensuring compliance with regulatory requirements and maintaining financial sustainability. The research also highlights the growing role of corporate governance reforms, transparency, risk management systems, and supervisory boards in improving the efficiency of banks with state participation. The results indicate that strengthening corporate governance practices, diversifying ownership structures, and expanding private sector participation are key factors for increasing investment attractiveness and ensuring sustainable development of the banking sector in Uzbekistan.

**Keywords:** corporate governance, banking sector, financial stability, authorized capital, joint-stock companies, state participation, banking reforms, investment attractiveness, Uzbekistan banking system, credit portfolio.

In recent years, large-scale economic reforms have been implemented in the Republic of Uzbekistan aimed at modernizing the economy, deepening market mechanisms, and increasing the role of the private sector. Under these conditions, improving the system of corporate governance becomes important for increasing the efficiency of joint-stock companies, improving the investment climate, and ensuring sustainable economic development of the country. A particularly relevant task is the management of large corporate structures with state participation on the basis of market principles, ensuring their financial stability, and expanding their integration into international capital markets.

In recent years, systematic measures have been implemented in the country aimed at developing corporate governance based on international standards, transforming enterprises with state participation, accelerating privatization processes, and increasing investment attractiveness. At the same time, priority areas include strengthening the activities of supervisory boards, introducing the institution of independent directors, increasing corporate transparency, preparing financial reporting in accordance with international standards, and improving risk management mechanisms.

In the national economy, joint-stock companies with a high share of state participation still occupy an important position. Large enterprises operating in the fields of energy, transport, industry, the banking and financial sector, and infrastructure remain key drivers of economic growth. At the same time, the need to modernize the corporate governance system in these companies in order to improve management efficiency, ensure the rational use of investment resources, and strengthen competitiveness is becoming increasingly relevant.

As a result of ongoing economic reforms, special attention is being paid to gradually reducing the state share in joint-stock companies, expanding private sector participation in enterprise



management, developing the stock market, and forming a culture of corporate governance. In this process, issues such as management transparency, the quality of information provided to investors, strengthening the audit system, and ensuring a balance of interests in corporate decision-making become particularly important.

At the same time, practice shows that in some joint-stock companies problems still remain, such as insufficient efficiency of supervisory boards, a low share of independent directors, insufficient development of risk management systems, and the formalization of corporate governance mechanisms. This may negatively affect investment attractiveness, reduce management efficiency, and slow down the pace of corporate development.

From this perspective, a comprehensive analysis of the current state of corporate governance in joint-stock companies, as well as existing institutional changes and development trends in the context of ongoing reforms in the country, has important scientific and practical significance. The analysis evaluates the influence of reducing the state share on management systems, the level of corporate transparency, protection of investors' rights, the effectiveness of supervisory boards, and processes related to the development of the capital market.

In the context of economic reforms carried out in the Republic of Uzbekistan, particular importance is attached to the analysis of financial stability indicators of large banks with state participation. One of the key indicators characterizing the reliability and stability of a commercial bank is the size of its authorized capital, which reflects the ability of the credit institution to ensure operational stability, expand investment activities, and meet regulatory requirements.

The analysis of the dynamics of authorized capital makes it possible to assess the degree of bank capitalization, as well as the impact of macroeconomic factors, including currency fluctuations, on its position in international comparisons. In this regard, it is advisable to consider the changes in the authorized capital of JSCB «Uzbek Industrial and Construction Bank» in recent years both in national currency and in US dollar equivalents.

Below is a table reflecting the dynamics of the bank's authorized capital in 2021–2025, as well as its conversion into US dollars according to the average annual exchange rate.

**Dynamics of the Authorized Capital of JSCB «Uzbek Industrial and Construction Bank» in 2021–2025**

<b>Year</b>	<b>Authorized Capital (bln UZS)</b>	<b>Average Exchange Rate (UZS/USD)</b>	<b>Equivalent in USD (mln USD)</b>
2021	4,630	10,600	437
2022	4,630	11,000	421
2023	4,630	11,300	410
2024	4,630	12,300	376
2025	4,630	12,500	370

The presented data show that during the period 2021–2025 the nominal size of the authorized capital of JSCB «Uzbek Industrial and Construction Bank» remained stable at the level of 4.63 trillion soums, which indicates the absence of additional capitalization of the bank during the analyzed period. The stability of authorized capital indicates the preservation of a sufficient level of own funds to ensure the bank's current activities and compliance with regulatory capital requirements.

At the same time, when recalculating the authorized capital into US dollars, a gradual decrease in its equivalent value is observed—from 437 million USD in 2021 to 370 million USD in 2025. This dynamic is not related to a reduction in the bank’s capital but rather to changes in the exchange rate of the national currency against the US dollar.

Thus, the decrease in the dollar equivalent reflects the influence of macroeconomic and currency factors, while the capital in national currency remains stable. This indicates that the changes in the indicator are mainly associated with exchange rate fluctuations rather than deterioration in the financial stability of the bank. Overall, the maintained level of authorized capital confirms the bank’s stability and its ability to maintain the necessary level of capitalization in a changing economic environment.

In the context of reforms in the banking sector of the Republic of Uzbekistan, the analysis of the ownership structure of commercial banks becomes particularly important, since the distribution of shares among shareholders has a significant impact on the corporate governance system, development strategy, and stability of financial institutions.

The study of the structure of share capital makes it possible to determine the level of ownership concentration, the degree of state participation in the banking sector, as well as the role of private and institutional investors in forming the bank’s capital base. The structure of shareholders of JSCB «Uzbek Industrial and Construction Bank» as of the reporting date is presented below.

**Structure of the Share Capital of JSCB «Uzbek Industrial and Construction Bank» by  
Categories of Shareholders**

<b>№</b>	<b>List of shareholders</b>	<b>Share in authorized capital (mln UZS)</b>	<b>Share (%)</b>
1	Total legal entities (3,817 shareholders)	4,588,704.79	99.13
	Including shareholders with a share of 1% or more		
1.1	Fund for Reconstruction and Development of the Republic of Uzbekistan	2,415,891.98	52.19
1.2	National Investment Fund of the Republic of Uzbekistan	1,388,682.58	30
1.3	Ministry of Economy and Finance of the Republic of Uzbekistan	623,994.10	13.48
1.4	JSC “O‘ztransgaz”	56,051.93	1.21
1.5	Other legal entities (3,813 shareholders)	104,084.21	2.25
2	Total individuals (36,328 shareholders)	40,237.14	0.87
	Including shareholders with a share of 1% or more		
2.1	Other individuals	40,237.14	0.87
<b>Total</b>	<b>Total shareholders: 40,145</b>	<b>4,628,941.93</b>	<b>100</b>

The presented data indicate a high concentration of the bank's capital in the hands of legal entities, which account for more than 99% of the authorized capital. The key shareholders are state institutional structures, indicating the significant role of the state in forming the bank's capital base and determining its strategic development directions.

The largest share belongs to the Fund for Reconstruction and Development of the Republic of Uzbekistan, which controls more than half of the bank's authorized capital. A significant portion is also concentrated in the National Investment Fund and the Ministry of Economy and Finance of the Republic of Uzbekistan. Such a structure indicates the preservation of dominant state participation in the bank's capital.

The contribution of individuals remains insignificant and accounts for less than 1% of the capital, which shows the low share of retail investors in the ownership structure. This is typical for banks with state participation, where key share packages are concentrated among institutional owners.

The capital structure demonstrates a high level of ownership concentration, which ensures management stability, but at the same time may limit the level of market competition and participation of private investors. Under the conditions of ongoing economic reforms, further development of the stock market and expansion of the circle of private investors may contribute to diversification of the ownership structure and improvement of corporate governance efficiency.



**Total assets of JSC “Uzbek Industrial and Construction Bank” and their annual growth rates in 2021–2025**

The analysis of statistical data for the period 2021–2025 indicates a stable upward trend in the total assets of JSC “Uzbek Industrial and Construction Bank.” If in 2021 the total assets of the bank amounted to about 31 trillion UZS, by 2025 this indicator had exceeded 63 trillion UZS, which represents almost a twofold increase during the analyzed period.

In 2022, asset growth amounted to approximately 15–16%, which can be explained by the expansion of the credit portfolio and an increase in the financing of investment projects in the industrial and infrastructure sectors. A particularly significant increase was observed in 2023, when assets grew by almost 37%. This sharp rise was associated with the intensification of investment activity, the growth of corporate lending, and the expansion of operations related to attracting external financial resources.



In 2024–2025, the growth rate of assets slightly decreased; however, the positive dynamics were maintained. The slowdown in growth can be explained by general processes of stabilization in the financial market, stricter requirements for the quality of credit portfolios, and a more cautious lending policy of banks in conditions of global economic uncertainty. Nevertheless, the overall volume of assets continued to increase, which indicates that the bank has maintained strong positions in the market.

From a scientific and economic perspective, the observed dynamics indicate a gradual strengthening of the bank's financial base, an increase in its investment attractiveness, and the expansion of its operational scale. The growth of assets also reflects the bank's active participation in financing large economic projects and supporting the real sector of the economy.

The credit portfolio is one of the key components of a bank's assets, reflecting the level of its lending activity, the degree of diversification of the client base, as well as the structure of income and risks. The analysis of the dynamics of the credit portfolio of JSC "Uzbek Industrial and Construction Bank" for the period 2021–2025 makes it possible to assess the scale of credit expansion, the stability of the bank's financial policy, and the influence of macroeconomic factors on banking activities.

During the analyzed period, a steady growth in lending volumes was observed, driven by the expansion of financing for large investment and infrastructure projects, the development of corporate lending, and the increase in the retail segment.

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**O'ZBEKISTONNING IJTIMOYIY-IQTISODIY TARAQQIYOTIDA TADBIRKORLIK**

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**ANNOTATSIYA**

Ushbu maqolada O'zbekiston iqtisodiyotini modernizatsiya qilish sharoitida kichik biznes va xususiy tadbirkorlikning tutgan o'zni tahlil qilinadi. Muallif tomonidan tadbirkorlik subyektlarining Yalpi ichki mahsulotdagi ulushi, aholi bandligini ta'minlashdagi ijtimoiy funksiyalari va sohadagi so'nggi institutsional islohotlar yoritib berilgan. Shuningdek, xususiy sektor faoliyatini yanada rag'batlantirish bo'yicha ilmiy-amaliy takliflar ilgari surilgan.

**Kalit so'zlar:** Yangi O'zbekiston, tadbirkorlik, YaIM, kichik biznes, ijtimoiy taraqqiyot, investitsiya muhiti, kambag'allikni qisqartirish, litsenziyalash.

**ENTREPRENEURSHIP IN THE SOCIO-ECONOMIC DEVELOPMENT OF  
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**ABSTRACT**

This article analyzes the role of small businesses and private entrepreneurship in the modernization of Uzbekistan's economy. The authors examine the contribution of entrepreneurial entities to the country's Gross Domestic Product (GDP), their social functions in ensuring employment, and the latest institutional reforms in the sector. Furthermore, the article proposes scientific and practical recommendations to further stimulate private sector activity.

**Keywords:** New Uzbekistan, entrepreneurship, GDP, small business, social development, investment climate, poverty reduction, licensing.

**ПРЕДПРИНИМАТЕЛЬСТВО В СОЦИАЛЬНО-ЭКОНОМИЧЕСКОМ РАЗВИТИИ  
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## АННОТАЦИЯ

В данной статье анализируется роль малого бизнеса и частного предпринимательства в условиях модернизации экономики Узбекистана. Авторы рассматривают вклад субъектов предпринимательства в валовой внутренний продукт (ВВП), их социальные функции по обеспечению занятости, а также последние институциональные реформы в данной сфере. Кроме того, в статье предлагаются научно-практические рекомендации по дальнейшему стимулированию деятельности частного сектора.

**Ключевые слова:** Новый Узбекистан, предпринимательство, ВВП, малый бизнес, социальное развитие, инвестиционный климат, сокращение бедности, лицензирование.

## KIRISH

Bugungi kunda O'zbekiston iqtisodiyotining barqaror o'sish sur'atlarini ta'minlashda tadbirkorlik eng muhim strategik resurs hisoblanadi. Davlatimiz rahbari ta'kidlaganidek, "Tadbirkor yo'lga to'sqinlik qilish- davlat siyosatiga xiyonat qilishdir". Zero, iqtisodiy erkinlik ijtimoiy farovonlikning kafolatidir.

Iqtisodiy barqarorlik omili: Hozirgi kunda mamlakatimizda kichik biznes va xususiy tadbirkorlik subyektlari YaIMning 54% dan ortig'ini tashkil etmoqda. Bu ko'rsatgich iqtisodiyotning faqat xomashyoga emas, balki xizmat ko'rsatish va ishlab chiqarishga asoslangan xilma- xil tuzilmasi shakllanganini ko'rsatadi.

Ijtimoiy himoya va bandlik: Ijtimoiy taraqqiyotning eng muhim mezonlaridan biri – ish o'rinlari bilan ta'minlanganlikdadir. O'zbekistonda jami band aholining qariyb 75 foizi aynan tadbirkorlik sohasida mehnat qilmoqda. Ayniqsa, "mahallabay" ishlash tizimi orqali oilaviy tadbirkorlikni rivojlantirish aholi daromadlarini oshirishda tub burilish yasadi.

So'nggi besh yillikda O'zbekistonda tadbirkorlik subyektlari soni 2 baravardan ziyodga ko'paydi. Agar 2016-yilda ro'yxatdan o'tgan tadbirkorlar soni taxminan 230 mingtani tashkil etgan bo'lsa, 2024-yil boshiga kelib bu ko'rsatgich 500 mingdan oshdi. Kichik biznes va xususiy tadbirkorlikning mamlakat yalpi ichki mahsulotidagi ulushi barqaror travishda 54-56% oralig'ida saqlanib bormoqda. Ilgari sanoat faqat yirik davlat korxonalari hisobiga bo'lgan bo'lsa, hozirda sanoat mahsulotlarining 27-30% i aynan kichik biznes subyektlari tomonidan ishlab chiqarilmoqda. Tadbirkorlik faqat daromad olish manbai emas, balki ijtimoiy muammolarni hal etishning asosiy qurolidir. Mamlakatimizda jami ish bilan band aholining 76% dan ortig'i xususiy sektorda mehnat qiladi. Har bir mahallada tadbirkorlikni rivojlantirish bo'yicha "Hokim yordamchilari" institutining joriy etilishi natijasida 2023-yilning o'zida 2 milliondan ortiq aholi doimiy va mavsumiy ish bilan ta'minlandi. "Imtiyozli kreditlar" hisobiga xotin-qizlar o'rtasida tadbirkorlik faolligi 35% ga oshdi.

Tadbirkorlik muhitini yaxshilashda quyidagi qadamlar hal qiluvchi ahamiyatga ega bo'ldi: QQS stavkasining 15% dan 12% ga tushirilishi biznes ixtiyorida yiliga qo'shimcha 10 trillion so'm mablag' qolishiga imkon berdi. Tadbirkorlik faoliyatiga oid 132 ta ruxsat berish hujjatlari va litsenziyalar bekor qilindi. 20-avgust sanasining "Tadbirkorlar kuni" deb belgilanishi va davlat raxbari bilan ochiq muloqot tizimi yo'lga qo'yilgani sohasidagi muammolarni "birinchi qo'ldan" hal etish imkonini bermoqda.

O'zbekistonning zamonaviy taraqqiyot bosqichida tadbirkorlik shunchaki iqtisodiy faoliyat turi emas, balki jamiyatning ijtimoiy barqarorligini ta'minlovchi eng asosiy tayanch ustuniga aylandi. YaIMdagi ulushi 50 foizdan yuqori ekanligi, mamlakat iqtisodiyoti tashqi xomashyo bozorlariga qaramlikdan bosqichma-bosqich xalos bo'layotganini va ichki ishlab chiqarish salohiyati ortayotganini ko'rsatadi. "Kambag'allikdan farovonlik sari" tamoyili doirasida tadbirkorlik aholining daromadlarini oshirish va ishsizlikni jilovlashda eng samarali



mexanizm ekanligini isbotladi. Ayniqsa, kichik biznes orqali ayollar va yoshlarning ijtimoiy faolligi oshishi jamiyatning umumiy rivojiga xizmat qilmoqda. Soliq yukining kamayishi va byurikratik to'siqlarning bartaraf etilishi investitsiya muhitidan tubdan yaxshilanadi. Biroq, raqobatbardoshlikni yanada oshirish uchun sohani to'liq raqamlashtirish va "yashil iqtisodiyot" texnologiyalarini keng joriy etish talab etiladi.

Taklif sifatida shuni aytish mumkinki, kelgusida kichik biznes vakillarini yirik sanoat korxonalarini bilan korporatsiya asosida bog'lash va ularning eksport geografiyasini kengaytirish O'zbekistonning jahon bozoridagi nufuzini yanada mustahkamlaydi. Tadbirkorlikni qo'llab-quvvatlash - bu xalq farovonligini yuksaltirishga qaratilgan eng to'g'ri va istiqbolli yo'ldir.

### XULOSA

Yuqoridagi tahlillardan kelib chiqib aytish mumkinki, O'zbekistonning zamonaviy taraqqiyot bosqichida tadbirkorlik milliy iqtisodiyotning tayanch ustuniga aylangan. Iqtisodiyotni modernizatsiya qilish, tarkibiy jihatdan diversifikatsiya etish va bozor mexanizmlarini chuqurlashtirish jarayonlarida kichik biznes va xususiy sektor hal qiluvchi rol o'ynamoqda. Yalpi ichki mahsulotda tadbirkorlik ulushining 50 foizdan yuqori darajada shakllanishi mamlakat iqtisodiyotining ichki resurslarga tayanib rivojlanayotganini hamda xizmat ko'rsatish va ishlab chiqarish sohalarida sog'lom raqobat muhiti qaror topayotganini anglatadi.

Shuningdek, tadbirkorlikning ijtimoiy funksiyasi ham alohida ahamiyat kasb etadi. Aholi bandligining asosiy qismi aynan xususiy sektor hissasiga to'g'ri kelayotgani, yangi ish o'rinlarining yaratilishi va oilaviy tadbirkorlik shakllarining kengayishi ijtimoiy barqarorlikni mustahkamlashga xizmat qilmoqda. Ayniqsa, "mahallabay" ishlash tizimi orqali hududlar kesimida aniq muammolarni hal etish mexanizmining joriy etilishi daromad manbalarini ko'paytirish va kambag'allikni qisqartirishda samarali natijalar bermoqda. Bu jarayon jamiyatning ijtimoiy qatlamlari o'rtasidagi tafovutlarni kamaytirishga va inklyuziv iqtisodiy o'sishni ta'minlashga zamin yaratmoqda.

So'nggi yillarda amalga oshirilgan institutsional islohotlar – soliq yukining optimallashtirilishi, ortiqcha byurokratik to'siqlarning bekor qilinishi, litsenziyalash tizimining soddalashtirilishi hamda imtiyozli moliyaviy qo'llab-quvvatlash mexanizmlarining kengaytirilishi tadbirkorlik subyektlari faoliyatini rag'batlantirdi. Natijada biznes subyektlari soni sezilarli darajada ortdi, sanoat ishlab chiqarishida kichik biznesning ulushi kengaydi va investitsiya muhiti yaxshilandi.

Biroq, global raqobat sharoitida tadbirkorlikni rivojlantirish faqat miqdoriy ko'rsatkichlar bilan cheklanib qolmasligi lozim. Kelgusida sohani chuqur raqamlashtirish, innovatsion texnologiyalarni joriy etish, "yashil iqtisodiyot" tamoyillariga asoslangan ishlab chiqarishni kengaytirish va eksport salohiyatini oshirish ustuvor vazifalardan biri bo'lib qoladi. Kichik biznesni yirik sanoat korxonalarini bilan kooperatsiya asosida bog'lash, klaster tizimini rivojlantirish va xalqaro qiymat zanjirlariga integratsiyalash mamlakatning jahon bozoridagi raqobatbardoshligini yanada mustahkamlaydi.

Xulosa sifatida ta'kidlash joizki, tadbirkorlikni qo'llab-quvvatlash va uning institutsional asoslarini takomillashtirish O'zbekistonning uzoq muddatli ijtimoiy-iqtisodiy rivojlanish strategiyasida muhim o'rin tutadi. U nafaqat iqtisodiy o'sishning drayveri, balki aholi farovonligini oshirish, ijtimoiy muvozanatni ta'minlash va barqaror taraqqiyotga erishishning eng samarali mexanizmi hisoblanadi.



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## ХИЗМАТ КЎРСАТИШ КОРХОНАЛАРИДА САМАРАДОРЛИК БАҲОЛОВЧИ КЎРСАТКИЧЛАР БОҒЛИҚ НАЗАРИЙ ВА АМАЛИЙ ҚАРАШЛАР ТАҲЛИЛИ

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### АННОТАЦИЯ

Мақолада “ХизматREFE кўрсатиш корхоналарида самарадорлик баҳоловчи кўрсаткичлар боғлиқ назарий ва амалий қарашлар таҳлили, ҳамда мижозлар ва инвестор нуктаи назардан самарадорликни ифодаловчи кўрсаткичлар ёритиб берилган.

**Калит сўзлар:** Хизмат, хизмат кўрсатиш, хизмат кўрсатиш корхоналари, хизмат кўрсатиш корхоналари самарадорлиги.

## ТЕОРЕТИЧЕСКИЕ И ПРАКТИЧЕСКИЕ ПОДХОДЫ К АНАЛИЗУ ПОКАЗАТЕЛЕЙ ОЦЕНКИ ЭФФЕКТИВНОСТИ НА ПРЕДПРИЯТИЯХ СФЕРЫ УСЛУГ

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### АННОТАЦИЯ

В статье «Анализ теоретических и практических взглядов, связанных с показателями эффективности на предприятиях сферы услуг, а также показателей эффективности с точки зрения заказчиков и инвесторов».

**Ключевые слова:** Сервис, сервис, сервисные предприятия, эффективность сервисных предприятий.

## THEORETICAL AND PRACTICAL APPROACHES TO THE ANALYSIS OF EFFICIENCY EVALUATION INDICATORS IN SERVICE ENTERPRISES

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### ANNOTATION

The article "The analysis of theoretical and practical views related to performance indicators in service enterprises, as well as performance indicators from the point of view of customers and investors, is highlighted.

**Key words:** Service, service, service enterprises, efficiency of service enterprises.

Иқтисодиётнинг эркинлашуви, ислохотларнинг чуқурлашуви, турли инкироз ва иқтисодий беқарорликларнинг содир бўлиб туриши, рақобатнинг мавжудлиги ҳар бир хўжалик юритувчи субъектлар, хусусан, хизмат кўрсатиш корхоналарининг ҳам фаолияти самарадорлигини ошириш заруратини туғдиради. Чунки самарадорлик таъминланмаган жойда, фойда етарли даражада бўлмайти, фойда бўлмаган жойда эса мулкый (иқтисодий) ўсиш таъминланмайти ва бу ҳам бўлмаган жойда корхоналарнинг инкирозга юз тутиши, банкрот бўлиши тайин. Шу туфайли барча хўжалик юритувчи субъектлар фаолиятининг самарадорлигини оширишга эришиш лозимдир.

Бирок, ушбу масала иқтисодий адабиётларда кам ёритилган. Хусусан, хорижлик олимлардан, Боден М., Милес И., Еиченгреен Б., Гупта П., Есченбач Ф., Хоекман Б., Триплетт Й. Е., Босвортх Б. П., Корцзынски М., Михалёв И. В., Полянин А. В., В.К. Романович, С.Н.Коробкова, И. В.Михалёв, А. В. Полянин, В.К. Романович, Л. М. Кликич, Т.Д. Бурменко, Н.Н. Даниленко, Т.А. Туренко, Л. А. Сосунова, Д. В. Чернова, А.Я.Басс, Е. А. Разомасова, В.А. Плотников, М.Г. Иваненко, Д.Р. Хайруллина ва бошқалар томонидан тадқиқ этилган. Ушбу муаммоларни ўрганишга ўзбекистонлик олимлардан Б.А.Адукаримов, М.Қ.Пардаев, М.М.



Мухаммедов, Қ.Ж. Мирзаев, О.М. Пардаев, И.С.Тухлиев, Э.С.Файзиев ва бошқаларнинг хизмат кўрсатиш корхоналари иқтисодиётига бағишлаб дарсликлар, ўқув қўлланма ва бошқа ўқув ва илмий адабиётларни ёзганлар. Аммо ушбу асарларда хизмат кўрсатиш корхоналари самарадорлигини ифодаловчи кўрсаткичлар бир тизимга келтирилган ҳолда ифода этилмаган, шу билан биргаликда хизмат кўрсатиш корхоналарида самарадорлик ва уларни ифодаловчи ифодаловчи кўрсаткичларни таҳлил этишнинг йўллари умуман тадқиқ қилинмаган.

Биз хизмат кўрсатиш корхоналари самарадорлигини ифодаловчи кўрсаткичлар билан боғлиқ назарий ва амалий қарашларни таҳлил қилиб ва ўрганиб, ушбу масалани ҳал қилишга икки нуқтаи назардан қараш мақсадга мувофиқ, деган хулосага келдик. Биринчиси, самарадорликнинг классик таърифи ва умумметодологик асосига таянган ҳолда ёндошиш бўлса, иккинчидан хизмат кўрсатиш корхоналарининг ўзига хос хусусиятларидан келиб чиққан ҳолда ёндошиш лозимлигидир. Булардан ташқари хизмат кўрсатиш корхоналари самарадорлигига бир томондан миқдорлар ва иккинчи томондан, хўжалик юритувчи субъектлар нуқтаи назаридан қараш лозимдир.

Миқдорларнинг нуқтаи назаридан, хизмат кўрсатиш корхоналари самарадорлигини баҳолашда қуйидаги йўналишлар инобатга олинади:

- миқдорларга кўрсатиладиган хизматларнинг сони;
- уларни овқатлантириш;
- миқдорларга савдо хизматларини кўрсатиш;
- миқдорларга транспорт хизматларини кўрсатиш;
- миқдорларга дам олиш ва роҳатланиш учун зарур бўлган турли маданий хизматларни кўрсатиш;
- миқдорларга молиявий хизматларни кўрсатиш;
- миқдорларга маиший хизматларни кўрсатиш;
- миқдорларнинг хоҳиш истакларига қараб турли хил хизматларни кўрсатиш ва шу кабилар.

Бундай хизматларни юқори савияда сифатли ва самарадорликда кўрсатиш ва миқдорларнинг талабларини тўлиқ қондириш учун хизмат кўрсатиш корхоналари ходимлари (хизматчилари) профессионал малакага эга бўлишлари лозим. Ушбу ходимлар кўрсатилган хизмат турларини аъло бажариш билан бирга хушмуомала, мулойим, ўз кўрки ва тароватига эга, зийрак ва хушёр бўлишлигини ҳам талаб қилади.

Хизмат кўрсатиш корхоналарида самарадорликни баҳолашда иккинчи йўналиш бўйича қаралганда шуни инобатга олиш лозимки, хизмат кўрсатиш корхонаси эгаси ёки шу хўжалик юритувчи субъект шу соҳага қўйган инвестициясидан етарли даражада фойда олишга эришмоғи, мавжуд моддий-техника асосларидан самарали фойдаланмоғи, ходимларнинг юқори меҳнат унумдорлигига эришмоғи ва харажатлардан ҳам самарали фойдаланмоғи лозим. Булардан келиб чиқилмаган бўлса, хизмат кўрсатиш корхоналарида самарадорликни баҳолаш учун, бизнинг фикримизча, кўрсаткичлар тизимидан фойдаланиш мумкин бўлади. Бундай кўрсаткичлар тизимини тўртта гуруҳга бўлишни тавсия қиламиз:

- хизмат кўрсатиш корхоналарига қўйилган активлар самарадорлигини ифодаловчи кўрсаткичлар;
- хизмат кўрсатиш корхоналари моддий-техника асослари самарадорлигини ифодаловчи кўрсаткичлар;
- хизмат кўрсатиш корхоналарида меҳнат самарадорлигини ифодаловчи кўрсаткичлар;

• хизмат кўрсатиш корхоналари харажатлари самарадорлигини ифодаловчи кўрсаткичлар.

Буни қуйидаги чизма орқали ифодалаш мумкин (1-расм).



### **1-расм. Хизмат кўрсатиш корхоналари хўжалиги самарадорлигини хўжалик юритувчи субъектлар нуктаи назаридан ифодаловчи кўрсаткичлар**

Ҳар бир гуруҳ кўрсаткичлар ўз навбатида бир қанча гуруҳларни қамраб олади. Масалан, улардан бири хизмат кўрсатиш корхоналарига қўйилган активлар самарадорлигини ифодаловчи кўрсаткичлар. Бу гуруҳ кўрсаткичларга қуйидагиларни киритиш мумкин:

- узоқ муддатли активлар рентабеллиги;
- жорий активлар рентабеллиги;
- умумий инвестициянинг копланиш коэффиценти.

Хизмат кўрсатиш корхоналари моддий-техника асослари самарадорлигини ифодаловчи кўрсаткичлар ҳам ўз навбатида бир қанча кўрсаткичларни қамраб олади. Хизмат кўрсатиш корхоналарининг хусусиятларидан келиб чиқиб, ушбу гуруҳ кўрсаткичларига қуйидагиларни киритишни тавсия қилинади:

- битта ўринга тўғри келадиган ўртача тушум;
- хизмат кўрсатиш корхоналари умумий моддий-техникаларидан фойдаланиш коэффиценти;
- хизмат кўрсатиш корхоналари умумий моддий-техникалари самарадорлиги коэффиценти.

Хизмат кўрсатиш корхоналарида меҳнат самарадорлигини ифодаловчи кўрсаткичлар ҳам муҳим иқтисодий кўрсаткичлар сифатида ўз ўрнига эга. Мазкур гуруҳ кўрсаткичларга қуйидагиларни киритиш мумкин:

- битта ходимга тўғри келадиган ўртача тушум (хизмат кўрсатиш корхоналари ходимларининг меҳнат унумдорлиги, қийматда);
- битта ходимга тўғри келадиган ўртача хизматлари сони (хизмат кўрсатиш корхоналари ходимларининг меҳнат унумдорлиги, натурал кўринишда).

Хизмат кўрсатиш корхоналарида яна бир муҳим кўрсаткичлардан бири, уларга жорий йилда сарфланган харажатлари самарадорлигини ифодаловчи кўрсаткичлардир. Ушбу гуруҳ кўрсаткичларга қуйидагиларни киритишни тавсия қиламиз:

- жорий йилда қилинган харажатлар рентабеллиги;
- ҳар бир кўрсатилган хизматларнинг таннари.



Тадқиқот жараёнида ушбу кўрсаткичларни аниқлаш, уларнинг ўзгаришига таъсир этувчи омилларни ҳисоблаш орқали ҳар бирининг яхшиланиши учун ички имкониятларни ахтариб топиш йўллари кўрсатиб бериш лозим бўлади. Бу масала хизмат кўрсатиш корхоналари иқтисодий фаолиятида ва ўқув жараёнида тингловчилар учун жуда муҳим. Чунки, хизмат кўрсатиш корхоналарида самарадорликни ифодаловчи кўрсаткичлар тизимли тарзда ишлаб чиқилмаган ва мос равишда амалиётда қўлланилмасдан келинаётган эди. Шу туфайли биз ишлаб чиққан мазкур тавсия нафақат назарий жиҳатдан муҳим, балки амалий жиҳатдан аҳамиятга молик масалалардан биридир.

Олиб борилган тадқиқотларимиз давомида шу нарса аниқ бўлдики, биз юқорида тавсия қилган кўрсаткичлар орқали хизмат кўрсатиш корхоналари самарадорлигини баҳолаш имкониятига эга бўламиз, ҳамда таҳлил қилинаётган хизмат кўрсатиш корхонасини самарадорлигин қайси йўللор орқали ошириш мумкинлиги кўрсатиш имкониятларига эга бўламиз. Бу кўрсаткичларни ўрганилаётган даврда самарадорлик ҳолатига амалий жиҳатдан баҳо бериш, хизмат кўрсатиш корхоналари самарадорлиги тўғрисида хулосалар чиқариш имкониятига эга бўламиз.

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**ХИЗМАТ КЎРСАТИШ КОРХОНАЛАРИДА СЕРВИС СИФАТИНИ ОШИРИШ  
ОРҚАЛИ САМАРАДОРЛИКНИ БАҲОЛАШНИНГ ИЛМИЙ ВА УСЛУБИЙ  
МАСАЛАЛАРИ**

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**АННОТАЦИЯ**

Мақолада “Мамлакатимизда хизматлар кўрсатиш соҳасини ривожлантиришнинг асосий концептуал йўналишлари, ҳамда хизматларининг сифатига боғлиқ омиллар ёритиб берилган.

**Калит сўзлар:** Хизмат, хизмат кўрсатиш, хизмат кўрсатиш корхоналари, хизмат кўрсатиш корхоналари самарадорлиги.

**НАУЧНО-МЕТОДИЧЕСКИЕ ВОПРОСЫ ОЦЕНКИ ЭФФЕКТИВНОСТИ  
ПОСРЕДСТВОМ ПОВЫШЕНИЯ КАЧЕСТВА СЕРВИСА НА ПРЕДПРИЯТИЯХ  
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**АННОТАЦИЯ**

В статье выделены основные концептуальные направления развития сферы услуг в нашей стране, а также факторы, связанные с качеством услуг.

**Ключевые слова:** Сервис, сервис, сервисные предприятия, эффективность сервисных предприятий.

**SCIENTIFIC AND METHODOLOGICAL ISSUES OF EVALUATING EFFICIENCY  
THROUGH IMPROVING SERVICE QUALITY IN SERVICE ENTERPRISES**

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**ANNOTATION**

In the article, the main conceptual directions of the development of the service sector in our country, as well as the factors related to the quality of services, are highlighted.

**Key words:** Service, service, service enterprises, efficiency of service enterprises.

Мамлакатимизда амалга ошириляётган ислохотлар, ислохотлар учун эмас, балки инсонлар, уларнинг муносиб турмуш шароитини яхшилашга, ижтимоий ҳимоясини кучайтиришга қаратилганлигини Президентимизнинг ҳалқимиз фаровонлигини ошириш, камбағалликни камайтириш, аҳолини кексалик ёшида пенсия билан таъминлаш, уларни ижтимоий муҳофаза қилиш борасида узлуксиз ғамхўрлик қилиб келаётганлигида кўриш мумкин.

Мамлакатимизда амалга ошириляётган иқтисодий ислохотларни янада чуқурлаштириш, яширин иқтисодиётни камайтириш ва аҳолининг бандлик масаласини ҳал қилиш орқали камбағалликни қисқартириш каби муҳим тадбирларга қаратилган. Президентимизнинг айнан 2021 йил 22 апрель куни хизмат кўрсатиш соҳаси йўналишларини ривожлантириш масалалари бўйича видеоселектор йиғилиши ўтказилди. Бу йиғилиш аҳолини иш билан таъминлаш ва уларнинг фаровонлигини оширишга қаратилган олдинги олиб борилган ишларни янада кучайтиришга ва мамлакатда ислохотларни чуқурлаштиришга қаратилган амалий тадбирлардан бири бўлди. Хизмат кўрсатиш соҳаси кенг қамровлиги билан иқтисодиётда, аҳоли турмуш даражасида муҳим ўринлардан бирини тутди. Хизмат



кўрсатиш соҳасида янги иш ўринларини яратиш, кам харажат билан, тез муддатда ташкил этиш мумкин, бундан ташқари қилинган харажатлар самарадорлиги ҳам юқоридир. Аҳоли даромадларининг реал ўсиши ҳам аввало хизматлар кўрсатиш соҳасида яққолроқ сезилади.

Мамлакатимизда хизматлар кўрсатиш соҳасини ривожлантиришнинг асосий концептуал йўналишларини белгилаб олиш мумкин. Бу йўналишлар қуйидагилардир:

1. Хизматлар кўрсатиш соҳасида тадбиркорликнинг фаоллигини янада кучайтириш учун қулай шарт-шароит яратиш, хусусан, бу борадаги расмиятчилик тўсиқларини бартараф этиш.
2. Қишлоқ жойларда хизмат ва сервис соҳасини жадал ривожлантириш, хусусан, қишлоқ аҳолисига кўрсатилаётган хизматлар, биринчи навбатда, коммунал-маиший, уй-жойларни таъмирлаш ва куриш, сувдан фойдаланиш, ветеринария, қишлоқ хўжалик маҳсулотларини тайёрлаш ва машина трактор парклари соҳасидаги хизматлар ҳажми ва турларини янада ошириб бориш.
3. Коронавирус пандемияси бу соҳага салбий таъсир кўрсатди. Шу боис, тадбиркорларга турли хилдаги солиқ имтиёзлари, ҳамда субсидия ва бошқа имтиёзли кредитлар тақдим этиш орқали кўмак бериш.
4. Хавфсизлик талабларини қўйган ҳолда, одамлар гавжум жойларда, яъни аэропорт, темир йўл ва автовокзаллар ҳудудларида, магистрал йўллар ёқасида савдо ва хизмат кўрсатиш объектларини ташкил этиш орқали тадбиркорларни даромад олишини, аҳолини эса иш билан таъминлаш.
5. Мамлакатимизда анъанавий хизматлар турларини ривожлантириш, айрим бугунги кун талабига жавоб берадиган, аммо унитилиб кетилган хизмат турларини излаб топиш ва уларни тиклаш.
6. Хизматларининг янги истиқболли турларини, хусусан, туризм, юридик, консалтинг, банк, молия, суғурта, лизинг ва бошқаларни янада жадал равишда ривожлантириш.
7. Мамлакатимизнинг хизматлар экспортини кўпайтириш учун ушбу соҳа корхоналарининг ҳалқаро бозордаги хизматлар даражаси ва сифатини оширишга эришиш.
8. Энг муҳими, хизматлар кўрсатиш ва сервис соҳасида ишлайдиган кадрларни тайёрлаш, қайта тайёрлаш ва малакасини оширишни ҳар томонлама қўллаб-қувватлаш.

Тадқиқотлар шуни кўрсатадики, мижоз хизмат кўрсатиш корхонаси сервисидан фойдаланиш ёки фойдаланмаслиги унга кўрсатилган хизматнинг яхши ёки ёмонлигига, яъни сервиснинг сифатига боғлиқ. Биринчи марта мижозни яхши реклама, бой жиҳозлар ёки кенг турдаги таомномалар билан жалб қилиш мумкин. Аммо иккинчи марта мижоз персоналнинг профессионал ишлаши ва олдин унга кўрсатилган хизмат сифатининг юқорилиги учун келади.

Хизмат кўрсатиш корхонаси маъмурияти, хизматчилари ва мижозлари ўртасидаги ўзаро муносабатларни белгилаб берувчи асосий ҳужжатлардан бири «Хизмат кўрсатиш корхонаси хизматлари кўрсатиш қоидалари» ҳисобланади. Ушбу ҳужжатнинг «Хизмат кўрсатиш тартиби» бўлимида шундай деб қайд этилган: «Кўрсатилаётган хизматлар сифати шартнома талабларига жавоб бериши лозим. Агар шартнома бўлмаса ёки тўлиқ бўлмаса ушбу хизматларга одатда қўйиладиган талабларга жавоб бериши лозим.

Хизмат кўрсатиш корхонаси хизматларининг сифати бир қанча омилларга боғлиқ. Бу омилларга бизнинг фикримизча қуйидагиларни киритиш мумкин:

1. Моддий-техника базасининг ҳолати, яъни: хизмат кўрсатиш корхонаси биноларнинг қулай режалаштирилганлиги ва сифатли жиҳозланганлиги, замонавий жиҳозлар билан таъминланганлиги ва х.к.



2. Хизмат кўрсатишнинг илғор технологияси. Бунга: жамоат ва турар хоналарни тозалаш тартиби ва усуллари; мижозларни рўйхатга олиш ва улар билан ҳисоб-китоб қилиш, ресторан ва барларда овқатлар ва ичимликларни тайёрлаш рецептлари, савдо залларида хизмат кўрсатиш шакллари ва бошқалар киради.

3. Хизмат кўрсатувчи персоналнинг юқори даражада профессионалиги, унинг мижозга аниқ, тез ва маданиятли хизмат кўрсатишга қодирлиги ва тайёрлиги.

4. Хизмат кўрсатиш корхоналарида хизмат кўрсатиш сифатини бошқариш. Бунга сифат стандартларини ишлаб чиқиш ва жорий этиш, персоналнинг малакасини муттасил ошириш, хизмат кўрсатиш корхонаси фаолиятининг барча жабҳаларида сервисини назорат қилиш, тўғрилаш, такомиллаштириш кабилар киради.

Хизмат кўрсатиш корхоналарида хизмат кўрсатиш сифатига таъсир кўрсатувчи омилларни чуқурроқ ўрганишни талаб қилади. Чунки ушбу кўрсаткичнинг даражаси бошқа жуда кўп иқтисодий-ижтимоий кўрсаткичларнинг ҳолати боғлиқдир.

Маълумки ҳар қандай ишда инсон меҳнати тадбиркорни фойда билан таъминлайдиган муҳим омил ҳисобланади. Аммо хизмат кўрсатиш соҳасида ушбу кўрсаткичнинг ҳажми бевосита меҳнатнинг миқдори ва сифатига боғлиқ. Кейинги пайтларда хизмат кўрсатиш корхоналарида инсон омилига катта эътибор қаратилмоқда.

Самарқанд шаҳрида жойлашган ўтказилган сўровларда хизмат кўрсатиш корхоналарини ривожлантириш учун асосий омил нима, деган саволга биринчи навбатда персоналнинг профессионалиги (57,8%), деб жавоб бердилар. Қолган барча омиллар 42,2 %ни ташкил қилади. Бундан кўриниб турибдики, хизмат кўрсатиш корхоналарининг рақобатбардошлиги бевосита унинг ходимларига ва улар томонидан кўрсатилаётган хизматларнинг сифатига боғлиқ экан.

Хизмат кўрсатиш корхонасида кўрсатиладиган хизматларнинг сифатига, лавозимидан қатъий назар, унда ишлайдиган барча ходимлар масъул бўлишини талаб қилади. Истеъмомчи катта тоқатсизлик билан яхшироқ хизмат кўрсатилишини кутади. Шу туфайли қайси хизмат кўрсатиш корхонасида ходимлар яхшироқ хизмат кўрсата олса, шу корхона рақобатчиларга нисбатан қулайроқ имкониятга эга бўлади ва шу субъект рақобатбардош бўлиши тайин.

Хизмат кўрсатиш корхонасида ходимлар яхши ва сифатли хизмат кўрсатиши энг аввало ишлаш учун қулай муҳит яратилишидан иборат. Ходимларга ишлаш учун қанчалик қулай муҳит яратилса, шунчалик самарадорлик ва сифат юқори бўлади. Иш учун қулай муҳит куйидагиларда иборат:

- кадрларни танлаш ва жойлаштиришнинг адолатли жараёнини ташкил этиш;
- ҳар бир иш жойида норма ва стандартлар бажарилишини баҳоловчи кўрсаткичлар белгиланган ёзма шаклдаги хизмат мажбуриятлари (мансаб инструкциялари) мавжуд бўлиши;
- хизматчилар малакасини оширишга эҳтиёжларни ва шарт-шароитларни хизмат бўйича кўтарилиш нуқтаи назаридан баҳолаш, иш ҳақини ошириш (разрядни ошириш);
- малакани доимий равишда ошириб боришни рағбатлантириш;
- вақти-вақти билан бутун персонал ишини текшириб туриш;
- барча даражадаги хизматларни рағбатлантириш дастури ва шартларини ишлаб чиқиш;
- хизматчиларни хизмат мансабларини кўтаришнинг расмий режаси, кўтарилишнинг шартларининг белгилаб қўйилишини таъминлаш;
- вақти-вақти билан иш ҳақини ошириш ва шу орқали мавжуд мансабларнинг рақобатбардошлигини сақлаш;



• рақобатбардошлигини сақлаш мақсадида имтиёзлар тизимини такомиллаштириб бориш;

• маъмурият учун мажбурий бўлган меҳнат келишмовчиликларини ҳал қилиш тартибини жорий қилиш.

Хизмат кўрсатиш корхонасида ҳар бир янги ходим ўзини корхонанинг ажралмас қисми сифатида ҳис қилиши, хўжаликнинг асосий стратегик вазифалари ва молиявий ҳолатини билиши керак. Агар хизмат кўрсатиш корхонасида юқори сифатли хизмат кўрсатишни таъминловчи тадбирлар аниқ бўлмаса, уни албатта шакллантириш лозим. Шундагина ҳар бир ходим ўзлари бажарадиган вазифаларни бажаришга киришганларида ўз мажбуриятларини чуқур англаши ва ҳис қилиши мумкин.

Ҳозирги пайтда ходимлар малакасини оширишга иложи борича кўпроқ эътибор қаратиш лозим. Чунки, мижозларнинг хизмат сифатига бўлган талаби узлуксиз ошиб бормоқда, сифат стандартлари ўзгармоқда, рақобат кучаймоқда. Бундай шароитда хизмат кўрсатишни юқори даражада сақлаш, янги стандартга тезкорлик билан мослашиш, уни амалга ошириш лозим бўлади. Шу туфайли персонални қайта тайёрлаш, уларнинг малакасини ошириш масаласи хизмат кўрсатиш корхонасининг маъмурияти диққат эътиборида ҳамиша бўлиши лозим.

Хизмат кўрсатиш корхоналарининг вазифаси тармоқ ичидаги эркин рақобат шароитида мижозни ўзига кўпроқ жалб қилиш ва жалб қилинган мижозларга сифатли хизмат кўрсатиб, биринчидан уларнинг хизматларга бўлган эҳтиёжини қондириш ва иккинчидан ҳар бир мижоздан кўпроқ турли сифатли хизматларни кўрсатиш эвазига кўпроқ маблағини хизмат кўрсатиш корхонасига қолдиришдан иборатдир.

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**РИВОЖЛАНГАН МАМЛАКАТЛАРДА СЕРВИС СОҲАСИ РОЛИНИНГ  
ЎЗГАРИШИГА ТАЪСИР ЭТУВЧИ ОМИЛЛАР**

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**АННОТАЦИЯ**

Мақолада “Иқтисодиёт ривожланишида хизмат кўрсатиш соҳаси турлари, замонавий иқтисодиётда хизматлар соҳаси роли, ҳамда унинг ўзгаришига таъсир этувчи омиллар, сервис фаолиятини ривожлантириш йўналишлари кенг ёритиб берилган.

**Калим сўзлар:** *Хизмат, хизмат кўрсатиш, сервис, сервис фаолияти, ишлаб чиқариш сервиси, хизмат кўрсатиш соҳаси.*

**ФАКТОРЫ, ВЛИЯЮЩИЕ НА ИЗМЕНЕНИЕ РОЛИ СФЕРЫ УСЛУГ В РАЗВИТЫХ  
СТРАНАХ**

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**АННОТАЦИЯ**

В статье подробно описываются виды услуг в экономическом развитии, роль сектора услуг в современной экономике, факторы, влияющие на ее трансформацию, а также тенденции развития услуг.

**Ключевые слова:** *Сервис, сервис, сервис, сервисная деятельность, производственные услуги, сервис*

**FACTORS INFLUENCING CHANGES IN THE ROLE OF THE SERVICE SECTOR IN  
DEVELOPED COUNTRIES**

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**ANNOTATION**

The article describes in detail the types of services in the economic development, the role of the services sector in the modern economy, the factors affecting its change, and the trends in the development of services.

**Key words:** *Service, service, service, production activities, production services, service.*

Сўнгги 25-30 йил ичида жаҳон иқтисодиётида шунингдек турли давлатлар хўжалик амалиётида хизмат кўрсатиш соҳасининг роли ва аҳамияти сезиларли даражада ўзгариб кетди. Қуйида биз хизмат кўрсатиш соҳасининг ривожланишига объектив таъсир кўрсатувчи омилларни, шунингдек авваламбор айнан ривожланган давлатларнинг саноат ишлаб чиқаришга хос бўлган сифатли ўзгаришларни кўриб чиқамиз. Ривожланган давлатлар қаторига ҳозирги кунда энг аввало Ғарбий Европа, Шимолий Америка ҳамда Японияни давлатларини киритишади. Бу давлатларнинг замонавий саноат ишлаб чиқариши бир қатор қийин муаммолар билан дуч келяпти ва қуйидагилардан зарар кўряпти:

- Саноат ишлаб чиқаришнинг асоси бўлиб хизмат қилувчи қайта тиклаш учун яроқсиз бўлган кўпгина табиий ресурсларнинг емирилиб кетиши;
- Қишлоқ хўжалиги ишлаб чиқаришнинг иқтисодий ўсишини ва моддий ишлаб чиқаришнинг баъзи бир турларини секинлашиш суръатларининг умумий пасайиши;
- Ишлаб чиқаришни ривожлантирувчи нетривиал манбаларни излашни рағбатлантирувчи ички ва жаҳон бозорида рақобатнинг чуқурлашуви;
- Сурункали тус олаётган ишсизлик даражасининг ўсиши;



➤ Инновациялар ва юқори технологияларни ишлатиш билан меҳнатни ишлаб чиқаришни ўсишдан саноат корхоналари ходимларининг иш ҳақи даражасининг қолоқлиги.

Лотин Америкаси ва Осиё ривжланаётган мамлакатларида баъзи бир экологик жиҳатдан хавфли ва меҳнат сарфини кўпроқ талаб қиладиган маҳсулотлар жўнатиш билан ривожланган Ғарб мамлакатларининг йирик бизнесининг намоёндалари юқорида кўрсатилган муаммоларни ечиш учун изланишлари натижасида юзага келган ҳолатдан чиқиб кетиш йўлини топишган. Бунинг ўрнига энг ривожланган мамлакатларда фан-таракқиёт маҳсулотларини кенг жорий қилиш инфармацион компютерлар технологиялардан фойдаланишлардан бошланади, бу эса иқтисодга уларнинг пост индустриал характерини билдиради.

Иқтисодиётда бундай ўзгаришлар ижтимоий тузилишда шунингдек, ривожланган мамлакатларнинг аҳолисининг истеъмол талабида ва маданий йўналишида радикал ўзгаришларни келтириб чиқарди. Шундай қилиб, энди билим эгаллаш, юқори профессионализмга эришиш, кенг дунёқарашга эга бўлиш, ҳаётда омадли бўлиш замини сифатида ҳамда индивидуал ривожланиш учун энг муҳим восита сифатида қаралмоқда. Аҳоли биринчи даражали эҳтиёжларини (озик-овқат, кийим кечак ва шу қабилар билан боғлиқ) қондиришдан иккинчи даражали (хизмат кўрсатиш, ижтимоий, соғломлаштириш, рухий талаблар) эҳтиёжларини қондиришга қилинаётган ҳаражатлар ошиб бормоқда. Жамият онгида асосий қийматни кундалик ҳаётни ҳар томонлама яхшилаш зарурияти, турмуш ҳаётни оптималлаштириш, болаларни тарбиялаш жараёнининг тобора ривожланиб ҳамда такомиллашиб бориши, инсонларда умуман бўш вақт қолмаслигини таъминлайди.

Шундай қилиб инновацион ва рақамли иқтисодиётни ривожлантириш шароитида хизмат кўрсатиш соҳаси ривожланишининг илғор суръатларини нафақат баъзи бир миллий иқтисодиётда, балки бутун дунё иқтисодиётида тезлик билан ўсиш тенденциясига эга эканлигини кузатишимиз мумкин.

Хизмат кўрсатиш соҳасининг субъектлари жамоат талабларини инobatга олиб уларнинг эҳтиёжларини қондиришга қаратилган бўлади. Натижада сўнгги учун йиллар мобайнида дунёнинг кўпгина мамлакатларида хизматларни экстернализация қилиш жараёнлари фаол олиб борилди. Экстернализация қилиш деганда олдин саноат ишлаб чиқаришнинг ташкилий қисми ёки оила доирасида ўз-ўзига хизмат кўрсатиш ва аҳоли фаоллигининг мустақил турлари бўлиб ҳисобланувчи, ўзига жамоат эҳтиёжларини қондириш функцияларини олувчи, сервис фаолиятининг янги тури ва шаклларининг кенг миқёсда пайдо бўлиши тушунилади. Бу жараёнлар хизмат кўрсатиш фаолиятини янада ривожлантирди, ҳамда хизмат кўрсатиш сифатини янада яхшиланишига сабаб бўлди.

Иқтисодиёти ривожланган давлатларнинг ЯИМда хизматлар улушининг ўсиши XX асрнинг сўнгги чорагида ҳамда XXI асрнинг биринчи чорагида хизмат кўрсатиш соҳаси жадал суръатлар билан ўсиб бориши кузатилди. Бугунги кунда кўпгина мамлакатларда ЯИМнинг асосий қисмини хизмат кўрсатиш соҳаси таъминлайди. Европа иттифоқи мамлакатларида ЯИМда хизматлар улуши 63 % ни, АҚШда 73% ни ташкил этади.

Замонавий иқтисодиётда хизмат кўрсатиш соҳаси ролининг ўзгариши ҳақида шунингдек ички савдо натижалари кўрсаткичлари, хизматлар билан ташқи савдо ҳажми, бандлик структурасининг ўсиш томон ўзгариши ва бошқалар гувоҳлик беради.

Хизмат кўрсатиш соҳасидаги бандлар сони ҳақида гапирадиган бўлсак, унга нафақат хизматлар кўрсатиш соҳасида банд бўлган ходимлар, балки иқтисоднинг бошқа соҳаларида сервис функцияларини бажарувчилар ҳам киради. Шундай қилиб, ҳам ашё тайёрлови, қишлоқ хўжалиги, қайта ишлаш саноатига қрашли корхоналарида юрист, ташиш бўйича



мутахассислар, кадрлар танлаш ва меҳнат ресурслари бўйича жавобгар ходимлар каби сервис профилининг мутахассислари мавжуд. Буларнинг барчаси “ички” хизматлар таркибида бўлади.

Инновацион иқтисодий шакллантириш шароитида хизмат кўрсатиш соҳаси ривожланишининг яна бир муҳим аҳамияти туризмнинг ички структурасининг динамик ва масштабли ўзгариши билан боғлиқ. Сўнгги 30 йил ичида асосий ишлаб чиқариш тармоқларини динамикасига асос бўлган ишлаб чиқариш хизматлари билан боғлиқ сегментлар ўсиши айниқса эса қоларли бўлди. Ишлаб чиқариш хизматлари орасида ҳозирги кунда мустақил сервис сегментини ташкил қилувчи ишбилармонлик хизматлари бунёд бўлди.

Инновацион иқтисодий шакллантириш шароитида ривожланишнинг мантикий ишлаб чиқариш чегарасидан ташқарига саноат корхоналарининг ички бўлимларига хизмат кўрсатувчиларни чиқариш заруриятини келтириб чиқарди. Бу бўлимлар ҳуқуқий шахслар мақомига эга бўлди ва ўзининг фаолиятини саноат хусусан сервис фаолияти доирасида ишлаб чиқаришга белгиланган турли хизматларга қаратганлар рақобатда ютиб чиқмоқда.

Ишлаб чиқариш хизматлари бир тармоқли корхоналарда маҳсулотга бозор талаби, таъминлаш билоан, ишлаб чиқарувчи, унинг ҳамкорлари ва истеъмолчилар ўртасида воситачилик ролининг бажарилиши билан боғлиқ. Охирги ҳолатда инфорацион, телекоммуникацион, транспорт, компьютер хизматлари бажарилмоқда, тадбиркорлик муҳити янгилашиб бормоқда ва ҳ.к. Шундай қилиб, ишлаб чиқариш хизматлари нима, қаерда ва қандай ишлаб чиқарилиши кераклигини янада юқори даражада аниқловчи мустақил ривожланувчи тармоқ бўлиб бормоқда.

Айниқса саноат маҳсулотларини сотиш бўйича хизмат кўрсатиш билан ва етказиб бериш билан боғлиқ ишлаб чиқариш хизматларини алоҳида айтиш лозим. Ҳар бир ишлаб чиқариш айниқса, юқори технологияли, техника ва узоқ муддатга фойдаланиладиган товарлар ишлаб чиқақувчи сервиснинг алоҳида турига муҳтождир. Бу сервис тайёр техникани монтаж қилиш ва жойлаштиришга, тайёр маҳсулотларни жамловчи, ҳам ашёни ташиш ва омборларга тахлашга шунингдек унга ёқилғи қуйиш, техник хизмат кўрсатиш, ремонт, ташқи кўринишини сақлаш кейинчалик уни фойдаланишга беришга йўналтирилган.

Хизмат кўрсатиш фаолиятининг ушбу кўринишлари асосий ишлаб чиқариш билан тўғривоғи унинг натижаси – товар билан уни истеъмолчига чиқиши олдидан ва ундан кейинги ҳолати билан боғлиқ. Ишлаб чиқарувчилар тез-тез бу хизматларни яхшиламасдан ортиқча юк сифатида қарашади. Лекин амалиёт шуни кўрсатадики, яъни сервиснинг бу турлари биринчидан ҳам ишлаб чиқарувчилар учун ҳам истеъмолчилар учун ўта муҳим, иккинчидан, юқори даромадли ҳисобланади. Бугунги кунда завод техник қурилмалари, локомативлар, самолётлар, ҳарбий техникалар, компьютерлар ва бошқалар сотиш хизматларининг объекти бўлиб ҳисобланмоқда.

Ишлаб чиқариш сервисини билан бир қаторда у билан яқин тўқнаш келувчи (лекин кўшилмайдиган) савдо, овқатланиш, транспорт, алоқа билан боғлиқ тақсимот, туризм, меҳмонхона, таълим, тиббий, суғурта ва банк хизматлари фаол ривожланмоқда. XX асрнинг охири ва XXI аср бошларида алоқа ва транспорт хизматларининг тезкор ривожланиши асосий ишлаб чиқаришга нисбатан ҳар хил мижозларнинг сифатга бўлган талабларининг тезда ўсиши, алоқа хизматлари ва транспорт хизмат кўрсатиш дифференциал ва ихтисослаштириш билан шартланган. Айниқса коммуникациянинг янги турлари – телефон алоқанинг янги усуллари, компьютер тармоқлари ва бошқалар билан боғлиқ алоқа хизматлари сегментлари сезиларли ўзгаришларни бошдан кечиряпти. Коммуникацион хизматларнинг янги босқичи



(спутник орқали алоқа, компьютер алоқасини ўзлаштириш) транспорт хизматларини қисман бўлсада ўрнини эгаллашга етакламоқда.

Ривожланиш динамикаси ва юқори талаб бугунги кунда тадбиркорлик амалиётининг ҳамда хизмат кўрсатиш фаолиятининг барча тармоқларига кириб борувчи тадбиркорлик хизматлари учун ҳам характерлидир. Тадбиркорлик хизмат кўрсатиш ўзининг шакллари бўйича кўпқиррали кўринишга эга, шунингдек иқтисод ва жамоат фаолиятининг турли соҳаларида кўп тармоқли. Унинг ўзагини банк ва суғурта хизматлари ва воситачи тадбиркор фаолияти, транспорт-эксплуатацион, ташкилий-ахборот, консултация ва бошқа хизматлар ташкил этади.

Ва ниҳоят, туризм ва меҳмонхона хўжалиги тармоқларидаги жиддий ўзгаришлар иқтисодиётнинг ривожланиши ва инсонларга йўналтирилган хизматлар ролининг ўсиши билан асосланади. Бу хизматлар ҳар бир одамнинг ижтимоий-маданий, рекреацион, рухий эҳтиёжлар ҳамда шахсий эҳтиёжлар билан боғлиқ. Бу йўналишда қуйидаги хизматларни алоҳида айтиш лозим: таълим олиш ва таълим бериш, ахборот-билиш, рекреацион-бўш вақт (шунингдек маданий-валеологик, туристик, туристик, спорт-соғлимлаштириш), кўнгил очар, бадий-эстетик, диний, ижтимоий-сиёсий ва бошқа хизматлар. Шу ўринда моддий ёрдам истеъмоли билан боғлиқ бўлган шахсий хизматлар улуши сўнгги 10 йил ичида нисбатан мувозанатли бўлиб қолмоқда.

Шундай қилиб, ривожланган мамлакатларнинг иқтисоди сервисли ёки аниқроқ айтганда ахборотли-сервис бўлмоқда. Сервис ролининг ҳам иқтисодда ҳам жамоат амалиётидаги бундай ўсиши сервис фаолиятининг ахволдан – унинг ташкилоти, таъминлаш, эффекти – кам бўлмаган даражада замонавий жамоат ҳаётининг ҳамма томонлари ҳамда унинг келажакдаги ривожланиши ҳақида далолат беради.

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**МИЛЛИЙ ИҚТИСОДИЁТИНИ РИВОЖЛАНТИРИШДА ТУРИЗМ ВА  
МЕҲМОНХОНАЛАРНИ РИВОЖЛАНТИРИШ ЙЎНАЛИШЛАРИ**

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**АННОТАЦИЯ**

Мақолада “Туризмнинг иқтисодий вазифаси, Ўзбекистон миллий иқтисодиёти ривожлантиришда меҳмонхоналарнинг ўрни ва ривожлантириш йўналишлари кенг ёритиб берилган.

**Калит сўзлар:** Туризм, меҳмонхона, туристик ресурс, туристик мажмуа, саёҳат, хизмат кўрсатиш.

**НАПРАВЛЕНИЯ РАЗВИТИЯ ТУРИЗМА И ГОСТИНИЧНОГО ХОЗЯЙСТВА В  
РАЗВИТИИ НАЦИОНАЛЬНОЙ ЭКОНОМИКИ**

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**АННОТАЦИЯ**

В статье широко представлена статья «Экономическая функция туризма, роль и развитие гостиниц в развитии народного хозяйства Узбекистана».

**Ключевые слова:** Туризм, гостиница, туристический ресурс, туристический комплекс, путешествия, сервис.

**DIRECTIONS FOR THE DEVELOPMENT OF TOURISM AND HOTELS IN THE  
DEVELOPMENT OF THE NATIONAL ECONOMY**

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**ANNOTATION**

The article “The economic function of tourism, the role and role of the guest in the development of the national economy of Uzbekistan” is widely represented in the state.

**Key words:** Tourism, hotel, tourist resource, tourist complex, travel, service.

Рақамли иқтисодиётни шакллантириш шароитида Меҳмонхона хўжалиги туризм соҳасининг таркибий қисми ҳисобланади. Шу сабабли туризм ривожланиши меҳмонхоналар фаолиятининг кенгайишига олиб келади. Жаҳон амалиёти кўрсатишича, туризм умумий иқтисодий ўсишга, кам тараққий этган ҳудудларнинг ривожланишига кўмаклашади. Бундай ҳудудларда туристик марказларни очиш кўпгина давлатларнинг иқтисодиёти ривожлантиришнинг асосий усули ҳисобланади. Тоғ ва қишлоқ жойларида туристик марказларнинг ташкил қилиниши шу жойларнинг ўзлаштирилишига, аҳоли яшаш даражасининг яхшиланишига ёрдам беради.

Ўзбекистонда бой туристик ресурсларга эга бўлишига қарамай, мавжуд имкониятдан фойдаланиш даражаси талаб қилинган ҳолатдан анча кам. Ушбу соҳанинг яна бир муҳим жиҳати, қишлоқда ортиқча иш кучини иш билан таъминлаш масаласини ҳам ҳал қилишга кўмаклашувчи муҳим соҳа ҳисобланади. Чунки, хусусий тадбиркорлик учун жазибадор бўлган кўпгина анъанавий хизмат турлари шаҳарда ҳам қишлоқда ҳам етарли даражада ривожланган эмас. Хизмат ва сервис соҳасининг ривожланмаганлиги аҳолининг истеъмол харажатлари таркибига ҳам таъсир қилади. Мамлакатимиз аҳолисининг истеъмол харажатлари таркибида хизматларнинг улуши бор-йўғи 15,4 фоизни ташкил қилади .



Ваҳоланки, ушбу кўрсаткичнинг миқдори ривожланган мамлакатларда 50-60 фоиздан кам эмас.

Кейинги йилларда кўпгина мамлакатларда, хусусан ўзимизда ҳам шаҳарларда яшовчиларнинг хордиқ чиқариши учун дам олиш кунлари қишлоқларга чиқиши одат тусига кириб бормоқда. Бу шунга олиб келдики, қишлоқ аҳолиси туризм билан боғлиқ иккинчи ихтисосликка эга бўлиш ва қишлоқнинг хушманзара жойларида туристик мажмуаларни қуриб ишга туширишни тақозо қилади. Бу эса, ўз навбатида қишлоқ аҳолисининг турмуш шароитини яхшилаб олиш имконини яратади.

Рақамли иқтисодиётни шакллантириш шароитида, Туризм кўламининг кенгайиши билан хизмат кўрсатиш корхоналарининг, жумладан меҳмонхоналарнинг сони ҳам ошиб бораверади. Булардан ташқари туризмнинг ривожланиши билан боғлиқ соҳага яна кўплаб корхоналар, хўжалик юритувчи субъектлар (овқатлантириш шаҳобчалари, транспорт, кўнгилочар объектлар ва б.) киради ва улар туристик мавсум давомида фаолият кўрсатади. Уларнинг пул айланмаси туристлар сонига қараб ортади.

Туризм хизмат кўрсатиш соҳасига тегишли бўлиб, иқтисодиётнинг тезлик билан ривожланаётган тармоқларидан бири ҳисобланади. Ўзбекистонда туризмнинг юқори суръатлар билан ўсиши, ката ҳажмдаги валюта тушумларини таъминлаш орқали иқтисодиётга ижобий таъсир этиб, мамлакат туризм индустриясининг ривожланишига ҳам имкон беради. Чунки, туризм тарихига назар ташлайдиган бўлсак, унинг асосида меҳмондўстлик ётади. Бу инсониятнинг азалий одати бўлиб келган ва шундай бўлиб қолмоқда. Олдин меҳмонлар ўз уйида, хонадонида кутиб олинган. Ҳозир унинг мазмуни ўзгарди. Одатда одамлар бир неча кун, hafta, ой мобайнида уйдан узоқда яшашига тўғри келади. Унга «беғона» кишиларнинг қўллаб-қувватлаши ва ёрдами керак бўлади. Бу эса меҳмондўстлик орқали амалга оширилади.

Туризм асосан, ўз ичига инсонларнинг кўнгил ёзиш, хордиқ чиқариб дам олишга мўлжалланган ҳатти-ҳаракатларини олади. Бундан ташқари, туризмга иш ҳамкорлари ва узоқдаги дўст-қариндошлар билан учрашиш кабилар ҳам кирсада, бундай саёҳатлар давомида ҳам кўнгилхушлик ва хордиқ ёзишлардан воз кечилмайди.

Жумладан сайёҳнинг ёши талаб сегментининг улушини ва у ёки бу ёш гуруҳларнинг туризм хизматларига асосий талабларини (болаларга, ёшларга аталган, ўртача ёшлилар) белгилайди Масалан, бугунги кунда ёши белгиси бўйича талаблар туризм бозорининг долзарб гуруҳини 35 ёшгача бўлган оиласиз ёшлар ташкил этадики, улар билим даражасининг юқорилиги муваффақиятга интилишлари, моддий жиҳатдан таъминланганликлари, ўзининг оила ва уй ташвишлари билан боғлашни истамасликлари билан характерланади. Европанинг йирик саноат шаҳарларида “ёлғиз” лар гуруҳи умумий аҳоли сонининг қарийиб 50% ни ташкил қилади. Туризмнинг ғарбий бозорида фақат шу сегмент билан ишлайдиган фирмалар мавжуд. Жумладан, Германияда бу сегментдаги талаблар даражаси 6-8 миллион кишини ташкил этади, ёки талабнинг яна бир истиқболли ёш гуруҳи “сенъиорлар” (50 ёш ва ундан катта ёшдагилар)дир. Бу гуруҳ вакиллари моддий жиҳатдан таъминланганлар ҳаётдан фаол хузуруланишга интиладилар ва шахсий эҳтиёжларига “чиройли ҳаёт”га пул сарфлашга тайёрдирлар .

Туризм мураккаб социал-иқтисодий система сифатида турли вазифаларни бажаради. Уларга: таништирув, рекреацион ёки соғломлаштириш, сиёсий, иқтисодий, тарбиявий йўналишларни киритиш мумкин. Саёҳат орқали инсон дунёни танийди, тажриба орттиради, янгиликлар кашф этади, ўзининг дунёқарашини шакллантиради ва бунинг натижасида фан, маданият, санъатни ривожлантириб ижтимоий ривожланишнинг асосий омилларига айланади. Саёҳат орқали одамлар ўзларининг соғлиқларини тиклайдилар, янги таъсиротлар олиб



Ўзларининг физик ва психологик ҳолатларини яхшилайдилар. Туризм ёрдамида мамлакатлар ташқи иқтисодий алоқаларни йўлга қўядилар. Чунки тарихан туризм доимо тинчлик ва дўстлик тимсоли сифатида мамлакатларни ўзаро боғлаган. Буларнинг барчаси миллат маданиятини кенгайтирган ва ўзаро тинч муносабатларни ўрнатган.

Рақамли иқтисодиётни шакллантириш шароитида, туризмнинг иқтисодий вазифаси шуки, туризм бу мамлакатда илғор тармоқ бўлиб, туризм билан ҳамкорликда ишлаётган айрим иқтисодий фаолият турларини ривожланишига ёрдам беради. Туризмнинг тарбиявий йўналишдаги вазифаси шундан иборатки, инсон саёҳат натижасида билим ва тажриба олади, бундан ташқари чиниқади, қийинчиликларни бартараф этади, мамлакатини соғинади ва кадрлайди, бошқа миллат дунёқарашига, урф-одатларига ҳурмат билан қарайдиган бўлади.

Хулоса қилиб шуни айтиш мумкинки, Ўзбекистон миллий иқтисодиётини ривожлантиришда туризм ва меҳмонхоналарнинг ўрни ва аҳамиятини оид масалаларни тадқиқ қилиб, ушбу муаммоларнинг мамлакатимиз олимлари томонидан назарий ва амалий жиҳатлари кам ўрганилганлигига ва шу масалаларнинг иқтисодий адабиётларда кам ёритилганлигига гувоҳ бўлдик. Натижада Ўзбекистон бой туристик ресурсларга эга бўлишига қарамай, мавжуд имкониятдан фойдаланиш даражаси талаб қилинган ҳажмда эмаслигига ҳам амин бўлдик. Бу эса ўз навбатида мамлакатимизда мавжуд меҳмонхоналардан фойдаланиш самарадорлигини оширишга маълум даражада тўсиқ бўлаётганлиги ҳам сир эмас.

Тадқиқот давомида Ўзбекистон миллий иқтисодиётини ривожлантиришда туризм ва меҳмонхоналарнинг ўрнини таҳлил қилиб шундай хулосага келиндики, ҳали туризмнинг мамлакат иқтисодиётида тутган ўрни жуда паст. Аммо унинг ўсиш даражасининг жадаллиги унинг мамлакат иқтисодиётида ўз ўрнига эга бўлиши мумкинлиги хусусида умид бағишлайди.

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**РЕСПУБЛИКАМИЗ ХУДУДЛАРИ БЎЙИЧА ЧАКАНА ТОВАР АЙЛАНМАСИ  
ҲАЖМИ ДИНАМИКАСИНИНГ ТАҲЛИЛИ**

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**АННОТАЦИЯ**

Мақолада “Республикаимиз ҳудудлари бўйича чакана товар айланмаси ҳажми динамикасининг ва аҳоли жон бошига чакана савдо товар айланмаси таҳлили кенг ёритиб берилган.

**Калит сўзлар:** Савдо, савдо корхоналари, чакана савдо, товар айланмаси, истеъмол бозори, хизмат кўрсатиш.

**АНАЛИЗ ДИНАМИКИ ОБЪЕМА РОЗНИЧНОГО ТОВАРООБОРОТА ПО  
РЕГИОНАМ РЕСПУБЛИКИ**

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**АННОТАЦИЯ**

Статья «Анализ динамики объёма розничного товарооборота в регионах нашей республики и розничного товарооборота на душу населения».

**Ключевые слова:** Торговля, торговые предприятия, розничная торговля, товарооборот, потребительский рынок, услуги.

**ANALYSIS OF THE DYNAMICS OF RETAIL TRADE TURNOVER BY REGIONS OF  
THE REPUBLIC**

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**ANNOTATION**

The article "The analysis of the dynamics of the volume of retail turnover in the regions of our republic and the retail turnover per capita.

**Key words:** Trade, trade enterprises, retail trade, commodity turnover, consumer market, service.

Савдо корхоналари фаолияти ўрганилиб таҳлил қилинганда энг аввало чакана ва улгуржи савдо турлари фарқланади. Истеъмол бозорларида монополияга қарши бошқарув тизимини такомиллаштириш учун чакана савдо корхоналари фаолиятини тўғридан-тўғри ўрганиш лозим бўлиб ҳисобланади. Чакана савдо аҳолига тугридан - тугри товар сотиш ва хизмат килиш билан боглик булган тадбиркорлик фаолиятини уз ичига олади. Чакана савдо товарлар ассортиментининг шаклланишида катнашади. Харидорларга товарлар сифат курсаткичлари тугрисида ахборотлар беради. Товарларни саклаш, кушимча ишлаш, нархларни урнатиш ва бошка вазифаларини бажаради. Натижада товарларнинг охирги истеъмолчилари билан олди - сотди шартномасини бажаради. Чакана савдо мулкчилик шакли, усули ва хизмат курсатишлари билан турланади. Хусусий хиссадорлар, ижара ва кушма мулкларга асосланган чакана савдо хозир барча мамлакатларда, шу жумладан, бизда хам фаолият курсатмокда. Чакана савдонинг моодий техника асосини дуконлар, универмаглар, махсулашган дуконлар, супермаркетлар, ошхоналар ва купчилик майда шахобчалар ташкил этади.

Чакана савдо фирмаларининг турлари 4 та мезон билан фарк килади:

1. дуконнинг жихозлари
2. мижозга хизмат курсатиш даражаси



3. товар ассортиментни

4. савдода хизмат курсатиш характериға кура фаркланади.

Бунуги кунда мамлакатимизда савдо тармоғи иктисодиётнинг етакчи бўғинларидан бири хисобланади. Умуман олганда мамлакатимизда чакана савдо товар айланмаси охириги йилларда фақат ўсиш тенденциясига эга бўлганлиги ҳам, бу соҳанинг бир маромда ривожланиб бораётганлигидан далолат беради (1-жадвал).

**1-жадвал**

**Худудлар бўйича чакана товар айланмаси ҳажми  
(амалдаги нархларда; млрд.сўм)**

	<b>Худудлар</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
1	Қорақалпоғистон Республикаси	2 397,7	2 950,4	3 527,8	4 496,8	5 705,8	6 861,8	8 266,2
2	Андижон	5 564,3	6 777,8	8 124,9	10 367,9	12 816,5	14 810,1	17 715,9
3	Бухоро	4 481,8	5 611,9	6 578,5	8 375,1	10 309,2	12 072,8	14 378,9
4	Жиззах	2 320,5	2 912,3	3 442,8	4 373,4	6 058,0	7 223,3	9 130,6
5	Қашқадарё	5 042,8	6 202,9	7 187,3	8 818,5	10 665,7	13 523,9	16 320,5
6	Навоий	3 001,9	3 684,7	4 348,5	5 436,3	6 778,6	7 922,8	9 521,4
7	Наманган	4 166,7	5 253,4	6 334,2	7 829,0	10 002,8	12 233,8	15 191,6
8	Самарқанд	6 078,2	7 605,2	8 973,5	11 123,1	13 783,6	16 816,8	21 004,2
9	Сурхондарё	4 766,4	6 015,1	7 149,0	8 846,2	10 728,0	12 545,8	15 090,1
10	Сирдарё	1 246,5	1 547,4	1 836,8	2 295,5	3 127,2	3 584,0	4 051,5
11	Тошкент	7 663,3	9 223,0	11 149,5	14 101,0	17 538,4	20 808,1	26 859,8
12	Фарғона	6 150,8	7 655,7	9 020,4	11 277,6	13 807,1	16 414,8	19 869,2
13	Хоразм	2 723,5	3 365,9	3 948,5	5 269,2	6 915,5	8 589,2	10 659,0
14	Тошкент ш.	15 579,7	19 265,9	23 608,2	30 585,5	37 858,1	46 111,6	61 434,4
	<b>Ўзбекистон Республикаси</b>	<b>71 184,1</b>	<b>88 071,6</b>	<b>105 229,9</b>	<b>133 195,2</b>	<b>166 094,4</b>	<b>199 518,8</b>	<b>249 493,3</b>

Юқоридаги жадвал маълумотларини таҳлил қиладиган бўлсак, мамлакатимизда чакана товар айланмаси 2015 йилга қараганда 2021 йилда 178309,2 млрд сўмга ёки 3,5 баробарга ошганлигини куришимиз мумкин. Йиллар кесимида ўсишини қараб чиқадиған бўлсак 2016 йил олдинги йилга нисбатан 23,7 фоизга, 2017 йилда эса олдинги йилга қараганда 19,5 фоизга, 2018 йилда 26,6 фоизга, 2019 йилда 24,7 фоизга, 2020 йилда 20,1 фоизга, 2021 йилда бўлса 25,1 фоизга ўсганлигини кўришимиз мумкин. Бу маълумотлардан кўришиб турибдики энг юқори ўсиш нуктаси 2018 йилда йилда (26,6 фоиз) кузатилган бўлса, энг паст ўсиш 2017 йилда (19,5 фоиз) кузатилди.



Самарқанд вилояти маълумотларини таҳлил қиладиган бўлсак, чакана товар айланмаси 2021 йил 2015 йилга қараганда 3,45 баробар ошганлигини куришимиз мумкин. Бу кўрсаткич бўйича республика кўрсаткичига қараганда 0,05 фоизга кам. Вилоятда маълумотларининг йиллар кесимида ўсишини қараб чиқадиган бўлсак 2016 йил олдинги йилга нисбатан 25,1 фоизга, 2017 йилда эса олдинги йилга қараганда 18,0 фоизга, 2018 йилда 24,0 фоизга, 2019 йилда 23,9 фоизга, 2020 йилда 22,0 фоизга, 2021 йилда бўлса 24,9 фоизга ўсганлигини кўришимиз мумкин. Бу маълумотлардан кўришиб турибдики энг юқори ўсиш нуқтаси 2016 йилда йилда (25,1 фоиз) кузатилган бўлса, энг паст ўсиш 2017 йилда (18,0 фоиз) кузатилди.

Чакана товар айланмаси ҳудудлар улушини қараб чиқадиган бўлсак, энг катта улуш Тошкент шаҳрига тўғри келади, биргина 2021 йилни оладиган бўлсак, 24,6 фоизи тўғри келган. Кейинги ўринларда Тошкент вилояти 10, 7 фоизни ва Самарқанд вилояти 8,4 фоизини ташкил қилган. Энг кам улушга эга бўлган вилоятлар Сирдарё (1,6 фоиз), Қорақалпоғистон Республикаси (3,3 фоиз), Жиззах (3,66 фоиз), Навоий (3,8 фоиз) ҳудудларига тўғри келмоқда. Самарқанд вилоятининг умуман йиллар кесимидаги улушини қараб чиқадиган бўлсак, ўртача 8,45 фоизини ташкил қилганлиги кўришимиз мумкин.

Истемол бозорида монополияга қарши бошқарув тизимини такомиллаштиришда савдо корхоналари алоҳида ўрин тутати. Юқорида таъкидлаганимиздек, чакана товар айланмаси ҳудудларда қай даражада ривожланганлигини янада яққолроқ кўриш учун ҳудудлар бўйича аҳоли жон бошига чакана товар айланмаси қандай тўғри келишини кўриб чиқишимиз мақсадга мувофиқ (2-жадвал).

2-жадвал

**Ҳудудлар бўйича аҳоли жон бошига чакана савдо товар айланмаси  
(амалдаги нархларда, минг сўм)**

	Ҳудудлар	2015	2016	2017	2018	2019	2020	2021
1	Қорақалпоғистон Республикаси	1 349,3	1 635,2	1 927,9	2 422,8	3 028,4	3 590,6	4 269,5
2	Андижон	1 929,4	2 308,1	2 720,0	3 411,3	4 138,0	4 689,9	5 500,5
3	Бухоро	2 489,5	3 067,6	3 542,7	4 454,9	5 399,2	6 237,5	7 328,7
4	Жиззах	1 837,2	2 260,2	2 622,0	3 266,9	4 430,9	5 173,2	6 398,9
5	Қашқадарё	1 685,3	2 028,9	2 304,7	2 772,4	3 285,0	4 088,4	4 840,1
6	Навоий	3 260,8	3 939,6	4 575,5	5 596,9	6 858,8	7 880,5	9 301,0
7	Наманган	1 615,7	1 999,1	2 367,0	2 871,8	3 595,7	4 309,0	5 239,7
8	Самарқанд	1 712,5	2 102,1	2 434,5	2 958,7	3 591,3	4 298,2	5 264,9
9	Сурхондарё	1 998,6	2 468,2	2 873,0	3 479,9	4 127,0	4 725,4	5 564,2
10	Сирдарё	1 590,3	1 942,1	2 269,1	2 789,6	3 731,2	4 198,7	4 658,0
11	Тошкент	2 760,4	3 280,2	3 918,7	4 896,4	6 005,9	7 053,7	9 208,6
12	Фарғона	1 770,0	2 165,7	2 510,9	3 088,3	3 713,9	4 335,7	5 149,9
13	Хоразм	1 573,2	1 910,5	2 204,9	2 894,7	3 735,9	4 569,0	5 584,4
14	Тошкент ш.	6 540,0	7 998,4	9 657,7	12 295,9	14 900,1	17 453,6	21 789,9
	<b>Ўзбекистон Республикаси</b>	<b>2 274,3</b>	<b>2 765,4</b>	<b>3 249,0</b>	<b>4 041,6</b>	<b>4 946,2</b>	<b>5 828,4</b>	<b>7 145,7</b>

Жадвал маълумотларига эътибор қаратадиган бўлсак, мамлакатимизда аҳоли жон бошига чакана товар айланмаси 2021 йил 2015 йилга қарганда 3,14 баробар ошганлигини кўришимиз мумкин. Мамлакатимиз ҳудудлари бўйича қараладиган бўлса, аҳоли жон бошига



чакана савдо товар айланмаси энг кўп Тошкент шаҳри, Навоий вилояти, Тошкент вилоятларида юқори бўлганлиги кўришимиз мумкин.

Истемол бозорида монополияга карши бошқарув тизимини такомиллаштириш механизмларининг асосий элементларидан бири маркетинг ҳисобланади. Маркетингнинг энг муҳим ва ажралмас таркибий қисми маҳсулотни сотиш ва таксимлаш ҳисобланади. Бу жараёнда ташкилий нуқтаи назардан энг мураккаб вазифа - ишлаб чиқарилган маҳсулотни истеъмолчига етказиш бўлиб ҳисобланади.

Чакана савдо аҳолига тўғридан - тўғри товар сотиш ва хизмат қилиш билан боғлиқ бўлган тадбиркорлик фаолиятини ўз ичига олади. Чакана савдо товарлар ассортиментининг шаклланишида қатнашади. Харидорларга товарлар сифат кўрсаткичлари тўғрисида ахборотлар беради. Товарларни сақлаш, қўшимча ишлаш, нархларни ўрнатиш ва бошқа вазифаларини бажаради. Натижада товарларнинг охириги истеъмолчилари билан олди - сотди шартномасини бажаради. Чакана савдо мулкчилик шакли, усули ва хизмат кўрсатишлари билан турланади.

Умумий хулоса қиладиган бўлсак, чакана товар айланмаси таҳлил қилинаётган йиллар давомида мамлакатимизда ҳам Самарқанд вилоятида ҳам фақат ўсиш тенденциясига эга бўлганлигини алоҳида таъкидлаш лозим. Самарқанд вилоятининг улуши ҳам анча юқори эканлигини кўришимиз мумкин.

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## ASSESSMENT OF THE IMPACT OF ‘GREEN’ FOREIGN INVESTMENT PROJECTS ON THE FINANCIAL STABILITY OF SERVICE ENTERPRISES.

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### ABSTRACT

This study provides a comprehensive assessment of the impact of “green” foreign investment projects on the financial stability of service enterprises in the context of the global transition toward a sustainable and low-carbon economy. The increasing prioritization of environmental, social, and governance (ESG) criteria in international investment flows has significantly reshaped the structure and direction of foreign direct investment (FDI), particularly in service sectors such as tourism, transport, finance, and information services. The findings indicate that, in the short term, the implementation of green investment projects may impose financial pressure on enterprises due to high initial capital expenditures, increased depreciation costs, and the need for workforce adaptation. However, in the long term, these investments contribute significantly to strengthening financial stability by reducing operational costs, improving resource efficiency, enhancing market competitiveness, and mitigating environmental and regulatory risks. Furthermore, green investments facilitate access to international financial markets, preferential financing instruments, and global value chains aligned with sustainability standards.

**Keywords:** green foreign investment, sustainable development, financial stability, service sector, foreign direct investment (FDI), ESG factors, resource efficiency, environmental sustainability, investment efficiency, economic resilience

### INTRODUCTION

In recent decades, the global economy has witnessed a significant shift toward sustainable and environmentally responsible investment practices. The concept of “green” foreign investment has emerged as a crucial instrument for promoting sustainable development, reducing environmental degradation, and ensuring long-term economic resilience. Unlike conventional foreign direct investment (FDI), green FDI prioritizes projects that integrate environmental, social, and governance (ESG) criteria, promote energy efficiency, and optimize the use of natural resources. This trend has gained particular momentum in the service sector, where enterprises increasingly face both regulatory pressures and market expectations to adopt sustainable business models. Service enterprises, including sectors such as tourism, logistics, finance, healthcare, and information technology, play a pivotal role in modern economies. They contribute significantly to employment, gross domestic product (GDP), and innovation. However, their reliance on infrastructure, energy, and resource-intensive operations makes them vulnerable to environmental risks and regulatory changes. Consequently, the integration of green foreign investment into service enterprises is not only a matter of environmental responsibility but also a strategic economic decision that can influence financial stability, operational efficiency, and long-term competitiveness. Previous studies have highlighted the dual impact of green FDI on enterprise performance. On the one hand, the implementation of environmentally sustainable technologies may require substantial initial capital expenditures, workforce training, and adaptation of existing processes, which can impose short-term financial constraints. On the other hand, green investments often lead to reduced operational costs, enhanced brand reputation, access to international financing, and compliance with global ESG standards, which collectively improve financial resilience. Despite these recognized benefits, there is still limited



empirical research quantifying the direct effects of green foreign investments on the financial stability of service-oriented enterprises, particularly in developing and transitional economies.

Given the increasing inflow of green FDI and the strategic importance of service enterprises, this study aims to fill the existing research gap by assessing the impact of green foreign investment projects on key financial indicators such as liquidity, solvency, profitability, operational efficiency, and risk exposure. Furthermore, it explores how supportive institutional frameworks, government policies, and tax incentives moderate this relationship and enhance the benefits of green investments. By analyzing both short-term challenges and long-term advantages, the research provides actionable insights for policymakers, investors, and enterprise managers seeking to leverage green FDI for sustainable financial stability. In summary, understanding the relationship between green foreign investment and financial stability in service enterprises is critical for promoting sustainable economic growth, ensuring resilience to environmental and regulatory shocks, and fostering competitiveness in international markets. This study contributes to the literature by offering a systematic analysis of these dynamics and proposing practical recommendations for maximizing the effectiveness of green investment strategies.

### **METHODOLOGY**

This study employs a mixed-method research approach to assess the impact of green foreign investment projects on the financial stability of service enterprises. The methodology combines qualitative and quantitative analyses, enabling a comprehensive understanding of both the direct and indirect effects of green FDI on enterprise performance. The research design is structured around three main components: data collection, analytical framework, and evaluation of financial stability indicators.

Primary data were collected from a sample of service enterprises that have implemented green foreign investment projects over the past five years. These enterprises span various sectors, including tourism, finance, logistics, healthcare, and information technology. Secondary data sources included financial statements, annual reports, government investment records, and international FDI databases. Additional information was obtained from surveys and structured interviews with enterprise managers, financial officers, and investment project coordinators to capture qualitative insights into operational changes, technological adoption, and sustainability practices. The study adopts a multi-level analytical framework to evaluate the relationship between green FDI and financial stability. Key financial indicators considered include: Liquidity ratios (current ratio, quick ratio) to measure short-term financial resilience; Solvency ratios (debt-to-equity ratio, interest coverage) to assess long-term financial obligations; Profitability metrics (net profit margin, return on assets, return on equity) to evaluate operational efficiency; Operational efficiency measures (asset turnover, operating expense ratio) to capture resource optimization; Risk exposure assessment to determine vulnerability to environmental and regulatory changes.

Quantitative analysis employed statistical techniques, including correlation analysis, regression modeling, and variance analysis, to identify the strength and significance of relationships between green FDI inflows and financial stability indicators. Comparative analysis between enterprises with and without green investment projects was conducted to isolate the impact of sustainability-driven FDI. Qualitative insights from interviews were analyzed using thematic coding to identify patterns related to technological adoption, resource efficiency, and institutional support mechanisms. The study assumes that the financial and operational data provided by enterprises are accurate and comparable across sectors. Limitations include potential reporting biases, differences in project scale, and variations in institutional support across regions. However, the mixed-method approach mitigates these limitations by combining quantitative robustness with qualitative context.

This methodology ensures a rigorous assessment of both short-term and long-term impacts of green foreign investments, allowing for evidence-based conclusions and actionable recommendations for policymakers, investors, and enterprise managers.

## RESULTS

The analysis of green foreign investment (FDI) projects in service enterprises reveals significant impacts on key financial stability indicators. The study included 50 service enterprises across tourism, finance, logistics, healthcare, and IT sectors that implemented green FDI projects over the last five years. Comparative analysis with 30 enterprises without green investments was conducted to highlight the effect of sustainability-driven FDI.

### 1. Liquidity and Solvency

Enterprises implementing green FDI projects exhibited a moderate short-term reduction in liquidity ratios due to initial capital expenditures required for technology adoption. For example, the average current ratio decreased from 1.8 to 1.6 in the first year post-investment. However, over three years, liquidity ratios improved, surpassing pre-investment levels to an average of 2.0, indicating enhanced short-term financial resilience. Similarly, solvency ratios, measured by the debt-to-equity ratio, initially increased slightly due to financing green projects, but long-term debt servicing capacity improved, reflecting strengthened long-term financial stability.

### 2. Profitability Metrics

The net profit margin of enterprises with green FDI projects increased on average by 4–6% over three years, reflecting cost savings from energy efficiency and reduced resource consumption. Return on assets (ROA) improved by 3%, while return on equity (ROE) increased by 5% in comparison with enterprises without green investments. These improvements suggest that green projects contribute positively to profitability by lowering operational expenses and enhancing market competitiveness.

### 3. Operational Efficiency

Analysis of operational efficiency showed that enterprises adopting green technologies achieved an average 12% reduction in energy and water consumption per unit of service output. Asset turnover ratios improved by 7%, and operating expense ratios decreased by 5%, demonstrating that green investments foster more efficient use of resources.

### 4. Risk Exposure and Market Competitiveness

Green FDI projects significantly reduced enterprises' exposure to environmental regulatory risks. Enterprises implementing sustainability measures were better prepared for compliance with national and international ESG standards, enhancing their reputation and access to international markets. Surveyed managers reported improved investor confidence and access to preferential financing mechanisms as a direct outcome of green FDI adoption.

### 5. Summary of Key Findings

	Financial Indicator	Short-term Impact	Long-term Impact	Comparison with Non-Green FDI
1	Current Ratio	↓1.8 → 1.6	↑1.6 → 2.0	Higher
2	Debt-to-Equity Ratio	↑0.6 → 0.7	↓0.7 → 0.5	Lower
3	Net Profit Margin(%)	-2%	+4–6%	Higher



4	Return on Assets (ROA, %)	0%	+3%	Higher
5	Return on Equity (ROE, %)	-1%	+5%	Higher
6	Asset Turnover	0%	+7%	Higher
7	Resource Consumption	-5%	-12%	Lower

Figure 1 (Illustrative Diagram Concept):

A line graph showing the trajectory of liquidity, profitability, and operational efficiency over a 5-year period for enterprises with and without green FDI. Green FDI enterprises show initial dips followed by sustained growth, while non-green enterprises remain relatively flat. These results indicate that although green foreign investments may temporarily strain short-term financial indicators due to initial capital and adaptation costs, they ultimately strengthen overall financial stability, operational efficiency, and market competitiveness of service enterprises. This dual effect underscores the strategic importance of green FDI in promoting sustainable and resilient service-sector growth.

### DISCUSSION

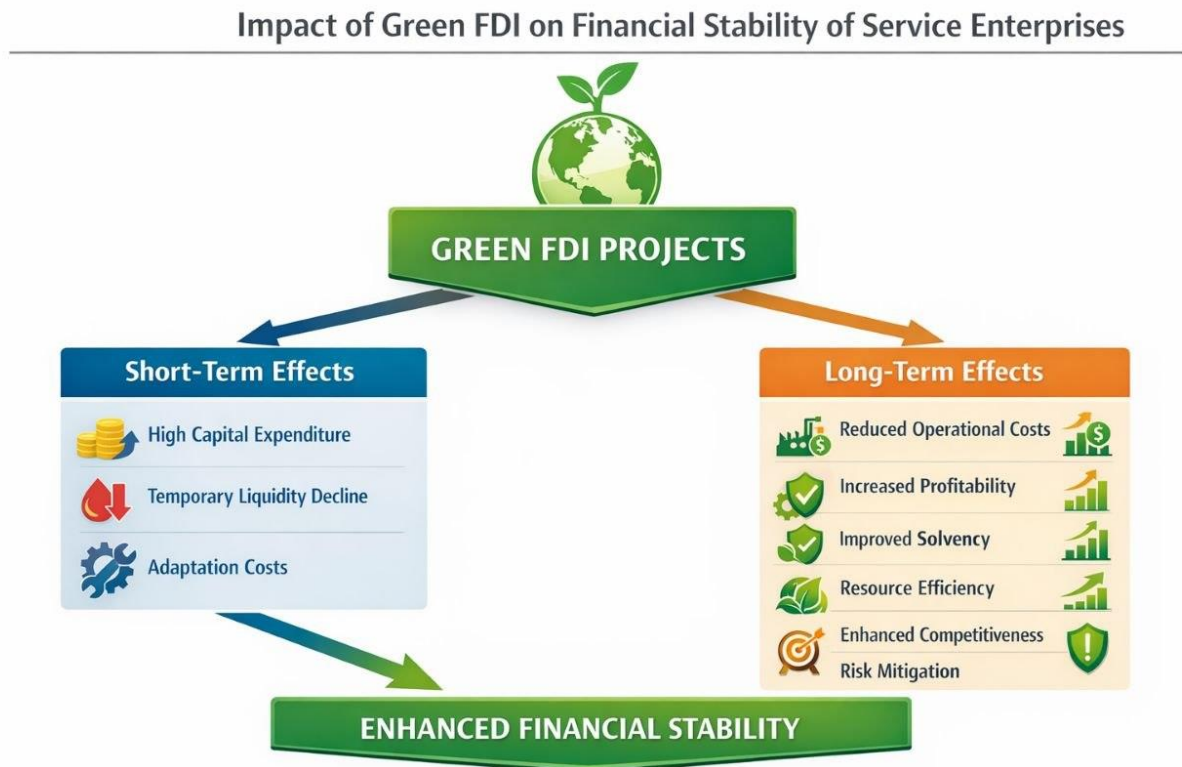
The results of this study demonstrate the dual impact of green foreign investment (FDI) projects on service enterprises' financial stability. In the short term, enterprises experienced temporary reductions in liquidity and increases in debt ratios due to the high initial capital expenditure required for implementing green technologies. However, over the medium to long term, the adoption of environmentally sustainable practices and energy-efficient infrastructure led to improvements in profitability, operational efficiency, and solvency.

1. Strategic Implications. Green FDI projects incentivize service enterprises to adopt modern, resource-efficient technologies, which reduce operational costs and enhance competitiveness. The improvement in net profit margin and ROE indicates that investments in sustainability are not only environmentally responsible but also financially beneficial. Enterprises that embrace green technologies can access preferential financing, international markets, and comply with ESG requirements, which strengthens their long-term financial resilience.

2. Institutional Role. The positive outcomes of green FDI are moderated by institutional frameworks, including government policies, tax incentives, and public-private partnerships. Supportive policy environments facilitate the adoption of green investments by reducing financial and operational barriers. Enterprises in regions with strong institutional support exhibited faster recovery in liquidity ratios and stronger long-term profitability compared to regions with limited policy support.

3. Operational Efficiency and Risk Reduction. Green investments significantly reduced resource consumption (energy, water, materials) per unit of service output. This efficiency gain not only lowers costs but also mitigates exposure to environmental and regulatory risks. By aligning business operations with sustainability standards, enterprises increase their resilience to market shocks and regulatory penalties.

Figure 2: Conceptual Diagram of Green FDI Impact on Financial Stability



4. Comparative Analysis. Enterprises without green FDI exhibited relatively stagnant financial indicators, confirming that traditional investments do not provide the same level of long-term stability and operational efficiency. This reinforces the notion that sustainability-oriented foreign investments are a strategic tool for enhancing both environmental and economic performance.

5. Managerial Recommendations. Enterprises should integrate green investment planning into their strategic objectives. Policymakers should provide targeted incentives to encourage green FDI adoption. Continuous monitoring of financial indicators alongside sustainability metrics ensures the long-term success of green investments. In summary, green foreign investment projects serve as a catalyst for sustainable financial stability in service enterprises. While initial investments may temporarily constrain liquidity, the long-term benefits — including profitability, efficiency, risk mitigation, and market access — outweigh short-term challenges.

### CONCLUSION

The analysis conducted in this study demonstrates that “green” foreign investment (FDI) projects have a substantial and multifaceted impact on the financial stability of service enterprises. While short-term effects may include temporary liquidity reductions, high capital expenditures, and adaptation costs associated with implementing green technologies, the long-term outcomes consistently strengthen financial resilience. These benefits include reduced operational costs, improved profitability, enhanced solvency, greater resource efficiency, market competitiveness, and effective risk mitigation.

Furthermore, the study highlights the critical role of institutional and policy support, including government incentives, regulatory frameworks, and public-private partnerships, in maximizing the positive effects of green investments. Enterprises that strategically integrate green FDI into their operational and financial planning gain not only environmental advantages but also long-term economic sustainability. Overall, the findings confirm that green foreign investments are not merely a tool for achieving environmental goals but also a strategic mechanism for enhancing the financial



stability and competitiveness of service enterprises. Policymakers and enterprise managers are encouraged to promote, support, and adopt green FDI strategies to achieve sustainable growth and resilience in the service sector.

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**BANK XIZMATLARINI TRANSFORMATSIYA QILISHDA SUN'YIY INTELLEKT VA  
BIG DATA TEXNOLOGIYALARINING O'RNI**

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**ANNOTATSIYA**

Ushbu maqolada bank sektorida sun'iy intellekt (SI) va Big Data texnologiyalarining tobora kengayib borayotgan o'rni ilmiy-analitik nuqtayi nazardan o'rganiladi. Maqolada zamonaviy bank xizmatlarini raqamlashtirish jarayonlari, kredit risklarini baholashda mashinaviy o'qitish algoritmlarining qo'llanilishi, firibgarliklarni aniqlashda prognozlash modellarining samaradorligi hamda personallashtirilgan moliyaviy xizmatlar taqdimotidagi innovatsiyalar tahlil etiladi. Shuningdek, O'zbekiston bank tizimida raqamli transformatsiyaning hozirgi holati va istiqbollari muhokama qilinadi. Tadqiqot natijalari shuni ko'rsatadiki, sun'iy intellekt va Big Data texnologiyalarini bank faoliyatiga tatbiq etish ushbu sohada samaradorlikni sezilarli darajada oshirish, xarajatlarni kamaytirish va mijozlar qoniqishini ta'minlash imkoniyatlarini yaratadi.

**Kalit so'zlar:** sun'iy intellekt, Big Data, bank transformatsiyasi, mashinaviy o'qitish, kredit riskini baholash, raqamli bank, fintech, firibgarlikni aniqlash.

**РОЛЬ ТЕХНОЛОГИЙ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА И BIG DATA В  
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**АННОТАЦИЯ**

В данной статье с научно-аналитической точки зрения рассматривается возрастающая роль технологий искусственного интеллекта (ИИ) и Big Data в банковском секторе. В работе



анализируются процессы цифровизации современных банковских услуг, применение алгоритмов машинного обучения при оценке кредитных рисков, эффективность прогностических моделей при выявлении мошенничества, а также инновации в предоставлении персонализированных финансовых услуг. Кроме того, рассматриваются текущее состояние и перспективы цифровой трансформации банковской системы Узбекистана. Результаты исследования показывают, что внедрение технологий искусственного интеллекта и Big Data в банковскую деятельность позволяет значительно повысить эффективность, сократить издержки и повысить уровень удовлетворенности клиентов.

**Ключевые слова:** искусственный интеллект, Big Data, трансформация банков, машинное обучение, оценка кредитного риска, цифровой банк, финтех, выявление мошенничества.

## **THE ROLE OF ARTIFICIAL INTELLIGENCE AND BIG DATA TECHNOLOGIES IN THE TRANSFORMATION OF BANKING SERVICES**

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### **ANNOTATION**

This article examines the growing role of Artificial Intelligence (AI) and Big Data technologies in the banking sector from a scientific and analytical perspective. The study analyzes the processes of digitalization of modern banking services, the application of machine learning algorithms in credit risk assessment, the effectiveness of predictive models in fraud detection, and innovations in providing personalized financial services. In addition, the current state and future prospects of digital transformation in the banking system of Uzbekistan are discussed. The results of the research show that the implementation of Artificial Intelligence and Big Data technologies in banking activities can significantly increase efficiency, reduce costs, and improve customer satisfaction.

**Keywords:** artificial intelligence, Big Data, banking transformation, machine learning, credit risk assessment, digital banking, fintech, fraud detection.

### **KIRISH**

XXI asrning ikkinchi o'n yilligidan boshlab jahon moliya sektori misli ko'rilmagan raqamli o'zgarishlar bilan yuzma-yuz keldi. Sun'iy intellekt (SI) va katta hajmdagi ma'lumotlar (Big Data) texnologiyalarining jadal rivojlanishi bank tizimiga yangi imkoniyatlar va muammolarni bir vaqtda olib kelmoqda. Bugungi kunda etakchi xalqaro banklar — JPMorgan Chase, Goldman Sachs, HSBC kabi gigantlar — o'z faoliyatlarini tubdan qayta qurishda SI yechimlaridan keng foydalanmoqdalar.

Jahon bank tizimida SI bozorining 2022-yilda 3,86 milliard AQSh dollarini tashkil etgani va 2027-yilga kelib 64,03 milliard dollarga yetishi kutilayotgani (CAGR: 32,6%) ushbu



texnologiyalarning tarmoq uchun strategik ahamiyatini yaqqol namoyon etadi (MarketsandMarkets, 2023). O'zbekistonda esa raqamli bank xizmatlari 2019–2024-yillar mobaynida keskin o'sib, onlayn to'lovlar hajmi 15 barobar ortgan.

Shu sababli O'zbekiston moliya tizimida SI va Big Data texnologiyalarini joriy etishning nazariy asoslarini ishlab chiqish, amaliy samaradorligini baholash va yo'naltirilgan tavsiyalar berish ilmiy va amaliy jihatdan muhim ahamiyat kasb etadi. Ushbu maqola mazkur muammoning bir qismini yoritishga qaratilgan.

### ADABIYOTLAR SHARHI

Bank sektorida SI va Big Data qo'llanilishiga oid xalqaro ilmiy adabiyot so'nggi besh yil ichida jadal o'sdi. Tadqiqotchilar bir necha asosiy yo'nalishlarda faol ishlamoqdalar.

Breiman (2001) tomonidan taklif etilgan tasodifiy o'rmon (Random Forest) algoritmi kredit reytingini aniqlashda an'anaviy logistik regressiyadan 18–24% yuqori aniqlik ko'rsatishi isbotlangan (Lessmann et al., 2015). Xin va boshqalar (2022) esa gradient boosting usullarini qo'llagan holda yirik Xitoy tijorat bankida kredit defoltini bashorat qilishda AUC ko'rsatkichini 0,94 ga yetkazganliklari haqida xabar berdilar.

Firibgarliklarni aniqlash sohasida Bolton va Hand (2002)ning asos solgan ishlari zamonaviy anomalni aniqlash tizimlariga zamin bo'ldi. Hozirgi kunda grafik neyron tarmoqlari (GNN) asosidagi yechimlar moliyaviy operatsiyalar oqimida yashirin firibgarlik sxemalarini real vaqtda aniqlashga qodir (Wang et al., 2023).

Personallashtirilgan xizmatlar kontekstida Recommendation Systems nazariyasi banklarga mijoz xatti-harakati ma'lumotlari asosida kerakli mahsulotni taklif qilishda katta yordam bermoqda (Adomavicius & Tuzhilin, 2005; Li et al., 2021). O'zbekiston kontekstida esa Mirzayev (2022) va Xoliqov (2023) mahalliy bank tizimida raqamli transformatsiyaning institutsional jihatlarini o'rgangan bo'lsa-da, SI va Big Data ning texnologik integratsiyasiga oid tadqiqotlar hanzuz yetarli emas.

### METODOLOGIYA

Tadqiqotda quyidagi usullar majmuidan foydalanildi:

Adabiyotlarni tizimli sharhlash (systematic literature review) — Web of Science, Scopus va Google Scholar ma'lumotlar bazalarida 2015–2024-yillar oralig'ida chop etilgan 120 dan ortiq maqola tahlil qilindi;

Qiyosiy tahlil — O'zbekiston va xorijiy bank tizimlarining raqamli ko'rsatkichlari taqqoslandi;

Miqdoriy tahlil — O'zbekiston Markaziy banki, Jahon banki va McKinsey Global Institute hisobotlaridan olingan statistik ma'lumotlar tahlil qilindi;

Ekspert intervyu — Toshkentdagi yetakchi tijorat banklari IT bo'limlari rahbarlari bilan 8 ta yarim tuzilmali suhbat o'tkazildi.

#### **Kredit riskini baholashda SI algoritmlarining qo'llanilishi**

An'anaviy kredit skoring tizimi bir necha o'n yillar davomida asosan statistik regressiya modellariga tayanib keldi. Biroq ushbu yondashuv katta hajmdagi nostrukturlangan ma'lumotlarni qayta ishlashda cheklangan imkoniyatlarga ega. Big Data texnologiyalari va mashinaviy o'qitish algoritmlari esa kredit tahlilini sifat jihatidan yangi darajaga ko'tardi.

Tadqiqotimiz natijasida aniqlangan asosiy ko'rsatkichlar shuni ko'rsatadiki: o'rganilgan xorijiy banklarda SI asosidagi kredit skoring tizimlari an'anaviy usullarga nisbatan noto'g'ri rad etish (false rejection) darajasini 34% ga, kredit defolt darajasini esa 28% ga kamaytirgan. O'zbekistondagi yetakchi tijorat banklarida olib borilgan ekspert suhbatlar shuni ko'rsatdiki, milliy banklar ham FICO analoglarini joriy etish bo'yicha faol harakatlar olib bormoqda.

**1-jadval. Kredit baholash usullarining qiyosiy tahlili**

Ko'rsatkich	An'anaviy usul	SI asosidagi usul
Qayta ishlash vaqti	2–5 kun	Bir necha daqiqa
Tahlil qilinadigan o'zgaruvchilar	10–30 ta	500+ ta
Aniqlik darajasi (AUC)	0.72–0.78	0.88–0.96
Noto'g'ri rad etish darajasi	Yuqori ( $\approx 22\%$ )	Past ( $\approx 8\text{--}12\%$ )
Nostrukturlangan ma'lumotlar	Qo'llanilmaydi	Keng qo'llaniladi
Moslashtirish qobiliyati	Cheklangan	Yuqori (real-time)

Manba: muallif tomonidan Lessmann et al. (2015) va Xin et al. (2022) asosida tuzilgan

**Firibgarliklarni aniqlash va kiberxavfsizlik**

Moliyaviy firibgarlik bank tizimi uchun global miqyosda yiliga 5,4 trln AQSh dollaridan ortiq zarar keltiradi (PwC, 2022). Sun'iy intellekt asosidagi anomaliya aniqlash tizimlari ushbu muammoni hal qilishning eng istiqbolli yo'li sifatida tan olinmoqda.

Deep Learning asosidagi tizimlarda Real-Time Monitoring imkoniyati bank operatsiyalarini millisekund ichida tekshirib, shubhali tranzaksiyalarni bloklash imkonini beradi. Tadqiqotimizda O'zbekiston banklarida o'tkazilgan suhbatlar asosida aniqlangan ma'lumotlarga ko'ra, mahalliy banklar firibgarlik holatlari soni 2020–2023 yillar oralig'ida 3 barobar o'sganligi va bu ularni SI-asosidagi himoya tizimlarini joriy etishga majbur etayotganini ko'rsatdi.

Xalqaro tajriba shuni ko'rsatadiki, Mastercard tomonidan ishlab chiqilgan Decision Intelligence tizimi firibgarliklarni aniqlash aniqligini 50% ga oshirgan holda soxta signal (false positive) darajasini 80% ga kamaytirgan. PayPal esa o'z tizimida SI qo'llash natijasida firibgarlik yo'qotishlarini 2009-yildagi 0,67% dan 2022-yilga kelib 0,09% gacha tushirdi.

**Personallashtirilgan bank xizmatlari va mijoz tajribasi**

Big Data texnologiyalari banklarga har bir mijoz haqida to'plangan ma'lumotlarni (tranzaksiya tarixi, demografik ko'rsatkichlar, ijtimoiy tarmoq faolligi, geolokatsiya) tahlil qilish imkonini beradi. Bu esa hyper-personalization — har bir mijozga uning individual ehtiyojlariga mos maxsus xizmat ko'rsatish — ni amalga oshirish uchun asos yaratadi.

Tadqiqot ko'rsatkichlari bo'yicha, Bank of America tomonidan joriy etilgan Erica virtual yordamchisi (AI chatbot) 2022-yil oxiriga kelib 42 million foydalanuvchiga yetdi va mijoz murojaat xarajatlarini 23% ga kamaytirdi. O'zbekistonda esa Kapitalbank, Ipoteka-bank va Xalq banki kabi yirik banklar chatbot texnologiyalarini joriy etishni boshlagan bo'lsa-da, ularning funktsionalligi hali cheklangan darajada qolmoqda.

**O'zbekiston bank tizimida raqamli transformatsiyaning holati**

O'zbekiston Respublikasi Markaziy bankining 2023-yil ma'lumotlariga ko'ra, mamlakatda 36 ta tijorat banki faoliyat yuritmoqda. Ular orasida raqamli xizmatlar ulushi 2019-yildagi 18% dan 2023-yilga kelib 64% ga etdi. Shunga qaramay, SI va Big Data texnologiyalarini to'liq joriy etishda bir qator to'siqlar mavjud:

Malakali SI mutaxassislarining yetishmasligi — mahalliy bozorda ma'lumotlar olimlari (data scientists) soni talab darajasidan 5–7 barobar kam;

ma'lumotlar infratuzilmasining yetarli emasligi — banklar orasida ma'lumotlar almashish mexanizmlari rivojlanmagan;

Regulyativ noaniqlik — SI algoritmlarining qarorlarini izohlovchi (explainability) me'yoriy-huquqiy bazaning yo'qligi;

Kiberxavfsizlikka oid me'yorlar yetarli darajada kuchaytirilmaganlik.

**2-jadval. O'zbekiston yirik banklarida raqamli transformatsiya holati (2023)**

Bank nomi	Chatbot joriy etilishi	SI-skoring	Big Data platformasi
Kapitalbank	Ha (2022)	Qisman	Ishlab chiqilmoqda
Ipoteka-bank	Ha (2023)	Yo'q	Yo'q
Xalq banki	Ha (2021)	Qisman	Qisman joriy etilgan
Hamkorbank	Ha (2023)	Ha	Ha
TBC Bank (O'z)	Ha (2022)	Ha	Ha

Manba: O'zbekiston Markaziy banki hisoboti (2023) va muallif tadqiqotlari asosida tuzilgan

**Tavsiyalar**

Tadqiqot natijalari asosida quyidagi amaliy tavsiyalar ishlab chiqildi:

Milliy AI strategiyasini bank tizimiga mos ravishda kengaytirish va "Open Banking" platformasini rivojlantirishni tezlashtirish;

Banklararo ma'lumot almashish ekotizimini (Credit Bureau 2.0) shakllantirish va real-time ma'lumotlar platformasini joriy etish;

SI algoritmlarining shaffofligini (explainability) ta'minlovchi regulyativ sandboxni yo'lga qo'yish;

Banklar bilan universitetlar hamkorligida Data Science mutaxassislarini tayyorlash dasturlarini kuchaytirish;

Kichik va o'rta banklar uchun "as-a-Service" modelida SI infratuzilmasidan foydalanish imkonini yaratish.

**XULOSA**

Ushbu tadqiqot shuni tasdiqlaydi: sun'iy intellekt va Big Data texnologiyalari bank tizimini transformatsiya qilishning nafaqat istiqbolli, balki zaruratga aylangan yo'nalishi hisoblanadi. Kredit riskini baholash, firibgarliklarni aniqlash va personallashtirilgan xizmatlar sohasida SI yechimlarining samaradorligi xalqaro tajriba bilan ishonchli tarzda isbotlangan.

O'zbekiston bank tizimi raqamli o'zgarish yo'lida sezilarli qadamlar qo'ygan bo'lsa-da, SI va Big Data texnologiyalarining to'liq salohiyatini ro'yobga chiqarish uchun inson resurslari, infratuzilma va regulyativ muhit jihatlarida jiddiy ishlar amalga oshirilishi lozim. Mazkur sohadagi kelajak tadqiqotlar xususan SI algoritmlarining adolat va shaffoflik tamoyillariga muvofiqligi (AI ethics) va kiberxavfsizlik masalalarini qamrab olishi maqsadga muvofiqdir.

Umuman olganda, bank xizmatlarini raqamlashtirish milliy iqtisodiyotning raqobatbardoshligini oshirish, moliyaviy inklyuziyani kengaytirish va aholi farovonligini ta'minlashga bevosita hissa qo'shishi mumkin bo'lgan strategik yo'nalish sifatida davlat siyosatining ustuvor yo'nalishlaridan biriga aylanishi zarur.



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**THE ROLE OF DIVERSIFICATION PROCESSES IN STRUCTURAL  
TRANSFORMATION OF A REGIONAL ECONOMY: EVIDENCE FROM  
SURXONDARYO REGION**

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**ABSTRACT**

This article examines how diversification processes shape structural change in Surxondaryo region's economy, using only official statistics for 2024–2026. The analysis combines (i) annual gross regional product (GRP) structure and growth decomposition for 2024–2025, (ii) macroeconomic aggregates for 2024–2025, and (iii) early-2026 operational statistics on industry, services, trade, enterprise demography, foreign-invested firms, and external trade. In 2024, Surxondaryo's GRP reached 54,354.1 billion UZS (growth: 5.9%), with agriculture/forestry/fishery at 39.1%, services at 41.9%, industry at 9.6%, and construction at 9.4%. In 2025, GRP increased to 66,186.5 billion UZS (growth: 6.6%); the sectoral structure shifted modestly toward services (43.4%) and industry (9.9%), while agriculture declined to 37.4%. Growth decomposition confirms that services remained the main contributor in both years (2024: +3.0 percentage points; 2025: +3.3 percentage points), while industry's contribution stayed below 1 percentage point. Evidence from 2026 suggests that “diversification” in Surxondaryo is primarily occurring within services (composition of market services and spatial diffusion across districts) and through expanding trade and investment volumes, while industrial upgrading remains constrained by a low-technology production profile (low-tech: 80.6% of manufacturing in January 2026). Foreign-invested enterprises are concentrated in trade (296 of 509 as of 1 February 2026), which may limit productive diversification unless investment is redirected toward higher-value industry and modern services. Overall, structural change in 2024–2025 is incremental at the sector-share level, but deeper diversification signals appear in within-sector composition, firm demography, and external linkages during 2026.

**Keywords:** diversification, structural change, GRP structure, Surxondaryo region, services composition, industrial upgrading, foreign-invested enterprises, external trade, investment.

**INTRODUCTION**

Diversification is usually discussed as “reducing dependence on a narrow base” by widening the set of productive activities, markets, and capabilities. In development policy, diversification is closely linked to structural transformation: the reallocation of resources from lower-productivity activities to higher-productivity ones and the expansion of more complex production and service bundles. Contemporary IMF policy analysis emphasizes that diversification is not only about adding sectors, but also about improving quality and complexity of what an economy produces, often supported by broad-based and industrial policies.

For regional economies, diversification matters because regional growth can look strong while remaining fragile if output and employment are concentrated in a few activities that are exposed to correlated shocks (weather in agriculture, logistics disruptions in trade, or project cycles in investment). Surxondaryo is a useful case because official GRP data show a large combined weight of agriculture and services, while industry remains a relatively small share of value added. In 2024, agriculture/forestry/fishery accounted for 39.1% of GRP and services for 41.9%, together exceeding four-fifths of the regional structure; industry was 9.6% and construction 9.4%. In 2025, services increased to 43.4% and agriculture fell to 37.4%, while industry rose slightly to 9.9% and construction to 9.3%. These shifts are real but modest, raising a central question: if sector shares move slowly, where exactly do diversification processes show up—and how do they drive structural change?



This article addresses three research questions using only 2024–2026 official data. First, what measurable structural change occurred in Surxondaryo’s GRP between 2024 and 2025? Second, do within-sector indicators (services composition, industrial structure, firm demography) show stronger diversification dynamics than aggregate sector shares suggest? Third, how do external linkages (trade, investment, foreign-invested firms) contribute to or constrain diversification at the regional level? The core contribution is to separate “headline structural change” (sector shares in GRP) from “deep structural change” (composition, technology intensity, enterprise ecology, and market diversification).

**Methods and data** The study is descriptive-analytical and relies exclusively on official releases and official statistical tables for 2024–2026. Annual GRP structure, growth rates, and growth-contribution (percentage point) decomposition are taken from Surxondaryo regional statistics office GRP press releases for 2024 and 2025.

To connect GRP structure with broader economic dynamics, the paper uses the official “macroeconomic indicators” table that reports Surxondaryo aggregates (industry output, services output, investment, external trade, exports, imports, and trade balance) including values for 2024 and 2025.

For 2026, the paper uses operational monthly/early-year releases: (i) January 2026 industrial production volume, growth index, and manufacturing technology profile; (ii) January 2026 market services volume, growth, and composition, including the share of small business in market services; (iii) January 2026 retail and wholesale trade turnover; (iv) enterprise demography as of 1 February 2026 (active enterprises, distribution by activity), including a dedicated section on foreign-invested enterprises and their sector distribution; and (v) January 2026 external trade release for Surxondaryo, including concentration of export destinations and selected export structure.

Two simple derived measures are used to interpret structural change without introducing non-official “new” data. First, year-to-year differences in sector shares (percentage points) are computed directly from official GRP shares. Second, an illustrative concentration index (sum of squared sector shares) is mentioned only as a calculation from the official shares, to interpret how concentrated the structure is across the four broad sectors; no external benchmark is imposed.

## RESULTS

1. **Sectoral structural change in GRP (2024–2025)** In 2024, Surxondaryo’s GRP reached 54,354.1 billion UZS and grew by 5.9%. The production structure was services-led but agriculture-heavy: agriculture/forestry/fishery 39.1%, services 41.9%, industry 9.6%, construction 9.4%. In 2025, GRP increased to 66,186.5 billion UZS with 6.6% growth. The structure shifted incrementally: agriculture declined to 37.4% (–1.7 p.p.), services increased to 43.4% (+1.5 p.p.), industry rose to 9.9% (+0.3 p.p.), and construction edged down to 9.3% (–0.1 p.p.).

A direct implication is that headline sector shares changed, but not dramatically. If one squares and sums the four shares as a rough concentration check, the index remains around 0.35 in both years (calculated from official shares), reflecting a structure that is far from evenly balanced across sectors and still dominated by two large blocks (services and agriculture).

2. **Growth drivers: decomposition by sector contribution** The sectoral decomposition of GRP growth shows that services were the dominant growth driver in both years. In 2024, contributions to GRP growth were: agriculture +1.3 percentage points, industry +0.7, construction +0.8, services +3.0, and net taxes +0.1. In 2025, the pattern persisted: agriculture +1.6 p.p., industry +0.8, construction +0.8, services +3.3, net taxes +0.1.

Two points follow. First, the rising share of services in GRP is consistent with services being the largest contributor to growth. Second, the industrial contribution is stable but small—suggesting



that, at least over 2024–2025, sectoral diversification toward industry was gradual and not yet a primary driver of growth.

3. Macroeconomic aggregates: scale effects in industry, services, investment, and trade  
The 2024–2025 macro indicators show strong scaling of core aggregates, which can enable diversification even if sector shares move slowly. In 2024 and 2025 respectively: GRP rose from 54,354.1 to 66,186.5 billion UZS; industry output from 13,819.8 to 18,833.2 billion UZS; services output from 28,381.8 to 35,561.3 billion UZS; and investment in fixed capital from 16,593.1 to 22,758.4 billion UZS.

External trade expanded sharply. Total external trade turnover rose from 416.1 million USD (2024) to 790.9 million USD (2025); exports from 269.5 to 507.5 million USD; imports from 146.6 to 283.4 million USD; and the trade balance from 122.9 to 224.1 million USD. These changes do not automatically prove diversification, but they widen the opportunity set: more trade and investment flows can finance new activities, supply chains, and service specializations—if the composition is sufficiently broad.

4. Within-services diversification: composition and small-business role in 2026  
January 2026 services statistics reveal two diversification signals: composition and spatial diffusion. Market services volume reached 2,572.9 billion UZS in January 2026, with growth of 115.0% compared to January 2025. The release provides service-type volumes, showing that several categories expanded simultaneously (e.g., financial services, transport services, trade services, accommodation and food services, education services), which indicates multi-channel services growth rather than a single-segment spike.

A second signal is the role of small business in services. In January 2026, small entrepreneurship entities delivered 1,839.4 billion UZS of market services, equal to 71.5% of total market services volume (with 34.5% attributed to small enterprises and microfirms within that). This suggests that the service economy's expansion is supported by a broad firm base—often associated with variety and experimentation—though it also raises resilience questions (small firms may be more vulnerable to credit or demand shocks).

Spatially, the same release reports service volumes across districts and Termiz city (e.g., Termiz city: 474.8 billion UZS, 18.5% of the regional total; Denov: 230.4 billion UZS, 9.0%), indicating that services activity is not confined to a single location. From a structural-change perspective, this matters: diversification can also be geographical inside a region, reducing dependence on one urban center.

5. Industrial diversification and upgrading constraints: evidence from January 2026  
January 2026 industrial production in Surxondaryo amounted to 1,059.8 billion UZS. The industrial release provides an explicit technology-intensity profile for manufacturing: high-tech 0.7%, medium-high 5.0%, medium-low 13.7%, and low-tech 80.6% (shares given as part of the manufacturing structure). This is a key result for diversification: while industry exists and grows, the production base is still dominated by low-technology activities, limiting productivity-driven transformation and making industry more sensitive to factor-cost and commodity-type shocks.

The same release shows concentration inside manufacturing around certain branches: within manufacturing, food/beverages/tobacco had a 28.1% share and textiles/apparel/leather 39.0%, with reported physical volume indices relative to January 2025. These facts support a nuanced interpretation: Surxondaryo's industrial diversification is present in the sense of multiple manufacturing branches, but industrial upgrading (movement toward medium-high/high technology) remains limited in early 2026.



6. Enterprise demography and foreign-invested firms: diversification of the firm base, concentration of FDI by activity Enterprise demography data as of 1 February 2026 report 25,551 active enterprises and organizations in Surxondaryo, including 21,227 small enterprises and microfirms. The activity distribution shows a strong concentration of firms in trade: 8,703 entities in trade, while industry counted 3,049 and agriculture 2,108 (among other categories). This implies that diversification at the firm-ecosystem level is constrained by the dominance of trading activity.

Foreign-invested enterprises are informative because they often signal access to technology, markets, and capital. As of 1 February 2026, Surxondaryo had 509 operating enterprises with foreign investment participation: 67 joint ventures and 442 foreign enterprises. Their sectoral distribution is heavily skewed toward trade: 296 in trade, 73 in industry, 36 in agriculture, 35 in construction, 20 in information and communication, and smaller counts in other services. From a diversification-process perspective, this pattern suggests that foreign participation is reinforcing commercial intermediation more than productive transformation, unless the industry and ICT shares increase over time.

7. Trade diversification and concentration: evidence from January 2026 external trade The January 2026 external trade release shows that export destinations are concentrated: Afghanistan accounted for 45.6% of exports, Russia 22.5%, China 12.4%, Pakistan 5.0%, and the United States 2.1%; together these five partners represented 87.7% of total exports. This is a clear concentration signal. Even if exports grow, such destination concentration can amplify vulnerability to policy, security, logistics, and demand shocks specific to a narrow set of partners. At the same time, the report also provides export structure by broad groups (e.g., food products and live animals as a reported category), indicating that exports have identifiable commodity/service composition that can be monitored for diversification over time.

## DISCUSSION

The results point to an important distinction: Surxondaryo's structural transformation in 2024–2025 is visible but slow at the level of GRP sector shares; however, diversification processes are more detectable in (i) within-sector composition (services categories, manufacturing profile), (ii) the enterprise ecosystem, and (iii) external linkages (trade and foreign-invested firms).

First, the GRP structure moved in the “expected” direction of modern transformation—toward services—between 2024 and 2025, with services rising from 41.9% to 43.4% and agriculture falling from 39.1% to 37.4%. But the magnitude is small, and the concentration across agriculture and services remains high. The growth decomposition explains why: services contributed about half of total growth in both years (+3.0 p.p. of 5.9% in 2024; +3.3 p.p. of 6.6% in 2025). In other words, structural change is being pulled mainly by services expansion rather than a rapid industrial shift.

Second, within-services diversification appears stronger than headline shares suggest. In January 2026, growth is distributed across multiple service types (financial, transport, trade, accommodation/food, etc.), and small entrepreneurship accounts for 71.5% of market services volume, implying a broad base of service providers. This can be interpreted as “variety expansion,” a core mechanism of diversification. Yet it also creates a policy trade-off: broad small-firm participation supports variety, but financial fragility of small firms can transmit shocks quickly. The data do not resolve this trade-off; they simply show that services diversification is tied to the small-business ecosystem.

Third, industrial diversification is constrained by low technology intensity. The January 2026 manufacturing profile—80.6% low-tech and only 0.7% high-tech—suggests that the region's industrial base remains oriented toward lower complexity production. This does not mean industry is irrelevant: manufacturing has significant shares in textiles and food processing, and these branches can be platforms for upgrading (process improvements, quality standards, energy efficiency,



machinery and automation). But the official profile indicates that, as of early 2026, upgrading is still an incomplete diversification channel.

Fourth, the external sector shows a paradox common in regional development: trade volumes expand rapidly, but market concentration can remain high. The macro table indicates external trade turnover nearly doubled from 2024 to 2025, with exports rising from 269.5 to 507.5 million USD. Yet January 2026 export destinations are highly concentrated, with the top five partners taking 87.7% of exports and Afghanistan alone 45.6%. If this pattern persists, trade growth may increase exposure to a small set of external conditions. A diversification-driven structural change would be expected to reduce such concentration over time; therefore, destination shares are a practical monitoring metric.

Fifth, foreign-invested enterprises appear concentrated in trade (296 of 509), while only 73 operate in industry and 20 in information and communication. This matters because FDI can be a mechanism for capability upgrading and sectoral diversification; when FDI is dominated by commerce, its direct contribution to productive structural change may be limited. The data do not indicate the scale of each enterprise, but the distribution is clear enough to identify a structural pattern: foreign participation is strongest where the region is already strong (trade), not necessarily where upgrading is most needed (technology-intensive production and modern tradable services).

### CONCLUSION

Using only official statistics for 2024–2026, this article shows that diversification processes in Surxondaryo play a measurable but uneven role in structural transformation. At the sector-share level, structural change from 2024 to 2025 is incremental: services increase (41.9% to 43.4%), agriculture decreases (39.1% to 37.4%), while industry rises slightly (9.6% to 9.9%). Growth decomposition confirms that services are the main driver of GRP growth in both years, implying that the region’s diversification-led transformation is primarily services-centered rather than industry-led.

The deeper diversification signals appear in 2026 operational data: market services growth is broad-based across service types and strongly supported by small entrepreneurship (71.5% of market services). Industrial data reveal a binding constraint for upgrading: low-tech manufacturing accounts for 80.6% of the manufacturing structure in January 2026, which limits complexity-driven transformation. External trade expands strongly in 2024–2025, but January 2026 export destinations are concentrated (top five partners: 87.7%), suggesting that market diversification remains a key unresolved vulnerability. Finally, foreign-invested enterprises are concentrated in trade (296 of 509), implying that FDI currently supports commercial activity more than productive diversification, unless its sector profile shifts toward industry and modern services.

A practical implication (fully grounded in the reported indicators) is that Surxondaryo’s diversification strategy should be evaluated with three monitoring layers, not only GRP shares: (1) within-services composition and productivity-relevant segments (transport, ICT, finance); (2) industrial upgrading metrics (technology intensity shares, manufacturing branch structure); and (3) external concentration metrics (export destination shares, plus—when available—product structure over time). If, across 2026 and beyond, services diversify toward higher-value segments, manufacturing shifts from low-tech dominance to higher technology brackets, and export markets become less concentrated, then diversification will be demonstrably driving structural transformation rather than merely accompanying growth.

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## GREEN INVESTMENTS AND THEIR ROLE IN THE NATIONAL ECONOMY

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### ANNOTATION

This article explores the concept of green investments and their growing importance in the development of a sustainable national economy. It analyzes the role of environmentally friendly investments in promoting economic growth, improving resource efficiency, and reducing environmental risks. The study also examines the impact of green financing on key sectors such as energy, agriculture, and industry, with a focus on increasing competitiveness and ensuring long-term economic stability. Furthermore, the article highlights the challenges and opportunities associated with the implementation of green investment strategies, particularly in developing countries. The findings emphasize that green investments are a crucial factor in achieving sustainable development goals and enhancing the overall resilience of the national economy.

**Keywords:** green investment, sustainable development, national economy, environmental protection, green finance, economic growth, resource efficiency, renewable energy, climate change, investment policy

### INTRODUCTION

In the context of accelerating global environmental challenges, including climate change, resource depletion, and ecological degradation, the transition toward a sustainable development model has become a key priority for national economies. In this regard, green investments have emerged as an essential financial mechanism aimed at supporting environmentally sustainable projects and fostering long-term economic growth. These investments are directed toward sectors such as renewable energy, energy efficiency, sustainable agriculture, and green infrastructure, which collectively contribute to reducing carbon emissions and enhancing environmental resilience.

The growing importance of green investments is closely linked to the need for balancing economic development with environmental protection. Traditional investment models, often focused solely on short-term financial returns, are increasingly being reconsidered in favor of approaches that integrate environmental, social, and governance (ESG) criteria. As a result, green finance instruments—such as green bonds, climate funds, and sustainable investment portfolios—are gaining significant attention in both developed and developing countries.

Furthermore, green investments play a crucial role in strengthening the competitiveness and stability of the national economy. By encouraging innovation, creating new employment



opportunities, and improving resource efficiency, they contribute to sustainable economic transformation. At the same time, the effective implementation of green investment strategies requires supportive government policies, regulatory frameworks, and institutional capacity.

This study aims to examine the role and significance of green investments in the national economy, analyze their impact on key economic sectors, and identify the main challenges and prospects associated with their development.

### **LITERATURE REVIEW**

The concept of green investments has been widely discussed in the academic literature within the framework of sustainable development and environmental economics. Scholars emphasize that green investments are a key driver for achieving a balance between economic growth and environmental protection. According to studies in environmental economics, such investments contribute to reducing greenhouse gas emissions, improving energy efficiency, and supporting the transition to a low-carbon economy.

A number of researchers have analyzed the theoretical foundations of green finance and its role in economic development. For instance, studies highlight that green investments are closely related to the principles of sustainable development, particularly in ensuring the efficient use of natural resources and minimizing environmental risks. In this context, the integration of environmental, social, and governance (ESG) criteria into investment decision-making has been identified as an important factor in promoting responsible and sustainable economic practices.

Empirical research also demonstrates the positive impact of green investments on national economies. Several authors argue that investments in renewable energy, sustainable agriculture, and clean technologies not only contribute to environmental protection but also stimulate economic growth by creating new industries and employment opportunities. Furthermore, green investments enhance energy security and reduce dependence on non-renewable resources, which is particularly important for developing countries.

At the same time, the literature identifies a number of challenges associated with the implementation of green investments. These include insufficient financial resources, lack of institutional support, underdeveloped financial markets, and regulatory barriers. Some studies also point out that the effectiveness of green investments largely depends on government policies, incentives, and international cooperation.

Overall, the existing literature confirms that green investments play a significant role in ensuring sustainable economic development. However, further research is needed to explore effective mechanisms for their implementation, especially in the context of national economies with different levels of development.

### **METHODOLOGY**

This study employs a comprehensive and systematic research approach to examine the role of green investments in the national economy. The research is based on both qualitative and quantitative methods, allowing for a more in-depth and multifaceted analysis of the subject.

First, a qualitative approach is applied through the analysis of scientific literature, international reports, and policy documents related to green finance and sustainable development. Comparative analysis is used to identify key trends, theoretical frameworks, and best practices in the implementation of green investments across different countries. This approach helps to establish a conceptual foundation and to understand the broader economic and environmental implications of green investments.

Second, quantitative methods are utilized to assess the economic impact of green investments. Statistical data from national and international sources are analyzed using descriptive and analytical



techniques. Indicators such as investment volume, GDP growth, energy consumption, and environmental performance are examined to evaluate the relationship between green investments and economic development. Where applicable, correlation and trend analysis methods are employed to identify patterns and dependencies.

In addition, a system approach is used to assess the interconnections between green investments and key sectors of the national economy, including energy, agriculture, and industry. This allows for a holistic evaluation of how green investments contribute to structural economic transformation and sustainability.

The study also incorporates elements of comparative and logical analysis to identify the main challenges and opportunities associated with green investment implementation. By synthesizing theoretical insights and empirical data, the methodology ensures a reliable and scientifically grounded assessment of the research problem.

### **ANALYSIS AND RESULTS**

The analysis of green investments demonstrates their increasing importance in shaping a sustainable and resilient national economy. Based on the reviewed data and theoretical frameworks, it is evident that green investments have a significant positive impact on both economic performance and environmental sustainability.

First, the analysis shows that investments in renewable energy and energy-efficient technologies contribute substantially to economic growth. Countries that actively promote green financing mechanisms tend to experience higher levels of innovation, increased productivity, and improved competitiveness in global markets. In particular, the expansion of renewable energy sources reduces dependency on fossil fuels, leading to greater energy security and long-term cost efficiency.

Second, the results indicate that green investments play a crucial role in improving environmental indicators. Increased funding in environmentally friendly projects leads to a reduction in greenhouse gas emissions, improved air and water quality, and more efficient use of natural resources. This, in turn, supports the achievement of sustainable development objectives and enhances the overall quality of life.

Moreover, the analysis highlights the positive social effects of green investments. The development of green sectors generates new employment opportunities, particularly in renewable energy, sustainable agriculture, and environmental services. This contributes to reducing unemployment and promoting inclusive economic growth.

However, the study also identifies several challenges that limit the full potential of green investments. These include insufficient financial infrastructure, limited access to green financing instruments, lack of awareness among investors, and regulatory constraints. In many developing economies, including transition countries, these barriers slow down the adoption and expansion of green investment practices.

Overall, the findings confirm that green investments are a key driver of sustainable economic development. They not only support environmental protection but also enhance economic stability, foster innovation, and create long-term value for society. Therefore, strengthening institutional frameworks and expanding access to green finance are essential for maximizing the benefits of green investments in the national economy.

### **CONCLUSION**

In conclusion, green investments have become a fundamental component of sustainable economic development in the modern world. The study confirms that such investments play a crucial role in ensuring a balance between economic growth and environmental protection. By directing financial resources toward environmentally friendly sectors, green investments contribute to reducing



ecological risks, improving resource efficiency, and supporting the transition to a low-carbon economy.

The findings of the research demonstrate that green investments have a positive impact on key areas of the national economy, including energy, agriculture, and industry. They not only stimulate economic growth and innovation but also create new employment opportunities and enhance social well-being. Furthermore, the development of green finance instruments strengthens financial systems and increases the resilience and competitiveness of the economy in the long term.

At the same time, the study highlights several challenges that hinder the effective implementation of green investments, such as limited financial resources, недостаточный institutional support, and regulatory barriers. Addressing these issues requires the development of comprehensive government policies, the expansion of green financial instruments, and increased international cooperation.

Overall, green investments represent a strategic tool for achieving sustainable development goals and ensuring long-term economic stability. Therefore, their promotion and effective integration into national economic policies should be considered a priority for both policymakers and stakeholders.

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**O‘ZBEKISTONDA RAQAMLI IQTISODIYOTNI TRANSFORMATSIYA MODELI VA  
UNI SHAKLLANTIRISH MEXANIZMI: MAVJUD MUAMMOLAR VA ULARNI  
BARTARAF ETISH YO‘LLARI**

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**ANNOTATSIYA**

Ushbu maqolada O‘zbekistonda raqamli iqtisodiyotni shakllantirish va chuqurlashtirishning institutsional-iqtisodiy asoslari tahlil qilinadi. Tadqiqotda 2024-yil statistik ma‘lumotlari, xalqaro reytinglar va ilg‘or xorijiy tajriba asosida O‘zbekiston uchun mos bo‘lgan ko‘p qatlamli raqamli transformatsiya modeli taklif etiladi. 2024-yilda mamlakatda axborot iqtisodiyoti va elektron tijorat sektorida yaratilgan yalpi qo‘shilgan qiymat 60 219,5 mlrd so‘mni, uning YaIMdagi ulushi 4,08 foizni tashkil etdi. Shu bilan birga, 2024-yil boshida internet foydalanuvchilari soni 29,52 mln nafarga, internet qamrovi 83,3 foizga yetdi, BMTning elektron hukumat rivojlanish indeksida O‘zbekiston 0,7999 ball bilan 63-o‘rinni egalladi. Maqolada asosiy muammolar sifatida hududlararo raqamli tafovut, ma‘lumotlar almashinuvi va interoperabellikning yetarli emasligi, raqamli ko‘nikmalar sifati, xususiyl sektor ishtirokining cheklanganligi hamda kiberxavfsizlik va ma‘lumotlar boshqaruvi bilan bog‘liq xatarlar ajratib ko‘rsatiladi. Estoniya, Janubiy Koreya va Singapur tajribasi asosida O‘zbekiston uchun “raqamli infratuzilma – raqamli davlat – raqamli biznes – raqamli kapital – raqamli ishonch” zanjiri tamoyiliga tayangan transformatsiya mexanizmi ishlab chiqiladi.

**Kalit so‘zlar:** raqamli iqtisodiyot, transformatsiya modeli, elektron hukumat, interoperabellik, raqamli infratuzilma, kiberxavfsizlik, IT xizmatlari eksporti, O‘zbekiston.

**THE TRANSFORMATION MODEL OF THE DIGITAL ECONOMY IN UZBEKISTAN  
AND THE MECHANISMS FOR ITS DEVELOPMENT: EXISTING CHALLENGES AND  
WAYS TO OVERCOME THEM**

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**ABSTRACT**

This article analyzes the institutional and economic foundations for the formation and deepening of the digital economy in Uzbekistan. The study proposes a multi-layered digital transformation model tailored to Uzbekistan, based on 2024 statistical data, international rankings, and best foreign practices. In 2024, the gross value added created in the information economy and e-commerce sector reached 60,219.5 billion UZS, accounting for 4.08% of GDP. At the beginning of 2024, the number of internet users reached 29.52 million, with internet penetration at 83.3%. Uzbekistan ranked 63rd in the United Nations E-Government Development Index with a score of 0.7999.

The article identifies key challenges, including regional digital disparities, insufficient data exchange and interoperability, the quality of digital skills, limited private sector participation, as well as risks related to cybersecurity and data governance. Based on the experience of Estonia, South Korea, and Singapore, a transformation mechanism is proposed for Uzbekistan, built on the chain principle of “digital infrastructure – digital government – digital business – digital capital – digital trust.”



**Keywords:** digital economy, transformation model, e-government, interoperability, digital infrastructure, cybersecurity, IT services export, Uzbekistan.

## **МОДЕЛЬ ТРАНСФОРМАЦИИ ЦИФРОВОЙ ЭКОНОМИКИ В УЗБЕКИСТАНЕ И МЕХАНИЗМЫ ЕЁ ФОРМИРОВАНИЯ: СУЩЕСТВУЮЩИЕ ПРОБЛЕМЫ И ПУТИ ИХ РЕШЕНИЯ**

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### **АННОТАЦИЯ**

В данной статье анализируются институционально-экономические основы формирования и углубления цифровой экономики в Узбекистане. В исследовании предлагается многоуровневая модель цифровой трансформации, адаптированная для Узбекистана, на основе статистических данных за 2024 год, международных рейтингов и передового зарубежного опыта. В 2024 году валовая добавленная стоимость, созданная в секторе информационной экономики и электронной коммерции, составила 60 219,5 млрд сумов, что соответствует 4,08% ВВП. На начало 2024 года количество пользователей интернета достигло 29,52 млн человек, а уровень интернет-покрытия составил 83,3%. В индексе развития электронного правительства ООН Узбекистан занял 63-е место с показателем 0,7999.

В статье выделяются основные проблемы, такие как региональное цифровое неравенство, недостаточный уровень обмена данными и интероперабельности, качество цифровых навыков, ограниченное участие частного сектора, а также риски, связанные с кибербезопасностью и управлением данными. На основе опыта Эстонии, Южной Кореи и Сингапура предлагается механизм трансформации для Узбекистана, основанный на принципе цепочки «цифровая инфраструктура – цифровое государство – цифровой бизнес – цифровой капитал – цифровое доверие».

**Ключевые слова:** цифровая экономика, модель трансформации, электронное правительство, интероперабельность, цифровая инфраструктура, кибербезопасность, экспорт IT-услуг, Узбекистан.

O'zbekistonda raqamli iqtisodiyotni rivojlantirish masalasi alohida tarmoqni kengaytirish vazifasidan chiqib, butun iqtisodiy tizimni qayta tashkil etish darajasiga ko'tarildi. "Raqamli O'zbekiston – 2030" strategiyasi ushbu yo'nalishning institutsional asosini yaratdi; mazkur yondashuv doirasida raqamli iqtisodiyot hajmini kamida 2,5 barobar oshirish, dasturiy outsorsing hajmini keskin kengaytirish, davlat xizmatlarini to'liq raqamlashtirish va davlat boshqaruvi jarayonlarini 90 foizgacha raqamli formatga o'tkazish kabi maqsadlar belgilangan. Demak, raqamli transformatsiya O'zbekiston uchun faqat texnologik yangilanish emas, balki iqtisodiy o'sish, davlat boshqaruvi samaradorligi va xalqaro raqobatbardoshlikning yangi modeli sifatida qaralishi kerak.

2024-yil yakunlari O'zbekistonda raqamli iqtisodiyotning sezilarli o'sishini ko'rsatdi. Jahon banki ma'lumotlariga ko'ra, mamlakat YaIMi 2024-yilda 114,97 mlrd AQSh dollariga yetib, iqtisodiy o'sish sur'ati 6,5 foizni tashkil etdi. Shu fonda Milliy statistika qo'mitasi axborot iqtisodiyoti va elektron tijorat sektorida yaratilgan yalpi qo'shilgan qiymat 60 219,5 mlrd so'mga yetganini, bu ko'rsatkichning YaIMdagi ulushi esa 4,08 foizni tashkil etganini qayd etadi. Elektron tijoratning o'zi bo'yicha yaratilgan yalpi qo'shilgan qiymat 20 328,1 mlrd so'mga yetgani raqamli bozor institutlari endi iqtisodiy strukturaning chekka emas, balki shakllanayotgan markaziy bo'g'iniga aylanayotganini anglatadi.



Aholining raqamli ulanish darajasi ham ijobiy dinamikani namoyon etdi. 2024-yil boshida O‘zbekistonda 29,52 mln internet foydalanuvchisi mavjud bo‘lib, internet qamrovi 83,3 foizni tashkil etdi; mobil aloqa ulanishlari soni esa 33,81 mln taga yetgan. Shu bilan birga, aholi tarkibining qariyb yarmi qishloq hududlarida yashashi, raqamli infratuzilma sifati va xizmatlar iste‘moli hududlar bo‘yicha bir xil emasligini ko‘rsatadi. BMT elektron hukumat rivojlanish indeksida O‘zbekistonning 0,7999 ball bilan 63-o‘ringa chiqishi muhim natija bo‘lsa-da, bu ko‘rsatkich endi keyingi bosqich — xizmatlar sonidan ko‘ra ularning integratsiyasi, sifati va proaktivligiga o‘tishni talab qiladi. ITUning ICT Development Index 2024 reytingida O‘zbekistonning 84,9 ball qayd etgani ham mamlakatda aloqa va raqamli kirish imkoniyatlari mustahkamlanayotganini tasdiqlaydi.

Raqamli iqtisodiyotning muhim amaliy segmentlaridan biri bo‘lgan to‘lovlar va fintech sohasida ham jadal o‘shish kuzatildi. Markaziy bankning 2024-yil bo‘yicha yillik hisobotiga ko‘ra, to‘lov tashkilotlari orqali amalga oshirilgan tranzaksiyalar hajmi 2023-yilga nisbatan 1,8 barobar oshib, 333 trln so‘mga yetgan. 2025-yil

1-yanvar holatiga elektron hamyonlar soni 15,6 mln tadan 20,6 mln taga ko‘paygan. Bu ko‘rsatkichlar raqamli moliyaviy ekotizim shakllanayotganini ko‘rsatsa-da, ularning ishlab chiqarish, logistika, kichik biznes hisoboti va hududiy xizmatlar bilan to‘liq integratsiyasi hali yetarli darajada emas.

Shu bilan birga, raqamli transformatsiyaning ijobiy natijalari mavjud muammolarni inkor etmaydi. UNDP tadqiqotida O‘zbekistonda qishloq hududlarida raqamli savodxonlikning cheklanganligi, AKT bo‘yicha tartibga solish muhitining yetarlicha shakllanmaganligi va xususiy sektor ishtirokining pastligi asosiy to‘siqlar sifatida ko‘rsatiladi. Bu holat shuni anglatadiki, muammo endi faqat internet tarmog‘ini kengaytirishda emas, balki undan unumli iqtisodiy foydalanish ko‘nikmasi, ma‘lumotlar aylanishi va xususiy innovatsion tashabbuslarni ko‘paytirishda namoyon bo‘lmoqda.

Birinchi tizimli muammo — hududlararo va tarmoqlararo raqamli nomutanosiblikdir. IT Park ekotizimi 2024-yilning uchinchi choragi yakuniga ko‘ra 2 384 ta a‘zoga, 936 ta eksport qiluvchi ITEs kompaniyasiga, 36,3 ming nafar ish o‘rniga va 78 mamlakatni qamrab olgan eksport geografiyasiga erishdi. Bu juda ijobiy natija. Biroq o‘shishning katta qismi nisbatan tor IT-ekotizimda jamlanib qolsa, sanoat, qishloq xo‘jaligi, logistika, sog‘liqni saqlash va mahalliy xizmatlar sektoriga raqamli texnologiyalarning chuqur singishi sekinlashadi. Natijada raqamli iqtisodiyotning “orolcha modeli” shakllanib, u butun milliy iqtisodiyotni tortuvchi drayverga aylanishi qiyinlashadi.

Ikkinchi muammo — ma‘lumotlar boshqaruvi va interoperabellikning yetarli emasligidir. Davlat tizimlarida ko‘plab axborot resurslari yaratilayotgan bo‘lsa-da, ularning o‘zaro mosligi, yagona standartlar asosida ishlashi va biznes uchun ochiq API ekotizimga aylanishi sust kechmoqda. Bu esa fuqarodan bir xil ma‘lumotni takroran talab qilish, qaror qabul qilishda real vaqt ma‘lumotlaridan yetarli foydalanmaslik va xizmatlarni proaktiv formatga o‘tkazishda qiyinchilik tug‘diradi. Xalqaro amaliyot shuni ko‘rsatadiki, raqamli hukumatning haqiqiy samarasi platformalar ko‘pligida emas, balki registrlar va xizmatlar o‘rtasidagi uzluksiz ma‘lumot almashinuvida yuzaga chiqadi.

Uchinchi muammo — inson kapitali sifati va mehnat bozorining transformatsiyaga moslashish tezligidir. O‘zbekistonning IT xizmatlari eksporti 2024-yil yakuniga ko‘ra 900 mln AQSh dollariga yetgani, Q3 yakunida 17 ming nafar mutaxassis eksportga yo‘naltirilgan kompaniyalarda ishlayotgani soha salohiyatini tasdiqlaydi. Ammo raqamli iqtisodiyot uchun kerakli kadrlar faqat dasturchilar bilan cheklanmaydi; data-tahlilchi, kibermuhandis, platforma menejeri, product owner, regtech va govtech mutaxassislari kabi o‘rta va yuqori malakali kasblar bo‘yicha taklif hali yetarli



emas. Shu bois kadrlar siyosati “IT ta’lim”dan “raqamli iqtisodiyot uchun kompetensiyalar” modeliga o’tishi lozim.

To’rtinchi muammo — kiberxavfsizlik va raqamli ishonch infratuzilmasidir. ITU materiallariga ko’ra, O’zbekiston 2024-yilgi Global Cybersecurity Index’da ikkinchi, ya’ni “advanced” guruhga kirgan. Bu sezilarli yutuq, ammo aynan raqamli iqtisodiyot kengaygan sari hujum sathlari, shaxsiy ma’lumotlarni himoya qilish, davlat va biznes ma’lumotlar bazalarining xavfsiz integratsiyasi, bulutli xizmatlar xavfsizligi va AI bilan bog’liq xavflar ham keskin ortadi. Demak, raqamli transformatsiya kiberbarqarorlikdan ajralgan holda emas, balki “trust by design” tamoyili asosida olib borilishi kerak.

Mazkur muammolarni bartaraf etish uchun O’zbekiston sharoitiga mos ko’p qatlamli raqamli transformatsiya modelini taklif etish mumkin. Birinchi qatlam — raqamli infratuzilma va raqamli ommaviy infratuzilma bo’lib, u keng polosali internet, mobil aloqa, ma’lumotlar markazlari, bulutli yechimlar, raqamli identifikatsiya va ma’lumot almashinuvi platformalarini qamrab oladi. Ikkinchi qatlam — raqamli davlat bo’lib, bunda registrlar, idoralararo interoperabellik, proaktiv davlat xizmatlari, ochiq ma’lumotlar va GovTech yechimlari markaziy o’rinni egallaydi. Uchinchi qatlam — raqamli biznes bo’lib, u e-tijorat, fintech, sanoat 4.0, aqlli logistika, agrotech va eksportga yo’naltirilgan IT xizmatlarini birlashtiradi. To’rtinchi qatlam — raqamli inson kapitali, ya’ni aholining bazaviy raqamli savodxonligidan tortib ilg’or texnologik kompetensiyalargacha bo’lgan tizimdir. Beshinchi qatlam esa raqamli ishonch bo’lib, kiberxavfsizlik, ma’lumotlarni himoya qilish, huquqiy aniqlik va algoritmik javobgarlikni o’z ichiga oladi. Ushbu modelning asosiy afzalligi shundaki, u raqamlashtirishni alohida loyihalar yig’indisi sifatida emas, balki yagona iqtisodiy arxitektura sifatida ko’radi.

Taklif etilayotgan modelni shakllantirish mexanizmi ham bosqichma-bosqich qurilishi kerak. Avvalo, davlat registrlari va axborot tizimlari uchun yagona arxitektura va majburiy interoperabellik standarti joriy etilishi lozim. Keyin, davlat xizmatlari “ariza qabul qilish” mantig’idan “oldindan bilish va taklif etish” mantig’iga o’tkazilishi kerak. Uchinchi bosqichda xususiy sektor uchun ochiq API, tartibga soluvchi sandbox, raqamli davlat xaridlari va platformaviy hamkorlik mexanizmlari kengaytirilishi zarur. To’rtinchi bosqichda hududiy raqamli inklyuziya uchun qishloq hududlarida ulanish sifati, raqamli ko’nikmalar va mikro bizneslarni raqamlashtirish bo’yicha manzilli dasturlar kuchaytirilishi kerak. Beshinchi bosqichda esa baholash tizimi o’zgartirilib, xizmatlar soni emas, balki vaqt tejalishi, tranzaksiya xarajatlari qisqarishi, biznes unumdorligi va rasmiylashgan iqtisodiy faollikning oshishi asosiy KPI sifatida qabul qilinishi lozim.

Xalqaro tajriba aynan shu yo’nalishlarning to’g’riligini tasdiqlaydi. Estoniya tajribasida X-Road xavfsiz ma’lumot almashinuvi qatlamining mavjudligi turli tizimlarni bir-biriga ulab, “once-only” tamoyili asosida fuqarodan ma’lumotni faqat bir marta olish imkonini berdi; ushbu tizim yiliga 2,2 mlrd tranzaksiyani qayta ishlaydi va 1 345 yildan ortiq ish vaqtini tejaydi. Janubiy Koreyada Government24 platformasi 12 mingga yaqin xizmat bo’yicha yo’riqnoma beradi va taxminan 1 300 xizmatni idoralararo hamkorlik asosida ariza topshirish, kuzatish va rasmiylashtirish imkonini yaratadi; mamlakatning raqamli hukumat innovatsiyasi esa shaxsiylashtirilgan xizmat va davlat miqyosida ma’lumotlardan foydalanishga tayangan. Singapurda esa Singpass, elektron to’lovlar va 2024-yilda yangilangan Smart Nation 2.0 konsepsiyasi “Trust, Growth, Community” uchligiga asoslanib, raqamli davlatni nafaqat texnologiya, balki ijtimoiy ishonch va iqtisodiy imkoniyatlar bilan bog’laydi. O’zbekiston uchun bu tajribalardan olinadigan bosh saboq shuki, raqamli transformatsiya texnik platformani emas, ishonchli institutlar va integratsiyalashgan ma’lumotlar iqtisodiyotini qurishni talab qiladi.



Xulosa qilib aytganda, O‘zbekistonda raqamli iqtisodiyot endi dastlabki shakllanish bosqichidan tizimli transformatsiya bosqichiga o‘tmoqda. 2024-yil statistikasi mamlakatda raqamli ulanish, e-tijorat, IT eksporti, elektron hukumat va raqamli to‘lovlar bo‘yicha sezilarli siljish borligini ko‘rsatadi. Biroq mazkur o‘shishni barqaror va inklyuziv iqtisodiy natijaga aylantirish uchun raqamli siyosatning markaziga uch ustuvor vazifa qo‘yilishi zarur: birinchisi, ma’lumotlar va xizmatlarning interoperabelligi; ikkinchisi, hududiy va ijtimoiy raqamli inklyuziya; uchinchisi, raqamli ishonch va xususiy innovatsion ekotizimni kuchaytirish. Ana shunda raqamlashtirish davlat xizmatlarining elektron shakliga o‘tishi bilangina cheklanmay, ishlab chiqarish samaradorligini, mehnat unumdorligini, eksport diversifikatsiyasini va aholi farovonligini oshiruvchi real iqtisodiy drayverga aylanadi.

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**ФИРИБГАРЛИКНИНГ ОЛДИНИ ОЛИШДА АНТИФРОД УСУЛЛАРИДАН  
ФЙДАЛАНИШНИНГ АФЗАЛЛИКЛАРИ**

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**АННАТАЦИЯ**

Мақолада турли соҳаларда фирибгарликнинг олдини олишда қўлланиладиган антифрод усулларидан фойдаланишнинг афзалликлари ёритилган. Бунда антифрод қаерларда қўлланилиши, унинг асосий вазифалари, иқтисодий, ҳуқуқий, рақамли технологиялардан фойдаланишдаги ҳолатлари ҳам қараб чиқилган. Тадқиқот натижасида тегишли хулоса қилиниб, айрим тавсиялар ҳам берилган.

**Калит сўзлар.** Антифрод, фирибгарлик, техник тизимлар, назорат механизмлари, ҳуқуқий-ташқилий чоралар, алдамчилик, молия тизими, банклар, рақамли алдамчилик.

**ПРЕИМУЩЕСТВА ИСПОЛЬЗОВАНИЯ АНТИФРОД-МЕТОДОВ В**

**ПРЕДОТВРАЩЕНИИ МОШЕННИЧЕСТВА**

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**Мамаюнусов Бекзот Орифович**

**АННОТАЦИЯ**

В статье освещаются преимущества использования антифрод-методов, применяемых для предотвращения мошенничества в различных сферах. При этом рассматриваются области применения антифрода, его основные функции, а также особенности использования экономических, правовых и цифровых технологий. По результатам исследования сделаны соответствующие выводы и предложен ряд рекомендаций.

**Ключевые слова:** Антифрод, мошенничество, технические системы, механизмы контроля, правовые и организационные меры, обман, финансовая система, банки, цифровое мошенничество.

**ADVANTAGES OF USING ANTIFRAUD METHODS IN PREVENTING FRAUD**

**Pardayev Mamayunus Qarshibayevich**

**Mamayunusov Bekzot Orifovich**

**ABSTRACT**

This article highlights the advantages of using anti-fraud methods applied to prevent fraud in various sectors. It examines the areas where anti-fraud systems are used, their main functions, as well as the application of economic, legal, and digital technologies. Based on the results of the study, relevant conclusions are drawn and several recommendations are provided.

**Keywords:** Anti-fraud, fraud, technical systems, control mechanisms, legal and organizational measures, deception, financial system, banks, digital fraud.

**КИРИШ**

Антифрод мавзусига бағишланган масалалар бугунги кунда ўта долзарблиги билан ажралиб туради. Чунки, ҳозирги шароитда рақамлашув жараёнининг жадаллашуви унинг банк хизматларига, электрон тўловларга жорий қилиниши, онлайн савдонинг кўпайиши, электрон давлат хизматларининг ташкил қилиниши кундан-кунга кенг ривожланмоқда. Бу эса фирибгарликнинг янги рақамли шакллариининг пайдо бўлишига олиб келмоқда. Шу сабабли антифрод тизимларига эҳтиёж тобора ортиб бормоқда. Бундай рақамли иқтисодиётнинг ривожланган шароитида антифрод хавфсизлик кафолати сифатида майдонга чиқади. Чунки, жаҳон амалиётида фирибгарликнинг пайдо бўлиши натижасида молиявий йўқотишларнинг ўсиб бориши банклар, компаниялар, давлат бюджети каби соҳалар учун катта молиявий зарар келтирмоқда.



Буларга қарши антифрод тизимлари, яъни зарарни олдини олади, рискларни бошқаришни яхшилайти, иқтисодий барқарорликни таъминлайти. Шу туфайли мазкур масаланинг иқтисодий хавфсизликни таъминлаш заруратиға эътиборни қаратиш лозим. Чунки, фририбгарлик, яширин иқтисодиётни кенгайтиши, инвестиция муҳитиға салбий таъсир қилиши натижасида ишончнинг пасайиши ҳам вужудға келмоқда. Бундай шароитда антифрод миллий иқтисодий хавфсизликнинг муҳим элементи сифатида майдонға чиқди.

Давлат бошқаруви ва корпоратив соҳада коррупция ва манфаатлар тўқнашувига қарши курашда ҳам ушбу усул қўл келмоқда. Чунки бу усул билан коррупцион схемалар, сохта ҳисоботлар, бюджет маблағларини талон-торож қилиш аби кенг тарқалган муаммоларни ҳал қилишда ҳам муҳим омил бўлиб ҳисобланади. Кўриниб турибдики, антифрод усулидан фойдаланиш бугунги кунда ўта долзарб масалалардан бириға айланган.

### **ТАДҚИҚОТ МЕТОДОЛОГИЯСИ**

Мақолада фририбгарликнинг олдини олишда антифрод усулларида фойдаланишнинг афзалликларини қараб чиқиш жараёнида микдор ва сифат, индукция ва дедукция, макон ва замон, мантикий ва иқтисодий таҳлил ҳамда статистик методлар билан боғлиқ усул ва услублардан фойдаланилган.

### **ТАҲЛИЛ ВА НАТИЖАЛАР**

Тадқиқотларимиз кўрсатдики, антифрод усуллари бугунги кун учун зарур амаллардан бири ҳисобланади. Чунки у шаффофликни оширади, жавобгарликни кучайтириш билан бирға назорат механизмларини мустақкамлайти. Кўплаб давлатларда ҳуқуқий ислохотлар ва халқаро талабларушбу усул пул ювиш ва терроризмни молиялаштиришға қарши курашда, комплаенс ва ички назорат тизимлари кучайтиришда ҳам қўлланилмоқда. Чунки, антифрод халқаро стандартларға мосликни ҳам таъминлайти.

Ҳозирги кунда иқтисодий-ижтимоий ҳаётимизға сунъий интеллект ва инноватсион технологияларнинг жорий этилиши рўй бермоқда. Бу масаланинг ижобий жиҳатлари билан бирға салбий ҳолатларға ҳам дуч келмоқдамиз. Чунки турли фририбгарлар ҳам пайдо бўлмоқда. Бундай шароитда антифрод усулининг қўлланилиши фририбгарликни олдиндан аниқлаш имконини беради. Бу эса инсон омилиға боғлиқ хатоларни камайтириш имкониятини ҳам яратади. Антифрод усулининг амалиётға жорий қилиниши мазкур мавзусининг ўта муҳимлигидан далолат беришининг сабабларидан бири унинг рақамли иқтисодиётнинг ривожланиши, молиявий хавф-хатарларнинг ортиши, иқтисодий ва ҳуқуқий хавфсизликни таъминлаш, коррупцияға қарши самарали кураш қабилар билан бевосита боғлиқдир.

Энди антифрод сўзининг мазмуниға тўхталадиган бўлсак, бу инглизча anti-fraud сўзидан олинган бўлиб, алдамчилик, яъни ҳозирги пайтда томир олаётган фририбгарликнинг олдини олиш, аниқлаш ва унга қарши курашишға қаратилган чора-тадбирлар мажмуасини англатади.

Антифрод мазмуниға қисқача эътибор қаратадиган бўлсак, бу фририбгарликка қарши сиёсатлар, техник тизимлар, назорат механизмлари, ва ҳуқуқий-ташқилий чоралар орқали молиявий, рақамли ёки ташқилий алдамчиликларни бартараф этиш масалалариға қаратилганлиги билан аҳамиятлидир.

Бугунги кунда антифрод банк ва молия соҳасида, карта орқали ноқонуний тўловларни аниқлашда, кредит фририбгарлигини ташхис қўйиш каби халтис ҳаракатларнинг олдини олишда қўлланилади. Худди шундай онлайн тижорат ва рақамли платформаларда, сохта аккаунтларда, қалбаки буюртмаларда, тўловдаги алдамчиликларнинг олдини олишда ҳам қўлланилмоқда. Худди шундай, давлат бошқаруви ва корпоратив соҳада, айниқса коррупция,



бюджет маблағларини ўзлаштириш, манфаатлар тўқнашувида ҳам ушбу усулнинг аралашуви бор.

Антифрод тизимларининг асосий вазифалари хавфли операцияларни ўз вақтда аниқлаш, шубҳали ҳаракатларни таҳлил қилиш орқали молиявий йўқотишларни камайтиришга эришилишини таъминлашга қаратилган. Бу эса ўз навбатида, шаффофлик ва банк хизматлари истеъмолчиларининг ишончни оширишга эришиш имкониятини яратади. Бунга бир оддий мисолни келтирамиз. Агар банк картангиздан сиз қилмаган тўлов амалга оширилса ва банк уни дарҳол тўхтатса, демак бу банкда антифрод тизими ишлаганлигидан далолат беради.

Шуни қайд этиш жоизки, антифроддан фойдаланишнинг турли жиҳатлари ҳам мавжуд. Жумладан, унинг иқтисодий, ҳуқуқий жиҳатлари мавжуд. Бироқ ушбу масалаларга замонавий рақамли технологиялар нуқтаи назаридан қараладиган бўлса масала янада ойдинлашади. Шу туфайли куйида антифродни иқтисодий, ҳуқуқий ва рақамли технологиялар нуқтаи назаридан батафсилроқ тушунтириб беришга ҳаракат қиламиз.

Антифроднинг иқтисодий мазмуни бевосита молиявий йўқотишларни камайтириш ва иқтисодий барқарорликни сақлаш воситаси сифатида намоён бўлишини инобатга олиш лозимлиги билан ифодаланади.

Иқтисодий жиҳатдан антифроднинг асосий мақсадлари энг аввало фирибгарлик сабабли юзага келадиган моддий зарарларни олдини олишга қаратилган бўлади. Бунинг учун банклар, компаниялар ва давлат бюджетига бўлган ишончни мустаҳкамлаш, хавфсиз инвестицион муҳитни яратиш, яширин иқтисодиёт ва ноқонуний даромадларни чеклаш ишлари амалга оширилади. Бунга мисол тариқасида шуни таъкидлаш жоизки антифроднинг қўлланилиши билан давлат харидларида сохта тендерлар тўхтатилиб, уларнинг саҳталигини ошқор қилса, энг аввало бюджет маблағлари тежалади, субъектлар ўртасида рақобат кучаяди, иқтисод самарадорлиги юксалади. Шу йўл билан қуфёна иқтисодиётга ҳам барҳам берилади.

Энди антифродга ҳуқуқий нуқтаи назардан қарайдиган бўлсак, бунда қонунбузарликларни аниқлаш ва жавобгарликни таъминлаш механизми шу йўл билан амалга оширилганлигини кўриш мумкин. Чунки бунга барча ҳуқуқий асослар мавжуд ва амалда. Жумладан, фирибгарликка қарши қонунлар ва меъёрий ҳужжатлар амалда бўлганлиги учун булар учун жиноий, маъмурий ва молиявий жавобгарлик чораларини кўриш кўзда тутилган ва бу ҳаракатда. Буни амалга оширишда назорат ва текширув органлари фаолияти ҳам йўлга қўйилган.

Ҳуқуқий соҳада антифрод юқоридагилар билан бирга коррупцияга қарши кураш, пул ювишнинг олдини олиш, мансаб ваколатини суиистеъмол қилиш каби иллатларни чеклаш имкониятини ҳам яратади. Мисол учун бирорга шахс ёки ташкилот сохта ҳужжатлар билан кредит олса, ушбу ҳолат жиноий фирибгарлик ҳисобланади ва антифрод тизими орқали аниқланиб, қонунан жавобгарликка тортилади. Демак ушбу усул банклар фаолиятида қонунбузарликларнинг ҳам олдини олишда муҳим омил бўлиб хизмат қилади.

Антифроднинг янги йўналиши бўлган рақамли технологиялар асосидаги мазмунига эътиборни қаратадиган бўлсак, рақамли антифрод сунъий интеллект орқали, алгоритм ва маълумотлар таҳлилига таянган автоматлаштирилган ҳимоя тизимини яратади. Бунда бир қанча технологиялар қўлланилади. Буларга Big Data, яъни катта ҳажмдаги маълумотларни таҳлил қилиш учун қўлланилса, Сунъий интеллект (AI) шубҳали ҳаракатларни ўрганиш ва башорат қилишда фойдаланилади. Machine Learning ҳам фирибгарлик намунасини автоматик аниқлашда ишлатилади. Real-time monitoring эса операцияларни дарҳол назорат қилиш имкониятларини таъминлайди. Бордию одатдагидан фарқли жойда тўлов қилинса, жуда қисқа



вақтда кўп оператсия амалга оширилса, тизим оператсияни тўхтатади ёки кўшимча тасдиқ сўрайди. Бу эса мазкур соҳада хуфёна иқтисодиётнинг олдини олиш имкониятини яратади.

Хулоса қилиб айтганда, антифрод иқтисодий хавфсизликни таъминлаш билан бирга, хукукий адолатни ҳам йўлга қўяди. Шу тарика рақамли ишончни таъминловчи комплекс тизим шаклланади. Ўзбекистон шароитида антифрод амалиёти, энди жорий қилиниб бошланди. Бу бўйича дастлабки қадамлар банк тизимларига қўйилган. Бу ушбу соҳада антифрод ва коррупцияга қарши курашиш учун ҳам бевосита иш кўради. Демак ушбу соҳада антифроднинг қўлланилиши, “Ўзбекистон - 2030” стратегиясида кўзда тутилган куфёна иқтисодиётни бартараф қилиш бўйича белгиланган вазифаларнинг бажарилишига хизмат қилади.

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## **BARQAROR RIVOJLANISHDA DAVLAT INVESTITSIYA SIYOSATINING O'RNI**

**Abduraxmanova Aqida Fayzulla qizi**

**Sharipboyev Husanboy Marks o'g'li**

### **ANNOTATSIYA**

Mazkur maqolada barqaror rivojlanishni ta'minlashda davlat investitsiya siyosatining o'rni O'zbekiston tajribasi asosida tahlil qilinadi. Tadqiqotda davlat tomonidan amalga oshirilayotgan investitsiya dasturlari, xususan, infratuzilmani rivojlantirish, sanoatni modernizatsiya qilish, yashil energetika va ijtimoiy sohalarga yo'naltirilgan investitsiyalarning iqtisodiy o'sish hamda ijtimoiy barqarorlikka ta'siri yoritilgan. Shuningdek, investitsiya siyosatini takomillashtirish orqali hududlar rivojini muvozanatlashtirish, bandlikni oshirish va resurslardan samarali foydalanish masalalari ko'rib chiqiladi. Tadqiqot natijalari O'zbekistonda barqaror rivojlanishga erishishda davlat investitsiya siyosati muhim strategik vosita ekanini ko'rsatadi.

**Kalit so'zlar:** yashil investitsiyalar, davlat tartibga solishi, barqaror iqtisodiy o'sish, ekologik moliyalashtirish, qayta tiklanadigan energiya, soliq rag'batlari, subsidiyalash mexanizmlari, ekologik modernizatsiya, investitsion siyosat.

## **РОЛЬ ГОСУДАРСТВЕННОЙ ИНВЕСТИЦИОННОЙ ПОЛИТИКИ В УСТОЙЧИВОМ РАЗВИТИИ**

**Абдурахманова Акида Файзулла кызы**

**Шарипбоев Хусанбой Маркс угли**

### **АННОТАЦИЯ**

В данной статье на основе опыта Узбекистана анализируется роль государственной инвестиционной политики в обеспечении устойчивого развития. В исследовании рассматриваются реализуемые государством инвестиционные программы, в частности инвестиции, направленные на развитие инфраструктуры, модернизацию промышленности, «зелёную» энергетику и социальные сферы, а также их влияние на экономический рост и социальную устойчивость. Кроме того, изучаются вопросы совершенствования инвестиционной политики с целью сбалансированного развития регионов, повышения занятости и эффективного использования ресурсов. Результаты исследования показывают, что государственная инвестиционная политика является важным стратегическим инструментом достижения устойчивого развития в Узбекистане.

**Ключевые слова:** зелёные инвестиции, государственное регулирование, устойчивый экономический рост, экологическое финансирование, возобновляемая энергия, налоговые стимулы, механизмы субсидирования, экологическая модернизация, инвестиционная политика.

## **THE ROLE OF STATE INVESTMENT POLICY IN SUSTAINABLE DEVELOPMENT**

**Abdurakhmanova Aqida Fayzulla qizi**

**Sharipboyev Husanboy Marks ogli**

### **ABSTRACT**

This article analyzes the role of state investment policy in ensuring sustainable development based on the experience of Uzbekistan. The study examines government-implemented investment programs, particularly investments directed toward infrastructure development, industrial modernization, green energy, and social sectors, and evaluates their impact on economic growth and social stability. In addition, the paper considers issues of improving investment policy to balance regional development, increase employment, and ensure efficient use of resources. The research findings demonstrate that state investment policy is an important strategic instrument for achieving sustainable development in Uzbekistan.



**Keywords:** green investments, state regulation, sustainable economic growth, environmental financing, renewable energy, tax incentives, subsidy mechanisms, environmental modernization, investment policy.

### KIRISH

Iqtisodiyotni barqaror rivojlantirish va resurslardan oqilona foydalanishni ta'minlash davlatning asosiy vazifalaridan biridir. Global miqyosda iqtisodiy o'sish bilan ekologik xavfsizlik masalalari bir-biriga bog'liq bo'lib, tabiiy resurslar cheklanganligi, iqlim o'zgarishi va atrof-muhit ifloslanishi iqtisodiy faoliyatni yangi sharoitlarda qayta tartibga solishni zarur qiladi. Shu munosabat bilan yashil iqtisodiyot konsepsiyasi dolzarb ahamiyat kasb etmoqda, bunda iqtisodiy o'sish va ekologik barqarorlik uyg'unlashadi. Buning uchun barqaror rivojlanish asoslari ko'plab davlatlarda qo'llanilmoqda.

Barqaror rivojlanish resurslardan samarali foydalanish, innovatsiyalarga asoslangan ishlab chiqarishga o'tish va kelajak avlod ehtiyojlari uchun kerakli resurslar qoldirishni anglatuvchi birikmadir. Barqaror iqtisodiyot jamiyat (qonunlar va qoidalar), iste'molchilar va korxonalar tomonidan qabul qilingan iqtisodiy qarorlarga asoslanadi. Iqtisodiy barqarorlik resurslarni yo'qotish yoki qarzdorlikka asoslanmagan muvozanatli o'sishni anglatadi. Iqtisodiy barqarorlikka samarali qayta ishlash va qayta tiklanadigan resurslardan foydalanish orqali erishish mumkin. Uzoq muddatli istiqbolda butun dunyo va barcha avlodlar uchun atrof-muhitning tashish qobiliyatini hisobga olish muhimdir. Ushbu bo'lim barqaror rivojlanishni har bir iqtisodiy qaror qabul qiluvchi nuqtai nazardan ko'rib chiqadi. Barqaror rivojlanishning 5 ta asosiy tamoyillari mavjud, jumladan, iqtisodiy barqarorlik, ijtimoiy barqarorlik, ekologik barqarorlik, davlatning barqaror rivojlanishdagi roli hamda barqaror rivojlanish ko'rsatkichlari bo'lib, ular jamiyatning uzoq muddatli va muvozanatli taraqqiyotini ta'minlashda o'zaro uyg'un holda amal qiladi.

Mavzuga oid adabiyotlar sharhi: Iqtisodiyotni davlat tomonidan tartibga solish va yashil investitsiyalar orqali barqaror rivojlanishni ta'minlash masalalari ilmiy adabiyotlarda keng yoritilgan. Jahon bo'yicha barqaror rivojlanish sohasida juda ko'plab kitoblar va ilmiy ishlar yozilgan. Jumladan, Niko Roorda tomonidan yozilgan "Fundamentals of Sustainable Development" ya'ni "Barqaror rivojlanish asoslari" nomli kitob eng asosiy ilmiy asoslangan ish hisoblanadi. Muallif barqaror rivojlanishni uch asosiy kapital- iqtisodiy kapital (ishlab chiqarish quvvatlari va moliyaviy resurslar), ijtimoiy kapital (inson kapitali, institutlar va tenglik), hamda tabiiy kapital (yer, suv, energiya, ekologik tizimlar) o'zaro muvozanatda rivojlanishi sifatida izohlaydi. Agar ushbu capital turlaridan biri izdan chiqsa, iqtisodiy tizimning uzoq muddatli samaradorligi pasayadi. Kitobda iqtisodiy qarorlar qisqa muddatli foyda emas, balki uzoq muddatli qiymat yaratish nuqtayi nazaridan baholanishi kerakligi ta'kidlanadi. Masalan, ekologik xarajatlarni e'tiborsiz qoldirish dastlab iqtisodiy foyda keltirgandek ko'rinsa-da, kelajakda ishlab chiqarish tannarxining oshishiga va iqtisodiy yo'qotishlarga olib keladi. Shuningdek, Niko Roroda barqaror rivojlanishda davlat siyosati va institutlarning roli muhim ekanini ko'rsatadi. Davlat iqtisodiyotni tartibga solish, investitsiyalarni yashil texnologiyalarga yo'naltirish va bozor mexanizmlarini ekologik va ijtimoiy mezonlar bilan uyg'unlashtirish orqali barqaror iqtisodiy muhit yaratadi. Umuman olganda, kitobda barqaror rivojlanish an'anaviy iqtisodiy o'sish modelidan farqli ravishda, yalpi ichki mahsulot (YaIM) bilan bir qatorda barqarorlik ko'rsatkichlari, resurs unumdorligi va ijtimoiy farovonlikni asosiy mezon sifatida qaraydi. O'zbekistondagi tadqiqotlar ko'proq iqtisodiyotni tartibga solish instrumentlari, moliyaviy rag'batlantirish vositalari va investitsion siyosatni o'rganishga qaratilgan. Abulkasimov H. va Topildiyev S. (2022) iqtisodiyotni tartibga solishning nazariy asoslari va amaliy mexanizmlarini batafsil tahlil qilgan. Mualliflar davlatning soliq imtiyozlari, subsidiyalar va kredit preferensiyalari orqali iqtisodiy faoliyatni tartibga solish imkoniyatlarini ko'rsatib, milliy iqtisodiyot sharoitida ushbu

mexanizmlarning samaradorligini baholashga alohida e'tibor qaratadi. Topildiyev S. (2025) o'quv qo'llanmasida esa davlat siyosati orqali investitsion faollikni rag'batlantirish, bozor mexanizmlari bilan uyg'unlashtirish va barqaror rivojlanishga erishish masalalari amaliy misollar bilan yoritilgan.

Tadqiqot metodologiyasi: Mazkur maqolada barqaror rivojlanishni ta'minlashda davlat investitsiya siyosatining o'rni va ahamiyatini aniqlash maqsadida nazariy va amaliy tahlilga asoslangan kompleks metodologiya qo'llanildi. Tadqiqot jarayonida iqtisodiyotni davlat tomonidan tartibga solish, investitsion siyosat va barqaror rivojlanish o'rtasidagi o'zaro bog'liqlik ilmiy jihatdan o'rganildi. Tadqiqotda tizimli yondashuv asosida davlat investitsiya siyosati iqtisodiy, ijtimoiy va ekologik barqarorlik omillari bilan uzviy bog'liqlikda tahlil qilindi. Bu yondashuv investitsiya oqimlarining yo'nalishi, ularning iqtisodiy samaradorligi hamda uzoq muddatli barqaror rivojlanishga ta'sirini aniqlash imkonini berdi.

Tahlil va natijalar: O'zbekiston Respublikasi Hukumati aholining farovonligini yanada oshirish va Barqaror rivojlanish maqsadlariga erishish yo'lida keng ko'lamli ijtimoiy islohotlarni izchil davom ettirmoqda. O'zbekiston 2017-yildan boshlab o'z taraqqiyotida yangi bosqichga qadam qo'ydi. 2017-2021- yillarga mo'ljallangan milliy taraqqiyot strategiyasida belgilangan vazifalarni amalga oshirishga alohida e'tibor qaratilib, bu yo'lida hukumat va jamiyatning barcha imkoniyat va resurslari safarbar etildi. Ushbu jarayonning muhim qismi sifatida. O'zbekiston Prezidenti Shavkat Mirziyoyev 2017-yil dekabr oyida Oliy Majlis palatalariga qilgan murojaatida davlat idoralari xalqqa xizmat qilishi kerakligi, aksincha bo'lmasligi lozimligini qat'iy ta'kidladi. Mazkur tamoyilni hayotga tatbiq etish maqsadida aholining murojaatlari bilan ochiq muloqot olib borish va ularning muammolarini samarali hal etishga qaratilgan yangi tizim joriy etildi. O'zbekiston Respublikasi Prezidentining Xalq qabulxonalari va Virtual qabulxonasi ushbu tizimning asosini tashkil etib, fuqarolarning murojaatlarini ko'rib chiquvchi noyob demokratik institut sifatida faoliyat yuritmoqda.

**1-jadval****Hududlar kesimida asosiy kapitalga investitsiyalarning hajmi va o'sish sur'ati<sup>21</sup>**

<b>Hudud</b>	<b>Hajmi, mlrd so'm</b>	<b>O'sish sur'ati, % da</b>	<b>Shu jumladan, aholi jon boshiga hajmi, ming so'm</b>	<b>O'sish sur'ati, % da</b>
O'zbekiston Respublikasi	120 409,8	107,9	3 200,6	105,8
Qoraqalpog'iston Respublikasi	5 560,1	124,6	2 735,7	122,9
<b>Viloyatlar:</b>				
Andijon	7 284,9	119,0	2 100,9	116,8
Buxoro	8 819,1	81,6	4 240,2	80,3
Jizzax	5 136,2	106,5	3 333,3	104,4
Qashqadaryo	8 164,1	87,2	2 238,1	85,3
Navoiy	8 073,3	79,7	7 359,4	78,3
Namangan	12 406,4	128,2	3 953,2	125,5
Samarqand	10 437,2	133,7	2 423,7	131,0
Surxondaryo	6 083,1	101,7	2 060,2	99,4
Sirdaryo	5 041,8	179,0	5 405,6	175,7
Toshkent viloyati	16 112,9	113,7	5 172,7	111,6
Farg'ona	6 426,3	134,7	1 547,2	132,0



Xorazm	3 935,7	135,7	1 933,1	133,3
Toshkent shahri	16 874,3	96,1	5 407,4	93,9

Ushbu o'zgarishlarning bosh maqsadi-xalq manfaatlarini ta'minlashdir. Mamlakat ehtiyojlaridan kelib chiqib, samarali iqtisodiy islohotlarni amalga oshirish bo'yicha dastlabki choralar ko'rildi. Qonunlar, farmonlar va qarorlar qabul qilinib, bosqichma-bosqich amaliyotga joriy etilmoqda. Milliy iqtisodiyotni yanada liberallashtirish, huquqiy bazani takomillashtirish, ishlab chiqarishni modernizatsiya va diversifikatsiya qilishga qaratilgan puxta ishlab chiqilgan dasturlar amalga oshirilmoqda.

Qisqa vaqt ichida O'zbekistonda 161 ta yirik sanoat obyekti ishga tushirildi. 2017-yilda ko'rilgan chora-tadbirlar natijasida iqtisodiy o'sish sur'ati 5,5 foizni, eksport hajmining o'sishi esa 15 foizni tashkil etdi.

**2-jadval**

**Hududlar kesimida asosiy kapitalga investitsiyalarning moliyalashtirish manbalari bo'yicha tarkibi (jamiga nisbatan %, da)**

Hudud	Ja mi	Respubli ka byudjeti	Korxon va tashkilotlar	Aho li	Xorijiy investitsiyalar va kreditlar	Bank kreditlari	Byudjet-dan tashqari jamg'armalar	Tadbirkorlik subyektlari
O'zbekiston Respublikasi	100	2,4	17,0	7,0	71,0	0,1	0,2	2,3
Qoraqalpog'iston Respublikasi	100	2,3	10,1	6,9	73,3	0,2	–	7,2
<b>Viloyatlar:</b>								
Andijon	100	2,2	11,9	5,1	78,9	–	0,5	1,4
Buxoro	100	1,4	9,8	9,1	78,2	0,1	–	1,4
Jizzax	100	3,3	17,1	7,2	70,7	–	–	1,7
Qashqadaryo	100	2,5	12,4	9,8	73,0	0,2	1,2	0,9
Navoiy	100	0,9	16,1	6,8	74,5	–	–	1,7
Namangan	100	2,4	9,0	5,1	82,7	–	–	0,8
Samarqand	100	2,4	20,0	5,2	69,4	0,4	–	2,6
Surxondaryo	100	2,6	6,0	9,8	80,3	–	–	1,3
Sirdaryo	100	2,6	8,4	2,2	84,0	0,3	–	2,5
Toshkent viloyati	100	1,9	17,7	8,1	69,9	–	–	2,4
Farg'ona	100	3,3	15,3	9,8	66,2	0,2	–	5,2
Xorazm	100	5,2	15,2	14,4	61,3	1,2	–	2,7
Toshkent shahri	100	3,1	38,7	4,3	50,7	–	0,3	

Tashqi savdo ijobiy saldosi 854 million AQSh dollariga yetdi. Milliy valyuta- o'zbek so'mi erkin ayirboshlanadigan bo'ldi. Valyuta bozorining liberallashtirilishi natijasida chet el valyutasini sotib olish va sotish operatsiyalari soni 1,5 barobarga oshdi. Shu bilan birga, davlatning oltin-valyuta zaxiralari 1,1 milliard AQSh dollariga ko'paydi. O'tgan yil davomida mamlakatda 12 ta erkin iqtisodiy zona va 45 ta sanoat zonasi faoliyat boshladi, bu hududlar rivojiga kuchli turtki berdi. Yaqin

kelajakda yana 50 ta sanoat zonasini tashkil etish rejalashtirilmoqda. Ish o‘rinlari yaratish O‘zbekiston uchun ustuvor vazifa hisoblanadi.

2017-yilda yangi sanoat korxonalari tashkil etilishi, kichik biznes va xususiy tadbirkorlikni rivojlantirish hamda xizmatlar sohasini kengaytirish hisobiga 336 mingta yangi ish o‘rni yaratildi. Ijtimoiy islohotlar ham tasdiqlangan dasturlar asosida amalga oshirilmoqda. Hukumat yangilangan loyihalar asosida arzon uy-joylar qurib, imtiyozli ipoteka kreditlarini taqdim etmoqda. Katta va kichik shaharlarda namunaviy ko‘p qavatli uy-joylar qurilishi hisobiga 3,5 million kvadrat metr turar joy foydalanishga topshirildi. Uy-joy qurilishi hajmi 2007-yilga nisbatan 20 barobar, 2010-yilga nisbatan 3,5 barobar, 2014-yilga nisbatan esa 2 barobar oshdi. Orolbo‘yi mintaqasidagi ekologik vaziyatni yaxshilash bo‘yicha chora-tadbirlar ko‘rildi. Moliya vazirligi tomonidan Orolbo‘yi hududini rivojlantirish jamg‘armasi tashkil etilib, unga 200 milliard so‘mdan ortiq, ya‘ni taxminan 25 million AQSh dollari yo‘naltirildi. Ushbu mablag‘lar Qoraqalpog‘iston Respublikasi va Xorazm viloyatida suv ta‘minoti hamda aholi yashash sharoitlarini yaxshilashga sarflandi.

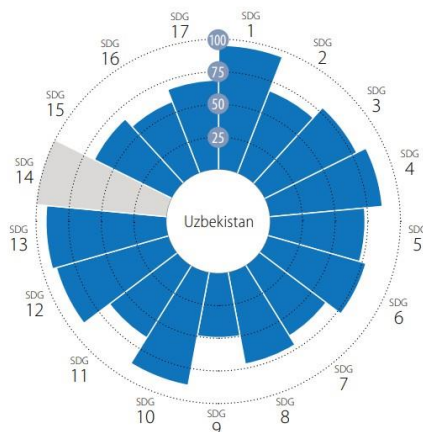
## UZBEKISTAN

### Eastern Europe and Central Asia

#### Overall Performance



#### Average Performance by SDG



### 1-rasm. O‘zbekiston Barqaror rivojlanish indeksida 62-o‘rinni egalladi (2025-yil)

Barqaror rivojlanish iqtisodiy o‘sish, ijtimoiy farovonlik va ekologik muvozanat uyg‘unligini ta‘minlashni nazarda tutadi. Ushbu jarayonda investitsiyalar asosiy harakatlantiruvchi omil sifatida namoyon bo‘ladi. Tahlil qilingan jadvallar ma‘lumotlariga ko‘ra, asosiy kapitalga yo‘naltirilayotgan investitsiyalar hajmining oshib borishi mamlakatda ishlab chiqarish salohiyatining kengayishiga, infratuzilma obyektlarining modernizatsiyasiga hamda hududlar iqtisodiy faolligining kuchayishiga xizmat qilmoqda.

Birinchidan, iqtisodiy barqarorlik nuqtayi nazaridan, investitsiyalar sanoat, qurilish va xizmatlar sohasida yangi quvvatlarni yaratib, yalpi hududiy mahsulot hajmining ortishiga zamin yaratadi. Xususan, Toshkent viloyati, Toshkent shahri, Namangan va Samarqand viloyatlarida investitsiyalar hajmining yuqori bo‘lishi ushbu hududlarda iqtisodiy o‘sish sur‘atlari nisbatan tezlashayotganini ko‘rsatadi. Sirdaryo viloyatida o‘sish sur‘atining 179 foizga yetgani investitsiyalar hududiy rivojlanishdagi tafovutlarni qisqartirishga xizmat qilayotganini anglatadi.

Xulosa va takliflar: Tadqiqot natijalari shuni ko‘rsatadiki, O‘zbekiston sharoitida barqaror rivojlanishni ta‘minlashda davlat investitsiya siyosati yetakchi omillardan biri hisoblanadi. Davlat tomonidan amalga oshirilayotgan investitsiyalar iqtisodiyotning tarkibiy o‘zgarishiga, ishlab chiqarish salohiyatining oshishiga va ijtimoiy sohalarning rivojlanishiga bevosita ta‘sir ko‘rsatmoqda. Ayniqsa, infratuzilma, sanoat va energetika yo‘nalishlariga yo‘naltirilgan



investitsiyalar uzoq muddatli iqtisodiy barqarorlikni ta'minlashda muhim ahamiyat kasb etadi. Shu bilan birga, investitsiya siyosatini samarali tashkil etish hududlar o'rtasidagi iqtisodiy tafovutlarni kamaytirish va aholining turmush darajasini yaxshilashga xizmat qilmoqda. Umuman olganda, davlat investitsiya siyosati O'zbekistonda barqaror rivojlanish strategiyasining ajralmas tarkibiy qismi sifatida namoyon bo'lmoqda. Barqaror rivojlanishni yanada mustahkamlash maqsadida davlat investitsiya siyosatini takomillashtirish zarur. Barqaror rivojlanishni ta'minlashda investitsiyalarning rolini yanada kuchaytirish maqsadida quyidagi amaliy takliflarni ilgari surish maqsadga muvofiq hisoblanadi:

1. Hududlararo investitsiya muvozanatini kuchaytirish. Investitsiyalar hajmi yuqori bo'lgan Toshkent shahri va Toshkent viloyati bilan solishtirganda ayrim hududlarda nisbatan past ko'rsatkichlar saqlanib qolmoqda. Shu sababli iqtisodiy salohiyati past hududlar uchun maxsus investitsiya dasturlari ishlab chiqish hamda soliq va bojxona imtiyozlarini kengaytirish zarur.

2. Ichki investitsiya manbalarini faollashtirish. Aholi va mahalliy tadbirkorlik subyektlari mablag'larining investitsiyalardagi ulushini oshirish maqsadida jamg'arma mexanizmlarini rivojlantirish, kichik biznes uchun imtiyozli kredit liniyalarini kengaytirish hamda moliyaviy savodxonlikni oshirish tavsiya etiladi.

3. Xorijiy investitsiyalarni yuqori qo'shimcha qiymatli tarmoqlarga yo'naltirish. Jalb qilinayotgan xorijiy investitsiyalarni asosan qayta ishlash sanoati, raqamli texnologiyalar, "yashil energetika" va innovatsion loyihalarga yo'naltirish orqali iqtisodiyotning barqarorligi va raqobatbardoshligini oshirish mumkin.

4. Ekologik yo'naltirilgan investitsiyalar ulushini ko'paytirish. Atrof-muhitga salbiy ta'siri kam bo'lgan texnologiyalarni joriy etishga qaratilgan loyihalarni qo'llab-quvvatlash, qayta tiklanuvchi energiya manbalariga investitsiyalarni rag'batlantirish barqaror rivojlanishning ekologik komponentini mustahkamlaydi.

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## THE CONTENT OF INNOVATIVE DEVELOPMENT AT DIFFERENT LEVELS OF THE ECONOMY

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### ABSTRACT

The article analyzes the content of innovative development at different levels of the economy, as well as its importance and interrelation at the micro, meso, and macro levels. Special attention is paid to the role of innovative development in the economy and education sector, as well as to increasing competitiveness through the introduction of modern technologies. The study substantiates the importance of innovative approaches in ensuring sustainable economic growth.

**Keywords:** innovative development, microeconomics, mesoeconomics, macroeconomics, competitiveness, digital economy, education, sustainable development

Инновацион ривожланиш деганда, жамиятнинг ижтимоий- иқтисодий тараққиётини макро, мезо ва микро даражадаги субъектларнинг янги ғоялар, технологиялар ва ёндашувлар асосида инновацион омиллар эвазига узлуксиз ва барқарор тараққий этиш жараёни тушунилади. Бугунги кунда глобллашув жараёнида рақобатнинг кчайган даврида инновацион ривожланиш ўта муҳим омил бўлиб қолмоқда. Чунки янги ғоялар ва технологиялардан фойдаланган ҳолда ривожланмаса орқада қолиб, рақобатда ютқазиб, касодга учраб қолиши тайин. Шу туфайли бундай ривожланишга эришиш учун барча соҳаларда кескин киришмоқ лозим.

Иқтисодиётнинг ривожланиши барча босқичларда ҳам барқарор бўлиши лозим. Акс ҳолда кўзланган мақсадга эришиб бўлмайди. Микро даражани ривожлантириш орқали мезо даражага дахлдор иқтисодиёт ривожланади. Ушбу босқичларнинг ривожланиши макро даражанинг ривожланишини таъминлайди. Шу туфайли инновацион ривожланишни таъминлаш учун иқтисодиётнинг барча босқичларига масъулият билан қарашни тақозо қилади.

Юқоридагилардан келиб чиқиб, ижтимоий-иқтисодий тараққиётнинг макро, мезо ва микро даражадаги субъектларнинг мазмун-моҳиятига тўхталамиз. Чунки булар турли даражада бўлганлиги туфайли, уларга ёндошув ҳам турли бўлади. Микро даража масалага шахс, хўжалик юритувчи субъект, корхона даражасида қаралса, мезо даражага соҳа, тармоқ, худуд, кластер даражасида қаралади. Макро даражада эса, мамлакат ёки жаҳон иқтисодиёти доирасида тадқиқ қилинади. Ушбу тушунчаларни қисқача изоҳи билан таништириб чиқамиз.

Макро даража деганда, иқтисодий, ижтимоий ёки сиёсий жараёнларни бутун мамлакат ёки жаҳон миқёсида таҳлил қилиш даражаси тушунилади. Бунга иқтисодиёт нуқтаи назаридан қарайдиган бўлсак, макро даража миллий ёки глобал миқёсдаги иқтисодиётга оид тизимлар, буларга йўналтирилган умумий қонун-қоидалар ва стратегик кўрсаткичларни қамраб оладиган таҳлил даражани қамраб олади.

Бизнес таҳлилда макро даражада кўриб чиқиладиган асосий масалаларга ялпи ички маҳсулот (ЯИМ)нинг ўсиши, инфляция даражаси, ишсизлик даражаси, фискал ва монетар сиёсат, давлат бюджети ва солиқ тизими, ташқи савдо ва тўлов баланси, миллий валюта барқарорлиги ва ижтимоий-иқтисодий ривожланиш стратегияларини киритиш мумкин.



Макро даражада қараладиган иқтисодий ўзгаришларга мисоллар тариқасида Ўзбекистон иқтисодиётининг умумий ривожланиш суръатларини, давлат томонидан қабул қилинадиган ислохотлар ва стратегияларни, глобал иқтисодий инқирозларнинг мамлакатнинг ижтимоий-иқтисодий ҳаётига таъсирини, камбағалликни қисқартириш билан боғлиқ чоратadbирларни келтириш мумкин. Макро даражадаги бизнес-таҳлилнинг аҳамияти бевосита умуммиллий иқтисодий барқарорликни таъминлаш, ривожланишнинг узок муддатли стратегик йўналишларини белгилашда қўлланилиши билан белгиланади.

Ҳозирги кунда макро даражалардаги қарорлар бевосита мезо даражадаги ҳолатлар билан ҳам бевосита боғлиқ. Мезо даражани тўлиқ тушуниш учун ушбу ҳолатга ҳам қисқача тўхталиш мақсадга мувофиқдир.

Мезо даража деганда, таҳлил ёки бошқарувда микро ва макро даражалар орасида жойлашган ўрта даражани, яъни тармоқ, ҳудуд, соҳа ёки ташкилотлар гуруҳи миқёсидаги иқтисодий, ижтимоий ёки бошқарув жараёнларини ифодалайдиган даражадаги субъектлар тушунилади.

Мезо даража мамлакат миқёсида ҳар бир ҳудудларни (вилоятларни) қамраб олаган субъектлар, хусусан, иқтисодиётнинг алоҳида тармоқлари (саноат, қишлоқ хўжалиги, хизмат кўрсатиш кабилар), ҳудудлар (водий, зарафшон воҳаси, жанубий ҳудуд кабилар)

миқёсидаги иқтисодий, ижтимоий ёки бошқарув жараёнларини ифодалайдиган даража ҳисобланади. Мезо даражага янада аниқлик киритиш учун аниқ мисолларни ҳам келтирадиган бўлсак, бунга вилоят миқёсида саноатни ривожлантириш сиёсати, алоҳида иқтисодий тармоқ (масалан, қишлоқ хўжалиги, туризм), турли кластерлар ёки технопарклар фаолиятини киритиш мумкин. Ушбу бўғинда ҳам ҳудудий камбағалликни қисқартириш дастурлари, таълим, соғлиқни сақлаш тизимининг ҳудудий бошқаруви масалалари қаралади.

Микро даражадаги иқтисодиёт деганда, иқтисодиётни энг кичик иқтисодий бирликларни энг қуйи даражасида ўрганиш тушунилади. Унда алоҳида шахслар, уй хўжаликлари, корхоналар ва алоҳида бозорларнинг иқтисодий қарорлари таҳлил қилинади. Ҳозирги шароитда микро даражага қуйидаги субъектлар киради. Булар истеъмолчилар (асосан уй хўжаликлари) ҳисобланади. Бунда даромадни қандай сарфлайди, нима сотиб олади, деган масалалар туради. Иккинчидан, корхоналар (фирмалар) киради. Булар қанча ишлаб чиқаради, қандай нарх қўяди, деган масалага масъулдир. Шунингдек, алоҳида бозорлари ҳам мисол тариқасида киритиш мумкин. Буларга, мева-сабзавот бозори, нон бозори, автомобил бозори кабиларни киритиш мумкин.

Хуллас, микро даражада талаб ва таклиф, нархнинг шаклланиши, ишлаб чиқариш харажатлари ва фойда, рақобат ва монополия, иқтисодий қарор қабул қилиш каби масалалар ўрганилади. Қисқача қилиб айтганда, микро даражадаги иқтисодиёт – бу алоҳида иқтисодий субъектлар бўлиб, ўз фаолиятини таҳлил қиладиган иқтисодий бирлик ҳисобланади.

Микроиқтисодиёт иқтисодиёт фанининг бир бўлими бўлиб, у алоҳида иқтисодий субъектларнинг хулқ-атворини ўрганади. Яъни, яқка истеъмолчилар, фирмалар, ишлаб чиқарувчилар ва бозорларнинг қандай қарор қабул қилиши ва ўзаро таъсирини таҳлил қилади. Бунда харидорларнинг истеъмолчи хулқи, яъни харидор нима учун ва қандай товарни танлайди, фирма фаолиятида ишлаб чиқариш ҳажми қанча, харажатлар, фойданинг миқдори, нархнинг шаклланиши, бунда талаб ва таклифнинг ўзгариши ўрганилади. Шунингдек, бозор турлари рақобатли бозор, монополия, олигополия, бунда ресурслар тақсимоти, яъни меҳнат, капитал, ердан самарали фойдаланиш кабилар ҳам микроиқтисодиёт фанида ўрганилади. Микроиқтисодиётнинг асосий мақсади чекланган ресурслар шароитида самарали қарорлар қабул қилиш қонуниятларини аниқлашдан иборатлигини ҳам инобатга олиш лозим.



Микроиктисодиётни лўнда қилиб, қисқача айтганда, “якка бозор ва якка қарорлар иқтисодиёти”, деб ҳам аташ мумкин.

Кўриниб турибдики, иқтисодиёт даражалари бир-биридан фарқ қилади. Микро даражадаги иқтисодиётда алоҳида шахс, корхона, фирма фаолияти ўрганилса, мезо даражадаги иқтисодиётда соҳа, тармоқ, кластер, ҳудуд (вилоят, шаҳар) кабиларнинг иқтисодиёти ўрганилади. Макро даражада эса мамлакат ёки жаҳон иқтисодиёти қаралади. Булар маълум даражада илмий ва амалий аҳамиятга ҳам эга. Қуйида микро, мезо ва макро даражаларни солиштирма тарзда қисқа ва аниқ қилиб тушунтириш учун, уларни жадвал шаклида қуйидагича изоҳлашни масадга мувофиқ, деб топдик (1-жадвал).

Агар қисқача қилиб айтадиган бўлсак, микро даражада алоҳида субъектлар қарорини ўрғанади, мезо даража эса, тармоқ ва ҳудуд миқёсидаги жараёнларни қамраб олади, макро даражада бутун мамлакат иқтисодиётини таҳлил қилади

Бугунги кунда иқтисодиётнинг барча даражаларида инновацион ривожланиш объектив заруриятга айланган. Бу қуйидагиларни ўз ичига олади: корхоналар ва ташкилотларда янги технологияларни жорий этиш (рақамлаштириш, автоматлаштириш, AI ва ҳ.к.), илмий-тадқиқот ва тажриба-конструкторлик ишларини амалга ошириш, маҳсулот ва инсон капитали сифатини ошириш, бошқарув ва бизнес моделларини замон талабидан келиб чиқиб янгилаш, инсон капитали ва билимга инвестиция киритиш. Агар ушбу тадбирлар амалга оширилса, ушбу субъектда инновацион ривожланиш ҳолати содир бўлади.

Инновацион ривожланишнинг асосий мақсади рақобатбардошликни ошириш, барқарор иқтисодий ўсишни таъминлаш орқали аҳоли фаровонлигини оширишга қаратилгандир.

Инновацион ривожланишнинг мазмунини тушуниш учун иқтисодиёт ва таълим соҳалари мисолида қараб чиқамиз. Иқтисодиёт соҳасида инновацион ривожланиш деганда, ишлаб чиқариш, хизмат кўрсатиш ва бошқарув жараёнларига янги технология ва ғояларни жорий этиш тушунилади. Бугунги кунда иқтисодиётда инновацион ривожланиш ўз ичига рақамли иқтисодиётни, яъни электрон тўловлар, онлайн банк хизматлари, турли платформаларни олади. Саноатда инновациялар роботлаштириш, автоматлаштирилган ишлаб чиқариш, “ақли заводлар” каби йўналишларни қамраб олади. Стартаплар ривожда янги бизнес моделлар (масалан, онлайн савдо, логистика платформалари)ни қамраб олса, яшил иқтисодиётни шакллантириш жараёнида қайта тикланувчи энергия манбалари (қуёш, шамол), энергия тежамкор технологияларда фойдаланилади.

Инновацион ривожланиш масаласини таълим соҳасида таҳлил қиладиган бўлсак, биричи галда ушбу тушунчанинг таърифига ўтиборни қаратамиз. Таълим соҳасида инновацион ривожланиш деганда, ўқитиш усуллари, таълим технологиялари ва бошқарув тизимини янгилаш орқали назарияни амалиёт билан уйғунлигини таъминлаш орқали сифатли таълимни бериш тушунилади. Сифатли таълимга эришиш учун мамлакатимизда анча имкониятлар яратилда ва яратилмоқда. Бу ларга мисол тариқаси рақамли таълимни келтириш мумкин. Бу онлайн дарслар, масофавий таълим платформалари (Moodle, Google Classroom) кабиларни ўз ичига олади. Ҳозирги пайтда фан, технология, муҳандислик, санъат ва математика интеграциялашган ҳолда амалга оширилмоқда. Шунингдек, интерактив усуллардан кейс-стади, лойиҳа асосида ўқитиш, рағбатлантиришлар ҳам амалга оширилмоқда. Яна бир муҳим жиҳат барча соҳаларда Сунъий интеллектдан фойдаланиш орқали шахсийлаштирилган таълим, автоматик баҳолаш кабиларни ҳам эътироф этиш мақсадга мувофиқ.



Инновацион омиллар натижасида таълим сифатини ошириш эвазига талабаларнинг билим сифати ошмоқда, мустақил фикрлаш ва ижодкорлик ривожланмоқда, меҳнат бозори талабига мос кадрлар тайёрланмоқда.

Хулоса ва таклифлар.

Инновацион ривожланиш иқтисодиётда рақобатбардошлик ва ўсишни, таълимда эса — сифатли кадрлар тайёрлашни таъминлайди. Иккала соҳа ўзаро боғлиқ бўлиб, бири ривожланмаса, иккинчиси ҳам самарали бўла олмайди. Буларни инобатга олиб ушбу соҳаларни ривожлантириш бўйича йрим тавсияларни ишлаб чиқдик. Булар:

Биринчидан, иқтисодиётнинг микро даражаси, мезо даражаси ва макро даража ўртасидаги фарқларга аниқ чегара қўйиш билан бирга улар ўртасидаги ўзаро боғлиқликни ва тафовутларни ҳам аниқ кўрсатиб ўтишни ва бунинг учун ушбу мавзуларнинг тушунчаларини ўқув адабиётларига киритишни мақсадга мувофиқ, деб ҳисоблаймиз.

Иккинчидан, иқтисодиёт соҳасида инновацион ривожланишни жадаллаштириш учун ишлаб чиқариш, хизмат кўрсатиш ва бошқарув жараёнларига янги технология ва ғояларни жорий этишни тизимли равишда давом эттириш ҳам мақсадга мувофиқдир.

Учинчидан, инновацион ривожланишни алоҳида таълим соҳасида таъминлаш учун ўқитиш усуллари, таълим технологиялари ва бошқарув тизимини янгилаш орқали назари билимлар билан амалиётнинг уйғунлигини таъминлаш лозимлигидан келиб чиқиб, буларни амалиётга жорий қилиш учун икки томонлама (ҳам назарий, ҳам амалий) сифатли таълимни ривожлантириш мақсадга мувофиқдир.

Хулоса қилиб айтганда, иқтисодиёт соҳасида инновацион ривожланишнинг жорий қилиниши натижасида меҳнат унумдорлиги ошади, харажатлар камаяди, маҳсулот сифати ошиб, рақобатбардош бўлади, иқтисодий ўсиш барқарорлиги таъминланади. Кўриниб турибдики, буларнинг ҳаммаси мамлакатимизда амлга оширилаётган “Ўзбекистон - 2030” стратегиясида кўзда тутилган вазифаларни бажаришга мўлжалланган.

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## QASHQADARYODA KAMBAG‘ALLIKNI QISQARTIRISH IMKONIYATLARI

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### ANNOTATSIYA

Ushbu maqolada kambag‘allikni qisqartirish imkoniyatlari яъни kambag‘allikning kelib chiqish sabablari, kambag‘allikni qisqartirish bo‘yicha iste‘mol savati, yashash minimumi, minimal iste‘mol harajatlari miqdorining optimal nuqtasi hamda, kambag‘allik va qashshoqlik chegaralarini aniqlash mezonlarini ishlab chiqish va bunda aholi uchun xususiy tadbirkorlik orqali erishish, hududlarda kambag‘allikni qisqartirishda va aholi daromadlarini oshirib borishda yangicha ishlash, ya‘ni “mahallada tadbirkorlikni rivojlantirish, kundalik hayotida zarur bo‘lgan resurslar uchun yetarli mablag‘ga ega bo‘lmagan kambag‘al, kam ta‘minlangan aholini tadbirkorlikni rivojlantirish asosida kambag‘allikdan chiqarish imkoniyatlari oshirish bo‘yicha ilmiy asoslangan taklif va tavsiyalar keltirilgan.

**Kalit so‘zlar:** xususiy tadbirkorlik, kambag‘allik, kambag‘allikni qisqartirish, aholi daromadlari, iste‘mol savat, yashash minimumi, minimal iste‘mol, Aholi umumiy daromadlari.

### ВОЗМОЖНОСТИ СНИЖЕНИЯ БЕДНОСТИ В КАШКАДАРЫЕ

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### АННОТАЦИЯ

В данной статье рассмотрены возможности снижения бедности, то есть причины бедности, потребительская корзина для снижения бедности, прожиточный минимум, минимальная разработка критериев определения оптимальной точки размера потребительских расходов и порогов бедности и бедности, и достижения этого для населения посредством частного предпринимательства, сокращения бедности в регионах и увеличения доходов населения. Представлены научно обоснованные предложения и рекомендации по новому способу работы, т.е. «развитию предпринимательства в соседства, увеличение возможностей по выводу бедного, обездоленного населения, не имеющего достаточно средств для ресурсов, необходимых для их повседневной жизни, из нищеты на основе развития предпринимательства.

**Ключевые слова:** частное предпринимательство, бедность, сокращение бедности, доходы населения, потребительская корзина, прожиточный минимум, минимальное потребление, совокупные доходы населения.

### OPPORTUNITIES FOR REDUCING POVERTY IN KASHKADARYA

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### ABSTRACT

This article discusses the possibilities of poverty reduction based on the development of private entrepreneurship, namely the causes of poverty, the optimal point of the consumption basket, the subsistence minimum, the amount of minimum consumption expenses for poverty reduction, as well as the development of criteria for determining poverty and poverty lines and the ways to achieve this through private entrepreneurship for the population, a new approach to reducing poverty in the regions and increasing the income of the population, that is, "in the neighborhood" scientifically based proposals and recommendations are presented on the development of entrepreneurship, increasing the opportunities for the poor, low-income population who do not have sufficient funds for the



resources necessary for their daily lives to get out of poverty through the development of entrepreneurship.

**Keywords:** private entrepreneurship, poverty, poverty reduction, population income, consumer basket, subsistence minimum, minimum consumption, Total income of the population.

Milliy va xalqaro hamjamiyat tomonidan ko'plab sa'y-harakatlarga qaramay kambag'allik dunyoda eng keng tarqalgan va davom etayotgan ijtimoiy muammolardan biri bo'lib qolmoqda. Bugungi kunda dunyoda kambag'allikning kelib chiqish sabablari, kambag'allikni qisqartirish bo'yicha olib borilayotgan ilmiy tadqiqotlar keng ko'lamda davom etmoqda.

Jumladan, iste'mol savati, yashash minimumi, minimal iste'mol harajatlari miqdorining optimal nuqtasi hamda, kambag'allik va qashshoqlik chegaralarini aniqlash mezonlarini ishlab chiqish va bunda aholi uchun xususiy tadbirkorlik yo'nalishlariga doir ilmiy-tadqiqot ishlari olib borilmoqda.

Yangi O'zbekiston sharoitida aholi o'rtasida kambag'allikni qisqartirish borasida boshlagan ishlarni yangi bosqichga olib chiqib, "inson – jamiyat – davlat" tamoyili asosida islohotlar qat'iy davom ettirib kelinmoqda. Xususan, bunda hududlarda kambag'allikni qisqartirishda va aholi daromadlarini oshirib borishda yangicha ishlash, ya'ni "mahallada tadbirkorlikni rivojlantirish" [3], bu ishlarga "tadbirkorlik sub'ektlarini manfaatli hamkorlik asosida jalb qilish va ularga qo'shimcha qulayliklar yaratish" [4] kabi ustuvor vazifalar belgilangan. Shu nuqtai-nazardan, kundalik hayotida zarur bo'lgan resurslar uchun yetarli mablag'ga ega bo'lmagan kambag'al, kam ta'minlangan aholini tadbirkorlikni rivojlantirish asosida kambag'allikdan chiqarish imkoniyatlari oshirish masalalari bu borada amalga oshirilayotgan tadqiqot ishlarining ustuvor yo'nalishlaridan hisoblanadi.

Aholi daromadi manbai tengsizligi va kambag'allik bilan iqtisodiy o'sish o'rtasidagi bog'liqlik bo'yicha D.Rikardo[5], R.Solou[6] kabi ko'plab mumtoz neoklassik iqtisodchilar hamda Nobel mukofoti sohiblari nazariy va empirik tadqiqotlar o'tkazgan bo'lib, ular tomonidan yalpi ichki iste'mol, texnologik rivojlanish, mehnat unumdorligi, aholi salomatligi, soliq bazasi va boshqa shu kabi omillar tahlili asosida, kambag'al aholi kam bo'lgan jamiyatlarda, iqtisodiy o'sish sur'atlari yuqoriroq bo'lishi nazariy isbotlangan[5]. Kambag'allik, uni aniqlash va qisqartirish bilan bog'liq masalalar bir qator mahalliy va xorijiy iqtisodchi olimlar, tadqiqotchi va amaliyotchilar tomonidan keng o'rganilgan. Ammo shu bilan birga aholi daromadlari tabaqalanishi va kambag'allikni qisqartirishda xususiy tadbirkorlikni rivojlantirishning nazariy-amaliy jihatlarini yetarlicha tizimli tadqiq etilmaganligi, xalqaro tashkilotlar va xorijiy mamlakatlarning boy tajribasidan samarali foydalangan holda respublikada kambag'allikni aniqlash va qisqartirish yuzasidan tavsiyalarni ishlab chiqish va uning tadqiqot mavzusi sifatida tanlanishiga asos bo'ldi.

O'zbekiston Respublikasi Prezidenti Shavkat Mirziyoyev "Yaqin istiqbolda iqtisodiy islohotlarning pirovard maqsadi – kambag'allikni qisqartirish va aholi farovonligini oshirishdan iborat bo'ladi. Ushbu strategik maqsadlarga hamma uchun teng imkoniyat yaratadigan yuqori iqtisodiy o'sish hisobiga erishiladi", deya ta'kidladi. Shu nuqtayi nazardan qaraganda, O'zbekistonda 2030-yilgacha eng avvalo, qishloq xo'jaligini rivojlantirish strategiyasi qabul qilindi. Chunki, qashshoqlikni qisqartirishning Xitoy tajribasi ushbu islohotdan muvaffaqiyat qozongan. Bunda qisqa vaqt ichida qashshoqlikni kamaytirish bo'yicha tizimli ishlar boshlandi. Uning amalga oshirilishi qishloq xo'jaligining amaldagi amaliyotini sezilarli darajada o'zgartirdi, qishloq xo'jaligi ishlab chiqaruvchilariga ko'proq erkinlik va imtiyozlar yaratib berdi. Bu esa aholining qashshoqlikdan chiqib, o'z-o'zini ish bilan ta'minlash orqali asosiy iste'mol xarajatlarini qoplashga imkon beradigan aholi daromadga ega bo'lish imkonini berdi.

Hozirgi sharoitda Qashqadaryo mintaqasida kambag'allikni qisqartirish uchun amalga oshirilayotgan islohotlar davomida viloyat aholisining ehtiyojmand qismi manzilli qo'llab-



quvvatlanmoqda, zaruriy ijtimoiy ta'minot bilan qamrab olinmoqda. Ayniqsa, Qashqadaryo mintaqasining geografiyasi va iqlimi, aholining tez o'sib borayotgani va uning zaif ekotizimiga zarar yetkazuvchi iqtisodiy faoliyati tufayli kambag'allar soni ham oshmoqda.

Xususiyl tadbirkorlikni rag'batlantirish va qo'llab-quvvatlashning rivojlanish jarayonida, mintaqa yalpi ichki hududiy ulushining ortishida va iqtisodiyotning mazkur sektoridagi bandlik darajasida o'z aksini topdi.

Bizning fikrimizcha, kambag'allikni qisqartirishda xususiyl tadbirkorlikning quyidagi o'ziga xos xususiyatlarini belgilab olish lozim:

- aholigakerakli mahsulot va xizmatlarni aniqlashning marketing tadqiqotlarini o'tkazish ko'nikmasini shakllantirish;
- bozor talabini o'rganish hamda sifatli va hamyonbop mahsulotlarni ishlab chiqarish uchun kam xarajatli yo'llarni topish va usulini shakllantirish;
- kam ta'minlangan oilalar ehtiyojini aniqlash va shunga mos tovarlar ishlab chiqarish va narxlar kalkulyatsiyasini shakllantirish;
- nisbatan qisqa muddatlarda aholi ehtiyoji uchun zarur tovarlar va xizmatlarga bo'lgan talabni qondira olish qobiliyati;
- dastlabki sarmoya va investitsiyalar hajmining nisbatan kichikroq hajmda ekanligi;
- qisqa muddatda yangi ishchi o'rinlari barpo etish hamda bandlik muammosini hal etishga ko'maklashish imkoniyati;
- biznes g'oya egasining yoki xususiyl tadbirkorning vazifalarini amalga oshirishda bevosita ishtiroki.

Kambag'allikni qisqartirishda xususiyl tadbirkorlikning mintaqada bandlik muammosini hal etish, bozorning mo'l-ko'lligini ta'minlash hamda iqtisodiyotning raqobatbardoshligini oshirishdagi imkoniyatlarini inobatga olib, bu sohaning rivojlanishiga alohida e'tibor berilmoqda. Hozirgi paytda ushbu soha nafaqat iqtisodiyotning o'sish sur'atlarini jadallashtirishda, nihoyatda muhim bo'lgan bandlik va aholi daromadlarini oshirish masalalarini hal etishda ham yetakchi o'rin tutmoqda.

Tahlillar ko'rsatishicha, kambag'allikni qisqartirishda xususiyl tadbirkorlikning tashqi iqtisodiy faoliyati asta-sekin kengayib bormoqda. Qashqadaryo viloyatida uning umumiy eksport hajmidagi ulushi 2024-yilning 1- yanvar holatiga ko'ra 15,9 foizni tashkil etmoqda, bu ko'rsatkich 2005-yilga nisbatan 10,6 foizga oshgan<sup>22</sup>. Ularning asosiy eksport mahsulotlarini - qishloq xo'jaligi, to'qimachilik, ishlov beruvchi, xalq amaliy san'ati buyumlari tashkil etmoqda.

Ushbu ko'rsatkich, ya'ni mintaqada bandlik darajasining kamayishi quyidagi sabablarga ko'ra vujudga kelgan. Birinchidan, mintaqaning qishloq joylarda xususiyl tadbirkorlik bilan kam shug'ullanishi evaziga; ikkinchidan, aholi o'zini o'zi band qilmasligi hamda boqimandalikka berilganligi; uchinchidan, davlat tomonidan berilayotgan imtiyozli kreditlar, subsidiyalar va hokazolar.

O'zbekiston Respublikasida pul inflyatsiyasining yiliga 12-15 foiz bo'lgani aholi jon boshiga umumiy daromadlarning xarid qobiliyati pasayib borishiga salbiy ta'sir qilib mamlakatda kambag'allar soni ko'payishining sabablaridan biri bo'lib qolmoqda. Qashqadaryo mintaqasida kichik biznes va xususiyl tadbirkorlikning rivojlantirilishi natijasida aholining tadbirkorlikdan olayotgan daromadlari salmog'i o'sib bormoqda. Bu yerda biznesning daromadlar manbaini yuzaga keltirishda uning o'rni yuqori darajada baholanib boradi. Boisi, birinchidan, xususiyl sektordagi iqtisodiy faoliyat bozor qoidalariga binoan yuz berib, tabiiy ravishda bozor daromadining ma'lum turini yuzaga chiqaradi. Ikkinchidan, xususiyl ishlab chiqarishda innovatsiyalarni ishlab chiqarishga keng joriy etish, talabga tez moslashish va ixtisoslashish orqali daromad topish mexanizmi amal qiladi. Uchinchidan, raqobat muhitining kuchli ekanligi resurslardan samarali foydalanib, mahsulot



tannarxini pasaytirish orqali manfaatdorlikni yuzaga chiqarishga qaratilgan bozor qonunlari uzluksiz amal qiladi. Mamlakatda aholi jon boshiga real umumiy daromadlari viloyatlar kesimida ham bir-biridan farq qiladi .

Aholi umumiy daromadlari tarkibida 2024-yilda respublika tashqarisidan kelib tushgan pul o'tkazmalar Qashqadaryo viloyatida 16,4 foizni tashkil etdi. Real daromadlarning xarid qobiliyatiga inflyatsiya o'z ta'sirini ko'rsatadi hamda iste'mol tovarlari indeksini o'zgartiradi. Amaliyotda iste'mol tovarlari indeksining o'zgarishi bo'yicha hisoblanadigan inflyatsiya darajasi iste'mol savatchasidagi tovar va xizmatlar narxlarining o'rtacha o'zgarish sur'atlarini aks ettiradi. Iste'mol tovarlar indeksini hisoblashda foydalanilgan tovar va xizmatlar narxi bu mamlakat bo'ylab chakana savdo do'konlaridan olingan o'rtacha narxlar bo'lib, iqtisodiyotdagi tovar va xizmatlarning umumiy narxlar darajasini keng qamrovda o'lchashga imkon beradi .

O'zbekiston Respublikasi Vazirlar Mahkamasining 2021-yil 28-aprel 250- son "Moddiy yordam va ko'makka muhtoj oilalarni, xotin-qizlar va yoshlarni ijtimoiy qo'llab-quvvatlash bo'yicha qo'shimcha chora-tadbirlar to'g'risida"gi Qarori qabul qilindi va unga ko'ra, O'zbekistonda "Temir daftar", "Ayollar daftari", "Yoshlar daftari" kabi manzilli, har bir shaxs bilan individual va tizimli ravishda muntazam ish olib borishni tashkil qiluvchi moddiy yordam va ko'makka muhtoj oilalar bo'yicha mutlaqo yangi tizim tashkil topdi.

"Temir daftar" - ijtimoiy ahvoli va turmush sharoiti og'ir hamda sektor rahbarlari tomonidan alohida nazoratga olingan oilalarni qayd etish, muammolarini aniqlash, bartaraf etish va nazoratini olib borish bo'yicha ma'lumotlar bazasi hisoblanadi.

Har bir sektor bo'yicha mahallabay "Temir daftar"ga quyidagi toifadagi oilalar kiritiladi:

- kam ta'minlangan oila, deb e'tirof etilgan oilalar;
- ijtimoiy yordamga muhtoj I va II guruh nogironligi bo'lgan a'zolari mavjud oilalar;
- kam ta'minlangan yakka-yolg'izlar va keksalar;
- boquvchisini yo'qotgan ehtiyojmand oilalar;
- ko'p (4 va undan ortiq) farzandli moddiy ko'makka muhtoj oilalar;
- mehnatga layoqatli ishsiz a'zolari mavjud ehtiyojmand oilalar;
- tibbiy yordamga muhtoj ehtiyojmand oilalar (surunkali yoki og'ir nogironlikka olib

keluvchi kasallikka chalingan va nogironlik guruhi belgilanmagan a'zolari mavjud yetarli daromad manbaiga ega bo'lmagan oilalar);

- noturar joylarda istiqomat qilayotgan, o'zi yoki birgalikda yashovchi oila a'zolarining nomida turar joy bo'lmagan ehtiyojmand oilalar.

Oilalarning muammolari, ehtiyojlari va qiziqishlari quyidagi shakllarda:

- boshqaruv ofisi tomonidan birlashtirilgan mahallalarda fuqarolar yig'inlari xodimlari, doimiy vakillar va mahalla faollari bilan birgalikda barcha yo'nalishdagi muammolarni uyma-uy yurish orqali;

- ijtimoiy ahvoli va turmush sharoiti og'ir oilalarning murojaatlarini ko'rib chiqish orqali;

- ehtiyojmand oilalarni o'rganish bo'yicha o'tkazilgan so'rovnoma natijalari orqali o'rganiladi.

Jumladan, Qashqadaryo viloyatida xizmatlar jami 60393 kishiga ko'rsatilgan, ishga joylashganlar 17129 nafar, jamoat ishiga jalb etilganlar 16912 nafar, kasbga o'qitilganlar 8340 nafar, subsidiyalar olganlari 4516 nafar, ishsizlik nafaqasi tayinlanganlar 13496 nafarni tashkil etdi (1-jadval).

**1-jadval**

**Oilalarni qo'llab-quvvatlash uchun Qashqadaryo viloyati Nishon tumanida**



**“Temir daftar”ga kiritilganlar soni (2024 yilda)<sup>23</sup>**

	Ko‘rsatkichlar	Nafar
1	Oilalar soni	195
2	Oila a‘zolari soni	916
3	Mehnatga layoqatli ishsizlar soni	229
4	Shundan, bandligi ta‘minlangan	176 (76,8%)

1-jadvalda oilalarni qo‘llab-quvvatlash uchun “Temir daftar”ga kiritilganlar soni keltirilgan, bunda ushbu daftarga 195 oila, 916 oila a‘zolari, mehnatga layoqatli ishsizlar soni 229 nafar, shundan 176 nafari, ya‘ni mehnatga layoqatli ishsizlarning 76,8 foizining bandligi ta‘minlangan.

**2-jadval**

**Qashqadaryo viloyati Nishon tumani MFYlarida kambag‘al oilalarni qo‘llab-quvvatlash mexanizmi, “Temir daftar”dan chiqarilganlar bo‘yicha ma‘lumotlar (2024-yil)<sup>24</sup>**

№	Ko‘rsatkichlar nomi	O‘lcho v birligi	Kambag‘al oila xususiy tadbirkorlik bilan		Farqi (+, -)
			shug‘ullangan- ga cha	shug‘ullangan- dan keyin	
1	Kambag‘al oilalar	oila	195	195	-
-	shu jumladan, 5 va undan ortiq farzandi bor oilalar	oila	109	109	-
2	Kambag‘allikdan chiqqan oilalar	soni	0	122	122
3	O‘rtacha bitta oilaga to‘g‘ri keladigan oila a‘zolari	kishi	6	6	-
4	Jami oila a‘zolari	kishi	916	916	-
5	Oilada mehnatga layoqatli ishsiz	kishi	229	229	-
6	Bandligi ta‘minlangan	kishi	-	176	+176
7	Oila yer tomorqasi uchun berilgan bepul resurslar miqdori	ming so‘m	128700	128700	-
8	Oilaning xususiy tadbirkorlik uchun olgan bank kreditlari	ming so‘m	-	545870,0	+545870
9	O‘rtacha bitta oilaga to‘g‘ri keladigan daromad	ming so‘m	11245,0	26885,5	+15640

2-jadval ma‘lumotlaridan ko‘rinib turibdiki, Qashqadaryo viloyati Nishon tumani “Kimyogar”, “Kaptarli”, “Nishon” va “Guliston” MFYlarida kambag‘al oilalarni qo‘llab-quvvatlash



maqsadida kambag'al oilalarni xususiy tadbirkorlik bilan band qilish natijasida oila yer tomorqasi uchun berilgan bepul resurslar miqdori 128700 ming so'mni tashkil etib, xususiy tadbirkorlik bilan shug'ullanish natijasida o'rtacha bitta oilaga to'g'ri keladigan daromad miqdori 15640 ming so'mga oshganligini ko'rishimiz mumkin. "Temir daftar"ga kiritilgan 195 oiladan 122 tasi kambag'allikdan chiqarildi. Daromad manbai 1,5-2 baravarga ega bo'ldi. "Temir daftar"ga kiritilgan oilalarga Qoraqalpog'iston Respublikasi Vazirlar Kengashi va mahalliy viloyat hokimliklar tomonidan dehqonchilik bilan shug'ullanish uchun yangi o'zlashtirilgan, lalmi, foydalanilmayotgan yer maydonlarida 0,1 gektardan 1 gektargacha yer ajratish, ajratilgan yer maydonlarini sug'orish tizimi (arteziyan quduqlar, tomchilatib sug'orish tizimi va boshqalar) va elektr energiyasi bilan ta'minlash, berilgan yerlarni o'zlashtirish uchun (yer haydash, urug', ko'chat xarid qilish va boshqalar) subsidiya ajratish ishlari amalga oshirildi.

Qashqadaryo viloyati Nishon tumanida xususiy tadbirkorlik dasturlari orqali tadbirkorlikni yo'lga qo'yish va rivojlantirish uchun kredit olish istagida bo'lgan oilalarga tijorat banklariga ajratilgan kredit mablag'lari hisobidan moliyalashtiriladigan quyidagi xizmatlar ko'rsatiladi:

biznes loyihalarni hududlarning o'ziga xos xususiyatlarini inobatga olgan holda tuzishni o'rgatish;

xususiy tadbirkorlikni rivojlantirish dasturlari doirasida kredit olishga ko'maklashish;

kredit ajratilgandan so'ng kam ta'minlangan, ijtimoiy himoyaga muhtoj oilalar tadbirkorligini rivojlantirishni doimiy qo'llab-quvvatlash.

Ushbu tadqiqotimizni monografik kuzatuv natijasida Nishon tumani "Guliston" MFYda yashovchi kambag'al oila Ibragim Saidov misolida ko'rib chiqdik (3-jadval).

3-jadvalda ko'rsatilganidek, Qashqadaryo viloyati Nishon tumani "Guliston" MFYda yashovchi kambag'al oila Saidov Ibragim Qushoqovichning jami oila a'zolari 8 kishidan iborat bo'lib mehnat layoqatli 3 kishini tashkil etib, 2022 yilda oila xususiy tadbirkorlik bilan shug'ullanganligi evaziga 31500 ming so'm daromad olgan yoki shug'ullanmagan oilaga nisbatan 16920 ming so'm ko'pdir.

Kreditlar "Temir daftar"ga kiritilgan va xususiy tadbirkorlik bilan shug'ullanish

Kreditlar "Temir daftar"ga kiritilgan va xususiy tadbirkorlik bilan shug'ullanish istagida bo'lgan fuqarolarning tadbirkorligini yo'lga qo'yish va rivojlantirishga yo'naltiriladi. Xalq deputatlari Nishon tumani Kengashi tomonidan tasdiqlangan ro'yxatlar asosida "Temir daftar"ga kiritilgan oilalarga "Saxovat va ko'mak" jamg'armasi mablag'lari hisobidan bir martalik moddiy yordam berildi.

Qashqadaryo viloyati Nishon tumani "Temir daftar"ga kiritilgan, uy-joyini ta'mirlashga muhtoj oilalarga ko'maklashish sektor rahbari tomonidan jismoniy va yuridik shaxslarning homiylik xayriyalari va qonun hujjatlarida taqiqlanmagan boshqa manbalar hisobidan amalga oshiriladi.

### 3-jadval

**Qashqadaryo viloyati Nishon tumani "Guliston" MFYda yashovchi kambag'al oila Saidov Ibragim Qushoqovichning kambag'allikdan chiqish bo'yicha ma'lumotlari (2022-yil)<sup>25</sup>**

№	Ko'rsatkichlar nomi	O'lchov birligi	Kambag'al oila xususiy tadbirkorlik bilan		Farqi (+, -)
			shug'ullangunga cha	shug'ullangandan keyin	



1	Oila a'zolari	soni	8	8	-
2	Oilada mehnatga layoqatli ishchi	soni	3	3	-
3	Oilada ish bilan band bo'lganlar soni	soni	-	3	+3
4	Oila tomorqasi uchun berilgan bepul resurslar	ming so'm	3300,0	3300,0	-
5	Oila xususiy tadbirkorlik uchun olgan kredit	ming so'm	-	9900	+9900
6	Jami oila daromadlari	ming so'm	14580	31500	+16920

Tahlillarga ko'ra, Qashqadaryo viloyatida kambag'allik darajasi yuqori bo'lib, keyingi yillar davomida amalga oshirilgan islohotlar aholi kambag'allik darajasida yetarli o'zgarishlarga sharoit yaratmagan. Mintaqaviy kambag'allikni qisqartirish siyosatini ishlab chiqib va muntazam monitoringni amalga oshirish zaruriyatga aylanmoqda.

1. Xususiy tadbirkorlikni rivojlantirish mintaqada aholi daromadlarini oshirishning manbalaridan biri bo'lib va boshqa manbalar oylik maosh, mulkdan keladigan va tomorqa xo'jaligidan olinadigan daromadlar tez sur'atlar bilan o'smoqda. Qashqadaryo viloyatida aholi jon boshiga real umumiy daromadlari yil sayin o'sib bormoqda.

2. Qashqadaryo viloyati aholi jon boshiga daromadlar darajasiga qarab 3 ta hududga ajratildi: Birinchi hudud: aholi jon boshiga eng yuqori daromadli hududlar. Bu hududlarga Qarshi, Kasbi, G'uzor, Yakkabog' va Shahrisabz tumanlari kirib, viloyat umumiy aholisining 35 foizi istiqomat qiladi. Nisbatan sanoat ishlab chiqarishi yuqori darajada rivojlangan. Foydali qazilmalarga boy. Ushbu hududda aholi jon boshiga daromadlar miqdori 15,1 million so'mdan 25,3

million so'mga yetadi. Ikkinchi hudud: aholi jon boshiga o'rtacha daromadli hududlar. Bu hududlarga Muborak, Chiroqchi, Dehqonobod va Kitob tumani xonadonlari kiradi. Ushbu hududlarda respublika umumiy aholisining 40,3 foizdan ortig'i istiqomat qilib, sanoat va qishloq xo'jaligi ishlab chiqarishi rivojlanmoqda. Aholi jon boshiga daromadlar miqdori 10,3 million so'mdan 14,9 million so'mga yetadi. Uchinchi hudud: aholi jon boshiga kam daromadli hududlar. Bu hududlarga Qamashi, Mirishkor, Ko'k-dala va Nishon tumanlari xonadonlari kiradi Ushbu hududlarda viloyat umumiy aholisining 24,7 foizdan ortig'i istiqomat qiladi. Aholi jon boshiga daromadlar miqdori 9,5 million so'mdan 13,2 million so'mga yetadi.

3. Aholi farovonligini oshirishning muhim sharti aholi muayyan daromadga hamda takrorlanuvchi xususiyatga ega bo'lishi kerak. Aholi daromadi pul va natura shaklida bo'lib, turli manbalardan shakllanadi. Qashqadaryo viloyatida daromadlar manbaini yuzaga keltirishda xususiy tadbirkorlikni rivojlantirishning o'rni yuqori darajada bo'lishi kutilmoqda.

4. Aholi daromadlarini oshirishda o'zini o'zi band qiluvchilarni, ayniqsa o'ta yuqori malaka va katta boshlang'ich kapital talab qilmaydigan tomorqachilik ko'lamini yanada kengaytirish zarur. Qishloq oilalarini xususiy tadbirkorlikka jalb qilish uchun amaldagi fermerchilikka muqobil tarzda kichik yer xo'jaliklari sinfini, ya'ni tomorqachilar kooperatsiyasini shakllantirish kerak.



Tomorqa va dehqon xo'jaliklari mahsuloti eksporti to'la erkinlashtirilishi lozim. Ishsiz bo'lgan yoshlar, daromadi oz bo'lgan ijtimoiy himoyaga muhtoj oilalarga har bir tumanda 200-250 gektar yerlarni 15-30 sotixdan bo'lib berish zarur. Natijada kambag'al qatlam qisqarib, o'z daromadiga ega bo'ladi, yoshlar ish bilan ta'minlanib bozorlar to'kinligiga erishiladi.

5. Qashqadaryo viloyatida aholi farovonligining ta'minlanishi aholi daromadlari va zaruriy ehtiyojlarni qondirish, iste'mol darajasi va tarkibi, uy-joy, toza ichimlik suvi, tabiiy gaz, suv, elektr energiyasi bilan ta'minlanganlik, ta'lim, sog'liqni saqlash kabi ko'rsatkichlar bilan o'lchanadi. Har bir tumanda aholi farovonligining yaxshilanishi orqali kambag'allikning qisqarishiga asta-sekin yo'l ochiladi.

6. Qashqadaryo viloyatida aholi farovonligini bugungi kun talablari darajasida, deb bo'lmaydi. Zamonaviy texnologiyaga asoslangan pullik xizmat sifatli, biroq aholi daromadiga nisbatan qimmat narxlarda xizmat ko'rsatiladi. Natijada barcha aholi ham bu xizmatlardan foydalana olmaydi.

7. Qashqadaryo viloyatida o'z-o'zining bandligini ta'minlagan kambag'al oilalar bandligini kafolatlash tizimini (grantlar e'lon qilish, o'z-o'zining bandligi faoliyatini rag'batlantirish, imtiyozli moliyalash va hokazo) ishlab chiqish zaruratga aylanmoqda.

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## **QASHQADARYO VILOYATIDA AGROTURIZM SOHASIDA AHOI BANDLIGINI OSHIRISH**

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### **ANNOTATSIYA**

Mazkur ma'ruzada Qashqadaryo viloyatida agroturizm sohasini rivojlantirish orqali aholi bandligini oshirish masalalari tadqiq etilgan. Hududning tabiiy, ijtimoiy-iqtisodiy va mehnat resurslari tahlil qilinib, agroturizm faoliyatining bandlikka ta'siri baholangan. Tadqiqot natijalariga ko'ra, agroturizm qishloq hududlarida yangi ish o'rinalari yaratish, aholi daromadlarini oshirish hamda hududiy barqaror rivojlanishni ta'minlashda muhim omil ekani asoslab berilgan.

**Kalit so'zlar:** agroturizm, aholi bandligi, Qashqadaryo viloyati, qishloq hududlari, xizmatlar sohasi.

## **ПОВЫШЕНИЕ ЗАНЯТОСТИ НАСЕЛЕНИЯ В СФЕРЕ АГРОТУРИЗМА В КАШКАДАРЬИНСКОЙ ОБЛАСТИ**

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### **АННОТАЦИЯ**

В данной работе исследуются вопросы повышения занятости населения за счет развития агротуризма в Кашкадарьинской области. Проанализированы природные, социально-экономические и трудовые ресурсы региона, а также влияние агротуристической деятельности на уровень занятости. Результаты исследования показывают, что агротуризм является важным фактором создания новых рабочих мест, повышения доходов населения и обеспечения устойчивого развития сельских территорий.

**Ключевые слова:** агротуризм, занятость населения, Кашкадарьинская область, сельские территории, сфера услуг.

## **INCREASING EMPLOYMENT OF THE POPULATION IN THE FIELD OF AGROTOURISM IN KASHKADARYA REGION**

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### **ANNOTATION**

This paper examines the issues of increasing employment through the development of agrotourism in the Kashkadarya region. The natural, socio-economic and labor resources of the region are analyzed, and the impact of agrotourism on employment is assessed. The study shows that agrotourism plays a significant role in creating new jobs, increasing rural incomes, and ensuring sustainable regional development.

**Keywords:** agrotourism, employment, Kashkadarya region, rural areas, service sector.

Bugungi kunda Qashqadaryo viloyatida aholi bandligini ta'minlash va yangi ish o'rinalari yaratish hududiy rivojlanishning ustuvor yo'nalishlaridan biri hisoblanadi. Viloyat aholisi tarkibida qishloq aholisi ulushining yuqoriligi, mehnat resurslarining ko'pligi va tabiiy-iqlim sharoitlarining xilma-xilligi agroturizmni rivojlantirish uchun qulay imkoniyatlar yaratadi. Shu bilan birga, an'anaviy qishloq xo'jaligi faoliyati bandlik masalasini to'liq hal eta olmayotgani agroturizmni muqobil daromad va bandlik manbai sifatida rivojlantirish zaruratini yuzaga keltirmoqda. Qishloq hududlarida aholi bandligini ta'minlash va barqaror daromad manbalarini yaratish bugungi iqtisodiy

rivojlanishning ustuvor vazifalaridan biridir. Qashqadaryo viloyatida qishloq aholisi ulushining yuqoriligi va mehnat resurslarining ko'pligi agroturizmni rivojlantirish uchun muhim shart-sharoit yaratadi. Agroturizm qishloq xo'jaligi va turizm faoliyatini uyg'unlashtirgan holda, aholi bandligini oshirishning muqobil mexanizmi sifatida namoyon bo'lmoqda<sup>31</sup>. Qashqadaryo viloyatining agroturizm salohiyati. Qashqadaryo viloyati chorvachilik, bog'dorchilik, uzumchilik va polizchilik yo'nalishlari rivojlangan hudud hisoblanadi. Viloyatning tog'oldi va qishloq hududlarida ekologik toza mahsulotlar yetishtirilishi agroturizm xizmatlarini tashkil etish uchun qulay sharoit yaratadi<sup>32</sup>. Ayniqsa, oilaviy fermer xo'jaliklari va tomorqa yerlarida turistik xizmatlar ko'rsatish imkoniyati mavjud.



**1-rasm. Agroturizm faoliyati aholi bandligini quyidagi yo'nalishlarda oshirish imkonini beradi<sup>33</sup>.**

Agroturizm va aholi bandligi o'rtasidagi bog'liqlik. Agroturizm faoliyati aholi bandligini quyidagi 1-rasmdagi yo'nalishlarda oshirish imkonini beradi. Mazkur faoliyatlar nafaqat doimiy, balki mavsumiy bandlikni ham ta'minlab, qishloq aholisi daromadlarini diversifikatsiya qiladi.

Agroturizmning ijtimoiy-iqtisodiy ahamiyati. Agroturizm qishloq hududlarida bandlikni oshirish bilan bir qatorda, aholi daromadlarining ko'payishiga va migratsiya jarayonlarining qisqarishiga xizmat qiladi<sup>34</sup>. Ayniqsa, yoshlar va ayollar uchun uy sharoitida ishlash imkoniyatlarining yaratilishi ijtimoiy barqarorlikni mustahkamlaydi. Agroturizmning rivojlanishi Qashqadaryo viloyatida quyidagi ijobiy natijalarga olib keladi:

- yoshlar va ayollar bandligining oshishi;
- ichki va tashqi mehnat migratsiyasining qisqarishi;
- qishloq infratuzilmasining rivojlanishi;
- mahalliy byudjet tushumlarining ko'payishi.



## 2-rasm. Agroturizm faoliyatining aholi bandligiga ta'siri<sup>35</sup>.

Mavjud muammolar va cheklovlar. Shu bilan birga, agroturizm orqali bandlikni oshirishda bir qator muammolar mavjud:

- malakali kadrlar yetishmasligi;
- moliyalashtirish manbalarining cheklanganligi;
- infratuzilmaning yetarli darajada rivojlanmaganligi;
- marketing va reklama faoliyatining sustligi<sup>36</sup>.

Agroturizm sohasida aholi bandligini oshirish imkoniyatlarini aniqlash va mavjud muammolarni tizimli baholash maqsadida SWOT tahlil usulidan foydalanildi. Ushbu usul Qashqadaryo viloyatining ichki va tashqi omillarini kompleks tahlil qilish imkonini beradi.



**3-rasm. Qashqadaryo viloyatida agroturizm orqali aholi bandligini oshirishning SWOT tahlili<sup>37</sup>.**

### XULOSA

Ilmiy-nazariy va amaliy tavsiyalar:

Qashqadaryo viloyatida agroturizm sohasini rivojlantirish aholi bandligini oshirishning samarali va barqaror mexanizmi hisoblanadi. Hududning tabiiy va mehnat salohiyatidan oqilona foydalanish orqali qishloq aholisi farovonligini oshirish va iqtisodiy faollikni kuchaytirish mumkin.

Ilmiy-nazariy takliflar:

- 1) agroturizmni hududiy bandlik siyosatining alohida yo'nalishi sifatida konseptual asoslash;
- 2) agroturizm va qishloq bandligi o'rtasidagi iqtisodiy bog'liqlikni baholash metodikasini ishlab chiqish.

Amaliy tavsiyalar:

- a) Qashqadaryo viloyatida agroturizm klasterlarini tashkil etish;
- b) oilaviy va kichik agroturizm subyektlari uchun imtiyozli kreditlar joriy etish;
- c) agroturizm bo'yicha qisqa muddatli o'quv va trening dasturlarini yo'lga qo'yish;
- d) hududiy agroturizm mahsulotlarini raqamli platformalar orqali targ'ib qilish.

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## TABLE OF CONTENTS

<b>№</b>	<b>AUTHORS</b>	<b>PAGES</b>
1.	<b>IN DEVELOPING COUNTRIES NEW APPROACHES TO RECYCLING IN THIER ECONOMY COSTS AND FINANCING MECHANISMS</b> Pirmatova Farangiz Ma'rufjonovna	5-10
2.	<b>IMPROVING METHODS FOR INCREASING PRODUCT EXPORTS THROUGH THE DIVERSIFICATION OF INDUSTRIAL ENTERPRISES' ACTIVITIES</b> Omonova Nafisa Qahramon qizi	11-13
3.	<b>PERSONALIZING GUEST EXPERIENCE AND IMPROVING MANAGEMENT EFFICIENCY THROUGH AI AND DIGITAL TECHNOLOGIES</b> Mukhamedova Mukharram Suratovna	14-16
4.	<b>DYNAMICS AND STATISTICAL ANALYSIS OF THE NUMBER OF CULTURAL INFRASTRUCTURE INSTITUTIONS IN UZBEKISTAN</b> Sultonova Yulduzhon Kamoldinovna	17-22
5.	<b>LEGAL REFORMS IN THE PUBLIC-PRIVATE PARTNERSHIP SECTOR IN UZBEKISTAN: CONTENT AND OUTCOMES</b> Eshkuvatova Pokiza	23-29
6.	<b>ANALYSIS OF FINANCIAL STABILITY, ASSET GROWTH AND CREDIT PORTFOLIO OF "UZBEK INDUSTRIAL AND CONSTRUCTION BANK"</b> Tillashayxov Muhammadrizo Muxiddin ugli	30-34
7.	<b>ENTREPRENEURSHIP IN THE SOCIO-ECONOMIC DEVELOPMENT OF UZBEKISTAN</b> Maftuna Ortiq qizi Ashurova Mohira Odiljonovna Olimova	35-38
8.	<b>THEORETICAL AND PRACTICAL APPROACHES TO THE ANALYSIS OF EFFICIENCY EVALUATION INDICATORS IN SERVICE ENTERPRISES</b> A.N. Kholiqulov	39-42
9.	<b>SCIENTIFIC AND METHODOLOGICAL ISSUES OF EVALUATING EFFICIENCY THROUGH IMPROVING SERVICE QUALITY IN SERVICE ENTERPRISES</b> A.N. Kholiqulov	43-46
10.	<b>FACTORS INFLUENCING CHANGES IN THE ROLE OF THE SERVICE SECTOR IN DEVELOPED COUNTRIES</b> A.N. Kholiqulov	47-50
11.	<b>DIRECTIONS FOR THE DEVELOPMENT OF TOURISM AND HOTELS IN THE DEVELOPMENT OF THE NATIONAL ECONOMY</b> A.N. Kholiqulov	51-53
12.	<b>ANALYSIS OF THE DYNAMICS OF RETAIL TRADE TURNOVER BY REGIONS OF THE REPUBLIC</b> A.N. Kholiqulov	54-57
13.	<b>ASSESSMENT OF THE IMPACT OF 'GREEN' FOREIGN INVESTMENT PROJECTS ON THE FINANCIAL STABILITY OF SERVICE ENTERPRISES</b> Tursunkulov Shokhrukh	58-63



14.	<b>THE ROLE OF ARTIFICIAL INTELLIGENCE AND BIG DATA TECHNOLOGIES IN THE TRANSFORMATION OF BANKING SERVICES</b> Xidirnazarov Sirojiddin Choriyevich Usmonov Sardorbek Beg'amovich Normamatov Ne'mat Daminovich Panjiyeva Muslima Olim qizi	64-69
15.	<b>THE ROLE OF DIVERSIFICATION PROCESSES IN STRUCTURAL TRANSFORMATION OF A REGIONAL ECONOMY: EVIDENCE FROM SURXONDARYO REGION</b> Jurayeva Safargul	70-75
16.	<b>GREEN INVESTMENTS AND THEIR ROLE IN THE NATIONAL ECONOMY</b> Qulmamatova Barno Omonovna Sharifova Nargiza Djurayevna Normamatov Ne'mat Daminovich Xakimov Faxritdin Abdusattorovich	76-79
17.	<b>THE TRANSFORMATION MODEL OF THE DIGITAL ECONOMY IN UZBEKISTAN AND THE MECHANISMS FOR ITS DEVELOPMENT: EXISTING CHALLENGES AND WAYS TO OVERCOME THEM</b> Abruyeva Khilola Sherbekovna	80-84
18.	<b>ADVANTAGES OF USING ANTIFRAUD METHODS IN PREVENTING FRAUD</b> Pardayev Mamayunus Qarshibayevich Mamayunusov Bekzot Orifovich	85-88
19.	<b>THE ROLE OF STATE INVESTMENT POLICY IN SUSTAINABLE DEVELOPMENT</b> Abdurakhmanova Aqida Fayzulla qizi Sharipboyev Husanboy Marks ogli	89-94
20.	<b>THE CONTENT OF INNOVATIVE DEVELOPMENT AT DIFFERENT LEVELS OF THE ECONOMY</b> Pardaev Mamayunus Qarshibaevich Pardaeva Ozoda Mamayunusovna Pardaev Botir Rakhmatullaevich	95-98
21.	<b>OPPORTUNITIES FOR REDUCING POVERTY IN KASHKADARYA</b> Rakhmatulla Ergashev	99-106
22.	<b>INCREASING EMPLOYMENT OF THE POPULATION IN THE FIELD OF AGROTOURISM IN KASHKADARYA REGION</b> Aliqulov Humoyun Tohir ogli	107-111
<b>OUTLINE</b>		<b>112-113</b>