



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

No3
MAXSUS SON



BAKALAVR TALABALARINING MAQOLALARI TO'PLAMI



ISSN: 2992-8982

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

2026



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongirاتبay Avezimbetovich

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

*Elektron nashr.
2026-yil, aprel-may.*

Tahrir hay'ati:

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



IQTISODIYOT&TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

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

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori (DSc), professor
Po'latov Baxtiyor Alimovich, texnika fanlari doktori (DSc), professor
Aliyev Bekdavlat Aliyevich, falsafa fanlari doktori (DSc), professor
Isakov Janabay Yakubbayevich, iqtisodiyot fanlari doktori (DSc), professor
Rustamov Ilhomiddin, iqtisodiyot fanlari nomzodi, dotsent
Hakimov Ziyodulla Ahmadovich, iqtisodiyot fanlari doktori, dotsent
Kamilova Iroda Xusniddinovna, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)
G'afurov Doniyor Orifovich, pedagogika fanlari bo'yicha falsafa doktori (PhD)
Fayziyev Oybek Raximovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Tuxtabayev Jamshid Sharafetdinovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Xamidova Faridaxon Abdulkarim qizi, iqtisodiyot fanlari doktori, dotsent
Yaxshiboyeva Laylo Abdisattorovna, katta o'qituvchi
Babayeva Zuhra Yuldashevna, mustaqil tadqiqotchi
Komilova Nilufar Karshiboyevna, Geografiya fanlari doktori, professori
Umirzoqov Ja'sur Artiqboy o'g'li, iqtisodiyot fanlari doktori (DSc), dotsent
Zebo Kuldasheva, iqtisodiyot fanlari doktori (DSc), dotsent

Board of Experts:

Berkinov Bazarbay, Doctor of Economic Sciences (DSc), Professor
Pulatov Bakhtiyor Alimovich, Doctor of Technical Sciences (DSc), Professor
Aliyev Bekdavlat Aliyevich, Doctor of Philosophy (DSc), Professor
Isakov Janabay Yakubbayevich, Doctor of Economic Sciences (DSc), Professor
Rustamov Ilkhomiddin, Candidate of Economic Sciences, Associate Professor
Khakimov Ziyodulla Akhmadovich, Doctor of Economic Sciences, Associate Professor
Kamilova Iroda Xusniddinovna, Doctor of Philosophy (PhD) in Economics
Gafurov Doniyor Orifovich, Doctor of Philosophy (PhD) in Pedagogy
Fayziyev Oybek Rakhimovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Tukhtabayev Jamshid Sharafetdinovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Khamidova Faridaxon Abdulkarimovna, Doctor of Economic Sciences, Associate Professor
Yakhshiboyeva Laylo Abdisattorovna, Senior Lecturer
Babayeva Zuhra Yuldashevna, Independent Researcher
Komilova Nilufar Karshiboyevna, Doctor of Geographical Sciences, Professor
Umirzokov Jasur Artiqboy ugli, Doctor of Economic Sciences (DSc), Associate Professor
Zebo Kuldasheva, Doctor of Economic Sciences (DSc), Associate Professor

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

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

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

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

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



MUNDARIJA

BUXGALTERIYA VA EKOLOGIK HISOBOT (ESG HISOBOTLARI).....	21
Abdukirimov Qamariddin Isroiljon o'g'li, Abdurashidov Faxriddin Fazliddin o'g'li, Beknazarov Zafarjon Ergachevich	
YASHIL INVESTITSİYALARNI RIVOJLANTIRISH – BARQAROR IQTISODIY O'SISHNING ASOSIY YO'NALISHI	26
Yarboyeva Farida Ulug'bek qizi, Yoqubova Zilola To'ra qizi	
RAQAMLI SOLIQ NAZORATINING BUXGALTERIYA TIZIMIGA TA'SIRI	30
Abdulaxatov Mirkomil O'rol o'g'li, Rustamov Davron Rustamovich	
ИННОВАЦИОННЫЙ МАРКЕТИНГ КАК ИНСТРУМЕНТ ПОВЫШЕНИЯ ЭФФЕКТИВНОСТИ ДЕЯТЕЛЬНОСТИ СУБЪЕКТОВ ПРЕДПРИНИМАТЕЛЬСТВА	34
Насиров Дилшод Фархадович, Халманова Шахзода, Кенесбаева Азиза	
O'ZBEKISTON TURIZM TIZIMIDA QO'SHILGAN QIYMAT ZANJIRINI TAKOMILLASHTIRISHNING USTUVOR YO'NALISHLARI.....	39
Normurodov X.E., Abdurazakova Farangis Dilshod qizi	
СОВРЕМЕННЫЕ ШКОЛЫ НАУКИ УПРАВЛЕНИЯ И ИХ ОСНОВНЫЕ ИДЕИ.....	44
Латипов Ашур Али Рустам ўғли, Джамолова Хилола Исмаиллаевна	
O'ZBEKISTONDA BUXGALTERIYA HISOBINI MOLİYAVIY HISOBOTNING XALQARO STANDARTLARIGA MOSLASHTIRISH MUAMMOLARI VA ISTIQBOLLARI	50
Qosimova Fazilat Sherzod qizi, Shermuxamedov Bexzodjon Usmonovich	
MARKAZIY BANK RAQAMLI VALYUTALARI VA GLOBAL PUL TIZIMINING TRANSFORMATSIYASI.....	57
Jumanova Shaxlo Boxodir qizi, Shovkatov Nodirjon Ne'matjon o'g'li	
RAQOBAT VA MONOPOLIYA SHAROITIDA BOZOR SAMARADORLIGI HAMDA IQTISODIY RIVOJLANISH OMILLARI	62
Yo'ldashaliyev Muxammadaziz Xabibulla o'g'li, Yoqubova Zilola Tura qizi	
ИНВЕСТИЦИИ В ИСКУССТВЕННЫЙ ИНТЕЛЛЕКТ КАК ФАКТОР РАЗВИТИЯ СОВРЕМЕННОЙ ЭКОНОМИКИ	68
Насиров Дилшод Фархадович, Тохинова Азиза Олимжоновна, Исокулова Хуснора алохиддиновна	
FRANCHAYZING FAOLIYATIDA RAQAMLI MARKETING VA BIG DATA TEXNOLOGIYALARIDAN FOYDALANISH SAMARADORLIGINI OSHIRISH MEXANIZMLARI.....	74
Xodjayev Anvar Rasulovich, Nasimov Dilshodbek Hotam o'g'li	
AGROINDUSTRIAL BIOMASSANING IKKILAMCHI UTILIZATSIYASI – YOPIQ SIKL IQTISODIY MODELINING INFRATUZILMAVIY TAYANCHI: IQTISODIY-EKOLOGIK MEZONLAR VA MILLIY AMALIYOT.....	80
Kadirova Maraljon Matyakubovna, Eshbekov Murodjon Uktamovich	
ZAMONAVIY TO'LOV TIZIMLARINING RIVOJLANISHI VA ULARNING MOLİYAVIY XAVFSIZLIKKA TA'SIRI.....	87
Alimov Umid Xamid o'g'li, Rustamov Maqsud Suvonqulovich	
RAQOBATLASHMAGAN BOZOR SHAROITIDA NARX BELGILASH TAMOYILLARI.....	92
G'aniyev Fayzbek Abduxamid o'g'li, Jumanazarov Og'abek Ahmadjon o'g'li, Shukurov Tahirjon Izzatullo o'g'li	
DEVELOPMENT OF LEGAL REGULATION OF ARTIFICIAL INTELLIGENCE	104
Akhrorova Munavvar Farkhod kizi, Abdalimov Orzubek Tuychibek o'g'li, Samiyev Damir Ahmad o'g'li, Rakhmonov Umrzoq Otaboy o'g'li	



KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SUBYEKTLARINI MOLIYAVIY QO'LLAB-QUVVATLASHDA BANK KREDITLARINING AHAMIYATI.....	112
Ubaydulloyeva Rayhona Fahriddin qizi, F.U.Umarov	
O'ZBEKISTONDA TURIZM XIZMATLAR SIFATINI OSHIRISHDA RAQAMLI PLATFORMALARDAN FOYDALANISHNING XORIJ TAJRIBASINI QO'LLASH IMKONIYATLARI.....	119
Raxmonova Sabina Navro'z qizi, Nazar Nazarov G'ulomovich	
TARMOQ TUZILMASINI SHAKLLANTIRISHDA XIZMATLAR SOHASINING AHAMIYATI	124
Samadova Solik qizi, Normurodov Husan	
TIJORAT BANKLARINING RAQAMLI XIZMATLARIDA SUN'IY INTELLEKT TEXNOLOGIYALARINING QO'LLANILISHI VA UNING IQTISODIY SAMARADORLIGINI OSHIRISH YO'LLARI	130
Tillayev Xurshidjon Sulaymon o'g'li, Karimov Umrbek Javlonbek o'g'li	
ISLOM MOLIYASINI O'ZBEKISTONDA RIVOJLANISHI.....	137
Qobilova Nodira Qayumjon qizi, Normurodov X.E.	
XALQARO VA MILLIY BUXGALTERIYADA NOMODDIY AKTIVLARNI HISOBGA OLIH, BAHOLASHNING O'ZIGA XOS JIHATLARI VA RIVOJLANISH TENDENSIYALARI	141
Axmetova Nasiba Axmetovna, Mavlanov Normo'min Normamatovich	
URBANIZATSIYA SHAROITIDA TRANSPORT MARKETINGINING RIVOJLANISH ISTIQBOLLARI.....	147
Iskandarov Qudrat Shuxratovich, Ataniyazova Zarina Niyetbay qizi	
IQTISODIY ATAMALARINING O'ZBEK TILIDA SHAKLLANISHI VA RIVOJLANISHI.....	154
Yuldasheva Dilnoza Bekmurodovna, Salamova Oliya	
O'ZBEKISTONDA YASHIRIN IQTISODIYOTNING HAJMI, OMILLARI VA UNI KAMAYTIRISH YO'LLARI.....	158
Tohirova Gulnoza Zokirovna, Tillayev Xurshidjon Sulaymon o'g'li	
RAQAMLI BANK TIZIMLARI VA MOLIYAVIY TEXNOLOGIYALAR (FINTECH)NING AN'ANAVIY BANKLARGA TA'SIRI.....	164
Shermuxeimedov Bexzodjon Usmonovich, Qosimova Fazilat Sherzod qizi, Abdumalikova Busalima Abduvali qizi	
SUN'IY INTELLEKTNING AXBOROT BOZORIGA TA'SIRI: MAHSULOT VA MEHNAT BOZORIDAGI O'ZGARISHLAR.....	170
Mo'ydinjonova Durdonaxon Ilhomjon qizi, Ismanov Ibrohim Nabiyeovich	
ICHKI AUDIT TIZIMINI RIVOJLANTIRISHDA XALQARO STANDARTLAR VA ILG'OR XORIJIY TAJRIBA.....	175
Axmedov Xasan Ruzibayevich, Ruzibayeva Karima Shavkat qizi, Abdumalikova Busalima Abduvali qizi	
SARATON KASALLIGIDA PSIXOLOGIK REABILITATSIYA: "5 OLAM" MODELINI KENGAYTIRISH VA AMALIY QO'LLASH	182
Salayeva Laylo Shavkatovna, Toshtemirov Doston Tohirjon o'g'li	
THE CHALLENGES OF MANAGING CROSS-FUNCTIONAL TEAMS IN PHARMACEUTICAL PROJECTS	187
Murodova Feruzakhon Talatovna	
GREEN ECONOMY AND GREEN INVESTMENT: SUSTAINABLE AS A MAIN FACTOR OF ECONOMIC GROWTH.....	194
Tursinov A.J., Jalgasbaeva J.A., Axmetova U.M.	



GREEN ECONOMY AND GREEN INVESTMENT: SUSTAINABLE AS A MAIN FACTOR OF ECONOMIC GROWTH

Tursinov A.J.

Assistant, Nukus State Technical University

Jalgasbaeva J.A.

Student, Nukus State Technical University

Axmetova U.M.

Student, Nukus State Technical University

Abstract: The article examines ways to achieve economic growth without harming the environment through the effective use of the green economy and environmental investments. It also highlights the essence of the green economy model, its main directions, its role in ensuring sustainable economic growth, and the effectiveness of environmental investment implementation.

Key words: sustainable development, environment, ecological sustainability, environmental problems, green economy, eco-innovation, eco-investment, renewable energy, green jobs, environmental technologies.

Annotatsiya: Maqolada yashil iqtisodiyot va ekologik investitsiyalardan samarali foydalanish orqali atrof-muhitga zarar yetkazmasdan iqtisodiy o'sishga erishish yo'llari ko'rib chiqiladi. Shuningdek, unda yashil iqtisodiyot modelining mohiyati, uning asosiy yo'nalishlari, barqaror iqtisodiy o'sishni ta'minlashdagi roli va ekologik investitsiyalarni amalga oshirish samaradorligi ta'kidlangan.

Kalit so'zlar: barqaror rivojlanish, atrof-muhit, ekologik barqarorlik, ekologik muammolar, yashil iqtisodiyot, eko-innovatsiya, eko-investitsiya, qayta tiklanadigan energiya, yashil ish o'rinlari, ekologik texnologiyalar.

Аннотация: В статье рассматриваются пути достижения экономического роста без вреда для окружающей среды посредством эффективного использования «зеленой экономики» и экологических инвестиций. Также освещается сущность модели «зеленой экономики», ее основные направления, роль в обеспечении устойчивого экономического роста и эффективность реализации экологических инвестиций.

Ключевые слова: устойчивое развитие, окружающая среда, экологическая устойчивость, экологические проблемы, «зеленая экономика», эko-инновации, эko-инвестиции, возобновляемая энергия, «зеленые» рабочие места, экологические технологии.

INTRODUCTION

Ensuring environmental safety and sustainable development in today's globalization process has become one of the main tasks of the world community. In particular, the Social Development Strategy of the Republic of Uzbekistan until 2030 defines among its priority areas the combination of economic growth and environmental protection. Accordingly, economic, social, and environmental aspects of sustainable development require systematic coordination in an interrelated manner. Ensuring balance among these factors is one of the main tasks of modern economic policy.

Especially, the environmental impact of economic activity—emissions into the atmosphere, waste generation, pollution of water and soil resources, and excessive use of natural resources—increases the risk of a global environmental crisis. Under these conditions, the transition to a “green” model of economic development is of great importance.

The “green economy” is not only about environmental protection, but also a systematic approach that ensures harmony between nature and society through resource efficiency, long-term economic growth, social welfare, and the implementation of innovative technologies.



- Forecasting: Scientifically grounded forecasts about socio-economic changes expected as a result of the implementation of the “green” system have been developed [8].

The green economy is a system that ensures economic growth under conditions of environmental protection, where financial instruments and mechanisms include:

- Green bonds: Financial instruments aimed at financing renewable energy, energy efficiency, and waste processing systems [6].
- Environmental credit: Preferential loans allocated for production processes that cause minimal harm to the environment.
- Insurance system improvement: A financial protection system against risks such as climate change, water resource shortages, or natural disasters.
- Environmental investment: Capital investments focused on “green” technologies, zero-waste production, and carbon emission reduction systems.

Such a system is expected to contribute to the sustainable growth of Uzbekistan’s national economy, poverty reduction, and strengthening environmental safety. According to estimated economic indicators based on the 2023 reform plan, Uzbekistan is expected to join the list of upper-middle-income countries by 2030.

The social, economic, and environmental benefits of the “green economy” model include:

1. Reducing environmental pollution: Decreasing carbon emissions and improving air and water quality.
2. Improving resource efficiency: Increasing economic efficiency through the effective use of energy and raw materials.
3. Increasing employment: Creating “green” jobs through ecological tourism, waste processing, recycling, and renewable energy systems.
4. Increasing competitiveness: Enhancing the international competitiveness of national products through the use of “green” technologies.
5. Acceleration of innovation: Expanding opportunities for the effective use of scientific and technological achievements in ecological systems.

However, the transition to a “green economy” also requires the harmonious development of economic, social, and institutional systems. In particular, it is necessary to establish social protection measures for territories and population groups that may be affected, as well as a system of vocational retraining [9].

Overall, Uzbekistan’s strategy for transitioning to a “green economy” is an important direction aimed at sustainable growth, environmental safety, and improving competitiveness in the global market.

ANALYSIS AND RESULTS

In today’s conditions, the concept of a “green economy” encompasses economic, social, and environmental dimensions and is promoted as an important direction for ensuring environmental sustainability. Its primary goal is the efficient use of resources, environmental protection, and achieving sustainable economic growth based on increasing social welfare [1].

At the same time, the “green economy” not only transforms the economic system but also creates opportunities for reshaping society as a whole. The state, the private sector, and the financial system must organize their activities based on environmental criteria; as a result, economic stability increases, social justice is ensured, and environmental conditions improve [4].

In recent years, the global community has shown growing interest in ecology, and the need to harmonize economic and environmental objectives is increasing. Developed countries are actively investing in the transition to a “green economy”, increasing energy efficiency, and introducing technologies for waste processing and resource regeneration [6]. Under these conditions, eco-innovation systems require deeper implementation and are emerging as a key factor in ensuring sustainable economic growth, environmental protection, and improved social welfare.

Eco-innovation refers to advanced developments that improve economic efficiency while simultaneously protecting the environment. The main directions include reducing energy consumption, establishing waste recycling systems, and ensuring efficient use of water resources. Therefore, many countries are reforming their tax systems, credit conditions, and subsidy allocation mechanisms based on environmental criteria.

The role of the state in this process is crucial, as it must create systemic conditions that support clean technologies and sustainable production. Specifically:

- Tax incentives: Temporary exemption from income or excise taxes for enterprises implementing environmentally friendly technologies.
- Facilitation of loan terms: Provision of low-interest loans or long-term repayment conditions by state banks or financial institutions.



• State investments: Increased investments in renewable energy, waste processing systems, and ecological transport infrastructure.

However, rather than direct financial assistance, it is more effective for the state to create conditions that encourage the private sector to adopt environmental criteria. For example:

- Commercial banks should take environmental risks into account when issuing loans.
- Insurance systems should develop mechanisms for identifying and covering environmental risks.

The creation of such a system does not increase state expenditures; on the contrary, it enables the formation of an environmentally friendly production system based on market mechanisms.

Directing environmental investments toward sustainable economic growth has a positive impact on regional employment and resource efficiency. The main directions and types of environmental investments, along with expected performance indicators, are presented in the table below (Table 1).

Table 1. Environmental investment efficiency indicators¹

Direction	Type of investment	Performance indicator
Solar energy	Solar panels	20–40% of electricity saving
Wind power	Wind generators	30–50% of carbon emissions contraction
Processing system	Waste recycling	Raw material consumption 15-30% decrease
Environmentally friendly transport	Electric, hybrid, or hydrogen vehicles	25-45% of fuel consumption contraction
Water-efficient exploitation	Drip irrigation systems	Up to 30% of water consumption contraction
Energy efficiency	Energy-efficient equipment introduction	10-20% of energy use contraction

Such investment directions not only protect the environment but also improve economic efficiency, create new jobs in the regions, and enhance the competitiveness of the national economy.

The transition to a green economy strengthens social stability, reduces unemployment, and improves the living conditions of the population.

World experience shows that the “green” economy increases economic growth rates and provides opportunities for increasing national income.

• In rural areas, it generates thousands of new jobs in sectors such as processing, tourism, energy, agriculture, and waste management.

• It significantly reduces the risks associated with climate change, resource scarcity, and environmental crises.

Furthermore, the “green economy” ensures social justice through sustainability, inclusiveness, and fair resource allocation. This process is of strategic importance for Uzbekistan, as it contributes to environmental protection, increases economic efficiency, and improves the quality of life of the population.

In conclusion, it should be noted that the “green economy” is not merely an economic system; rather, it is a comprehensive framework that ensures sustainable development, environmental safety, and social welfare.

The implementation of this system in Uzbekistan supports development through efficient use of natural resources, increased energy efficiency, waste recycling, environmentally friendly technologies, and investments across various sectors of the economy. A systemic state approach, active participation of the private sector, and growing public environmental awareness serve as key factors in this process.

CONCLUSION AND SUGGESTIONS

A green economy is a modern economic model based on the principles of sustainability, efficient resource use, and environmental protection, aimed at preserving natural systems for future generations. In the context of modern globalization, this direction is becoming one of the key factors of sustainable development.

The Republic of Uzbekistan is also implementing systemic reforms in this direction. In particular, state strategies developed on the basis of the “Green Economy” concept are yielding positive results in increasing energy efficiency, introducing renewable energy sources, promoting waste recycling, and transitioning to environmentally friendly technologies.

¹ Prepared by the author based on statistical data.



The transition to a green economy improves the competitiveness of Uzbekistan's economy, enhances the health and living standards of the population, and provides opportunities to address resource scarcity and climate change challenges. At the same time, maintaining a balance between economic growth, social welfare, and environmental sustainability is a key requirement.

Based on these circumstances, the following scientifically grounded conclusions and proposals have been developed:

1. Improving the regulatory framework: The legislative framework of the green economy must be aligned with international standards. In particular, environmental taxation, "green loans," environmental certification, and carbon footprint monitoring systems should be implemented [1].

2. Expanding financial incentives: It is important to establish systems for providing tax incentives, subsidies, and grants to enterprises investing in renewable energy sources. The development of "green bonds" enables enterprises to focus on environmentally friendly projects [6].

3. Improving education and personnel training systems: Higher and secondary specialized educational institutions should introduce special curricula for training qualified personnel in the field of the green economy. Support for scientific research and innovation is essential for building a strong human resource base [7].

4. Implementing a green approach in regional development: Each region or district should develop its own environmental and economic strategy. For example, water-saving technologies in water-scarce regions, solar energy in desert areas, and wind energy in mountainous regions should be expanded.

5. Increasing public awareness and engagement: Promoting environmental culture among the population and entrepreneurs and encouraging a green lifestyle is essential. The media, social networks, environmental festivals, and educational campaigns play an important role in this process.

6. Strengthening monitoring and analysis systems: A system for tracking key indicators such as environmental efficiency, resource utilization, emissions, and carbon footprint should be established. This system enhances the ability to monitor sustainability in real time.

7. Expanding international cooperation: Cooperation with organizations such as the UN, UNDP, UNEP, and OSCE in attracting environmental programs and grants will strengthen Uzbekistan's environmental sustainability and support investment in green technologies [4].

In conclusion, the green economy not only ensures environmental sustainability but also serves as a new source of economic growth. This approach reflects Uzbekistan's key opportunities for sustainable development.

The political will of the state, institutional capacity, the business sector, and civic engagement all play an important role in this process.

The transition to a green economy is not merely about changing the economic system; rather, it is a set of systemic reforms aimed at building a sustainable, just, and secure future. To fully realize this process, cooperation among the economy, ecology, and society must be further strengthened.

List of used literature

1. Resolution of the President of the Republic of Uzbekistan, dated October 4, 2019, No. PP-4477, "On Approving the Strategy for the Transition to a Green Economy of the Republic of Uzbekistan for the Period 2019-2030." <https://lex.uz/docs/4539502>
2. State Committee of the Republic of Uzbekistan for Ecology and Environmental Protection. Official reports of the Committee.
3. World Bank (2024). Green Finance and Sustainable Development.
4. United Nations Environment Programme (UNEP) (2024). The Role of Green Investments in Economic Growth.
5. OECD (2023). Green Finance and Investment.
6. Nikolaev, A. (2020). Environmental Investments and Their Impact on the Economy.
7. Ganiev, B. A. (2018). Green Economy and Sustainable Development. Tashkent: "Ilm-fan" Publishing House.
8. Khasanov, M. T. (2020). Environmental Protection and Ecology Economics. Tashkent: National University of Uzbekistan Publishing House.
9. Rustamov, S. Kh. (2019). The Economy of Innovation and Green Technologies. Tashkent: "Fan va texnologiya" Journal, No. 4.
10. United Nations Environment Programme (UNEP) (2011). Towards a Green Economy: Pathways to Sustainable Development and Poverty Eradication. Nairobi: UNEP.
11. Stern, N. (2007). The Economics of Climate Change: The Stern Review. Cambridge University Press.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

3-Maxsus son. Bakalavr talabalarining maqolalari to'plami

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

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.
Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: @iqtisodiyot_77

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, @iqtisodiyot_77 telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

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

Litsenziya raqami: №046523. PNFL: 30407832680027

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



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