



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

№8



ISSN: 2992-8982

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

2025



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Elektron nashr. 573 sahifa.

E'lon qilishga 2025-yil 1-avgustda ruxsat etildi.

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

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



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

- Salimov Okil Umrzokovich**, Academician of the Academy of Sciences of Uzbekistan
Abdurakhmanov Kalandar Khodjavevich, 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
Abdurakhmanova Gulnora Kalandarovna, Doctor of Economic Sciences (DSc), Professor
Kalonov Mukhiddin Bakhridinovich, Doctor of Economic Sciences (DSc), Professor
Siddikova Sadokat Gafforovna, Doctor of Philosophy (PhD) in Pedagogical Sciences
Khudoykulov Sadirdin Karimovich, Doctor of Economic Sciences (DSc), Professor
Makhmudov Nosir, Doctor of Economic Sciences (DSc), Professor
Yuldashev Mutallib Ibragimovich, Doctor of Economic Sciences (DSc), Professor
Samadov Askarjon Nishonovich, Candidate of Economic Sciences, Professor
Slizovskiy Dmitriy Yegorovich, Doctor of Technical Sciences (DSc), Professor
Mustafakulov Sherzod Igamberdiyevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Ikrom Akramovich, Doctor of Economic Sciences (DSc), Professor
Eshtayev Alisher Abduganiyevich, Doctor of Economic Sciences (DSc), Professor
Khajiyev Bakhtiyor Dushaboyevich, Doctor of Economic Sciences (DSc), Professor
Khakimov Nazar Khakimovich, Doctor of Philosophy (DSc), Professor
Musayeva Shoira Azimovna, Doctor of Philosophy (PhD) in Economic Sciences, Professor
Ali Konak, Doctor of Economic Sciences (DSc), Professor (Turkey)
Cham Tat Huei, Doctor of Philosophy (PhD), Professor (Malaysia)
Foziljonov Ibrokhimjon Sotvoldikhoja ugli, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Utayev Uktam Choriyevich, Deputy Head of Department, Prosecutor General's Office of Uzbekistan
Ochilov Farkhod, Head of DCEC, Prosecutor General's Office of Uzbekistan
Buzrukkhonov Sarvarkhon Munavvarkhonovich, Candidate of Economic Sciences, Associate Professor
Akhmedov Javokhir Jamolovich, Doctor of Philosophy (PhD) in Economic Sciences
Tokhirov Jaloliddin Ochil ugli, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer
Bobobekov Ergash Abdumalikovich, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor
Judi Smetana, Candidate of Pedagogical Sciences, Associate Professor (USA)
Chrissy Lewis, Candidate of Pedagogical Sciences, Associate Professor (USA)
Glazova Marina 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.

Ekspertlar kengashi:

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

Board of Experts:

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

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

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

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

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

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



MUNDARIJA

Smart-logistika texnologiyalarini joriy etish orqali oziq-ovqat mahsulotlarini yetkazib berish tizimini optimallashtirish (Toshkent viloyati misolida).....	14
Mavlanov Sobirjon Pardabayevich	
Tijorat banklarida korporativ boshqaruvning xalqaro tamoyillari asosida boshqaruv sifatini oshirish	20
Sattarov Umirzoq	
Современные банковские продукты	24
Хужамуратов Аббос Мардонович	
Amerika qo'shma shtatlarining ijtimoiy himoya tizimi.....	29
Abdullayeva Sayora Aleksandrovna	
Совершенствование рынка услуг высшего образования как фактор повышения занятости населения в условиях цифровой экономики.....	33
Ибрагимов Тимур Ибодуллаевич, Асланова Дилбар Хасановна	
Iqtisodiy fanlarni o'qitishda interaktiv metodlarning qo'llanilishi va ularning samaradorligi.....	39
Kabulov Baxram Kuzibaevich	
Korxonalarda raqobat razvedkasi tizimlarini rivojlantirishda innovatsion raqamli texnologiyalarining o'rni.....	45
Tursunxo'jayev Sardor Jamoliddin o'g'li	
O'zbekiston banklarida sun'iy intellekt foydalanish samaradorligini oshirish.....	51
Kamolov Sardorbek Davlatjon o'g'li	
Agrar korxonalar xo'jalik faoliyatida risklarni boshqarish bo'yicha samarali boshqaruv qarorlarini qabul qilishning metodologik asoslari.....	59
Baymirzaev Dilmurod Nematovich	
Основные направления инвестиционной политики Узбекистана в соответствии со стратегией-2030	66
Исомов Б. С.	
Tashish va saqlash xizmatlarini ko'rsatuvchi korxonalarda raqamli texnologiyalardan foydalanish holati.....	70
Rajabov Orzujon Mamasoliyevich	
Ijtimoiy infratuzilmani modernizatsiya qilishda DXSHning o'rni: madaniyat va sport sohasida imkoniyatlar	78
Baykalonov Jalil G'aybulloyevich	
Анализ состояния и перспективы развития активного и спортивного туризма в Узбекистане.....	93
Бойко Фарида Чингисовна, Ивонина Наталья Викторовна	
Переоценка и фальсификация стоимости имущества: международные практики, риски и пути решения.....	99
Мансурова Сайёра Бахтияровна	
Hudud sanoati tarkibiy o'zgarishlarini prognozlash usuli.....	106
Djumayev Farrux Toshmuratovich	
Углеродный след и декарбонизация промышленности Узбекистана: роль возобновляемой энергетики и международный опыт	111
Авезова Нилуфар Раббанакуювна, Ощепкова Эльвира Ахтемовна, С.М. Махмудов, А.А. Холиков, Авезова Нилуфар Раббанакуювна	
The process of developing startups based on management principles	119
Ilxamov Azizbek Yodgor o'g'li	
The impact of economic policy on non-performing loans: the case of Uzbekistan.....	126
Jalalov Mashkhurbek Gaybullo ugli	
Основные направления инвестиционной политики Узбекистана в соответствии со стратегией-2030	134
Исомов Б. С.	



Ko'p kvartirali uylarni boshqaruv organlari tomonidan aholiga sifatli xizmat ko'rsatishni qo'llab quvvatlashni takomillashtirish	138
Umarov Begzodbek Jaloldinovich	
O'zbekistonda iqtisodiyotni innovatsion rivojlantirishning institutsional asoslari.....	143
Fayzullayev Jonibek Negmatullayevich	
Davlat - xususiy sheriklik loyihalarning samaradorligini oshirish.....	150
Tursunov Imomnazar Egamberdiyevich, Hamroyev G'ayratjon Sultonovich	
O'zbekiston sug'urta bozorida hayot sug'urtasi xizmatlarining rivojlanish tendensiyalari va istiqbollari.....	155
Bazarov Zakir Xonqulovich	
Tijorat banklari likvidligini tartibga solish yo'llari.....	160
Tursunpo'latov Sohibnazar Kasimjon o'g'li, Nomozova Mohinur Maxmud qizi	
Atrof-muhit ifloslanishini kamaytirishda yashil moliya vositalarining roli: xalqaro tajriba va O'zbekiston imkoniyatlari	163
Yuldasheva Madina Tohir Qizi	
Geofazoviy ma'lumotlar asosida hududlarning farovonlik darajasini aniqlash	173
Toymasov Zufarjon Zokir o'g'li	
Методы и критерии оценки эффективности конкурентоспособности предприятия	179
Кучаров Абдор Сабиржанович, Бобожонов Азиз Бабаханович, Алижанова Камила Тохир кизи	
Korxonalarda innovatsion jarayonlarni boshqarishning tashkiliy-iqtisodiy mexanizmini takomillashtirish.....	187
Narbayeva Dilnoza Darvishaliyevna	
Development of entrepreneurship in Uzbekistan: management strategies in the context of economic reforms.....	192
Ibragimova Saida Ilkhomovna	
Aloqa korxonalarini xizmat faoliyatida diversifikatsiya qilishning ilmiy baholash usullari va ulardan foydalanish.....	197
Tursunova Mastura Taxirovna	
Developing effective marketing strategies for tourism development in Uzbekistan	204
Fayzullayev Nodirbek Baxtiyor o'g'li	
Yakka tartibdagi tadbirkorlarni soliqqa tortish mexanizmlarini takomillashtirish masalalari.....	208
Yuldashev Yashnarjon Xolmirzayevich	
Yoshlar sanoat va tadbirkorlik zonalarida investitsiya loyihalarini bank kreditlari orqali moliyalashtirish.....	212
Jamalova Dilnoza Egamberdiyevna	
Цифровизации системы стратегического управления предприятий нефтегазовой отрасли Республики Узбекистан.....	217
Азимов Кабул	
Индекс устойчивости региона против бедности (poverty resilience index – pri): на примере бухарской области Республики Узбекистан (2024)	223
Мухамедова Мадинабону Мехридиновна	
Экономические аспекты внедрения цифровых технологий в полиграфии.....	230
Юсупхужаева Шахноза Музаффар кизи	
Mintaqalararo iqtisodiy hamkorlikni shakllantirish va barqaror rivojlantirishning ilmiy-nazariy asoslari.....	233
Sattorov R. A.	
Web3'da real vaqt ma'lumot sinxronizatsiyasi — tarmoqdagi kechikishlar va ularni kamaytirish texnologiyalari.....	240
Raimov Ulugbek Yorqinbek o'g'li	
Tijorat banklarining likvidligini tartibga solish amaliyotining dolzarb masalalari	246
Sayfutdinov Bobur Nodirovich	
Tijorat banklarining investitsion jozibadorligini oshirish yo'llari.....	255
Yuldoshev Otabek Jovli o'g'li	



Tijorat banklarining investitsion faolligini oshirish yo'llari.....	261
Ortiqov Sidiqjon Xolmurodovich	
Innovatsion yondashuvlar orqali davlat xaridlarida iqtisodiy samaradorlikni oshirish	266
Kurbonbekov Sardorbek Ravshanovich	
Hududlarda barqaror rivojlanish nazariyalarining sanoat korxonalari faoliyatiga ta'siri	270
Sadriddinov Baxtiyor Shamshiddin o'g'li	
Turizm platformalarining raqobatbardoshligini oshirishda zamonaviy kontent va raqamli marketing strategiyalarining integratsiyalashgan yondashuvi.....	277
Dadamirzayev Sarvarbek Ulug'bek o'g'li	
Bank xizmatlarida innovatsion texnologiyalarni kengaytirish yo'nalishlari.....	283
Almosova Shohista Jobirovna	
Модели организации казначейства в ведущих стран мира.....	288
Сагдиев Равшан Сайфуллаевич	
Paxta-to'qimachilik klasterlari faoliyatini nazariy jihatlar va rivojlantirish yo'llari.....	302
B.Sh.Shadmanov	
Qurilish sanoatini rivojlantirishda tabiiy resurslardan kompleks foydalanishning ahamiyati.....	307
Yuldasheva Mexrunisa Kasimjan qizi	
Yangi O'zbekistonning "Yashil" iqtisodiyoti: qiyosiy tahlilning asosiy tendentsiyalari	313
Ro'ziyeva Dilfuza Toshemirovna	
Oliy ta'limda raqamli texnologiyalarning muammolari va uni bartaraf etish yo'nalishlari.....	318
Abduraxmanova Malika Abdujaparovna	
Namangan viloyatining Farg'ona vodiysi qo'shni hududlari bilan iqtisodiy hamkorligining hozirgi holati va rivojlantiruvchi omillari	323
Sattarov R.A.	
Desentralizatsiyalangan ma'lumot almashish protokollari: IPFS, Filecoin va Arweave tahlili	328
Raimov Ulugbek Yorqinbek o'g'li	
Transport xizmatlari ko'rsatish biznes-jarayonlarini raqamli transformasiya talablari asosida takomillashtirish.....	333
Komilov Asror Akmalovich	
Empowering the Future: Assessing the Role of Automation, Internet of Things (IoT), and Demand Management in Enhancing Energy Efficiency of Smart Grids.....	338
Khakimjanova Surayyo Khabibullayevna	
Ta'lim jarayonida sun'iy intellektdan foydalanish tajribalari (xalqaro va mahalliy misollar)	345
Madaminov Shoxruxbek Ma'rufjon o'g'li	
Zamonaviy sharoitlarda uy-joy fondini boshqarishning moliyaviy mexanizmini takomillashtirish	352
Inoyatova Durdona Shoxaydarovna, Karimova Aziza A'zamiddin qizi	
Mijozlar tajribasini yaxshilashda raqamli integratsiya strategiyalari: "O'zbektelekom" AK tajribasi.....	358
Islamov Javlon Rasulovich	
Tijorat banklari orqali jinoiy yo'l bilan olingan daromadlarni legallashtirishga qarshi kurashish mexanizmlari.....	361
Rustamov Sunnatillo Rustamovich	
Yashil iqtisodiyot barqaror rivojlanish omili sifatida: Yevropa tajribasi.....	368
Turobjanov Murodjon Maxammadjanovich	
Ijtimoiy-iqtisodiy barqarorlikka erishishda kichik biznes va mahalla hamkorligi modellarini takomillashtirish	373
Murotov Nodir Xujamqulovich	
Xalqaro moliya institutlarining O'zbekiston bank sektori va iqtisodiyotiga ta'siri: YETTB faoliyati misolida tahlil.....	378
Alimov Azizbek Alievich	
Bankrotlik xavfini tahlil qilish modellari.....	386
Nasiriddinov Bahouddin Nuriddinovich	



Xizmat ko'rsatish korxonalarida sifat va samaradorlikni oshirishni takomillashtirish yo'llari.....	393
Burxonova Nargiza Mirshohid qizi	
Iqtisodiyotni modernizatsiyalash jarayonida bank tizimi islohotlari va ularni boshqarish strategiyalari.....	400
Hamroyev Xurshid Jalilovich	
“Temir yo'l transportida MHXSni joriy etishning ahamiyati va milliy standartlar bilan taqqoslama tahlili”	405
Babaxalov Norbo'ta Eshnazarovich	
Banking and financial services in the process of economic development digitalization and its advantages and security of the process	409
Nosirova Nargiza Jamoliddin qizi, Baxanurov Oqil Odil og'li	
Kichik biznesda moliyaviy barqarorlikni ta'minlashdagi asosiy muammolar va ularni bartaraf etish yo'llari.....	416
Abduvosit Omonboyev	
“Futurologiya va mintaqaviy iqtisodiy transformatsiya: Markaziy Osiyoda O'zbekistonning strategik senariylari”	421
Siddiqov Abdusalom Abdumalikovich	
Kichik biznes subyektlarini bank kreditlari orqali qo'llab-quvvatlashning rivojlangan xorijiy davlatlar tajribalari.....	425
Irgasheva Nigora Akbarovna	
Туристская мобильность стран персидского залива как устойчивый и перспективный источник въездного туризма в Узбекистан	434
Додиев Феруз, Голышева Елена Вячеславовна	
Turistik erkin iqtisodiy zonalarda investitsiya loyihalarini amalga oshirish: Imkoniyatlar, muammolar va istiqbollar	443
Xoliqov Dostonbek Rustam o'g'li	
Oliy ta'limda davlat-xususiy sheriklik: moliyalashtirish modelini modernizatsiya qilish yo'nalishlari.....	449
Bozorov Alisher O'zimurotovich	
Xalqaro raqamli intergatsiya, raqamlashtirish sharoitida tijorat banklari faoliyati tahlili	455
Turapov Bahromjon Alisher o'g'li	
To'g'ridan-to'g'ri xorijiy investitsiyalar – iqtisodiyot taraqqiyotining muhim omili.....	461
Mamatkulova Nodira Maxkamovna	
Davlat xaridlari ishtirokchilarining elektron-skoring tizimi.....	465
Mamasoliyev Abrorbek Abdug'ani o'g'li	
Qishloq xo'jalik korxonalarida melioratsiya xarajatlari xisobining muammolari va yechimlari.....	469
Baxriev Muxiddin Sherallievich	
O'zbek banklarining xarajatlar samaradorligini stoxastik chegara modelida baholash.....	481
Xannayev Sherzod	
Практические подходы к выявлению и оценке налоговых рисков на основе сегментации деятельности налогоплательщиков.....	490
Голубова Ольга Сергеевна, Элбаева Мукаддас Рашидовна	
Iqtisodiyot tarmoqlarida investitsiyalardan samarali foydalanishni tashkil etish chora-tadbirlari va investitsiyalarni jalb qilish istiqbollari.....	496
No'monjonova Muazzam Maxbubjon qizi	
Empowering the future: The impact of automation, iot, and demand management on energy efficiency in smart grids.....	501
Khakimjanova Surayyo Khabibullayevna	
Institutsional o'zgarishlar sharoitida aholi daromadlari tarkibining oshishi va daromadlar tengsizligini kamaytirishning istiqbolli yo'nalishlari.....	508
Ergasheva Nafisa Baxridinovna	
Международные индексы, определяющие цифровое развитие страны	513
Тальятова Диёра Боходир кизи	



Sog'liqni saqlash sohasida davlat-xususiy sheriklik instituti orqali investitsiya loiyhalarini moliyalashtirishda moliyaviy-iqtisodiy samaradorligini baholash metodologiyasi	517
Karabayev Sanjar Abdusamatovich	
Управление качеством в технологических стартапах: Баланс между скоростью и надежностью	527
Хамидуллина Гульнора Рафкатовна, Раджабов Темур Рустамович, Носиров Илхом Аббосович	
Namangan viloyatida iqtisodiy integratsiyani jarayonida eksport va import operatsiyalarining tahlili	535
Adashev Azimjon O'rinboyevich	
Korxonalarda kadrlar tayyorlash ijrosidagi mavjud muammolar va kadrlar siyosatining takomillashtirib borish xususiyatlari	541
Mamatqulov Rustam Muxammadkarimovich	
Yashirin iqtisodiyot tushunchasi, turlari va shakllanish omillari hamda uning iqtisodiyotga ta'siri.....	546
Malikov Abdulaziz Toxirjon o'g'li, S.A. Zakirova	
Pul oqimlarini boshqarishning xorijiy davlatlar tajribalari va ularni O'zbekistonda qo'llash imkoniyatlari.....	553
Foziljonov Ibroximjon Sotvoldixo'ja o'g'li	
The purpose of assessing a person's entrepreneurial capacity is to classify their quality characteristics	562
Mansur Matkarimov, Qaxramon Madraximov, Sherjon Sherjonov, Jahongirbek Nurjonov	
Challenges in enhancing the efficient use of economic resources in agriculture within an innovative economy framework.....	568
Nodira Abdullayevna Eshquvattova	



CHALLENGES IN ENHANCING THE EFFICIENT USE OF ECONOMIC RESOURCES IN AGRICULTURE WITHIN AN INNOVATIVE ECONOMY FRAMEWORK

Nodira Abdullayevna Eshquvattova

1st-stage doctoral student at the Samarkand Institute of Economics and Service.

eshquvattovanodira1@gmail.com

Abstract: This article analyzes the issues of the state support system for the use of economic resources in agriculture in the context of an innovative economy and provides scientific recommendations for increasing their efficiency.

Key words: Innovative economy, agriculture, financial support, government subsidies, economic development, lending, strategic decisions.

Annotatsiya: Maqolada innovatsion iqtisodiyot sharoitida qishloq xo'jaligida iqtisodiy resurslardan foydalanishni davlat tomonidan qo'llab-quvvatlash tizimi masalalari tahlil qilingan va ularning samaradorligini oshirish bo'yicha ilmiy tavsiyalar berilgan.

Kalit so'zlar: Innovatsion iqtisodiyot, qishloq xo'jaligi, moliyaviy qo'llab-quvvatlash, davlat subsidiyalari, iqtisodiy rivojlanish, kreditlash, strategik qarorlar.

Аннотация: В статье анализируются вопросы системы государственной поддержки использования экономических ресурсов в сельском хозяйстве в условиях инновационной экономики и даются научные рекомендации по повышению их эффективности.

Ключевые слова: Инновационная экономика, сельское хозяйство, финансовая поддержка, государственные субсидии, экономическое развитие, кредитование, стратегические решения.

INTRODUCTION

In the current conditions of an innovative economy, improving the system of state financial support for agriculture is of critical importance. Agriculture is a strategic sector of the national economy, playing a key role in ensuring the population's food supply, increasing export potential, and creating new jobs.

According to Presidential Decree No. PF-158 of September 11, 2023, issued by President Shavkat Miromonovich Mirziyoyev, it was determined to attract a total of 15 billion USD of investments into the agricultural sector, ensure that the share of processed agricultural products exceeds 25 percent, guarantee high economic growth rates based on the principles of the "green economy," improve the environmental situation, widely introduce standards for the efficient use of water and other natural resources, and further improve a people-oriented management system.

Based on the above objectives, opportunities arise for the systematic implementation of the following tasks:

- Increase the export volume of fruit and vegetable products to at least USD 2.5 billion;
- Multiply and deliver to fruit and grape growers 12 million certified seedlings using the "in-vitro" method;
- Expand the scale of intensive vegetable cultivation to 31 thousand hectares;
- Ensure an average yield of 350–450 centners per hectare of vegetables through the use of modern technologies.



The introduction of innovative technologies, the efficient use of funds, and ensuring economic stability have been identified as key tasks for improving the efficiency of state financial support processes in agriculture. This process is considered one of the main factors in ensuring the long-term economic development of rural areas.

Financial stability contributes to the sustainable development of agriculture by ensuring the rational use of funds allocated by the state. The introduction of innovative technologies plays an important role in increasing the efficiency of the agricultural financial support system. Through modern technologies, it is possible to manage subsidies, strengthen financial monitoring, and create favorable conditions for farms. In addition, digital platforms make it possible to increase the transparency of financial operations, automate the process of obtaining loans, and make service delivery more convenient. These processes not only improve the financial support system but also create wide opportunities for agricultural entities.

Research results show that to improve the financial support system for agriculture, it is necessary to increase the efficiency of managing public funds, introduce innovative technologies, and further diversify financial programs for the agrarian sector. By optimizing financial management, the state can make rational use of funds to meet the needs of agriculture and successfully implement economic projects. The promotion of innovative technologies ensures fast and high-quality financial services for farmers and agribusiness enterprises.

The methods used in supporting agriculture are diverse and are based on economic analysis, the assessment of financial indicators, and the creation of favorable conditions for farms. Special programs and financial mechanisms developed by the state play an important role in the effective development of agriculture. These methods serve to strengthen cooperation between the state and agricultural entities and to ensure the socio-economic stability of rural areas.

LITERATURE REVIEW ON THE TOPIC

The issue of efficient utilization of economic resources in agriculture and enhancing the competitiveness of the sector through innovative approaches has been the focus of numerous scholars' research.

Xolmurodov O. – Conducted research on the efficiency of land and water resource use in Uzbekistan's agriculture. He emphasizes the importance of introducing innovative technologies to increase productivity and ensure resource savings¹.

To'xtayev B. – Studied ways to improve the economic efficiency of agricultural enterprises, highlighting the importance of targeted investment allocation and effective resource provision².

Karimov A.A. – In his research, he substantiated that the introduction of innovative technologies in agriculture leads to increased labor productivity and economic efficiency³.

World Bank and FAO (Food and Agriculture Organization of the United Nations) – Recommended improving resource efficiency in agriculture in Uzbekistan and other developing countries through water-saving technologies, digital monitoring systems, and the transition of farms to innovative approaches⁴.

Yusupov B. and others – Addressed issues of economic efficiency in land use, improving mechanisms for redistribution, and leasing of land resources⁵.

RESEARCH METHODOLOGY

This article employs systematic analysis, grouping, induction and deduction, statistical and comparative analysis, as well as abstract-logical approaches.

ANALYSIS AND RESULTS

In agricultural development, the efficient allocation of state funds plays a crucial role. By improving credit mechanisms, rationally distributing subsidies, and meeting the financial needs of farms, the state contributes to enhancing the efficiency of the agricultural sector. Additionally, state-provided financial data and monitoring systems enable the analysis of the current state of the agrarian sector and the development of strategic approaches and recommendations.

1 Xolmurodov O. O'zbekiston qishloq xo'jaligida yer va suv resurslaridan foydalanish samaradorligini oshirish yo'llari // Ilmiy-amaliy konferensiya materiallari. – Toshkent, 2020. – B. 45–49.

2 To'xtayev B. Qishloq xo'jaligi korxonalarining iqtisodiy samaradorligini oshirishda investitsiyalarning roli // Agrar iqtisodiyot jurnali. – 2021. – №2. – B. 23–28

3 Karimov A.A. Qishloq xo'jaligida innovatsion texnologiyalarni joriy etishning iqtisodiy samaradorligi // Innovatsiyalar va iqtisodiyot. – 2022. – №4. – B. 36–40.

4 Jahon banki va FAO. Rivojlanayotgan mamlakatlarda qishloq xo'jaligida resurslardan foydalanish samaradorligini oshirish bo'yicha tavsiyalar. – BMT Qishloq xo'jaligi va oziq-ovqat tashkiloti nashri. – Rim, 2021. – 78 b.

5 Yusupov B. va boshqalar. Yer resurslaridan foydalanish samaradorligini oshirish va ularni ijaraga berish mexanizmlarini takomillashtirish // Yer va suv resurslari iqtisodiyoti. – 2020. – №3. – B. 12–18.



These approaches are aimed at increasing the efficiency of the agricultural sector, creating new jobs, and ensuring the population's food supply. Through state financial support measures, promising directions are defined to enhance the economic potential of agriculture and promote sustainable development.

Innovative approaches play a crucial role in improving state financial support for agriculture. These approaches involve applying modern technologies to increase efficiency in the agrarian sector and ensure the rational use of financial resources. For example:

Implementation of digital technologies: Creating digital platforms for managing and monitoring subsidies ensures transparent and prompt services for agricultural entities. Moreover, digital technologies make it possible to obtain real-time data on the financial activities of farms.

Use of artificial intelligence and big data technologies: Applying AI algorithms to forecast crop profitability and efficiently allocate resources increases agricultural productivity.

Diversification of financial resources in agriculture

To make state financial support more effective, it is necessary to diversify financial resources. For this purpose:

Expansion of credit mechanisms: Providing preferential loans for farmers and agricultural enterprises is an effective form of financial support. Microfinance and small loan programs play a particularly important role in this process.

Public-private partnership projects: Collaborating with the private sector in implementing large agricultural projects broadens the sources of agricultural financing.

To ensure long-term stability in state financial support for agriculture, the following measures should be taken:

Strengthening legal guarantees: Improving legislation on subsidies and crediting processes by the state will enhance financial stability.

Enhancing statistical monitoring: Introducing real-time monitoring systems for financial programs implemented in agriculture ensures proper allocation of funds.

These approaches improve the efficiency of the agricultural financial support system and strengthen the agrarian sector's role in the economy. State measures to financially stimulate agriculture not only support the economic development of rural areas but also have a positive impact on improving the well-being of the population.

MAIN DIRECTIONS OF FINANCIAL SUPPORT OF AGRICULTURE

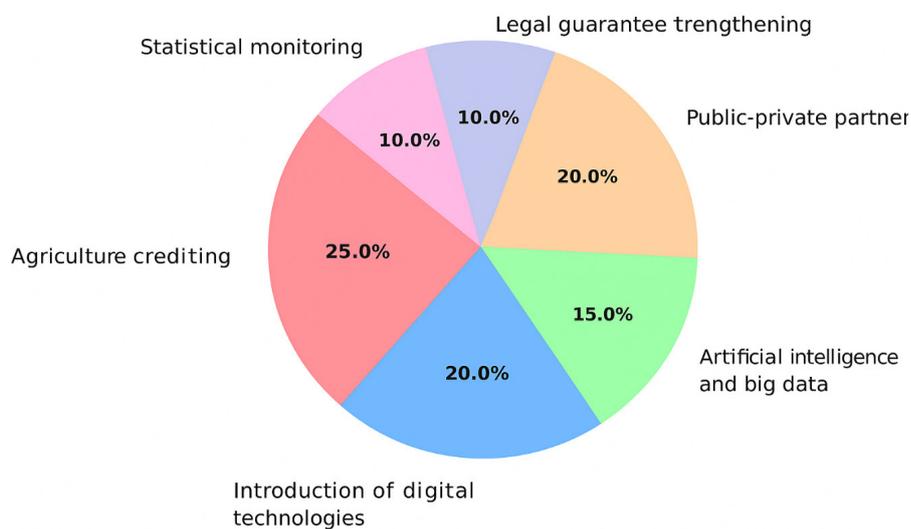


Figure 1. Main Directions of Financial Support for Agriculture

The diagram reflects the main directions of financial support for agriculture in percentage terms. It includes the following: agricultural lending, introduction of digital technologies, artificial intelligence and big data, public-private partnership, strengthening of legal guarantees, and statistical monitoring. The share of each direction in economic development is indicated.

In the context of an innovative economy, improving state financial support for agriculture requires a comprehensive approach. In this regard, the implementation of the following strategic directions is of great importance:



Diversification of financial resources. Alongside increasing the volume of funds allocated by the state to agriculture, it is necessary to expand opportunities for attracting grants and loans from international financial institutions. In addition, strengthening the agricultural financing mechanism can be achieved by engaging the private sector in investments. Special funds and public-private partnership programs serve as important tools in this regard.

Introduction of digital technologies. The widespread implementation of digital technologies in agriculture enables more efficient use of resources. For example, using drones to monitor crop yields, “smart irrigation systems,” and artificial intelligence-based data analysis technologies helps reduce costs and increase efficiency.

Considering regional characteristics. Agriculture differs according to regions’ natural resources, climate, and economic potential. Therefore, tailored financial programs should be developed for each region. For instance, in areas with limited water resources, subsidies can be allocated for the introduction of water-saving technologies.

Simplification and support of the credit system. It is necessary to strengthen financial support for small and medium-sized farmers by simplifying loan application processes and subsidizing interest rates. This will help ensure the financial stability of entrepreneurs working in agriculture.

Education and skills development. Enhancing the qualifications of farmers and other participants in the agricultural sector is of great importance for agricultural development. Special training programs, international experience exchange initiatives, and courses on the use of innovative technologies should be organized for this purpose.

Ensuring environmental sustainability. In order to ensure environmental sustainability in agriculture, it is important to introduce green technologies and develop infrastructure in compliance with environmental standards. This, on the one hand, helps protect the environment and, on the other, improves production efficiency.

These measures, implemented through a comprehensive approach, will increase the economic efficiency of agriculture, ensure food security, and contribute to the sustainable development of the national economy.

Under current conditions, it is necessary to implement a number of directions to improve the system of state financial support for agriculture. Expanding the provision of subsidies and grants by the state and introducing digital monitoring systems to ensure their targeted use are of great importance. In particular, directing these funds toward the purchase of innovative technologies will yield positive results for farms.

Cooperation with international financial institutions should be strengthened to increase the possibility of attracting long-term and concessional loans. Working with organizations such as the World Bank and the International Monetary Fund, as well as studying and implementing international experience, will help improve efficiency in agriculture. In addition, developing an insurance system against natural disasters and other risks in the agricultural sector is considered urgent. State-subsidized insurance mechanisms are recommended for farmers.

Developing export potential is also one of the important areas in agriculture. To bring local products to international markets, it is necessary to certify them and ensure compliance with international standards, as well as to encourage farms oriented toward export. Moreover, developing agricultural cooperatives is an important factor in the efficient use of resources and cost reduction.

Through the development of a green economy and ecological agriculture, it is necessary to support the production of environmentally friendly products, introduce green technologies, and encourage the use of renewable energy sources. In addition, improving the supply system and reducing farmers’ costs can be achieved by developing transportation, storage, and processing infrastructure in rural areas.

By expanding the scope of financial services, it is necessary to make them accessible and affordable for farmers, and to provide preferential loans to agriculture through commercial banks and state financial institutions. These directions will contribute to the sustainable development of agriculture, ensure food security, and strengthen the overall stability of the economy.

CONCLUSION AND RECOMMENDATIONS

In the context of an innovative economy, the development of agriculture and the improvement of its state financial support system contribute to the sustainable development of rural areas and the strengthening of the national economy. Expanding subsidies and grants, developing the insurance system, cooperating with international financial institutions, and introducing digital and green technologies will significantly increase economic efficiency. At the same time, enhancing export potential, establishing cooperatives, expanding processing infrastructure, and diversifying financial services will ensure the competitiveness of the agricultural sector.



Increasing the volume of subsidies and grants allocated by the state can be paired with special incentive schemes — for example, bonus subsidies for farms that meet certain productivity or sustainability benchmarks.

Long-term, low-interest financial resources from international organizations could be tied to technology transfer agreements, so farmers don't just get funds but also access to advanced farming equipment and expertise from partner countries.

Digital monitoring systems in agriculture could evolve into integrated “farm dashboards” that track soil health, water usage, crop growth, and even market price forecasts, giving farmers real-time decision-making tools while ensuring funds are spent as intended.

Expanding insurance services could be combined with parametric insurance — payouts triggered automatically by measurable events like drought or flood levels, speeding up compensation.

For export, developing a regional agro-export hub with cold storage, quality certification labs, and customs facilitation could position agricultural products more competitively abroad.

Together, these measures would not just ensure food security and economic stability, but could also transform the agricultural sector into a modern, tech-driven, globally integrated industry.

If you want, I can sketch a visual strategy map showing how each of these elements connects to create a stronger agricultural support ecosystem.

List of References

1. Decree of the President of the Republic of Uzbekistan No. PQ–5027 of March 23, 2021 “On Approval of the Strategy for the Development of Agriculture for 2020–2030.”
2. Ministry of Agriculture of the Republic of Uzbekistan. (2023). Annual Report on Agricultural Development. Tashkent.
3. World Bank. (2022). Agriculture Finance and Innovation for Sustainable Development. Washington, D.C.
4. FAO – Food and Agriculture Organization of the United Nations. (2021). Digital Agriculture: Transforming Agricultural Practices through Innovation. Rome.
5. OECD. (2020). Innovation, Productivity and Sustainability in Food and Agriculture. Paris: OECD Publishing.
6. Porter, M. E. (1990). The Competitive Advantage of Nations. New York: Free Press.
7. International Monetary Fund (IMF). (2023). Uzbekistan: Economic Outlook and Sectoral Development. Washington, D.C.
8. State Committee of the Republic of Uzbekistan on Statistics. (2023). Key Indicators in the Agricultural Sector. Tashkent.
9. UNDP – United Nations Development Programme. (2021). Green Economy and Sustainable Agriculture Strategies. New York.
10. Bekmurodov, A., & Kholmatov, I. (2022). Mechanisms of Financial Support for Agriculture in the Context of an Innovative Economy. Tashkent: Economics Publishing.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

2025. № 8

© 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.

EI.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>
