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MUNDARIJA

YASHIL TRANSPORT SIYOSATINING BARQAROR RIVOJLANISH VA TARMOQLARARO INTEGRATSIYADAGI O'RNI	21
Rahmonov Rasul Ne'matovich	
BANK AKTIVLARI VA PASSIVLARINI BOSHQARISHNI TAKOMILLASHTIRISH	34
Safarov Sanjar Ravshan o'g'li	
O'ZBEKISTONNING INVESTITSION JOZIBADORLIGINI OSHIRISH STRATEGIYALARI	38
Madraximova Irodaxon Sherzodbek qizi	
HUDUDIIY XIZMAT KO'RSATISH KORXONALARIDA MENEJMENT SAMARADORLIGINI OSHIRISHNING RAQAMLI TRANSFORMATSIYA MODELII	43
Maxmudova Nozimaxon Baxriddinxonovna	
DAVLATNING BUDJET SIYOSATINI TAKOMILLASHTIRISHNING DOLZARB MASALALARI	50
A.A. Ismailov	
DAVLAT-XUSUSIY SHERIKLIGINING MEXANIZMINI SAMARALI TASHKILLASHTIRISHDA MOLIYAVIIY MANBALARNI SHAKLLANTIRISHNI YO'NALISHLARI	56
Mansurov Mansur Alisherovich	
ANTIKRIZISLI BOSHQARUV TIZIMLARIDA RANGLI SIGNAL MEXANIZMLARINING FUNKSIYALARI	61
Aliqulov Aziz Haydarjonovich	
XODIMLARNI MOTIVATSIYALASHNING XALQARO MODELLARINI O'ZBEKISTON KORXONALARIDA QO'LLASH IMKONIYATLARI	66
Yormamatov Qodirjon Juraqulovich	
RAQAMLI IQTISODIYOT OMILLARI VA ULARNING QISHLOQ XO'JALIGI KORXONALARINING SAMARADORLIGIGA TA'SIRI	71
Yaxshiyev Shahzod Sherali o'g'li	
OLIY TA'LIM MUASSASALARI VA MEHNAT BOZORI INTEGRATSIYASI BO'YICHA XORIJIY TAJIRIBALARI	78
Haqqulov Fazliddin Faxriddinovich	
YASHIL IQTISODIYOTGA O'TISHDA RIVOJLANGAN VA RIVOJLANAYOTGAN DAVLATLAR TAJIRIBASI	84
Aripov Abdulaziz Sakijonovich	
YASHIL ENERGETIKA RIVOJLANISHINING IQTISODIY SAMARADORLIGINI EKONOMETRIK BAHOLASH	89
Bobokulova Muhabbat Muhammadiyeva	
ELEKTRON TO'LOVLAR VA POS TIZIMLARI — KICHIK BIZNESDA SAMARASI VA XAVFLARI	93
To'liqinov Dilshodxo'ja Olim o'g'li	
MINTAQADA RAQAMLI IQTISODIYOTNI BARQAROR RIVOJLANTIRISHNING ISTIQBOLLI YO'NALISHLARI	98
Yusubov In'omjon Ikram o'g'li	
SOLIQ SIYOSATINI RAQAMLI BOSHQARISH ORQALI BUDJET DAROMADLARINI BARQARORLASHTIRISH STRATEGIYASI	103
Xodjimatomov Xamidullo Mamirjonovich	
OZIQ-OVQAT TOVARLARI B2B BOZORINI RIVOJLANTIRISHDA ZAMONAVIIY MARKETING STRATEGIYALARIDAN FOYDALANISH	108
Hayitboyeva Ullijon Bobonazar qizi	
FARMASEVTIKA SANOATIDA INVESTITSION FAOLIYAT SAMARADORLIGINI BAHOLASH	113
Yaqubov Timurbek G'anibekovich	
SHAXSNI OVOZI ASOSIDA IDENTIFIKATSIYALASH VA AUTENTIFIKATSIYALASH ALGORITMLARI	123
Ozoda Sabirova Shermamaxamatovna	



YASHIL IQTISODIYOT — BARQAROR RIVOJLANISH GENERATORI	129
Berdibekova Dilfuza Xoldorbekovna	
CHET EL MEHMONXONA TARMOQLARINING BRENDING STRATEGIYALARINI O'RGANISH	133
Ergashev Oybek Mamarasul o'g'li	
MILLIY IQTISODIYOTDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINING MOLIVAVIY SAMARADORLIGINI BAHOLASHNING USLUBIY JIATLARINI TAKOMILLASHTIRISH	144
Arzikulov Otabek Ali o'g'li	
TRANSPORT TIZIMI SOHASI KORXONALARINING INNOVATSION SALOHİYATINI BAHOLASH YO'NALISHLARI	152
Ismailov Akmal Maxsudovich, Abilqosimova Shaxlo Sodiқ qizi	
MEHMONXONALAR SAMARADORLIGINI OSHIRISHDA XODIMLARNING O'RNI VA AHAMIYATI	158
Abduxamidov Sarvar Adxamovich, Normurodov Tal'at Normurod o'g'li	
KORXONALARDA HR TIZIMINI TAKOMILLASHTIRISH YO'NALISHLARI	163
Aminova Shaxnoza Aziz qizi	
JAHON IQTISODIYOTIDA OZIQ-OVQAT XAFSIZLIK RO'LI	168
Abdusamatov Barkamol Rustamjon o'g'li	
ТУРИСТИЧЕСКИЕ РЕСУРСЫ КАРАКАЛПАКСТАНА И СУЩЕСТВУЮЩАЯ ИНФРАСТРУКТУРА	174
Хошимова Камилла Навфал қизи	
DAVLAT-XUSUSIY SHERIKLIK MEXANIZMLARI: REKREATIONS TURIZM SOHASIDA QO'LLASH TAJRIBASI VA ISTIQBOLLARI	184
Najmitdinov G'ayratbek Sharifovich	
O'ZBEKISTON RESPUBLIKASIDA VIRTUAL TA'LIM PLATFORMALARI: TEXNIK VA PEDAGOGIK TALABLAR, TIZIMLI TAHLIL VA IQTISODIY JIATLAR	189
Turayeva Adiba Ikramovna	
ICHKI AUDIT TIZIMI VA UNI TAKOMILLASHTIRISH MASALALARI	193
Nuridinova Barchinoy Xusniddin qizi	
MINTAQA IQTISODIYOTIDA SUV RESURLARIDAN FOYDALANISHNING IQTISODIY SAMARADORLIGINI OSHIRISH YO'LLARI	199
Xaitbaev Jasurbek Otaxanovich	
MINTAQANING EKSPORT SALOHİYATINI OSHIRISHNING TASHKILIY-IQTISODIY MEXANIZMI	204
Raimboyeva Mashhura Davronbek qizi	
SURXONDARYO VILOYATIDA RAQAMLI IQTISODIYOT SHAROITIDA XODIMLARNI BOSHQARISH TIZIMINI TAKOMILLASHTIRISH	210
Jobborov Anvar Egamberdiyevich	
ISLOMIY MOLIVALASHTIRISHDA RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELEKTNING DOLZARBLIGI	217
Nazarov Nodirjon Namoz o'g'li	
JISMONIY SHAXSLARNING MOL-MULKINI SOLIQQA TORTISH MASALALARI	222
Mamadjanov Shuxrat Jalolidinovich	
ENTREPRENEURSHIP AND BUSINESS MANAGEMENT IN UZBEKISTAN	225
Abdukhalikova Komila Abdukhalikovna	
BANKLARDA BARQARORLIKNI TA'MINLASH UCHUN RAQAMLI YECHIMLARNI TAKOMILLASHTIRISH	229
Saydamatova Muxlisabonu Rasuljon qizi	
PAXTA-TO'QIMACHILIK SANOATINI MODERNIZATSIYA QILISH YO'NALISHLARI: TAHLIL VA TAKLIFLAR	233
Abdullayev Hamidulla Abdug'ani o'g'li	
WAYS TO IMPROVE THE EFFICIENCY OF STATE FINANCIAL REGULATION MECHANISMS IN ENSURING THE CAPITALIZATION OF INSURANCE ORGANIZATIONS	238
Abdullaev Erkinjon Azamovich	
YASHIL IQTISODIYOTNI SHAKLLANTIRISHDA YASHIL MOLIVALASHTIRISHNING NAZARIY JIATLARI	245
Xalikov S. X.	



QISHLOQ XO'JALIGI MAHSULOTLARI BOZORIDA KORXONALAR RAQOBATBARDOSHLIGINI OSHIRISHDA MARKETING STRATEGIYALARIDAN FOYDALANISH	245
Xudayberganov Jasur Baxodirovich	
WAYS TO IMPROVE THE EFFICIENCY OF STATE FINANCIAL REGULATION MECHANISMS IN ENSURING THE CAPITALIZATION OF INSURANCE ORGANIZATIONS	251
Abdullaev Erkinjon Azamovich	
NATIJAVIYLIKKA YO'NALTIRILGAN BudgetLASHTIRISH JARAYONINING NAZARIY-USLUBIY ASOSLARI VA UNING O'ZIGA XOS XUSUSIYATLARI.....	257
Allakuliyev Akmal Baltayevich	
SURXONDARYO VILOYATIDA RAQAMLI IQTISODIYOT SHAROITIDA XODIMLARNI BOSHQARISH TIZIMINI TAKOMILLASHTIRISH	261
Jobborov Anvar Egamberdiyevich	
TO'QIMACHILIK KORXONALARIDA BOSHQARUV TIZIMINI RESURSLARNI OPTIMALLASHTIRISH ORQALI TAKOMILLASHTIRISH.....	268
Avulchayeva Feruza Jurakuziyevna	
BANKLARDA BARQARORLIKNI TA'MINLASH UCHUN RAQAMLI YECHIMLARNI TAKOMILLASHTIRISH.....	272
Saydamatova Muxlisabonu Rasuljon qizi	
ZAMONAVIY ISH JOYLARINI SHAKLLANTIRISHDA AYOLLARNING ROLI	276
Tulyaganova Aziza	
ISLOMIY MOLIYALASHTIRISHDA RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELLEKTNING DOLZARBLIGI.....	281
Nazarov Nodirjon Namoz o'g'li	
TURIZM MARKETINGINING NAZARIY ASOSLARI, ZAMONAVIY YO'NALISHLARI VA UNI TAKOMILLASHTIRISH ISTIQBOLLARI.....	286
Xamidov Otabek Bakidjanovich	
KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINING IQTISODIY KO'RSATKICHLAR TIZIMINI STATISTIK BAHOLASHNING USLUBIY JIHATLARI	290
Arzikulov Otabek Ali o'g'li	
ЭКОЛОГАМ ПОЧЕТ И УВАЖЕНИЕ	298
Максудова Шахиста	
DEBITOR VA KREDITOR QARZDORLIKNING MOHIYATI VA ULARNING O'ZGARISH TENDENTSIYALARI	304
Jo'raev Farruxbek Muxiddin o'g'li	
O'ZBEKISTONDA ISLOMIY MOLIYALASHTIRISH XIZMATLARI BOZORINI RIVOJLANTIRISH ISTIQBOLLARI.....	307
Inomjonov Islomjon Iloxomjon o'g'li	
ENTREPRENEURSHIP AND BUSINESS MANAGEMENT IN UZBEKISTAN	311
Abdukhalikova Komila Abdukhalikovna	
МОБИЛЬНЫЕ ТЕХНОЛОГИИ КАК СРЕДСТВО ФОРМИРОВАНИЯ ИССЛЕДОВАТЕЛЬСКИХ КОМПЕТЕНЦИЙ БУДУЩИХ ИНЖЕНЕРОВ.....	315
Хурамова Фарангиз Учкун кизи	
ЦИФРОВИЗАЦИЯ НАЛОГОВ И АКЦИЗНАЯ РЕФОРМА УЗБЕКИСТАНА В ВТО	319
Дамир Рустамович Абдулов	
BANK TIZIMIDAGI ISLOHOTLAR SHAROITIDA LIKVIDLILIK RISKINI BOSHQARISHNI TAKOMILLASHTIRISH YO'LLARI.....	324
Alimov Baxtiyor Murodovich	
BANK AUDITINING NAZARIY-USLUBIY ASOSLARI VA UNI TAKOMILLASHTIRISH YO'NALISHLARI	335
Narziyev Xayotjon Azamatovich	
O'ZBEKISTON SUG'URTA SOHASIDA RAQAMLI TEXNOLOGIYALARNI QO'LLASH MASALALARI.....	343
Abdimuminova Saodat Taxirjonovna	
TO'QIMACHILIK SANOAT MAXSULOTLARI EKSPORT FAOLIYATI TAHLILI VA BRENDIDA LIDERLIK TUSHUNCHALARI.....	352
Abdulazizova Xushnoza Nayabovna	



ИНСТИТУЦИОНАЛЬНО-ПРАВОВЫЕ МОДЕЛИ УПРАВЛЕНИЯ ОТХОДАМИ НА ОСНОВЕ ОПЫТА РАЗВИТЫХ СТРАН И ВОЗМОЖНОСТИ ИХ АДАПТАЦИИ В УСЛОВИЯХ УЗБЕКИСТАНА.....	357
Д. Мейлиева	
O'ZBEKISTON AUDITORLIK TIZIMIDA KASBDOSHLAR TOMONIDAN BAHOLASH (PEER REVIEW) TIZIMINI JORIY ETISH ISTIQBOLLARI	361
Parpiyev Jaxongir Ilhomjonovich	
ИСКУССТВЕННЫЙ ИНТЕЛЛЕКТ И БОЛЬШИЕ ДАННЫЕ (BIG DATA) В УПРАВЛЕНЧЕСКИХ РЕШЕНИЯХ.....	366
Шарипов Бахтиёр Михлибаевич	
O'ZBEKISTONDA SUVGA BO'LGAN TALABNI VAQTLI QATORLAR ORQALI TAHLIL QILISH	375
Sarvar Mamasoliyev	
BOSHQARUV VA NAZORAT MAQSADLARIDA XARAJATLAR HISOBINI TASHKIL ETISH	383
Isomuxamedov Akbarjon Boxodir o'g'li	
MINTAQALAR BARQAROR RIVOJLANISHINI TA'MINLASHNING ASOSIY YO'NALISHLARI.....	389
Salomat NOROVA	
O'ZBEKISTON TURIZM BREND BOZORINING HOZIRGI HOLATI VA TENDENSIYALARI.....	394
Zufarov Akmal Gulamiddinovich	
INNOVATSION IQTISODIYOTDA QAYTA TIKLANUVCHI ENERGIYA MANBALARI SAMARADORLIGINI OSHIRISH METODOLOGIYASI.....	404
Qodirov Baxodirjon Tursunovich	
O'ZBEKISTON SOLIQ TIZIMINI MODERNIZATSIYA QILISHDA YAGONA INTERAKTIV DAVLAT XIZMATLARI PORTALINING O'RNI VA AHAMIYATI	408
Dehqonov G'ayratjon Raximovich	
OLIY TA'LIM MUASSASALARIDA INNOVATSION HAMDA TIJORATLASHTIRISH MASALALARI	414
Inoyatov Mardonbek Mo'min o'g'li	
OLIY IQTISODIY TA'LIM ORQALI EKO-INNOVATSIYALAR VA "YASHIL" INVESTITSIYALARNI RAG'BATLANTIRISH MEKANIZMLARI: SIYOSIY VA INSTITUTSIONAL DOIRALAR	418
Xasanova Zarina Maxamadaliyeva	
XODIMLAR MALAKASINI OSHIRISH — ZAMON TALABI.....	427
Narzullaev Oybek Narzullaevich	
BUXGALTERIYA HISOBINI YURITISHDA JURNAL-ORDER SHAKLINING AHAMIYATI.....	433
Axmedjanov Abdufato	
KENDALL VA SPEARMAN TARTIBIY KORRELYATSIYA KOEFFITSIYENTLARI ASOSIDA YASHIL IQTISODIYOT INDIKATORLARINING STATISTIK O'ZARO TA'SIRINI MODELLASHTIRISH	437
Muradov Rustamjon Sobitxonovich	
ИНТЕНСИВНЫЕ И ЭКСТЕНСИВНЫЕ ОГРАНИЧЕНИЯ В РЕГУЛИРОВАНИИ СПРОСА.....	442
Аминджанова Румейса Батыровна, Камилова Наргиза Абдукахоровна	
ИНКЛЮЗИВНЫЙ ПОДХОД В ТУРИЗМЕ: ЗАРУБЕЖНЫЙ ОПЫТ И УЗБЕКСКАЯ ПРАКТИКА	445
Азимова Шахло Таировна	
AKSIYADORLIK JAMIYATLARIDA MOLIVAVIY HISOBOTNING XAQARO STANDARTLARIGA O'TISHNING HOLATI VA TAHLILI	450
Bayjanov Sarsengaliy Xalmuratovich	
UZUM EKSPORT QILUVCHI KOMPANIYALARDA YASHIL O'TISH JARAYONINI QO'LLAB-QUVVATLASH UCHUN EKO-MARKETING VA AYLANMA IQTISODIYOT TAMOIYILLARINI INTEGRATSIYALASH.....	454
Usmonova Diyora Mahmud qizi	
UMUMTA'LIM MAKTABLARIDA XARAJATLAR SMETASI VA SHTATLAR JADVALINING TAHLILI: OPTIMALLASHTIRISH VA SAMARADORLIKNING YANGICHA USULLARI (NAMANGAN VILOYATI MISOLIDA)	461
Umarov Avzaljon Yodgorali o'g'li	
INVESTITSIYALARNING KIRIB KELISHIGA TO'SQINLIK QILUVCHI MUAMMOLARNI BARTARAF ETISH YO'LLARI.....	467
Alimova Dilafro'z Tohir qizi	



FARMATSEVTIKA KORXONALARIDA MOLIVAVIY HISOBOT SHAKLLARINI TAKOMILLASHTIRISH VA INVESTORLAR UCHUN AXBOROT OCHIQLIGINI TA'MINLASH	470
Turdikulova Gulshad Nurmamatovna	
ISHLAB CHIQRISH KORXONALARIDA MOLIVAVIY HISOBOTLARNING SHAFFOFLIGINI OSHIRISHDA MOLIVAVIY HISOBOTNING XALQARO STANDARTLARINING AHAMIYATI.....	477
Uztemirov Alisher Aktam o'g'li	
INNOVATSION IQTISODIYOT SHAROITIDA SANOAT TARMOQLARI RAQOBATBARDOSHLIGINI TA'MINLASHGA YO'NALTIRILGAN BANDLIK TUZILMASINI OPTIMALLASHTIRISH	482
Tursunov Bekmuxammad Omonovich	
XORIY TAJRIBALARIDA SOLIQ BAZASINI ANIQLASH TARTIBI METODOLOGIYASINING MAVJUD METODLARI VA ULARNING XUSUSIYATLARI.....	489
Xalikchayeva Sadokat Ilxomjonovna	
IQTISODIY XAVFSIZLIKNING KONSEPTUAL ASOSLARI VA UNING MAMLAKAT IQTISODIYOTIDAGI O'RNI.....	496
Ramatillaev M.R.	
TIJORAT BANKLARIDA KREDIT RISKLARINI SUG'URTALASH VA DIVERSIFIKATSIYA QILISH MEKANIZMLARINI TAKOMILLASHTIRISH	502
Eshboyev Shahobiddin Anorqul o'g'li	
TIJORAT BANKLARI O'RTASIDAGI RAQOBATNI BAHOLASH VA KUCHAYTIRISHNING ZAMONAVIY METODOLOGIYASI: O'ZBEKISTON TAJRIBASI.....	506
Qulmetov Mansurbek Ro'zmatovich	
XALQARO REYTING TASHKILOTLARINING OLIY TA'LIM MUASSASALARIGA TA'SIRI VA MAVJUD PLATFORMALAR.....	515
O'rozboyev Xayrulla Murodboy o'g'li	
TALABALAR MOTIVATSIYASINING MEKANIZMLARI: LOYIHA ASOSIDAGI TA'LIM TEKNOLOGIYALARIDA.....	523
Kasimova (Mulladjanova) Nasiba Azimdjanovna	
ISH KUCHIDAN SAMARALI FOYDALANISH VA NORASMIY BANDLIKNI SOYADAN CHIQRISH BO'YICHA TAKLIFLAR ISHLAB CHIQISH	531
Pulatov Dilshod Xaqberdiyevich, Maxkamova Shaxlo Yulchiyevna, Absamatov Baxrom Danakulovich	
KASBIY TA'LIM MAZMUNIDA TA'LIM VA ISHLAB CHIQRISH INTEGRATSIYASINI RAG'BATLANTIRISH ORQALI O'RTA BO'G'IN KADRLAR TAYYORLASHNING JOZIBADORLIGINI OSHIRISH YO'NALISHLARI	538
Tojiyev Sirojiddin Sayriddinovich	
O'ZBEKISTONDA TURIZM INFRATUZILMASINI BOSHQARISH TIZIMINING TURLARI VA SHAKLLARI.....	542
Muminova Mavjuda Sharifovna	
SUV RESURLARIDAN FOYDALANISHNI STRATEGIK BOSHQARISH SAMARADORLIGI MASALALARI	547
Kadirkhodjayeva Nilufar Rahmatullayevna	
MHXSGA MUVOFIQ ASOSIY VOSITALAR HISOBINI TASHKIL ETISH MASALALARI.....	552
Aliyev Sherzod Abdixomidovich	
ФАКТОРЫ ЭФФЕКТИВНОГО РАЗВИТИЯ ПРОИЗВОДСТВЕННОГО ПОТЕНЦИАЛА ПРОМЫШЛЕННЫХ ПРЕДПРИЯТИЙ.....	558
Аллаева Г.Ж.	
YASHIL IQTISODIYOTGA O'TISH SHAROITIDA INVESTITSION MUHITNI YAXSHILASH YO'NALISHLARI	564
Irisqulova Munisa Akmal qizi	
TASHABBUSLI BUDJET JARAYONLARI DOIRASIDA 2024-YILDA AMALGA OSHIRILGAN ISHLAR TAHLILI	569
Xamidov Xabibullo Xikmatulla o'g'li	
MINTAQA SANOATIDA AHOLI JON BOSHIGA YAQQ O'ZGARISHINING DINAMIK TAHLILI.....	574
Nabiyev G'ulom Abdusalomovich	



INFRATUZILMAVIY INVESTISIYA LOYIHALARINI DAVLAT-XUSUSIY SHERIKLIK ASOSIDA MOLIYALASHTIRISHDA RISKLARNI BOSHQARISHNING XORIJ TAJRIBALARI	583
Ergashev Axmadjon Maxmudjon o'g'li	
ПРОБЛЕМЫ ГЛОБАЛЬНОГО РАЗВИТИЯ ЗЕЛЕНОГО ФИНАНСИРОВАНИЯ В ЭКОЛОГИИ.....	587
Максудова Шахиста	
PAHTA-TO'QIMACHILIK KLASSTERLARINING INVESTITSION FAOLIGINI OSHIRISHNING ILMIY-USLUBIY JIHATLARI	593
B.Sh.Shadmanov	
ECONOMIC INDICATORS OF SUPPLY CHAIN EFFICIENCY IN UZBEKISTAN'S EXPORT SECTOR	597
Mukhammadiyaminova Shakhzoda Sherzodovna	
BUDJET TASHKILOTLARIDA BUDJETDAN TASHQARI MABLAG'LAR HISOBI VA ICHKI AUDITNI TAKOMILLASHTIRISH.....	602
Muxtorova Maftuna Salohiddin qizi	
RAQAMLASHTIRISH JARAYONIDA BANKLARNING XAVFSIZLIGI VA MOLIYAVIY BARQARORLIGINI TA'MINLASHNING ILMIY-AMALIY ASOSLARI	607
Aliyeva Umidaxon Xusanboyevna	
XIZMATLAR SOHASI VA KAMBAG'ALLIK O'RTASIDAGI O'ZARO BOG'LIQLIK.....	611
Dawletmuratov Adilbay Mirzabaeovich	
PROSPECTS FOR THE DEVELOPMENT OF INDUSTRIAL CLUSTERS BASED ON THE PRINCIPLES OF A "GREEN ECONOMY"	615
Boboqulov Sanjar Baxronkulovich, Kamolov Oybek Faxriddin o'g'li	
ПЕРСПЕКТИВЫ ИСПОЛЬЗОВАНИЯ ИНФОРМАЦИОННО-КОММУНИКАЦИОННЫХ ТЕХНОЛОГИЙ В СОВЕРШЕНСТВОВАНИИ ДЕЯТЕЛЬНОСТИ СВОБОДНЫХ ЭКОНОМИЧЕСКИХ ЗОН В НАЦИОНАЛЬНОЙ ЭКОНОМИКЕ.....	620
Халимжанов Дилшод Эргашбекович	
YASHIRIN IQTISODIYOTNI INNOVATSION RIVOJLANISHDAGI O'RNI VA O'ZIGA XOS XUSUSIYATLARI.....	626
Mavlyanov Muzaffar Yusupovich	
NAMANGAN VILOYATI TURIZM SOHASINING SO'NGGI YILLARDA RIVOJLANISHI VA STATISTIK TAHLILI	630
Kuymuratova Matlubaxon Abdimanabovna	
O'ZBEKISTON SHAROITIDA QISHLOQ XO'JALIGI MAHSULOTLARI EKSPORTINING IQTISODIY BARQARORLIGINI TA'MINLOVCHI OMILLAR TAHLILI	634
Faxriddinov Bahriddin	
INNOVATSION SHAROITDA TO'QIMACHILIK SANOATI RAQOBATBARDOSHLIGINI OSHIRISH	640
Sattarov Ilkhomjon Rahimjanovich	
IQLIM O'ZGARISHI SHAROITIDA SUV RESURSLARIDAN SAMARALI FOYDALANISH YO'LLARI	645
Nurmatov Norbek Jo'rayevich	
MINTAQA LOGISTIK XIZMAT KO'RSATISH SOHASINI RIVOJLANTIRISHNING INNOVATSION VA INSTITUTSIONAL ISTIQBOLLARI	652
Xalimov Javlonbek Shaxriyovich	
KORXONALARNING BANKROTLIK EHTIMOLINI SUN'IY INTELLEKT YORDAMIDA PROGNOZLASH	659
Zaynutdinov Ismoil Samariddin o'g'li	
АКТУАЛЬНЫЕ ВОПРОСЫ ЦИФРОВИЗАЦИИ ФИНАНСОВЫХ РЫНКОВ	665
Шомуродов Равшан Турсункулович	
MEDIA LOYIHALARINI BOSHQARISH: O'ZBEKISTON OAV AMALIYOTI TAHLILI	673
Yo'ldosheva Dilobar Jaxongir qizi	
O'QITISH NATIJALARINI ZAMONAVIY BAHOLASH TAMOYILLARI	677
Abdullayeva Sanobar Berdiyevna, Xujakulov Shaxriyor Shokir o'g'li	
MALAYZIYADA PROGRESSIV VA INKLYUZIV ISLOMIY MOLIYA TIZIMINI RIVOJLANTIRISH: 2024-YIL TAJRIBASI VA NATIJALARI	681
Safarova Nasiba Gulmurod qizi	



МЕЖДУНАРОДНЫЙ ОПЫТ ПРОВЕДЕНИЯ ПРОЦЕДУР ДЬЮ-ДИЛИДЖЕНС В АКЦИОНЕРНЫХ ОБЩЕСТВАХ.....	687
Прокудина Кристина Александровна	
HUDUDLARDA INVESTITSIYA SALOHİYATINI OSHIRISH YO'NALISHLARI	692
Xalilova Madinabonu Abduraxmon qizi	
LIZING MUOMALALARI HISOBINI XALQARO STANDARTLAR ASOSIDA TAKOMILLASHTIRISH	701
Baxadirov Alisher Komilovich	
TIJORAT BANKLARINING JISMONIY SHAXSLAR DEPOZITLARI VA ULARNI OPTIMALLASHTIRISH YO'LLARI	705
Melikov Otabek Maxmadaminovich	
TIJORAT BANKLARIDA RAQAMLASHTIRISH VA EKOTIZIMNI RIVOJLANTIRISHNING AHAMIYATI	711
Erkinova Feruza Najmitdinovna	
DAVLAT SEKTORIDA ICHKI NAZORAT TIZIMINI BAHOLASHDA SUN'IY INTELEKTDAN FOYDALANISH: XAVF YOKI IMKONIYAT	717
Ostonokulov Azamat Abduraximovich, Tadjiev Erkin Muxitdinovich	
SUN'IY VA KIMYOVIY TOLALARNING TO'QIMACHILIK SANOATIDA EKOLOGIK BARQARORLIKNI TA'MINLASHDAGI O'RNI	723
Raximov Furqat Jalolovich	
OLIY TA'LIM MASSASALARINING MOLIVAVIY RESURLARINI BOSHQARISH MEKANIZMINI TAKOMILLASHTIRISH.....	728
Mahmudov Akbar Abduraximovich	
TA'LIM XIZMATLARI BOZORINI TAKOMILLASHTIRISHNING O'ZIGA XOS XUSUSIYATLAR.....	733
Abdullayev Suyun Artikovich	
O'ZBEKISTONDA AVTOMOBILSOZLIK KORXONALARIDA RAQAMLI TRANSFORMATSIYA JARAYONLARI: "UZAUTO MOTORS" AJ AMALIYOTI VA NATIJALARI.....	737
Allabergenov Azamat Joldasbayevich	
WAYS TO USE MARKETING DATA IN THE MANUFACTURING ENTERPRISE VALUATION PROCESS	742
Musayeva Shoirazimovna, Usmonova Dilfuza Ilkhomovna	
KICHIK SANOAT KORXONALARI O'RTASIDAGI ISHLAB CHIQARISH VA KOOPERATIV ALOQALAR HOLATI.....	747
Boyutayev Olimjon Urayimovich	
BANK RISKLARI VA ULARNI TA'SIRINI EKONOMETRIK MODELLASHTIRISHDA STATISTIK HISOBOTLARNI SHAKLLANTIRISHNING NAZARIY ASOSLARI	753
Kamoldinov Sardorbek Maxammasobir o'g'li	
O'ZBEKISTONDA AYOLLARNING ISH BILAN BANDLIGINI OSHIRISH IMKONIYATLARI	761
Eshqobulova Charos O'roq qizi	
O'ZBEKISTONNING BARQAROR RIVOJLANISH KONSEPSIYASI: TARIXIY MEROS VA ZAMONAVIY YASHIL TEXNOLOGIYALAR UYG'UNLIGI.....	766
Azimova Shohista Salohiddinova	
SOLIQ TIZIMIDA RAQAMLI MARKIROVKALANGAN TOVARLARNI RAQAMLASHTIRISHNI TAKOMILLASHTIRISH MUAMMOLARI	770
Muxammadov Nodir Karimovich	
BIZNES JARAYONLARINI OPTIMALLASHTIRISHDA "LEAN MANAGEMENT" TIZIMINI JORIY ETISHNING ILMIY ASOSLARI	775
Muhiddinov Ozodbek Ikromjon o'g'li, Shakirova Gulrux Po'latjon qizi, Ozodbek Musayev	
QORAQALPOG'ISTON RESPUBLIKASINING TURISTIK POTENTIALI UMUMIY TAVSIFI.....	783
Madaminova Sanobar Askarovna	
KICHIK BIZNES KORXONALARIDA EKSPORT MAHSULOTLARI ISHLAB CHIQARISH KONSEPSIYASINI SHAKLLANTIRISH VA RIVOJLANTIRISH YO'NALISHLARI.....	789
Boymirzayev Zokirjon Mashrabboyevich	
AHOLINING TURMUSH DARAJASI VA UNING KO'RSATKICHLARI.....	794
Sayitbayev Shermirza Datkamirzayevich	



KORXONA ASOSIY XO'JALIK YURITUVCHI SUBYEKT SIFATIDA AHAMIYATI.....	799
Yuldashova Yoqutoy Murodjon qizi, Yuldashev Abduhakim Abdukarimovich	
DAVLAT ISHTIROKIDAGI KORXONALARNI XUSUSIYLASHTIRISH JARAYONIDA KADRLAR SALOHIYATINI SAQLAB QOLISH VA RIVOJLANTIRISH STRATEGIYALARI.....	803
Bekchanov Ruslan Ambiyatovich	
PARALLEL KORPUS ASOSIDA INGLIZ VA O'ZBEK TILLARIDA QISHLOQ XO'JALIK ATAMALARINING EKVIVALENTLIK XUSUSIYATLARI.....	807
Yulduz Xalilova Nasriddinovna	
KOLBASA VA GO'SHT MAHSULOTLARI ISHLAB CHIQUARISHDA CHIQUINDISIZ ISHLAB CHIQUARISH ("ZERO WASTE") MODELINING ROLI: XORIJIY TAJRIBA VA O'ZBEKISTON SHAROITIDAGI AMALIY YO'NALISHLAR.....	810
Eshtemirova Anora Norboy qizi	
EKSPORTYO'R KORXONALARDA TOVAR VA XIZMATLAR EKSPORTI BO'YICHA QO'SHILGAN QIYMAT VA FOYDA SOLIG'INI TO'G'RI HISOBLANISHI TAHLILI VA ISTIQBOLLARI	814
Sobirova Xilola Rustam qizi	
O'ZBEKISTONDA TO'QIMACHILIK VA TIKUV-TRIKOTAJ SANOATI RIVOJLANISHINING MILLIY RAQOBATBARDOSHLIKNI OSHIRISHDAGI O'RNI	819
Ikramova Taxmina Latifovna	
YANGI RIVOJLANAYOTGAN BOZORLARIDA HR QAROR QABUL QILISH JARAYONINI TAKOMILLASHTIRISHDA IQTISODIY TA'LIMNING ROLI	824
Dilfuza Shokirova	
UZOQ MUDDATLI AKTIVLAR HISOBINI XALQARO BUXGALTERIYA STANDARTLARI ASOSIDA TAKOMILLASHTIRISH.....	833
Abdiev Mutolib Anvar o'g'li	
DAVLAT-XUSUSIY SHERIKLIK TIZIMINING NAZARIY VA USLUBIY ASOSLARI	838
Raximjonova Shohsanam Baxodirovna	
AKTIVLAR VA MAJBURIYATLARNI MHXS ASOSIDA BAHOLASHNING ZARURIYATI VA AHAMIYATI	842
G'anibayev Iloxomjon Shokiraliyevich	
XORIJIY INVESTITSIYALARNI JALB QILISH JARAYONINING O'ZIGA XOS XUSUSIYATLARI VA HUDUDIIY IQTISODIY RIVOJLANISH BILAN BOG'LIQLIGI	847
Xamidova Faridaxon Abdulkarim qizi, Turdimuratova Aziza Alisherovna	
AGRAR ISHLAB CHIQUARISHNI BARQAROR RIVOJLANTIRISHDA "QISHLOQ XO'JALIGI-4.0" VA "AQLLI QISHLOQ XO'JALIGI" KONSEPSIYALARIDAN SAMARALI FOYDALANISH.....	851
Yusupov Muxiddin Soatovich	
PAXTA-TO'QIMACHILIK KLASSTERLARINI MOLIYALASHTIRISH MANBALARINI GURUHLASH VA BAHOLASH.....	860
Davlyatov Bekzodjon Aslanxojayevich	
TA'LIM TIZIMINI INNOVATSION RIVOJLANTIRISHDA XORIY TAJRIBASINING AHAMIYATI	864
Sobirov Shaxzod Ozod o'g'li	
O'ZBEKISTONDA TADBIRKORLIK SUBYEKTLARINI SOLIQQA TORTISHNI TAKOMILLASHTIRISH MASALALARI	868
Karimov Mirolimjon Karimjon o'g'li	
ПРОБЛЕМЫ МЕЖДУНАРОДНОГО ЭКОНОМИЧЕСКОГО СОТРУДНИЧЕСТВА В ЭКОНОМИЧЕСКОМ РАЗВИТИИ УЗБЕКИСТАНА.....	875
Аликулов С. А., Хамракулова О. Д.	
YASHIL IQTISODIYOTDA KORXONALAR BOSHQARUV MEKANIZMLARINING EVOLYUTSIYASI: KONSEPTUAL TAHLIL.....	880
Nabiev Bobur Muhammadqosim o'g'li	
SUD-HUQUQ TIZIMINI YANADA DEMOKRATLASHTIRISH: JORIY HOLATI, MUAMMOLAR VA ISTIQBOLLAR.....	884
Majidov Muslimbek Maxamadjon o'g'li	



IQTISODIYOTNI LIBERALLASHTIRISH SHAROITIDA QISHLOQ XO'JALIGIDA KLASTERLARNI TASHKIL ETISHNING TASHKILIY-HUQUQIY ASOSLARI.....	889
Xo'jageldiyev Chorshanbi Pardayevich	
O'ZBEKISTONDA YASHIL TURIZMNI RIVOJLANTIRISHDA ZAMONAVIY INNOVATSION TEXNOLOGIYALARDAN FOYDALANISH.....	893
Shaymanova Nigora Yusupovna	
XO'JALIK FAOLIYATINI SAMARADORLIGI VA BIZNES HOLATINI BAHOLASH	899
Abdukarimova Muslima Abduaziz qizi, Yuldashev Abduhakim Abdukarimovich	
CROSS-BORDER E-COMMERCE IN CENTRAL ASIA.....	904
Bakhtiyorjon Komilov	
O'ZBEKISTONDA NORASMIY SEKTOR ISHCHILARINING PENSIYA TA'MINOTI MASALALARI.....	908
Abdulazizova Nargiza Baxodir qizi	
KORXONA VA TASHKILOTLARDA QOG'OZ SARFINI OPTIMALLASHTIRISHDA JAHON TAJRIBASI	913
Oripov Mirzo Mahmudovich	
ИСПОЛЬЗОВАНИЕ ТЕХНОЛОГИЙ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА В ЗАЩИТЕ ВНУТРЕННЕГО РЫНКА ОТ КОНТРАФАКТНОЙ ПРОДУКЦИИ (НА ПРИМЕРЕ РЕСПУБЛИКИ УЗБЕКИСТАН).....	917
Ибраимова Махсура Уснатдин кизи	
KICHIK BIZNES VA TADBIRKORLIK SUBYEKTLARIDA BOSHQARUV TIZIMINI TAKOMILLASHTIRISH YO'NALISHLARI	922
Xasanova Robiyaxon Kamoliddin qizi	
THE IMPACT OF ARTIFICIAL INTELLIGENCE TECHNOLOGIES ON THE PROCESSES OF DIGITAL TRANSFORMATION IN THE INSURANCE INDUSTRY.....	927
D.D.Omonova	
THE ROLE OF INTERNATIONAL FINANCIAL INSTITUTIONS IN THE GLOBAL ECONOMY AND THEIR STAGES OF DEVELOPMENT	933
Yovkochev Sherzod	



THE ROLE OF INTERNATIONAL FINANCIAL INSTITUTIONS IN THE GLOBAL ECONOMY AND THEIR STAGES OF DEVELOPMENT

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Abstract. The analysis focuses on the evolution of international financial institutions from the Bretton Woods system to regional development banks and post-2008 G20 reforms. Their roles in ensuring global financial stability, promoting investment, and managing crises are highlighted. Institutional changes—including governance restructuring, quota realignment, and enhanced oversight mechanisms—are examined alongside common criticisms related to representation and policy influence. The continuing transformation of these institutions underscores the need for adaptive financial governance in a shifting global economy.

Key words: international financial institutions, Bretton Woods, G20 reforms, financial stability, investment promotion, crisis management, quota realignment, regional development banks.

Annotatsiya. Xalqaro moliyaviy institutlarning shakllanishi, o'zgarishi va zamonaviy global moliya tizimidagi o'rni tahlil qilinadi. Bretton-Vuds tizimidan boshlab mintaqaviy banklarga va G20 tashabbuslari doirasidagi islohotlarga qadar bo'lgan jarayonlar yoritiladi. Ularning moliyaviy barqarorlikni ta'minlash, investitsiyalarni rag'batlantirish hamda inqirozlarni boshqarishdagi funksional ahamiyati ko'rsatiladi. Shuningdek, boshqaruv mexanizmlari, kvotalar taqsimoti va nazorat tizimlaridagi islohotlar ham o'rganilib, IFIlarga qo'yilgan tanqidlar va ularning institutsional moslashuv jarayonlari baholanadi.

Kalit so'zlar: xalqaro moliyaviy institutlar, Bretton-Vuds, G20 islohotlari, global moliyaviy barqarorlik, investitsiyalar, inqirozlarni boshqarish, kvota islohotlari, mintaqaviy rivojlanish banklari.

Аннотация. Рассматриваются процессы формирования и трансформации международных финансовых институтов, начиная с Бреттон-Вудской конференции и заканчивая современными реформами G20. Анализируются их функции в обеспечении глобальной финансовой стабильности, стимулировании инвестиций и управлении кризисами. Особое внимание уделяется институциональной эволюции, перераспределению квот, реформированию механизмов надзора и критике, связанной с влиянием развитых стран и корпораций. Подчеркивается необходимость дальнейшей адаптации институтов к меняющимся условиям мировой экономики.

Ключевые слова: международные финансовые институты, Бреттон-Вудс, реформы G20, финансовая стабильность, инвестиции, управление кризисами, перераспределение квот, региональные банки развития.

INTRODUCTION

The establishment and evolution of international financial institutions (IFIs) have played a crucial role in shaping the global financial and economic order. From the Bretton Woods Conference in 1944 to the post-2008 reforms, these institutions—such as the International Monetary Fund (IMF), World Bank Group, and regional development banks—have aimed to stabilize financial systems, support economic development, and facilitate international cooperation. The initial ideas of economists such as John Maynard Keynes and Harry Dexter White laid the foundation for institutional frameworks that address balance of payments deficits, provide reconstruction funding, and mobilize investment flows. Over time, however, these institutions have undergone significant reforms, adapting to evolving global economic challenges, including the Latin American crises, the Asian financial crisis, and the 2008 global financial crisis. This study examines the historical development, institutional structures, and reform initiatives of IFIs, focusing on their role in global financial stability, investment promotion, and crisis management.



REVIEW OF LITERATURE ON THE SUBJECT

The scholarly discussion on international financial institutions highlights both their historical significance and the challenges they face in adapting to modern financial systems. Sidorov (2014) emphasizes the Bretton Woods institutions' critical role in postwar economic stabilization despite initial shortcomings. Stiglitz (2002) underscores the evolution of IFIs' mandates and their responses to global crises, highlighting the necessity for institutional reforms.

Scholars such as A.L. Bardin and A.V. Shelepov note the distinct "actor-like" characteristics of these institutions, emphasizing autonomy, specialized decision-making paradigms, and protection of particular economic interests, including those of transnational corporations. The Washington and Post-Washington consensuses, developed by Williamson and further refined by Stiglitz, illustrate the ideological and practical frameworks shaping macroeconomic reforms in developing economies. The post-2008 reforms, led by the G20, strengthened governance mechanisms through measures such as quota redistribution in the IMF, early warning systems, financial sector assessments, and increased funding capacities for both the IMF and development banks.

Empirical studies by the Heritage Foundation (1996) and other analysts have critiqued the effectiveness of IFI lending, particularly in low-income and highly indebted countries, while acknowledging their strategic importance in mobilizing international resources for economic development.

RESEARCH METHODOLOGY

This study employs a qualitative research approach, using documentary and content analysis of primary and secondary sources. Primary sources include official publications from the IMF, World Bank Group, regional development banks, and Islamic finance institutions, as well as G20 summit declarations and Bretton Woods proceedings. Secondary sources encompass academic literature and analytical reports on IFI governance, policy reforms, and historical evolution. The analytical approach combines historical analysis to trace the evolution of IFIs, comparative analysis to examine institutional differences, and content analysis of policy documents to identify key patterns, objectives, and criticisms. Limitations include reliance on publicly available information and a macro-level focus rather than micro-level case studies.

Analysis and results

The term "international financial institutions" has been defined in various ways by numerous scholars. Analyses of the essence and content of the concept, its forms and types, the impact of such institutions on countries' sustainable economic growth, their functions in ensuring regional and global financial stability, their role in supporting economic reforms and structural transformations, as well as issues related to the efficient use of financial resources, demonstrate—based on the research of both domestic and foreign scholars—that the notion of "international financial institutions" is complex and multifaceted, and that no universally accepted definition capturing its essence exists (see Table 1).

In this dissertation, taking into account diverse theoretical perspectives, the author proposes the following refined definition: international financial institutions are the most influential institutional entities in the world, established with the aim of promoting sustainable development of member states within the global economic system, effectively managing international financial flows, and, when necessary, providing financial and technical assistance (Table 1).

Table 1. Approaches to the Concept of "International Financial Institutions"

Author	Essence of the Definition
Bhargava, Vinay	Emphasizes the role of international financial institutions in providing financial assistance and professional advice. [1]
Ian Hurd	Highlights them as institutions operating within conceptual and legal frameworks. [2]
R.Z. Yuldashev	Notes their growing importance in monitoring and managing global and regional financial-economic crises. [3]
E.E. Dyakova	Points out their role in redistributing loan capital and supporting foreign economic activities. [4.]
Max Planck Encyclopedia of Public International Law	Defines international financial institutions as organizations created in response to global conflicts to establish a system of development and economic cooperation. [5]



Author	Essence of the Definition
Angus Maddison	Stresses that their objectives include financial operations in international currency and fund markets, supporting international trade, reducing balance of payments deficits, financing national and regional development programs, promoting small and medium enterprises, financing international programs in infrastructure, information technology, transport and communications, environmental protection, as well as fundamental scientific research and sectoral development. [6]
Author's Definition	International financial institutions are the most powerful institutional entities in the global economic system, established with the purpose of promoting the sustainable development of member states, effectively managing international financial flows, and providing financial and technical assistance when necessary.

The earliest international financial institutions, namely the International Monetary Fund (hereinafter IMF) and the International Bank for Reconstruction and Development (hereinafter IBRD), were established in response to the negative consequences of the Great Depression of 1929–1933, which shook the entire global economy, and the Second World War of 1939–1945. These consequences included instability in the world economy, trade disputes among nations, and the severe deterioration of currency and financial-credit systems. To address these challenges, the IMF and the IBRD were created during the United Nations Conference on International Monetary and Financial Problems, held in Bretton Woods from July 1 to 22, 1944.[7].

The establishment of international financial institutions was fundamentally driven by the need to address the problems that gave rise to instability in the global economy.[8]. These issues were reflected in the plans developed by the British economist John Maynard Keynes and the American economist Harry Dexter White. While their ideas converged on the creation of a new institutional foundation for the international financial system, they diverged in several technical aspects. White's plan envisioned the establishment of an International Stabilization Fund, to be formed on the basis of gold and currency contributions from member states. The resources accumulated in this reserve fund were intended to be directed toward assisting countries experiencing balance-of-payments deficits, ensuring stability in currency operations, and promoting international trade. In addition, White proposed the creation of an international bank to facilitate post-war economic reconstruction. [9]. However, White's plan did not envisage the provision of automatic and unlimited U.S. credit lines to countries facing persistent external balance deficits. In contrast, John M. Keynes proposed the establishment of an International Clearing Union and the introduction of a new international means of payment—the *bancor*. Keynes suggested linking the value of the *bancor* to gold and determining the exchange rates of other national currencies in terms of the *bancor*. Member countries experiencing balance-of-payments deficits would have been able to obtain funds in *bancors* from the Clearing Union within a predetermined quota or overdraft limit. He further proposed that the volume of credit resources be automatically tied to the expansion of a country's foreign trade. At the same time, to prevent the persistence of excessive credit and debit balances, Keynes also recommended the introduction of interest payments on account surpluses within the Clearing Union.[10].

The obligation proposed by John M. Keynes, whereby countries with stable balance-of-payments positions would be required to provide financial assistance to countries experiencing balance-of-payments deficits, provoked considerable controversy at the Bretton Woods Conference.[11]. Nevertheless, the idea of the *bancor* ultimately materialized in the form of Special Drawing Rights (SDRs). Introduced by the International Monetary Fund in 1969, SDRs were established as a supplementary international reserve asset.[12] The plans advanced by John M. Keynes and Harry D. White, following extensive debates at the Bretton Woods International Conference, ultimately led to the establishment of new financial institutions aimed at addressing member countries' external trade deficits and mitigating the consequences of the war. As a result, the International Monetary Fund (IMF) and the International Bank for Reconstruction and Development (IBRD) were created to provide financial assistance and reconstruction-oriented credit resources.[13].

The International Monetary Fund (IMF) was established to supervise international monetary and credit relations and to provide financial assistance to member countries in cases of balance of payments deficits.[14] At the same time, it should be emphasized that, in its early years, the IMF also functioned as a clearing center for international monetary and credit relations.[15]. The International Bank for Reconstruction and Development (IBRD), by contrast, was established with the primary objective of providing loans and guarantees to sovereign European states in order to support their post-war reconstruction.[16].

It should be emphasized that in 1956, alongside the International Bank for Reconstruction and Development, another major international financial institution—the International Finance Corporation (IFC)—was established, thereby forming part of the World Bank Group. [17] The activities of the International Finance Corporation



(hereinafter – IFC) were primarily directed toward the private sector of developing countries. During this period, its main objectives included providing loans, investing in equity capital, mobilizing financial resources, extending guarantees, as well as offering advisory and technical services.[18].

In the mid-20th century, it was proposed within the World Bank Group to establish a committee responsible for providing long-term credit resources to low-income member countries. From this perspective, in 1960, another institution – the International Development Association (IDA) – was created under the World Bank with the objective of extending assistance to low-income countries.[19].

The establishment and operation of the International Finance Corporation and the International Development Association, as noted above, contributed to a substantial increase in foreign investment inflows. From this perspective, the creation of an institutional mechanism to address various disputes arising between investors and host countries became a pressing necessity of that period. To resolve such issues, in 1966 another member of the World Bank Group was founded – the International Centre for Settlement of Investment Disputes (ICSID). [20].

The primary objectives of the International Centre for Settlement of Investment Disputes (ICSID) consist of assisting developing countries in attracting investment and providing mediation services in the form of arbitration for disputes between foreign investors and governments.

In 1988, in order to support cross-border investments in developing countries and to provide guarantees to investors and lenders, the fifth member of the World Bank Group was established – the Multilateral Investment Guarantee Agency (MIGA). [21].

In the second half of the twentieth century, alongside the World Bank Group, another level of the modern system of international financial institutions emerged – the regional development banks. In 1966, at the initiative of the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP), the Asian Development Bank (ADB) was established with the objective of supporting the economic development of countries in the Asian region. In its early years, the ADB directed the bulk of its assistance toward food production and the development of rural areas. [22]

In 1975, another financial institution – the Islamic Development Bank (IDB) – commenced its activities with the aim of supporting the economic development and social progress of member countries and Muslim communities, based on the principles of Islamic law, namely Sharia. [23].

The Islamic Development Bank, similar to the World Bank Group, also encompasses a number of constituent financial institutions. [24] The first institution within its group – the Islamic Research and Training Institute (IRTI) – was established in 1981 to provide support in research and training.

In 1994, another institution – the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC) – was launched with the aim of expanding trade operations and investment flows among the member countries of the Organization of the Islamic Conference.[25]. In 1999, another financial institution – the Islamic Corporation for the Development of the Private Sector (ICD) – was established with the aim of financing private sector projects, fostering competition and entrepreneurship, providing advisory services to governments and private companies, and promoting foreign investment. This development holds significant importance in strengthening the role of the private sector within member countries. [26].

In 2005, decisions were made to establish the International Islamic Trade Finance Corporation (ITFC) with the purpose of improving the economic conditions of member countries, enhancing living standards, and fostering as well as promoting intra-trade among the member states of the Islamic Development Bank. [The International Islamic Trade Finance Corporation. [27] Subsequently, the ITFC, as the fourth financial institution within the Islamic Development Bank Group, officially commenced its operations in 2008.

Thus, from the mid-20th century to the early 21st century, the system of international financial relations was enriched by the establishment of a number of regional development institutions. These institutions pursued such objectives as long-term financing of development projects within their respective regions, the promotion of regional cooperation, and the formulation of development strategies that took into account regional specificities.

Overall, despite certain shortcomings, the Bretton Woods International Conference has been assessed by many scholars as one of the most successful economic initiatives of its time. Over the course of its decades-long functioning, the conference came to be characterized as the most effective economic forum in modern history.[28] Moreover, for the contemporaries of the twentieth century, the Bretton Woods Conference could be interpreted as a genuine “miracle” within the framework of post-war international monetary cooperation.[29].

Joseph Stiglitz has emphasized that the ideas and proposals underlying the establishment of international institutions were highly significant in their early stages, while also noting that over the years—through a process of evolution—they have undergone substantial transformations.[30]. He particularly notes that the International Monetary Fund provides financial resources to countries in the course of implementing policies aimed at reducing budget deficits.



Similarly, the World Bank Group (formerly the International Bank for Reconstruction and Development), like the IMF, has also been subject to some criticism by economists in relation to its counter-crisis lending policies in the sphere of economic management. [31]. Some scholars have pointed out that the interests of developed countries and large business owners are strongly safeguarded within these institutions, while others emphasize that their governance structures and decision-making processes continue to rely on outdated approaches.

At the end of the twentieth century, the Heritage Foundation, a strategic research institute based in the United States, conducted an assessment of the World Bank Group's economic activities from its establishment until 1996. The study revealed that, among 66 lower-income countries that had received loans from the World Bank Group over a period of more than 25 years, 37 showed no significant improvement in their economic conditions compared to the pre-lending period.[32]

According to A. L. Bardin, over the course of seventy years of operation, the Bretton Woods institutions have acquired a distinctive character as actors in the international system. [33] This, in turn, is characterized by a certain degree of autonomy from the member states, a distinctive paradigm of problem identification and resolution, specific formal and informal practices of decision-making, and an organizational culture.

A. V. Shelepov emphasized that regional development banks have tended to safeguard, to a greater extent, the interests of transnational corporations and allocate financial resources primarily to recipients deemed commercially reliable. [34]. From this perspective, the fact that the Inter-American Development Bank has allocated a substantial share of its financial resources to relatively prosperous countries of South America, such as Mexico, Brazil, and Argentina, serves as clear evidence. Similarly, the Asian Development Bank has directed significant credit resources to the Republic of Korea, the Philippines, Indonesia, Thailand, and Pakistan, while the African Development Bank has provided considerable financing to countries such as Morocco, Kenya, Congo, and Tunisia.

It is well known that international financial institutions have undergone numerous changes and implemented various reforms throughout their historical activities. Among such reforms are the Washington Consensus and the subsequent Post-Washington Consensus. The Washington Consensus represents an economic policy framework consisting of ten principles, developed in response to the Latin American crisis in the late 20th century. Its theoretical foundation was formulated in 1989 by the British economist John Williamson.[35]

Analyzing the reform system of the Washington Consensus, developed by John Williamson, along with the main directions of the subsequent, revised Post-Washington Consensus, serves to broaden the scope of study regarding the activities of international financial institutions.

It is noted that this macroeconomic strategy does not specifically aim to ensure stable growth of countries or the rational allocation of national resources. Moreover, the acceleration of privatization and openness policies, which form the core of the Washington Consensus, is highlighted as potentially creating adverse situations for countries unprepared for such reforms.

The Washington Consensus, by exposing countries to significant risks, became a catalyst for the development of new directions known as the Post-Washington Consensus. The formulation of these new directions and proposals is largely credited to Joseph Stiglitz. Throughout their history, international financial institutions have faced numerous criticisms. By the late 20th and early 21st centuries, the activities of the international financial institutions mentioned above generated a new wave of discussions on reforming the global financial relations system.

A key issue of interest is how international financial institutions operated in the aftermath of the global financial and economic crisis that began in 2008. It should be noted that during this period, problems within the activities of these institutions began to emerge and became increasingly visible.[37]. Dominique Strauss-Kahn, former head of the IMF, emphasized in his speech that the economic crisis arose in developed countries as a result of failures in regulation and oversight, deficiencies in risk management within financial institutions, and breakdowns in market discipline mechanisms.

It became evident that international financial institutions were unable to fully carry out the responsibilities entrusted to them. In this regard, economists have emphasized that the activities of currency and financial institutions, such as the International Monetary Fund and the World Bank, as well as private institutional investors, should be prioritized for reform.

It is worth emphasizing that no international financial institution, throughout its history, had taken the initiative to establish a "new architecture" in the global financial system—a fact made strikingly evident during the global financial and economic crisis. From this perspective, the initiative to develop new proposals shifted toward the discussion platform of the Group of Twenty (G20), which includes both developed and developing countries.

On November 14–15, 2008, a meeting in Washington, D.C., dedicated to "Financial Markets and the Global Economy," marked the first gathering of the G20 that laid the groundwork for a fundamental turning point in reforms of the international financial system.[39].



At the first G20 meeting (Washington, 2008), measures to counter the crisis were discussed, and, most importantly, a series of reforms and proposals regarding the functioning of international financial institutions were adopted. [40] The signed Washington Declaration encompassed the following principles: increasing the transparency of financial markets and companies; strengthening the regulation of financial market activities; ensuring coherence and integrity across financial markets; developing normative and legal frameworks for various sectors of financial markets; and reforming international financial institutions.

Within the framework of this meeting, the IMF was also assigned the task of actively and impartially monitoring the macroeconomic situation of all member countries. [41] Moreover, the establishment of the Economic Risk Early Warning mechanism (Early Warning Exercise, EWE) within the IMF's operational framework is considered part of the new reforms.

At subsequent meetings of the Group of Twenty (London, April 2, 2009; Pittsburgh, September 24–25, 2009; Toronto, June 26–27, 2010; Seoul, November 11–12, 2010; Cannes, November 3–4, 2011; Mexico City, June 18–19, 2012), the implementation of previously agreed decisions was monitored, clarifications were made to the existing rules, and comprehensive agreements were reached regarding the next steps in restructuring the international monetary and financial architecture.[42].

At the London meeting in April 2009, several agreements and decisions were adopted as part of the reforms and new developments in the international financial system. These included: allocating an additional USD 850 billion to emerging markets and developing countries through international financial institutions; increasing the IMF's financial resources by USD 250 billion through membership quotas; ensuring additional financing of no less than USD 100 billion to low-income countries via development banks; and revising the voting shares of IMF member countries. [43]

Furthermore, at the Pittsburgh meeting held in September 2009, discussions on the aforementioned issues continued, and it should be noted that agreements were endorsed to reallocate quotas within the International Monetary Fund (by at least 5%) and the World Bank Group (by at least 3%) in favor of emerging markets and developing countries. [44].

At the Toronto meeting in June 2010, the main principles for financial sector supervision and regulation were approved. These principles included: [45]:

1. Establishing the foundational framework for banking system regulation (currently managed by the Basel Committee);
2. Strengthening the supervision and transparency of financial intermediaries and rating agencies;
3. Improving and formulating policies for systemically important financial institutions;
4. Ensuring financial transparency in economic policy and supervision.

Prior to the G20 Seoul meeting, a decision was made to involve the 25 largest and economically interconnected countries in the International Monetary Fund and World Bank's Financial Sector Assessment Program (FSAP).[46].

One of the key issues at the G20 Seoul meeting on November 11–12, 2010, was the decision to revise the International Monetary Fund's voting allocation formula by 2013. [47] The implementation of the new quota changes starting from 2014 was also agreed upon during this meeting.

At the November 2011 meeting in Cannes, issues addressed included the review of the Special Drawing Rights (SDR) basket, supplementing the International Monetary Fund's budget with additional resources, the European sovereign debt crisis, financial supervision, trade, and employment matters.

During the June 2012 meeting in Mexico, the focus was on promoting economic growth and increasing employment levels. Overall, this meeting was distinguished from previous ones by its comprehensive and monitoring-oriented character. A detailed action plan for short- and long-term economic growth and employment issues was developed and approved for each member country. Additionally, the meeting successfully resolved the issue of increasing the IMF's financial resources by an additional USD 450 billion. [48].

After 2008, it is particularly important to note that the system of international financial institutions underwent fundamental reforms, and significant changes occurred in the oversight mechanisms and organizational structures of these institutions.

The main changes in the international financial system included: the establishment of the Financial Stability Board; the reallocation of voting shares in international financial institutions toward developed countries; the creation of risk-warning, monitoring, and financial sector assessment mechanisms; and the expansion of financial resources for both international financial institutions and development banks.

In the oversight of international financial institutions, the first level is represented by the meetings of the Group of Twenty (G20) leaders and the Financial Stability Board. The second level includes the international financial institutions themselves (such as the International Monetary Fund and the World Bank Group) and regional development banks (for example, the Asian Development Bank and the Islamic Development Bank). The third level comprises international standard-setting organizations (such as the Basel Committee, the



Committee on the Global Financial System, the Committee on Payments and Market Infrastructures, and other organizations).

This structure demonstrates the modern supervisory system of contemporary international financial organizations.

Overall, reforms in the international monetary-financial system can be divided into three main areas:[51]

1. Developing legal norms and mechanisms within the framework of cooperation between countries and international organizations, as well as ensuring transparency of information in the private sector;
2. Developing conceptual programs to counteract financial crises;
3. Ensuring private sector participation within the cooperation framework of countries and international organizations, which involves strategic forecasting, early warning of financial crises, and determining the role and place of the private sector in mitigating crises.

Post-2008 reforms of financial institutions were mainly focused on redistributing quotas and voting rights, modernizing lending mechanisms, and increasing the volume of financial resources.

International financial institutions occupy a significant position in the global economy. Experience from developed countries indicates that achieving economic development requires not only utilizing domestic resources but also relying, to a certain extent, on the resources of international financial institutions.

CONCLUSIONS AND SUGGESTIONS

International financial institutions have demonstrated both resilience and adaptability in the face of global economic challenges. From their inception at the Bretton Woods Conference to the establishment of regional development banks and the post-2008 G20 reforms, IFIs have evolved from mechanisms of postwar reconstruction to instruments of global financial governance. While their activities have sometimes been criticized for favoring advanced economies or large corporate interests, these institutions remain essential for providing financial stability, promoting investment, and facilitating international economic cooperation. Recent reforms, including governance restructuring, quota realignment, and financial sector monitoring mechanisms, have strengthened their capacity to respond to crises. The ongoing evolution of IFIs highlights the importance of continuous institutional adaptation to ensure sustainable global economic growth and financial stability.

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