



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

№3



2026

ISSN: 2992-8982

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



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Elektron nashr. 2026-yil, mart.

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 Sotvoldixo'ja o'g'li, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dots.
Utayev Uktam Choriyevich, O'z.Respub. Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farkhod, O'zbekiston Respublikasi Bosh prokuraturasi IJQKD boshlig'i
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.
Abdukurimova Dinara Rustamxonovna, bank-moliya akademiyasi professori, DSc., professor.
Ikramov Murod Akramovich, iqtisodiyot fanlari doktori (DSc), professor
Nazarova Ra'no Rustamovna, iqtisodiyot fanlari doktori (DSc), professor



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

Salimov Okil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan
Abdurakhmanov Kalandar 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 Bakhriddinovich, Doctor of Economic Sciences (DSc), Professor
Siddikova Sadokat Gafforovna, Doctor of Philosophy (PhD) in Pedagogical Sciences
Khudoykulov Sadirdin Karimovich, Doctor of Economic Sciences (DSc), Professor
Makhmudov Nosir, Doctor of Economic Sciences (DSc), Professor
Yuldashev Mutallib Ibragimovich, Doctor of Economic Sciences (DSc), Professor
Samadov Askarjon Nishonovich, Candidate of Economic Sciences, Professor
Slizovskiy Dmitriy Yegorovich, Doctor of Technical Sciences (DSc), Professor
Mustafakulov Sherzod Igamberdiyevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Ikrom Akramovich, Doctor of Economic Sciences (DSc), Professor
Eshtayev Alisher Abduganiyevich, Doctor of Economic Sciences (DSc), Professor
Khajiyev Bakhtiyor Dushaboyevich, Doctor of Economic Sciences (DSc), Professor
Khakimov Nazar Khakimovich, Doctor of Philosophy (DSc), Professor
Musayeva Shoira Azimovna, Doctor of Philosophy (PhD) in Economic Sciences, Professor
Ali Konak, Doctor of Economic Sciences (DSc), Professor (Turkey)
Cham Tat Huei, Doctor of Philosophy (PhD), Professor (Malaysia)
Foziljonov Ibrokhimjon Sotvoldikhoja ugli, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Utayev Uktam Choriyevich, Deputy Head of Department, Prosecutor General's Office of Uzbekistan
Ochilov Farkhod, Head of DCEC, Prosecutor General's Office of Uzbekistan
Buzrukkhonov Sarvarkhon Munavvarkhonovich, Candidate of Economic Sciences, Associate Professor
Akhmedov Javokhir Jamolovich, Doctor of Philosophy (PhD) in Economic Sciences
Tokhirov Jaloliddin Ochil ugli, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer
Bobobekov Ergash Abdumalikovich, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor
Judi Smetana, Candidate of Pedagogical Sciences, Associate Professor (USA)
Chrissy Lewis, Candidate of Pedagogical Sciences, Associate Professor (USA)
Glazova Marina Victorovna, Doctor of Sciences in Economics (Moscow)
Nosirova Nargiza Jamoliddin kizi, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Sevil Piriyeva Karaman, Doctor of Philosophy (PhD) (Turkey)
Mirzaliyev Sanjar Makhamatjon ugli, Head of the Department of Scientific Research and Innovations, TSUE
Ochilov Bobur Bakhtiyor ugli, Senior lecturer at TSUI
Golisheva Yelena Vyacheslavovna, Candidate of Economic Sciences, Associate Professor.
Abdukarimova Dinara Rustamkhanovna, Doctor of Economic Sciences (DSc), Professor
Ikramov Murod Akramovich, Doctor of Economic Sciences (DSc), Professor
Nazarova Ra'no Rustamovna, Doctor of Economic Sciences (DSc), Professor

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori (DSc), professor
Po'latov Baxtiyor Alimovich, texnika fanlari doktori (DSc), professor
Aliyev Bekdavlat Aliyevich, falsafa fanlari doktori (DSc), professor
Isakov Janabay Yakubbayevich, iqtisodiyot fanlari doktori (DSc), professor
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
Komilova Nilufar Karshiboyevna, Geografiya fanlari doktori, professori
Umirzoqov Ja'sur Artiqboy o'g'li, iqtisodiyot fanlari doktori (DSc), dotsent
Zebo Kuldasheva, iqtisodiyot fanlari doktori (DSc), dotsent

Board of Experts:

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

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

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

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

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

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



MUNDARIJA

RAQAMLI IQTISODIYOTDA TADBIRKORLIK SUBYEKTLARI FAOLIYATINING IQTISODIY XAVFSIZLIGIGA TA'SIR ETUVCHI TIZIMLASHTIRILGAN TAHDIDLAR.....	40
Qodirov Tuyg'un Uzoqovich, Nabiyev Bexzod Shavkatovich	
SANOAT TARMOQLARINI RIVOJLANTIRISHDA INNOVATSIYA VA TEXNOLOGIK MODERNIZATSIYANING O'RNI	44
Boboqulov Sanjar Bahromqulovich	
YASHIRIN IQTISODIYOTNI BAHOLASHNING USLUBIYOTI VA UNING SOLIQ TIZIMIDA QO'LLANILISHI	49
To'xtabayev Oybek Odilovich	
YASHIRIN IQTISODIYOTNI QISQARTIRISHDA RAQAMLI TEXNOLOGIYALARDAN FOYDALANISH BO'YICHA ILG'OR XORIJIY TAJRIBALAR.....	56
Ismailov Bobir Salomovich	
TIJORAT BANKLARI INVESTITSIYA FAOLIYATINI RIVOJLANTIRISHNING ILMIY-NAZARIY JIHATLARI	62
Yangiboyev F.B.	
MINTAQAVIY IQTISODIY SALOHİYATDAN FOYDALANISH SAMARADORLIGINI BAHOLASH.....	68
Turayev Og'abek Kaxramonovich	
XORIJIY MAMLAKATLARDA TO'QIMACHILIK KLASTERLARINI RIVOJLANTIRISH TAJRIBASI.....	75
Yusupova Feruza Yo'ldoshevna	
BANK XIZMATLARI SIFATINI BOSHQARISHNING INTEGRATSION VA ADAPTIV MODEL.....	83
Ibroximov Ilxomjon Shavkatjon o'g'li	
QURILISH TASHKILOTLARI FAOLIYATINING MOLIYAVIY BARQARORLIGINI EKONOMETRIK MODELLAR ASOSIDA BAHOLASH	89
Qidirniyazov Ajiniyaz Sherniyazovich	
ICHKI NAZORAT VA KORPORATIV BOSHQARUV TIZIMIDAGI XAVFLARNI BOSHQARISH	94
Islamova Nargiza Mirzaxidovna	
TURIZMNING MINTAQADA IQTISODIY RIVOJLANISHIGA TA'SIRI	104
Rasulova Muxabbat Teshabayevna, Normurodov Sarvar Norboy o'g'li	
O'ZBEKISTONDA INVESTITSIYALARNI JALB QILISH ORQALI INVESTITSION JOZIBADORLIKNI OSHIRISHNING HOZIRGI KUNDAGI HOLATI TAHLILI	111
Begamov S.X.	
RETHINKING JOB CREATION: ONTOLOGICAL AND EPISTEMOLOGICAL FOUNDATIONS OF MACROECONOMIC EMPLOYMENT ANALYSIS.....	116
Zakhidov Azizbek Rustamovich	
HUDUDIY TURIZM KLASTERLARINI SHAKLLANTIRISH VA ULARNING IQTISODIY SAMARADORLIGINI OSHIRISH.....	125
Ro'zimova Xusnora Mirzobek qizi	
SUG'URTACHILIK VA O'ZBEKISTONDA SUG'URTA SEKTORINING HOLATI.....	129
O'runboyeva Sotima Alisher qizi	
GO'SHT VA GO'SHT MAHSULOTLARINI SANOAT USULIDA QAYTA ISHLASHDA XORIJIY MAMLAKATLAR TAJRIBALARI.....	134
Kaydarova Sitora Suranbay qizi	
KORXONALAR QIYMATINI BAHOLASH VA BOZOR BAHOSINI SHAKLLANTIRISH METODOLOGIYASI.....	139
Abduraxmanov Sherzodbek Ravshanovich	
YASHIL IQTISODIYOT: EKOLOGIK BARQARORLIK VA IQTISODIY SAMARADORLIK UYG'UNLIGI.....	145
Jamaldinova Asalxon Saliyevna	
2025-YILDA O'ZBEKISTON UCHUN ENG YAXSHI 10 TA TRANSPORT TEXNOLOGIYALARI VA INNOVATSIYALARI	151
Mamasaliyeva Mukaddas Ibadullayevna, Beketov Timur Kazakbayevich	



MAHSULOT TANNARXINI ANIQLASHNING INTEGRATSIYALASHGAN YONDASHUVLARI: AN'ANAVIY VA ZAMONAVIY TIZIMLAR QIYOSIY TAHLILI	155
Tulyaganov Abdumalik Abdiraximovich	
ИННОВАЦИОННО-ИНВЕСТИЦИОННАЯ ДЕЯТЕЛЬНОСТЬ В НАЦИОНАЛЬНОЙ ЭКОНОМИКЕ: ИНТЕРПРЕТАЦИЯ ТЕОРЕТИЧЕСКИХ ПОДХОДОВ	163
Хайдарова Ёркиной Аскар кизи	
RAQAMLI IQTISODIYOT SHAROITIDA INNOVATSION TADBIRKORLIKNI QO'LLAB-QUVVATLASHNING FISKAL VA INSTITUTSIONAL MEKANIZMLARI	170
Mamatova Nodira Mirzavaliyevna	
ЗЕЛЕНАЯ ЭКОНОМИКА И УСТОЙЧИВЫЕ ИНВЕСТИЦИИ: ФОРМИРОВАНИЕ ИНВЕСТИЦИОННОЙ МОДЕЛИ ПЕРЕХОДА ТЕПЛИЧНЫХ ХОЗЯЙСТВ ТАШКЕНТСКОЙ АГЛОМЕРАЦИИ НА СОЛНЕЧНЫЕ СИСТЕМЫ ЭНЕРГОСНАБЖЕНИЯ	178
Срджиддинова Зарина Хайриддиновна, Абдувалиева Зилола Абдуллаевна	
МАМЛАКАТИМИЗДА QISHLOQ HUDUDLARIDA XIZMATLAR SOHASINI RIVOJLANTIRISHNING AHAMIYATI	186
Yuldashova Nilufar Ziyabayevna	
RIVOJLANISHDA RAQOBAT EMAS, BALKI HAMKORLIKNING USTUVORLIGI: NAZARIY VA AMALIY TAHLIL	190
Xolmirzayev Ulug'bek Abdulazizovich	
IJTIMOY HIMOYA QAMROVINI KENGAYTIRISH MEKANIZMLARI VA "QAMRAB OLINMAGAN O'RTA QATLAM" MUAMMOSI	196
Bafoev Farrux Jo'raqulovich	
RAQAMLI TEXNOLOGIYALAR YORDAMIDA EKOLOGIK BOSHQARUVNI TAKOMILLASHTIRISH	202
Shanazarova Gulyoraxon Baxtiyarovna	
O'ZBEKISTON STARTAP EKOTIZIMIDA INVESTITSIYA JALB QILISH JARAYONINING INSTITUTSIONAL MUAMMOLARI VA ULARNI BARTARAF ETISH MEKANIZMLARI	208
Xoliqova Xurshidaxon Xayotjon qizi	
INNOVATSION IQTISODIYOTNI RIVOJLANTIRISH SHAROITIDA STARTAP EKOTIZIMINI SHAKLLANTIRISHNING NAZARIY JIHLTLARI	214
Usmanov Gafurjon Shavkatovich	
QURILISHDA ISHLAB CHIQRISH VA SIFATNI BOSHQARISH TIZIMLARINING RIVOJLANISHI	220
Buriyev Xakim Toshimovich, Usmanov Ilxom Achilovich	
O'ZBEKISTONDA INVESTITSION MUHITNI TAKOMILLASHTIRISHNING STRATEGIYALARI	225
Xolov Sherali Axrorboyevich	
2010-2024-YILLARDA O'ZBEKISTONDA TO'QIMACHILIKNI INVESTITSIYALASHNING EKONOMETRIK TAHLILI	229
Ashurov Shuhratbek Qudrat o'g'li	
TIJORAT BANKLARI MOLIVAVIY XAVFSIZLIGINI TA'MINLASHNING ZAMONAVIY USULLARI	233
Sherbekova Kamola Norbekovna	
AHOLI MOLIVAVIY SAVODXONLIGI DARAJASI VA UNI BAHOLASHNING ILMIY-USLUBIY ASOSLARI	243
Abduvoxidov Akmal Abdulazizovich	
MARKAZIY BANK KURS SIYOSATI SAMARADORLIGINI OSHIRISH USULLARI	249
Saydullayev Nodirbek Narzullaevich	
O'ZBEKISTON MINTAQALARIDA BARQAROR TURIZMNI RIVOJLANTIRISH SALOHİYATI VA MUAMMOLARI	258
Raupov Shuxrat Soyibovich	
ЭКОТУРИЗМ В УЗБЕКИСТАНЕ: СОВРЕМЕННОЕ СОСТОЯНИЕ И ПЕРСПЕКТИВЫ УСТОЙЧИВОГО РАЗВИТИЯ	264
Абидова Дилфуза Игамбердиевна, Рахматуллаева Зулайхо Хасан кизи	
DIGITAL ECONOMY AND ARTIFICIAL INTELLIGENCE: BUSINESS CHANGE IN THE REGIONS	270
Abdullayev Muzaffar Abdujabbarovich	



QISHLOQ XO'JALIK MAHSULOTLARINI QAYTA ISHLASHDA IOT TEXNOLOGIYALARIDAN FOYDALANISH.....	273
Mirzaev Dilshod Artikovich	
ПРАКТИЧЕСКИЕ АСПЕКТЫ ПРИМЕНЕНИЯ МЕХАНИЗМОВ ФИНАНСИРОВАНИЯ СТАРТАП-ПРОЕКТОВ В ВУЗАХ УЗБЕКИСТАНА.....	279
Касимова Наргиза Сабитджановна	
YASHIL IQTISODIYOTNING NAZARIY ASOSLARI VA UNGA ILMIY YONDASHUVLAR.....	284
Ismoyilova Mahliyo Oybek qizi	
BOSHQARUVDA ZAMONAVIY YONDASHUVLAR (OLIV TA'LIM MISOLIDA).....	289
Kariyeva Gulnora Abdullayevna, Normurodov Sarvar Norboy o'g'li	
TIJORAT BANKLARIDA KORPORATIV MIJOZLARGA XIZMAT KO'RSATISHNING AMALDAGI HOLATI VA ASOSIY TENDENSIYALARI.....	295
Qurbonov Odilbek Ro'zmatovich	
O'ZBEKISTONDA SPORT FEDERATSIYALARI VA ASSOTSIATSIYALARINI SAMARALI BOSHQARISH TIZIMINI MODERNIZATSIYA QILISH YO'LLARI.....	302
Umed Farmonkulovich Radjabov	
XIZMAT KO'RSATISH KORXONALARI FAOLIYATI SAMARADORLIGINI OSHIRISHGA QARATILGAN IQTISODIY MEKANIZMNI TAKOMILLASHTIRISHNING USTUVOR YO'NALISHLARI VA ULARNING AMALIY AHAMIYATI.....	307
Mullayeva Mexrangiz Axtam qizi	
KICHIK BIZNESNI RIVOJLANTIRISHNING IQTISODIY MUAMMOLARI VA ULARNI BARTARAF ETISH YO'LLARI (NAMANGAN VILOYATI MISOLIDA).....	313
Xolmirzayev Ulug'bek Abdulazizovich, Muradova Nazira Raximjanovna	
RAQAMLI MARKETING VA ONLAYN PLATFORMALAR ORQALI EKOTURISTIK MAJMUALARNI OMMALASHTIRISH TRENDI.....	318
Xolmatova Parvina Asliddin qizi	
O'ZBEKISTONDA SOLIQ MA'MURCHILIGI STRATEGIYASINI TAKOMILLASHTIRISH MASALALARI VA ULARNI YECHIMLAR.....	323
Normurzayev Umid Xolmurzayevich	
РАЗВИТИЕ ДИСТАНЦИОННОГО БАНКОВСКОГО ОБСЛУЖИВАНИЯ В ХОРЕЗМСКОЙ ОБЛАСТИ НА ОСНОВЕ ТЕХНОЛОГИЙ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА КАК ФАКТОР РЕГИОНАЛЬНОГО ЭКОНОМИЧЕСКОГО РОСТА.....	327
Бахтиёров Худайберган Хамдам угли	
MAHALLIY BUDJETLARDA TRANSFERTLARGA QARAMLIK DARAJASINI BAHOLASH (XORAZM VILOYATI MISOLIDA).....	335
Xudoyqulov Hamidjon Abdullayevich	
QORAQALPOG'ISTON QISHLOQ XO'JALIGIDA RESURSLARDAN SAMARALI FOYDALANISHNI BOSHQARISHNING INNOVATSION YONDASHUVLARI.....	342
Tajibaev Berdax Asqarbay uli	
XIZMAT KO'RSATISH SOHASIDA INNOVATSION JARAYONLARNI JADALLASHTIRISH MEKANIZMLARINI TAKOMILLASHTIRISH.....	347
Ashurova Maftuna Ortiq qizi	
STRATEGIC DIRECTIONS FOR INCREASING CAPITAL EFFICIENCY OF COMMERCIAL BANKS: DIGITALIZATION AND RISK MANAGEMENT INTEGRATION.....	352
Sadullaeva Mokhinur Aziz kizi	
TECHNOLOGY MANAGEMENT AND SME INTERNATIONALIZATION: A SYSTEMATIC LITERATURE REVIEW.....	358
Abduxafizova Madinabonu Mirabbos qizi	
TA'LIM SIFATINI BAHOLASH MEZONLARINI SHAKLLANTIRISH USULLARI.....	363
Mamadiyarov Zokir Toshtemirovich	
SMART UNIVERSITET KONSEPSIYASI ASOSIDA REYTING VA RAQOBATBARDOSHLIKNI INTEGRAL BOSHQARISH.....	371
Xudoyqulov Husen Ahadovich	



BUXGALTERIYA HISOBINING MILLIY VA XALQARO STANDARTLARI ASOSIDA MOLIVAVIY HISOBOT 1-SHAKLINING QIYOSIY TAHLILI	379
Shodiyev Murodjon Bakirovich	
SUG'URTA BOZORINING RAQAMLI RIVOJLANISHIDA NAZARIY QARASHLAR	384
G'oziyeva Aziza Abdusalomovna	
MINTAQAVIY IQTISODIY RIVOJLANISHDA INNOVATSION LOYIHALAR SAMARADORLIGINI BAHOLASH USULLARI	389
Xamrayev Quvvat Iskandarovich	
MAHALLIY BUDJETLAR DAROMADLARINI SHAKLLANTIRISHNING IQTISODIY AHAMIYATI	397
P.SH.Usmonov	
СРАВНИТЕЛЬНАЯ ХАРАКТЕРИСТИКА МЕТОДОВ ИНВЕСТИЦИОННОГО АНАЛИЗА ДЛЯ ОЦЕНКИ ДОХОДНОСТИ АКЦИЙ УЗБЕКСКИХ ЭМИТЕНТОВ.....	401
Ирмухамедова Муслима Дилшодовна	
KORXONA VA TASHKILOTLARDA INSON KAPITALIDAN SAMARALI FOYDALANISHDA KORPORATIV MADANIYAT, AXLOQIY-RUHIY VA MA'NAVIY MUHITNING O'RNI	407
Suyunov Dilmurod Xolmurodovich, Qodirov Tuyg'un Uzoqovich	
ELEKTRON PULLARNING MOHIYATI VA ULARNING MILLIY TO'LOV TIZIMIDAGI ROLI.....	416
Toshniyozov Sherali Kamoliddinovich	
RAQAMLI IQTISODIYOT SHAROITIDA UY XO'JALIKLARINING TADBIRKORLIK FAOLIYATINI KENGAYTIRISH.....	423
Eshbaeva Shahnoza Faxriddinovna	
APPLICATION OF EXTREME MODELS IN ASSESSING THE ECONOMIC POTENTIAL OF AN ENTERPRISE	428
Musayeva Shoira Azimovna	
SOLIQ MA'MURCHILIGIDA XORIJIY TAJRIBA HAMDA UNI O'ZBEKISTONDA QO'LLASH SAMARADORLIGI.....	435
Bozorova Ozoda Raximovna	
DAVLAT FUQAROLIK XIZMATI IMIJINI OSHIRISHDAGI MUAMMOLARNI HAL ETISHDA XORIJIY DAVLATLAR TAJRIBASI: QIYOSIY TAHLIL.....	439
Bekmurodov Navruz Ergashevich	
TA'LIM XIZMATLARI SOHASIDA YARATILGAN YALPI QO'SHILGAN QIYMAT DINAMIKASI VA UNI BOSHQARISH MEXANIZMLARINI TAKOMILLASHTIRISH.....	449
O'rinov Komiljon Kozimovich	
BARQAROR RIVOJLANISHNI TA'MINLASHNING MINTAQAVIY OMILLARI.....	453
Salomat Norova	
QURILISH MATERIALLARI BOZORI VA UNI RIVOJLANTIRISHNING NAZARIY ASOSLARI	459
Usubjonov Zaxriddin Vasliddin o'g'li	
O'ZBEKISTON RESPUBLIKASIDA EKSPORT OPERATSIYALARINI SUG'URTA QILISHNI RIVOJLANTIRISH.....	465
Xalikov R. B.	
BIZNES JARAYONLAR AUTSORSINGINI OPTIMALLASHTIRISH USULLARI TAHLILI	472
Uzaqov Ortik Shaymardanovich	
DAVLAT MOLIVAVIY BOSHQARUVI SAMARADORLIGINING IJTIMOY ADOLATGA TA'SIRINING PEFA VA CEQ METODOLOGIYALARI ORQALI TAHLILI	477
Zokirjonov Muhammadsodiq Ravshanbek o'g'li	
NODAVLAT OLIY TA'LIM MUASSASALARIDA ICHKI AUDIT XIZMATINI TASHKIL QILISHNING XORIJ TAJRIBASI	485
Turmanqulov Norpo'lat Sa'dullayevich	
MINTAQADA IJTIMOY HIMOYA TIZIMINI TAKOMILLASHTIRISH ORQALI KAMBAG'ALLIKNI QISQARTIRISH.....	491
Saparov Ismat Chorshanbiyevich	
MINTAQANI BARQAROR RIVOJLANISHDA EKOLOGIK INNOVATSIYALARNI QO'LLAB-QUVVATLASH YO'NALISHLARI	495
Ismatov Sharofiddin Asatulloevich	



THE ESSENCE OF THE OPTIMAL COST STRATEGY	500
Sodiqov Mirakhror Abbos ugli	
TURIZMNI RIVOJLANTIRISHDA TOG'-KURORT ZONALARINI RIVOJLANTIRISHNING IQTISODIY JIHATLARI (CHORVOQ ERKIN TURISTIK ZONASI MISOLIDA)	504
Shomurodova Shahnoza G'ayratovna	
ICHKI AUDIT SIFATI VA SAMARADORLIGI TUSHUNCHALARINING IQTISODIY MAZMUNI HAMDA ULARNING O'ZARO BOG'LIQLIGI	509
Ergashev Olloyor Furqat o'g'li	
QISHLOQ XO'JALIGI KORXONALARI FAOLIYATINI SOLIQQA TORTISH VA UNI HISOBINI YURITISH.....	517
Abdullayev Abdurauf	
TIJORAT BANKLARINING RISKLARINI BAHOLASHDA ZAMONAVIY YONDASHUVLAR.....	522
Kudaybergenova Guzal Kuanishbayevna	
TIJORAT BANKLARIDA KORRUPSIYAVIY-KOMPLAENS MUAMMOLARI: TAHLIL VA YECHIMLAR.....	527
Yunusov Baxtiyor Shavkatovich	
MAISHIY XIZMAT KO'RSATISHNING SIFAT NAZORATINI HAMDA TASHKILIIY-IQTISODIY MEKANIZMINI TAKOMILLASHTIRISH	532
Meliyev X.T.	
ОЦЕНКА КАЧЕСТВА СЕРВИСА И ЭФФЕКТИВНОСТИ ИСПОЛЬЗОВАНИЯ ТУРИСТИЧЕСКОГО ПОТЕНЦИАЛА БУХАРСКОЙ ОБЛАСТИ НА ОСНОВЕ СОЦИОЛОГИЧЕСКОГО ОПРОСА.....	541
Усманова Азиза Баходировна	
RAQAMLI BANK XIZMATLARI ORQALI MOLIVAVIY INKLYUZIVLIKNI KENGAYTIRISH.....	545
Azlarova Mushtariybegim Abror qizi	
QURILISH KORXONALARNI BOSHQARISHDA RAQAMLI TRANSFORMATSIYALARNING AHAMIYATI	550
Egamov Raxmatillo Mirolimovich, Bobobekov Davron Gafurovich	
FINANCIAL MARKET PARTICIPANTS: A CLASSIFICATION BY ROLE AND RESPONSIBILITY.....	553
Khotamkulova Madina	
ФОРМИРОВАНИЕ «ТУРИСТИЧЕСКОЙ МАХАЛЛИ» КАК ИНСТИТУЦИОНАЛЬНОГО МЕХАНИЗМА РАЗВИТИЯ ЗЕЛЁНОЙ ЭКОНОМИКИ В СФЕРЕ ГОСТЕВЫХ ДОМОВ УЗБЕКИСТАНА	559
Иргашева Нигина Салохиддиновна	
BANKLARDA KREDIT GAROVI BILAN ISHLASHNING XORIJ ILG'OR TAJRIBASI VA UNDAN O'ZBEKISTON BANKLARI AMALIYOTIDA FOYDALANISH ISTIQBOLLARI.....	567
Sh. Saidov	
MILLIY UGLEROD SAVDOSI TIZIMINI JORIY ETISH ISTIQBOLLARI VA IQTISODIY SAMARADORLIGI.....	573
Islamov Shoxzod Shuxrat o'g'li	
THE NECESSITY OF CREATING A BUSINESS ENVIRONMENT AND ITS ROLE AND SIGNIFICANCE IN THE NATIONAL ECONOMY.....	582
Amanov Davron Ravshan ugli	
SUV RESURSLARINI BOSHQARISHDA RAQAMLASHTIRISH SAMARADORLIGI	588
Saidov Muhammadali Hakimovich, Mahammatov Hoshim, Esanbekov Diyorbek	
ТРАНСФОРМАЦИЯ БУХГАЛТЕРСКОГО УЧЁТА БАНКОВ В РЕСПУБЛИКЕ УЗБЕКИСТАН В СООТВЕТСТВИИ С МСФО И ПРИНЦИПАМИ ESG.....	595
Насирдинов Шарифджон Изатуллоевич	
ОЦЕНКА ЭНЕРГЕТИЧЕСКОЙ ЭФФЕКТИВНОСТИ ЭЛЕКТРОБУСА.....	600
Мухитдинов Акмал Анварович, Касимов Омил Камалович, Саидов Азамат Илхом угли	
XORIJIY TAJRIBALAR ASOSIDA DUKKAKLI DON MAHSULOTLARINI YETISHTIRISHNI DAVLAT TOMONIDAN QO'LLAB-QUVVATLASH YO'NALISHLARI (HINDISTON TAJRIBASI MISOLIDA).....	608
Mirsayd Xudaybergenov	
O'ZBEKISTON RESPUBLIKASIDA AHOLINING FAROVONLIGI VA DAROMAD MANBALARINI STATISTIK TAHLILI	612
Mamatkulov Baxtiyor Xalmuradovich	



KICHIK BIZNES SUBYEKTLARINING RAQOBATBARDOSHLIGINI RIVOJLANTIRISH VA BOSHQARUV MEXANIZMINI TAKOMILLASHTIRISH.....	618
<i>Muxamedjanova Maxfuza Baxodir qizi</i>	
MOLIYAVIY AKTIVLARNING IQTISODIY MOHIYATI, MAZMUNI HAMDA KLASSIFIKATSIYASI.....	627
<i>Odiljonova Oybarchin Fayzullo qizi</i>	
XALQARO MOLIYA INSTITUTLARI ORQALI MAMLAKATIMIZ LOYIHALARINI AMALGA OSHIRISH TARTIBI TAHLILI.....	631
<i>Rasulova Dilfuza Valiyevna</i>	
HUDUDNI BARQAROR RIVOJLANTIRISHDA IQTISODIY SALOHİYATNING O'RNI	636
<i>Avazbek Xalbekov</i>	
O'ZBEKISTON RESPUBLIKASIDA SABZAVOTCHILIK TARMOG'INING RIVOJLANISH ISTIQBOLLARI.....	642
<i>Sobir Xasanov</i>	
IMPACT OF REGIONAL INFRASTRUCTURE AND NATURAL RESOURCE UTILIZATION ON THE DEVELOPMENT OF ECOLOGICAL TOURISM (A DISTRICT-LEVEL ANALYSIS OF THE SAMARKAND REGION, UZBEKISTAN)	650
<i>Toyirova Shohista Bobobekovna</i>	
INNOVASION IQTISODIYOT SHAROITIDA OLIY TA'LIM TIZIMINI RIVOJLANTIRISHNING IJTIMOIIY-IQTISODIY OMILLARI	657
<i>Talapova Nargiza Baxriddinovna</i>	
BOZOR BEQARORLIGI SHAROITIDA BANK OBRO'SINI STRATEGIK RESURS SIFATIDA BARQARORLIGINI OSHIRISHNING NAZARIY ASOSLARI.....	661
<i>Yuldasheva Kamola Qosimjonovna, Ziyeva Muhtasar Mansurdjanovna</i>	
O'ZBEKISTONDA DAVLAT PENSIYA TIZIMINING MOLIYAVIY BARQARORLIGINI TA'MINLASH MASALALARI	667
<i>Pardayev Farrux Muzaffarovich</i>	
RAQAMLI TRANSFORMASIYA SHAROITIDA MENEJERLARNING RAQAMLI KOMPETENSIYALARINI RIVOJLANTIRISH.....	671
<i>Sharipova Zulfiya Shokirjonovna</i>	
FUQAROLAR ISHTIROKIGA ASOSLANGAN TASHABBUSLI BUDJETLASHTIRISH TIZIMI VA UNING IJTIMOIIY-IQTISODIY AHAMIYATI	677
<i>Shukurova Parizod, Soatova Nodira Boboxonovna</i>	
O'ZBEKISTON QISHLOQ HUDUDLARINING BARQAROR RIVOJLANISH YO'NALISHLARIDA QISHLOQ TURIZMI VA EKOTURIZM – ASOSIY USTUVOR YO'NALISHLARI	682
<i>Abduraxmanova Aqida Fayzulla qizi</i>	
KORXONALARDA MOLIYAVIY HISOBOTLARNING SHAFFOFLIGINI TA'MINLASHDA BUXGALTERIYA HISOBINING ROLI.....	691
<i>Alimbay Shamshetov</i>	
BARQAROR IQTISODIY RIVOJLANISHDA YASHIL INVESTITSIYALARNING MOLIYAVIY MEXANIZMLARI	694
<i>Saule Ibragimova</i>	
ANALYSIS OF THE STATE OF ELECTRICITY GENERATION BY WIND POWER PLANTS.....	698
<i>Saidov Mash'al Samadovich</i>	
TRANSFORMING TOURISM EDUCATION IN UZBEKISTAN: AN INSTITUTIONAL ANALYSIS OF PERSONNEL TRAINING SYSTEMS.....	706
<i>Abdullakhujaev Abdukodirkhuja, Ochilova Hilola Farmonovna</i>	
RAQAMLI TEXNOLOGIYALAR ASOSIDA MOLIYAVIY HISOBOTLAR AUDITINI TAKOMILLASHTIRISH.....	713
<i>Elomonov Dadaxon Ozodullayevich</i>	
MAHALLIY BOSHQARUVDA YETAKCHILIK KONSEPSIYASI ORQALI FAOLIYAT SAMARADORLIGINI OSHIRISH (FARG'ONA VILOYATI MISOLIDA)	718
<i>Siddikov Abdusalom Abdumalikovich</i>	



NEW ECONOMIC PHENOMENA: FINANCING CONSUMPTION AND SAVINGS IN THE TRANSITION
TO AN EXPECTATION ECONOMY 724
Isomov Bekmurod Sayfiddinovich



NEW ECONOMIC PHENOMENA: FINANCING CONSUMPTION AND SAVINGS IN THE TRANSITION TO AN EXPECTATION ECONOMY

Isomov Bekmurod Sayfiddinovich

Doctor of Philosophy (PhD) in Economics,

Associate Professor

Bukhara State University

E-mail: relinter@mail.ru

Abstract. In the 21st century, the world is experiencing profound structural changes that intensify social and economic contradictions. Alongside evident global challenges, such as climate change and the technological revolution, new forms of inequality are emerging that significantly influence the philosophy of financing consumption and accumulation. The rapid development of artificial intelligence and automation is transforming the labor market by reducing the demand for human labor in production and service sectors, which leads to increasing unemployment and job instability. These processes intensify people's dependence on debt-based financial instruments, where debt becomes not merely a temporary solution but also a normative element of economic behavior and survival.

At the same time, a digital and social divide is expanding among population groups. Technologically advanced urban communities gain greater access to resources and opportunities for growth, while vulnerable groups, particularly in rural areas, face limited access to education, financing, and employment, thereby reinforcing multidimensional inequality of opportunities. This article analyzes the interconnections between technological transformations, new forms of labor organization, and financial models of consumption and accumulation, as well as their impact on the social structure of contemporary society. The study also examines investment issues in key sectors of the economy and regional development, including the challenges faced by agriculture and rural communities, where a significant share of the global population still resides.

Key words: new economic phenomena, financing of consumption, accumulation, artificial intelligence (AI), unemployment, debt dependency, social inequality, key sectors of the economy, rural areas, investments.

Annotatsiya. XXI asrda dunyo ijtimoiy va iqtisodiy qarama-qarshiliklarni kuchaytirayotgan chuqur tarkibiy o'zgarishlarni boshdan kechirmoqda. Iqlim o'zgarishi va texnologik inqilob kabi global muammolar bilan bir qatorda, iste'mol va jamg'arishni moliyalashtirish falsafasiga sezilarli ta'sir ko'rsatuvchi yangi turdagi tengsizlik shakllari vujudga kelmoqda. Sun'iy intellekt va avtomatlashtirish texnologiyalarining jadal rivojlanishi mehnat bozorini tubdan o'zgartirib, ishlab chiqarish va xizmat ko'rsatish sohalarida inson mehnatiga bo'lgan talabning qisqarishiga olib kelmoqda. Natijada ishsizlik darajasining oshishi hamda bandlikning beqarorlashuvi kuzatilmoqda. Ushbu jarayonlar aholining qarzga asoslangan moliyaviy instrumentlarga qaramligini kuchaytirib, qarzning nafaqat vaqtinchalik moliyaviy yechim, balki iqtisodiy xulq-atvor va yashash strategiyasining muhim elementiga aylanishiga sabab bo'lmoqda.

Shu bilan birga, aholi qatlamlari o'rtasida raqamli va ijtimoiy tafovut kuchayib bormoqda. Texnologik jihatdan rivojlangan shahar aholisi resurslar va iqtisodiy o'sish imkoniyatlaridan kengroq foydalanish imkoniyatiga ega bo'lsa, ayniqsa qishloq hududlarida yashovchi zaif ijtimoiy guruhlar ta'lim, moliyalashtirish va bandlik imkoniyatlariga cheklangan darajada ega bo'lmoqda. Bu esa imkoniyatlar tengsizligining ko'p o'lchovli shakllarini yanada kuchaytiradi. Mazkur maqolada texnologik o'zgarishlar, mehnatni tashkil etishning yangi shakllari hamda iste'mol va jamg'arishni moliyalashtirish modellari o'rtasidagi o'zaro bog'liqliklar hamda ularning zamonaviy jamiyat ijtimoiy tuzilmasiga ta'siri tahlil qilinadi. Shuningdek, iqtisodiyotning yetakchi tarmoqlariga investitsiyalar jalb qilish va hududiy rivojlanish masalalari, jumladan, qishloq xo'jaligi hamda qishloq hududlari oldida turgan muammolar ham ko'rib chiqiladi.

Kalit so'zlar: yangi iqtisodiy hodisalar, iste'molni moliyalashtirish, jamg'arish, sun'iy intellekt (AI), ishsizlik, qarzga qaramlik, ijtimoiy tengsizlik, iqtisodiyotning yetakchi tarmoqlari, qishloq hududlari, investitsiyalar.



Аннотация. В XXI веке мир переживает глубокие структурные изменения, усиливающие социальные и экономические противоречия. Наряду с очевидными глобальными вызовами, такими как изменение климата и технологическая революция, формируются новые формы неравенства, оказывающие значительное влияние на философию финансирования потребления и накопления. Стремительное развитие искусственного интеллекта и автоматизации трансформирует рынок труда, сокращая потребность в человеческом труде в производственном и сервисном секторах, что приводит к росту безработицы и нестабильности занятости. Эти процессы усиливают зависимость населения от долговых финансовых инструментов, при которых долг становится не только средством решения временных трудностей, но и нормой экономического поведения и выживания.

Одновременно усиливается цифровой и социальный разрыв между различными группами населения. Технологически развитые городские сообщества получают преимущества в доступе к ресурсам и возможностям роста, тогда как уязвимые группы, особенно в сельских регионах, сталкиваются с ограниченным доступом к образованию, финансированию и занятости, что усиливает многомерное неравенство возможностей. В статье анализируются взаимосвязи между технологическими изменениями, новыми формами организации труда и финансовыми моделями потребления и накопления, а также их влияние на социальную структуру современного общества. Также рассматриваются вопросы инвестирования в ключевые отрасли экономики и региональное развитие, включая проблемы сельского хозяйства и сельских сообществ, в которых по-прежнему проживает значительная часть населения мира.

Ключевые слова: новые экономические явления, финансирование потребления, накопление, искусственный интеллект (ИИ), безработица, долговая зависимость, социальное неравенство, ключевые отрасли экономики, сельские регионы, инвестиции.

INTRODUCTION

In the contemporary world, the economy and society are undergoing profound transformations that are reshaping traditional understandings of consumption, accumulation, and social justice. One of the most significant changes is the accelerated adoption of advanced technologies, including artificial intelligence and automation. These technologies are fundamentally restructuring the labor market by reducing the number of jobs in both industrial production and service sectors. As a result, new forms of unemployment and employment instability are emerging. At the same time, these processes increase the population's dependence on debt-based financial instruments, where credit and loans are becoming not merely auxiliary financial tools but a normative element of economic behavior and survival.

Investments in agriculture, including the implementation of modern irrigation technologies, high-efficiency machinery, and advanced water management systems, serve a dual purpose. On the one hand, they enhance the productivity of crop and livestock production, contributing to regional economic growth. On the other hand, these investments represent an important mechanism for adapting to water scarcity, which is intensifying due to climate change and population growth. Therefore, financial investments in the agricultural sector extend beyond purely economic returns and acquire strategic significance for the sustainability and long-term development of rural communities.

Furthermore, directing investments toward irrigation infrastructure and water-efficient technologies contributes to reducing disparities between rural and urban regions and mitigating socio-economic inequalities associated with limited access to water resources. At the same time, social and digital inequalities continue to expand. Technologically advanced and urbanized communities gain greater access to resources, education, and financial instruments, while vulnerable groups, particularly in rural areas, face limited opportunities for employment, investment, and economic mobility. Currently, approximately 44% of the world's population lives in rural areas, and a significant share of these people directly depend on agriculture and regional economic development strategies. This highlights the importance of analyzing investment flows into key sectors of the economy and creating conditions for the sustainable development of rural territories.

At the same time, global challenges such as climate change place additional pressure on economic and social systems, forcing governments and private institutions to seek new approaches to financing consumption and accumulation. Despite rapid technological progress, societies often generate complex problems faster than they can resolve them, creating a cycle of "delayed reaction" that can be observed both in climate management and in labor market dynamics. In this context, emerging economic phenomena function not only as financial instruments but also as indicators of a transformation in the philosophy of economic behavior.

The purpose of this article is to analyze the interconnections between technological change, the social consequences of artificial intelligence and automation, debt dependency, and emerging forms of inequality. In addition, the study evaluates the impact of these processes on investment flows and the development of key sectors of the economy, including agriculture. Particular attention is given to the regional dimension, examining



how technological and economic transformations affect rural communities—where a substantial share of the global population resides—and identifying potential strategies that could help reduce the development gap between urban and rural areas.

LITERATURE REVIEW

Humanity is currently facing a profound global water crisis characterized by declining freshwater availability, rapidly increasing demand, and the accelerating impacts of climate change. This crisis has direct implications for agricultural sustainability, food security, and the socio-economic stability of populations worldwide. According to UN-Water, approximately 4 billion people—nearly two-thirds of the global population—experience severe water scarcity for at least one month per year, while agriculture accounts for about 72% of global freshwater withdrawals. Such high water demand, combined with inefficient water management practices, creates significant risks for food security and the resilience of rural communities.

The Food and Agriculture Organization (FAO) estimates that more than 3.2 billion people live in agricultural regions experiencing water stress, while 1.2 billion people face very high water stress conditions, particularly in South and East Asia as well as in Central Asia (UNCCD, 2024). The water crisis is further intensified by population growth and socio-economic development, which increase the demand for drinking water, industrial consumption, and irrigation, placing additional pressure on existing water systems (FAO, 2025).

International organizations provide important frameworks for understanding global water challenges. The UNESCO World Water Development Report (2024) presents a comprehensive overview of global water resources and emphasizes that agriculture remains the dominant consumer of freshwater, accounting for roughly 70% of global withdrawals (UNESCO, 2023). FAO AQUASTAT data indicate that renewable freshwater resources per capita have declined by approximately 7% over the last decade, highlighting the intensification of global water stress (FAO, 2025). This trend is particularly evident in arid regions of North Africa, West Asia, and Central Asia, where water scarcity is especially severe.

Recent studies also highlight the growing interaction between urbanization and water scarcity. Rapid urban growth increases water demand, complicates water distribution systems, and raises infrastructure costs, which in turn place additional pressure on rural and vulnerable communities (Prieto Curiel & Borja Vega, 2024).

Central Asia is particularly vulnerable to water scarcity due to climatic conditions, historical water management practices, and aging irrigation infrastructure. Studies indicate that approximately 82% of water resources in Central Asia are used for agriculture, making the region highly sensitive to climate change and water stress (Uz24, 2025). Over recent years, the region has lost around 12% of its available water resources, and this trend is projected to continue in the absence of modernization of irrigation systems and more efficient water allocation mechanisms (The-Village-KZ, 2025). Regional research emphasizes that water scarcity is not only a quantitative issue but also a challenge related to water distribution and governance. Addressing this problem requires investments in infrastructure, modern irrigation technologies, and effective transboundary water cooperation (Zhukov, 2025). Without improved governance mechanisms, water scarcity may intensify migration processes, social tensions, and economic inequalities.

Although Central Asia often dominates discussions on regional water scarcity, similar challenges are observed in other post-Soviet countries. In Russia, regional disparities in water availability create potential risks for agricultural productivity and socio-economic stability. Ukraine experiences localized water shortages that affect irrigation canals and crop yields, thereby influencing food security and agricultural exports. Belarus approaches water management primarily from the perspective of ecological conservation and sustainable development, emphasizing rational water use under conditions of climate variability (Ivanov, 2022; Petrova, 2021; Belarusian State University, 2020).

A significant portion of the literature emphasizes the importance of investments in agriculture and water management as key mechanisms for mitigating water scarcity. Investments in physical capital, including modern irrigation systems, high-efficiency agricultural machinery, and water storage infrastructure, can significantly improve productivity and resource efficiency. Equally important are investments in intellectual capital, such as workforce development, research in sustainable agriculture, and the implementation of analytical and monitoring platforms.

In this context, the role of an investment coordinator becomes particularly important for aligning public and private investments, research initiatives, and regional development programs to ensure efficient and coordinated use of resources. Technological innovation also plays a critical role in improving water management. Key technologies include automated irrigation systems, soil moisture sensors, artificial intelligence-based yield forecasting, water- and energy-efficient production technologies, and Big Data and IoT-based solutions for climate risk monitoring and resource allocation.



The integration of investments, technological innovation, and effective governance mechanisms contributes to increased agricultural productivity, reduced socio-economic inequalities, and sustainable water resource management (EABR, 2025). Overall, the existing literature demonstrates that water scarcity represents both a global and regional challenge with profound implications for agriculture, socio-economic stability, and social equity. Regional analyses highlight particular vulnerabilities in Central Asia, as well as in Russia, Ukraine, and Belarus. Consequently, investments in physical and intellectual capital, combined with technological innovation and coordinated governance, are essential for improving water efficiency, increasing productivity, and mitigating the social and economic consequences of water stress.

RESEARCH METHODOLOGY

This study identifies a complex set of challenges affecting agricultural sustainability, the financial behavior of the population, and the socio-economic structure of regions. The research focuses on the interconnections between water scarcity, the adoption of artificial intelligence (AI) and automation, debt dependency, and the potential of investments in both physical and intellectual capital to address these issues.

The analysis is based on data from FAO, UNESCO, and UN-Water, as well as regional sources from Russia, Belarus, Ukraine, Uzbekistan, and other Central Asian countries. The Research Results section systematically examines existing challenges, proposes potential solutions, and evaluates the expected outcomes of a comprehensive approach to managing water resources and human capital in the context of sustainable agricultural development.

ANALYSIS AND RESULTS

Global water scarcity represents one of the most pressing threats to agricultural sustainability. According to FAO and UNESCO, approximately 4 billion people experience water shortages during at least part of the year, while agriculture accounts for roughly 70–72% of global freshwater consumption. In Central Asia, Russia, Ukraine, and Belarus, water scarcity manifests at the regional level, particularly in arid territories and during periods of climatic anomalies. Outdated irrigation systems and inefficient water distribution mechanisms significantly limit crop and livestock productivity, negatively affecting food security and rural livelihoods.

At the same time, the adoption of artificial intelligence (AI), automation, and other technological innovations is transforming traditional employment patterns in agriculture and service sectors. These processes contribute to increasing unemployment and employment instability, growing household debt dependency, and the emergence of new forms of social inequality. Rural communities remain particularly vulnerable due to limited access to education, financial resources, and modern technologies.

In addition, inefficient irrigation systems, insufficient storage and processing infrastructure, and limited research in sustainable agriculture and water management further exacerbate the negative consequences of water scarcity and uneven resource distribution. Addressing these challenges requires significant investments in physical capital, including modern irrigation systems, high-efficiency agricultural machinery, and infrastructure for storage and processing. Such investments increase agricultural productivity, reduce water losses, and mitigate soil degradation risks.

In this context, the role of an investment coordinator becomes especially important. This specialist ensures the strategic allocation of financial resources, coordinates the procurement of modern equipment, and synchronizes investment activities with national and regional development programs. As a result, the investment coordinator minimizes the risks of inefficient spending and ensures effective cooperation among investors, government institutions, and research organizations.

Alongside investments in physical infrastructure, the development of intellectual capital is equally important. This includes training specialists, agronomists, and water resource managers, as well as implementing analytical platforms and monitoring systems for efficient water management. The investment coordinator facilitates cooperation between universities, research centers, and private investors, directing resources toward innovation and human capital development.

Technological innovations play a key role in improving water efficiency and agricultural productivity. Important technological solutions include automated irrigation systems and soil moisture sensors, AI-based crop yield forecasting, energy- and water-efficient production technologies, as well as Big Data and IoT-based systems for monitoring climate risks and optimizing resource allocation.

The integration of these technologies with coordinated investment planning significantly increases the productivity of the agricultural sector while reducing dependence on limited water resources. A comprehensive solution to water scarcity requires coordinated regional and national policies, including rational water allocation between urban and rural areas, support programs for rural infrastructure development, international cooperation



in the management of transboundary rivers such as the Amu Darya and Syr Darya, and effective monitoring and regulation of water use in agriculture and industry.

Within this framework, the investment coordinator acts as an intermediary between government programs, research initiatives, and private companies, ensuring that innovative technologies and management practices are effectively implemented at the regional level.

The combined implementation of investments, technological innovations, and coordinated governance leads to several important outcomes, including increased crop and livestock productivity, reduced socio-economic disparities between urban and rural regions, lower debt dependency among the population, improved resilience of rural communities to climate and environmental risks, enhanced efficiency of key economic sectors, and more sustainable water resource management with reduced water stress.

The research results indicate that addressing water scarcity, social instability, and technological lag requires a comprehensive and integrated approach. Such an approach should combine investments in both physical and intellectual capital, the implementation of advanced technological innovations, the engagement of an investment coordinator to align activities across sectors, and the development of coordinated regional and international water management strategies. Without such a systematic framework, the risks of rural degradation, increasing debt dependency, and widening social inequality may intensify, thereby reducing long-term economic and social resilience.

The findings also demonstrate that global and regional water scarcity directly affects agricultural sustainability, socio-economic stability, and food security. This conclusion is consistent with FAO and UNESCO data, which highlight the growing number of people experiencing water shortages and the significant share of water resources allocated to agriculture. At the same time, the adoption of artificial intelligence (AI) and automation accelerates structural changes in the labor market, leading to new forms of unemployment and increasing household debt dependency.

These processes contribute to the emergence of social inequalities, particularly between urban and rural areas, where access to education, investments, and modern technologies remains limited. Investments in physical capital, including modern irrigation systems, agricultural machinery, and infrastructure, have demonstrated significant potential for increasing productivity and strengthening resilience in rural regions. At the same time, investments in intellectual capital—such as training specialists and implementing analytical and monitoring systems—enhance management capacity and adaptive potential within the agricultural sector.

An important component of this strategy is the role of the investment coordinator, who ensures effective coordination between government programs, private investors, and scientific research institutions. Without such coordination, the adoption of new technologies and the allocation of resources may become inefficient, while the risks of social inequality and economic instability may increase.

Despite the clear advantages of a comprehensive approach, several challenges remain. These include climate and ecological risks that may alter water availability faster than technological solutions can adapt, limited financial resources in rural regions, and the need for international cooperation in the management of transboundary water systems. Such cooperation requires political commitment and coordination of national interests. These limitations highlight the necessity of a systemic, long-term, and integrated strategy in which investments, technologies, and resource management mechanisms mutually reinforce one another.

CONCLUSIONS AND RECOMMENDATIONS

In conclusion, the results of this study indicate that the sustainable development of rural areas and the agricultural sector cannot be achieved without a comprehensive and integrated approach that addresses water scarcity, social instability, and technological disparities. Water scarcity remains a critical constraint that directly affects agricultural productivity, food security, and the socio-economic stability of rural communities.

At the same time, the rapid adoption of artificial intelligence (AI) and automation introduces new socio-economic challenges, including increased unemployment and growing dependence on debt-based financial instruments. These processes require balanced policy responses and targeted investments aimed at strengthening the resilience of rural economies.

Strategic investments in both physical infrastructure and intellectual capital are essential for enhancing agricultural productivity, improving resource efficiency, and reducing regional inequalities. Investments in modern irrigation systems, agricultural machinery, and rural infrastructure should be complemented by investments in education, training of specialists, and the development of analytical and monitoring systems for effective resource management.

An important institutional element of this strategy is the role of the investment coordinator, who facilitates effective cooperation between government institutions, private investors, and scientific organizations. Such coordination ensures that financial resources, technological innovations, and research initiatives are aligned with long-term regional development goals.



Ultimately, achieving sustainable development in rural territories requires a comprehensive strategy that integrates technological innovation, human capital development, targeted investment policies, and coordinated regional water management. The implementation of such an integrated approach can significantly strengthen agricultural resilience, reduce socio-economic disparities, and mitigate long-term environmental and economic risks.

REFERENCES

1. MacIntyre, S. (2019). *Global Water Scarcity and Agriculture: Challenges and Solutions*. Earthscan, 312 p.
2. FAO. (2025). *The State of the World's Water Resources 2024*. Rome: Food and Agriculture Organization of the United Nations.
3. UNESCO / WWAP. (2023). *World Water Development Report*. Paris: UNESCO Publishing.
4. Global Commission on the Economics of Water. (2024). *Finance, Economics and Water Scarcity Report*.
5. Ivanov, I. I. (2022). Water resources and agriculture in Russia: Problems and prospects. *Bulletin of Agricultural Science*, 4, 25–48.
6. Zhilina, N. N., Magdeeva, M. R., Gusarova, L. V., Ignatev, V. G., & Nurtidinov, I. I. (2021). A comparative analysis of the methods used to assess borrower creditworthiness. In *Frontier Information Technology and Systems Research in Cooperative Economics* (Studies in Systems, Decision and Control Series, pp. 991–999). Heidelberg.
7. Petrova, A. A. (2021). Water management in transboundary rivers of Ukraine and Belarus. *Geoecology and Nature Management*, 112–130.
8. Belarusian State University. (2020). *Ecological Aspects of Rational Water Use*. Minsk: BSU, 256 p.
9. Onorboyev, Sh. S., & Azamjonov, A. (2025). Water scarcity in Central Asia: Challenges, regional cooperation, and sustainable solutions. *Educational Yield Insights & Breakthroughs*.
10. Zhukov, V. (2025). Central Asia: Water and economic growth. *World Economy and International Relations*.
11. Uzbekistan Research. (2025). Water resources as a key to sustainable development of the economy of Uzbekistan. *Economic Development and Analysis*.
12. Analytical Portal (Uzbekistan). (2025). Reduction of water resources in Central Asia: Who will receive most water in 2026?
13. Kanyshay, N., Sherova, A., & Azizbek kyzy, A. (2025). Water resource challenges in regionalization processes of Central Asia: The role of Kyrgyzstan. *Bulletin of Osh State University*.
14. UNCCD. (2024). *Global Desertification and Water Scarcity Reports*.
15. FAO. (2025). *AQUASTAT Database: Global Water Statistics for Agriculture*.
16. Scientific Research Institute of Irrigation and Water Problems (Uzbekistan). Research publications on irrigation systems.
17. Akhmetshin, E., Abdullayev, I., Makhmudov, S., Klochko, E., & Boltayeva, M. (2026). An advancing financial credit risk forecasting model using graph convolutional networks for sustainable economic analysis. *Engineering, Technology & Applied Science Research*, 16(1), 30948–30953.
18. Radjabov, O., Davronov, I. O., Boltayeva, M., Ashurova, M., & Navruz-Zoda, L. (2025). Prospects of using strategic communication in sustainable tourism promotion. *Frontiers in Sports and Active Living*, 7, 1623121.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

2026. № 3

© 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>
