

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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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



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MUNDARIJA

Qishloq xo'jaligida innovatsion xizmatlar infratuzilmasini rivojlantirishning nazariy asoslari.....	8
Sharipov Kongratbay Avezimbetovich , professor, Zaynutdinova Umida Djalalovna , dotsent	
O'zbekiston-Turkiya do'stligi azaliy qadryatlarimiz zaminida yashab kelmoqda.....	13
O'sman Mesten , Turkiya parlamenti a'zosi, Turkiya-O'zbekiston do'stlik jamiyati rahbari	
O'zbekistonda turizm sohasining rivojlanishini davlat tomonidan	
qo'llab-quvvatlash mexanizmini takomillashtirish.....	15
Akkulov Abdulaziz Uralboyevich , mustaqil tadqiqotchi	
O'zbekiston Respublikasini "Yashil" iqtisodiyotga o'tish istiqbollari. Muammolar va yechimlar.....	19
Mirzayev Bexruz Abdulla o'g'li , doktorant	
Mamlakat iqtisodiyotini rivojlantirishda "Yashil" iqtisodiyotning o'rni.....	26
Sevara Yaxshimuratova Rustam qizi , assistent-o'qituvchi	
Sanoat barqarorligini ta'minlashda yashil energetikaning o'ziga xos xususiyatlari.....	29
Kadirov Abdumalik Matkarimovich	
Republikamizda "yashil iqtisodiyot"ni shakllantirishda agroxizmatlarni	
rivojlantirishning asosiy yo'nalishlari.....	36
Mirzayev Q. J. , i.f.d., professor; Jonuzokov M. K. , assistent o'qituvchi	
"Yashil" obligatsiyalarni muomalaga chiqarishning nazariy va amaliy jihatlari.....	40
E. I. Nosirov , i.f.n., dotsent	
Turizm sohasidagi loyihalarni kreditlash amaliyotini takomillashtirish.....	46
Matkabilova Dilorom Xalilullayevna , PhD	
Koreya Respublikasida yashil (eko) turizmning rivojlanish yo'nalishlari va muammolari.....	51
Islomova Dilrabo Salomovna , kafedra assistenti	
Moliyaviy menejment tizimini transformatsiyalashda raqamli marketing	
samaradorligini baholashning nazariy yondashuvlari.....	55
Sobirjonov Sanjar Sobirjonovich , PhD, dotsent	
Samarqand viloyati ekologik turizm salohiyatidan samarali	
foydalanish asosida ekoturizm klasterlarini shakllantirish.....	62
Abduraxmanova Aqida Fayzulla qizi , i.f.b.f.d.; Axrorov Farxod Baxriddinovich , i. f. n.; Xo'jamov Bobur , tadqiqotchi	
Ichki turizmni rivojlantirishda davlatning o'rni.....	68
Dehqonov Burxon Rustamovich , tayanch doktorant	
O'zbekistonda turizm sohasini rivojlanishiga global trendlarning ta'siri.....	72
Eshtayev Alisher Abdug'aniyevich , i.f.d., professor	
Assessment of the Current State of the Market and Procedure For Lending	
to Subjects of Tourism Services of the Republic of Uzbekistan.....	79
Karimova Aziza Maxomadrizoyevna , PhD, docent; Maqsudov Orif Shakirovich , assistant	
Islomiy moliya instrumentlari (muzoraba va mushoraka) va ularni tijorat banklarida qo'llash.....	84
Madraximova Gulasal , dotsent; Safarova Nasiba , magistrant	
Mamlakatimizda "Yashil" iqtisodiyot asosida barqaror rivojlanishni ta'minlashning o'ziga xos jihatlari.....	90
Mustafaqulov Yangiboy Bo'riqulovich , Todjimamatova Mashhura Erkinovna ;	
Nurmatova Hilola A'zamovna ; Berdieva Aziza G'anisher qizi ; Egamberdieva Oydin Abror qizi	
Ways to Improve the Green Recovery in Uzbekistan by Investment and Trade.....	97
Nurbek Khalimjonov , assistant	
Evaluating the Path Towards Sustainable Tourism Development in the Republic of Uzbekistan.....	102
Khusniddin Egamnazarov	
Nexus Between Climate Change and Energy Consumption in Uzbekistan: A Time Series Analysis.....	106
Sarvar Mamasoliyev ; Shodiyor Toxirov	
O'zbekistonda mice turizmni barqaror rivojlanishida qulay infratuzilma.....	112
Xalimova F. N. , katta o'qituvchi	
Ichki turizmni rivojlantirishning ilg'or xorijiy tajribasi va uni	
O'zbekistonda qo'llashning iqtisodiy afzalliklari.....	115
Matkarimov Jahongir Shamuratovich , mustaqil tadqiqotchi	
Agroturizmni rivojlantirish orqali hududlarning barqaror rivojlantirish imkoniyatlari.....	122
Jo'rayeva Nargiza Abduvohidovna , kafedra dotsenti	
Turizm sektorida milliy hunarmandchilik mahsulotlarining rivojlanishining o'ziga xos xususiyatlari.....	126
Xushnazarova Maxzuna Gulamdjanovna , kafedra assistenti	
Роль религиозного туризма в экономике Узбекистана.....	132
Рахимова Дилфуза Мирзакасимовна , преподаватель	
Turistik sanoatining investitsion jozibadorligini boshqarish va samaradorligini baholash.....	139
Sa'dullayeva Gulnoza Sodiq qizi , PhD	



Turizmga innovatsiyon texnologiyalarni joriy qilish shart sharoitlari	144
Po'latov Ma'murjon Murodjon o'g'li , doktorant	
O'zbekistonning "yashil iqtisodiy strategiyasi" va uni amalga oshirishning asosiy yo'nalishlari	147
Bekmirzayev Mirzoxid Adashaliyevich , dotsent	
An Analysis of the Structure of Trade Between China and Uzbekistan	150
Cao Gang , PhD Candidate	
"Daka-Tex" MCHJ XKning marketing faolyatining takomillashtirish.....	160
Musyeva Shoira Azimovna , kafedra professori	
Mamalakat iqtisodiy xavfsizligini ta'minlashda oziq-ovqat xavfsizligining o'rni.....	164
Ibragimov G'ayrat Abluqulovich , PhD; Shukurova Nilufar Qahramonova , tadqiqotchi;	
Umirov Islombek Furkatovich , tadqiqotchi; Tojiqulov Samandar Orufjon o'g'li , tadqiqotchi	
MDH davlatlarida chorva va parandachilik o'sish dinamikasi	169
Abidov Abdujabbor Abduxamidovich , t. f.n., dotsent	
Tijorat banklarida foiz stavkaning likvidlikka ta'siri.....	179
Berdiyarov Baxriddin Tavasharovich , iqtisodiyot fanlari doktori, professor	
O'zbekiston moliya bozorini jahon moliya bozoriga integratsiyalashuvining dolzarb masalalari	186
Burxanov Aktam Usmanovich , i.f.d., prof.; Xudoyqulov Xurshid Xurramovich , i.f.d., prof.	
O'zbekiston Respublikasining Jahon savdo tashkilotiga a'zo bo'lishiga oid	191
Ruzibayev Jahongir Nodirovich	
O'zbekistonda ikkilamchi qimmatli qog'ozlar bozori hozirgi holati tahlili.....	194
Ro'ziqulov Abdimo'min Qussam o'g'li , mustaqil izlanuvchi	
Raqamli texnologiyalar orkali turizm industriyasini rivojlantirish usullari	200
R. P. Zarikeyev , mustaqil doktorant	
Korxonada iqtisodiy xavfsizligini ta'minlashda inson resurslaridan foydalanish amaliyoti	206
Abdualimov Ashraf Qurbonaliyevich , doktorant	
Oliy ta'lim muassasalarida to'lov-kontrakt shakli mablag'lari bo'yicha xarajatlar va ular hisobining amaldagi holati	211
Abdujalilova Dilnoz Abdusattorovna , doktorant	
O'zbekistonda oziq-ovqat bozori nazariy tahlili.....	216
Abduraxmanova Zuxra Toxir qizi , doktorant	
Sug'urta munosabatlarini takomillashtirishning istiqbollari	221
Abdutarapova Dildora Farxodjon qizi , doktorant	
Functions of Management in Education and Its Significance	231
Akhatova Shakhnoza Akram kizi , teacher	
Qishloq xo'jaligi korxonalarini moliyalashtirishni yangicha usullarini o'rganishning ayrim dolzarb masalalari	235
Ametov Quvondik Mamatjanovich , mustaqil izlanuvchi	
Yog'-moy sanoati korxonalarini kapitali rentabelligini oshirish yo'nalishlari.....	238
Amirzoda Hamrayev , katta o'qituvchi	
Banklararo to'lov tizimini raqamli iqtisodiyotdagi rolini oshirish choralari.....	244
Amonov Alisher , o'qituvchi	
Baholash faoliyatini raqamlashtirish istiqbollari.....	248
Bobirjon Aktamov , katta o'qituvchi	
Marketing xizmati samaradorligini baholashda PEST tahlil usulining ahamiyati va qo'llash imkoniyatlari	253
Boyjigitov Sanjarbek Komiljon o'g'li , katta o'qituvchi	
Moliyaviy hisobotning xalqaro standartlarining vujudga kelish zarurati, umumiy hisobotlarining tuzilishi va O'zbekistonning MHXSga o'tishida vujudga keladigan muammolar va ularni bartaraf etishning istiqbolli yo'nalishlari.....	259
Djurayeva Iroda Bahrom qizi , doktorant, o'qituvchi	
Samaradorlikni korxonada iqtisodiyotida tutgan o'rni	265
Fayziyeva Nilufar Shuxrat qizi , PhD, katta o'qituvchi	
Avtomobil transporti korxonalarida amortizatsiya xarajatlari va uning hisobini takomillashtirish masalalari...269	
G'anibayev Iloxomjon Shokiraliyevich , doktorant	
Turistlar statistik hisobini olib borish bo'yicha xalqaro standartlar va tajribalar tahlili	275
Jumanova Zilola To'ychiyevna , doktorant	
Tijorat banklari ipotekali kreditlarining qaytuvchanlik holatini barqarorlashtirish choralari	280
Jumayev Muzaffar Mahmud o'g'li , kafedra o'qituvchisi	
Raqamli iqtisodiyot sharoitida soliqlar va boshqa majburiy to'lovlarni amalga oshirishda raqamli texnologiyalardan foydalanish.....	284
M. Samiyeva , kafedra assistenti	
Assessment of the Economic Effectiveness of the Railway Transport System	288
Mannonov Shahruhmirza Abdurashidovich , independent researcher	
O'zbekistonda mikromoliya tashkilotlarining iqtisodiy faoliyat samaradorligini oshirish yo'llari.....	294
Nazarova Muslima Nazarovna , PhD, i.f.f.d., katta o'qituvchi	



Mamlakatimizda xizmat ko'rsatish sohasini rivojlanishining o'ziga xos xususiyatlari.....	301
Odilov Dilshodjon Tulqinovich	
O'zbekistonda paxtachilik majmuasining iqtisodiy samaradorligini oshirish	307
Xoliqov Tolibjon Luptullaevich , kafedra assistenti	
Ta'lim tizimi boshqaruvida "time menejmenti" texnologiyalarini qo'llash.....	311
Radjabova Gavxar Umarovna , kafedra dotsenti	
Improving Trade Effectiveness Through Merchandising: Theory and Practice	316
Ravshan Aliyevich Allayorov , Associate Professor	
An'anaviy moliya tizimidagi yangi yondashuv va yechimlar	319
Abrorov Sirojiddin , PhD; Bunyod Usmonov , PhD	
Ijtimoiy fondlar va maqsadli jamg'armalar faoliyatini takomillashtirish.....	325
Samiyeva Gulnoza Toxirovna , PhD, i.f.f.d.	
Tikuv-trikotaj korxonalarining brend jozibadorligini marketing strategiyalari asosida oshirish.....	332
Sh. Sh. Ziyayeva , katta o'qituvchi	
Surxondaryo mintaqasining ekoturizm salohiyati nuqtayi nazaridan baholash	337
Soatov Yusuf Xo'jayor o'g'li , mustaqil tadqiqotchi	
Совершенствование учета неиспользованных основных средств в Республике Узбекистан.....	340
Усманов Фаррух Обитжонович , научный сотрудник кафедры	
An'anaviy moliya tizimining metodologik muammolari, shuningdek moliya tizimida yuz beruvchi inqirozlar va ziddiyatli vaziyatlarning yuzaga kelish sabablari	348
Xabibullayev Dadajon Ro'ziboyevich , stajor tadqiqotchi	
Dehqon xo'jaliklarida mahsulot yetishtirish samaradorligini oshirishda tomorqa xizmati klasterlarini takomillashtirish	355
Xamrayeva Sayyora Nasimovna , kafedra professori; Ochilova Nargiza Akramovna , doktorant	
Transport xizmatlari bozorida marketing faoliyatini mexanizmlarini rivojlanishining asosiy tamoyillari	360
Nosirov Javlonbek Jamoliddin o'g'li , doktorant; Raxmatov Ziyodullo Nosirovich , dotsent	
BMT Barqaror rivojlanish maqsadlari doirasida kambag'allikni qisqartirish va oziq-ovqat xavfsizligini mustahkamlash masalalari.....	363
Yusupov M. S. , PhD	
Мировые финансовые центры точки роста экономики	369
Абдуллаев Анвар Фархадович , PhD., доцент кафедры	
XX asr jadid ma'rifatparvarlari Abdurahmon Toshkandiy va Abdulla Avloniy ijtimoiy qarashlaridagi umumiylik va xususiqlik	375
Abrorxon Asatulloev Asatulloevich , PhD	
Математическое обоснование вычисления моды и медианы в статистике.....	379
Бердикулова Ирода Райимкуловна , старший преподаватель; Усманов Шахзод Шохрухович , студент	
Yirik soliq to'lovchi korxonalar faoliyatini rag'batlantirishda soliq ma'murchiligining istiqbollari.....	390
G'aniyev Shaxriddin Vohidovich , i. f. d., Saipnazarov Sherbek Shaylavbekovich , PhD	
Sog'lomlashtirish turizmi klasterlari faoliyatida innovatsion faoliyatni boshqarishning kross-innovatsiyalar asosidagi modeli	395
G'ofurov Azizbek Umarjonovich , mustaqil tadqiqotchi	
Tijorat banklari faoliyatidagi kredit risklarini boshqarishni takomillashtirish yullari.....	400
J. Y. Isakov , i.f.d, professor	
Mehnat bozorining raqamlashgan iqtisodiyotdagi statistik masalalari.....	405
A. Abduvohidov , i. f.d., professor	
Davlat oliy ta'lim tashkilotlarida xarajatlar hisobini yuritish.....	407
Karayev Payzillaxon Yusufxonovich , PhD	
Актуальная ситуация в сегменте теневой экономики в Республике Узбекистан.....	412
Кошанов Абдимурат , независимый исследователь	
O'zbekistonda moliyaviy hisob va hisobotni MHXSlariga transformatsiya qilishda asosiy vositalar hisobini tashkil etish masalalari	416
Qurbonova Shaxrinoz , doktorant	
Erkin iktisodiy hududlarda investitsion faollikni oshirish masalalari.....	420
Qilicheva Kamola Muzaffarovna , mustaqil tadqiqotchi	
Mahalliy byudjetlar xarajatlari ijrosining samaradorligini oshirish masalalari (Jizzax viloyati misolida).....	425
Mamayusupov Omonulla Mamatqulovich , erkin izlanuvchi	
Sug'urtada assistans xizmatlarini takomillashtirish	433
Maxmudov A. M.	
Цифровизация бухгалтерского учета.....	439
Мирсодиқова Дилобар Дилшод кизи , самостоятельный соискатель	
Maktabgacha ta'lim tashkilotlari faoliyatini rivojlantirishning moliyaviy mexanizmini takomillashtirish.....	445
Nasurova Kamola Ravshanovna , PhD	
Повышение эффективности депозитной политики в коммерческих банках.....	451
Нуриллаев Рахмат Ярашевич , к.с.х.н., доцент; Нуриллаев Шердил Жамолiddin угли , магистр	



Hufiyona iqtisodiyotni qisqartirish orqali mamlakat iqtisodiyotini rivojlantirish mexanizmlari	456
Pardayev Ilhomjon G'ulom o'g'li	
Uy-joy fondi boshqaruvini samarali tashkil etish	460
Berdiyeva Dilfuza Axatovna, PhD, dotsent	
Экономика знаний как высший ступень развития инновационной экономики	466
Хасанхонова Нодира Исаметдиновна, PhD	
Kichik biznes subyektlarini samarali investitsiyalashning ilg'or xorijiy davlatlar tajribasi.....	471
Ruziyeva Dilobar Isomjonovna, iqtisod fanlari nomzodi	
Davlat-xususiy loyihalarining mazmun-mohiyati, ilmiy-nazariy asoslari	481
Suleymanov Farrux Raximjonovich, mustaqil izlanuvchi	
Комплексный анализ хозяйственно-экономической деятельности и устойчивости АО "Узавтосаноат" 487	
Туйчиев Комилжон Лазизович, доцент кафедры	
Экономическая сущность и важность повышения эффективности	
производства каракулеводческой продукции.....	493
Тулкин Хайтмуродович Фармонов, профессор; Нуриллаев Жамолiddин Ярашевич, докторант	
O'zbekistonda tijorat banklari emission operatsiyalarining dolzarb masalalari	499
O'ktamova Nozima Narzulla qizi, PhD, kafedra dotsenti	
Инновационные методы энергосбережения как способ повышения	
конкурентоспособности предприятия	503
Хамдамова Гавхар Абсаматовна, к.э.н., профессор	
Hudud sug'oriladigan yerlarida suv resurslaridan foydalanish holati tahlili	508
Shoxujayeva Zebo Safoyevna, i. f. n., professor, katta ilmiy xodim	
Hududlarning moliyaviy-investitsion salohiyatini oshirishning nazariy va amaliy jihatlari	513
Xamidova Faridaxon Abdulkarim qizi, kafedra dotsenti i. f. d.	
Kichik biznes va xususiy tadbirkorlikda xodimlar faoliyatining axborot tizimlarini samarali tashkil qilish.....	521
Yuldashev Furqat Nurilloevich, doktorant	
O'zbekistonda raqamli iqtisodiyoti sharoitida elektron biznesni rivojlantirish yo'llari	524
Boboqulov Sanjar Baxronkulovich, PhD; Akramov G'ayrat Otobek o'g'li, talaba	
An Analysis of Green Taxation and Its Effect on Economic Growth	530
Fayzieva Nargiza Rabimovna, PhD	
Kichik biznes va tadbirkorlikni rivojlantirishning nazariy jihatlari	537
Qurbonov Jasurbek Pozilovich, kafedra dotsenti	
Raqamli iqtisodiyot sharoitida turizm industriyasining rivojlanishi va istiqboli	540
Abdulxakimov Zuxrali Tursunaliyevich, PhD, kafedra dotsenti	
O'zbekistonda energetika korxonalarini faoliyatida korporativ	
boshqaruvining baholash usullarini tahlili.....	544
Abduraxmonova Zarina Muysinjonovna, mustaqil tadqiqotchi	
O'rta Osiyo davlatlarida rekreatsiya turizmi.....	548
Shaymanova Nigora Yusupovna, doktorant	
Korxonaga investitsiyalari xususidagi ilmiy-nazariy yondashuvlar va qarashlar evolyutsiyasi.....	552
Eshqo'ziyev Oxunjon Oybek o'g'li, doktorant	
O'zbekiston sanoatining rivojlanish tendensiyalari, muammo va yechimlari.....	559
Shavqiyev Erkin, i. f. n.	
"Yashil iqtisodiyot" ga o'tish zaruriyati, dastaklari va uning o'ziga xos tamoyillari	565
Berdiyev Baxtiyor Sodiqovich, kafedra dotsenti	
Innovatsion faoliyatni rivojlantiruvchi omillar va ulardan samarali foydalanish yo'nalishlari	571
Ashurov Maxammadjon Sotvoldiyevich, i. f. n., kafedra dotsenti	
Ijtimoiy tarmoqlar analitikasi.....	576
S. Qulmatova, PhD, dotsent	
Analysing the Functioning of Enterprise Management in the Context of Institutional Reforms	581
Kurpayanidi Konstantin Ivanovich, Professor	
Qishloq xo'jaligi ishlab chiqarishi samaradorligini baholash	586
Ruxsatova Rushana O'ktamovna, erkin tadqiqotchi	
Soliq tushumlarini prognozlashtirish modellarini qurishning klassik va intellektual usullari	593
Narmanov Ulug'bek Abdugapporovich, PhD; Maqsudov Azamat Maqsud o'g'li	
Kompaniyani samarali boshqarishda marketingning o'rni va uning tamoyillarini qo'llash istiqbollari.....	598
Usmonova Dilfuza Ilhkomovna, kafedra dotsenti	
Экономическая безопасность и факторы влияющие на неё.....	602
Абдишукуров Шерзод Шавкат угли, научный сотрудник	
Oliy ta'lim muassasalarining moliyaviy manbalari bo'yicha xarajatlar hisobi va uni takomillashtirish.....	608
Artikov Kurbonazar Amonovich, mustaqil ilmiy tadqiqotchi	
Innovatsion iqtisodiyot sharoitida inson kapitaliga yo'naltirilgan investitsiyalarning ahamiyati.....	614
Asamxodjaeva Shoira Shukurullaevna, katta o'qituvchi	



Перспективы развития инноваций и роль стартапов: зарубежный опыт, проблемы и решения.....	618
Ачилова Ширин Шавкат кизи , старший преподаватель	
Tijorat banklari tomonidan jismoniy shaxslarni kreditlashda garov ta'minotini takomillashtirish	622
Bazarova Nigora Ravshanovna , kafedra dotsenti	
Sug'urta tashkilotlari investitsiya faoliyatini boshqarish masalalari	627
Kenjayev Ilhom G'iyozovich , iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)	
Organizational Factors Influencing Leadership Styles and Procurement Outcomes	632
Saidakhmedov Islomjon Uligbekovich , Scientific researcher	
Tijorat banklari faoliyati samaradorligini oshirishda raqamli texnologiyalardan foydalanish yo'llari	637
Mirpulatova Luiza Mansurovna , doktorant	
Tijorat banklarining tadbirkorlik subyektlarini kreditlash metodologiyasining ekonometrik tahlillari.....	642
Norov Akmal Ruzimamatovich , DSc, kafedra professori	
Tijorat banklarida kreditlash amaliyotini takomillashtirish yo'llari	649
Norova Nozima Nabiyeвна , katta o'qituvchi	
Hufiyona iqtisodiyotni qisqartirish orqali mamlakat iqtisodiyotini rivojlantirish mexanizmlari	657
Pardayev Ilhomjon G'ulom o'g'li	
Jahondagi kuzatilayotgan globallashuv va tabiatdagi o'zgarishlar oqibatida kelib chiqayotgan turli xatarlardan himoya qilishda sug'urta tashkilotlari oldida turgan vazifalar ("O'zbekinvest" EISK AJ misolida).....	661
Sayfullo Mirzoyev	
International Experiences on Restoration of Financial Stability Through Indicators in Commercial Banking Sector	666
Solijonova Muxlisa Azamatovna	
Pensiya yoshining pensiya ta'minoti tizimiga ta'siri.....	668
Tursunov Jaxongir Pulatovich , DSc	
Mamlakat iqtisodiyotini islom moliya instrumentlari orqali rivojlantirish istiqbollari.....	673
Xalikov Ulug'bek Rustamovich , PhD	
Sug'urta kompaniyalari va tijorat banklari integratsiyalashuv jarayonini zarurligi va ahamiyati.....	678
Xudoyberdiyeva Sadoqat Abdumannonova , mustaqil izlanuvchisi	
Qishloq xo'jaligi korxonalarini davlat tomonidan qo'llab quvvatlashning innovatsion menejment tamoyillari... 683	
Shaniyazova Zamira Oralbayevna , PhD	
Тенденции развития жилищного строительства.....	688
Алиева Зилола Маматвалиевна , доцент кафедры	
Tadbirkorlik subyektlarini moliyalashtirishning innovatsion usullari.....	692
Shakirova Nigora Axralovna , kafedra dotsenti v.b.	
Nodavlat notijorat tashkilotlari mablag'larining shakllanishi va nazorat qilinishi.....	698
Xusanov Nishonboy Abdusattarovich , filologiya fanlari doktori, professor	
Спиртные напитки - вред здоровью	702
Кариева Халима Икромжоновна , старший преподаватель кафедры	
Importance of Social Infrastructure Development in Rural Areas	706
Munisa Alimova	
Davlat xizmatida agile loyiha boshqaruvi texnologiyasidan foydalanish.....	709
Isaqova Zebo Murodovna , f.f.n. (PhD), tadqiqotchi	



ASSESSMENT OF THE CURRENT STATE OF THE MARKET AND PROCEDURE FOR LENDING TO SUBJECTS OF TOURISM SERVICES OF THE REPUBLIC OF UZBEKISTAN



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Abstract: This article is devoted to the consideration of issues regarding the assessment of the current state of the tourism services market, as well as the procedure for crediting business entities in this area. The analysis of loans issued by commercial banks of the republic, as well as the analysis of loans issued by commercial banks of the Samarkand region has been carried out.

Key words: bank, finance, credit, lending, economy, currency, capital, tourism, tourism product, tourist, tourism market, small businesses, services, private business.

Annotatsiya: Ushbu maqola turizm xizmatlari bozorining hozirgi holatini baholash, ushbu sohadagi tadbirkorlik subyektlarini kreditlash tartibi ko'rib chiqilgan. Shuningdek, Respublika va Samarqand viloyati tijorat banklari tomonidan berilgan kreditlarning tahlili qilingan.

Kalit so'zlar: bank, moliya, kredit, kreditlash, iqtisodiyot, valyuta, kapital, turizm, sayyohlik, sayyohlik, kichik biznes, xizmat ko'rsatish sohalari, xususiy biznes

Аннотация: Данная статья посвящена рассмотрению вопросов относительно оценки нынешнего состояния рынка туристических услуг, а также порядка кредитования субъектов предпринимательской деятельности данной сферы. Проведен анализ выданных кредитов со стороны коммерческих банков республики, а также анализ выданных кредитов со стороны коммерческих банков Самаркандской области.

Ключевые слова: банк, финансы, кредит, кредитование, экономика, валюта, капитал, туризм, турпродукт, турист, туррынок, малые предприятия, сферы услуг, частный бизнес.

INTRODUCTION

The activities of tourism enterprises around the world, in particular in the Republic of Uzbekistan, have changed in recent years, especially after the adoption of the State Program of the Strategy for the country's



socio-economic development for 2017–2021. According to the “State Committee of the Republic of Uzbekistan for Tourism Development, the influx of foreign tourists to Uzbekistan for 9 months of 2019 amounted to 4.9 million people, which is 26.1% more than for the same period in 2018”. But, the number of influxes of foreign tourists under the influence of the coronavirus pandemic in January-July 2020 sharply decreased, and the outflow of tourists from the Republic of Uzbekistan also decreased. As a result, the tourist enterprises of the Republic of Uzbekistan, like other countries of the world, suffered immeasurable losses. Compensating for these losses in the coming years is an urgent problem for all countries of the world.

METHODOLOGY

The methodological basis of this study is the results of the works of scientists in the field of crediting subjects of the sphere of tourist services, as well as the method of processing statistical data in the field of the tourist market and the market of bank credit support of the Republic of Uzbekistan.

THE DEGREE OF KNOWLEDGE

Many domestic and foreign scientists worked on the issues of the organization of lending to the subjects of the tourist market, in particular: J. Schumpeter, M. A. Krivulya, S. V. Fedorova, A. A. Kozybagarov, K. S. Zakharova, A. A. Bakanova, N. G. Novikova, K. A. Lebedev, O. E. Lebedeva, N. A. Zaitseva, McKercher, H. Du Cros, etc.

MAIN PART

In the present conditions of implementation of the priority directions of the State Program of the Country Development Strategy, the credit market becomes more attractive. However, the presence of institutional inequality, a limited set of financial and credit instruments and services used, the lack of effective legal frameworks create problems related to guaranteeing the realization of the property interests of participants in a credit transaction, reduce the efficiency of tourism services provided and the use of credit resources for the development of tourism enterprises.

Creating favorable conditions for the development of the financial activities of tourism enterprises, especially for increasing their own financial resources, is important and significant. And not only the tourist industry (travel agencies, travel agencies, trade, hotels, etc.) needs financial and credit support, but also the citizens themselves need tourist trips. Therefore, consumer demand for credit, for example, to pay for the cost of a tour for a holiday trip, is also important. Therefore, the formation of financial and credit relations to address this issue also plays an important role in solving social problems.

Nowadays, one of the most important problems in the development of tourism service entities is both financing and lending to their activities. Further, we carried out an analysis based on reports received from commercial banks of the Republic of Uzbekistan regarding loans and microcredits issued for the development of tourism service entities (see: Table 1)

Table 1: Analysis of issued loans and microcredits for the development of entrepreneurship in the field of tourism services by commercial banks Republic of Uzbekistan 1 billion soums

p/n	Name	years				
		2016	2017	2018	2019	2020
1	loans	6375	7882	11157	13145	17890
2	microcredits	892	1235	1808	2478	3178

The above data testify to the growth of loans and microcredits received by entrepreneurs in the tourism services sector. The growth of which we consider the form of a diagram. (see: fig.1)

1 Compiled by the author on the basis of data received from commercial banks of the republic

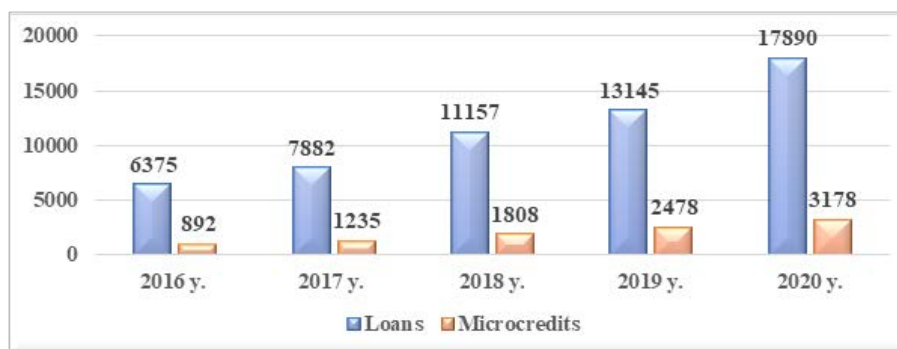


Fig.1: Dynamics of issued loans and microcredits from commercial banks of the Republic (bln. soums)

So, based on the data presented in Figure 1, it can be seen that in 2016–2020. the volume of loans and microcredits provided by commercial banks of the Republic of Uzbekistan to small businesses and private entrepreneurship tended to grow.

Today, most of the subjects of the sphere need credit support, and the demand for lending to tourism entities is growing every day. However, only a small part of the subjects decides to take a loan, as they face many problems that are an obstacle to lending.

Despite the fact that such an issue was under the close attention of economists ^[2, 3], in practice, credit support for economic entities was implemented within the framework of the developed bank lending programs, that is, depending on the specifics of the program and the goals of the financial capabilities of banks. (See: Fig. 2)

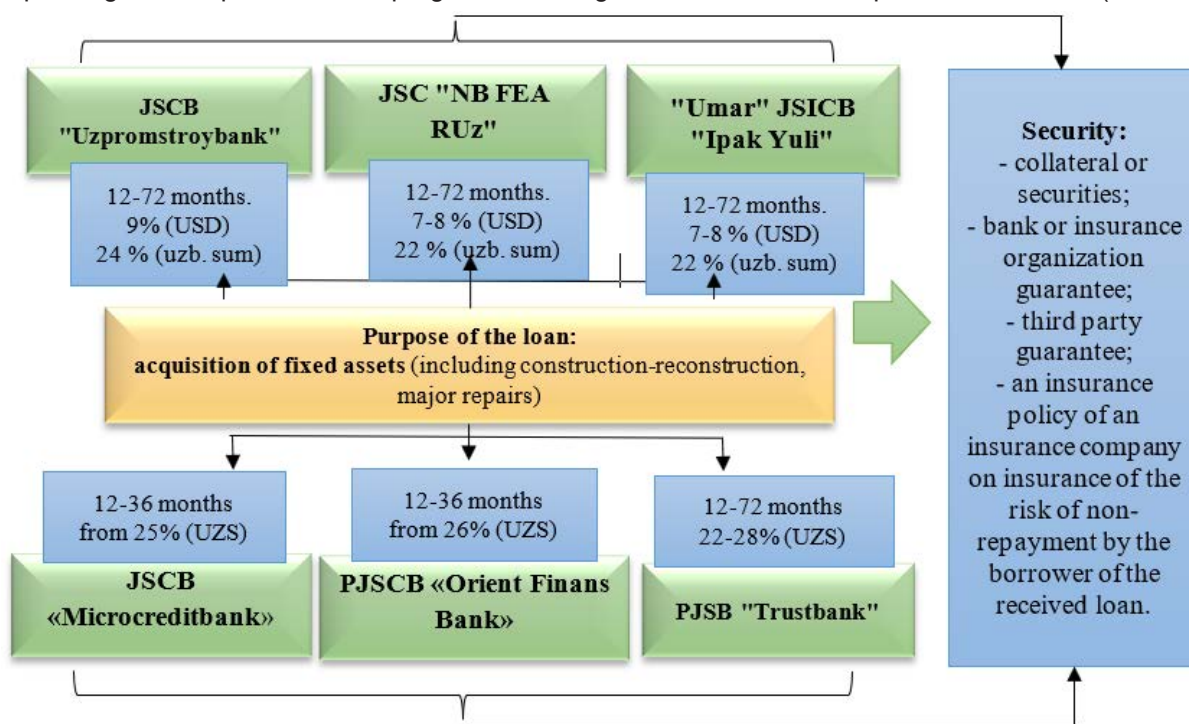


Fig. 2: Conditions for obtaining a loan for entrepreneurship, from some commercial banks of the Samarkand region and ^[4]

To develop methodological and analytical approaches to the processes of identifying the main properties and conditions for granting a loan for investment projects of tourism enterprises in a particular territory, it is necessary to solve such problems as:

- substantiation of the conceptual foundations of the innovative and investment development of the activities of tourism enterprises, the formation of sources and conditions for lending to innovative and investment objects,
- assessment of innovative and investment potential and their attractiveness in a particular area,
- determination of directions for the effective use of internal reserves in order to invest in certain areas of activity of tourist enterprises.



The analysis carried out regarding the identification of the average tourist expenditure in the city of Samarkand was conducted in the form of a survey among tourists who arrived in the Samarkand region on the territory of the city of Samarkand. An analysis of our survey among tourists who brought with them foreign currency used for their own needs during a trip to Samarkand showed the following (see: Table 2).

Table 2: The results of a survey of tourists who brought with them foreign currency and used it for their own needs during the trip (the duration of the trip is 10 days) ^[5]

p/n	tourists by age group	number of tourists (persons)	personal currency of tourists on the day of arrival, (thousand \$)	used							remainder
				for the purchase souvenirs	for the purchase goods	transport	nutrition	accommodation	other expenses	Total expenses	
1	Ages 20 to 35	6	7,2	1,1	0,31	0,7	1,5	0,3	0,7	4,61	2,59
2	Ages 36 to 50	12	14,4	2,9	0,9	0,42	2,1	0,8	1,2	8,32	6,08
3	Ages 51 to 65	31	37,2	3,9	11	0,53	5,23	9,3	2,3	22,36	14,84
4	Ages 66 and over	34	34	1,8	0,71	0,47	7,54	10,2	2,9	23,62	10,38
	Total:	85	92,8	9,7	3,02	2,12	16,37	20,6	7,1	58,91	33,89

As follows from Table. 2, tourists who arrived in Samarkand spend an average of 693 US\$ per person [(9,7 + 3,02 + 2,12 + 16,37 + 20,6 + 7,1) : 85] of the total the amount of envisaged expenses (i.e. \$ 1100) (\$92.8 thousand: 85 people).

So , after analyzing the results of a survey conducted among tourists when visiting various objects of the city of Samarkand, based on Fig. 3, we found that during their stay in Samarkand tourists visit the following cultural sites: 28,0% of tourists visited museums, galleries, theaters, exhibitions and art centers; 40% of cultural heritage sites, i.e. cultural and historical monuments; 27,0% festive events; 1% nightclubs, 1% show programs, contests; 23% shopping centers, shops, markets; 5% - objects of ecotourism, nature reserves, reservoirs, mountains; 3% - other objects.

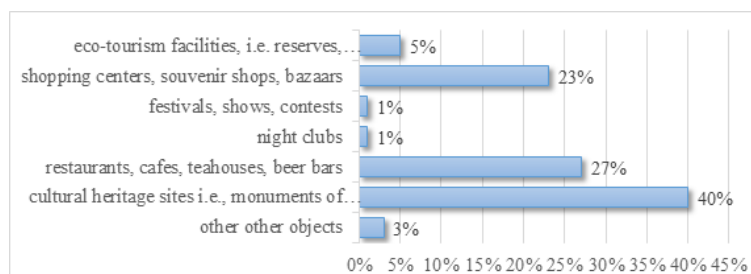


Fig.3: Tourists visiting various objects in Samarkand in 2019 ^[6]

Based on Table 2, we can conclude that tourists could not, for one reason or another, spend 33,89 thousand US dollars. And based on the data in Fig.3, special attention is drawn to the fact that it is precisely those objects from which a tourist can spend more money that visiting them is not sufficient. This is a big loss for the domestic service sector and manufacturers of consumer goods. The reason is that business entities could not attract tourists to various services. And the reason for the lack of attractiveness of objects is the lack of financial resources for their development.

The reverse phenomenon occurs with our citizens who are going to travel on a tour package abroad. It is not surprising that of the total funds taken with them by domestic citizens, 5,6% were for food expenses, 12,3% for food and more than 78% for the purchase of goods. Unspent funds amount to no more than 2–3%.^[5]

The gap today between tourism products, financial, commodity and transport markets has slightly increased, as a result of which the second and third lose direct contact with the first. The share serving tourist enterprises accounts for no more than 7–8% of the total volume of services provided to tourists after arriving at the place of tourist travel. All the capital brought by tourists to the place of travel is in “free float” and has no real material replenishment.

However, it should be noted that the measures taken to support and protect the private sector indicate an increase in the quantitative and qualitative indicators of the sphere in the Samarkand region. (see: tab. 3)

Table 3: Analysis of tourism activities in the Samarkand region (2016–2020) ^[8]

Name	years				
	2016	2017	2018	2019	2020
tourists visiting the region (thousand people)	1 056 250	1 319 630	2,456,000	3,120,000	965 000
number of employees in the field of tourism (thousand people)	1118	1232	1964	2907 _	1450
number of firms and organizations carrying out tourism activities	252	292	468	841	725
profit received from tourism enterprises (billion soums)	130,2	156,3	146,3	245,7	-14,7
number of hotels	107	112	118	145	145
profit received from hotel services (bln. soums)	40,9	51,1	63,1	109,2	-78,9

According to the analysis of the data of the State Committee of the Republic of Uzbekistan for the development of tourism, the influx of foreign tourists to Uzbekistan for 9 months of 2019 amounted to 4,9 million people, which is 26.1% more than for the same period in 2018. ^[8] But the number of influxes of foreign tourists under the influence of the coronavirus pandemic as of November 2020 has sharply decreased, and the outflow of tourists from the Republic of Uzbekistan has also decreased. Tourism, like many sectors of the economy, has become one of the sectors that have suffered from the negative impact of the coronavirus pandemic. Due to the situation of which the number of tourists visiting Samarkand, as well as the export of tourist services, has sharply decreased all over the world. Compensating for these losses in the coming years is an urgent problem for all countries of the world. From which there is additional financial and credit support for tourism enterprises during the coronavirus pandemic.

Thus, the development of tourism infrastructure in the framework of the international standard, it is necessary to create favorable conditions for financial and credit support for the activities of tourism enterprises.

Conclusion. After analyzing the sources of financial and credit support, and tourism activities in the Samarkand region, we came to the conclusion that, having access to financial resources, financial institutions can satisfy the desires of consumers. That is, the need for additional financial resources, and the satisfaction of needs is possible with the help of banking services, i.e. loans. At the same time, it should also be taken into account: the more the population attracts credit for the implementation of tourism activities, it means that it is necessary to establish preferential loans in order to find an alternative option or access to credit resources.

After analyzing the loans issued by sectors of the economy, we consider it appropriate to add to the report of the Central Bank a sector related to lending specifically to the tourism sector. Also, the analysis and assessment of the current state of the tourist services market and the procedure for lending to the tourism sector, we came to the conclusion that the quality and quantity of loans issued, and the organization of entrepreneurial activities of the tourism sector, the professionalism of the staff is of no small importance. In this regard, there is a need to improve the financial literacy of the staff of both a tourist enterprise and a commercial bank, which contributes to an increase in financial results.

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Yashil

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