

Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

2024



No 8

- 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



74-91 xalqaro daraja
ISSN: 2992-8982



Bosh muharrir:
Sharipov Kongiratbay Avezimbetovich

*Elektron nashr. 583 sahifa.
E'lon qilishga 2024-yil 7-avgustda ruxsat etildi.*

Bosh muharrir o'rinbosari:
Karimov Norboy G'aniyevich

Muharrir:
Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, O'zbekiston Fanlar akademiyasi akademigi
Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi
Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati
Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari
Sharipov Kongiratbay Avezimbetovich, t.f.d., prof., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri
Buzrukxonov Sarvarxon Munavvarxonovich, i.f.d., O'zR Oliy ta'lim, fan va innovatsiyalar vaziri o'rinbosari
Axmedov Durbek Kudratillayevich, i.f.d., prof., O'zR Oliy Majlisi qonunchilik palatasi deputati
Axmedov Sayfullo Normatovich, i.f.n., professor, MIM akademiyasi rektori
Abduraxmanova Gulnora Kalandarovna, i.f.d., prof., TDIU Ilmiy ishlar va innovatsiyalar bo'yicha prorektori
Kalonov Muxiddin Baxritdinovich, i.f.d., prof., Navoiy davlat pedagogika instituti rektori
Siddiqova Sadoqat G'afforovna, p.f.f.d., (PhD), Buxoro muhandislik-texnologiya instituti rektori
Xudoyqulov Sadirdin Karimovich, i.f.d., prof., TDIU Hududiy ta'lim muassasalari va markazlar bo'yicha prorektor v.b.
Yuldashev Mutallib Ibragimovich, i.f.d., TDIUprofessori
Samadov Asqarjon Nishonovich, i.f.n., TDIU professori
Slizovskiy Dimitriy Yegorovich, t.f.d., Rossiya xalqlar do'stligi universiteti professori
Mustafakulov Sherzod Igamberdiyevich, i.f.d., prof., Xalqaro "Nordik" universiteti rektori
Axmedov Ikrom Akramovich, i.f.d., TSUE professori
Foziljonov Ibrohimjon Sotvoldixo'ja o'g'li, i.f.f.d., TDIU dotsenti
Utayev Uktam Choriyevich, O'zR Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farxod, O'zR Bosh prokuraturasi IJQKD boshlig'i
Eshtayev Alisher Abdug'aniyevich, i.f.d., TDIU professori
Musayeva Shoirazimovna, SamDu IS instituti professori
Cham Tat Huei, (PhD) USCI universiteti professori, Malayziya
Axmedov Javohir Jamolovich, i.f.f.d.,(PhD) "El-yurt umidi" jamg'armasi ijrochi direktori o'rinbosari
Toxirov Jaloliddin Ochil o'g'li, t.f.f.d.,(PhD) TAQU katta o'qituvchisi
Djudi Smetana, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Krissi Lyuis, p.f.n., Pitsburg davlat universiteti dosenti, Pittsburgh, Kansas, AQSH
Ali Konak (Али Кўнак), i.f.d., prof., Karabuk universiteti dosenti, Turkiya
Glazova Marina Viktorovna, i.f.n., "LUKOIL-Energoservis" Kompaniyasi iqtisodchisi, Moskva.
Nosirova Nargiza Jamoliddin qizi, i.f.f.d., (PhD) TDIU dotsenti
Sevil Piriyeva Karaman, PhD, Turkiya Anqara universiteti doktoranti
Mirzaliyev Sanjar Maxamatjon o'g'li, TDIU mustaqil tadqiqotchisi

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Editorial board:

Salimov Oqil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan

Abdurakhmanov Kalandar Khodjaevich, Academician of the Academy of Sciences of Uzbekistan

Rae Kwon Chung, honorary professor of TSUE, Nobel laureate, South Korea,

Osman Mesten, member of the Turkish Parliament, head of the Turkey-Uzbekistan Friendship Society

Sharipov Kongratbay Avezimbetovich, DSc, Prof., Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Buzrukkhanov Sarvarkhan Munavvarkhanovich, DSc, Deputy Minister of Higher Education, Science and Innovation of the Republic of Uzbekistan

Akhmedov Durbek Kudratillayevich, DSc, Prof., Deputy of the Legislative Chamber of the Oliy Majlis of the Republic of Uzbekistan

Akhmedov Sayfullo Normatovich CSc, Prof., Rector of Academy of Labor and Social Relations

Abdurakhmanova Gulnora Kalandarovna, DSc, Prof., TSUE Vice-Rector for Scientific Affairs and Innovation

Kalonov Mukhiddin Bakhritdinovich, DSc, Prof., Rector of the Navoi State Pedagogical Institute

Siddikova Sadokat Ghaforovna, PhD, Rector of the Bukhara Institute of Engineering and Technology

Khudoykulov Sadirdin Karimovich, DSc, Prof., acting Vice-rector for regional educational institutions and centers of TSUE

Yuldashev Mutallib Ibragimovich, DSc, Prof., of TSUE

Samadov Askarjon Nishonovich, CSc, Prof., of TSUE

Slizovsky Dimitriy Yegorovich, DSc, Prof., of the People's Friendship University of Russia

Mustafakulov Sherzod Igamberdiyevich, DSc, Prof., Rector of International "Nordic" University

Akhmedov Ikrom Akramovich, DSc, Prof., of TSUE

Foziljonov Ibrohimjon Sotvoldixo'ja ugli, DSc, Prof., of TSUE

Utayev Uktam Choriyeich, Deputy Head of the DGPO of the Republic of Uzbekistan

Ochilov Farkhod, Head of the DCECGPO of the Republic of Uzbekistan

Eshtayev Alisher Abduganievich, DSc, Prof., of TSUE

Shoira Azimovna Musaeva, professor of SamDu IS Institute

Cham Tat Huei, PhD, professor at USCI University, Malaysia

Akhmedov Javokhir Jamolovich, PhD, deputy of executive director of the "El-yurt umidi" fund

Tokhirov Jaloliddin Ochil ugli, PhD, Senior Lecturer at Tashkent University of Architecture and Construction

Judy Smetana CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Chrissy Lewis CSc, Associate Professor, Pittsburgh State University, Pittsburgh, Kansas, USA

Ali Konak DSc, Prof., Associate Professor of Karabuk University, Turkey

Glazova Marina Viktorovna, CSc, economist at LUKOIL-Energoservis Company, Moscow.

Nosirova Nargiza Jamoliddin kizi, associate professor of TSUE

Sevil Piriyea Karaman, PhD, doctoral student at Ankara University, Turkey

Mirzaliyev Sanjar Makhamatjon ugli, independent researcher of TSUE

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori, professor

Po'latov Baxtiyor Alimovich, t.f.d., profesor

Aliyev Bekdavlat Aliyevich, f.f.d., TDIU professori

Isakov Janabay Yakubbayevich, i.f.d., TDIU professori

Xalikov Suyun Ravshanovich, i. f. n., TDAU dotsenti

Rustamov Ilhomiddin, f.f.n., Farg'ona davlat universiteti dotsenti

Hakimov Ziyodulla Ahmadovich, i.f.d, TDIU dotsenti

Kamilova Iroda Xusniddinovna, i.f.f.d., TDIU dotsenti

G'afurov Doniyor Orifovich, p.f.f.d., (PhD)

Fayziyev Oybek Raximovich, i.f.f.d. (PhD), Alfraganus universiteti dotsenti

Tuxtabayev Jamshid Sharafetdinovich, i.f.f.d, TDIU dotsenti

Xamidova Faridaxon Abdulkarim qizi, i.f.d., TMI dotsenti

Yaxshiboyeva Laylo Abdisattorovna, TDIU katta o'qituvchisi

Babayeva Zuhra Yuldashevna, TDIU mustaqil tadqiqotchisi

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

Benchmarking asosida oliy ta'lim muassasalarining raqobatbardoshlik xususiyatini oshirish.....	16
Qo'ng'irotboy Avezimbetovich Sharipov, Zaynutdinova Umida Djalolovna	
Mehnat resurslarini samarali boshqarish orqali ish bilan bandlikni ta'minlash	20
Shakarov Zafar Gafforovich	
Трансформация человеческого капитала в условиях цифровизации и внедрения искусственного интеллекта в банковскую экосистему	24
С.С. Исмаилов	
“Kreativ iqtisodiyot” va “kreativ industriya”: mohiyati, nazariy jihatlarining tahlili	32
Dusmuxamedov Oybek Suratbekovich	
Muammoli kreditlar va ularni bartaraf etish yo'llari.....	37
Tojiyev Sardor Dilmurod o'g'li	
Don mahsulotlari tarmog'ida mavjud kamchiliklar va ularning yechimlari	41
Sh.B. Donayev	
Eksportni rivojlantirish iqtisodiy o'sishning asosiy omillaridan biridir	45
Kursandov Komiljon Maxmatkulovich	
Yirik soliq to'lovchilar bo'yicha soliq ma'muriyatchiligini tashkil etish	49
Idirisov Alisher Otajonovich	
Institutsional investorlar faoliyatini tashkil etishning konseptual jihatlarini.....	53
Sultanov Maxmud Axmedovich	
Poverty in developing countries: new problems and solutions.....	57
Amirdjanova Sitara Sunnat kizi	
Факторы, влияющие на успешное функционирование скандинавской модели развития экономики	61
Вохидова Мехри Хасановна	
Анализ зарубежного опыта методологии оценки финансового потенциала развитых стран	69
Буранова Лола Вахобовна	
Мамлакатimizda islom moliyaviy xizmatlarini joriy etishning zarurligi.....	78
Babamatov Tolib Hakimovich	
Davlat-xususiy sheriklik loyihalarining tashkiliy-huquqiy mexanizmlari	83
S.A.Karabayev	
O'zbekiston tijorat banklarida valyuta operatsiyalarini amalga oshirish yo'llari	90
Yusupov Aziz Shuxratovich	
Sanoatda raqamli transformatsiyaning shakllanishi va rivojlanishi	95
Gulbayeva Feruza Islamovna	
Oliy ta'lim muassasalarining mamlakat iqtisodiy rivojlanishiga ta'siri.....	102
Sherov Alisher Bakberganovich	
Maxsus kiyimlar tikishda foydalaniladigan gazlamalar tahlili	107
Sayidova Maftuna Hamroqul qizi	
O'zbekistonda elektron bank xizmatlarini o'zgartirishda raqamli texnologiyalardan foydalanish	111
Umarova Malika Baxtiyarovna	
Оценка влияния налоговой системы на финансовое состояние организаций	116
Умида Юлдашева	
Теоретическое обоснование интернет-маркетинга в социальных сетях	120
Арипходжаев Саидамир Фузулиддинович	



Sport tashkilotining marketing strategiyasini ishlab chiqish.....	127
Ismoilov Sherzod Dilshodovich	
Kichik biznes va xususiy tadbirkorlik faoliyatini rivojlantirishda klaster tizimini joriy qilish jarayonlari.....	132
Ziyadullayev G'ayrat Umidulla o'g'li	
Hududlar soliq salohiyatini oshirishda soliq risklarini boshqarishning zamonaviy tendensiyalari	138
Sharipov Narzullo G'ulomovich	
O'zbekistonning xalqaro bozordagi faoliyatini kengaytirishda marketing strategiyalaridan foydalanish samaradorligi.....	144
Shadieva Madina Djaloliddin qizi	
Xususiy tadbirkorlik va kichik biznes subyektlarining rivojlanish tendensiyalari.....	148
Jumanazarova Z.K.	
Xalqaro savdning O'zbekiston iqtisodiyotiga ta'siri	154
Rashidov Bekzod Ulug'bek o'g'li, Isayev Laziz Baxtiyorovich	
Oliygochlarni optimallashtirishda sinergiya samarasiga erishish yo'llari	158
Adizov Sanjar Rashidovich	
Iqtisodiyotni raqamlashtirish sharoitida bank tizimining barqarorligini ta'minlash asosida aholi kambag'allik darajasini qisqartirish	165
Xoliyorov Murod Qahramon o'g'li, Xoliyoroova Shoxista Qahramon qizi	
Концептуальная основа маркетинга в социальных сетях в туризме.....	174
Касимова Зилова Гуламиддиновна	
O'zbekistonda don mahsulotlari klasterlarida ishlab chiqarish va xo'jalik faoliyatini rivojlantirish	182
Alimov G'ayratjon Abduraxmon o'g'li	
Актуальные проблемы и пути решения приватизации государственного имущества в узбекистане	186
Шахзод Сайдуллаев	
Ttijorat bank daromadlaridagi risklarni baholash va boshqarishni takomillashtirish	192
Ahmedov Komron Muhammadaliyevich	
Sanoat korxonalarini iqtisodiy salohiyatini oshirishga ta'sir etuvchi omillar tahlili.....	196
Quyjanov Xurshid Abdullayevich	
Tashkilotning moliyaviy natijalarini hisobga olishda auditni takomillashtirish masalalari	200
Bakayev Xurshid Maxmudovich	
Yirik soliq to'lovchilar bo'yicha hududlararo davlat soliq inspeksiyasi o'rni va ahamiyati.....	206
Normurzaev Umid Xolmurzaevich	
Анализ международного опыта в сфере тепличного овощеводства	214
Нурутдинова Зухра Алишеровна	
Hududda turizm xizmatlarini rivojlantirishda xorijiy mamlakatlar tajribalarining mohiyati	220
Madaminova Sanobar Askarovna	
Hududning iqtisodiy o'sishini "yashil" iqtisodiyot asosida shakllantirishning nazariy asoslari.....	226
Shomirzayev Abdug'affor Abdujabbor o'g'li	
Davlat tibbiy sug'urta jamg'armasi faoliyati tahlili.....	230
Umurzakova Mo'tabarxon Nodir qizi	
Qurilish materiallarini ishlab chiqarish korxonalarining boshqarish tizimini takomillashtirish.....	234
Uzakova Umida Ruziyevna	
O'zbekistonda turistik majmualarni boshqarishning zamonaviy konsepsiyalari va yondashuvlarining metodologik jihatlarini.....	241
Xomidov Qaxxorali Qurbonali o'g'li	
Aktiv va reaktiv quvvatlari tushunchasi va ularni soliqqa tortishdagi mavjud muammolar	247
Boykabilov Bahodir Mustafayevich	



Kichik sanoat zonalari korxona va mahsulotlar raqobatbardoshligini baholashga uslubiy yondashuv	251
Ozoda Batirovna Sakiyeva	
Investitsion jozibadorlikni baholashning uslubiy jihatlari	255
N.N.Zikrillayev	
Hududlarda turizm tarmoqlari infratuzilmasi va uni rivojlantirishni boshqarishning metodologik jihatlari	263
Saidova Dilfuza Abdufattohovna	
The connection of legal protection of geographical indications and state's economic growth	268
Almosova Shahnoza Sobirovna	
Kichik biznesning integratsiyalashuv mexanizmlarini shakllantirish	273
Israilov Rustam Ibragimovich	
Aksiyadorlik jamiyatlarida biznes jarayonlarni samarali boshqarishning nazariy asoslari va o'ziga xos xususiyatlari	277
D.D. Suvanova	
Оптимизация маркетинговой деятельности вузов узбекистана для привлечения абитуриентов	283
Шамшиева Наргизахон Носирхужа кизи	
Davlat budjetidan aholini uy-joy bilan ta'minlashning o'ziga xos xususiyatlari	290
Xannarov Komiljon Karimovich	
Tijorat banklarida transformatsiyalashuv jarayonlarining tahlili	296
Yoqubov Murodjon Valibekovich	
Роль инновационных инфраструктур в обеспечении конкурентоспособности промышленных предприятий	302
Каримов Хожакбар Махамаджон угли	
O'zbekiston qishloq xo'jaligida Osiyocha ishlab chiqarish usuliga asos solinishi	306
Abdulla Abduqodirov	
Kichik biznes korxonalari ishlab chiqarishida innovatsion jarayonlarni tadqiq qilish yo'llari	312
Nasrullayev Feruz Furqatovich	
Ijtimoiy-iqtisodiy adolat – barqaror rivojlanish kafolati	318
Alimov Nasimjon Hoshimovich	
“Istiqlol” memhonxonasi reklama faoliyati tahlili	322
Musayeva Shoirazimovna, Usmonova Dilfuza Ilhomovna	
To'g'ridan to'g'ri xorijiy investitsiyalarni jalb qilishda asosiy belgilovchi omillar	328
Xaydarov Xurshidbek Latipjonovich	
Enhancing Industrial Efficiency through Integrative Sustainability Approaches	334
Kholmukhamedova Feruza	
Современные способы получения нефтяных битумов	338
Юлдашев Норбек Худайназарович, Махмудов Мухтор Жамолович, Комолов Руслан Илхомбекович	
O'zbekistonda agrobiznes orqali hududlarni rivojlantirish masalalari	342
Islomov Jamshed Davronovich	
Зарубежный опыт трансформации железнодорожной транспортной системы	347
Саримсакова Малохат Хикматуллаевна	
Sog'liqni saqlash sohasida davlat xususiy sherikligini tashkil etishning mintaqaviy xususiyatlari	351
Qurbanov Jumanazar Omonovich	
Savdo korxonalarida buxgalteriya hisobini tashkil etish hamda hisob siyosatini shakllantirish	354
Uzakov Utkir Abdusattarovich	
Sanoatda raqamli transformatsiyaning shakllanishi va rivojlanishi	357
Gulbayeva Feruza Islamovna	



Ta'lim muassasalarida namunaviy shtat, jadvallarni tuzish tartiblarini takomillashtirish	364
Ortiqov Xamroqul Abdumajidovich, Boliyev Bahromjon Rustam o'g'li	
Mamlakatimizda turizm sohasini istiqbolda rivojlantirishga ta'sir etuvchi ekzogen omillar tahlili	369
Yuldasheva Dilnoza Ulug'bekovna	
O'zbekiston Respublikasi tijorat banklarining masofaviy va boshqa xizmatlar bozorida raqobatni rivojlantirish masalalari.....	378
Ortiqov Oybek Abdullayevich	
Transport infratuzilmasining xususiyatlari.....	390
Shodmonbekova Nodira Kamoljon qizi	
Asosiy vositalarni xalqaro standartlar asosida hisobga olish tartibi	394
Shermamatov Sirojiddin Xaydarovich	
Logistika jarayonlarida raqamli yechimlar.....	399
Yarashova Vasila Kamalovna, Allabergenov Sherzod Maksudbayevich	
To'g'ridan to'g'ri sug'urta qilish operatsiyalari bo'yicha daromadlarning hisobini takomillashtirish.....	403
Abdusaidov S.J.	
Venchur kapitali: kelib chiqish tarixi va ilg'or horijiy tajribalar.....	409
Do'stov Firuz Ilxomovich	
Анализ статистического исследования рынка паломнического туризма в республике узбекистан	414
Мустаева Шохида Саъдуллаевна	
Структурно-функциональный анализ гастрономического туризма в республике узбекистан	420
Салиева Екатерина Сергеевна	
Вопросы привлечения внешнего финансирования металлургических предприятий в узбекистане.....	427
Татьяна Будей	
Mamlakat iqtisodiyotini rivojlantirishda investitsiyalardan foydalanishning afzalliklari	431
Khusanov Nodirbek Djumanazarovich	
Innovatsion g'oyalar va yangi ilmiy ishlanmalar asosida innovatsion mahsulotlar yaratishning boshqaruv tizimi samaradorligini oshirish yo'llari.....	437
Daliyev Xusan Xojakbarovich	
Macroeconomic factors in the development of the banking performance	442
Mamadiyorova Madina Nuriddin kizi, Dr.Susanti Kurniawati, X.S.Umarov	
Mamlakatimizda oziq-ovqat sanoatini rivojlanish holati va uning dolzarbligi	449
Turg'unov Muxriddin Mo'ydinjon o'g'li	
Ecological sustainability and trade: economic and environmental implications of uzbekistan's accession to the WTO	453
Mironshokh Sattarov, Denny Andriana, Sirojiddin Yangiboyev	
Hududiy turizm rivojlanishining iqtisodiy samaradorligini oshirishni o'ziga xos tendensiyalari.....	458
Dustmurodov Orifjon Ismatilloevich	
Jismoniy shaxslar daromadlarini soliqqa tortishning ilmiy – nazariy asoslari.....	468
Davletov Po'lat Torabayevich	
Ekoshahar tashkil etishda "yashil" belbog' hamda "yashil" makonning o'rni	476
Karimova Muqaddas Zabixullayevna	
Необходимость изучения механизма управления социально-трудовыми отношениями при переходе республики узбекистан на "зеленую" экономику.....	479
Раматов Зафарбек Жуманиязович	



Klasterlarning rivojlanish tarixi, ularning o'ziga xos xususiyatlari va raqobatbardoshlikdagi o'rni.....	482
Sherkulov Shohruh Erkin o'g'li	
Soliqlarni raqamlashtirish: QQS ning muammo va istiqbollari	486
Abdulxayeva Shahnoza Muhammadiyevna	
Dehqon va tomorqa xo'jaliklarida sug'oriladigan yerlarning unumdorligini oshirish yo'llari.....	492
Xo'jageldiev Chorshanbi Pardayevich	
Topical issues of analytical support for financial resources management of business entities in modern conditions	498
Jiyanova Nargiza Esanboyevna	
Исследование цифровой валюты центрального банка как новой формы денег	506
Якубова Шамшинур Шуҳратовна	
Структуризация прибыли предприятия, факторы формирования и выявление резервов её повышения.....	513
Гафурова Азизахон Фатиховна	
Xorijiy mamlakatlarda oilaviy migratsiya masalalari.....	517
Kadirova Zulayho Abduhalimovna, Gaziyeva Sulxiya Saidmashrafvna	
Ta'limda innovatsion tadbirkorlikning tarixiy rivojlanishini asosiy bosqichlari.....	522
Madaminova Xusnidaxon Shuxratovna	
Integratsiya jarayonida bog'dorchilikda klasterlarni barpo qilishning tashkiliy-iqtisodiy mexanizmlar va tarkibiy o'zgarishlarga ta'siri	526
Ergashov Ulug'bek Zoxidjonovich	
Banklarning moliyaviy xavfsizligi va uning iqtisodiy xavfsizlikka ta'siri.....	532
Mamatov Mamajan Axmadjonovich	
Qishloq xo'jaligida pillachilik biznesini rivojlantirish istiqbollarini belgilash jarayonini ekonometrik modellashirish.....	535
Turgunov Odilbek Maripovich	
Zamonaviy pul-kredit siyosatining iqtisodiy o'sishni ta'minlashdagi rolini baholash.....	542
Mamanazarov Abdusamat Abdusaitovich	
The unique characteristics of governance systems in various countries: a comparative analysis.....	549
Bozorboev Otamurod Nurmuxammad ugli, Denny Andriana, Usmanov Bunyod	
GREEN ECONOMY AND GREEN CHEMISTRY: principles, priorities, advantages and it's impact to the future.....	553
Fozilova Firangiza Komilovna, Zokirova Ferangiz Zafarovna	
Kichik biznesda yoshlar tadbirkorligini shakllantirish va rivojlantirishning mohiyati va ahamiyati.....	557
Karimova Mavjuda Boxodirovna	
Tijorat banklari raqobatbardoshligini oshirishda xorijiy mamlakatlarning ilg'or tajribalari va ulardan foydalanish yo'llari	562
Zaynutdinov Bunyodjon Odiljon o'g'li	
Temir yo'l transportida yuk tashish samaradorligining iqtisodiy negizi tushunchasi va xususiyati.....	568
Shukurova Sultana Said Sultanovna	
Tashqi savdo va iqtisodiy o'sish o'rtasidagi o'zaro aloqalarining hozirgi holati va tendensiyasi.....	572
Hayitova Nigora Ilxomovna	
Mamlakat tashqi qarzini boshqarishning samarali yo'llari	576
Choriyev Fazliddin Ishkuvatovich	
A comparative analysis of investment risk management in the non-profit sector	583
Rakhimov Shoxrux Abduqaxxor O'g'li, Muhammad Arief Ramdhany	



A COMPARATIVE ANALYSIS OF INVESTMENT RISK MANAGEMENT IN THE NON-PROFIT SECTOR



Rakhimov Shoxrux Abduqaxxor O'g'li

Graduate student, Universitas Pendidikan Indonesia

Muhamad Arief Ramdhany

Associate Professor of Economic and Business Education, Universitas Pendidikan Indonesia

Abstract: This study examines the complex process of investment risk management in the private sector, analyzing how the industry is often shaped by revenue-based risk management systems. In particular, the research examines the private sector's financial risk-taking objectives. The study examines the integration of risk analysis with strategic planning.

Key words: non-profit sector, investment risk management, strategic planning, resilience, financial stability.

Annotatsiya: Ushbu tadqiqotda xususiy sektorda investitsiya risklarni boshqarishning murakkab jarayoni o'rganiladi, bu soha ko'pincha daromadga asoslangan risklarni boshqarish tizimlari bilan shakllanishi tahlil qilinadi. Xususan, tadqiqotda xususiy sektorning moliyaviy xatarlarni o'z oldiga olgan maqsadlari tadqiq qilinadi. Tadqiqotda risklarni tahlil qilishning strategik rejalashtirish bilan integratsiyalashuvini o'rganiladi.

Kalit so'zlar: notijorat sektori, investitsion risklarni boshqarish, strategik rejalashtirish, chidamlilik, moliyaviy barqarorlik.

Аннотация: В этом исследовании рассматривается сложный процесс управления инвестиционными рисками в частном секторе, анализируя, как отрасль часто формируется системами управления рисками, основанными на доходах. В частности, в исследовании рассматриваются цели частного сектора по принятию финансовых рисков. В исследовании рассматривается интеграция анализа рисков со стратегическим планированием.

Ключевые слова: некоммерческий сектор, управление инвестиционными рисками, стратегическое планирование, устойчивость, финансовая устойчивость.

INTRODUCTION

Non-profit organizations (NPOs) play a crucial role in addressing societal challenges, advocating for social change, and filling service gaps that are often overlooked by the public and private sectors. These organizations are mission-driven, operating with the primary goal of advancing social, cultural, environmental, or humanitarian causes. However, the environment in which NPOs operate is inherently dynamic and increasingly complex. Economic fluctuations, technological advancements, evolving social norms, and regulatory changes are just a few of the factors that continuously reshape the landscape for non-profits. This dynamic environment presents unique challenges for NPOs, particularly in the realm of investment risk management.

Investment risk management is a critical function for any organization, but for NPOs, it is particularly complex. Unlike for-profit entities that primarily focus on maximizing shareholder value, NPOs must balance the pursuit of financial returns with their overarching mission. The need to maintain alignment with their core mission while managing investment risks poses significant challenges. Traditional risk management frameworks, which are often designed with profit-maximizing entities in mind, do not fully address the nuanced needs of non-profits. This misalignment can lead to strategic inefficiencies and jeopardize the sustainability and impact of these organizations.



The financial sustainability of NPOs is further complicated by their reliance on a mix of funding sources, including donations, grants, and government funding, which can be unpredictable and highly sensitive to external economic conditions. This financial volatility underscores the importance of strategic investment decision-making processes that not only seek to maximize returns but also ensure the long-term viability of the organization. Effective investment risk management, therefore, must be intricately linked with the organization's strategic planning efforts, ensuring that financial decisions support the organization's mission and contribute to its resilience.

Moreover, the rapid pace of technological change presents both opportunities and challenges for NPOs. On one hand, technology offers new avenues for fundraising, stakeholder engagement, and operational efficiency. On the other hand, it introduces new risks, particularly in the areas of cybersecurity and data privacy. NPOs must navigate these risks carefully, ensuring that their adoption of new technologies does not compromise the trust of their stakeholders or the integrity of their operations. The integration of risk management with strategic planning becomes critical in this context, as it allows NPOs to leverage technological advancements while mitigating associated risks.

The governance and cultural context within which NPOs operate also plays a significant role in shaping their approach to risk management. Many NPOs are governed by boards that may lack the financial expertise required for sophisticated investment risk management. Additionally, the mission-driven nature of these organizations can sometimes lead to an underestimation of financial risks, as the focus tends to be on programmatic outcomes rather than financial performance. This cultural context necessitates a tailored approach to risk management that is sensitive to the unique challenges faced by NPOs and aligned with their strategic goals.

Despite the critical importance of investment risk management in the non-profit sector, there is a notable gap in the literature regarding tailored risk management strategies for NPOs. Existing frameworks are often too generic, failing to account for the specific needs and challenges of non-profit organizations. This research aims to fill this gap by exploring how NPOs can develop and implement risk management strategies that are not only aligned with their mission but also integrated into their strategic planning processes. By examining the intersection of investment risk management and strategic planning, this study seeks to contribute valuable insights that can enhance the resilience, sustainability, and impact of non-profit organizations.

In this research, the focus is on identifying best practices for integrating risk management into the strategic framework of NPOs. The study will explore how different NPOs manage investment risks, the challenges they face, and the strategies they employ to align their financial decisions with their mission. By conducting a comparative analysis of several NPOs, the research will provide a nuanced understanding of how investment risk management can be tailored to the unique needs of the non-profit sector. The ultimate goal is to develop a set of practical recommendations that can help NPOs navigate the complex landscape of investment risk while staying true to their mission.

The findings of this study are expected to have significant implications for both theory and practice. Theoretically, the research will contribute to the existing body of knowledge on non-profit management by providing a framework for understanding the unique challenges and opportunities in investment risk management for NPOs. Practically, the study will offer actionable insights that can be used by NPO leaders and practitioners to enhance their strategic decision-making processes. By integrating risk management into strategic planning, NPOs can better position themselves to achieve their mission and create lasting social impact, even in the face of an uncertain and rapidly changing environment.

RESEARCH PROBLEM

The primary problem addressed in this study is the lack of specialized risk management frameworks tailored to the non-profit sector. Traditional financial risk management tools are often insufficient for NPOs, as they do not account for the mission-driven nature of these organizations. This misalignment can lead to strategic inefficiencies and reduced resilience, particularly in times of economic uncertainty. The study seeks to explore how NPOs can develop and implement risk management strategies that not only safeguard their financial health but also support their long-term mission.

RESEARCH METHODOLOGY

This study adopts a comparative approach, analyzing the investment risk management practices of various NPOs in Uzbekistan. The methodology includes a mix of qualitative and quantitative analyses, with data collected from case studies, interviews, and financial reports of selected organizations. The research examines how different NPOs integrate risk management into their strategic planning processes, focusing on the effectiveness of these strategies in enhancing organizational resilience.



RESULTS AND DISCUSSION

The findings of this study underscore the critical importance of integrating risk management with strategic planning in non-profit organizations (NPOs). Through comprehensive analysis, it has become evident that NPOs that effectively incorporate these practices tend to demonstrate significantly higher levels of resilience, financial stability, and overall operational effectiveness. This integration is particularly vital in an environment where non-profits must balance the dual objectives of financial sustainability and mission fulfillment, often under the constraints of limited resources and external pressures.

A key discovery of this research is the effectiveness of tailored risk assessment tools specifically designed for the unique needs of non-profit organizations. Unlike the one-size-fits-all approaches typically used in the for-profit sector, these customized tools enable NPOs to evaluate risks not only from a financial perspective but also in terms of their impact on the organization's mission and stakeholder relationships. For example, some NPOs have adopted risk assessment frameworks that combine both qualitative and quantitative metrics, offering a more comprehensive view of potential threats and opportunities. This tailored approach ensures that risks are evaluated in a manner that aligns with the organization's core values and strategic goals, thereby enhancing decision-making processes.

The study also highlights the pivotal role of leadership in driving effective risk management. In organizations where leadership is actively engaged in both risk management and strategic planning, there is a noticeable improvement in the ability to anticipate and respond to challenges. Leaders who prioritize risk management foster a culture of risk awareness, where potential risks are openly discussed and managed proactively. This proactive leadership involvement often translates into more robust governance structures, where risk management is integrated as a central component of strategic planning rather than treated as an afterthought. The research indicates that such leadership involvement is crucial for embedding risk management into the organizational culture, ensuring that it becomes an integral part of everyday operations.

Another significant finding is the positive impact of aligning risk management practices with the organization's mission and strategic objectives. NPOs that ensure their risk management strategies are closely tied to their mission tend to be more resilient and adaptable. This alignment allows these organizations to navigate challenges without compromising their core values or mission-driven goals. The research shows that when risk management is viewed as a tool for mission fulfillment, rather than just a means of avoiding risks, it can lead to more innovative and sustainable organizational practices. This perspective shifts the role of risk management from a defensive mechanism to a strategic asset that contributes to the overall effectiveness and sustainability of the organization.

Despite these successes, the study also identifies several challenges that NPOs face in implementing effective risk management strategies. Limited resources, both in terms of finances and human capital, pose significant barriers to the development and execution of comprehensive risk management plans. Many NPOs struggle with the lack of specialized expertise required for sophisticated risk management, particularly in areas such as financial risk assessment and cybersecurity. This limitation often results in a reactive approach to risk management, leaving organizations vulnerable to unforeseen challenges and reducing their overall resilience.

The findings emphasize the importance of continuous monitoring and adaptation in risk management practices. NPOs that regularly review and update their risk management strategies in response to changes in the external environment are better positioned to maintain financial stability and operational effectiveness. This continuous adaptation ensures that the organization remains agile and responsive to both internal and external challenges, which is critical in a rapidly changing environment. The study suggests that organizations should develop flexible risk management strategies that can be adjusted as needed to respond to evolving challenges and opportunities.

The implications of these findings for the broader non-profit sector are significant. The results suggest that for NPOs to thrive in an increasingly complex and volatile environment, they must adopt a holistic approach to risk management that is fully integrated with their strategic objectives. A piecemeal approach, where risks are managed in isolation from the organization's broader strategic goals, is insufficient. Instead, NPOs must develop a comprehensive risk management framework that considers the full spectrum of risks, including financial, operational, strategic, and reputational risks. This integrated approach allows organizations to address risks in a manner that supports their mission and enhances their long-term sustainability.

Leadership emerges as a critical factor in fostering a risk-aware culture within NPOs. The study highlights the importance of leaders who are not only committed to risk management but also actively involved in its implementation. Such leaders play a crucial role in shaping the organization's approach to risk, ensuring that it is proactive rather than reactive. By promoting a culture where risk management is valued and integrated into decision-making processes, leaders can help their organizations navigate uncertainty more effectively. Leader-



ship training and development programs that emphasize risk management could be beneficial in building this culture within NPOs, ensuring that these practices are embedded at all levels of the organization.

The challenges related to resource constraints and the lack of specialized expertise highlight the need for capacity building within the non-profit sector. NPOs may need to invest in training and development to enhance their staff's risk management capabilities, particularly in areas such as financial risk assessment and cybersecurity. Additionally, partnerships with external experts or organizations could help NPOs overcome these challenges by providing access to the necessary skills and knowledge. The potential benefits of developing shared resources or collaborative risk management initiatives among NPOs are also significant, as these could help mitigate the impact of resource limitations and enhance the overall resilience of the sector.

In conclusion, this study provides valuable insights into the importance of integrating risk management with strategic planning in the non-profit sector. By adopting a holistic approach to risk management, fostering a risk-aware culture, and addressing resource and expertise gaps, NPOs can enhance their resilience, financial stability, and overall effectiveness in achieving their mission. As the non-profit sector continues to navigate an increasingly complex and uncertain environment, these strategies will be crucial for ensuring long-term sustainability and impact.

CONCLUSION

This research contributes to the growing body of knowledge on non-profit management by offering practical recommendations for integrating risk management into strategic planning. By adopting these strategies, NPOs can enhance their resilience, ensure financial stability, and continue to effectively pursue their missions despite the uncertainties of the external environment.

References

1. Drucker, P. (2020). "The Greatest Danger in Times of Turbulence Is Not the Turbulence Itself, but to Act with Yesterday's Logic." Leadership Everywhere, 12th Global Peter Drucker Forum.
2. Kaplan, R.S., & Mikes, A. (2012). "Risk Management – The Revealing Hand." Harvard Business Review.
3. McLaughlin, T. (2016). "Nonprofit Risk Management & Contingency Planning: Done in a Day Strategies." Nonprofit Quarterly.
4. Noyce, J. (2018). "Digital Transformation in Non-profit Organizations: Challenges and Opportunities." Journal of Non-profit Management.
5. Lecy, D., & Searing, E. (2021). "Governance and Culture in Non-Profit Risk Management." Journal of Risk and Governance.

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

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Xondamir Ismoilov

Sahifalovchi va dizayner: Iskandar Islomov

2024. № 8

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

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: [@iqtisodiyot_77](https://t.me/@iqtisodiyot_77)

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, [@iqtisodiyot_77](https://t.me/@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.

