



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

№12



ISSN: 2992-8982

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

2025



IQTISODIYOT&TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Elektron nashr. 2025-yil, dekabr.

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 Shoira Azimovna, 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 Makhmatjon o'g'li, TDIU ITI departamenti rahbari
Ochilov Bobur Baxtiyor o'g'li, TDIU katta o'qituvchisi
Golisheva Yelena Vyacheslavovna, Iqtisodiyot fanlari nomzodi, dotsent.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

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

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

Sharipov Kongiratbay Avezimbetovich, Doctor of Technical Sciences (DSc), Professor

Rae Kwon Chung, South Korea, Honorary Professor at TSUE, Nobel Prize Laureate

Osman Mesten, Member of the Turkish Parliament, Head of the Turkey–Uzbekistan Friendship Society

Akhmedov Durbek Kudratillayevich, Doctor of Economic Sciences (DSc), Professor

Akhmedov Sayfullo Normatovich, Doctor of Economic Sciences (DSc), Professor

Abdurakhmanova Gulnora Kalandarovna, Doctor of Economic Sciences (DSc), Professor

Kalonov Mukhiddin Bakhridinovich, Doctor of Economic Sciences (DSc), Professor

Siddikova Sadokat Gafforovna, Doctor of Philosophy (PhD) in Pedagogical Sciences

Khudoykulov Sadirdin Karimovich, Doctor of Economic Sciences (DSc), Professor

Makhmudov Nosir, Doctor of Economic Sciences (DSc), Professor

Yuldashev Mutallib Ibragimovich, Doctor of Economic Sciences (DSc), Professor

Samadov Askarjon Nishonovich, Candidate of Economic Sciences, Professor

Slizovskiy Dmitriy Yegorovich, Doctor of Technical Sciences (DSc), Professor

Mustafakulov Sherzod Igamberdiyevich, Doctor of Economic Sciences (DSc), Professor

Akhmedov Ikrom Akramovich, Doctor of Economic Sciences (DSc), Professor

Eshtayev Alisher Abduganiyevich, Doctor of Economic Sciences (DSc), Professor

Khajiyev Bakhtiyor Dushaboyevich, Doctor of Economic Sciences (DSc), Professor

Khakimov Nazar Khakimovich, Doctor of Philosophy (DSc), Professor

Musayeva Shoira Azimovna, Doctor of Philosophy (PhD) in Economic Sciences, Professor

Ali Konak, Doctor of Economic Sciences (DSc), Professor (Turkey)

Cham Tat Huei, Doctor of Philosophy (PhD), Professor (Malaysia)

Foziljonov Ibrokhimjon Sotvoldikhoja ugli, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor

Utayev Uktam Choriyevich, Deputy Head of Department, Prosecutor General's Office of Uzbekistan

Ochilov Farkhod, Head of DCEC, Prosecutor General's Office of Uzbekistan

Buzrukkhonov Sarvarkhon Munavvarkhonovich, Candidate of Economic Sciences, Associate Professor

Akhmedov Javokhir Jamolovich, Doctor of Philosophy (PhD) in Economic Sciences

Tokhirov Jaloliddin Ochil ugli, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer

Bobobekov Ergash Abdumalikovich, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor

Judi Smetana, Candidate of Pedagogical Sciences, Associate Professor (USA)

Chrissy Lewis, Candidate of Pedagogical Sciences, Associate Professor (USA)

Glazova Marina Victorovna, Doctor of Sciences in Economics (Moscow))

Nosirova Nargiza Jamoliddin kizi, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor

Sevil Piriyeva Karaman, Doctor of Philosophy (PhD) (Turkey)

Mirzaliyev Sanjar Makhmatjon ugli, Head of the Department of Scientific Research and Innovations, TSUE

Ochilov Bobur Bakhtiyor ugli, Senior lecturer at TSUI

Golisheva Yelena Vyacheslavovna, Candidate of Economic Sciences, Associate Professor.

Ekspertlar kengashi:

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

Board of Experts:

Berkinov Bazarbay, Doctor of Economic Sciences (DSc), Professor
Pulatov Bakhtiyor Alimovich, Doctor of Technical Sciences (DSc), Professor
Aliyev Bekdavlal Aliyevich, Doctor of Philosophy (DSc), Professor
Isakov Janabay Yakubbayevich, Doctor of Economic Sciences (DSc), Professor
Xalikov Suyun Ravshanovich, Candidate of Economic Sciences, Associate Professor
Rustamov Ilkhomiddin, Candidate of Economic Sciences, Associate Professor
Khakimov Ziyodulla Akhmadovich, Doctor of Economic Sciences, Associate Professor
Kamilova Iroda Xusniddinovna, Doctor of Philosophy (PhD) in Economics
Gafurov Doniyor Orifovich, Doctor of Philosophy (PhD) in Pedagogy
Fayziyev Oybek Raximovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Tukhtabayev Jamshid Sharafetdinovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Khamidova 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
Abdukarimova Dinara Rustamkhanovna

- 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 TRANSFORMATSIYA DAVRIDA TIJORAT BANKLARI LIKVIDLILIK XAVFINI BOSHQARISHI.....	44
Baxromov Nodirjon Muxammadamin o'g'li	
TURIZM XIZMATLAR BOZORI ISTE'MOLCHILARINI SEGMENTLASH USULI ASOSIDA DIVERSIFIKATSIYA KONSEPSIYASINI ISHLAB CHIQUISH.....	48
Maxmudova Aziza Pirmamatovna	
“INNOVATSION AGROTEKNOLOGIYALAR VA “YASHIL IQTISODIYOT” TAMOYILLARI ASOSIDA G'ALLA YETISHTIRISH BARQARORLIGINI BAHOLASH.....	53
Turayeva Gulizahro	
АНАЛИЗ ЦЕНОБРАЗОВАНИЯ НА ЗЕРНОВЫЕ ПРОДУКТЫ ПО ДАННЫМ МАРКЕТИНГОВЫМ ИСЛЕДОВАНИЯМ (НА ПРИМЕРЕ НАМАНГАНСКОЙ ОБЛАСТИ).....	57
Бахриддинов Жаҳонгирбек Равшанжон ўғли	
KICHIK BIZNES RIVOJINI TA'MINLASHDA BOZOR INFRATUZILMALARINING AHAMIYATI.....	62
G'aniyev Botir Baxtiyorovich, Zakirova Gulnora Mirzaliyevna	
KICHIK SANOAT ZONALARI FAOLIYATINI SAMARALI BOSHQARISH METODOLOGIYASI VA YO'LLARI.....	67
Shodmonqulov Kamoliddin Murodillaevich	
INNOVATION FAOLIYAT XARAJATLARINING BUXGALTERIYA HISOBI VA AUDITINI TAKOMILLASHTIRISH.....	73
Mustafoyev Akbar Mustafo o'g'li	
MAHSULOT DIVERSIFIKATSIYASI VA LOGISTIKA XIZMATLARINI RIVOJLANTIRISH ASOSIDA EKSPORT POTENSIALINI OSHIRISH YO'LLARI.....	78
Maxkamov Ibrayim, Jo'raboyeva Shohida Kamoliddin qizi	
REKLAMA SAMARADORLIGINI OSHIRISHDA RAQAMLI MARKETING STRATEGIYALARI ROLI.....	83
Abdusalilova Laylo To'xtasinovna, Raxmonqulova Shahrizoda	
SIRKULAR IQTISODIYOTDA YOPIQ SIKL NAZARIYASINING ROLI.....	87
Sodikov Zokir Rustamovich	
YASHIL TEXNOLOGIYALARNI JORIY ETISHDA MOLIYAVIY RAG'BATLAR VA ULARNING NATIJALARI.....	92
Axmadjonova Gulmira Xabibulla qizi	
MAMLAKAT IQTISODIYOTI RIVOJLANISHIDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIKNING ROLI.....	97
G'aniyev Baydulla Toshmurodovich	
АНАЛИЗ ПОДХОДОВ ЦЕНТРАЛЬНЫХ БАНКОВ К РЕГУЛИРОВАНИЮ ИННОВАЦИОННЫХ БАНКОВСКИХ ПРОДУКТОВ: СРАВНЕНИЕ УЗБЕКИСТАНА И МЕЖДУНАРОДНОЙ ПРАКТИКИ.....	101
Даулетиярова Шахло	
СОВРЕМЕННОЕ СОСТОЯНИЕ И ПЕРСПЕКТИВЫ РАЗВИТИЯ РЫНКА ЦЕННЫХ БУМАГ УЗБЕКИСТАНА.....	109
Кадирова Хадича Тураевна	
XORIJ MAMLAKATLARINING IQTISODIYOTNI UGLERODSIZLASHTIRISH STRATEGIYALARI: O'ZBEKISTON UCHUN TAKLIFLAR.....	115
D.X. Pulatov, F.E.Shamsiyev	
O'ZBEKISTONDA ISLOM MOLIYASI: MUAMMOLAR VA RIVOJLANISH ISTIQBOLLARI.....	125
Sattorov Ixtiyor Ochilovich, Karimov Shohruh Yo'ldoshali o'g'li	
HISOB SIYOSATI TARKIBIY TUZILISHI MASALALARI.....	133
Botirova Raximaxon Abdujabbarovna	
QURILISHDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIKNING MOLIYAVIY TAHLILI.....	136
Musayeva Shoirazimovna	



KICHIK SANOAT ZONALARINI RIVOJLANTIRISH ORQALI AHOLI TURMUSH FAROVONLIGINI OSHIRISH.....	144
<i>Axmedov Oybek Turgunpulatovich</i>	
O'ZBEKISTON SUG'URTA BOZORI PORTFELI TAHLILI.....	149
<i>Madraximov Ilxom Kamilovich</i>	
FOYDA SOLIG'INING O'ZIGA XOS MUAMMOLI JIHATLARI.....	154
<i>Zaripov Xusan Baxodirovich</i>	
AGRAR SEKTORNI INNOVATSION MODERNIZATSIYA QILISHDA INVESTITSIYA OQIMLARINI BOSHQARISH MODELLARINI TAKOMILLASHTIRISH.....	159
<i>Xamrayev Quvvat Iskandarovich</i>	
OLIY TA'LIM XIZMATLARI BOZORIDA MARKETING TADQIQODLARINI TAKOMILLASHTIRISH.....	163
<i>Jalilov Jamshid G'anjionovich, Safarov Zavqiddin Zokir o'g'li</i>	
MINTAQA SANOAT TARMOG'I RIVOJLANISHINING IQTISODIY-STATISTIK TAHLILI.....	168
<i>Xayitboev Abror Quvondiqovich</i>	
РОЛЬ СМЕШАННОГО ФИНАНСИРОВАНИЯ (BLENDED FINANCE) В ПОВЫШЕНИИ ИНВЕСТИЦИОННОЙ ПРИВЛЕКАТЕЛЬНОСТИ КОММУНАЛЬНЫХ УСЛУГ: УРОКИ РАЗВИВАЮЩИХСЯ СТРАН.....	174
<i>Гулмаматова Дурдона Шерали кизи</i>	
KORXONALARDA STRATEGIK BOSHQARUV.....	180
<i>Musayeva Dilnoza Dilshatovna</i>	
BANK TIZIMIDA MARKETING AHAMIYATI VA BANK MARKETINGI.....	184
<i>Usubjonov Zaxriddin Vasliddin o'g'li</i>	
RAQAMLI IQTISODIYOT SHAROITIDA TIJORAT BANKLARI TOMONIDAN XORJIY KREDIT MABLAG'LARINI JALB KILISH HUQUQIY JIHATLARI.....	189
<i>Qulliyev Anvar Zayniddinovich</i>	
TIJORAT BANKLARINI TRANSFORMATSIYALASH SHAROITIDA CHAKANA XIZMATLARINI RIVOJLANTIRISH YO'LLARI.....	194
<i>Alimov Umid O'ktambayevich</i>	
MAHSULOTLARNING RAQAMLI PASPORTI TIZIMINI JORIY ETISH OMILLARI VA TO'SIQLARI.....	200
<i>Avloqulova Sadoqat Sobirjon qizi</i>	
KORXONALARDA FOYDA VA ZARARLARNI TAHLIL QILISHDA INNOVATSION METODLAR AHAMIYATI.....	207
<i>Ernazarov Ortiq Eshnazarovich, Farog'at Xo'jabekova</i>	
ВЛИЯНИЕ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА НА ЭКОНОМИЧЕСКОЕ БЛАГОСОСТОЯНИЕ, А ТАКЖЕ НОВЫЕ МЕХАНИЗМЫ ПОВЫШЕНИЯ ДОХОДОВ НАСЕЛЕНИЯ.....	212
<i>Останов Эгамберди</i>	
RAQAMLI TRANSFORMATSIYA VA INNOVASION TEXNOLOGIYALARNI INTEGRATSIYALASH: MOHIYATI VA RIVOJLANISH IMKONIYATLARI.....	218
<i>Xakimova Xulkar Xamidovna</i>	
QORAQALPOG'ISTON VA XORAZM OZIQ-OVQAT SANOATINING IQTISODIY-STATISTIK TAHLILI HAMDA UNI YANADA RIVOJLANTIRISH YO'LLARI.....	224
<i>Tleuov Niyetulla Raxmanovich</i>	
OILAVIY KORXONALARNING IQTISODIY TIZIMDAGI O'RNI.....	230
<i>Shadiyeva Gulnora Mardiyevna, Rustamova Zarina Rustamovna</i>	
SUN'IY INTELLEKT ASOSIDA O'ZBEKISTON OLIY TA'LIM MUASSASALARIDA MARKETING FAOLIYATINI MODELLASHTIRISH VA BOSHQARISH MEXANIZMLARI.....	234
<i>Sadikov Shoxrux Shuxratovich</i>	
XIZMAT KO'RSATISH SOHASI KORXONALARINING RAQOBATBARDOSHLIKNI OSHIRISHDA RAQAMLI XIZMATLARNING AHAMIYATI.....	238
<i>Asenbaeva Aydaygul Edenbaevna</i>	
BARQARORLIK VA YASHIL MENEJMENT: ILMIY-NAZARIY YONDASHUVLAR VA AMALIY AHAMIYATI.....	242
<i>Djalilova Dilbar Abdikarim qizi</i>	



HUDUDLARNING IQTISODIY SALOHİYATINI INNAVATSION-INVESTITSION BOSHQARISH STRATEGIYASI VA MEXANIZMI (XORAZM VILOYATI MISOLIDA).....	247
Maqsudova Malohatxon Maqsudovna, Yaxshimuratov Maqsadbek Narimon o'g'li	
O'ZBEKISTON RESPUBLIKASI DAVLAT BYUDJETINI 2026-YILGI SOLIQ SIYOSATINING TAHLILI VA XALQARO SOLISHTIRMA YONDASHUVI	251
Abdullayev Zafarbek Safibullayevich	
O'ZBEKISTON MINTAQALARIDA AYOLLAR TADBIRKORLIGINI RIVOJLANTIRISH OMILLARI	256
Mamataliyeva Dilnoza Raxmonovna	
TRANSFORMATSIYALASHUV SHAROITIDA INVESTITSİYALAR SHAKLLANISHI VA ULARNI SAMARALI BOSHQARISH YO'NALISHLARI.....	259
To'rayev Jasurali To'rayevich	
O'ZBEKISTONDA SAVDO TASHKILOTLARINING FAOLIYATI VA RIVOJLANISH HOLATI	264
B. Sulaymonov	
NAMANGAN VILOYATIDA "YASHIL IQTISODIYOT" MODELIGA O'TISH JARAYONIDA KICHIK BIZNES SUBYEKTLARINING IQTISODIY FAOLLIGI.....	270
Xonto'rayev Obbosxon Kamolxon o'g'li	
O'ZBEKISTONDA "YASHIL" IQTISODIYOTNI RIVOJLANTIRISHNING USTUVOR YO'NALISHLARI	274
Xoshimov Pazliddin Zuxurovich	
KICHIK BIZNES ORQALI ISH O'RINLARINI YARATISH STRATEGIYALARI: NAMANGAN VILOYATI MISOLIDA.....	278
Ergasheva Nigora Abdigapparovna	
MAMLAKATIMIZDA QO'SHILGAN QIYMAT SOLIG'INING IJTIMOIIY-IQTISODIY AHAMIYATI	283
Quryozov Sardorbek Sharifboevich	
РАЗРАБОТКА И ПРИОРИТИЗАЦИЯ КЛЮЧЕВЫХ ИНДИКАТОРОВ ЭФФЕКТИВНОСТИ ДЛЯ ОБЩЕНАЦИОНАЛЬНОЙ ПАНЕЛИ МОНИТОРИНГА ДЕЯТЕЛЬНОСТИ БОЛЬНИЦ: ЭКСПЕРТНАЯ ОЦЕНКА СО СТОРОНЫ РУКОВОДИТЕЛЕЙ МЕДУЧРЕЖДЕНИЙ	290
Шухратов Мамуржон Шухрат угли	
MAHALLIY DAVLAT HOKIMIYAT ORGANLARINI RAQAMLI TEXNOLOGIYALAR ASOSIDA BOSHQARISHGA TA'SIR ETUVCHI OMILLAR	297
Nurmurodov Zafarjon Nurmurod o'g'li	
BANK TIZIMINING BARQAROR MOLIVAVIY RIVOJLANISHINI TA'MINLASH VOSITALARI	303
Sadikov Iskandar Gayratovich	
ЗЕЛЕНОЕ ФИНАНСИРОВАНИЕ В ЗЕЛЕННОЙ ЭКОНОМИКЕ: ТЕОРИЯ И ПРАКТИКА.....	308
Халиков С. Х.	
HUDUDIY IQTISODIY RIVOJLANISHDA KICHIK BIZNESNI ROLI VA SAMARADORLIGINI OSHIRISH CHORALARI	313
Ergashev Jamshid Jamoliddinovich	
ИСТОРИЧЕСКИЙ ПРОЦЕСС СТАНОВЛЕНИЯ ФАРМАЦЕВТИЧЕСКОЙ ПРОМЫШЛЕННОСТИ.....	317
Мажидова Фарангиз Фуркатзода	
O'ZBEKISTON RESPUBLIKASIDAGI TADBIRKORLIK SUBYEKTLARIDA ISHLAB CHIQRISH SAMARADORLIGINI OSHIRISH.....	321
Isakov Oybek Jamoliddinovich	
NORASMIY KOOPERATSIYA MUNOSABATLARINING FERMER XO'JALIKLARI YETISHTIRGAN MAHSULOT MIQDORIGA TA'SIRINI BAHOLASH.....	325
Ismoilov Azamat	
O'ZBEKISTON TIJORAT BANKLARIDA FOIZ RISKINI BOSHQARISH AMALIYOTI	332
Seitnazarov Daniyar Baxadirovich	
RAQAMLI TEXNOLOGIYALAR ASOSIDA SUT VA SUT MAHSULOTLARINI QAYTA ISHLOVCHI KORXONALAR FAOLIYATINI TAKOMILLASHTIRISH.....	341
Normuradov Nurbek Sunatilloevich	
"AYOL RAHBARLAR: RAHBARLIK SALOHİYATI VA ISH JOYIDA TENGLIK" FRANSIYA DAVLATI TAJRIBASI ASOSIDA	346
Abduraxmonova Feruzabonu	



QISHLOQ XO'JALIGIDAGI KLASTERLARNING MOLIYAVIY BARQARORLIGINI EKONOMETRIK MODELLASHTIRISH.....	352
Dildora Yuldasheva	
TIJORAT BANKLARINING DEPOZIT BAZASINING YETARLILIGINI TA'MINLASH YO'LLARI	359
I.J. Isakov	
OLIY TA'LIM SIFATINI OSHIRISH VA IQTISODIY DIAGNOSTIKA O'TKAZISHNING XORIJ TAJRIBASI	363
Xo'jaxonov Ma'rufxon Xamidxonovich, Axmedov Oybek Turg'unpulatovich	
INKLYUZIV TA'LIMNI MOLIYAVIY QO'LLAB-QUVVATLASHDAGI MUAMMOLAR VA ULARNI YECHISH YO'LLARI.....	369
Egamberdiyeva Dilorom Botir qizi, Pulatova Moxira Baxtiyorovna	
“KREATIV IQTISODIYOT” HAMDA “TURIZM” TUSHUNCHALARINING ILMIY-NAZARIY ASOSLARI	374
Abdurasulov Shovqiddin Erkin o'g'li	
THE STRATEGIC ROLE OF THE INDUSTRIAL SECTOR IN THE NATIONAL ECONOMY AND DEVELOPMENT FACTORS.....	380
Rakhimov Bakhromjon Ibroximovich	
INVESTITSIYALARNI MOLIYALASHTIRISH METODOLOGIYASINI TAKOMILLASHTIRISHNING ASOSIY YO'NALISHLARI.....	386
Ismailov Dilshod Anvarjonovich	
GLOBAL INCOME INEQUALITY IN 2024: CAUSES, PATTERNS, AND CONSEQUENCES.....	393
Ilxomjonov Jaxongir Alisher o'g'li	



Our World in Data (2024), the latest Gini index values highlight striking contrasts across regions: some nations maintain relatively low inequality, while others exhibit persistent structural disparities. The global distribution of inequality in 2024 shows clear patterns. Countries in Latin America and Sub-Saharan Africa continue to record some of the highest levels of inequality worldwide, with Gini coefficients often exceeding 0.50. For instance, Brazil and South Africa both report Gini values above 0.55, making them among the most unequal societies in the world (World Bank, 2024). These outcomes reflect a combination of historical legacies such as colonial land distribution, as well as contemporary challenges including labor market informality and weak redistributive systems.

REVIEW OF LITERATURE ON THE SUBJECT

Scholarly work on income inequality emphasizes the historical, structural, and policy-driven foundations of contemporary disparities. Acemoglu, Johnson, and Robinson argue that extractive institutions established during the colonial period created persistent socioeconomic hierarchies by restricting access to land ownership, education, and political participation, thereby shaping long-term inequality patterns. Darity and Mullen extend this perspective by demonstrating how the legacy of slavery and systemic racial discrimination in the United States has produced enduring racial wealth gaps, noting that generational exclusion from property rights and equitable labor markets continues to limit economic mobility for African Americans.

From a global economic standpoint, Rodrik highlights the paradox of globalization, showing that while economic integration fosters growth, it can also exacerbate domestic inequality when democratic institutions and social protections fail to adjust. Auty's work on the "resource curse" further illustrates how resource-rich economies often experience concentrated wealth accumulation among elites, weak diversification, and limited human capital development, all of which reinforce structural inequality. Chen's analysis of the informal economy demonstrates that large informal labor markets—prevalent in many developing countries—restrict workers' access to stable wages, social protection, and skill development, thereby intensifying income disparities.

Complementing these structural perspectives, the World Bank's 2016 report provides extensive empirical evidence showing that unequal access to education, healthcare, and labor opportunities remains a core driver of inequality in low- and middle-income countries. Finally, Lustig's research on fiscal policy shows that weakly progressive tax systems, heavy reliance on indirect taxation, and limited state capacity significantly undermine redistribution efforts in developing economies. Together, these studies underscore that income inequality is a multidimensional phenomenon rooted in historical institutions, economic structures, and public policy frameworks that jointly shape the distribution of opportunities and resources.

RESEARCH METHODOLOGY

The study uses secondary data from the World Bank, OECD, UNDP, and academic publications to examine global income inequality patterns. The data were extracted from official statistical databases and international reports. Analysis was conducted through comparative regional assessment, trend evaluation using Gini coefficients, and thematic interpretation of structural, historical, and policy-related factors shaping inequality across countries.

ANALYSIS AND RESULTS

In contrast, most European countries and East Asian economies such as Japan and South Korea maintain Gini levels below 0.35, largely due to effective welfare states, progressive taxation, and inclusive labor policies (OECD, 2023). The United States, despite its high GDP per capita, records a Gini coefficient close to 0.41, considerably higher than the OECD average of 0.31, underscoring the limited impact of its redistributive mechanisms compared to Europe (OECD, 2023). Understanding the causes and consequences of income inequality is not merely a statistical exercise but a critical policy priority. High inequality has been linked to reduced social mobility, restricted access to quality education and healthcare, and rising political instability (International Monetary Fund [IMF], 2020). Moreover, the United Nations Development Program (UNDP, 2021) emphasizes that inequality undermines long-term economic growth by limiting investment in human capital and reinforcing cycles of poverty. On the other hand, countries that have successfully reduced inequality—such as the Nordic states—demonstrate that redistributive policies and strong social protection systems can foster both prosperity and social cohesion. This paper, therefore, aims to analyze the patterns, causes, and consequences of income inequality worldwide, using the 2024 Gini coefficient map as its primary visual reference. By examining regional differences and the structural drivers of inequality, the study highlights how income disparities shape not only economic performance but also broader societal well-being (Figure 1).

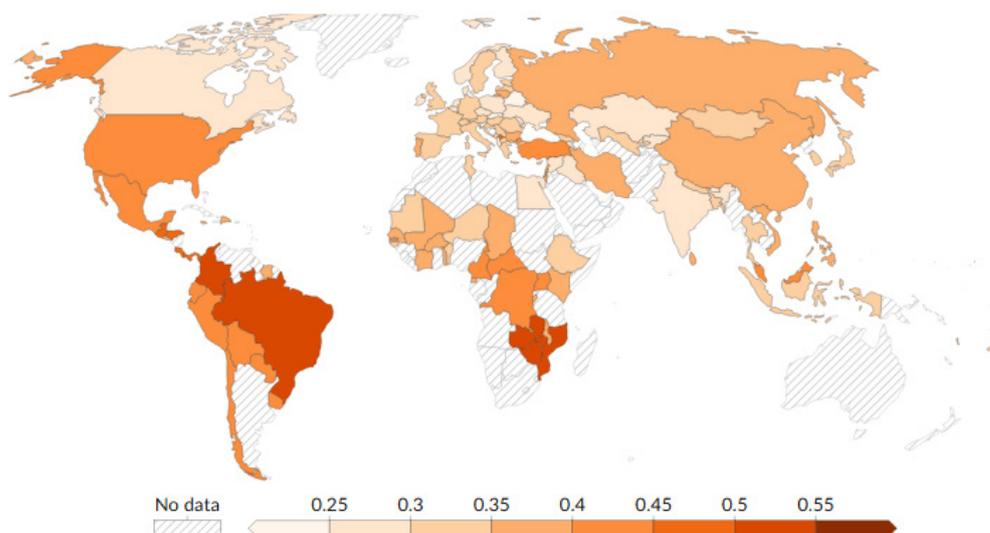


Figure 1. Gini coefficient, 2024¹

The 2024 global distribution of income inequality, measured by the Gini coefficient, demonstrates both persistent disparities between regions and notable changes over time. A year-by-year analysis highlights that while global poverty has declined, income inequality has followed different trajectories across regions (Figure 2).

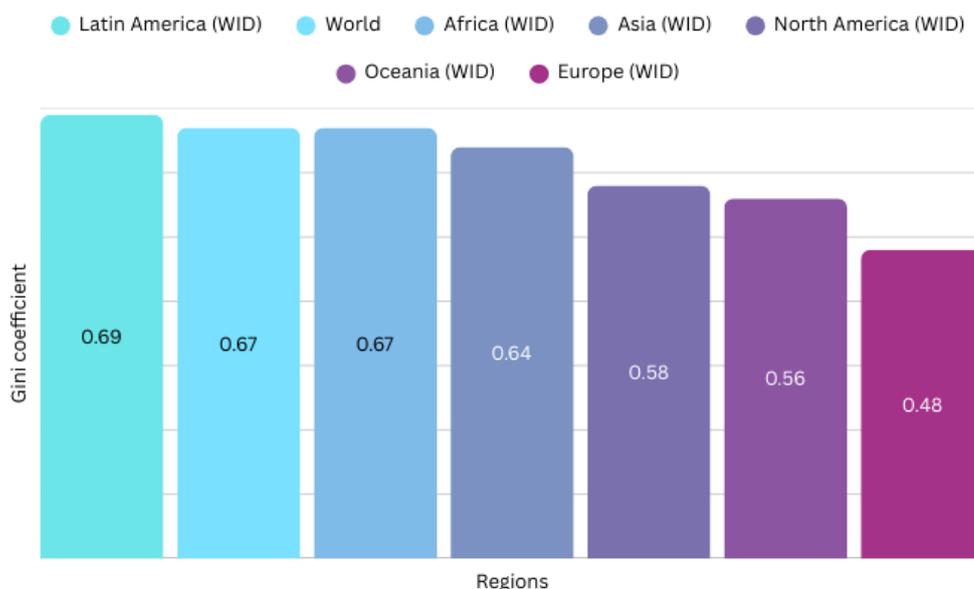


Figure 2. Gini coefficient, 2023²

Global trends in income inequality over the past two decades reveal a paradox: while extreme poverty has declined significantly, income distribution remains highly uneven both within and across countries. The global average Gini index has remained relatively stable at around 0.39–0.40 since 2010, suggesting that reductions in poverty have not been accompanied by proportional improvements in equality (World Bank, 2023).

One major trend is the regional divergence in inequality outcomes.

- Latin America initially experienced significant improvements during the early 2010s, driven by redistributive social programs, minimum wage increases, and expansion of conditional cash transfers. Brazil, for instance, reduced its Gini from 0.55 in 2003 to 0.50 in 2015 (World Bank, 2023). However, following the COVID-19 pandemic (2020–2022), inequality rebounded, and by 2024 the region's average Gini was back above 0.47. This demonstrates the fragility of policy-driven gains when social protection systems are underfunded or politically unstable.

1 Data source: World Bank Poverty and Inequality Platform (2025)

2 Data source: World Bank Poverty and Inequality Platform (2025)



- Sub-Saharan Africa, in contrast, shows long-term stagnation. South Africa, Namibia, and Botswana continue to register some of the world's highest Gini values—above 0.55 for over two decades. Unlike Latin America, where inequality fluctuates in response to policy shifts, Sub-Saharan inequality reflects structural persistence, rooted in colonial histories, unequal land ownership, and low formal employment. Year-by-year changes in this region are minimal, highlighting the absence of transformative policy reforms.

- North America illustrates a different dynamic: a slow but steady upward trend in inequality, especially in the United States. From 0.37 in 1980 to 0.41 in 2024, the U.S. Gini index reflects rising wage polarization, skill-biased technological change, and declining progressivity in taxation (OECD, 2023). Canada's relatively stable Gini (around 0.33) demonstrates how stronger redistributive institutions can cushion the pressures of globalization and technological change.

- Europe remains the most equal region, with overall stability in inequality levels. Nordic countries consistently report Gini values below 0.30, and even Southern and Eastern European countries affected by financial crises have stabilized at moderate inequality levels (0.33–0.35). The resilience of Europe's welfare states—universal health care, unemployment benefits, and progressive taxation—explains the absence of strong year-by-year fluctuations, even during global shocks.

- Asia-Pacific presents a dual narrative. China, after a sharp increase in inequality during its rapid industrialization (peaking at 0.49 in 2008), has slightly reduced its Gini to 0.47 in 2024, reflecting rural development policies and anti-poverty programs. India's inequality, by contrast, has remained largely unchanged, fluctuating between 0.35 and 0.38 over the past decade. Advanced economies in the region, such as Japan and South Korea, continue to maintain low inequality levels comparable to Europe, showing the protective role of coordinated labor markets and welfare schemes.

Another global trend is the impact of global crises on inequality. The 2008 financial crisis widened income gaps in many advanced economies, particularly in Southern Europe and the U.S., as financial sector gains disproportionately benefited the wealthy. The COVID-19 pandemic (2020–2022) had an even stronger effect, causing inequality spikes across both developed and developing nations. In Latin America and parts of Asia, temporary increases in poverty and job losses disproportionately affected vulnerable populations, pushing inequality back upward after years of progress (UNDP, 2021). Finally, a structural global trend is the decoupling of poverty reduction and inequality reduction. While hundreds of millions have been lifted out of extreme poverty since 2000—especially in China and India—the relative distribution of income has not improved proportionately. This has raised concerns among international organizations such as the IMF (2020), which warns that persistent inequality can undermine long-term growth, erode trust in institutions, and fuel political instability. The global trend is one of stability in averages but divergence in regional dynamics: some regions (Latin America, China) have shown the potential for policy-driven reductions, but these gains remain fragile, while others (Sub-Saharan Africa, the U.S.) illustrate the difficulty of reducing entrenched structural inequality. Europe and parts of East Asia stand out as models of sustained equality, largely due to robust redistributive systems.

Income inequality remains one of the most persistent challenges of the modern global economy. While the results reveal a general decline in inequality across many countries since the late 20th century, substantial disparities continue to exist both within and between nations. Understanding the drivers of these inequalities requires going beyond descriptive trends and examining the deeper structural, historical, and policy-related causes. Inequality is not merely a reflection of individual effort or market forces; rather, it is shaped by long-standing institutional legacies, global economic shifts, and national-level policy choices that collectively determine the distribution of opportunities and resources.

In this section, the discussion focuses on the causes of income inequality, organized around several key dimensions. First, the role of historical legacies such as colonialism, slavery, and entrenched social hierarchies will be examined, since they created structural conditions that persist to this day. Second, the impact of technological change and globalization will be analyzed, as they have simultaneously fueled economic growth and widened gaps between skilled and unskilled workers. Third, domestic policy frameworks, including taxation, welfare systems, and labor market regulations, will be assessed for their role in mitigating or exacerbating inequality. Finally, social and demographic factors, such as education, gender, and race, will be considered in shaping both opportunities and outcomes. By combining historical, structural, and contemporary perspectives, this discussion seeks to explain not only why inequality persists, but also why it differs in intensity and form across regions. This multidimensional approach underscores that income inequality is a complex phenomenon with no single cause, but rather an interplay of forces that reinforce each other over time.

Historical factors have played a crucial role in shaping present-day patterns of income inequality. Many of today's disparities can be traced back to colonialism, slavery, and unequal economic structures that emerged centuries ago. Colonial powers often designed extractive institutions in their colonies, prioritizing resource extraction and labor exploitation rather than inclusive development. These institutional frameworks not only

ways. Resource rents often reduce incentives for governments to diversify the economy, thereby limiting formal employment opportunities. At the same time, informal work perpetuates intergenerational cycles of poverty, as families without stable incomes are unable to invest adequately in education or health. Countries such as Nigeria, Angola, and Bolivia illustrate how resource dependence, coupled with widespread informality, can hinder broad-based economic development and exacerbate inequality (World Bank, 2016). Economic structures rooted in resource concentration and informal labor reinforce unequal distributions of income by concentrating wealth among elites and limiting opportunities for the majority. Structural reforms aimed at diversifying economies, formalizing labor, and expanding access to social protection are therefore essential for addressing inequality in resource-dependent and developing countries.

Globalization and technological change have been double-edged forces in shaping income inequality. On one hand, they have stimulated economic growth, expanded markets, and created new opportunities for innovation and trade. On the other hand, they have disproportionately benefited high-skilled workers and capital owners while leaving behind many low-skilled workers, thereby widening income disparities, particularly in advanced economies such as the United States. Globalization has allowed firms to offshore production to countries with lower labor costs, increasing competitive pressures on low- and middle-skilled workers in developed economies. As a result, manufacturing employment in high-income countries has declined, while wages for less-educated workers have stagnated or even fallen in real terms (Autor, Dorn, & Hanson, 2013). At the same time, high-skilled workers, especially those engaged in knowledge-intensive industries, have experienced significant wage gains, creating a widening skills premium. Technological change, especially digitalization and automation, has amplified this divide. Routine-based jobs, such as clerical and assembly-line work, have been increasingly automated, displacing workers who traditionally occupied middle-income positions (Acemoglu & Restrepo, 2019). Meanwhile, technology has created new demand for highly skilled workers, particularly in fields such as software engineering, data analysis, and finance, leading to an upward shift in wages at the top of the distribution. In the U.S., this phenomenon has contributed to the “hollowing out” of the middle class, as low- and middle-wage jobs decline relative to high-wage jobs.

The combined effects of globalization and technology are not confined to advanced economies. In many developing countries, while globalization has lifted millions out of extreme poverty, income inequality has often risen internally, as urban, educated populations reap greater benefits than rural and unskilled workers (Goldberg & Pavcnik, 2007). Thus, these forces, though beneficial for overall global income growth, have reinforced disparities both within and across nations. Globalization and technological change highlight a paradox: while they have raised global income and reduced inequality between some countries, they have simultaneously widened the income gap within countries, particularly by privileging high-skilled workers and capital over low-skilled labor (Figure 4).

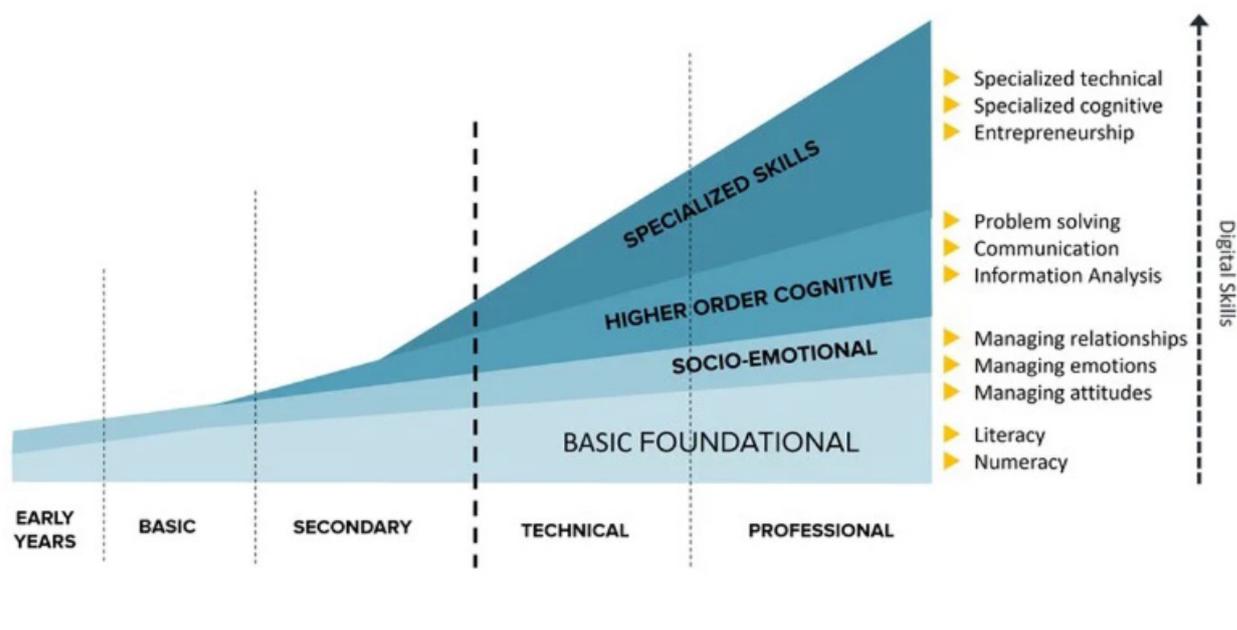


Figure 4. Skills development pathway across educational stages⁴

4 Data source: World Bank Poverty and Inequality Platform (2025)



Redistributive policies—such as progressive taxation, social welfare programs, and public investments in education and healthcare—play a central role in reducing income inequality. However, in many countries, redistributive systems are either weakly designed or poorly implemented, which significantly limits their effectiveness in addressing disparities. In advanced economies, progressive taxation and robust welfare states have historically been effective in narrowing income gaps. For example, Scandinavian countries, through high taxation of top earners combined with strong welfare benefits, maintain some of the lowest Gini coefficients worldwide (OECD, 2019). By contrast, countries with weak redistributive mechanisms, such as the United States, exhibit much higher post-tax inequality. Research shows that the U.S. tax system has become less progressive since the 1980s, with significant tax cuts for high-income earners and corporations, reducing the redistributive impact of fiscal policy (Piketty, Saez, & Zucman, 2018). In developing economies, weak redistributive systems often stem from structural limitations. Many countries rely heavily on indirect taxation, such as value-added taxes, which tend to be regressive and place a disproportionate burden on low-income households (Lustig, 2018). Additionally, limited state capacity and high levels of informality constrain governments' ability to collect direct taxes on income or wealth. As a result, redistribution through taxation is minimal, and social safety nets remain underfunded. Another factor weakening redistribution is the inadequate provision of universal public services. When healthcare, education, and housing are not equitably accessible, inequality intensifies as wealthier groups rely on private alternatives while poorer households face limited opportunities for upward mobility. For instance, in Latin America—one of the most unequal regions globally—redistributive policies have reduced inequality somewhat, but fiscal systems remain among the weakest in terms of progressivity compared to OECD standards (World Bank, 2016). Weak redistributive systems exacerbate income inequality by failing to transfer resources effectively from the wealthy to the poor. Strengthening fiscal policy progressivity, expanding universal public services, and improving tax compliance—particularly among elites—are critical measures for reducing disparities.

CONCLUSIONS AND SUGGESTIONS

Income inequality has far-reaching implications that extend beyond economic disparities, influencing social cohesion, political stability, and long-term development. The following subsections outline key consequences associated with persistent inequality.

Social instability: High levels of inequality often correlate with increased political unrest and social conflict. When economic opportunities are concentrated among a small elite, marginalized groups are more likely to express dissatisfaction through protests, strikes, or even violent conflict. Latin America, one of the most unequal regions in the world, has experienced repeated waves of political unrest linked to grievances over inequality, from protests in Chile in 2019 to demonstrations in Colombia in 2021 (ECLAC, 2020). Similarly, African nations with high Gini coefficients, such as South Africa, have seen recurring episodes of civil unrest tied to unmet social and economic expectations.

Economic inefficiency: Inequality undermines economic efficiency by restricting social mobility and reducing investment in human capital. When access to quality education, healthcare, and job opportunities is unequally distributed, individuals from lower-income households face barriers to improving their productivity and earnings potential. This inefficiency not only traps individuals in cycles of poverty but also reduces aggregate economic growth. Research by the International Monetary Fund (2015) highlights that high inequality is associated with less sustainable growth trajectories, as broad-based development is compromised when opportunities are not equitably shared.

Health and education disparities: Income inequality translates into unequal access to essential services such as education and healthcare. Poorer populations often rely on underfunded public systems, while wealthier groups benefit from private alternatives. This divergence perpetuates intergenerational cycles of disadvantage: children from low-income families are less likely to attain higher levels of education or enjoy good health outcomes, which in turn constrains their future income prospects (OECD, 2019). Such disparities not only reinforce inequality but also contribute to broader societal divisions.

Global governance challenges: Rising inequality also undermines trust in institutions and contributes to political polarization. Populations who perceive economic systems as unjust are more likely to lose confidence in governments and international organizations. This erosion of trust has fueled populist movements in both advanced and developing economies, challenging the legitimacy of existing governance structures (World Bank, 2016). Inequality therefore poses a serious threat to global cooperation on pressing issues such as climate change, migration, and financial stability.

**References:**

1. Acemoglu, D., Johnson, S., & Robinson, J. A. (2001). The colonial origins of comparative development: An empirical investigation. *American Economic Review*, 91(5), 1369–1401.
2. Darity, W. A., & Mullen, A. K. (2020). *From here to equality: Reparations for Black Americans in the twenty-first century*. University of North Carolina Press.
3. Rodrik, D. (2011). *The globalization paradox: Democracy and the future of the world economy*. W. W. Norton & Company.
4. Auty, R. M. (2001). *Resource abundance and economic development*. Oxford University Press.
5. Chen, M. A. (2012). *The informal economy: Definitions, theories and policies*. WIEGO Working Paper, 1–28.
6. World Bank. (2016). *Poverty and shared prosperity 2016: Taking on inequality*. World Bank Publications.
7. Lustig, N. (2018). Fiscal policy, inequality, and the poor in the developing world. In A. B. Atkinson & F. Bourguignon (Eds.), *Handbook of income distribution* (Vol. 2, pp. 167–315). Elsevier.
8. OECD. (2019). *Under pressure: The squeezed middle class*. OECD Publishing.
9. Piketty, T., Saez, E., & Zucman, G. (2018). Distributional national accounts: Methods and estimates for the United States. *Quarterly Journal of Economics*, 133(2), 553–609.
10. Economic Commission for Latin America and the Caribbean (ECLAC). (2020). *Social panorama of Latin America 2019*. United Nations.
11. International Monetary Fund. (2015). *Causes and consequences of income inequality: A global perspective*. IMF Staff Discussion Note.
12. International Monetary Fund. (2020). *Fiscal policies for inclusive growth in the 21st century*. IMF. <https://www.imf.org>
13. OECD. (2023). *Income inequality (indicator)*. OECD Data. <https://data.oecd.org/inequality/income-inequality.htm>
14. Our World in Data. (2024). *Gini coefficient, 2024*. Our World in Data. <https://ourworldindata.org>
15. United Nations Development Programme. (2021). *Human development report 2021/2022: Uncertain times, unsettled lives*. UNDP. <https://hdr.undp.org>
16. World Bank. (2023). *Poverty and shared prosperity 2023: Ending poverty on a livable planet*. World Bank. <https://www.worldbank.org>
17. World Bank. (2024). *World development indicators: Gini index*. World Bank. <https://data.worldbank.org>



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

2025. № 12

© 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 kelmasligi 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>