

SCIENCE
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Actual problems of social and humanitarian sciences
Актуальные проблемы социальных и гуманитарных наук

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ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ ДОЛЗАРБ МУАММОЛАРИ

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**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-
ГУМАНИТАРНЫХ НАУК**

ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES

ТОШКЕНТ-2023

БОШ МУҲАРРИР:

Исанова Феруза Тулқиновна

ТАҲРИР ҲАЙЪАТИ:

07.00.00-ТАРИХ ФАНЛАРИ:

Юлдашев Анвар Эргашевич – тарих фанлари доктори, сиёсий фанлар номзоди, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Мавланов Уктам Махмасабирович – тарих фанлари доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Хазраткулов Абдор – тарих фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети.

08.00.00-ИҚТИСОДИЁТ ФАНЛАРИ:

Карлибаева Рая Хожабаевна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Худойқулов Садирдин Каримович – иқтисодиёт фанлари доктори, доцент, Тошкент давлат иқтисодиёт университети;

Азизов Шерзод Ўктамович – иқтисодиёт фанлари доктори, доцент, Ўзбекистон Республикаси Божхона институти;

Арабов Нурали Уралович – иқтисодиёт фанлари доктори, профессор, Самарқанд давлат университети;

Холов Актам Хатамович – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Шадиева Дилдора Хамидовна – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент в.б, Тошкент молия институти;

Шакаров Қулмат Аширович – иқтисодиёт фанлари номзоди, доцент, Тошкент ахборот технологиялари университети

09.00.00-ФАЛСАФА ФАНЛАРИ:

Ҳакимов Назар Ҳакимович – фалсафа фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Яхшиликков Жўрабой – фалсафа фанлари доктори, профессор, Самарқанд давлат университети;

Ғайбуллаев Отабек Мухаммадиевич – фалсафа фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Ҳошимхонов Мўмин – фалсафа фанлари доктори, доцент, Жиззах педагогика институти;

Носирходжаева Гулнора Абдукаҳхаровна – фалсафа фанлари номзоди, доцент, Тошкент давлат юридик университети;

Турдиев Бехруз Собирович – фалсафа фанлари бўйича фалсафа доктори (PhD), доцент, Бухоро давлат университети.

10.00.00-ФИЛОЛОГИЯ ФАНЛАРИ:

Ахмедов Ойбек Сапорбаевич – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Кўчимов Шухрат Норқизилович – филология фанлари доктори, доцент, Тошкент давлат юридик университети;

Салахутдинова Мушарраф Исамутдиновна – филология фанлари номзоди, доцент, Самарқанд давлат университети;

Кучкаров Раҳман Урманович – филология фанлари номзоди, доцент в/б, Тошкент давлат юридик университети;

Юнусов Мансур Абдуллаевич – филология фанлари номзоди, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Саидов Улугбек Арипович – филология фанлари номзоди, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси.

12.00.00-ЮРИДИК ФАНЛАРИ:

Ахмедшаева Мавлюда Ахатовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Мухитдинова Фирюза Абдурашидовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Эсанова Замира Нормуратовна – юридик фанлар доктори, профессор, Ўзбекистон Республикасида хизмат кўрсатган юрист, Тошкент давлат юридик университети;

Ҳамроқулов Баҳодир Мамашарифович – юридик фанлар доктори, профессор в.б., Жаҳон иқтисодиёти ва дипломатия университети;

Зулфиқоров Шерзод Хуррамович – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Жамоат хавфсизлиги университети;

Хайитов Хушвақт Сапарбаевич – юридик фанлар доктори, профессор, Ўзбекистон Республикаси

Президенти ҳузуридаги Давлат бошқаруви академияси;

Асадов Шавкат Ғайбуллаевич – юридик фанлар доктори, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Утемуратов Махмут Ажимуратович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Сайдуллаев Шахзод Алиханович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Юсупов Сардорбек Баходирович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Ҳакимов Комил Бахтиярович – юридик фанлар доктори, доцент, Тошкент давлат юридик университети;

Амиров Зафар Актамович – юридик фанлар бўйича фалсафа доктори (PhD), Ўзбекистон Республикаси Судьялар олий кенгаши ҳузуридаги Судьялар олий мактаби;

Жўраев Шерзод Юлдашевич – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Бабаджанов Атабек Давронбекович – юридик фанлар номзоди, доцент, Тошкент давлат юридик университети;

Раҳматов Элёр Жумабоевич – юридик фанлари бўйича фалсафа доктори (PhD), Тошкент давлат юридик университети.

13.00.00-ПЕДАГОГИКА ФАНЛАРИ:

Ҳашимова Дильдархон Уринбоевна – педагогика фанлари доктори, профессор, Тошкент давлат юридик университети;

Ибрагимова Гулнора Хавазматовна – педагогика фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Закирова Феруза Махмудовна – педагогика фанлари доктори, Тошкент ахборот технологиялари университети ҳузуридаги

педагогик кадрларни қайта тайёрлаш ва уларнинг малакасини ошириш тармоқ маркази;

Тайланова Шоҳида Зайниевна – педагогика фанлари доктори, доцент.

19.00.00-ПСИХОЛОГИЯ ФАНЛАРИ:

Каримова Василя Маманосировна – психология фанлари доктори, профессор, Низомий номидаги Тошкент давлат педагогика университети;

Ҳайитов Ойбек Эшбоевич – Жисмоний тарбия ва спорт бўйича мутахассисларни қайта тайёрлаш ва малакасини ошириш институти, психология фанлари доктори, профессор

Умарова Навбахор Шокировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети, Амалий психология кафедраси мудири;

Атабаева Наргис Батировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети;

Қодиров Обид Сафарович – психология фанлари доктори (PhD), Самарканд вилоят ИИБ Тиббиёт бўлими психологик хизмат бошлиғи.

22.00.00-СОЦИОЛОГИЯ ФАНЛАРИ:

Латипова Нодири Мухтаржановна – социология фанлари доктори, профессор, Ўзбекистон миллий университети кафедра мудири;

Сеитов Азамат Пўлатович – социология фанлари доктори, профессор, Ўзбекистон миллий университети;

Содиқова Шоҳида Мархабоевна – социология фанлари доктори, профессор, Ўзбекистон халқаро ислом академияси

23.00.00-СИЁСИЙ ФАНЛАР

Назаров Насриддин Атакулович – сиёсий фанлар доктори, фалсафа фанлари доктори, профессор, Тошкент архитектура қурилиш институти;

Бўтаев Усмонжон Хайруллаевич – сиёсий фанлар доктори, доцент, Ўзбекистон миллий университети кафедра мудири.

ОАК Рўйхати

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Телеграм канал: https://t.me/scienceproblems_uz

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08.00.00- Иқтисодиёт фанлари

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ENHANCING FINANCIAL RESOURCE FORMATION IN BUSINESSES

Abstract. This paper delves into the methods of developing financial resources within businesses, particularly in the context of Uzbekistan. It highlights major challenges including restricted access to funds, regulatory barriers, and delays in technology adoption. The article suggests various strategies such as advancing the financial markets, revising regulations, diversifying sources of finance, educational and training programs, and embracing financial technologies. These strategies are designed to improve the financial robustness and market competitiveness of Uzbek businesses, thereby aiding in the country's overall economic growth.

Keywords: Management of financial resources, business growth, access to capital.

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ПОВЫШЕНИЕ ФОРМИРОВАНИЯ ФИНАНСОВЫХ РЕСУРСОВ В БИЗНЕСЕ

Аннотация. Данная статья исследует методы развития финансовых ресурсов в предприятиях, особенно в контексте Узбекистана. В ней выделяются основные проблемы, такие как ограниченный доступ к средствам, регулирующие барьеры и задержки в принятии технологий. В статье предлагаются различные стратегии, такие как развитие финансовых рынков, пересмотр регулирования, диверсификация источников финансирования, образовательные и тренинговые программы и применение финансовых технологий. Эти стратегии разработаны с целью улучшения финансовой устойчивости и конкурентоспособности узбекских предприятий, что в свою очередь способствует общему экономическому росту страны.

Ключевые слова: Управление финансовыми ресурсами, рост бизнеса, доступ к капиталу.

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KORXONALARDA MOLIYAVIY RESURSLARNI SHAKLLANTIRISHNI KUCHAYTIRISH

Annotatsiya. Ushbu maqola biznesda, xususan, O'zbekiston sharoitida moliyaviy resurslarni rivojlantirish usullarini o'rganadi. U mablag'larga kirishning cheklanganligi, tartibga soluvchi to'siqlar va texnologiyani o'zlashtirishdagi kechikishlar kabi asosiy muammolarni ta'kidlaydi. Maqolada moliyaviy bozorlarni rivojlantirish, me'yoriy-huquqiy hujjatlarni qayta ko'rib chiqish, moliya manbalarini diversifikatsiya qilish, ta'lim va malaka oshirish dasturlari, moliyaviy texnologiyalarni qamrab olish kabi turli strategiyalar taklif etiladi. Ushbu strategiyalar O'zbekiston korxonalarining moliyaviy mustahkamligi va bozor raqobatbardoshligini oshirish va shu orqali mamlakatning umumiy iqtisodiy o'sishiga ko'maklashishga qaratilgan.

Kalit so'zlar: Moliyaviy resurslarni boshqarish, biznesning o'sishi, kapital qo'yilma.

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Introduction. In today's fast-paced business environment, the creation and management of financial resources are critical for the success of any enterprise. These resources are the lifeline for both everyday operations and long-term strategic goals. This is especially true in Uzbekistan's evolving economy, where the efficient handling of financial resources is increasingly vital. This paper aims to investigate how financial resources are formed in Uzbek enterprises, identifying areas for improvement and proposing effective strategies.

Uzbekistan's economic transition from a state-dominated to a market-driven model offers both challenges and opportunities in financial resource management. Enterprises in the country, from emerging startups to well-established firms, recognize the need for strong financial management to thrive in this changing economic landscape. Understanding both global financial practices and the unique aspects of the local economy is essential in this regard.

The integration of Uzbekistan's economy with the global market underscores the necessity for enterprises to align their financial practices with international norms. This alignment is key to attracting international investment and achieving sustainable growth and competitiveness on a global scale. However, this process is challenging, requiring a shift from traditional financial methods, adaptability to fast-changing market conditions, and addressing skill gaps in financial management.

This paper aims to narrow the gap between current practices in Uzbek businesses and the emerging global standards. It provides a thorough review of existing literature on financial resource formation, assesses the current state in Uzbekistan, and presents practical, context-specific recommendations. The goal is to contribute to the broader discussion on financial management in developing economies and provide insights that are valuable for business leaders, policymakers, and scholars.

Literature review. The study of financial resource management encompasses a wide range of global strategies, focusing on themes such as optimizing capital structure, managing cash flow effectively, and utilizing financial instruments for resource mobilization. Smith and Warner's 1979 work discusses how capital structure decisions impact a firm's value, particularly the balance between debt and equity financing [1]. Myers in 1984 introduced the pecking order theory, proposing that firms prefer internal financing and, if needed, debt over equity due to its lower costs and risks [2].

In developing economies, unique challenges are highlighted, including limited access to capital markets, dependence on internal funding, and the significant influence of governmental policies on financial practices. Ayyagari, Demirguc-Kunt, and Maksimovic in 2008 point out the difficulties firms in these economies face in accessing external finance, often due to immature financial markets and institutional gaps [3]. La Porta et al. in 1997 emphasize the need to adapt global financial practices to local contexts, examining the legal and regulatory frameworks affecting financial resource formation in different countries [4].

Recent academic discussions have increasingly focused on incorporating advanced technology in financial and human resource management. Raj S. in 2022 examines the strategic use of open Enterprise Resource Planning (ERP) systems like Odoo in human resource management, highlighting their role in integrating financial and human resource modules for improved efficiency and flexibility [5].

The relationships among corporate social responsibility, economic value-added, risk management, and financial performance, moderated by intellectual capital, are also explored. Savitri in 2022 investigates how intellectual capital can enhance the influence of these factors on financial performance, particularly in manufacturing [6].

The use of Internet of Things (IoT) and big data in human resource performance management is another area of recent study. Xiao in 2022 discusses leveraging these technologies to improve decision-making in human resource management, proposing a theoretical framework for their application [7].

Additionally, the implementation of ERP systems in specific business areas such as sales management and accounting & finance is examined. Wardhana, Putri, and Rusjyanthi in 2022 demonstrate the benefits of using Odoo software in a furniture company, showing its effectiveness in improving business processes and financial recording [8].

These studies collectively underscore the dynamic nature of financial and human resource management in enterprises, with a particular emphasis on the crucial roles of technology integration and intellectual capital in driving performance and efficiency.

Analysis and results. To thoroughly grasp the landscape of financial resource management in Uzbekistan, it's crucial to pinpoint the primary challenges faced by businesses in this field. These challenges span from broad systemic problems in the financial sector to specific operational difficulties within individual enterprises. The table below (Table 1) classifies and details these key challenges, offering a concise depiction of the barriers that must be overcome to enhance financial resource management practices in Uzbekistan.

Table 1: Challenges in Financial Resource Management in Uzbekistan

Category	Description of Challenges
Systemic Issues	Includes challenges related to the overall financial sector in Uzbekistan, such as limited access to capital markets, underdeveloped financial infrastructure, and regulatory constraints that hinder efficient financial resource management.
Operational Hurdles	Pertains to issues faced by individual enterprises, like inadequate financial planning and analysis capabilities, reliance on traditional financing methods, and lack of expertise in leveraging modern financial tools and technologies.

Source: Developed by the author

This table serves as a foundational understanding of the issues at hand, setting the stage for further exploration of potential solutions and strategies to address these challenges in the context of Uzbekistan's financial resource management.

Table 2: Challenges in Financial Resource Management

Challenge	Description
Limited Access to Capital	Many enterprises in Uzbekistan face difficulties in accessing external financing due to underdeveloped financial markets.
Regulatory Constraints	Complex regulatory frameworks and bureaucratic procedures often hinder efficient financial management.
Reliance on Traditional Financing	A heavy reliance on traditional methods like bank loans, with limited use of modern financial instruments.

Skill Gaps	There is a lack of skilled professionals in advanced financial management practices.
Technological Lag	Many enterprises lag in adopting the latest financial technologies and tools.

Source: Developed by the author

Table 2 outlines the primary challenges faced by Uzbek enterprises in financial resource management. The limited access to capital is a significant hurdle, often forcing businesses to rely on internal funding or traditional bank loans. This challenge is compounded by the regulatory environment, which can be cumbersome and slow to adapt to the needs of modern businesses. Additionally, there is a noticeable skill gap in the workforce, particularly in areas of advanced financial management and technology utilization, which hinders the adoption of more sophisticated financial strategies.

Table 3. Proposed Solutions for Financial Resource Management

Solution	Description
Financial Market Development	Encouraging the development of a more robust and diverse financial market in Uzbekistan.
Regulatory Reforms	Simplifying and streamlining financial regulations to facilitate easier access to finance.
Diversification of Funding Sources	Promoting alternative funding sources such as venture capital, private equity, and crowdfunding.
Education and Training	Investing in education and training programs to bridge the skill gap in financial management.
Technological Advancement	Encouraging the adoption of financial technologies (FinTech) to modernize financial practices.

Source: Developed by the author

Table 3 presents a range of solutions aimed at addressing the challenges identified in Table 2. The development of financial markets in Uzbekistan is crucial for providing enterprises with a wider array of financing options. This can be supported by regulatory reforms that make it easier for businesses to access and utilize these financial resources. Diversifying funding sources beyond traditional bank loans can open new avenues for financing, while education and training initiatives are essential for equipping professionals with the necessary skills in modern financial management. Finally, embracing technological advancements, particularly in FinTech, can significantly enhance the efficiency and effectiveness of financial resource management in Uzbek enterprises.

RECOMMENDATIONS FOR UZBEKISTAN

Strengthening Financial Institutions. To bolster the financial ecosystem in Uzbekistan, it is advised to prioritize the enhancement of local financial institutions. This entails a comprehensive approach encompassing the augmentation of governance structures, fortification of risk management frameworks, and optimization of operational efficiencies. Collaboration with international financial institutions should be explored to facilitate knowledge transfer and skill development. Concurrently, the establishment of venture capital and private equity entities should be incentivized and supported, fostering synergy between these institutions and domestic enterprises.

Fostering Capital Market Growth. The imperative of fostering capital market development in Uzbekistan necessitates a multifaceted strategy. To catalyze this growth, regulatory adjustments should be considered to facilitate corporate listings on stock exchanges and the issuance of corporate bonds. Central to this effort is the cultivation of an environment conducive to investor confidence, achieved through heightened transparency standards and improved corporate governance practices. Public outreach campaigns should be conducted to educate and encourage enterprises about the advantages of capital market participation.

Simplifying Regulatory Frameworks. In order to streamline the regulatory landscape, Uzbekistan should contemplate the establishment of a dedicated regulatory review body tasked with the regular assessment and refinement of financial regulations. This entity should possess the mandate to identify and rectify redundant or excessively intricate regulatory provisions while ensuring alignment with globally recognized best practices. The integration of user-friendly, technology-driven platforms for regulatory compliance can significantly enhance accessibility and ease of adherence.

Promoting Alternative Financing. The promotion of alternative financing mechanisms, such as crowdfunding and peer-to-peer lending, necessitates the formulation of a robust regulatory framework. This framework should proffer legal clarity, ensuring transparent transactions, and safeguarding the interests of all stakeholders. Regulatory guidelines should be formulated to govern ethical lending and borrowing practices, underpinned by a strong emphasis on responsible finance. Concurrently, a public awareness campaign should be initiated to educate entrepreneurs on the feasibility and advantages of alternative financing channels.

Adopting Financial Technologies (FinTech). The adoption of Financial Technologies (FinTech) in Uzbekistan's financial landscape can be expedited through a comprehensive approach. This includes the establishment of an enabling environment for FinTech start-ups, characterized by fiscal incentives, regulatory sandboxes for pilot testing, and access to mentorship and funding channels. Encouraging synergistic partnerships between conventional financial institutions and FinTech entities is paramount to harness the innovative potential of this sector. Strategic investments in digital infrastructure should be made to ensure widespread accessibility to digital financial services, particularly in rural regions.

Conclusion. In conclusion, the effective management and formation of financial resources are of paramount importance for the sustainable growth and competitiveness of enterprises in Uzbekistan. The challenges identified in this analysis, ranging from limited access to capital to technological gaps, call for a comprehensive and multifaceted approach to reform and development.

The recommendations put forth in this report provide a clear roadmap for improving the financial resource landscape in Uzbekistan. These recommendations include strengthening local financial institutions, simplifying regulatory processes, diversifying funding sources, investing in education and training, and embracing technological advancements.

The successful implementation of these recommendations will require coordinated efforts from various stakeholders, including government bodies, financial institutions, educational institutions, and businesses themselves. By addressing these challenges and capitalizing on the opportunities presented by technological advancements and global financial best practices, Uzbek enterprises can enhance their financial stability and competitiveness.

This, in turn, will contribute to the broader economic development and prosperity of Uzbekistan. As the global economic landscape continues to evolve, Uzbekistan must remain adaptive and proactive in its approach to financial resource management. By doing so, it can ensure that its enterprises are well-equipped to thrive in an increasingly interconnected and competitive world, ultimately fostering sustained economic growth and prosperity.

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