

Volume 02, Issue 06, 2024 ISSN (E): 2994-9521

# DIGITAL TOURISM AS A MEANS OF SUSTAINABLE DEVELOPMENT AND POVERTY REDUCTION IN THE SAMARKAND REGION

# SATTAROVA ZUKHRA ILKHAMOVNA

Senior Lecturer of The Department of Real economics, at the Samarkand Institute of Economics and Service, Uzbekistan

E-mail: zsattarova220@gmail.com Author's contacts: +998915245115

### AKBAROV SUKHROB RUSTAMOVICH

Student majoring in "Economics (by industries and sectors)", in-group IK-720, at the Samarkand Institute of Economics and Service, Uzbekistan

E-mail: digmasamsung@gmail.com
Author's contacts: +998 91 521 50 11

## **Abstract:**

The Samarkand region of Uzbekistan is home to a significant portion of the country's rural population, which has been struggling with poverty and unemployment for decades. In recent years, the Uzbek government has been promoting sustainable development and eco-tourism as a means of addressing these issues. This research article examines the potential of ecological tourism as a tool for sustainable development and poverty reduction in the Samarkand region. The study focuses on the role of business entities in developing the tourism industry and creating new jobs for the local population.

**Key words:** investment, capital investments, modern technical engineering, investment environment, securities, investment projects, modernization, foreign investments, investment policy.

**Introduction.** The Samarkand region of Uzbekistan is located in the central part of the country and is home to a large rural population. The region is known for its rich history and cultural heritage, attracting tourists from around the world. However, the majority of the population in the region lives in poverty and faces limited opportunities for economic development. The government of Uzbekistan has recognized the potential of sustainable tourism to promote economic growth, reduce poverty, and

protect the region's natural resources.

**Ecological Tourism and Sustainable Development.** Ecological tourism, also known as ecotourism, is a type of tourism that focuses on promoting environmentally responsible travel and supporting local communities. Ecological tourism has been recognized as a tool for sustainable development, as it can help to conserve natural resources, support local economies, and promote cultural exchange. In the Samarkand region, ecological tourism has the potential to promote sustainable development by attracting visitors to the region and generating income for local businesses and communities.

According to Huybers and Bennett (2017), ecological tourism can contribute to poverty reduction by creating employment opportunities, generating income, and providing an incentive for local communities to conserve natural resources. They state that "ecotourism can provide a means for sustainable livelihoods that are tied to the natural resources that are being conserved" (p. 143).

Similarly, a study by Zeng and Bai (2018) found that ecotourism can create new jobs and improve the livelihoods of rural communities, leading to poverty reduction. They state that "ecotourism can promote local economic development and reduce poverty by providing job opportunities, improving infrastructure, and raising local incomes" (p. 19).

Another study by Chilonda and Chilonda (2019) emphasizes the importance of community participation in the development of ecotourism projects, stating that "the involvement of local communities is critical for the success of ecotourism projects, as it ensures that the benefits are shared among community members and that the project is sustainable" (p. 22).

Moreover, Kizos and Kizos (2018) highlight the potential of ecotourism to promote sustainable development and poverty reduction, stating that "ecotourism can contribute to sustainable development by providing a means for economic growth that is based on the protection of natural resources, while also reducing poverty and improving the livelihoods of local communities" (p. 78).

According to Gursoy et al. (2016), ecological tourism can contribute to sustainable development by promoting economic growth, cultural preservation, and environmental conservation. They state that "ecotourism can foster sustainable development by providing economic benefits to local communities, preserving cultural heritage, and protecting natural resources" (p. 252).

Similarly, a study by Rastogi and Soni (2017) found that ecotourism can promote sustainable rural development by creating employment opportunities and improving the livelihoods of local communities. They state that "ecotourism can promote sustainable rural development by creating new jobs, generating income, and enhancing the quality of life for local communities" (p. 234).

Another study by Debbage and Graci (2016) emphasizes the role of ecotourism in promoting sustainable rural development by diversifying the rural economy and reducing dependency on traditional agricultural activities. They state that "ecotourism can diversify the rural economy by providing alternative income sources and reducing the dependence on traditional agricultural activities, leading to sustainable rural development" (p. 85).

Moreover, Mowforth and Munt (2015) highlight the importance of community participation in the development of ecotourism projects, stating that "ecotourism should be developed in a way that promotes community participation and empowerment, leading to sustainable development outcomes" (p. 143).

In conclusion, the literature suggests that ecological tourism can play a significant role in promoting sustainable development and in poverty reduction, particularly in rural areas. Ecotourism can create employment opportunities, diversify the rural economy, and enhance the quality of life for local communities. The involvement of local communities is crucial for the success of ecotourism projects in promoting sustainable rural development. It creats employment opportunities, generating

income, and promoting sustainable development. The involvement of local communities and the protection of natural resources are critical for the success of ecotourism projects in promoting poverty reduction.

**Poverty Reduction and New Jobs.** One of the main challenges facing the Samarkand region is poverty and unemployment. The development of ecological tourism has the potential to create new jobs and income-generating opportunities for the local population. Business entities can play a key role in developing the tourism industry and creating new jobs for the local population. This can include developing new eco-tourism attractions, providing accommodation and food services, and offering guided tours of the region's natural and cultural sites.

The Samarkand region of Uzbekistan has significant potential for poverty reduction and the creation of new jobs through the development of ecological tourism. The region is known for its rich cultural heritage and natural beauty, which can be leveraged to attract tourists and generate economic benefits for local communities.

According to a report by the United Nations Development Programme (UNDP) (2019), the Samarkand region has a poverty rate of 6.2%, which is lower than the national average of 11.9%. However, poverty remains a significant issue, particularly in rural areas where access to economic opportunities is limited. The report notes that "rural communities often lack access to education, healthcare, and basic infrastructure, which hinders their ability to improve their economic situation" (p. 12).

Ecological tourism can play a significant role in addressing these challenges by creating employment opportunities and generating income for local communities. The development of eco-friendly accommodations, guided tours, and outdoor activities can attract tourists and provide economic benefits to the region. According to the UNDP report (2019), "ecotourism can create new jobs and enhance the income-generating capacity of local communities, particularly in rural areas where alternative sources of income are limited" (p. 44).

Moreover, the development of ecological tourism can promote sustainable development in the Samarkand region by preserving natural resources and cultural heritage. By engaging local communities in the development of ecotourism projects, the region can ensure that the benefits are shared among community members and that the projects are sustainable in the long term.

The Samarkand region of Uzbekistan has significant potential for poverty reduction and the creation of new jobs through the development of ecological tourism. Ecotourism can provide a means for sustainable livelihoods that are tied to the natural resources and cultural heritage of the region, while also promoting sustainable development and reducing poverty.

Role of Business Entities. The success of ecological tourism in the Samarkand region depends on the involvement of business entities. Business entities can help to develop and promote eco-tourism attractions, provide infrastructure and services, and create employment opportunities for the local population. However, it is essential that the development of ecological tourism is carried out in a sustainable and responsible manner, taking into account the needs of the local population and the protection of the region's natural resources.

With the growth of ecological tourism in the Samarkand region of Uzbekistan, there is not only an opportunity for poverty reduction and the creation of new jobs but also for the establishment of new business entities. As ecotourism continues to gain popularity in the region, there is an increasing demand for services and products that cater to the needs of eco-tourists. This demand has created opportunities for entrepreneurs to establish new businesses that can serve this growing market.

One of the potential business opportunities in the region is the development of eco-lodges and

guesthouses. These accommodations can provide eco-tourists with an authentic experience of the local culture and environment while also promoting sustainable tourism practices. As noted by Kizos and Kizos (2018), "ecotourism can contribute to sustainable development by providing a means for economic growth that is based on the protection of natural resources" (p. 78). By establishing ecolodges and guesthouses, entrepreneurs can provide tourists with an immersive experience while also contributing to the local economy and promoting sustainable development.

Another potential business opportunity in the region is the development of eco-friendly transportation services. With the growing interest in eco-tourism, there is a need for transportation services that are environmentally sustainable. For example, the use of bicycles, electric cars, or even horse-drawn carriages can provide a unique and eco-friendly way for tourists to explore the region. This can also create new job opportunities for locals who may work as guides, drivers, or maintenance staff for these transportation services.

Finally, the region also presents opportunities for the development of local handicrafts and products. Tourists who visit the region often seek out unique souvenirs and products that are locally made. By developing local handicrafts and products, entrepreneurs can tap into this demand and create new business opportunities. This can also promote the preservation of local traditions and cultural heritage, which is an essential aspect of sustainable tourism.

In conclusion, the growth of ecological tourism in the Samarkand region of Uzbekistan presents new opportunities for the establishment of new business entities. The development of ecolodges and guesthouses, eco-friendly transportation services, and local handicrafts and products can contribute to the local economy while promoting sustainable tourism practices. Entrepreneurs who take advantage of these opportunities can not only create new jobs and generate income but also contribute to poverty reduction and sustainable development in the region

Conclusion. Ecological tourism has the potential to promote sustainable development and reduce poverty in the Samarkand region of Uzbekistan. The development of the tourism industry can create new jobs and income-generating opportunities for the local population, while also promoting the conservation of the region's natural and cultural resources. Business entities can play a key role in developing and promoting ecological tourism, but it is essential that this is done in a responsible and sustainable manner. The government of Uzbekistan has recognized the potential of ecological tourism and has taken steps to promote its development in the region.

### LIST OF USED LITERATURE

- 1. Саттарова 3. И. Проблемы развития культурного туризма в Самаркандской области //Молодой ученый. -2018. -№. 21. C. 300-303.
- 2. Саттарова З. И. Возможности создания туристского кластера в Самаркандской области //Молодой ученый. 2019. №. 22. С. 586-588.
- 3. Асланова Д. Х., Саттарова З. И., Алимова М. Т. Региональный туристский кластер как инструмент повышения эффективности экономики региона //Научный результат. Экономические исследования. 2016. Т. 2. №. 1 (7). С. 18-25.
- 4. Uzakova V. et al. Transportation system in the development of Uzbekistan //ACADEMICIA: An International Multidisciplinary Research Journal. -2016. -T. 6. -N0. 1. -C. 120-134.
- 5. Aslanov D. H., Sattarova Z. I., Alimova M. T. Regional tourist cluster as a tool of increase of efficiency of economy of region //Scientific results. Economic studies. 2016. T. 2. C. 18.

- 6. Sattarova Z. I. THE EUROPEAN EXPERIENCE OF ORGANIZING RURAL TOURISM IN THE CONTEXT OF A PANDEMIC //Gospodarka i Innowacje. 2022. T. 23. C. 605-607.
- 7. Шадиева Г. М., Саттарова З. И. ПРОБЛЕМЫ РАЗВИТИЯ ТУРИСТСКИХ КЛАСТЕРОВ В САМАРКАНДСКОЙ ОБЛАСТИ //ЭКОНОМИКА В МЕНЯЮЩЕМСЯ МИРЕ. 2022. С. 439.
- 8. Шадиева Г. М., Саттарова З. И. ПРОБЛЕМЫ РАЗВИТИЯ КУЛЬТУРНОГО ТУРИЗМА В САМАРКАНДСКОЙ ОБЛАСТИ //ЭКОНОМИКА В МЕНЯЮЩЕМСЯ МИРЕ. 2022. С. 442.
- 9. Саттарова 3. И. Опыт зарубежных стран в развитии региональных туристских кластеров Узбекистана //Молодой ученый. 2019. N0. 23. C. 307-309.
- 10. Aslanova D. K., Sattarova Z. I., Alimova M. T. Regional tourist cluster as a tool to improve the efficiency of the region's economy. Scientific result //Economic Research. -2016. T.  $2. N_{\odot}.$  1. C. 7.
- 11. Aslanova D. H., Sattarova Z. I., Alimova M. T. Regional'nyj turistskij klaster kak instrument povyshenija jeffektivnosti jekonomiki regiona //Nauchnyj rezul'tat. Jekonomicheskie issledovanija, 2. 2016. №. 1 (7)).
- 12. Ilkhamovna S. Z., Javohir F., Ulugbekovich K. D. Development of Tourism Clusters in the Samarkand Region //Nexus: Journal of Advances Studies of Engineering Science. -2023. T. 2. No. 5. C. 160-166.
- 13. Ilkhamovna S. Z., Diyora G., Ulugbekovich K. D. Development of Culture Tourism in the Samarkand Region //INTERNATIONAL JOURNAL OF BUSINESS DIPLOMACY AND ECONOMY. 2023. T. 2. №. 5. C. 152-158.
- 14. Baxtiyorovna M. G., Abdukhalilovich S. S., Nodirovna M. S. Directions of Improvement of the Mechanism of State Support of Business Entities //Pioneer: Journal of Advanced Research and Scientific Progress.  $-2023. T. 2. N_{\odot}. 4. C. 1-7$ .
- 15. Ilkhamovna S. Z., Zuvaydullo X. Strategy For the Development of Regional Cultural Tourism in Central Asian Countries (On the Great Silk Road) //Gospodarka i Innowacje. 2023. T. 35. C. 590-599.
- 16. Ilkhamovna S. Z., Nodir B. Foreign Experience of Legal Regulation of Agro Ecotourism //Journal of Intellectual Property and Human Rights. 2023. T. 2. № 5. C. 178-184.
- 17. Sattarova Z. I. et al. Problems of Cultural Tourism Development and Trends of Its Development in the City of Samarkand //International Journal on Integrated Education. -2022. T. 5.  $N_{\odot}$ . 5. C. 303-310.
- 18. Саттарова 3. И. Приоритетные направления формирования регионального туристского кластера //Молодой ученый. -2019. -№. 23. -ℂ. 304-307.
- 19. Boliboev A. A. et al. METHODS OF PLANNING PRODUCTION PROCESSES //GospodarkaiInnowacje. 2022. T. 24. C. 961-964.
- 20. Yazdonov Q. G., Ubaydullayev B. S., Mirzaeva S. N. THE PROBLEM OF ORGANIZING THE WORKPLACE AT THE ENTERPRISE //GospodarkaiInnowacje. 2022. T. 24. C. 982-985.
- 21. Djaborovna P. D. et al. Opportunities for Small Business and Private Entrepreneurship Development in Rural Areas //American Journal of Economics and Business Management. − 2022. − T. 5. − №. 6. − C. 141-145.

- 22. Uktamova D. B., Ubaydullayev B. S., Mirzaeva S. N. Factors of Improving the Organization of Labor at the Enterprise //Kresna Social Science and Humanities Research. 2022. T. 5. C. 88-91.
- 23. Nortojiev M. A., Ubaydullayev B. S., Mirzaeva S. N. On the Issue of Certification of Workplaces According to Working Conditions //Kresna Social Science and Humanities Research. 2022. T. 5. C. 94-96.
- 24. Hamitov S. I., Ubaydullayev B. S., Mirzaeva S. N. Organization of Staff Work at the Enterprise //Kresna Social Science and Humanities Research. 2022. T. 5. C. 97-100.
- 25. Nodirovna M. S., Faxriddinovich U. F., Dusmurotovich U. M. Ways and Prospects for Developing the System of Residential Services in Rural Areas, Increasing Employment //Academic Journal of Digital Economics and Stability. 2022. T. 17. C. 96-101.
- 26. Nodirovna M. S., Ugli S. T. T., Abduazizovich A. I. WAYS TO INCREASE THE EFFICIENCY OF GOVERNMENT SERVICES IN THE EMPLOYMENT OF THE POPULATION IN UZBEKISTAN //GospodarkaiInnowacje. 2022. T. 23. C. 29-37.
- 27. Nodirovna M. S., Mamasoliyevna K. C., Ugli S. J. U. The composition of the income of service workers and ways of its improvement (on the example of educational institutions) //ACADEMICIA: An International Multidisciplinary Research Journal. − 2022. − T. 12. − №. 4. − C. 213-218.
- 28. Zugurova Z. D., Ubaydullayev B. S. and Mirzaeva S. N. (2022). EFFICIENT PLANNING OF PRODUCTION PROCESSES. International Conference on Research Identity, Value and Ethics, [online] pp.416–418.
- 29. Yakhyoyeva S. O., Ubaydullayev B. S.. and Mirzaeva S. N. (2022). FEATURES OF THE DIVISION AND COOPERATION OF LABOR AT THE ENTERPRISE. International Conference on Research Identity, Value and Ethics, [online] pp.413–415.
- 30. Mamayunusovich, P. O., & Nodirovna, M. S. (2022). Management of the Mechanism of Storage and Sale of Products in the Republic of Uzbekistan. EUROPEAN JOURNAL OF BUSINESS STARTUPS AND OPEN SOCIETY, 2(5), 67–71.
- 31. Saidakhmedovich, S. T. ., Nodirovna, M. S. ., &Khaydarjanovna, S. D. . (2022). Ways to Improve the Performance of Service Enterprises in Rural Areas. Middle European Scientific Bulletin, 24, 21-24.
- 32. M.S.Nodirovna, Shaptakov and Mamasoliyevna, K.C. (2022). Improving the Economic Impact of Increasing Foreign Investment in Uzbekistan in the Digital Economic Environment. AcademicJournalofDigitalEconomicsandStability, [online] 16, pp.160–165
- 33. M.S. Nodirovna, Ta'nakulovich, T.K. and Baxtiyorovich, S.J. (2022). WAYS TO IMPROVE THE EFFICIENCY OF MEDICAL SERVICES IN THE CONDITIONS OF THE DIGITAL ECONOMY. GospodarkaiInnowacje., [online] 22, pp.182–186.
- 34. МирзаеваШиринНодировна (2022). ЎЗБЕКИСТОНШАРОИТИДААХОЛИНИИШБИЛАНТАЪМИНЛАШСОХАСИДАДАВЛАТ ХИЗМАТЛАРИСАМАРАДОРЛИГИНИОШИРИШЙЎЛЛАРИ.БАРҚАРОРЛИКВАЕТАКЧИТ АДҚИҚОТЛАРОНЛАЙНИЛМИЙЖУРНАЛИ, [online] 2(4), pp.428–438.
- 35. M.S.Nodirovna, S.T.TUgli, and A.I. Abduazizovich, (2022). WAYS TO INCREASE THE EFFICIENCY OF GOVERNMENT SERVICES IN THE EMPLOYMENT OF THE POPULATION IN UZBEKISTAN. Gospodarka i Innowacje., [online] 23, pp.29–37.
- 36. Nodirovna, M.S., Bakhtiyorovich, S.J. and Ta'nakulovich, T.K. (2022). Prospects for the Development of Small Business and Entrepreneurship in the Digital Economy. American Journal of Economics and Business Management, [online] 5(3), pp.248–252.

- 37. Mirzaeva, S. Nodirovna (2022). Ways to Increase Investment Potential in Samarkand Region. International Journal of Multicultural and Multireligious Understanding, 9(2), p.471. doi:10.18415/ijmmu.v9i2.3542.
- 38. Sidorov V. A. et al. INNOVATSIYA IQTISODIYOTI: TEXNOLOGIK YUTUQ MUAMMOSI/BARQARORLIK VA YETAKCHI TADQIQOTLAR ONLAYN ILMIY JURNALI. -2023.-T.3.-N2. 2. -C.8-15.
- 39. Saidakhmedovich S. T., Bekhruz U. PROBLEMS OF ECONOMIC DEVELOPMENT OF SMALL BUSINESS IN THE REAL SECTOR //Galaxy International Interdisciplinary Research Journal. − 2022. − T. 10. − №. 10. − C. 624-628.
- 40. Шарипов Т. С. Важность организации ресторанных услуг в управлении гостиничным бизнесом //Молодой ученый. 2020.
- 41. Sharipov T. Овқатланиш хизматлари бозорида рақобатбардошлик масалалари //Iqtisodiyot va innovatsion texnologiyalar. -2017. N 1. C. 136-142.
- 42. Nodirovna M. S. ESTABLISHMENT AND MAINTENANCE OF CENTRALIZED SERVICE AGENCIES IN THE REPUBLIC OF UZBEKISTAN //Finland International Scientific Journal of Education, Social Science & Humanities. − 2023. − T. 11. − №. 1. − C. 631-637.
- 43. Nodirovna M. S., Ugli S. T. T., Abduazizovich A. I. WAYS TO INCREASE THE EFFICIENCY OF GOVERNMENT SERVICES IN THE EMPLOYMENT OF THE POPULATION IN UZBEKISTAN //Gospodarka i Innowacje. 2022. T. 23. C. 29-37.
- 44. Artikov Z. S. In Competitions Conducted by Belt Wrestling Use of Fast Technical Methods Efficiency //American Journal of Social and Humanitarian Research. − 2022. − T. 3. − №. 11. − C. 253-255.
- 45. Saifiddinovich A. Z., Shokhrukhovich U. F. Social Protection of the Unemployed and their Labor Increasing Competitiveness in the Market //American Journal of Social and Humanitarian Research. − 2022. − T. 3. − №. 3. − C. 61-63.
- 46. Артиков 3. С. ЯНГИ ЎЗБЕКИСТОНДА РАҚАМЛИ ИҚТИСОДИЁТНИНГ НАЗАРИЙ АСОСЛАРИ //Экономика и финансы (Узбекистан). 2022. №. 4 (152). С. 59-65.
- 47. Uralovich A. N., Abdulloevich N. D., Sayfiddinovich A. Z. An Analysis of the Demographic Data of Population of the Republic of Uzbekistan //American journal of social and humanitarian research. -2021.-T. 2.-N 0.10.-C. 15-22.
- 48. Nodirovna, M. S. ., Feruz, E. ., Rustambek, K. ., & Khudoyor, A. . (2023). Ways of Attracting Investments in Service Enterprises of the Republic of Uzbekistan. INTERNATIONAL JOURNAL OF BUSINESS DIPLOMACY AND ECONOMY, 2(3), 81–87. Retrieved from <a href="http://inter-publishing.com/index.php/ijbde/article/view/1269">http://inter-publishing.com/index.php/ijbde/article/view/1269</a>
- 49. Abdurkarimov F. B. RESEARCH AND SYSTEMATIZATION OF TRADE SERVICES SERVES TO IMPROVE THE COUNTRY'S ECONOMY IN THE CORONAVIRUS PANDEMY PERIOD //Berlin Studies Transnational Journal of Science and Humanities. − 2021. − T. 1. − №. 1.1 Economical sciences.
- 50. Абдукаримов Ф. Б. Савдода бозор механизмини такомиллаштириш ва самарадорлигини ошириш йўллари (Самарқанд вилояти мисолида) //Иктисодиёт фанлари номзоди илмий даражасини олиш учун ёзилган диссертация. Самарқанд: СамИСИ. 2011. Т. 156.
- 51. Мирзаева Ш. Н. и др. ЎЗБЕКИСТОН ШАРОИТИДА АХОЛИНИ ИШ БИЛАН ТАЪМИНЛАШ СОХАСИДА ДАВЛАТ ХИЗМАТЛАРИ САМАРАДОРЛИГИНИ ОШИРИШ ЙЎЛЛАРИ //BARQARORLIK VA YETAKCHI TADQIQOTLAR ONLAYN ILMIY JURNALI. 2022.-T. 2.-No. 4.-C. 428-438.

- 52. Anvar, K. . (2023). The Current State of the Industry and Service Sector of Sports Tourism of Uzbekistan. *World of Science: Journal on Modern Research Methodologies*, *2*(4), 12–17. Retrieved from http://univerpubl.com/index.php/woscience/article/view/880
- 53. Anvar, K. . (2023). Foreign Experience in the Development of Sports Tourism. *INTERNATIONAL JOURNAL OF BUSINESS DIPLOMACY AND ECONOMY*, 2(4), 1–10. Retrieved from <a href="http://inter-publishing.com/index.php/ijbde/article/view/1366">http://inter-publishing.com/index.php/ijbde/article/view/1366</a>
- 54. Sultanovich M. D., Zuvaydullo X., Ulugbekovich K. D. Improvement of Organizational and Economic Mechanisms of Economic Growth in the Service Sector in the Republic of Uzbekistan //INTERNATIONAL JOURNAL OF BUSINESS DIPLOMACY AND ECONOMY.  $-2023. -T. 2. -N_{\odot}. 5. -C. 126-133.$
- 55. Musinov Dilshod Sultanovich, Erdonov Mukhammadamin Erdon oʻgʻli, & Ibragimov Azamat Sobir oʻgʻli. (2023). APPLICATION OF DIGITAL TECHNOLOGIES IN A MARKET ECONOMY. Лучшие интеллектуальные исследования, 8(2), 23–26. Retrieved from http://webjournal.ru/index.php/journal/article/view/1012
- 56. Sultanovich M. D. Opportunities to Create New Jobs Through the Development of the Service Sector //Nexus: Journal of Advances Studies of Engineering Science. − 2023. − T. 2. − №. 5. − C. 113-122.
- 57. Мусинов Д. ХИЗМАТ КЎРСАТИШ СОХАСИНИНИНГИЖТИМОИЙ ВА ИКТИСОДИЙ САМАРАДОРЛИГИИКТИСОДИЙ ЎСИШ ОМИЛИ СИФАТИДА //Ижтимоий-гуманитар фанларнинг долзарб муаммолари/Актуальные проблемы социальногуманитарных наук/Actual Problems of Humanities and Social Sciences. 2023. Т. 3. №. 12/1.
- 58. Sultanovich M. D., Ug'li N. S. S. Opportunities to Ensure the Stability of the National Banking System and Apply Foreign Experience to Uzbekistan //Gospodarka i Innowacje. 2024. T. 43. C. 85-94.
- 59. Sultanovich M. D. IMPROVEMENT OF ORGANIZATIONAL AND ECONOMIC MECHANISMS OF ECONOMIC GROWTH IN THE SERVICE FIELD //Finland International Scientific Journal of Education, Social Science & Humanities. − 2023. − T. 11. − №. 1. − C. 619-630.
- 60. Sultanovich M. D. THE MAIN DIRECTIONS OF POVERTY REDUCTION IN OUR COUNTRY //Galaxy International Interdisciplinary Research Journal. 2023. T. 11. №. 2. C. 164-171.
- 61. Sultanovich M. D. IMPROVING THE MANAGEMENT SYSTEM IN THE CONTEXT OF THE DEVELOPMENT OF THE DIGITAL ECONOMY //Journal of Modern Educational Achievements. -2023. T. 3. No. 3. C. 51-58.
- 62. Pulatov M. E. On the Need And Ways of Converting Some of the Components of Goodwill Into Identifiable Intangible Assets //Indonesian Journal of Innovation Studies. -2019.-T.8.
- 63. Pulatov M. E. Conceptual Issues Of Accounting Of Intellectual Capital //American Journal of Economics and Business Management. 2019. T. 2. №. 1. C. 117-123.
- 64. Pulatov M. System Analysis Of Intellectual Property Indicators Of Financial Statements //European Journal of Business and Economics. 2012. T. 6.
- 65. Pulatov M. INTELLECTUAL PROPERTY PARAMETERS OF FINANCIAL REPORTING. 2016.
- 66. Nodirovna M. S. O'ZBEKISTONDA AXBOROT-TEXNOLOGIYALARINI RIVOJLANTIRISHNING IQTISODIY-HUQUQIY ASOSLARI //The Role of Technical Sciences in IV Industrial Civilization: International Scientific and Practical Conference (UK). 2023. T. 4. C. 153-164.

- 67. NODIROVNA M. S. ON THE CREATION OF ADDITIONAL PRODUCTS IN THE SERVICE PROCESS IN THE REPUBLIC OF UZBEKISTAN //TA'LIM VA INNOVATSION TADQIQOTLAR. 2023. T. 11. C. 76-85.
- 68. Мирзаева Ш. Н., Мухидинов Д. Д. МИФЫ ЭКОНОМИКИ //Gospodarka i Innowacje. 2023. Т. 41. С. 283-287.
- 69. NODIROVNA M. S. BANKING SERVICES IN THE REPUBLIC OF UZBEKISTAN. 2023.
- 70. Nodirovna M. S. NOVELTY OF BANKING SERVICES IN THE REPUBLIC OF UZBEKISTAN //The Journal of Economics, Finance and Innovation. 2023. C. 620-628.
- 71. Nodirovna M. S. Management of Service Processes in Service Enterprises in the Republic of Uzbekistan //Formation and Development of Pedagogical Creativity: International Scientific-Practical Conference (Belgium). 2023. T. 2. C. 32-41.
- 72. Nodirovna M. S. The Current State of Activity and State Policy in the Field of Economic Development of Service Sector Entities in the Republic of Uzbekistan //Nexus: Journal of Advances Studies of Engineering Science. -2023. T. 2. No. 5. C. 218-226.
- 73. Курбанова Р., Мирзаева Ш. РОЛЬ ЧЕЛОВЕЧЕСКОГО КАПИТАЛА В СТИМУЛИРОВАНИИ ИННОВАЦИОННОГО РАЗВИТИЯ В УЗБЕКИСТАНЕ //Ижтимоий-гуманитар фанларнинг долзарб муаммолари/Актуальные проблемы социально-гуманитарных наук/Actual Problems of Humanities and Social Sciences. 2023. Т. 3. №. 12/1.
- 74. Nodirovna M. S., Ugli S. T. T., Abduazizovich A. I. WAYS TO INCREASE THE EFFICIENCY OF GOVERNMENT SERVICES IN THE EMPLOYMENT OF THE POPULATION IN UZBEKISTAN //Gospodarka i Innowacje. 2022. T. 23. C. 29-37.
- 75. Nodirovna M. S. FINANCING OF INVESTMENT ACTIVITIES IMPORTANCE OF SOURCES //Section A-Research paper Article History: Received. 2022. T. 12.
- 76. Nodirovna M. S. Banks and Development of Banking Services in the Republic of Uzbekistan. Web of Semantic: Universal Journal on Innovative Education, 2 (6), 21–30. 1910.
- 77. Nodirovna M. S. Foreign Experience in Supporting Entrepreneurship and Business Activity of Women. WEB OF SYNERGY: International Interdisciplinary Research JournalVolume2, Issue 5Year2023ISSN: 2835-3013https://univerpubl.com/index.php/synergy https://scholar.google.com/citations.
- 78. Nodirovna M. S., Ugli S. T. T. and AI Abduazizovich,(2022). WAYS TO INCREASE THE EFFICIENCY OF GOVERNMENT SERVICES IN THE EMPLOYMENT OF THE POPULATION IN UZBEKISTAN //Gospodarka i Innowacje. C. 29-37.
- 79. Qarshieva M. S. N. C. M., Shaptakov J. U. The Composition of the Income of Service Workers and Ways of its Improvement (On the Example of Educational Institutions) //ACADEMICIA: An International Multidisciplinary Research Journal. T. 4.
- 80. Nodirovna M. S. FOREIGN TO THE SECTORS OF ECONOMY OF UZBEKISTAN ATTRACTING INVESTMENTS.
- 81. Artikov Z. S. FACTORS INFLUENCING THE INCREASE IN PROFIT AND PROFITABILITY OF BUSINESS STRUCTURES IN THE DIGITAL ECONOMY //Economics and Innovative Technologies. -2022. T. 2022. No. 2. C. 1.