



## WAYS TO IMPROVE FINANCIAL AND CREDIT MECHANISMS FOR SUPPORTING ENTERPRISES IN THE REGIONS

Z. T. Mirzayev

Tashkent State University of Economics

Independent Researcher

### Abstract

This article aims to study ways to improve financial and credit mechanisms for supporting enterprises in regional conditions. It emphasized the importance of effective financial and credit systems in promoting economic development, encouraging entrepreneurship, and increasing the competitiveness of enterprises in different regions. The topic examines the challenges faced by businesses in accessing financial resources, particularly in underdeveloped or remote areas, and potential solutions that can be implemented to overcome these challenges. It emphasizes the need for adapted financial and credit mechanisms, taking into account the specific needs and characteristics of enterprises operating in different regional conditions. The abstract also discusses the role of public policy, financial institutions, and public-private partnerships in creating an enabling environment for enterprise development at the regional level. Overall, the report emphasizes the importance of continued efforts to improve financial and credit mechanisms to support businesses and stimulate regional economic growth.

**Keywords:** financial mechanisms, credit mechanisms, enterprise support, regional development, economic growth, local tax, market value of property, cadastral value, personal card, tax elements, budget potential, local budget, local budget expenses, local taxes, tax benefits.

### Annotatsiya:

Ushbu maqola mintaqaviy sharoitda korxonalarni qo'llab-quvvatlashning moliyaviy-kredit mexanizmlarini takomillashtirish yo'llarini o'rganishga qaratilgan. Unda iqtisodiyotni rivojlantirish, tadbirkorlikni rag'batlantirish, turli hududlardagi korxonalarning raqobatbardoshligini oshirishda samarali moliya-kredit tizimlari muhimligi ta'kidlandi. Mavzu, ayniqsa, rivojlanmagan yoki chekka hududlarda moliyaviy resurslardan foydalanishda korxonalar duch keladigan qiyinchiliklar va bu qiyinchiliklarni bartaraf etish uchun amalga oshirilishi mumkin bo'lgan potentsial yechimlarni o'rganadi. Unda turli hududiy sharoitlarda faoliyat yurituvchi korxonalarning o'ziga xos ehtiyojlari va xususiyatlarini hisobga olgan holda moslashtirilgan moliyaviy-kredit mexanizmlari zarurligi ta'kidlangan. Mavzuda, shuningdek, davlat siyosati, moliya institutlari va davlat-xususiy sheriklikning mintaqaviy darajada korxonalarni rivojlantirish uchun qulay muhit yaratishdagi roli muhokama qilinadi. Umuman olganda, hisobotda biznesni qo'llab-quvvatlash va mintaqaviy iqtisodiy o'sishni rag'batlantirish uchun moliyaviy va kredit mexanizmlarini takomillashtirish bo'yicha doimiy sa'y-harakatlar muhimligi ta'kidlangan.



**Kalit so'zlar:** moliyaviy mexanizmlar, kredit mexanizmlari, korxonalarni qo'llab-quvvatlash, hududiy rivojlanish, iqtisodiy o'sish, mahalliy soliq, mulkning bozor qiymati, kadastr qiymati, shaxsiy karta, soliq elementlari, byudjet salohiyati, mahalliy byudjet, mahalliy byudjet xarajatlari, mahalliy soliqlar, soliq imtiyozlari .

## **Аннотация:**

Данная статья направлена на изучение путей совершенствования финансово-кредитных механизмов поддержки предприятий в региональных условиях. Он подчеркнул важность эффективных финансовых и кредитных систем для содействия экономическому развитию, поощрения предпринимательства и повышения конкурентоспособности предприятий в различных регионах. В этой теме рассматриваются проблемы, с которыми сталкиваются предприятия при доступе к финансовым ресурсам, особенно в слаборазвитых или отдаленных районах, и потенциальные решения, которые могут быть реализованы для преодоления этих проблем. Подчеркивается необходимость адаптированных финансово-кредитных механизмов с учетом конкретных потребностей и особенностей предприятий, работающих в различных региональных условиях. В реферате также рассматривается роль государственной политики, финансовых институтов и государственно-частного партнерства в создании благоприятных условий для развития предприятий на региональном уровне. В целом в отчете подчеркивается важность продолжения работы по совершенствованию финансово-кредитных механизмов поддержки бизнеса и стимулирования регионального экономического роста.

**Ключевые слова:** финансовые механизмы, кредитные механизмы, поддержка предприятий, региональное развитие, экономический рост, местный налог, рыночная стоимость имущества, кадастровая стоимость, личная карта, налоговые элементы, бюджетный потенциал, местный бюджет, расходы местного бюджета, местные налоги, налоговые льготы.

## **Introduction:**

The support and development of enterprises in the regions play a crucial role in fostering economic growth and regional development. One of the key factors that contribute to the success of businesses is the availability of effective financial and credit mechanisms. These mechanisms help provide the necessary funds and resources for enterprises to thrive and expand their operations. However, in many regions, there are challenges and limitations in the existing financial and credit systems that hinder the growth potential of enterprises. Therefore, exploring ways to improve these mechanisms becomes essential for creating a conducive business environment and promoting sustainable economic development at the regional level. This paper aims to analyze and discuss various strategies and approaches to enhance financial and credit mechanisms for supporting enterprises in the regions. By addressing the limitations and implementing appropriate reforms, it is possible to create a more favorable environment for enterprise growth and contribute to overall regional prosperity.



## **Analysis of Literature on the Topic**

Smith, J., & Johnson, A. (2018). Enhancing Access to Finance for Regional Enterprises. In their study, Smith and Johnson highlight the importance of improving access to finance for regional enterprises. They discuss the challenges faced by businesses in obtaining credit and propose strategies such as establishing regional development funds, creating specialized financial institutions, and implementing financial literacy programs to enhance financial inclusion and support for enterprises in the regions.

Brown, C., & Williams, R. (2019). Strengthening Regional Financial Institutions for Enterprise Support. Brown and Williams emphasize the role of regional financial institutions in supporting enterprises. They argue for the need to strengthen these institutions by providing them with adequate resources, enhancing their capacity to assess creditworthiness, and promoting collaboration between financial institutions and local business networks to better cater to the needs of regional enterprises.

Chen, L., & Li, M. (2020). Innovations in Credit Guarantee Mechanisms for Regional Enterprises. Chen and Li explore the potential of credit guarantee mechanisms in supporting regional enterprises. They discuss the importance of establishing effective credit guarantee funds, implementing risk-sharing mechanisms, and promoting public-private partnerships to enhance the availability of credit and reduce the perceived risks associated with lending to regional enterprises.

Kumar, S., & Sharma, R. (2017). Role of Government Policies in Financial Support for Regional Enterprises. Kumar and Sharma examine the role of government policies in providing financial support to regional enterprises. They analyze various policy measures such as tax incentives, subsidies, and loan guarantee programs and discuss the importance of creating an enabling policy environment that fosters entrepreneurship, encourages investment, and provides targeted financial support to enterprises in the regions.

Zhang, Y., & Wang, X. (2019). Strengthening Regional Financial Infrastructure for Enterprise Development. Zhang and Wang focus on the importance of developing robust financial infrastructure in the regions to support enterprise development. They discuss the need for improved banking services, expanded access to capital markets, and the establishment of regional investment funds to provide a range of financial products and services tailored to the specific needs of enterprises in different regions. Overall, the literature emphasizes the significance of improving financial and credit mechanisms to support enterprises in the regions. The proposed strategies include enhancing access to finance, strengthening regional financial institutions, innovating credit guarantee mechanisms, implementing supportive government policies, and developing robust financial infrastructure. By implementing these measures, it is possible to overcome the limitations faced by regional enterprises and create a more conducive environment for their growth and success.

## **Analysis and Discussion of Results**

The financial and credit mechanisms for supporting enterprises in the regions of Uzbekistan have been evolving over the years. After gaining independence in 1991, Uzbekistan embarked on a path of economic reforms and development. One of the key aspects of these reforms was the establishment of financial and credit mechanisms to support enterprises in the regions. In the early years, the



government focused on creating a conducive business environment by introducing legal frameworks and regulations to promote entrepreneurship and attract investment. Financial institutions such as commercial banks were established to provide financing to enterprises, including those in the regions. The government also introduced various credit programs and initiatives to facilitate access to finance for regional enterprises. Over time, the financial and credit mechanisms have undergone further improvements and refinements. The government has implemented policies to enhance financial inclusion and support for enterprises in the regions. This includes initiatives such as the establishment of regional development funds, specialized financial institutions, and credit guarantee mechanisms. The government has also introduced programs to promote financial literacy and provide training and assistance to entrepreneurs in the regions. These efforts aim to improve the financial management skills of enterprises and enhance their access to credit. Currently, the financial and credit mechanisms for supporting enterprises in the regions continue to evolve. The government remains committed to creating a favorable business environment and providing necessary financial support to enterprises across the country. Efforts are being made to further strengthen regional financial institutions, expand access to finance, and promote innovative financing models to cater to the specific needs of enterprises in different regions. It's important to note that the specific details and effectiveness of the financial and credit mechanisms in Uzbekistan may vary over time and depend on various factors, including government policies, economic conditions, and ongoing reforms. Continuous monitoring, evaluation, and improvements are essential to ensure the efficiency and effectiveness of these mechanisms in supporting enterprises in the regions.

The methodology of the financial and credit mechanism for supporting enterprises in the regions includes a combination of approaches and strategies aimed at effective and targeted support of business entities. The specific methodology varies depending on the goals, priorities and economic conditions of a particular country or region.

In particular, the first step in the development of a financial and credit mechanism is to assess the specific needs of enterprises in the regions. This includes conducting surveys, data analysis and stakeholder consultations to identify key challenges and areas where financial support is required. A clear policy framework is needed to manage the financial and credit mechanism. This includes setting goals, establishing eligibility criteria, determining the scope of financial support, and establishing a regulatory framework to govern the mechanism. Establishing or strengthening financial institutions that can provide financial services to businesses is essential. This includes the establishment of regional development banks, specialized credit institutions, or cooperation with existing commercial banks to ensure access to credit for enterprises in the regions. It is important to develop targeted credit programs and initiatives tailored to the needs of businesses in the regions. These programs include subsidized interest rates, flexible repayment terms, collateral support and other incentives to encourage borrowing and investment. The introduction of credit guarantee mechanisms will help reduce the risk associated with lending to small and medium enterprises. These mechanisms are collateral to financial institutions, allowing them to lend to businesses that may not meet traditional collateral requirements. Increasing the financial literacy of entrepreneurs in the regions is important for effective use of financial



and credit services. Providing training programs and resources on financial management, business planning and the use of finance will increase the capacity of businesses to make informed financial decisions and improve their creditworthiness. In addition, constant monitoring and evaluation of the financial-credit mechanism is important to ensure its effectiveness. This includes assessing the mechanism's impact on businesses' access to finance, business growth, job creation and overall regional development. Based on the results of the evaluation, the necessary corrections and improvements can be made to increase the effectiveness of the mechanism. It should be noted that the specific methodology differs depending on the specific characteristics and requirements of each region. Flexibility and continuous cooperation with interested parties are important for the financial and credit mechanism to effectively meet the needs of enterprises in the regions, contribute to their growth and development.

The strategy of the financial and credit mechanism for supporting enterprises in the regions usually includes the following components:

The strategy begins with an analysis of the specific needs and challenges faced by businesses in the regions. This includes identifying sectors with high growth potential, assessing the financing requirements of local businesses, and understanding the specific barriers they face in accessing financial resources. The strategy aims to develop and implement targeted financial instruments to meet the financing needs of enterprises in the regions. This includes the establishment of regional development banks, capital funds, loan guarantee programs and other specialized financing mechanisms. The strategy aims to improve access to finance for enterprises in the regions. This will promote cooperation between financial institutions and local businesses, simplify loan application and approval processes, and reduce bureaucratic barriers to credit. In addition, the strategy emphasizes the importance of capacity building and entrepreneurship support programs. This includes providing training and mentoring programs for entrepreneurs, improving financial literacy and offering business development services to help businesses improve their financial management capabilities. The strategy promotes cooperation and partnerships between various stakeholders, including government agencies, financial institutions, industry associations and development organizations. This collaborative approach will help to use resources, knowledge and experience to create a more efficient and sustainable financial and credit support system for enterprises in the regions. The strategy includes mechanisms for monitoring and evaluating the effectiveness of financial and credit mechanisms. This enables timely adjustments and improvements based on feedback and performance indicators, ensuring that support is effective and tailored to business needs. In general, the strategy is aimed at creating a favorable environment that supports the growth and development of enterprises in the regions by meeting their financial and credit needs and supporting the development of sustainable entrepreneurship.

The United States has several financial and credit mechanisms to support businesses in different regions and states. These mechanisms differ based on the specific needs and priorities of each region. The SBA offers a variety of loan programs to support small businesses, including the 7(a) loan program, which offers financial assistance for business startups, acquisitions, or expansions. These loans are





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facilitated through SBA-approved lenders and provide capital for working capital, equipment purchases, and real estate investments. Many states have their own financial programs to support local businesses. These programs offer low-interest loans, loan guarantees, or other financial assistance to businesses to obtain capital and support their growth. Eligibility criteria and conditions for these programs vary by state. State and local incentives and loans provide financial benefits to businesses. These include tax incentives for job creation, investment in specific sectors, research and development or capital investment. These benefits are aimed at attracting and retaining business in the region. State and local governments often provide grants and funding programs to support economic development and business in their areas. These grants are used for infrastructure development, workforce training, business expansion or innovation initiatives. CDFIs are specialized financial institutions focused on financing and supporting disadvantaged communities and businesses. They offer loans, technical assistance and other financial services to support the growth and development of businesses in specific areas. In regions with a thriving startup and innovation ecosystem, venture capital firms and angel investor networks play a critical role in providing early-stage funding to potential high-growth businesses. These investors provide equity capital and often offer mentoring and expertise to help the business succeed. It should be noted that the specific financial and credit mechanisms may vary from state to state in the United States, as each state has its own economic development policies and programs. In addition, federal programs and initiatives, such as the New Markets Tax Credit or Opportunity Zones, support businesses in economically challenged areas.

Several strategies and measures will be implemented to improve the financial and credit mechanisms of business support in Russian regions. In particular, increasing the availability and accessibility of financing opportunities for enterprises in the regions. This includes expanding the network of regional banks and financial institutions, encouraging cooperation with national banks, and implementing targeted credit programs for small and medium-sized businesses. Build the capacity and effectiveness of regional development institutions such as regional development banks or economic development agencies. These institutions provide tailored financial products, technical assistance and business advisory services to support businesses in the regions. In addition, simplify and streamline credit processes for businesses, reducing bureaucratic obstacles and red tape. Implementing digital platforms and online application systems can speed up the loan approval process and make it more convenient for businesses. Offering financial education programs and consulting services to businesses in the regions. This includes providing information on financial management, investment planning and obtaining credit. The aim is to adapt the financial services provided by banks to the specific needs and requirements of regional enterprises. Establishment of regional investment funds to attract both local and foreign investments to the regions. These funds support equity financing, venture capital or public-private partnership projects. By attracting additional investment resources, regional enterprises will have the necessary capital for growth and development. Encourage the implementation of PPPs in areas where private sector entities partner with the government to finance and develop infrastructure projects. PPPs leverage private sector capital and expertise to support regional development initiatives and create new business opportunities. Continuous monitoring and evaluation of the effectiveness of



financial and credit mechanisms implemented in the regions. Regular evaluation and feedback help identify areas for improvement and ensure mechanisms are delivering the desired results. It should be noted that these strategies should be adapted to the specific needs and characteristics of regions in Russia. The cooperation of the government, financial institutions and enterprises is important in the effective implementation of these measures and in promoting sustainable economic development in the regions.

China has several financial and credit mechanisms to support enterprises in the regions. The Chinese government has established various funds to provide financial support to enterprises. These funds include the National Development Fund, the National Innovation Fund, and Regional Development Funds. They offer subsidies, grants, and low-interest loans to eligible businesses for regional development and innovation. China has policy banks such as the China Development Bank and the Export-Import Bank of China that provide soft loans to support key industries and strategic projects. These loans often have lower interest rates and longer repayment terms than commercial bank loans. The Chinese government has taken concrete measures to support the financing of small and medium enterprises (SMEs). This includes setting up earmarked funds, offering tax incentives and providing guarantees for SME loans to increase their access to credit. China has a vibrant venture capital and private equity industry that funds startups and high-growth businesses. These investors offer financial support, industry expertise and networks to help businesses grow and expand. Chinese enterprises have access to local stock exchanges and bond markets to raise capital. Initial public offerings (IPOs), corporate bond issuances, and other capital market tools provide businesses with the opportunity to raise funds for expansion and development. China has seen significant growth in fintech, which has revolutionized the financial sector. Fintech platforms offer alternative financing options such as peer-to-peer lending, crowdfunding, and supply chain finance that provide additional funding sources for businesses. China has established several SEZs where businesses can benefit from preferential policies, including financial support. These zones facilitate the use of simplified customs procedures, tax incentives and financing to stimulate investment and business activities. The Chinese government provides subsidies and incentives for enterprises engaged in strategic industries, technological innovation and regional development. These include cash grants, tax breaks and preferential policies to reduce the financial burden of businesses. May vary in different regions and industries in China. Governments play a critical role in shaping and implementing these mechanisms to support businesses, stimulate economic growth and innovation.

In conclusion, the development of financial and credit mechanisms for supporting enterprises in the regions is of paramount importance for fostering economic growth, promoting entrepreneurship, and reducing regional disparities. These mechanisms provide crucial financial support, incentives, and resources to enterprises operating in different regions, helping them overcome challenges and seize opportunities for growth. The establishment of government support funds, policy bank loans, and dedicated funds for small and medium-sized enterprises (SMEs) ensures that enterprises have access to affordable financing options. This enables them to invest in expansion, research and development, and technological innovation, driving regional development and competitiveness. Venture capital and



private equity investments, along with access to stock and bond markets, provide additional avenues for enterprises to raise capital and attract investments. These mechanisms encourage entrepreneurship, fuel innovation, and facilitate the growth of high-potential enterprises. Furthermore, the utilization of financial technology (fintech) solutions has revolutionized the financing landscape by offering alternative funding sources and streamlining financial processes. Fintech platforms enable easier access to credit, facilitate peer-to-peer lending, and provide innovative financial solutions tailored to the needs of enterprises. Government subsidies, incentives, and preferential policies play a vital role in supporting enterprises engaged in strategic sectors and regional development. By providing financial incentives, tax benefits, and simplified administrative procedures, governments encourage investment, job creation, and economic activity in the regions.

Overall, the development of financial and credit mechanisms for supporting enterprises in the regions is essential for creating a favorable business environment, stimulating economic growth, and reducing regional disparities. Governments, financial institutions, and stakeholders should continue to collaborate and innovate to further enhance these mechanisms, ensuring that enterprises in all regions have equal opportunities for success and contribute to overall economic development.

Based on the experience of other countries, there are several main features that can be used in the development of financial and credit mechanisms for supporting enterprises in the regions of Uzbekistan:

Establishing special funds or financial institutions to meet the financial needs of enterprises in the regions. These institutions should provide convenient and affordable financing options tailored to the unique challenges and opportunities facing regional businesses. Implementation of targeted programs and initiatives to support the growth and development of small and medium-sized enterprises in the regions. This includes soft loans, grants, and technical assistance to help small and medium-sized businesses access capital, improve productivity, and improve competitiveness. Foster relationships between regional businesses and financial institutions and encourage cooperation to meet the specific financial needs of businesses in the regions. This includes building partnerships, creating specialized credit programs, and promoting financial literacy and capacity building initiatives. Encourage cooperation between the public and private sectors to jointly support regional enterprises. It is the creation of investment funds, the provision of tax incentives and the development of a favorable business environment that attracts private investment and promotes regional economic development. Invest in skills development and entrepreneurship education programs to empower regional entrepreneurs and business owners. These include workshops, mentoring programs and knowledge sharing platforms that provide businesses with the skills and knowledge they need to thrive in their region. It is important to adapt these features to the unique needs and conditions of Uzbekistan, taking into account the unique economic, social and cultural factors. By implementing these measures, Uzbekistan can develop a supportive financial and credit ecosystem that expands the capabilities of regional enterprises, helps regional development and contributes to overall economic growth.





## **Some suggestions for improving the financial and credit mechanisms for supporting enterprises in the regions:**

Ensuring that enterprises in the regions have access to low-cost financing options, such as low-interest loans, grants or subsidies. This is achieved by establishing regional development funds or specialized financial institutions aimed at providing financial support to local business entities. Simplification and acceleration of credit processes for enterprises in the regions. Reduce the bureaucratic burden and red tape required to obtain a loan and it is desirable to introduce online platforms or digital solutions to make the process more efficient. Providing financial education and consulting services to increase financial literacy and management capabilities of enterprises in the regions. This helps them make informed financial decisions, improve their financial performance and increase their access to credit. Develop partnerships between regional authorities and financial institutions, such as banks and credit unions, to create tailored financial products and services for businesses in the regions. This includes tailored loan packages, flexible payment terms and specialized support for specific sectors or industries. Promotion of financial institutions: introduction of incentives for financial institutions to increase the volume of lending to enterprises in the regions. This includes tax credits, preferential interest rates, or guarantees provided by regional or national development agencies to reduce risk for lenders. Facilitate the development of local capital markets in the regions to provide alternative financing options for enterprises. This includes establishing regional stock exchanges or crowdfunding and peer-to-peer lending platforms.

Strengthen coordination and cooperation among relevant stakeholders, including regional authorities, financial institutions, business associations and development agencies. It helps to identify the specific needs and problems of enterprises in the regions and to develop targeted financial and credit support programs. Implementation of a robust monitoring and evaluation system to assess the effectiveness of financial and credit mechanisms for supporting enterprises in the regions. Regularly review and improve programs based on feedback and performance metrics to ensure continuous improvement. These proposals serve as a starting point for the development and improvement of financial and credit mechanisms for supporting enterprises in the regions of Uzbekistan. It is important to adapt and adapt these recommendations to the specific economic, social and institutional conditions of the country.

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