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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО
МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 05.01.03 – Informatikaning nazariy asoslari
- 05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
- 05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
- 05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
- 05.01.07 – Matematik modellash
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
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- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 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

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FINANCING SYSTEM OF EXPORT ACTIVITIES OF SMALL BUSINESS ENTITIES IN THE IMPROVING

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Abstract. This thesis examines ways to improve the financing system for the export activities of small business entities. It highlights the role of bank loans, export credits, factoring, forfaiting, guarantees, insurance, and digital financial services. Recommendations are proposed to expand access to finance, reduce export risks, and strengthen the competitiveness of small businesses in international markets.

Keywords: small business, export activities, export financing, bank loans, factoring, forfaiting, export guarantees, risk insurance, digital financial services.

Annotatsiya. Mazkur tezisda kichik biznes subyektlarining eksport faoliyatini moliyalashtirish tizimini takomillashtirish yo'llari o'rganilgan. Bank kreditlari, eksport kreditlari, faktoring, forfeyting, kafolatlar, sug'urta va raqamli moliyaviy xizmatlarning ahamiyati yoritilgan. Moliyaviy resurslardan foydalanish imkoniyatlarini kengaytirish, eksport risklarini kamaytirish hamda kichik biznesning xalqaro bozorlardagi raqobatbardoshligini oshirish bo'yicha tavsiyalar berilgan.

Kalit so'zlar: kichik biznes, eksport faoliyati, eksportni moliyalashtirish, bank kreditlari, faktoring, forfeyting, eksport kafolatlari, risklarni sug'urtalash, raqamli moliyaviy xizmatlar.

Аннотация. В данном тезисе рассмотрены направления совершенствования системы финансирования экспортной деятельности субъектов малого бизнеса. Освещена роль банковских и экспортных кредитов, факторинга, форфейтинга, гарантий, страхования и цифровых финансовых услуг. Предложены рекомендации по расширению доступа к финансовым ресурсам, снижению экспортных рисков и повышению конкурентоспособности малого бизнеса на международных рынках.

Ключевые слова: малый бизнес, экспортная деятельность, экспортное финансирование, банковские кредиты, факторинг, форфейтинг, экспортные гарантии, страхование рисков, цифровые финансовые услуги.

INTRODUCTION

In the context of the globalization of the world economy, the development of export activities by small business entities has become an important factor in ensuring sustainable economic growth. Small businesses contribute to job creation, production expansion, national competitiveness, and the strengthening of the country's export potential. However, limited access to an effective export financing system remains one of the key constraints affecting the participation of small enterprises in international markets.

Limited access to financial resources, relatively high borrowing costs, underdeveloped export credit mechanisms, and insufficient export risk insurance may reduce the competitiveness of small businesses in foreign markets. Therefore, improving the financing system for export activities is an important area of economic policy aimed at supporting entrepreneurship, increasing export volumes, and promoting sustainable economic development.

An effective export financing system should provide small business entities with access to a broad range of financial instruments that help mitigate financial risks and increase the volume of export operations.

The main sources of export financing include bank loans, government support programs, export credit facilities, leasing, factoring, forfaiting, and investments from international financial institutions. In practice, however, many small enterprises face difficulties in obtaining financial support because of limited collateral, relatively high interest rates, and complex loan application procedures.

To improve the financing system for the export activities of small business entities, the following measures may be considered:

- expanding government programs for preferential export financing;
- strengthening export credit guarantee and export risk insurance systems;
- establishing specialized funds to support exporting enterprises;
- introducing digital financial platforms that facilitate access to financial services;



- enhancing cooperation with international financial institutions;
- promoting the wider use of factoring and forfaiting as instruments for financing export contracts;
- improving the legal and regulatory framework governing export support.

Particular attention should be paid to the digitalization of financial services. The use of modern financial technologies can reduce the time required to obtain financing, lower administrative costs, and improve the transparency of financial transactions. Furthermore, digital platforms can strengthen cooperation among commercial banks, government agencies, and business entities, thereby improving the effectiveness of export financing mechanisms.

International experience indicates that countries with well-developed export financing systems make extensive use of export credit agencies that provide guarantees, insurance, and concessional financing to exporters. The application of such mechanisms can contribute to increased export volumes, enhanced international competitiveness, and sustainable economic growth.

CONCLUSION AND SUGGESTIONS

In conclusion, improving the financing system for the export activities of small business entities is an important condition for achieving sustainable economic development. Expanding access to financial resources, introducing modern financial instruments, strengthening government support mechanisms, and promoting the digitalization of financial services can enhance the export potential of small businesses and improve their competitiveness in international markets.

Furthermore, the development of effective export financing mechanisms can contribute to increasing foreign exchange earnings, attracting investment, creating employment opportunities, and strengthening overall economic stability. Therefore, the implementation of comprehensive financial support measures and the application of relevant international practices in export financing are important for ensuring the long-term development and successful integration of small business entities into the global economy.

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