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TABLE OF CONTENTS

Iqtisodiy fanlar / Economic Sciences/ Экономические науки

1. **Ahunova Marifat Khakimovna** **7**
Women's entrepreneurship in an innovative economy: problems and solutions
2. **Ashurov Mahammadjon Sotvoldievich** **15**
State and priority areas of development of innovative activities in Uzbekistan in modern conditions
3. **Ilyosov Asrorjon Akhrorjon ugli** **31**
Export of industrial products: regional analysis, factors and export trends (on the example of the Fergana region)
4. **Kambarov Zhamoliddin Hikmatillaevich** **41**
Yormatov Ilmidin Toshmatovich
Using the capabilities of automated and monitoring systems to improve the quality of higher education
5. **Khodjaeva Nodira** **51**
Jumanova Aijan
Management and its components in tourism industry of Uzbekistan
6. **Kudbiev Davlatbay** **57**
Methodological foundations of the lease of fixed assets and their accounting
7. **Kudbieva Gulzodahon** **63**
The necessity and essence of environmental requirements in the organization of the road transport system
8. **Muminova Elnorakhon Abdukarimovna** **70**
Solijonov Shoxruh
Feasible future of applying block chain technology to digitalized national economy
9. **Nosirov Ilkhom Abbosovich** **77**
Management accounting reforms in modern clusters
10. **Tursunova Dilrabo** **89**
Modern debatable issues of accounting for depreciation and amortization of fixed assets
11. **Usmanova Dilfuzakhon Ibrokhimovna** **97**
The use of artificial intelligence in the management of physical culture and sports
12. **Usmanova Zulfiya Musaevna** **108**
On topical issues of using the kaizen technology in improving the personnel management mechanism in the light industry
13. **Shadieva Gulnora** **117**
Rustamova Zarina
The role of family entrepreneurship in improving the well-being of the family in the context of economic modernization

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Filologiya fanlari / Philological sciences/ Филологические науки

14. **Burkhanova Mashkhura** **124**
Olfactor cognitive metafora

15. **Khakimov Muhammad Khuzhakhonovich** **133**
Some reviews about the paralinguistic mode

Texnik fanlar / Technical sciences / Технические науки

16. **Akramov Khusnitdin Akhrarovich** **141**
Davlyatov Shohrukh Muratovich
Investigation of the stress-strain state of steel shells

Kimyoviy fanlar / Chemical Sciences / Химические науки

17. **Marufjonov Akbarjon Bohodirjon Ugli** **148**
Khamdamova Shohida Sherzodovna
Modern analysis of production technology and application of fungicides and seed dressings

Physical and mathematical sciences / Fizika-matematika fanlari / Физико - математические науки

18. **Hasanov Anvar** **159**
Kozimova Odina
Solutions to a system of hypergeometric type differential equations in partial derivatives of the third order and its integral representations

19. **Makhmudova Nasibaxon Abdujabbarovna** **180**
Some methods of improving the mathematical competence of students in the lessons of "Higher mathematics"

20. **Mirzamakhmudova Nilufar Tadjibayevna** **186**
Some methodological features of teaching the subject «Higher mathematics» in higher educational institutions

21. **Sultanov Nomanzhan Akramovich** **193**
Photoluminescence (pl) spectra of hardened and by the transition silicon

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Advertisement **204**
Our publications **208**

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INNOVATSION IQTISODIYOTDA AYOLLAR TADBIRKORLIGI: MUAMMO VA YECHIMLAR

Axunova Ma'rifat Xakimovna
katta o'qituvchi
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Annotatsiya: *Maqolada O'zbekistonda xotin-qizlar tadbirkorligi qo'llab-quvvatlash va ularga munosib daromad olishi uchun sharoit yaratib berish eng muhim vazifalardan biri hisoblanadi. Ayniqsa ushbu maqolada ayollar tadbirkorligini qo'llab-quvvatlash borasidagi imkoniyatlarni yanada kengaytirish va ish bilan bandligini ta'minlash bo'yicha mamlakat Prezidenti SH.M. Mirziyoev tomonidan ko'rsatilgan yangi mexanizmlarga keng o'rin berilgan. SHu bilan birga mamlakatimizda ayollar tadbirkorligini soha iqtisodiyotidagi o'rni va xotin-qizlarni ish bilan ta'minlash masalalari muammolari o'rganilib ilmiy asoslangan takliflar berilgan.*

Kalit so'zlar: innovatsion iqtisodiyot, xotin-qizlar tadbirkorligi, ishlab chiqarish, innovatsiya, bandlik.

Ahunova Marifat Khakimovna
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WOMEN'S ENTREPRENEURSHIP IN AN INNOVATIVE ECONOMY: PROBLEMS AND SOLUTIONS

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ЖЕНСКОЕ ПРЕДПРИНИМАТЕЛЬСТВО В ИННОВАЦИОННОЙ ЭКОНОМИКЕ: ПРОБЛЕМЫ И РЕШЕНИЯ

Аннотация: *В статье говорится, что одной из важнейших задач в Узбекистане является поддержка женского предпринимательства и создание условий для получения им достойного дохода. В частности, в данной статье рассматриваются новые механизмы, предложенные Президентом Ш.М.Мирзиёевым для дальнейшего расширения возможностей поддержки женского предпринимательства и обеспечения занятости. При этом изучена роль женского предпринимательства в экономике нашей страны, проблемы женской занятости и внесены научно обоснованные предложения.*

Ключевые слова: *инновационная экономика, женское предпринимательство, производство, инновации, занятость.*

Annotation: *One of the most important tasks in the article is to support women's entrepreneurship in Uzbekistan and create conditions for them to earn a decent income. In particular, this article focuses on the new mechanisms put forward by the President Mirziyoyev to further expand opportunities to support women's entrepreneurship and provide employment. At the same time, the role of women's entrepreneurship in the economy of the country and the problems of women's employment were studied and scientifically based proposals were made.*

Keywords: *innovative economy, women's entrepreneurship, manufacturing, innovation, employment.*

Kirish

Xotin-qizlar orasida tadbirkorlikni rivojlantirish jahon miqyosida davom etayotgan muhim jarayonlardan biri hisoblanadi. Bugungi kunda ayollar yurtimizning mehnatga layoqatli va iqtisodiy jihatdan faol aholisining katta qismini tashkil etadi. Mutaxassislarning fikriga ko‘ra, aynan hotin-qizlar tadbirkorligining salohiyati jahon yalpi ichki mahsulotini ikki barobirga oshirishi mumkin. “Boston Consulting Group” kompaniyasi ekspertlari o‘tkazgan tadqiqot ma’lumotlariga ko‘ra, agar ayol tadbirkorlar soni erkak biznesmenlar soniga teng bo‘lganida, jahon iqtisodiyoti hajmi 2,5 trillion dollardan 5 trillion dollarga oshgan bo‘lardi.

Ijtimoiy sohaga yo‘naltirilgan biznes, ya’ni bolalar va yoshlarni har tomonlama rivojlantirish va ularga ta’lim berish sohasidagi loyihalarning 90 foizi aynan xotin-qizlar tomonidan amalga oshirilayotgani muhim jihat hisoblanadi. Iqtisodiyotda xotin-qizlar tadbirkorligi ulushini oshirish uchun ayollarga oilaviy va xususiy tadbirkorlikni tashkil etish uchun imtiyozli kreditlar berilmoqda. Mamlakatimiz mehnatga layoqatli aholisining yarmidan ko‘pini ayollar tashkil qilishiga qaramay, ularning kichik biznes va xususiy tadbikorlikdagi ulushini aniqlash qiyin. Boisi – ayollar biznesining rivojlanishiga oid aniq ma’lumot mavjud emas. Xususan, bugungi kunda sodir bo‘layotgan hududiy va global integratsion jarayonlar, milliy ehtiyojlar va ustuvor maqsadlarni hisobga olgan

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holda, ayol tadbirkorlarning turli taraqqiyot yo‘nalishlariga qo‘shgan hissasiga baho berish, ayollar tadbirkorligini yanada rivojlantirish kerak bo‘lgan sohalarni aniqlash mumkin emas. Xotin-qizlar tadbirkorligini rivojlantirishga kompleks yondashuvni ishlab chiqish, ayollar tomonidan boshqariladigan korxonalarni qo‘llab-quvvatlash dasturlarini ishlab chiqish va amalga oshirish, ularga axborot, bozor, ta’lim va moliyaviy resurslardan foydalanish imkoniyatini berish va biznes faoliyatini ayollar orasida faol ommalashtirish masalalri bugungi kunda dolzarb hisoblanadi.

SHunday ekan, Prezidentimiz SH.Mirziyoev rahbarligida ayollar uchun doimiy ish joylarini yaratish va shu bilan bir qatorda, oilaviy biznes, kasanachilik, hunarmandchilik, tomorqa xo‘jaligini keng rivojlantirish ishlari bo‘yicha chora-tadbirlarni ko‘rish vazifalari belgilandi va amalga oshirishga kirishildi. Xususan, 2017 yil 7 fevralda Prezidentimiz SH.Mirziyoevning “O‘zbekiston Respublikasini yanada rivojlantirish bo‘yicha Harakatlar strategiyasi to‘g‘risida”gi PF-4947-sonli farmoni asosida mukammal tarzdagi "2017-2021 yillarda O‘zbekiston Respublikasini rivojlantirishning beshta ustuvor yo‘nalishi bo‘yicha harakatlar strategiyasi” ishlab chiqilib, bugungi kunda kuchga kirgan.

Prezidentimizning 2018 yil 2 fevraldagi — Xotin-qizlarni qo‘llab-quvvatlash va oila institutini mustahkamlash sohasidagi faoliyatni tubdan takomillashtirish chora-tadbirlari to‘g‘risidagi PF-5325- sonli Farmoni, shuningdek, 2019 yil 7 martdagi «Xotin-qizlarning mehnat huquqlari kafolatlarini yanada kuchaytirish va tadbirkorlik faoliyatini qo‘llab-quvvatlashga oid chora-tadbirlar to‘g‘risida»gi qarori qabul qilinganligi buning yorqin ifodasidir. Ushbu Farmonlarni qabul qilishdan asosiy maqsad, xotin-qizlarning huquqlari va qonuniy manfaatlarini ta’minlashni sifat jihatidan yangi bosqichga olib chiqib, ularning oila va jamiyatdagi o‘rni va mavqeini mustahkamlash, salohiyatini to‘la namoyon etishi, oilalardagi ijtimoiy-ma’naviy muhitni yanada sog‘lomlashtirishga xizmat qiladi.

Mavzuga oid adabiyotlar tahlili.

Tadbirkorlikni rivojlantirishda ayollar mehnatining rolini oshirish va undan foydalanishni ilmiy tarzda o‘rganishga oid muammolar turli davlatlarda turlicha yechimga ega bo‘lgan. Masalan, g’arbda taniqli iqtisodchi olimlaridan hisoblangan E.Giddens, G.Sillaste, T.Parsonning ilmiy ishlarida ayollar mehnatining rolini oshirish bo‘yicha ilmiy nazariy yondashuvlar ishlab chiqilgan. Amerikalik sotsiolog olimlar L.Vard V.Tomos, A.Kante va G.Spenser kabilar ham o‘z ilmiy qarashlarida ayollar mehnatidan samarali foydalanish va buning natijasida iqtisodiyotning rivojlanishiga turtki beruvchi g’oyalarini yaratganlar. Rossiyalik olimlar qatorida ayollar mehnatidan foydalanish masalalari bo‘yicha E.N. Fetshov, P.Sorokin, M.Rivkin, T.Zaslavskaya, T.Bezdenejnik, S.Suxanov va L.Babaeva kabilarning ilmiy ishlarini alohida qayd etish mumkin. O‘zbekistonda kichik biznes va xususiy tadbirkorlikni rivojlantirishda ayollar mehnatining roli va uni oshirish, shuningdek, ayollar mehnatidan foydalanish

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masalalariga oid fundamental-nazariy va amaliy muammolar R.Ubaydullaeva, D.Raximova, M.Sobirova, S.Qosimova kabi olimlarning ilmiy maqolalari va asarlarida ayollar mehnatidan foydalanishning o‘ziga xos jihatlari yoritilgan.

Tadqiqot metodologiyasi

Ilmiy maqolani yoritishda kichik biznes va xususiy tadbirkorlikni rivojlantirishga yo‘naltirilgan O‘zbekiston Respublikasining qonunlari, O‘zbekiston Respublikasi Vazirlar Mahkamasining qarorlari, O‘zbekiston Respublikasi Prezidenti asarlari, iqtisodiy, ijtimoiy, siyosiy sohalardagi taniqli olimlarning ilmiy asarlari, ularning mazmun-mohiyati o‘rganildi. Ayollar milliy iqtisodiyotni modernizatsiya qilish va yangilash borasidagi chora-tadbirlarda faol ishtirok etar ekanlar, ayniqsa, kichik biznes va xususiy tadbirkorlikni rivojlantirishda ayollar mehnatining tobora ommalashayotganligi aniq haqiqatdir.

Tahlil va natijalar

Bugungi kundagi davr o‘zgarishlari va globallashuv jarayonlarining kengayib borishiga ko‘ra, kichik biznes va xususiy tadbirkorlikda ayollarning o‘rnini belgilash va bu borada hal etilishi zarur bo‘lgan muammolar hamon o‘z yechimini kutmoqda. Ma’lumki, O‘zbekistonda xotin-qizlarning mavqei va rolini yuksaltirish, huquq hamda manfaatlarini ta’minlash, ularning ijtimoiy-siyosiy, iqtisodiy faolligini oshirish, umuman, hayotning barcha jabhasini modernizatsiya qilishdagi ishtirokini kengaytirish uchun munosib shart-sharoitlar yaratilgan. Ayollar va erkaklarning tengligi, ayollarni kamsitishga yo‘l qo‘ymaslik masalalari Konstitutsiyada belgilab qo‘yilgan. Xususan, O‘zbekiston Respublikasi Konstitutsiyasining 37- moddasiga, shuningdek, Mehnat kodeksining 6-moddasiga ko‘ra mehnatga oid munosabatlarda xotin-qizlarning kamsitilishi ta’qiqlanadi. Hozirgi kunda jahon miqyosidagi aholining iqtisodiy faolligini gender yondashuvlari asosida tahlil etadigan bo‘lsak, ayollarning mehnatda bandligi tobora ortayotganligini alohida qayd etish kerak [4]. Ayniqsa, O‘zbekiston aholisining iqtisodiy faolligida ayollarning salmog‘i boshqa davlatlarga nisbatan ancha yuqoriroqdir. Jumladan, iqtisodiyotda band bo‘lgan xotin-qizlarimizning ulushi 60 foizga yetgani xamda yuksak ma’naviyatli va ma’rifatli, namunali odobi va tarbiyasi bilan e’tirof etilgan onalarimizning izdoshlari bugun davlat va jamiyat qurilishida, ishlab chiqarishda, ilm-fan, madaniyat, tibbiёt, ta’lim va hatto harbiy sohada xizmatlari beqiёs. Mamlakatimizda xotin-qizlarning mavqeini yanada yuksaltirish, ijtimoiy-siёsiy faolligini oshirish, yurtimizda olib borilaётgan islohotlarda ular faolligini ta’minlashning asosiy omili xisoblanadi. Minglab ayollarimiz tadbirkorlik sohasining turli yo‘nalishlarida ishlab chiqarish korxonalarini ochib, xotin-qizlar uchun yangi ish o‘rinlari yaratayotganligini alohida qayd etish maqsadga muvofiqdir. Bugungi kunda xotin-qizlar tadbirkorligini rivojlantirishga kompleks yondashuvni ishlab chiqish, ayollar tomonidan boshqariladigan

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korxonalarni qo‘llab-quvvatlash dasturlarini ishlab chiqish va amalga oshirish, ularga axborot, bozor, ta’lim va moliyaviy resurslardan foydalanish imkoniyatini berish va biznes faoliyatini ayollar orasida faol ommalashtirish maqsadida Xotin-qizlar tadbirkorligini rivojlantirish bo‘yicha muvofiqlashtiruvchi Kengash faoliyatining yo‘lga qo‘yilganligi fikrimiz isbotidir.

Xozirgi murakkab pandemiya sharoitida ular tomonidan 28 mingga yaqin ayolga tadbirkorlik, hunarmandlik, kasbga qayta tayyorlash, bandlikni ta’minlash yuzasidan amaliy yordam ko‘rsatilib, 21 ming 500 nafar yosh qiz qisqa muddatli kasb-hunar kurslarida o‘qitildi.

SHuningdek, «Ayollar tadbirkorligi» tushunchasini qonunchilikda mustahkamlash, YeTTB dasturining O‘zbekistonda gender yondashuvlarini hisobga olgan holda, investitsion muhitni tahlil qilish bo‘yicha bazaviy tadqiqotni o‘tkazish hamda Xotin-qizlar tadbirkorligini rivojlantirish bo‘yicha Milliy Dasturni ishlab chiqishni rejalashtirgan.

Yana bir muhim jihat – Yevropa tiklanish va taraqqiyot bankining “Tadbirkor ayol” dasturi doirasida ajratayotgan 10 mln. AQSH dollarlik kredit mablag‘i ham O‘zbekistonda ayollar rahbarligidagi kichik va o‘rta korxonalarni qo‘llab-quvvatlash maqsadlariga yo‘naltirilgani xam axamiyatga molik.

Tadbirkor ayollar soni bir yilda qariyb 45 ming nafarga ko‘payib, ular tomonidan minglab yangi ish o‘rinlari barpo etildi. So‘nggi yillarda aholining keng qatlamini tadbirkorlikka jalb qilish va ularning daromad manbalarini kengaytirishga qaratilgan “Har bir oila – tadbirkor”, “Yoshlar kelajagimiz” va boshqa ijtimoiy dasturlar doirasida jami 13 trillion so‘mdan ziyod imtiyozli kreditlar ajratilib, 600 mingdan ziyod oilalarni qamrab olishga erishildi. SHundan, bugungi kunda O‘zbekiston aholisining 17 milliondan ziyodini xotin-qizlar tashkil qiladi. Ularning biznes sohasidagi loyihalarini qo‘llab-quvvatlash hamda muammolarini bartaraf etish uchun joylarda xotin-qizlarni tadbirkorlikka o‘qitish, biznesga oid namunaviy rejalarini ishlab chiqish va ularga amaliy yordam ko‘rsatishning yangi tizimi joriy etildi. Buning uchun byudjetdan qo‘shimcha ravishda 1 trillion so‘mdan ziyod mablag‘ yo‘naltirildi.

Xulosa va takliflar

SHuni ham ta’kidlash kerakki, muayyan davlatda ayollar tadbirkorligi muhitini aniqlovchi bir qator xalqaro standartlar mavjud bo‘lib, uning rivojlanish darajasi "Ayollar tadbirkorligi Global indeksi" deb nomlanadigan davlatlar reytingini belgilab beruvchi xalqaro hujjat bilan aniqlanadi.

"Ayollar tadbirkorligi Global indeksi" butun dunyoda ayollar tadbirkorligi rivoji istiqbollarini o‘lchab beradi. Ayollar tadbirkorligi rivoji sifatini esa 3 ta asosiy omil: tadbirkorlik muhiti, tadbirkorlik ekotizimi va ayollarning tadbirkorlik bilan shug‘ullanish istaklari belgilab beradi. Ushbu hujjatni tayyorlashda esa esa bir qator omillar hisobga

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olinadi. Ayollarning biznes sohasida yaratilgan ta'lim tizimi va resurslaridan, davlat organlari va tijorat banklari tomonidan ko'rsatiladigan xizmatlar infratizimidan foydalanish imkoniyatlari, ayollar tadbirkorligini rivojlantirish bo'yicha statistik ma'lumotlarni yig'ish va taqdim etish masalalari kabi omillar shular jumlasidandir.

Tadbirkorlikni, hususan, ayollar tadbirkorligini rivojlantirishda quyidagi chora-tadbirlarni amalga oshirish maqsadga muvofiq deb hisoblaymiz:

- ayollar bandligi, gender tenglik va xotin-qizlar huquqlari masalalari, ayniqsa, hozirgi global pandemiya sharoitida ayollarni ijtimoiy-iqtisodiy, huquqiy va ma'naviy qo'llab quvvatlash;
- gender tenglik va xotin-qizlarning iqtisodiy imkoniyatlarini oshirish;
- ularning iqtisodiy imkoniyatlarini oshirishga ko'proq investitsiyalar kiritish;
- tadbirkorlikni qo'llab-quvvatlashga qaratilgan mikrokreditlash tizimini institutsional jihatdan takomillashtirish va rivojlantirish;
- O'zbekistonda xotin-qizlarning iqtisodiy imkoniyatlari va tadbirkorligini rivojlantirish va qonun hujjatlarini takomillashtirish va mustahkam huquqiy kafolatlarni yaratish;
- xotin-qizlarning iqtisodiy imkoniyatlari va tadbirkorligini rivojlantirishga qaratilgan e'tibor, bu borada qonun hujjatlarini takomillashtirish va mustahkam huquqiy kafolatlarni yaratish;
- xotin-qizlarni iqtisodiy imkoniyatlarini kengaytirish va ayollar tadbirkorligini rivojlantirish borasida xalkaro tashkilotlar bilan o'zaro tajriba almashib borish;
- ayollar tadbirkorligi xalqaro standartlari va bu borada milliy qonunchilikni takomillashtirish;
- ayollar tadbirkorligi holatini rivojlangan mamlakatlar orasida global reyting indikatorlari orqali solishtiruv taxlilini amalga oshirish.

Xulosa o'rnida aytish mumkinki, O'zbekistoning global reytingda qatnashishi ayollar tadbirkorligi muhitini yanada takomillashtirishga oid chora-tadbirlarni belgilash, shunindeq, xalqaro xamjiyatning ijobiy yondashuvi erishilishiga xizmat qiladi.

Foydalanilgan adabiyotlar ro'yxati:

1. O'zbekiston Respublikasi Prezidenti huzuridagi Tadbirkorlik sub'ektlarining huquqlari va qonuniy manfaatlarini himoya qilish bo'yicha vakili institutini ta'sis etish to'g'risida" gi 05.05.2017 yil PF-5037-sonli farmoni.
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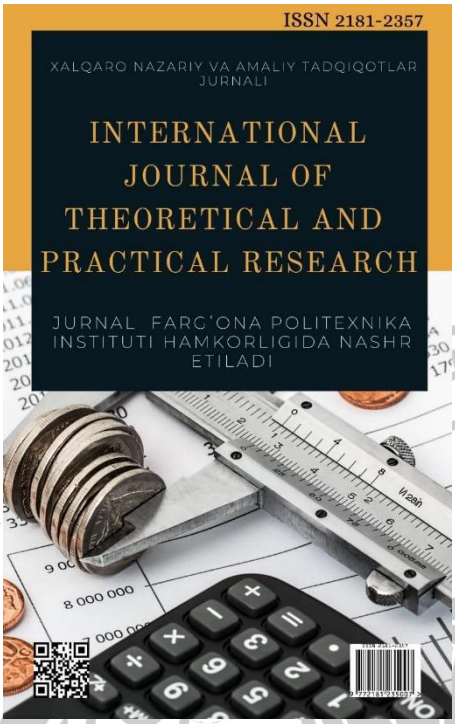

Хурматли ҳамкасабалар “Al-Ferganus” нашриёти ва “Xalqaro nazariy va amaliy tadqiqotlar jurnali” электрон журнали Ўзбекистон таълим хизматлари бозорида ўзининг фаолиятини бошлаганлигини маълум қиламиз.

Ажойиб имкониятдан сиз биринчилар қаторида фойдаланиб илмий нашрларингизни чоп этишингиз мумкин.

“Al-Ferganus” нашриётимиз томонидан Сиз тақдим этган дарслик, ўқув қўлланма, монография ва илмий рисолаларга ISBN, Doi ҳалқаро рақамли иденфикаторларни бириктириш, уларнинг электрон замонавий андозадаги муқовалар ва ишланмаларнинг электрон макетини яратиш, нашриётда эълон қилинган ишларни электрон ахборот нашрларида жойлаштириш хизматлари кўрсатилади.

Бизнинг нашриётимизнинг бошқа нашриётлардан фарқи шундаки, тезкор ва сифатли хизмат кўрсатамиз ҳамда энг асосийси биз Сизнинг ишларингизни Алишер Навоий номидаги Ўзбекистон Миллий кутубхонаси ва Россия Миллий кутубхонаси фондларига бепул жойлашга шунингдек, Россия илмий иқтибослик индекси (РИНЦ ва E - library) платформасига, CrossRef базаларига шартнома асосида жойлаштиришга кўмаклашамиз.

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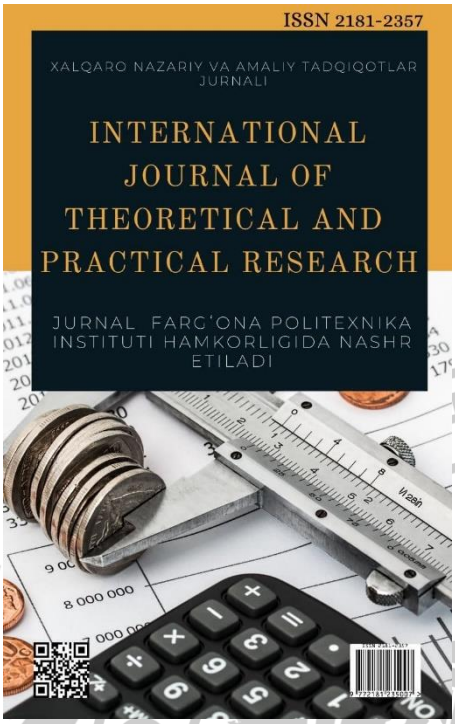

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Это прекрасная возможность одним из первых опубликовать свои научные публикации. Наше издательство «AL-FARGANUS» предоставляет услуги по прикреплению международных цифровых идентификаторов ISBN, Doi к учебникам, учебным пособиям, монографиям и научным брошюрам, созданию электронных макетов их обложек и дизайнов в современной электронной форме, размещению опубликованных работ в электронные публикации.

Отличие нашего издательства от других издательств в том, что мы предоставляем быстрые и качественные услуги, а главное, бесплатно размещаем ваши работы в Национальной библиотеке Узбекистана им. Алишера Навои и оказываем помощь в размещении вашей работы в Российской национальной библиотеке, а также на платформе Российского индекса научного цитирования (РИНЦ, e-library) облегчить размещение.

Совместно с Ферганским политехническим институтом запущен проект электронного научного журнала «**Xalqaro nazariy va amaliy tadqiqotlar jurnali** - International Journal of Theoretical and Practical Research. Международный журнал теоретических и прикладных исследований».

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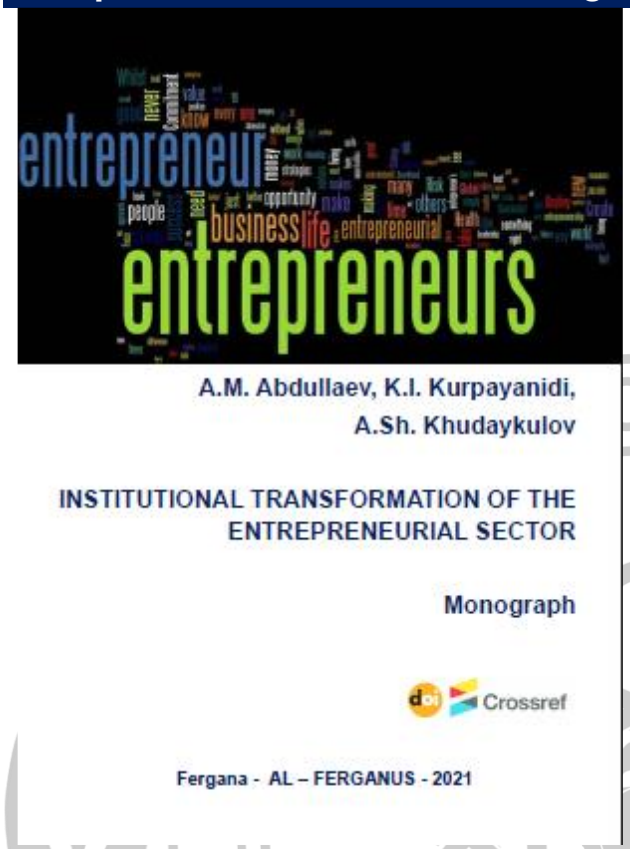

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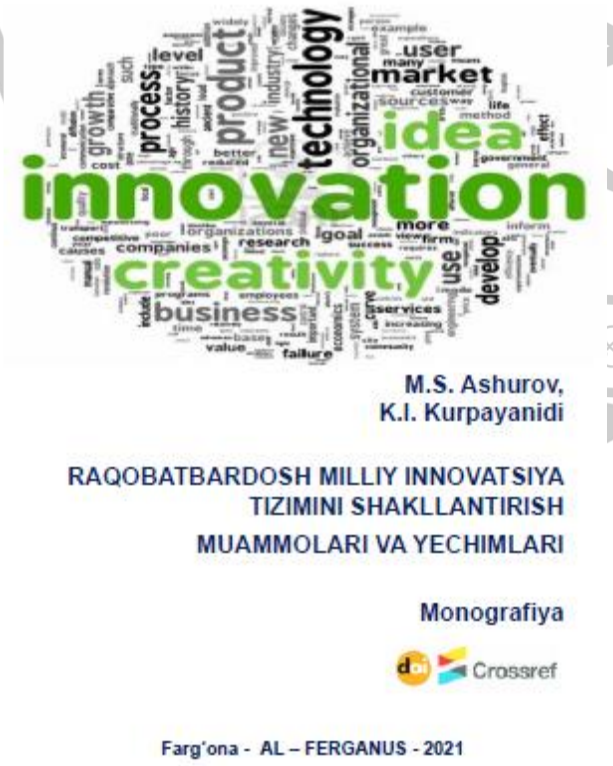

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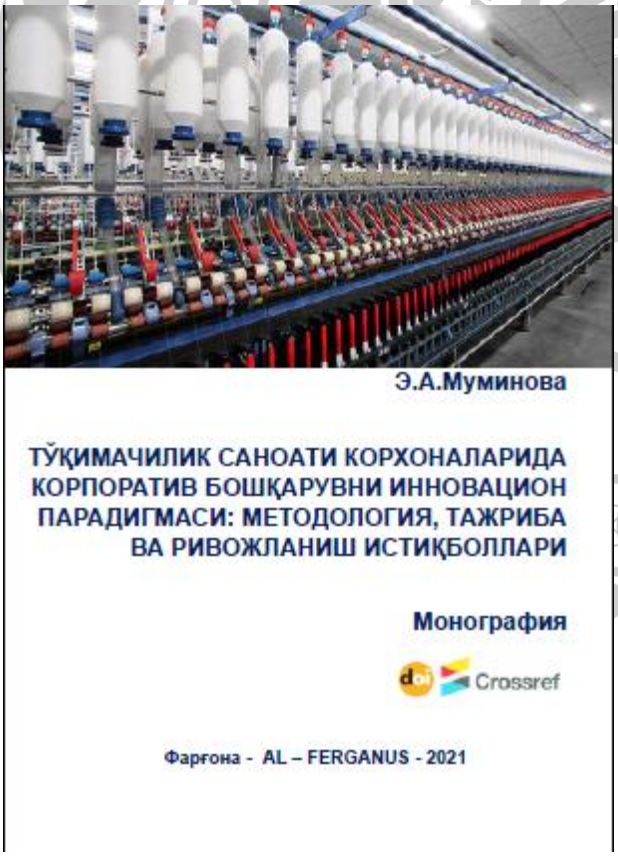

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