

и Шахимардана с ключевыми рекреационными зонами. Государственно-частное партнёрство становится основным механизмом привлечения капитала, где государство берёт на себя создание базовой инфраструктуры, а частный сектор - развитие сети современных гостевых домов и эко-кемпингов.

Туристический бум 2026 года в Узбекистане, подкреплённый чёткой стратегией и финансовыми инструментами, создаёт основу для устойчивого развития страны. Для эксклавов Сох и Шахимардан, интегрированных в трансграничное пространство, это шанс стать не просто точками на карте, а драйверами регионального роста. Ключевыми условиями для этого остаются завершение инфраструктурных проектов, обеспечение энергетической независимости и продолжение курса на упрощение пограничных формальностей со странами-соседями. Техническая модернизация в сочетании с природным потенциалом территорий формирует устойчивую модель развития, способную эффективно функционировать в условиях новой геоэкономической реальности Центральной Азии.

Nilufar BATIROVA,
Associate Professor, PhD, International Islamic Academy of Uzbekistan

THE NATURE OF ISLAMIC ACCOUNTING AND ITS ROLE TODAY

Abstract. *The article explores the nature of Islamic accounting and highlights its significance in the contemporary financial sector. It examines this concept by first addressing the fundamental question of what constitutes traditional accounting. A comparative analysis is conducted between the functions of conventional and Islamic accounting systems. Particular emphasis is placed on key financial statements, namely the balance sheet and the income statement. The study also clarifies the principles for reporting the assets of unrestricted account holders and the revenues associated with them. Additionally, several definitions of Islamic accounting are reviewed and discussed. The article concludes by underscoring the key functional differences between Islamic and conventional accounting.*

Keywords: *Islamic accounting, the Islamic financial system, Islamic banking and finance, the statement of changes in restricted investments, zakat, charitable contributions, financial performance, the accounting process, and the Islamic accounting framework*

Аннотация. *В статье исследуется природа исламского бухгалтерского учета и подчеркивается его значение в современном финансовом секторе. Данная концепция рассматривается через первоочередной ответ на фундаментальный вопрос о том, что представляет собой традиционный бухгалтерский учет. Проводится сравнительный анализ функций традиционной и исламской систем бухгалтерского учета. Особое внимание уделяется ключевым финансовым отчетам, а именно: балансу и отчету о прибылях и убытках. В исследовании также разъясняются принципы отражения в отчетности активов владельцев неограниченных инвестиционных счетов и связанных с ними доходов. Кроме того, рассматриваются и обсуждаются несколько определений исламского бухгалтерского учета. В заключении статьи подчеркиваются ключевые функциональные различия между исламским и традиционным бухгалтерским учетом.*

Ключевые слова: *исламский бухгалтерский учет, исламская финансовая система, исламский банкинг и финансы, отчет об изменениях в ограниченных инвестициях, закят,*

Introduction

Traditional financial accounting can be defined as the process of identifying, classifying, interpreting, and communicating information about economic events, enabling users of financial statements to make informed decisions based on analysis. Similarly, financial accounting within the framework of Islamic economics is also concerned with the presentation of relevant financial information. Both Islamic and conventional accounting systems aim to report the financial position and performance of banks and organizations. However, they differ in several key aspects, including the objectives of reporting, the nature and type of information disclosed, methods of measurement and evaluation, recording practices, and the target users of the information.

The need to ensure adherence to the principles of Islamic economics when making relevant decisions about buying, selling, or holding investments in companies and organizations by financial statement users increases the importance of Islamic financial reporting. (*Shahariman, 2024*). While conventional financial accounting is designed to accurately record economic events and processes that have occurred, Islamic financial accounting, in addition to this, also includes zakat, and charity (*sadaqah*) are also included. Islamic finance is based on the principles of Islamic economics, which influences the financial accounting of Islamic Financial Institutions (IFIs), creating the need to refer to the principles and rules of Islamic economics to regulate their financial activities.

Changes in financial accounting and reporting practices have evolved to adapt to changing social, political, and economic needs, conditions, and systems. Historical data show that since ancient times, Islamic states have also adopted a comprehensive system of accounting, reporting, and auditing that employs a two-way financial accounting format (*Aygül, 2024*). The primary reasons cited for the development of financial accounting and reporting practices include the state treasury, private commercial transactions (trade), and the payment of annual charity (zakat). As stated in the Qur'an, Muslims are to fulfill their obligations, be accountable, and if a debt transaction arises between contracting parties, record it in writing, to observe correct measurements and not to commit fraud. A sense of responsibility is the foundation of Islamic commercial activity.

In the modern economy, the adaptation of business to the requirements of Islamic economics has, from an Islamic perspective, led to the development of accounting. From the perspective of Islamic economics, accounting required the full disclosure of information in accordance with Islamic economic laws and the social responsibility of parties involved in the use of resources, this field has developed based on several approaches.

Literature Review

Islamic financial institutions and companies prepare financial statements at the end of each reporting period for various purposes. Unlike conventional accounting, one of these purposes is the calculation and payment of zakat. The calculation of

zakat by enterprises is an example of how Islamic economics rules influence Islamic accounting. Thus, the principles of Islamic economics define the standards used by accountants in reporting, what is right and fair, and ultimately, what constitutes good corporate governance and sustainability principles.

Accounting is the process of recording economic events that occur within an organization, classifying the recorded information, and communicating summaries of it to interested parties in the form of financial reports (*Napier, 2023*). Accounting is the language for analyzing business and entrepreneurial activities (*Kholmiraev, 2021*). In this context, understanding this language is a crucial aspect of recognizing that the principles of Islam are being adhered to by financial report preparers.

Today, Islamic banking and finance are developing in major banks. To fully understand the meaning of Islamic accounting, it is useful to compare it with the definition of "conventional" accounting. As we know, (conventional) financial accounting is the process of identifying, recording, classifying, and interpreting economic events that enable users to make rational decisions (*Kimmel, 2020*). As can be seen, both Islamic and traditional accounting serve the purpose of providing information.

Traditional financial accounting information enables users to make informed decisions, with the primary goal of optimizing the allocation of limited resources by ensuring informational efficiency in the market. A user achieves this by making appropriate decisions regarding their investments (capital), such as buying, selling, or holding. Islamic financial accounting, in addition to the above objectives, serves to ensure that organizations adhere to the principles of Islamic economics or Islamic law in their operations and to evaluate whether the organization is achieving its social objectives. Practical experience shows that there are three types of financial statements for drawing conclusions about the financial condition and results of operations of accounting entities: a balance sheet, an income statement, and a statement of cash flows that provides information on periodic results, are considered sufficient. Islamic accounting, however, requires additional reporting forms to highlight the socioeconomic objectives of business organizations. This allows **Islamic accounting** to be defined as the process of recording, classifying, and communicating information about the extent to which Islamic financial institutions are achieving their financial and socio-economic objectives within the framework of Islamic economics. (*Ibrahim, 2005*)

The term "Islamic accounting" has various interpretations when applied to accounting. For example, Islamic accounting can refer to accounting in countries where the majority of the population is Muslim (*Velayutham, 2014*). According to this interpretation, Islamic accounting should encompass the accounting of Arab states such as the Middle East, North Africa, and the southeastern part of Africa (*Napier, 2009*). However, today we can find Islamic financial institutions in many countries. This expands the geographical map of this accounting. Most of the principles of Islamic accounting are based on religious and ethical norms, and it is precisely the universality of its ethical foundations that has led to some of its rules gaining popularity worldwide (*Rahman, 2003*). Although there is similarity in the recording of accounting in Muslim and other countries for general purposes, there are

differences in the detailed application of accounting procedures (*Askary, 2006*). Any measurement and reporting system is, by its nature, developed by people to achieve certain objectives. The primary objective of the Islamic economy is also to adhere to certain ethical principles that are consistent with Sharia, and Islamic accounting also encompasses these objectives (*Rahman, 2003*).

Islamic accounting can be defined as an "accounting process" that ensures the organization's continuous operation within the requirements of the Islamic economy toward its socio-economic objectives (*Haniffa, 2002*). **It has distinctive features that set it apart from traditional accounting.** The accounting principles are based on the rules of Islamic economics. These principles are perfect, constant, and comprehensive. This accounting is broader; it also takes into account spiritual aspects and can be applied to all of life.

While Islamic financial accounting is macroeconomic in focus, traditional accounting is considered a microeconomic-level discipline because it analyzes operations from the perspective of individual enterprises. Islamic financial accounting also encompasses the sciences of zakat, almsgiving (*nafaka*), and inheritance, which are important for society. The shift from society's collective responsibilities to individual obligations forms a distinct boundary between economic and social unity.

Main Part

To better understand Islamic accounting, it is appropriate to identify the distinctive features of the Islamic economic system.

In some sources, *the main characteristics of the Islamic economic system* are defined as follows:

- While every person has the right to ensure their economic well-being, Islam requires a clear distinction between halal and haram in economic activities (*Kader, 2021*). In general, Islam prohibits all forms of economic activity that cause moral or social harm. However, Islam's views on what is considered morally or socially harmful differ from the traditional system.

- While Islam recognizes the ownership of legally acquired wealth, one must spend it wisely, not hoard it, let it go to waste, or squander it.

- Although an individual may retain surplus wealth, Islam seeks to limit the extent of this surplus for the welfare of society as a whole.

- Through its inheritance law, Islam seeks to prevent the concentration of wealth in the hands of a few from harming the entire society.

- It aims for social justice, as it seeks to limit entrepreneurship that is not only harmful to society as a whole but can also be individually disastrous.

According to the Islamic concept of justice, it is emphasized that in order to achieve the goals of Islamic economics, all resources at people's disposal must be utilized (*Chapra, 1992*). Chapra identifies *four* objectives *of the Islamic economic system*:

- Meeting needs: ensuring that the basic needs of all individuals are met and that every person enjoys a standard of living consistent with human dignity.

- A legitimate source of income: It means that meeting needs should be achieved through one's own efforts. In cases of disability or inability to earn a living,

the Muslim community can meet its needs through Islamic socio-economic institutions such as zakat and charitable endowments.

– Fair distribution of income and wealth: While inequality in income and wealth may be permitted in proportion to skill, initiative, effort, and risk-taking, destructive inequalities are not in accordance with Islamic teachings. To achieve this, it is necessary to implement zakat and modify consumer behavior to align with Islamic guidelines.

– Growth and stability: Growth and stability are necessary to ensure the goal of preserving employment and the equitable distribution of wealth.

In the field of entrepreneurship in the Islamic economy, although the concept of the modern corporation did not exist, joint ventures based on risk-sharing and profit and loss sharing, especially Mudarabah and partnership (Musyarakah), place special emphasis on conducting business on a partnership basis. The structure of the Islamic economic system encompasses organizations operating within the Islamic economy as parts of a comprehensive strategy for developing an Islamic economic and financial system. Islamic financial accounting is considered necessary for these types of organizations to conduct their activities in accordance with the principles of the Islamic economy in a prescribed manner.

To date, changes in financial accounting and reporting practices have evolved in accordance with social, political, and economic needs, conditions, and systems.

In the Qur'an's "Mudayana" verse (Surah Al-Baqarah, verse 282), Muslims are instructed to fulfill their obligations, be accountable, and, if a loan transaction arises between the contracting parties, record it in writing, to observe proper measurements and refrain from fraud. This verse emphasizes the necessity of recording financial transactions.

The financial accounting and reporting practices of Islamic financial institutions (IFIs) have emerged as a result of changes in Islamic economic interpretations of Islamic financial products and mechanisms (3). as well as arising from changes in Islamic economic interpretations of Islamic financial products and mechanisms (*Mahar, 2024*). These changes led to the establishment of the Accounting Standards Board for Islamic Financial Institutions (ISBFI) in the 1980s and 1990s to develop the financial reporting framework, auditing, and governance standards for IFIs.

The financial statements of Islamic financial institutions are prepared taking into account the requirements of the Islamic economy. The nature of income, as well as expenses, must be in accordance with the principles of Islamic economics. The report records and presents only lawful income and expenses.

Recognition criteria reflecting the certainty of a transaction attract special attention in Islamic finance. The various forms of contracts classified as Islamic transactions specify the requirements that must be met in terms of delivery and payment certainty when they are recognized in financial reporting.

A separate financial reporting system has been developed for Islamic financial institutions based on the requirements of Islamic economics, taking into account the above-mentioned requirements when formulating financial reporting standards. In other words, a distinctive feature of the nature of Islamic banks' financial statements

is the role and influence of Islamic economics principles. This involves selecting and applying financial accounting concepts, principles, and policies that are consistent with Islamic economics.

In Islamic economics, financial accounting is concerned with the recognition, measurement, and recording (as well as presentation and disclosure) of transactions that ensure the fair presentation of rights and obligations (*Baydown, 2018*). These rights and obligations are based on the principles of Islamic economics as stipulated in Islamic financial contracts. Furthermore, the contracts must be clearly measured and fully transparent to ensure they do not conflict with the principles of Islamic economics. The report on the financial condition and results of Islamic banks must enable investors and stakeholders to distinguish lawful and permitted (halal) activities from prohibited (haram) transactions, and valid transactions from invalid ones. The financial report must reflect not only the bank's financial condition and performance, but also the legality of its operations, its compliance with the principles of Islamic economics, and the validity of its contracts.

In Islamic financial accounting, social accounting metrics and environmental issues are included as supplements to the requirements of traditional accounting. Financial accounting is used in all aspects of our lives. Accounting is necessary for everything from simple everyday situations to complex financial transactions.

According to Islamic economics, the market must be free from monopoly, usury, and gambling. In this context, a market economy should be established based on competition, taking into account the countries' social, economic, and political conditions, with the aim of determining prices according to fair supply and demand. In the event of distortions when prices are set according to other rules, The official responsible for market conditions intervenes to prevent one party from oppressing another, striving to assess the situation from a standpoint of fairness between supply and demand. By its very nature, financial accounting is a necessary supporting tool in these societal events. This demonstrates the necessity of Islamic financial accounting.

In Islamic accounting, as in conventional accounting, various stakeholders exist who gather information to make sound decisions regarding their investments (*Velayutham, 2014*). If organizations are small, there are fewer stakeholders, so the amount of information required is relatively small. As the size of organizations increases, the number of stakeholders grows, and the demand for information also increases. The principles of social responsibility and full disclosure require such organizations to provide more extensive reports.

Islamic financial institutions must adhere to the principles of Islamic economics in all their operations, investment, and financing activities. In other words, from the perspective of Islamic economics, money is a medium for exchange and the settlement of financial obligations. Islamic economics does not recognize money as a commodity and emphasizes that money has no time value other than the value of the goods or services it can be exchanged for. Therefore, Islamic banks cannot pay or receive interest as the value of funds, nor can they use loans as an investment vehicle. The main services of Islamic banks include investment management, and financial and social services.

Islamic financial institutions, like conventional financial institutions, separately

present the following types of financial statements:

1. Statement of Financial Position. (Balance Sheet)
2. Statement of Income and Expenses. (Statement of Financial Results)
3. Statement of Cash Flows.
4. Statement of Retained Earnings or Statement of Changes in Equity (Statement of Owners' Equity)

In addition to the four reports above, AAOIFI recommends three other financial reports specific to Islamic banks (*Ullah, 2013*). These are report forms specific to the Islamic economy, namely:

1. Statement of Changes in Restricted Investments, a financial statement reflecting changes in restricted investments managed by an Islamic bank on behalf of others under a Mudarabah or agency agreement.
2. Report on the sources and uses of funds in the Zakat and charity fund.
3. A statement of sources and uses of funds for the debt fund.

Unrestricted investment accounts are entitled to unrestricted use and investment of funds received by the Islamic bank from individuals and other entities, including funds received on the basis that the Islamic bank has the right to combine them with its own investments in exchange for the invested funds. The relationship between the owners of unrestricted investment accounts and their equivalents with the Islamic bank is based on an unrestricted Mudarabah contract. Therefore, unrestricted investment accounts are considered one of the elements of the Islamic bank's balance sheet. This complies with the principles of Islamic economics, which permit an Islamic bank to combine its assets with other assets that carry the right to use or dispose of them.

In Islamic economics, funds obtained through mudarabah and musharakah instruments are not considered debt financing. The requirement to repay this funding after a specified period, on the one hand, does not allow it to be included in equity, and on the other hand, the partnership in sharing risks—both profits and losses—with the founder means that the funds received from them are not treated as a liability. A liability is an amount that must be repaid, but the funds of unrestricted investors are not returned when they incur a loss as their share of the loss.

Capital and its equivalents of unlimited investment account holders means the amounts initially received by the Islamic bank from account holders and the resulting profits as of the date the financial statement is presented. means the aggregate of their contributed share in (loss) and excludes shares of equity withdrawn for the purpose of transferring funds to other types of accounts.

When the holder is of unrestricted participating bonds and other securities of a similar nature, this account is equivalent to unrestricted investment accounts. Unrestricted bonds have a nominal value and are issued in the names of the subscribers, on the condition that the Islamic bank uses these funds to finance its investment activities. Profits are distributed between the bondholders and the Islamic bank, each in proportion to the amount they have contributed, after the bank has taken its profit share as the mudarib. Loss is shared between the Islamic bank and the holders of these bonds in proportion to the respective amounts invested.

As noted above, the capital of owners of unrestricted investment accounts and

their equivalents is not considered a liability on the financial statements. Because the Islamic bank is not obligated to return the initial amount received from account holders if part of this capital is lost, provided the loss is not due to negligence or breach of contract. Similarly, the capital of the owners of unrestricted investment accounts and their equivalents does not constitute part of the proprietary capital in the Islamic bank, because the holders of these accounts and their equivalents do not enjoy the same ownership rights, such as voting rights, or the right to share in the profits derived from the investment of funds provided by current and other non-investment accounts. Current and other non-investment accounts are not guaranteed by the capital or its equivalent of investment account holders, but by the capital of their holders. This is consistent with the principle "Profit goes to the one who takes the risk."

The capital and its equivalents of owners of unrestricted investment accounts are neither liabilities nor equity. For this reason, they are classified separately in the liabilities section of the balance sheet.

The elements of the statement of financial results are also similar in Islamic accounting and traditional accounting, differing only in some additional elements (Hossain, 2012). The elements of revenue, expenses, profit, and loss logically form a unity.

Not all gains and losses arise for the same reasons. Some gains and losses arise from trade exchanges between an Islamic bank and other entities, for example, the profit or loss on the sale of fixed assets purchased for sale in the ordinary course of business. Other gains or losses arise from unrelated transfers (one-sided transactions), such as donations received by the Islamic bank or fines imposed on the bank by the central bank.

The financial results must separately disclose investment income, expenses, gains, and losses jointly financed by the bank and the holders of unrestricted investment accounts:

Income on unrestricted investment accounts and their equivalents is the portion allocated to account holders of the investment gains and losses on joint investment operations with the Islamic bank for the reporting period. Income from unrestricted investment accounts and their equivalents is not considered the organization's profit. Conversely, this is the allocation of investment gains and losses to the owners of these unrestricted investment accounts, arising from their participation in investment activities conducted jointly with the Islamic bank.

Thus, Traditional accounting is the identification of economic events that enable users to make rational decisions, identifying, recording, classifying, and interpreting economic events, while Islamic accounting is the "accounting process" that provides relevant information (not limited to financial data) to an organization's stakeholders, this helps them to conduct their ongoing operations within the framework of Islamic economics and law and to achieve their socio-economic objectives. The purpose of financial reporting is to provide information about the bank's financial position and performance that is useful to a wide range of users in making economic decisions. Islamic accounting, recognizing these objectives, ensures that financial transactions also comply with the principles of Islamic

economics.

List of References:

1. Shahruman, A. A. B., Asari, N. A. M. B., Sulaiman, N. A. A. B., & Marzuki, N. A. A. B. (2024). Islamic Principles And Their Application In Personal Financial Decision Making.
2. Aygül, E. (2024). Stages of Accounting History in the Middle East. *Muhasebe ve Finans Tarihi Araştırmaları Dergisi*, (26), 1-22.
3. Napier, C. J. (2023). Using accounting records as historical data sources. In *Handbook of Historical Methods for Management* (pp. 140-155). Edward Elgar Publishing.
4. Xolmirzaev, U., Juraev, E., & Axmadjonova, M. (2021). The role of accounting in small business management. *Интернаука*, (21-5), 20-22.
5. Kimmel, P. D., Weygandt, J. J., & Kieso, D. E. (2020). *Financial accounting: tools for business decision making*. John Wiley & Sons.
6. Ibrahim, S. H. M., & Yaya, R. (2005). The emerging issues on the objectives and the characteristics of Islamic accounting for Islamic business organizations. *Management & Accounting Review (MAR)*, 4(1), 74-92.
7. Velayutham, S. (2014) . "Conventional" accounting vs "Islamic" accounting: the debate revisited. *Journal of Islamic Accounting and Business Research*, 5(2), 126-141.
8. Napier, C. (2009). Defining Islamic accounting: current issues, past roots. *Accounting history*, 14(1-2), 121-144.
9. Rahman, A. R. A. (2003). Ethics in accounting education: contribution of the Islamic principle of Maslahah. *International Journal of Economics, Management and Accounting*, 11(1).
10. Askary, S. (2006). Accounting professionalism—a cultural perspective of developing countries. *Managerial auditing journal*, 21(1), 102-111.
11. Rahman, A. R. A. (2003). Ethics in accounting education: contribution of the Islamic principle of Maslahah. *International Journal of Economics, Management and Accounting*, 11(1).
12. Haniffa, R., & Hudaib, M. A. (2002). A theoretical framework for the development of the Islamic perspective of accounting. *Accounting, Commerce and Finance: The Islamic Perspective Journal*, 6(1/2), 1-71.
13. Kader, H. (2021). Human well-being, morality and the economy: an Islamic perspective. *Islamic Economic Studies*, 28(2), 102-123.
14. Chapra, M. U. *Islam and the Economic Challenge*. International Institute of Islamic Thought (IIIT), 1992. No. 17.
15. Mahar, A. R., Bhatti, A., Ashraf, M. J., & Malik, A. Z. (2024). *Financial reporting for Islamic financial institutions: Accounting standards, interpretation and application*. Routledge.
16. Baydoun, N., Sulaiman, M., Willett, R. J., & Ibrahim, S. (2018). *Principles of Islamic Accounting*. John Wiley & Sons.
17. Velayutham, S. (2014). "Conventional" accounting vs "Islamic" accounting: the debate revisited. *Journal of Islamic Accounting and Business*

Research, 5(2), 126-141.

18. Ullah, M. H. (2013). Compliance of AAOIFI guidelines in general presentation and disclosure in the financial statements of Islamic banks in Bangladesh. *International journal of social science research*, 1(2), 111-123.

19. Hossain, M. M. (2012). Financial Statements of banks under Islamic Shari'ah: Status of Regulatory Compliance'. *Thoughts on Economics*, 22(1), 53-67.

Bekzod MURODULLAYEV,
O'zbekiston xalqaro islomshunoslik akademiyasi o'qituvchisi

“UMRA PLYUS” DASTURI DOIRASIDA DAVLAT SUBSIDIYALARINING O‘ZBEKISTONDA ZIYORAT TURIZMINI RIVOJLANTIRISHGA TA’SIRI

Annotatsiya. Mazkur maqolada “Umra plyus” dasturi doirasida davlat subsidiyalarining O‘zbekistonda ziyorat turizmini rivojlantirishdagi o‘rni yoritilgan. Dastur orqali Malayziya va Indoneziyadan keluvchi sayyohlarni jalb etish, ularning mamlakatda qolish muddatini uzaytirish hamda turizm xizmatlari eksportini kengaytirish imkoniyatlari tahlil qilingan. Shuningdek, O‘zbekistonning islomiy merosi, ziyorat marshrutlari va halol turizm infratuzilmasini rivojlantirish istiqbollari asoslab berilgan.

Kalit so‘zlar: Umra plyus, ziyorat turizmi, davlat subsidiyasi, turizm xizmatlari eksporti, halol turizm, ziyorat marshrutlari.

Аннотация. В статье рассматривается роль государственных субсидий в развитии паломнического туризма в Узбекистане в рамках программы «Умра плюс». Анализируются возможности привлечения туристов из Малайзии и Индонезии, увеличения продолжительности их пребывания в стране, а также расширения экспорта туристических услуг. Также обоснованы перспективы развития исламского наследия Узбекистана, паломнических маршрутов и инфраструктуры халяльного туризма.

Ключевые слова: Умра плюс, паломнический туризм, государственная субсидия, экспорт туристических услуг, халяльный туризм, паломнические маршруты.

Abstract. This article examines the role of government subsidies in the development of pilgrimage tourism in Uzbekistan within the framework of the “Umrah Plus” program. It analyzes the opportunities for attracting tourists from Malaysia and Indonesia, extending their stay in the country, and expanding the export of tourism services. The article also highlights the prospects for promoting Uzbekistan’s Islamic heritage, pilgrimage routes, and halal tourism infrastructure.

Keywords: Umrah Plus, pilgrimage tourism, government subsidy, tourism services export, halal tourism, pilgrimage routes.

So‘nggi yillarda xalqaro turizm bozori tarkibida ziyorat turizmi alohida strategik yo‘nalish sifatida shakllanib bormoqda. Bu jarayon, bir tomondan, musulmon mamlakatlarida diniy-ma‘rifiy sayohatlarga bo‘lgan talabning ortishi, ikkinchi tomondan esa tarixiy-madaniy merosga ega davlatlarning mazkur talabni iqtisodiy imkoniyatga aylantirishga intilishi bilan izohlanadi. Jahon miqyosida turizm sohasi iqtisodiy o‘shish, xizmatlar eksporti, bandlik va hududiy rivojlanishning muhim omillaridan biri bo‘lib qolmoqda. WTTC ma‘lumotlariga ko‘ra, 2025-yilda sayohat va turizm sektorining global YaIMga qo‘shgan hissasi 11,6 trln. AQSh dollarini