MECHANISMS OF FINANCIAL SUPPORT FOR ENTERPRISES OPERATING IN THE AGRICULTURAL SECTOR IN UZBEKISTAN

Javliyev Nuriddin
Tashkent State University of Economics
Assistan teacher of Economics and management department

The regions of our country differ from each other according to their geographical location, potential of natural resources and historical characteristics. For this reason, it is necessary to use an effective regional economy to create a stable economic environment in the country's regions and to provide social and financial support for the population. Also, this geographical location requires different resources for the agricultural sector. The practice of applying world experiences for sustainable and consistent development of regions is beginning to show its results. Therefore, by analyzing the cluster system in agriculture, we can get to know it closely.

The main and general purpose of fruit and vegetable clusters is determined by its function. In his role, he describes in detail the situation of the fruit and vegetable cluster and determines the ways to achieve his goals and strategies at each organizational stage. In accordance with the objectives of the clusters, their organizational structure is formed, and each fruit and vegetable cluster forms its own structure based on its internal capabilities, and each department and content in the structure contributes to the realization of the cluster's objective. In order to develop fruit and vegetable production, the decision of the President of the Republic of Uzbekistan dated December 15, 2021 PQ-52 "On measures to support the fruit and vegetable industry by the state, to further develop the cluster and cooperation system in the network". The main goal of this decision is to fundamentally improve state policy in deepening reforms aimed at increasing agriculture and food. Because more than 21 million tons of fruit and vegetable products are grown per year. But more than 80 percent of the product remains unprocessed [8].

The main tasks of fruit and vegetable clusters are as follows;
• establishing a retail and wholesale trade system for the purpose of production, preparation, transportation, storage and processing of products and their sale in domestic
and foreign markets, including the opening of trading houses in foreign countries and company stores in the territories of the republic;

- introduction of new technologies, "know-how", creation of innovative developments and wide application in the field of breeding and seed breeding in order to increase crop productivity;
- effective operation through wide introduction of modern, intensive and resource-saving technologies of production, preparation, storage and processing of products;
- on the basis of conducting in-depth marketing research, establishing the production of competitive products in the domestic and foreign markets, determining the optimal volume of product production;
- study of advanced foreign experiences and their wide use in local conditions, involvement of foreign experts and specialists in wide implementation of the cluster system;
- engaging in foreign economic activities, carrying out import-export operations of raw materials, attracting investments, including foreign direct investments;

Our country's fruit and vegetable industry has great potential, but it is not being used wisely. According to statistics, more than 21 million tons of fruits and vegetables are grown in our country per year. However, only 1.5 million tons of them are exported. Because we do not produce products that are competitive in foreign markets. In gardens and vineyards productivity is very low. For example, in foreign countries, one hectare of intensive orchard produces 70-100 tons, and some fruits produce up to 130 tons, while in our country, 10-30 tons are obtained from one hectare, and 4-5 tons are obtained from traditional orchards and vineyards. Product sorting, packaging, processing and export 31 agrologistics centers were established. However, due to the lack of working capital and the lack of permanent products, most of them work seasonally and use only 10-15% of the available capacity. If we analyze the data of the table, we can see the number of fruit and vegetable clusters and the share of the land area allocated to them in the cross-section of regions in our country. Only one.

There are 28 fruit and vegetable clusters in the Tashkent region, the land area allocated to them is 20,823 thousand hectares. The land area allocated to farming is 14,909 thousand hectares. Based on the natural climatic conditions and specialization, there are 31 clusters in Kashkadarya and Fergana regions, and 6-9 clusters in Navoi and Sirdarya regions.

In addition, the Decree of the President of the Republic of Uzbekistan dated April 5, 2023 "On additional measures to expand and support the production, processing of agricultural products in 2023" On the basis of decision No. 113, systematic work on increasing employment of the population through financial support of enterprises operating in the agrarian sector has been launched and is being carried out.

In particular, measures were taken to introduce the following new system of financing the projects of the initiators through DUK "Agroservis operator" under the Agency for the provision of services in agriculture.
The projects developed by the initiators in the direction of storage, processing, creation of logistics facilities for fruits and vegetables, as well as the purchase of cultivated products and the purchase of special equipment, including technologies in the food industry, were presented to the district project offices of the Agency, and the unified electronic information of the Ministry of Agriculture delivery to DUK through "Agroservis operator" platform.

As a result of studies, a total of 36 97.6 mln. USD (2 in Andijan, 2 in Bukhara, 3 in Kashkadarya, 3 in Navoi, 2 in Namangan, 5 in Samarkand, 2 in Syrdarya, 1 in Surkhandarya, 12 in Tashkent, 3 in Fargona and 1 in Khorezm that projects were received from the initiators. Currently, 9 of these 36 projects have been approved by the international consultant and the working group, and the proposal for the implementation of the projects has been sent to the World Bank, in the remaining 27 projects (decision, cadastre, charter) due to the existence of deficiencies, a revision is scheduled as a result of complete formation by the initiators.

"Agroservis operator" DUK will build intensive orchards, agro-logistics facilities and technological lines at the expense of these funds (modern greenhouses, laboratories, small agrologistics centers, processing facilities), built the lines in the food industry and handed them over to the entrepreneurs on a lease basis.

By the end of 2023 more than 31,500 new jobs were created by expanding and supporting the production, processing of agricultural products [7].

In conclusion, it can be said that a total of 249 fruit and vegetable clusters have been operating in our country, based on their land area, product production, coverage of the areas where fruit and vegetable clusters are located, and the number of attached farmers, it can be said that the reforms is giving results. Today, timely delivery of material resources and advance funds to farmers, renewal of low-efficiency orchards, and increase of productivity should be the main tasks of clusters. will be the impetus.

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