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Our address: 39, Kari-Niyaziy str., Tashkent 100000 Uzbekistan , [www. sa.tiame.uz](http://www.sa.tiame.uz)

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STATUS OF FINANCING FOR THE PURCHASE OF AGRICULTURAL MACHINERY

S.Gulmatov, researcher, National Research University "Tashkent Institute of Irrigation and Agricultural Mechanization Engineers"

Abstract

This article presents the situation of financing the purchase of agricultural machinery. It describes the amount of equipment purchased by farms at the expense of various sources of financing, the demand for agricultural equipment of the regions, the amount of demand for agricultural equipment according to the forms of ownership.

Key words: agriculture, agricultural machinery, sources of financing, forms of ownership, volume of demand for agricultural machinery.

Introduction. Along with the positive results achieved in the reform of the agricultural network, there are also problems that are serious obstacles to its acceleration. For example, on the basis of improving the agricultural financing system, strengthening their material and technical base and forming service infrastructures.

In the development of agriculture, it is desirable to improve the existing technical means, machines and mechanisms, and technological processes. The introduction of new techniques and technologies in agriculture is manifested in the processes of providing agricultural goods producers with these types of tools and providing them with services. By introducing new techniques and technologies in agriculture, it is possible to increase the volume of production, reduce its cost, increase labor productivity and production efficiency.

The lack of equipment and mechanisms does not allow farmers to take care of agricultural crops and carry out agrotechnical activities on time. This, in turn, leads to the deterioration of land reclamation, the decrease in soil fertility and crop yield, and the increase in the level of underground water, resulting in an increase in salinity. In addition, there are serious obstacles to the introduction of new technologies in the production of agricultural crops. The reason for the emergence of this problem is the lack of improvement of the agricultural financing system and relatively low prices of agricultural products and high production costs.

There are also problems such as lack of familiarity with market economy laws of farmers, imperfection of targeted crediting system for the purchase of material and technical means in the conditions of low credit capacity, imbalance arising from the liberalization of some areas of activity. For example, in the stock market, commercial banks have the right to open a single account in order to strengthen control over the collection of corporate taxes. The existence of the old style and the new practice creates a compulsion to use cheap funds from a bank account instead of investing in debt. This is a negative factor that does not allow banks to attract additional funds. The current experience requires a large amount of resources and negatively affects the activity of the bank as a financial intermediary that invests funds for the future development of the network.

In addition, banks are required to monitor every transaction in the account of their non-market economy client and report it to state authorities. It is inappropriate to fulfill such an obligation when viewed by banks as impartiality towards the customer. From this point of view, the activity of agricultural banks should be based on contracts. The reform of the agricultural financing system should be carried out taking into account the long-term perspective and structural changes.

Based on the information of the Ministry of Agriculture, when we analyzed the state of purchase of equipment by farms in 2018-2022 through various sources, i.e. leasing, credit and at the expense of own funds, in 2018, a total of 5710 units or 226.2 billion were purchased by farms. Soum equipment was purchased (Table 1).

Table 1.
Dynamics of the amount of equipment purchased by farms at the expense of various sources of financing¹

| Funding sources | 2018 year | | | 2022 year | | |
|---|-------------|--------------|------------|-------------|--------------|------------|
| | piece | billion soum | % | piece | billion soum | % |
| On a lease basis | 4402 | 156,3 | 69,1 | 4703 | 271,5 | 55,9 |
| At the expense of bank loans | 1260 | 67,0 | 29,6 | 2639 | 204,1 | 42,0 |
| At the expense of households' own funds | 48 | 2,9 | 1,3 | 120 | 10,1 | 2,1 |
| Total | 5710 | 226,2 | 100 | 7462 | 485,9 | 100 |

¹ Prepared based on the information of the Ministry of Agriculture of the Republic of Uzbekistan.

4402 of them or 156.3 billion. soums, i.e. 69.1% was purchased on the basis of leasing. 1260 pieces or 67.0 billion. soums, i.e. 29.6 percent, to the credit of commercial banks and 48 soums or 2.9 billion. soums, i.e. 1.3 percent were purchased at the expense of households' own funds. By 2022, these figures will be 4,703 units or 271.5 billion soums, i.e. 55.9 percent, under leasing, 2,639 units or 204.1 billion soums, i.e. 42.0 percent, through bank loans, and 120 units or 10, 1 billion soums, i.e. 2.1 percent.

In order to ensure the implementation of paragraph 4 of the decision of the President of the Republic of Uzbekistan dated March 29, 2023 "On additional measures to encourage the provision of modern agricultural equipment to the agricultural sector" PQ-103, demand and orders for the type and quantity of agricultural equipment for 2024 portfolio was formed. According to him, in 2024, the value of the republic will be 3950.7 billion. it is planned to purchase 11,088 pieces of agricultural machinery of various types (Table 2).

As can be seen from the table, the value is 523.2 billion. It is planned to finance 2209 agricultural machinery at the expense of agricultural enterprises. Also, the value is 2814.8 billion. 6930 soums of agricultural machinery will be purchased on the basis of leasing. The value is 612.6 billion. It is planned to buy 1,949 soums worth of agricultural machinery at the expense of bank loans. 13.2% of the total amount spent on the purchase of agricultural machinery is financed by the own funds of agricultural enterprises, 15.5% by bank loans, and 71.3% by leasing.

Table 2 As can be seen from the table, out of 1590 agricultural machinery planned to be purchased in Kashkadarya region, 282 belong to farms, 1307 to clusters and 1 to MTP. 104.2 billion will be given to farms to finance the purchase of these machines. more than soums is required. Also, 324.5 billion will be allocated to clusters for the purchase of agricultural machinery. more than soums and 1.3 billion to MTP. it is planned to spend more than soums.

Regions' demand for agricultural machinery (2024)²

| Provinces | Total | | from that | | | | | |
|----------------------------|--------------|----------------------|-------------|----------------------|-------------|----------------------|------------------|----------------------|
| | | | own funds | | bank loan | | on a lease basis | |
| | number, pcs | value, million soums | number, pcs | value, million soums | number, pcs | value, million soums | number, pcs | value, million soums |
| Republic of Karakalpakstan | 476 | 200082 | 4 | 1550 | 37 | 11262 | 435 | 187269 |
| Andijan | 435 | 166245 | 78 | 14260 | 18 | 25836 | 339 | 126149 |
| Bukhara | 601 | 235496 | 249 | 23085 | 200 | 52504 | 152 | 159907 |
| Jizzakh | 1748 | 604551 | 96 | 13797 | 650 | 214042 | 1002 | 376712 |
| Kashkadarya | 1590 | 430068 | 1201 | 156147 | 24 | 12396 | 365 | 261524 |
| Navoi | 390 | 189392 | 54 | 6374 | 86 | 74032 | 250 | 108986 |
| Namangan | 899 | 296308 | | | | | 899 | 296308 |
| Samarkand | 336 | 114065 | | | | | 336 | 114065 |
| Surkhandarya | 1294 | 351798 | | | 163 | 13879 | 1131 | 337919 |
| Syr Darya | 815 | 527318 | 56 | 42099 | 175 | 85015 | 584 | 400204 |
| Tashkent | 438 | 200392 | | | 10 | 3300 | 428 | 197092 |
| Ferghana | 1026 | 380215 | 307 | 205165 | 0 | 0 | 719 | 175051 |
| Khorezm | 1040 | 254744 | 164 | 60738 | 586 | 120377 | 290 | 73629 |
| Total | 11088 | 3950674 | 2209 | 523215 | 1949 | 612644 | 6930 | 2814815 |

In the Kashkadarya region, which is considered as a monographic study, the value is 156.1 billion. more than 1201 agricultural machinery at the expense of agricultural enterprises' own funds, about 12.4 bln. 24 equipment leased worth 261.5 billion soums. It is envisaged to finance the purchase of 365 pieces of equipment at the expense of bank loans.

Also, 6,571 of agricultural machinery planned to be purchased will be contributed by farms, 4,386 by clusters, 131 by MTP and other organizations. 1928.9 billion to finance the purchase of this equipment by farms. more than soums is required. 1981.0 billion to clusters for the purchase of agricultural machinery. more than soums and about 406.7 billion to MTP and other organizations. sums of money will be spent (Table 3).

In short, since agricultural machinery plays an important role in the production process, their purchase at the expense of various sources of financing will be of great benefit. This will increase the material and technical supply of agriculture and serve to timely implementation of agrotechnical measures for the cultivation of agricultural products.

To agricultural machinery according to forms of ownership demand volume (2024)³

Table 3

| Provinces | Total | | from that | | | | | |
|----------------------------|--------------|----------------------|-------------|----------------------|-------------|----------------------|----------------|----------------------|
| | | | Farms | | Clusters | | MTP and others | |
| | number, pcs | value, million soums | number, pcs | value, million soums | number, pcs | value, million soums | number, pcs | value, million soums |
| Republic of Karakalpakstan | 476 | 200082 | 437 | 154592 | 39 | 45491 | 0 | 0 |
| Andijan | 435 | 166245 | 400 | 129251 | 35 | 36994 | 0 | 0 |
| Bukhara | 601 | 235496 | 591 | 215694 | 10 | 19801 | 0 | 0 |
| Jizzakh | 1748 | 604551 | 1605 | 429199 | 70 | 154134 | 73 | 21219 |
| Kashkadarya | 1590 | 430068 | 282 | 104209 | 1307 | 324555 | 1 | 1303 |
| Navoi | 390 | 189392 | 359 | 135920 | 31 | 53473 | 0 | 0 |
| Namangan | 899 | 296309 | 538 | 126617 | 361 | 169692 | 0 | 0 |
| Samarkand | 336 | 114065 | 334 | 113953 | 2 | 112 | 0 | 0 |
| Surkhandarya | 1294 | 351798 | 272 | 72168 | 1022 | 279631 | 0 | 0 |
| Syr Darya | 815 | 527318 | 31 | 8339 | 784 | 518979 | 0 | 0 |
| Tashkent | 438 | 200392 | 197 | 87275 | 236 | 108705 | 5 | 4412 |
| Ferghana | 1026 | 380216 | 604 | 154623 | 371 | 211909 | 51 | 13683 |
| Khorezm | 1040 | 254744 | 921 | 197147 | 118 | 57548 | 1 | 49 |
| Total | 11088 | 3950675 | 6571 | 1928986 | 4386 | 1981022 | 131 | 40667 |

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