



FINANCIAL SUPPORT TO FARMS AND GARDEN LANDS AND WAYS OF INCREASING THE EFFICIENCY OF USING PREFERRED CREDITS

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Abstract: *The article is based on surveys conducted on the results of the activities of farmers and landowners, despite the development of legal frameworks by our government aimed at developing family business and increasing their income. The research carried out in this article examined the activities of farms in Orta Chirchik and Zanigota districts of Tashkent region, and suggestions and recommendations were formulated to eliminate existing problems.*

Key Words: *family business, financial support, farms, landowners, soil fertility, credit, credit resources, investment projects, investment attractiveness, economic potential, product sales channels, market prices, farmers and business entities, online platform.*

1. INTRODUCTION:

In a short period of time, a system of regulating family entrepreneurship and encouraging its development was formed in our country. The basis of the system was established by legal documents that give families and their members the right to freely operate, support and protect land, production, and services provided on the basis of income-generating lease agreements.

PQ-54 [1] of the President of the Republic of Uzbekistan "On additional measures to increase the efficiency of the use of land, as well as to provide financial support to entrepreneurial initiatives of the population", "On additional measures to develop family entrepreneurship and expand the source of income of the population" PQ-55 [2], Decisions PQ-39 [3], "On additional measures to take the support of business initiatives of the population to a new level within the family entrepreneurship development programs" [3], "Agricultural land Decree No. PF-15[4] on additional measures to improve the procedure for renting plots of land"[4], as well as the Decree of the Cabinet of Ministers of the Republic of Uzbekistan " On measures to increase the efficiency of the use of land allocated to the population on the basis of the right to lease for the establishment of a farm "Decision No. 62 [5] serves to improve the legal and regulatory basis of financial support to farmers and landowners.

It is worth noting that very urgent priorities are defined in the adopted decisions, which require a new approach, research and research to solve the tasks of socio-economic importance defined in these decrees and decisions.

2. LITERATURE REVIEW:

In this article Decrees of the President of the Republic of Uzbekistan, government decisions, regulatory legal documents of ministries, state committees and agencies, and local state authorities, as well as information on banks' activity in crediting agricultural holdings were used. Logical reasoning, statistical data analysis, and analytical questionnaire methods were used to cover the article.

Among our local economists, prof. Sh.Z. Abdullaeva "Credit is a set of economic relations arising from the borrowing and return of temporarily idle funds by the owner of the money or others for a certain period, on the condition of payment" [6]. M. Sharifho'jaev and A. O'lmasovs "credit is the borrowing of funds temporarily in the hands of their



owners on the condition of payment of a certain fee, and it is necessary to understand the relations arising from the return" [7].

M. Khojiboev "Credit is, first of all, the existence of various forms of ownership in the society and, in turn, the activity of the loaned funds, which reflects the unity of the relations between the entities participating in the reproduction process, that is, the state, the population, the manufacturing enterprise, as well as banks, creditors. The loan is granted for a certain period of time, on the basis of repayment and additional payment (repayment) conditions[8]."

A.A. Omonov and T.M. Koraliev defined the loan as follows: "Credit means the relations arising from the borrowing and return of temporarily free funds in the hands of their owners by others on the condition of payment of a fee for a certain period of time.[9]"

According to the conclusion of O. Yastrebova and A. Subbotin, the unstable financial condition of agricultural enterprises and the low level of solvency prevent them from increasing their use of financial services of credit institutions, including microfinance services.

3. MATERIALS AND METHODS:

Due to the implementation of financial support measures, the loans allocated to the national economy in 2022 will be 22% more than in 2021 . In 2022, 11.0 percent of loans will be directed to agricultural development. Loans allocated to the population will increase by 1.6 times in 2022 compared to 2021, and microcredits will make up 14 percent of it [10].

Currently, there are more than 5.5 million peasant farms (owners of homestead land) in our country, who are farming on 502.8 thousand hectares of land at their disposal.

84% of potatoes grown in our country, 71% of vegetable products, 55-60% of apples, grapes and fruits, and more than 94% of livestock products are grown by these farms and landowners.

The goals of development of small entrepreneurship, including family entrepreneurship, financial support of entrepreneurial initiatives of women and young people in 2022 total 69.8 trillion for more than 504 thousand projects. loan funds were allocated in the amount of soums (Fig. 1).

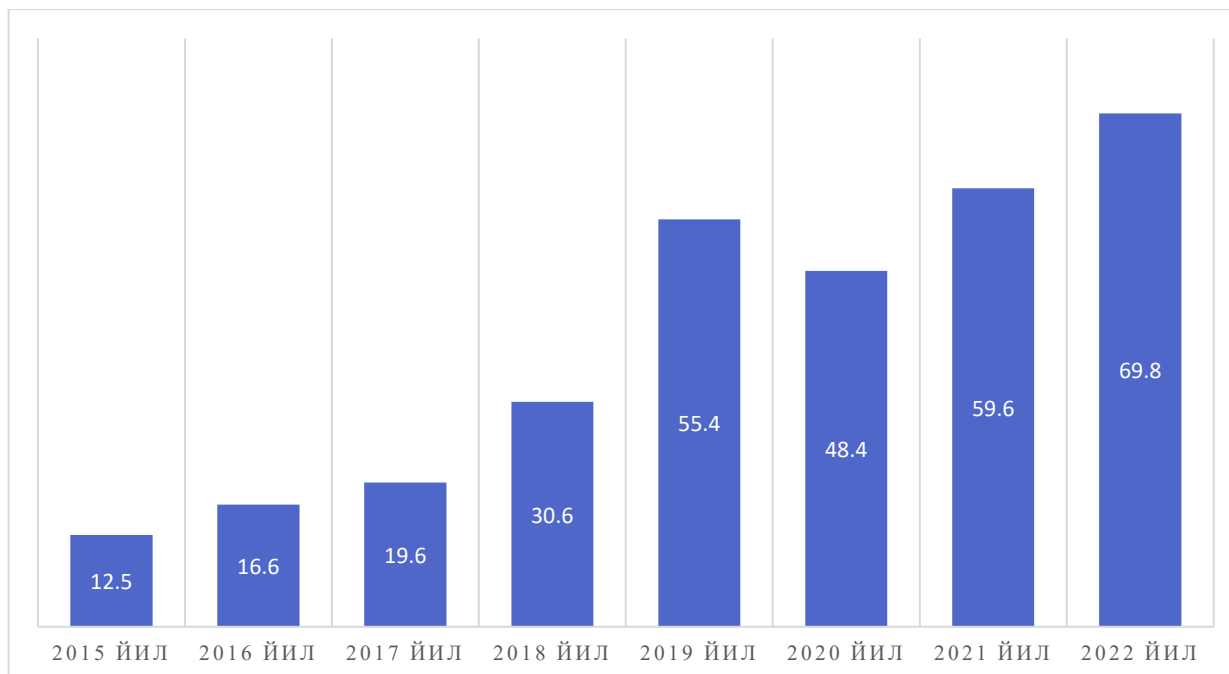


Figure 1. Loans allocated to small business entities, in trillion soums [10]

It should be noted that in 2022, 2.1 billion US dollars will be allocated to finance more than 13,100 projects of business entities from the funds of foreign credit lines, including 1.8 billion US dollars (total loans in the amount of 86 percent of foreign credit lines) were directed. 111 million US dollars (5 percent) of these loan funds were allocated to projects in the field of agriculture.



In our republic, in 2022, the largest part of loans allocated within the framework of family entrepreneurship support programs, i.e. 43.1% will go to the greenhouse (Fig. 2), 19.1% will go to the development of the livestock industry, and 11.1% will go to the storage of farm products in warehouses with freezers , and 6.4 percent of the loan is directed to the development of horticulture.

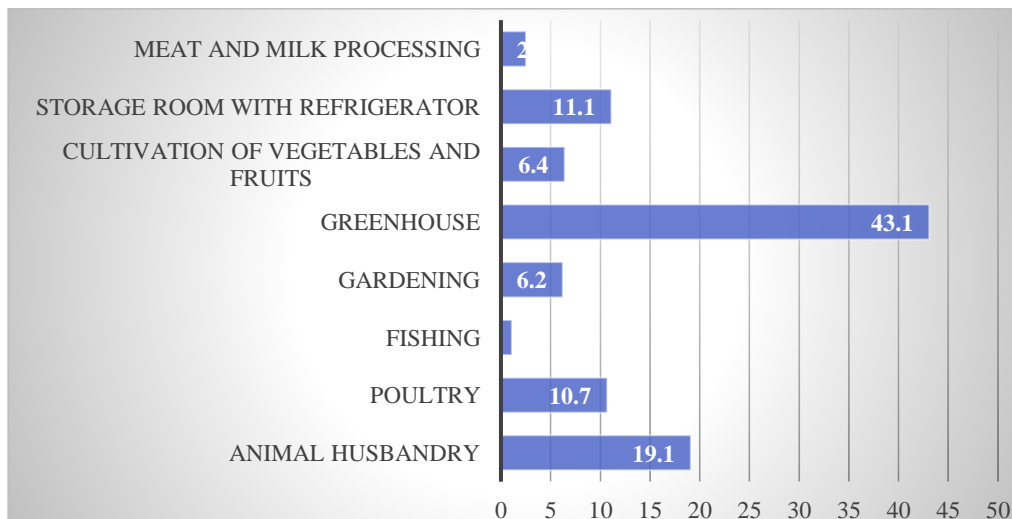


Figure 2. Loans allocated in the agricultural sector of the Republic of Uzbekistan by sector and branch production lines, 2022, as a percentage of the total [11]

It can be seen that the least amount of loans allocated within the framework of family business support programs goes to horticulture.

During 2018-2022, the funds allocated from the support fund for farmers, farms and homestead landowners increased 2.4 times, reaching 618.7 billion in 2022. amounted to soum (Fig. 3).

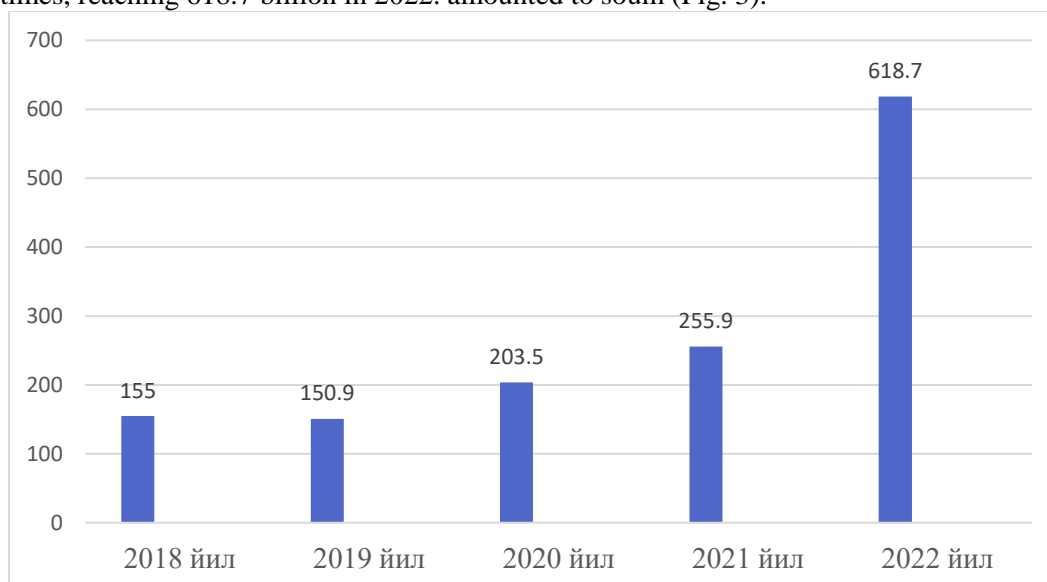


Figure 3. Funds allocated at the expense of the "Farmer, peasant holdings and homestead landowners' support fund", 2018-2022, bln. soum [12].

According to the analysis, most of the peasant farms and landowners are limited to simple reproduction due to limited economic opportunities. This situation limits the ability of these farms to expand reproduction, create new jobs, develop the added value chain, expand the scope of activity and diversify production. Supporting the financial potential of farms creates opportunities and conditions for increasing their economic power, expanded reproduction, and finally, for farmers and landowners to use the microfinance services offered by banks more widely.



Aspects and proposals that should be paid attention to in the efficiency of the activities of farmers and landowners and the use of financial resources:

The farmers and landowners are small in terms of their production scale and resource availability, they always purchase high-yielding seedlings or seed materials suitable for soil and climate conditions, as well as mineral fertilizers and plant protection products at the required level. is not able to be self-sufficient.

The system that provides this type of services in places is, firstly, the crop or field area is relatively far away, secondly, the quality of services is not up to the required level, thirdly, their prices are expensive and increasing year by year, fourthly, farmers and farm land owners are not sufficiently aware of such services and their use. due to the lack of skills, the efficiency of economic activity is low or unstable.

Therefore, in order to use the services of the specialized service system for farmers and landowners, taking into account the characteristics of the region and type of crop, systematic, seasonal organization of training courses with the participation of scientists-practitioners and specialists of service structures, platforms within the framework of services, under the MFY we propose to enrich the existing ones with practical and methodological guides and create conditions for their use, to introduce a seasonal mechanism of financial support for obtaining raw materials, resources, fertilizers and seedlings, to introduce programs and levers for allocating subsidies to the services of the service system. In particular:

taking into account the soil-climatic conditions, the system of providing seedlings with required seeds, fertilizers, and plant protection products on the basis of the system and principles of public-private partnership, in remote areas, mountainous and semi-arid areas, and additionally on the basis of cooperative relations and principles of cooperation organization;

It is observed that the level of adaptation of the seedlings and seeds delivered to the farmers and the owners of the land is low in terms of regions and regions, as well as the level of showing their biological productivity, high susceptibility to diseases. Therefore, it is appropriate to give priority to the creation of fruit varieties with high production and quality indicators, such as regional and territorial characteristics and the level of adaptation to climate change, fruitful and resistant to diseases, to direct the activities of the network and specialized ITIs to this, and to give priority to the financing of projects in this direction;

Introduction of digitization of the production activities of peasant farms and landowners (as in the case of small agro-business entities in developed countries), as well as state support and financing of these economic entities on the basis of regulatory and legal mechanisms, within the framework of state programs;

It is observed that the provision of information consulting services is focused on farms and large agro-business entities, therefore, expanding the scope of services to small farmers and landowners;

State support for scientific research aimed at increasing the production efficiency of farmers' farms and landowners and gradual transition from the "project financing" system to the "programmatic financing" system;

Purchase of fruit and vegetable products grown on homestead land plots, conclusion of a contract in advance and guaranteed implementation of advance payment, issues of financial support have not been resolved until the end;

It is observed that the level of provision of refrigerated warehouses for the storage of fruit and vegetable products grown by farmers in the region is lower than the demand;

There is a need for preferential credit for the construction, installation and purchase of fixed and mobile 5, 10, 15 and 25-ton small and medium-sized fruit and vegetable and horticultural refrigerators and warehouses near the cultivated fields;

High interest rate on loans to farmers (from 14% to 23%);

The fact that the period of income from agricultural production activities of agricultural holdings is not taken into account when repaying the loan;

To activate the provision of information to them about the training courses organized on the issues of financial support and preferential credit for farmers and landowners, to expand their scope, and to support the wider involvement of farmers and landowners in such training courses;

Vocational training centers and courses for unemployed citizens living in remote areas to carry out entrepreneurial activities in agriculture - the lack of systematic operation of the continuous education system, and the lack of such centers in some regions, the lack of modern equipment of the existing ones;

The high share of women's labor in agrotechnical activities and works performed in vegetable growing, and the high need of preferential loans for the purchase of mini-techniques by farmers and farm land owners in order to reduce it. Therefore, to introduce preferential conditions for the purchase of this category of equipment by means of state support levers and to give priority to providing farms with mini equipment;

that the sustainable development of the agricultural sector is not carried out in harmony with the development of rural areas;



Low interest of farmers and homestead land owners in improving soil fertility, insufficient consideration of the existing incentive mechanism and levers for increasing soil fertility, regional and network characteristics, including:

The fact that a large amount of mineral fertilizers are removed from the soil due to the lack of application of trace elements to increase the amount of humus in the soil, non-observance of the crop rotation system;

The expediency of implementing the regulatory-legal mechanism that ensures the implementation of soil analysis using the services of agrochemical laboratories as a mandatory agrotechnical measure to increase the soil fertility of agricultural crops;

Due to the high level of risk and danger in agriculture, the insurance system of agricultural crops is almost non-functional among farmers and landowners. For this, it is expedient to adopt the draft Law "On Agricultural Insurance" as soon as possible.

In order to study the state of using credit resources of farmers and estate landowners, the possibility and potential of support, Sh.I. Rikhsiev, Abdukarimov, Z. Rakhimov, head and Zangiota in the Middle Chirchik district of Tashkent region (in the area of Dostlik and Usman Yusupov MFY I. Fayziev in the territory of "Ortaovul" MFY of the district, R. Makhkamov, F. Norov in the territory of MFY of "Sortepa" district) a total of 6 peasant farms were studied by monographic and questionnaire survey methods.

According to the analysis, as a result of the implementation of the program of systematic and targeted measures and roadmaps for the development of entrepreneurial activity in rural areas by the state financial support, provision of resources by the leadership and the government of the republic, the national economy of peasant farms and landowners, including its place and role in the agricultural sector is growing steadily.

Sales channels play an important role in the formation of financial capabilities of farmers and landowners.

According to the researches, while the product sales channels in the studied farms differ from each other, the common aspect is the direct sale of vegetable products in this sales channel by formal and informal entrepreneurs from the household or from the field.

In particular, 75% of the vegetable products grown in the surveyed farms in Zangiota district, and 45% in Orta-Chirchik district are sold directly from the household or field by official and informal entrepreneurs. It should be noted that when products are sold through these channels, the purchase price is 25-30% lower than the farmers' markets in the district center, 40-50% compared to the farmers' markets in the city center, and some products are purchased at even lower prices.

According to research and surveys, 35% of farmers in Orta-Chirchik district say that they sell their products at farmers' markets in the district and city centers, while in Zangiota district, only 10% of farmers sell their products.

It should be noted that depending on the type of product and the season, sales channels may also change (Figures 4 and 5).

Also, only 20 percent of farmers in Orta-Chirchik district sell their products to "entrepreneurs" in the farmers' markets in the district and city centers, while in Zangiota district, 10 percent of farmers said that they sell their products to "entrepreneurs" in the farmers' markets.

The analyzes show that the formation of the income of farmers is affected by the demand and supply of products, the price level, as well as the business activity of buying and selling formal and informal products.

Therefore, when making a decision on diversification of sales channels, it is important to solve the issue of providing entrepreneurs with forecasts of changes in market prices and demand for one or another type of product in the future.

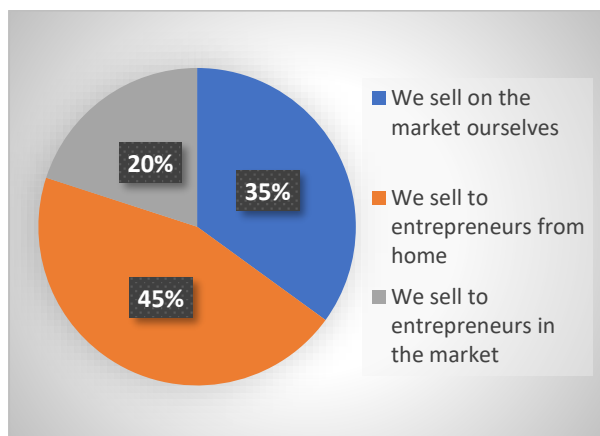


Figure 4. Sales directions of vegetable products of farms of Orta-Chirchik district of Tashkent region

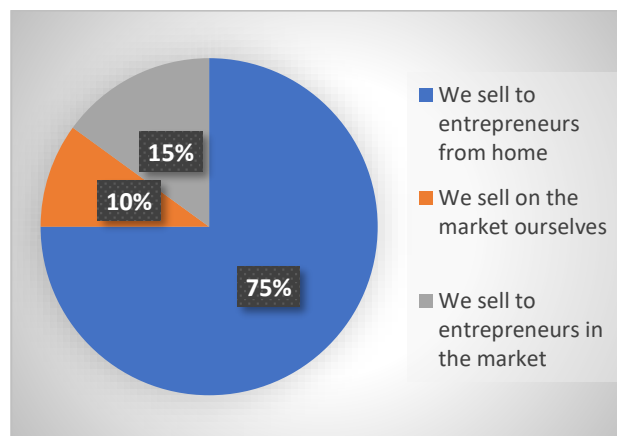


Figure 5. Directions of strawberry sales of farms of Zangiota district, Tashkent region



According to the research, it is necessary to solve some organizational and investment problems and tasks in order to increase the stability of the activities of peasant farms and expand their financial capabilities. One of the tasks waiting to be solved is the issues related to the organization of the sale of products grown in these areas (Fig. 6), and we believe that their systematic and step-by-step solution will allow to increase the efficiency of the activities of farmers and landowners.

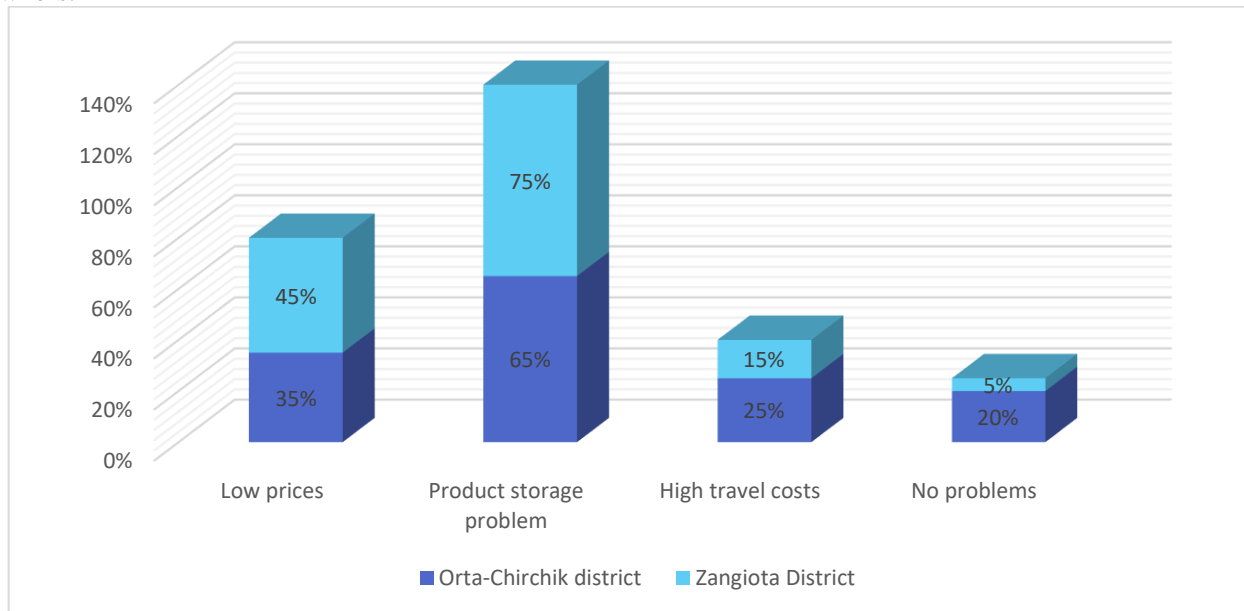


Figure 6. Problems in the sale of products grown by farmers and homestead landowners in Orta Chirchik and Zangiota districts of Tashkent region [13] , 2023

75% of farmers and homestead land owners surveyed in Zangiota district stated that there are problems related to product storage, while in Orta Chirchik district, this figure is 65%.

Therefore, it is appropriate to prioritize the support of the project of attracting investments in the development of the system of storage of agricultural products, the development of the primary processing system, obtaining micro-warehouses, freezers and processing machines on the basis of preferential loans and grants to farmers and homestead landowners.

Another objection of farmers and landowners is the issue of legal assessment of the activities of informal and formal entrepreneurs engaged in the sale of products and coordination of their activities on the basis of established procedures and principles. Because 45% of farmers and farm land owners who participated in surveys in Zangiota district, and 35% in Orta Chirchik district, said that official and informal entrepreneurs buy their products at relatively low prices. are expressing their obligation to sell.

In addition, due to the relative high cost of transportation costs (15% of respondents in Zangiota district, 25% of respondents in Orta Chirchik district) and the limited financial capabilities of farms to expand the value chain, it was observed that the added value is formed outside the farm and is collected by formal and informal intermediaries without recording income. .

Problems in increasing the efficiency of financial support and use of credit resources for the activities of peasant farms and landowners:

93.3% of farmers, estate owners and other business entities participating in the survey claim that the high interest rates of the allocated loans prevent them from using even more credit resources in their activities;

According to 53.3 percent of the respondents, lack of information on obtaining preferential loans and loan formalization and the lack of certain aspects prevent them from using more credit resources, including preferential loans;

40.0% of surveyed farmers and business entities emphasize that administrative difficulties in loan formalization (referral, statistical reports, insurance, etc.) cause difficulties for their wider use of credit resources;

Own production and economic potential of farms is considered as one of the factors of ensuring their financial stability, correct assessment of such potential and making financial decisions ensures economic stability of the farm. Therefore, 46.6 percent of the farmers and other business entities who participated in the survey report that they are facing difficulties in assessing the production potential of their farms ;

Increasing the investment attractiveness of farms is one of the important conditions for attracting foreign investment. Also, having complete and perfect information about investment projects is important for making



prospective financial decisions. Therefore, 33.3 percent of the respondents studied within the framework of the research stated that the lack of information about investment projects, the lack of certain types of information and information, causes difficulties for their participation in the selection of investment projects;

33.3% of the respondents who took part in the surveys say that they have difficulties in creating a business plan for a loan and that this factor is somewhat hindering their production of financial resources;

According to 40.0% of respondents, their lack of knowledge and experience in credit and financial matters, as well as the lack of knowledge and skills in uploading information on granting preferential loans to the Internet Platform, creates difficulties for wider use of financial resources, including preferential loans.

Proposals and recommendations for increasing the financial potential of farmers and landowners and the efficiency of using credit resources:

According to the analysis, most of the peasant farms and landowners are limited to simple reproduction due to limited economic opportunities. This situation limits the ability of these farms to expand reproduction, create new jobs, develop the added value chain, expand the scope of activity and diversify production. Supporting the financial capacity of farms will create opportunities and conditions for increasing their economic power, expanded reproduction, and finally, for farmers and landowners to use the microfinance services offered by banks more widely.

Suggestions for improving land allocation for the establishment of farms:

"E-auction. uz" market, a number of problems are observed in the results of the contests for the establishment of farms.

In particular, in the lots laid out for the establishment of a farm, for one lot, needy unemployed citizens who do not have higher and secondary special diplomas (included in the "Iron Register", "Women's Register", "Youth Register") and employed (have a permanent job in a state organization) there are also citizens) there are cases where citizens with higher and secondary special diplomas compete with each other. In these cases, the citizens with high and secondary special diplomas, whose employment is ensured with a great advantage, are the winners of the competition, and the citizens included in the "Iron Register", "Women's Register", and "Youth Register" who need land are losing.

Based on the results of the conducted research, in order to solve these problems, the "E-auksion.uz" trading platform offers benefits to needy, unemployed citizens who do not have higher and secondary special diplomas, i.e. citizens included in the "Iron Register", "Women's Register", "Youth Register" is offered. In this case, we believe that it is appropriate to introduce a mechanism to limit the citizen's score in cases where it is determined that the citizen's permanent employment is ensured by entering the JSHR number.

As a result, the employment of citizens, who make up the majority of the unemployed population in rural areas, will be ensured, family income will increase and social stability will be achieved.

There are cases of incorrect input of the land contour on the "E-auksion.uz" online platform. As a result, not the contoured land area, but other land area belonging to the farm is being won by farmers through the platform, causing misunderstandings between farms and farmers.

Based on the results of the conducted research, we believe that a one-time closed auction is appropriate to solve these problems.

Development of cooperation in the activities of agricultural holdings, acceleration of adoption of the draft law "On Agricultural Cooperative".

Specialization of peasant farms and homestead land owners in the cultivation of a certain type of agricultural crop based on a territorial approach. Financial support, subsidization, insurance, and creation of equal opportunities and conditions for large-scale production entities in the use of resources for specialized farms and landowners.

Establishment of agrochemical laboratories of MFYs based on private business and public-private partnership in the regions in order to provide timely and high-quality services for soil analysis in farms and estates of landowners. Giving priority to the formation of their technical and technological base and capacity based on credit and grant projects of international financial institutions and foreign government financial organizations.

Systematic and seasonal organization of practical seminars for product growers on the importance of soil analysis and interpretation of results. Conducting agrochemical analysis of agricultural land at farmers' farms and landowners and developing recommendations for the application of fertilizers on this basis.

Broad implementation of the use of acceptable agricultural practices and the gradual introduction of the system of organic production in the system of farmers and landowners based on the "programmatic approach" system.

4. RECOMMENDATIONS:

Supporting farms and garden lands financially in Uzbekistan, as well as increasing the efficiency of using preferred credits, requires a multifaceted approach. Here are some recommendations:



1. Expanding Access to Financial Services

- **Microfinance Institutions:** Expand microfinance services specifically tailored for small-scale farmers and garden owners. These institutions can provide loans with favorable terms and help farmers access the capital they need.
- **Digital Financial Services:** Develop and promote mobile banking and digital platforms to improve access to financial services, especially in rural areas.

2. Subsidized Interest Rates and Government Guarantees

- **Subsidized Loans:** Continue and expand the provision of low-interest loans to farmers, with a focus on those investing in sustainable practices and technology improvements.
- **Government Guarantees:** The government can offer guarantees on loans taken by farmers, reducing the risk for banks and encouraging them to lend more freely to the agricultural sector.

3. Training and Advisory Services

- **Financial Literacy Programs:** Implement training programs to improve financial literacy among farmers, helping them to better manage loans and optimize their use of financial resources.
- **Agricultural Advisory Services:** Provide access to advisory services that can guide farmers on best practices, new technologies, and how to maximize productivity.

4. Investment in Infrastructure

- **Irrigation and Water Management:** Invest in modern irrigation systems to improve water use efficiency on farms and garden lands.
- **Transportation and Storage Facilities:** Improve logistics by developing better roads, storage, and processing facilities to reduce post-harvest losses and increase profitability.

5. Promoting Sustainable Farming Practices

- **Incentives for Green Practices:** Offer incentives for adopting sustainable farming practices such as organic farming, water conservation, and soil health improvement.
- **Climate-Resilient Crops:** Support the development and distribution of climate-resilient crops that require less water and are more resistant to pests and diseases.

6. Public-Private Partnerships (PPPs)

- **Collaborative Projects:** Encourage partnerships between the government, private sector, and international organizations to fund large-scale agricultural projects and technology transfers.
- **Risk Sharing:** Develop risk-sharing mechanisms where both public and private sectors share the risks and rewards of agricultural investments.

7. Monitoring and Evaluation Systems

- **Performance Metrics:** Establish robust monitoring and evaluation systems to assess the effectiveness of financial support programs and credit usage.
- **Feedback Loops:** Create mechanisms for feedback from farmers to continually improve financial support programs based on their experiences and needs.

8. Incentivizing Private Sector Involvement

- **Tax Incentives:** Offer tax breaks or other incentives to private investors who invest in the agricultural sector, particularly in rural development projects.
- **Agricultural Bonds:** Develop and promote agricultural bonds as a means for private investors to contribute to the sector while earning returns.

9. Insurance Products for Farmers

- **Crop Insurance:** Develop crop insurance products to protect farmers against the risks of crop failure due to natural disasters, pests, or diseases.
- **Weather Index Insurance:** Implement weather index-based insurance that provides payouts based on measurable weather events, offering a more straightforward and reliable safety net.

10. Enhancing Credit Utilization Efficiency

- **Targeted Credit Programs:** Tailor credit programs to the specific needs of different types of farms (e.g., smallholder farms, commercial farms) to ensure that credit is used efficiently.
- **Flexible Repayment Plans:** Introduce flexible loan repayment options based on the cash flow patterns of different agricultural activities, reducing the burden on farmers during off-seasons.

By implementing these recommendations, Uzbekistan can significantly enhance the financial support available to farms and garden lands, thereby increasing productivity, sustainability, and overall economic growth in the agricultural sector.



5. CONCLUSION :

In conclusion, enhancing financial support to farms and garden lands in Uzbekistan and improving the efficiency of preferred credit usage is crucial for the sustainable development of the agricultural sector. By expanding access to financial services, offering subsidized loans and government guarantees, and investing in critical infrastructure, Uzbekistan can empower its farmers to achieve higher productivity and profitability. Training and advisory services, coupled with incentives for sustainable practices, will further strengthen the sector.

Public-private partnerships, targeted credit programs, and flexible repayment plans will ensure that financial resources are utilized effectively, while insurance products will safeguard farmers against potential risks. By implementing these strategies, Uzbekistan can create a more resilient, efficient, and prosperous agricultural sector, ultimately contributing to the country's overall economic growth and food security.

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