



CLUSTER SYSTEM AND ITS FINANCIAL PROPERTIES IN THE DEVELOPMENT OF FRUIT AND VEGETABLE AND VITICULTURE IN UZBEKISTAN.

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ABSTRACT: *One of the most pressing issues today is to ensure economic growth through the uninterrupted supply of food to the population of Uzbekistan and the export of fruits and vegetables to world markets. This article describes the main features, importance, procedure and financial features of the cluster system in the development of fruit and vegetable growing and viticulture in our country, as well as the importance of legal and regulatory documents adopted by the state for the development of the industry.*

KEYWORDS. fruits and vegetables, food security, export, investment, cluster, greenhouse farms, farms, dehqan farms, leasing, lending, financial support.

INTRODUCTION .Uzbekistan has 20 million 236.3 thousand hectares of agricultural land, which is the main source of fruit and vegetable production and food security. From this point of view, the closest and most effective way to constantly increase the welfare of the population is the organization of high-income intensive production in agriculture. is being rapidly reformed.

In order to ensure food security in the country, special attention needs to be paid to the harmonious development of agriculture and processing industry. To effectively address



these challenges, there is a need to organize and develop industrial clusters based on the experience of developed foreign countries, ie the principles of cooperation and integration between the sectors of the agro-industrial complex.

The organizational and economic mechanisms of agro-industrial firms and the financing of their activities did not give the expected results due to lack of thought, their inconsistency with market principles and other subjective reasons. According to unofficial data from the Ministry of Agriculture, as of the beginning of 2017, more than 311 agricultural firms have been established in the country, and the legal and regulatory framework for coordination and support of their activities has not been fully developed. Their financial and logistical situation was extremely unsatisfactory.

Therefore, the President of the Republic of Uzbekistan Sh. Mirziyoyev called for improving the management system in the horticulture sector and greenhouses, introducing effective mechanisms of state support, establishing cooperation in agriculture, increasing the production of high quality, competitive and export-oriented products based on modern resource-saving technologies, accelerating the food industry. A number of decrees and decisions have been adopted and are being introduced into production.

Literature review. PF-5388 of the President of the Republic of Uzbekistan dated March 29, 2018 "On additional measures for the accelerated development of fruit and vegetable production in the Republic of Uzbekistan" in order to ensure the effective development of fruit and vegetable production in Uzbekistan, expand the production of high quality and competitive finished products The Surkhandarya region has launched an experiment to support the creation of a cluster approach in agricultural production in the field of fruit and vegetable production.

However, at a time when sales of fruits and vegetables in the world market amounted to \$ 205 billion, our share is less than one percent.

It is expected to increase fruit and vegetable exports to \$ 2.5 billion by 2020 and \$ 5 billion over the next three years. The head of state stressed that in order to achieve this, it is necessary to choose the right crops and varieties, increase productivity and income by at least two or three times, prevent waste, store products, logistics, and properly organize exports [3].



Today, the world markets have a high demand for products such as cherries, apricots, plums, pomegranates, grapes, almonds, citrus fruits, and these products make up the bulk of export earnings.

The globalization and deepening of integration processes in the world economy requires a comprehensive study of both the internal strengths and weaknesses of agribusiness, as well as its external opportunities and risks in the market. One of these opportunities is to organize an agro-industrial group on a cluster model. The cluster model (cluster - "growth together") is widely used in world practice as a tool to increase the competitiveness of the economic group, region, the whole country.

The main features of the cluster model are: the ability of the group to increase its share in foreign markets; availability of favorable conditions (raw materials, qualified personnel, infrastructure, training centers, scientific institutions, etc.) in the area;

To meet the food needs of the population and increase exports, it is necessary to increase fruit and vegetable production by 8-10% per year and produce more than 1 million tons of additional products.

Therefore, measures are being taken to ensure the planting of food crops on 77,000 hectares of land, which will be re-used in 2020, and vegetables on 200,000 hectares for the cultivation of tomorrow's crops [4].

According to foreign economists, in the context of accelerating globalization of the economy and the intensification of competition, the regions and territories that form the economy on the basis of a cluster approach are leading the way in economic development. Such a region and prospects determine the level of competitiveness of the state and national economy in which they are located. Regions that do not use the cluster approach to economic development, that is, those that use the traditional approach, are failing to achieve significant results and are becoming secondary areas.

The organization of clusters in the processing industry creates a number of competitive advantages in the development of entrepreneurship and increase their competitiveness: firstly, to increase productivity of firms and industry enterprises in the cluster, secondly, increase opportunities for innovative development, thirdly expand new types of entrepreneurship and cluster activities.



No. PP-4406 of July 29, 2019 of the President of the Republic of Uzbekistan "On additional measures for deep processing of agricultural products and further development of the food industry" In order to ensure the implementation of the Resolution No. PP-4549 of December 11, 2019 "On additional measures" and additional financial support for horticulture and greenhouses and fruit and vegetable clusters in the country, the Cabinet of Ministers of February 19, 2020 No. 102 "On horticulture and greenhouses and Ministry of Agriculture of the Republic of Uzbekistan, Ministry of Finance, Ministry of Investment and Foreign Trade, Council of Ministers of the Republic of Karakalpakstan and regional khokimiyats of horticulture and horticulture, as well as fruit and vegetable growing by the resolution "On measures of additional financial support of fruit and vegetable clusters" Additional financial sources to support horse clusters were approved by the Republic of Uzbekistan on the establishment of direct investment funds, loans attracted by commercial banks from international financial institutions and foreign government financial institutions.

ANALYSIS AND RESULTS. Intensive gardens and greenhouses built for the project initiators Establishment of intensive gardens and vineyards, approved by the Cabinet of Ministers of the Republic of Uzbekistan on January 30, 2020 No 52 "On measures to develop horticulture, viticulture and greenhouses in the framework of family business support programs." lease and credit terms in accordance with the Regulations on the construction of greenhouses and their provision to the population on lease and credit terms.

Intensive orchards and vineyards, greenhouses will be financed from the following sources:

- Family business support programs of commercial banks, including loans provided under the program "Every family is an entrepreneur" on the basis of the Decree of the President of the Republic of Uzbekistan dated June 7, 2018 No PP-3777 "On the implementation of the program" Every family is an entrepreneur ";

- Funds of the Fund for Horticulture and Greenhouse Development of the Agency for Horticulture and Greenhouse Development under the Ministry of Agriculture of the Republic of Uzbekistan;

- Funds of the Support of Grape Growers and Winemakers of the Agency for Development of Viticulture and Enology under the Ministry of Agriculture of the Republic of Uzbekistan;



- Funds of the Fund for Support of Farmers, Dehkan Farms and Landowners under the Council of Farmers, Dehkan Farms and Landowners of Uzbekistan;

- Funds of the State Fund for Employment Promotion of the Republic of Uzbekistan;
- Other sources not prohibited by law.

The procedure for establishing and leasing intensive gardens, vineyards or greenhouses on the terms of leasing is as follows:

- the lessor signs a lease agreement with the lessee and the lessee within fifteen days pays to the lessor an advance (deposit) in the amount of not less than 20% of the value of the leased object;

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-leasing object, including intensive orchard or vineyard - with a grace period before they enter the crop (by type), greenhouse - with a grace period of one year to the lessee for a period of up to seven years. In this case, the grace period is applied to the principal debt.

Commercial banks may provide loans to entrepreneurs for a period of up to 7 years with a grace period of 1 year to finance projects for the establishment of intensive orchards and vineyards - with a grace period before they enter the crop (by type), to finance greenhouse construction projects.

To finance intensive garden and vineyard construction and greenhouse construction projects, loans are issued by commercial banks in the prescribed manner on terms such as purpose, urgency, and overpayment.

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