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PRIORITY DIRECTIONS FOR STRENGTHENING THE FINANCIAL STABILITY OF AGRICULTURAL ENTERPRISES

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Abstract. The financial stability of agricultural enterprises is a key factor in ensuring sustainable production, investment activity, food security, and rural economic development. The agricultural sector has distinctive characteristics related to climatic conditions, seasonal cash flows, price dynamics, and the growing importance of long-term financing opportunities. This study analyzes priority directions for further strengthening the financial stability of agricultural enterprises in Uzbekistan based on official statistical data for 2022–2026. The research evaluates agricultural lending, investment flows, production dynamics, and the structure of agricultural output by farm category. The results demonstrate positive dynamics in agricultural financing: agricultural lending increased from UZS 50.3 trillion in January 2025 to UZS 66.4 trillion in August 2026, while foreign investment and loans in agriculture, forestry, and fisheries increased from UZS 16.9 trillion in January–June 2025 to UZS 26.0 trillion in the corresponding period of 2026. The study highlights that further strengthening financial stability can be supported by expanding financing opportunities, diversifying funding sources, enhancing risk management, developing digital financial monitoring and insurance mechanisms, and promoting stronger integration into agricultural value chains. The proposed directions can contribute to improving liquidity, solvency, investment capacity, and the long-term financial resilience of agricultural enterprises.

Keywords: agricultural enterprises, financial stability, agricultural finance, credit, investment, financial risk, liquidity, solvency, Uzbekistan, agricultural sector.

Annotatsiya. Qishloq xo'jaligi korxonalarining moliyaviy barqarorligi barqaror ishlab chiqarish, investitsion faollik, oziq-ovqat xavfsizligi va qishloq hududlarining iqtisodiy rivojlanishini ta'minlashning muhim omillaridan biri hisoblanadi. Qishloq xo'jaligi sohasi iqlim sharoitlari, pul oqimlarining mavsumiyligi, narxlar dinamikasi va uzoq muddatli moliyalashtirish imkoniyatlarining ahamiyati ortib borishi bilan bog'liq o'ziga xos xususiyatlarga ega. Ushbu tadqiqotda 2022–2026-yillarga oid rasmiy statistik ma'lumotlar asosida O'zbekistonda qishloq xo'jaligi korxonalarining moliyaviy barqarorligini yanada mustahkamlashning ustuvor yo'nalishlari tahlil qilingan. Tadqiqotda qishloq xo'jaligini kreditlash, investitsiya oqimlari, ishlab chiqarish dinamikasi hamda xo'jalik toifalari bo'yicha qishloq xo'jaligi mahsulotlari tarkibi baholangan. Natijalar qishloq xo'jaligini moliyalashtirishda ijobiy dinamikani ko'rsatadi: qishloq xo'jaligiga ajratilgan kreditlar hajmi 2025-yil yanvar oyidagi 50,3 trln so'mdan 2026-yil avgust oyida 66,4 trln so'mgacha oshgan, qishloq, o'rmon va baliqchilik xo'jaligiga yo'naltirilgan xorijiy investitsiyalar va kreditlar esa 2025-yil yanvar–iyun oylaridagi 16,9 trln so'mdan 2026-yilning mos davrida 26,0 trln so'mgacha ko'paygan. Tadqiqot natijalari moliyalashtirish imkoniyatlarini kengaytirish, moliyaviy manbalarni diversifikatsiya qilish, risklarni boshqarishni takomillashtirish, raqamli moliyaviy monitoring va sug'urta mexanizmlarini rivojlantirish hamda qishloq xo'jaligi qiymat zanjirlariga integratsiyani kuchaytirish moliyaviy barqarorlikni yanada mustahkamlashga xizmat qilishi mumkinligini ko'rsatadi. Taklif etilgan yo'nalishlar qishloq xo'jaligi korxonalarining likvidligi, to'lovga qobiliyati, investitsion salohiyati va uzoq muddatli moliyaviy barqarorligini oshirishga xizmat qilishi mumkin.

Kalit so'zlar: qishloq xo'jaligi korxonalari, moliyaviy barqarorlik, qishloq xo'jaligini moliyalashtirish, kredit, investitsiya, moliyaviy risk, likvidlik, to'lovga qobiliyat, O'zbekiston, qishloq xo'jaligi sohasi.

Аннотация. Финансовая устойчивость сельскохозяйственных предприятий является одним из ключевых факторов обеспечения устойчивого производства, инвестиционной активности, продовольственной безопасности и экономического развития сельских территорий. Аграрный сектор обладает характерными особенностями, связанными с природно-климатическими условиями, сезонностью денежных потоков, динамикой цен и возрастающей значимостью возможностей долгосрочного финансирования. В данном исследовании на основе официальных статистических данных за 2022–2026 годы проанализированы приоритетные направления дальнейшего укрепления финансовой устойчивости сельскохозяйственных предприятий Узбекистана. В рамках исследования оценены динамика кредитования сельского хозяйства, инвестиционные потоки, динамика производства и структура сельскохозяйственной продукции по категориям хозяйств. Результаты демонстрируют положительную динамику финансирования аграрного сектора: объем кредитования сельского хозяйства увеличился с 50,3 трлн сумов в январе 2025 года до 66,4 трлн сумов в августе 2026 года, а объем иностранных инвестиций и кредитов в сельское, лесное и рыбное хозяйство – с 16,9 трлн сумов в январе–июне 2025 года до 26,0 трлн сумов за соответствующий период 2026 года. В исследовании отмечается, что дальнейшему укреплению финансовой устойчивости могут способствовать расширение возможностей финансирования, диверсификация источников финансовых ресурсов, совершенствование управления рисками, развитие цифрового финансового

мониторинга и механизмов страхования, а также усиление интеграции в сельскохозяйственные цепочки создания стоимости. Предлагаемые направления могут способствовать повышению ликвидности, платёжеспособности, инвестиционного потенциала и долгосрочной финансовой устойчивости сельскохозяйственных предприятий.

Ключевые слова: сельскохозяйственные предприятия, финансовая устойчивость, финансирование сельского хозяйства, кредит, инвестиции, финансовый риск, ликвидность, платёжеспособность, Узбекистан, аграрный сектор.

INTRODUCTION

Agriculture occupies a strategically important position in the economic development of Uzbekistan. The sector makes a significant contribution to employment, food security, export revenues, regional development, and the formation of rural household incomes. Agricultural enterprises operate within a distinctive economic environment in which revenues and production costs are influenced by weather conditions, water availability, commodity prices, exchange-rate dynamics, seasonal production cycles, and market access. Taking these factors into account creates opportunities to develop more flexible and effective financial mechanisms tailored to the specific characteristics of agricultural production.

Official statistics demonstrate that the agricultural sector of Uzbekistan has maintained positive development dynamics. In 2025, the total volume of products and services in agriculture, forestry, and fisheries reached UZS 538.9 trillion, representing 104.4% of the 2024 level. Agricultural production itself increased by 4.4%. At the same time, cotton production increased by 25.4%, melons by 16.2%, grain by 13.0%, grapes by 7.6%, fruits by 6.4%, and egg production by 7.0%.

The expansion of agricultural production has been accompanied by growing financial resources. According to the Central Bank of Uzbekistan, commercial bank loans directed to agriculture increased from UZS 58.0 trillion as of July 1, 2025, to UZS 66.3 trillion as of July 1, 2026, representing a 14% increase. By August 1, 2026, agricultural loans reached UZS 66.4 trillion. These indicators demonstrate the expanding financial opportunities available to agricultural enterprises and the growing role of bank financing in supporting the sector.

Along with increasing the volume of financial resources, further attention to the quality, structure, and efficiency of financial resources can contribute to strengthening the financial stability of agricultural enterprises. Financing mechanisms aligned with production cycles, risk profiles, and investment horizons can further enhance the effectiveness of financial support and promote sustainable development.

Therefore, the purpose of this study is to identify and substantiate priority directions for further strengthening the financial stability of agricultural enterprises based on the current financial and statistical characteristics of Uzbekistan's agricultural sector.

LITERATURE REVIEW

The concept of financial stability is traditionally associated with an enterprise's ability to maintain solvency, liquidity, profitability, and sufficient financial independence while ensuring the continuity and sustainable development of its economic activities under changing external and internal conditions.

Financial stability is particularly important for agricultural enterprises due to the distinctive production cycle of the agricultural sector. Agricultural enterprises make investments in seeds, fertilizers, machinery, irrigation, labor, and energy during different stages of production, while revenues are generally generated after the production and sale of agricultural output. This characteristic highlights the importance of aligning financial resources and repayment schedules with production cycles and expected cash flows.

The international literature emphasizes the importance of access to finance for agricultural development. World Bank project evidence from Uzbekistan reports improvements in selected beneficiary outcomes associated with concessional financing, technical assistance, and business-development support. In horticulture projects, more than \$300 million in concessional loans were facilitated for farmers and agribusinesses, benefiting more than 5,000 enterprises.

Recent international approaches also increasingly emphasize climate-smart finance. International experience highlights opportunities to strengthen risk-management capacity, optimize transaction costs, and expand cooperation between financial institutions and agricultural SMEs. Combining climate finance with private and public capital can further broaden financing opportunities and support sustainable agricultural development.

From a theoretical perspective, the financial stability of agricultural enterprises can be represented through several interconnected components: liquidity stability, solvency, profitability, financial independence, debt sustainability, investment capacity, risk diversification, resilience to external factors.

The literature, therefore, suggests that agricultural financial stability should be viewed as a multidimensional

system that integrates a range of complementary financial and economic indicators.

RESEARCH METHODOLOGY

The research applies a combination of statistical, comparative, structural, and analytical methods. Official data from the National Statistics Committee of the Republic of Uzbekistan and the Central Bank of Uzbekistan are used as the primary empirical base. The analysis covers agricultural production, bank lending, investment, and the structure of agricultural production by farm category.

The comparative method is used to identify changes in agricultural lending and investment during different periods. Structural analysis is applied to determine the relative contribution of different farm categories to agricultural production. Dynamic analysis is used to assess changes in foreign investment and loans directed to agriculture, forestry, and fisheries.

The research also applies a system-based approach to identify the relationship between financing, production capacity, and financial stability. From the researcher's perspective, a comprehensive assessment of financial stability can include the amount of borrowed capital together with the quality of debt, maturity structure, profitability of financed projects, liquidity reserves, and risk-management mechanisms. Such an approach provides a broader understanding of the financial position and development potential of agricultural enterprises.

The methodological framework, therefore, combines quantitative statistical analysis with qualitative economic interpretation. This approach makes it possible to comprehensively assess financial resources and identify practical mechanisms for further strengthening the resilience and sustainable development of agricultural enterprises.

ANALYSIS AND RESULTS

One of the important factors contributing to the financial stability of agricultural enterprises is access to bank financing. Central Bank statistics demonstrate a consistent expansion of agricultural lending, reflecting the growing financial support available to the sector (Table 1).

Table 1. Dynamics of Commercial Bank Loans Directed to Agriculture in Uzbekistan¹

Period	Total bank loans, UZS trln	Agricultural loans, UZS trln	Agriculture share of total loans, %	Agricultural loan growth, %
Jan. 1, 2025	533.1	50.3	9	-
Jan. 1, 2026	604.0	61.1	10	21
Apr. 1, 2026	623.3	63.8	10	21
Jun. 1, 2026	636.0	67.2	11	17
Jul. 1, 2026	642.8	66.3	10	14
Aug. 1, 2026	644.6	66.4	10	14

The data presented in the table demonstrate a positive and sustained expansion of agricultural lending during the analyzed period. Agricultural loans increased from UZS 50.3 trillion at the beginning of 2025 to UZS 66.4 trillion by August 2026, representing an increase of approximately 32%. This positive trend reflects the expanding financial opportunities available to agricultural enterprises and the growing contribution of bank lending to the development of the agricultural sector.

At the same time, the share of agricultural loans in total bank lending remained stable at around 10%. This stability, combined with the growth in the absolute volume of agricultural lending, indicates a consistent expansion of financial resources available to agricultural enterprises. Such dynamics contribute to strengthening their financial capacity, supporting production activities, and creating favorable conditions for further investment and sustainable development.

Investment financing also plays an important role in strengthening the financial stability and long-term development potential of agricultural enterprises.

According to the National Statistics Committee, foreign investments and loans directed to fixed capital in agriculture, forestry, and fisheries demonstrated substantial positive dynamics:

2022 — UZS 3.0 trillion

2023 — UZS 2.4 trillion

2024 — UZS 6.1 trillion

¹ Prepared based on data from the Central Bank of the Republic of Uzbekistan.

2025 — UZS 16.9 trillion

2026 — UZS 26.0 trillion

The 2026 figure refers to January–June and accounted for approximately 10% of the country's total foreign investment and loans utilized during the period. The growth of foreign investment and loans demonstrates the expanding investment opportunities of the agricultural sector and creates additional financial capacity for technological modernization, production development, and the implementation of long-term investment projects (Figure 1).

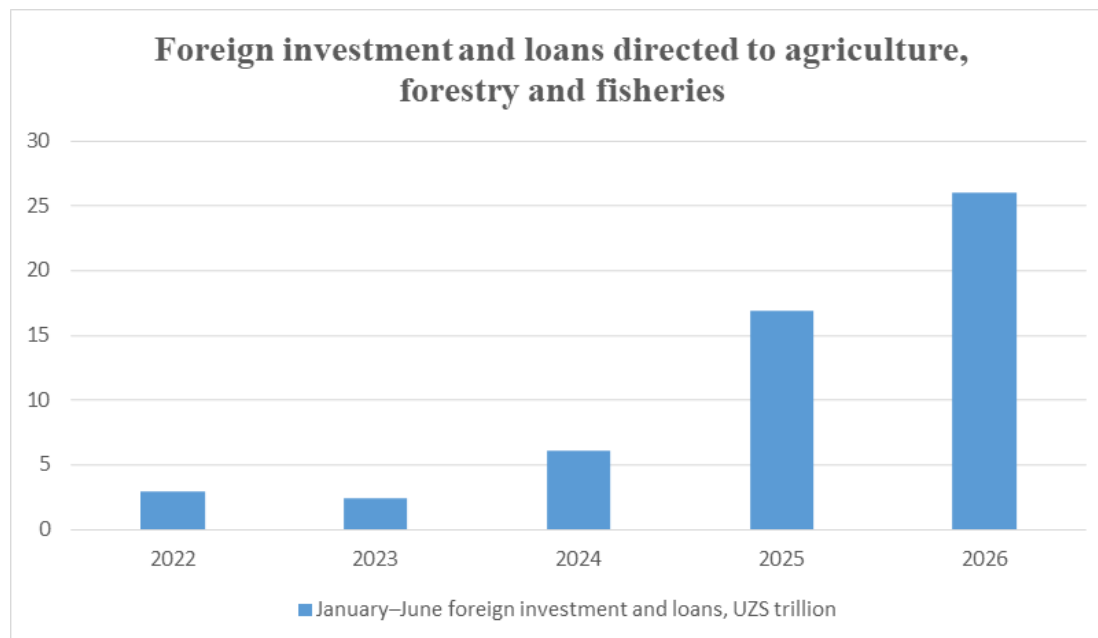


Figure 1. Foreign Investment and Loans Directed to Agriculture, Forestry, and Fisheries²

The diagram demonstrates substantial positive dynamics in external financing after 2024. Between 2024 and 2026, foreign investment and loans increased from UZS 6.1 trillion to UZS 26.0 trillion, meaning that the indicator more than quadrupled.

This positive trend creates favorable conditions for further strengthening the financial stability of agricultural enterprises. Expanding investment resources can contribute to increasing productive capacity, optimizing production costs, introducing modern technologies, and generating additional revenue.

From the researcher's perspective, a comprehensive assessment of investment effectiveness can be based on such indicators as return on investment, cash-flow generation, and debt-servicing capacity, together with the volume of attracted capital. This approach provides a broader assessment of the economic outcomes of investment financing.

An important feature of Uzbekistan's agricultural sector is the significant contribution of dehqan and subsidiary farms to overall agricultural production.

According to the National Statistics Committee, in 2025:

- dehqan and subsidiary farms generated 62.3% of agricultural output;
- commercial farms generated 29.4%;
- organizations engaged in agricultural activities generated 8.3% (Figure 2).

Figure 2. Structure of financing sources of agricultural enterprises³

The structure demonstrates that bank loans and own funds constitute the main sources of agricultural enterprise financing, accounting for 38% and 32%, respectively. Foreign investments and loans represent 15%, while government support and subsidies account for 10%. This structure reflects the important role of both bank financing and enterprises' own resources and highlights opportunities for further diversifying financing instruments and expanding long-term investment mechanisms.

Based on the statistical analysis, five major strategic directions can be proposed.

Agricultural enterprises can further diversify their financing structure by combining conventional bank loans with alternative financial instruments. These sources include: leasing, investment funds, concessional

² Prepared based on data from the Central Bank of the Republic of Uzbekistan.

³ Prepared based on data from the Central Bank of the Republic of Uzbekistan.

financing, supplier financing, value-chain financing, public-private investment, export-oriented financing.

Diversification can contribute to strengthening financial flexibility, improving the maturity structure of financial liabilities, and expanding opportunities for long-term investment.

Agricultural investments frequently have long payback periods. Therefore, aligning loan maturity with the economic life of the financed asset can contribute to more effective financial management.

For example, financing irrigation systems or agricultural machinery through appropriately structured long-term financial instruments can improve the alignment between investment expenditure and future revenue. This approach can support balanced cash-flow management and strengthen the long-term financial capacity of agricultural enterprises.

Agricultural enterprises operate in an environment influenced by various natural and production-related factors, including climatic conditions, precipitation levels, pests, and diseases. Effective management of these factors is an important component of sustainable agricultural development.

Therefore, agricultural insurance can serve as an integral element of financial stability. Insurance mechanisms can support both enterprises and financial institutions by enhancing risk-management capacity and contributing to greater predictability of financial outcomes.

Digital technologies can further improve the assessment and monitoring of agricultural enterprises' financial condition.

The researcher proposes developing a digital monitoring model based on:

Financial data → Production indicators → Weather factors → Debt burden → Cash flow → Early warning indicator → Management decision

Such a system would enable banks and agricultural enterprises to identify changes in financial conditions at an early stage and make timely management decisions aimed at maintaining liquidity, solvency, and overall financial stability.

Financial stability can also be strengthened through closer integration across the entire agricultural value chain.

Integration between:

producer → processor → logistics → exporter → financial institution

can enhance market coordination, improve revenue predictability, and create additional opportunities for sustainable financing.

The World Bank's experience in Uzbekistan also demonstrates that combining financing with technical assistance, market access, and value-chain development can contribute to stronger and more sustainable economic outcomes.

The statistical evidence allows us to formulate an important conclusion: the financial stability of agricultural enterprises is determined not only by the volume of financing but also by the effective transformation of financial resources into stable, cash-generating productive capacity.

The increase in agricultural lending from UZS 50.3 trillion to UZS 66.4 trillion and the expansion of foreign investment and loans demonstrate an increase in selected sources of financial resources available to the agricultural sector during the periods analyzed.

The effective use of additional financial resources to generate sufficient operating cash flows can further strengthen financial stability and create favorable conditions for sustainable growth.

Therefore, the research proposes further developing the traditional principle of:

"More financing → more production"

into a more comprehensive principle:

"Efficient financing → productive investment → stable cash flow → effective risk management → financial stability."

This approach represents the main scientific and practical implication of the study.

CONCLUSIONS AND RECOMMENDATIONS

The study analyzed the main financial factors contributing to the stability of agricultural sector enterprises in Uzbekistan. The analysis demonstrates positive developments in the financial environment of the agricultural sector. Agricultural lending increased from UZS 50.3 trillion at the beginning of 2025 to UZS 66.4 trillion by August 2026, while foreign investment and loans directed to agriculture, forestry, and fisheries reached UZS 26.0 trillion during January–June 2026.

At the same time, the structure of agricultural production highlights opportunities for applying differentiated financial support mechanisms. Dehkan and subsidiary farms accounted for 62.3% of agricultural output in 2025, compared with 29.4% for commercial farms and 8.3% for agricultural organizations. These indicators demonstrate the significant contribution of different categories of agricultural producers to the development of

the sector.

The research concludes that further strengthening financial stability can be supported through an integrated approach based on five priorities: diversification of financing sources, development of long-term lending, expansion of agricultural insurance, digital financial-risk monitoring, and value-chain financing.

From the researcher's perspective, the long-term objective is to ensure that the growing flow of capital into agriculture contributes to higher production efficiency, sustainable cash-flow generation, stronger investment capacity, and greater financial resilience. Ensuring that each unit of attracted capital generates sustainable economic value can further strengthen the financial position of agricultural enterprises and support the long-term development of the agricultural sector.

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