

**FINANCIAL SIGNIFICANCE OF INSURANCE SERVICES IN AGRICULTURE OF
THE REPUBLIC OF KARAKALPAKSTAN**

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Abstract. Agriculture in our country is carried out only in difficult and unfavorable natural and climatic conditions. Therefore, every year agricultural producers suffer heavy losses due to natural disasters: drought, lack of water, cold weather, hail, strong winds, and unusual fluctuations.

INTRODUCTION

Agriculture in our country is carried out only in difficult and unfavorable natural and climatic conditions. Therefore, every year agricultural producers suffer heavy losses due to natural disasters: drought, lack of water, cold weather, hail, strong winds, and unusual fluctuations. High or low Kharat, heavy rains, spring floods and other natural disasters are classified as emergencies in accordance with the criteria for which they are approved. At the same time, the main damage to agricultural production is caused by drought, which recurs regularly. For the above reasons, the damage caused to agricultural production will significantly reduce its sustainability, deprive it of significant reserves for financial stabilization, and will also negatively affect the development of the village as a whole. The unpredictable state of control of natural processes poses a great danger to agriculture. This is increasing the tendency of agriculture to suffer large losses, increasing the need for insurance services from this sector in its place.

EXPERIMENTAL RESEARCH

An analysis of the current modern structure of the national economic complex shows that the dominant role and place in it belongs to irrigated agriculture, and as a result, the majority of industrial enterprises are designed to process agricultural raw materials.

The republic's agriculture is specialized in the production of cotton, rice, alfalfa seeds, astrakhan skins, wool, cocoons, silkworms, vegetables, melons and fruits. These products, after initial processing, are exported outside of Karakalpakstan, and a certain part remains to meet domestic needs. However, as production increases, industries such as vegetable growing and horticulture not only increasingly meet the needs of the population of Karakalpakstan, but also send more and more products to foreign countries.

Agriculture and its main branch, irrigated agriculture, are based on artificial irrigation. The total area sown with cotton is 86.3 thousand hectares; in 2020, the total cotton yield amounted to 196.0 thousand tons. In the structure of agriculture in terms of share in the total sown area, the number of farms, the number of workers and employees, and gross income, the leading role belongs to cotton growing. As a result, a significant part of irrigated agriculture specialized in the production of raw cotton and its sown areas are located in almost all farms and natural-economic regions. [1]

Unlike many wilayats of the Republic of Uzbekistan and, above all, the neighboring Khorezm region, in the Republic of Karakalpakstan, huge water resources are used in the production of raw cotton, but its gross harvest is still small, so the structure of the agricultural sector will have to change.

Taking all this into account, during the years of independence in Karakalpakstan, an extensive program was adopted to improve cotton growing and new varieties of cotton were introduced and introduced. For example, the Chimbay Experimental Breeding Station has developed new early ripening varieties cotton, meeting the natural conditions of the northern regions of Karakalpakstan. As a result of the measures taken to develop irrigation, develop new lands, strengthen the material and technical base of cotton farms, significant progress in the development of cotton growing. Agricultural technology for cotton cultivation was developed that corresponded to the natural, climatic and reclamation conditions of the Republic of Karakalpakstan, as a result of which cotton yields significantly increased in advanced farms.

RESEARCH RESULTS

The second specialized branch of agriculture after cotton growing is rice growing, and this industry annually produces more than 170.6-201.6 thousand tons of grain and a huge part of the water resources is spent on this industry; therefore, in recent years, the Vietnamese cultivation experience has been introduced in the republic to save water resources rice.

Now, Karakalpakstan is considered the leading grain region of Uzbekistan. It accounts for a tenth of the grain produced by the entire population. Many farms receive up to 40-50% profit from the sale of grain, which has a decisive impact on the financial condition of enterprises and their economic well-being. However, we have to concentrate grain production in specialized farms of the republic due to its constant decline

TABLE 1. Grain production in all categories of farms in Karakalpakstan. [5]

Indicators	Years.								
	1990	1995	1996	1997	1998	1999	2000	2005	2020
Cultivated area, thousand hectares.	95,5	126,1	147,3	148,1	128,7	135,4	114,9	82,2	60,8
Productivity, c/ha.	34,7	15,1	15,1	20,4	15,2	20,0	21,4	25,1	31,9
Gross yield, thousand tons.	304,1	170,7	219,1	107,1	193,2	265,8	110,6	201,6	168,3

The table shows that in 1990, the gross grain harvest was 304 thousand tons; in 2020, due to a decrease in yield, grain production remained at 168.3 thousand tons. Thus, grain production over the last almost thirty years alone has decreased by 132.1 thousand tons or by 43.4%. The yield of grain crops in the republic is 1.5-2 times lower than the average for Uzbekistan and 2.4-2.7 times lower than in the Andijan region. [3]

The sharp decline in grain yields in recent years is caused by the current shortage of irrigation water and soil and climatic conditions, violation of the rules of agricultural technology, lack of proper care of the seed fund and other factors.

Grain production is concentrated mainly in the northern regions of the republic. In the structure of grain production, the leading place is occupied by wheat, the share of corn for grain and barley has decreased. The annual gross harvests of all these crops have decreased over the past years. Many farms fail to timely cultivate the soil and harvest crops; as a result, once fertile fields are overgrown with weeds, the farming system is disrupted, and soil degradation continues. Soil quality decreased across the republic from 44 to 20=35 points.

One of the reasons for the shortage of grain crops is the lack of insufficient amounts of mineral fertilizers, especially nitrogen. In modern conditions, it is quite difficult to obtain the required amount of organic fertilizer, which is explained by the systematic decrease in the number of all types of livestock.

In conditions of decreasing agricultural yields and increasing various types of costs, the role of selection and seed production is increasing many times over. This also creates a need to increase the volume and combine work on selection and seed production, and increase the responsibility of the breeder-organizer for conducting supervision over varieties.

Corn farming plays an important role in the grain farming of the republic. However, the area under it has been decreasing since 1995. For example, the area sown with corn in 1995 was 12.7 thousand hectares, then in 2005 it was only 1.6 thousand hectares, then in 2020 it was only 715 hectares i.e. its crops were reduced by almost 15 times. For this reason, the gross harvest has decreased over the years - up to 14 times. [4]

An analysis of the state of grain farming shows that the economy of the agro-industrial complex of Karakalpakstan largely rests on the production of grain, especially wheat. Therefore, the economic potential of grain growing should increase every year.

In 2020, rice production amounted to 168.3 thousand tons, or 20.7% more than in 2010. In recent years, due to an increase in material costs, there has been an increase in the cost of rice, as well as a decrease in the profitability of rice farms. The number of unprofitable farms is increasing and currently accounts for 49–51% of the total number of rice-growing farms. [5]

If the current attitude towards the industry continues, then in the coming years the area of rice will be significantly reduced. All this will lead to the exclusion of areas occupied by rice cultivation from economic turnover and will be subject to waterlogging and secondary salinization of irrigated lands.

Taking into account the current situation in rice growing, it is necessary to begin developing measures to preserve the seed variety introduced in the republic over the past 50 - 70 years, by organizing special areas for variety testing farms and prepare a program to ensure the sustainable development of rice growing in the northern regions of the Republic Karakalpakstan. The Republic of Karakalpakstan has accumulated enormous scientific, technical and production potential for the development of rice farming. The team of the Chimbay Institute of Agriculture and the “research center” at the Shortanbay farm in the Nukus region of the Republic of Karakalpakstan are working on the problem of varietal policy, agricultural technology, and land reclamation. All this will make it possible, with proper organization of rice sowing in specialized farms, to restore the level achieved in 1990 - 1995.

However, at present, more than 20% of rice crops are located on primitively developed lands and a lot of money is spent on growing crops on them, the yield is low, the lands become swampy within one or two years and fall out of agricultural use. Practice shows that from crops on engineered land, rice growers receive 41-43 centners of rice yield per hectare and more,

taking into account In the coming years, it is necessary to plant rice crops on engineered systems.

In the Republic of Karakalpakstan, a large place is given to the development of vegetable and melon crops and potatoes, as well as fruits and grapes, as a source of protein to complement the diet. In all categories of farms of the republic in 2020, the production of these products amounted to: vegetables - 13.2 thousand tons, melons - 2.2 thousand tons, potatoes - 5.2 thousand tons, etc. [3]

This volume of production made it possible to meet the needs of the population of the republic and ship some of it outside the republic. However, in recent years, this industry, in particular potato production, has also declined. In general, in all sectors of vegetables - melons and horticulture, productivity remains low. The main reason for the low yield of these crops is the industry's lack of material and technical resources and insufficient funding. For the further development of vegetable and melon crops, potatoes, and viticulture, a number of measures should be taken, including: 1). Provide increasing the competitiveness of products by determining technical parameters and industry standards. 2). enter into statistical reporting data on production and labor costs, as well as product sales, etc.

Alfalfa farmin - in the conditions of the Republic of Karakalpakstan it is the leading rotation crop, and it developed at a faster pace after the Second World War. Organizational and economic measures were taken to develop these valuable export products. However, in subsequent years, some shortcomings occurred in the assessment activity of alfalfa growing, and the lack of necessary conditions for increasing its yield, the importance of this crop has sharply decreased. Meanwhile, the need for alfalfa, and as a means of combating many diseases cotton, in particular, with wilt and as a means of reclamation crop, a source of protein feed for animals, was increasingly increasing. [6]

In the conditions of the Republic of Karakalpakstan, where soils are everywhere saline, the efficiency of crop production industries in alfalfa crop rotation increases sharply. Research from scientific institutions has established that 1 hectare of alfalfa crops can accumulate up to 300 kg of pure nitrogen; the increase in cotton yield in three years after alfalfa has stood for two years will be 15 centners, and during this period labor costs per 1 hectare of cotton sown area is reduced by 60 man-days due to the reduction of weeds and the feed effect of alfalfa as a rotation crop is significantly increased, etc.

Therefore, it is proposed in the near future to expand the area of alfalfa to 75-100 thousand hectares and increase productivity will allow the annual production of seeds to be increased to 3 thousand tons, hay to 500 thousand tons, and this will become a reliable guarantee of increasing the yield of cotton and rice and increasing livestock production.

The planned growth of feed resources can be increased through: 1) development of field foraging; 2) uniform and rational use of floodplain hayfields and pastures by organizing estuary irrigation in order to revive work on organizing the development of livestock breeding, mainly in the meat sector; 3) expansion (zones) of use of desert type pastures suitable for sheep and camel breeding and the deployment of work on the development of the Karakalpak part of Ustyurt, as well as watering the Kyzylkum pastures.

To further increase the production of livestock products and reduce their cost, specific measures should be organized, namely: 1) continue work to deepen the specialization of productive livestock sectors; 2) create experimental demonstration farms for each livestock sector; 3) widely apply the achievements of modern science and advanced experience of production workers. In the future, as at present, through the development of livestock farming in the desert-pasture zone, the problem of meeting the population's needs for meat and milk must be solved.

The rapid growth of the population of Karakalpakstan, on the one hand, and the limited possibilities of irrigation agriculture, on the other hand, dictate the need for specialization of the desert-pasture zone not only in the production of astrakhan products, but also in camel and horse breeding products. [6]

CONCLUSIONS

In solving the above tasks, the Decree of the President of the Republic of Uzbekistan dated January 28, 2022 No. 60 "On the Development Strategy of New Uzbekistan for 2022-2026" expands the scope of state support for agriculture.

1. Introduce a mechanism to reimburse up to 120 million soums for the cost of drilling a vertical well and installing a pumping unit, if necessary, when putting land into operation.

2. Improving the procedure for allocating subsidies to cover part of the costs of introducing water-saving technologies.

In the first year, 50% of the subsidy will be provided depending on the growth of productivity and equipment utilization, the remaining 50 percent will be paid next year; provide an additional 20% subsidy in the third year to cotton, grain and fruit and vegetable clusters, farmers who have maintained high yields; [7]

Introduction of a unified electronic register of enterprises implementing water-saving technologies, transferring subsidies to projects implemented with the participation of its member enterprises, and covering part of the costs through subsidies. [8]

In conclusion, it can be noted that the development of the agricultural sector of the Republic of Karakalpakstan at the beginning of the agrarian reform indicates its extensive nature, which did not contribute to the economic and competitive ability of production, and affected only the necessary part of the agricultural sector. The normal course of reproduction in rural areas has been disrupted, and there is an irreversible decline in production potential with all the ensuing negative consequences for the economy of the republic. All this requires compliance with the rules of economic reform and an integrated approach to solving rural problems. Therefore, the main task of today is the creation of cluster farms and their modern insurance in all areas of the agricultural sector, which contributes to the reproduction and stabilization of the food situation in the region.

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