

**RISK ASSESSMENT SYSTEM AFFECTING THE PRODUCTION PROCESS IN
AGRICULTURE**

Shamsieva Feruza Murathodjaevna

Tashkent State University of Economics, assistant professor of "Mathematical methods in economics" department, olmos.79@mail.ru

Fayzieva Nargiza Rabimovna

Senior lecturer of the "Mathematical Methods in Economics" department of Tashkent State University of Economics, Ph.D

Abstract: In this article, the risk assessment system affecting the production process in farms is presented. Agriculture is one of the most dangerous areas of entrepreneurial activity. This situation is influenced by many types of factors, in particular, the direct dependence of production on natural, climatic, weather and soil conditions, seasonality, the long duration of the capital turnover period, the difficulty of changing the field of activity, the process of introducing new techniques and technologies, and thoughts and opinions about other cases are given.

Key words: farms, agriculture, innovative technologies, diversification.

Achieving the sustainable development of production based on risk management in agriculture depends, first of all, on the effectiveness of measures aimed at identifying the main risks that prevent the effective operation of agricultural enterprises, especially farms, and mitigating their effects.

In order to minimize risks in the activities of farms and ensure their sustainable development, it is necessary to achieve the organization of the risk management system in the agricultural sector in the following three main areas:

Introduction of innovative technologies in farms, effective use of mineral fertilizers and plant protection products, adequate supply of agricultural machinery, diversification of production, attraction of highly qualified specialists, creation of agricultural products storage, transport logistics and marketing schemes, launching multi-disciplinary activities make and implement independent decisions about putting and others. (In the implementation of these measures, farms should have a stable financial position and the ability to freely use credit resources).

Effective functioning of the market infrastructure serving the farms (commercial banks, insurance companies, credit unions, leasing companies, etc.) and achieving a healthy competitive environment among them.

Macroeconomic methods, namely the state regulation of the agrarian market and the implementation of state programs to support farms.

During the implementation of economic activities, farms are faced with risks arising from various sources: production, marketing, financial, institutional, environmental and many other types of risks, having sufficient knowledge and experience about their nature and characteristics compared to others, and applying various tools and strategies to minimize the impact of risks. has an advantage. Therefore, they should be independent in making decisions related to risk management.

The process of risk management in farms is carried out in several stages:

Identification of risks to farm activity;

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Assessment of the impact of risks on economic activity;
Development of measures to mitigate the impact of risks with a high level of economic damage;

Implementation of developed risk management measures and monitoring of their implementation;

Analysis of the results of the implemented measures. Strategic planning of agricultural production,

SWOT analysis is of particular importance in the process of researching risks and managing them. Its advantage is that it allows a deeper study of the internal and external environment of the object being analyzed at the same time¹⁴⁰.

One of the main problems in risk management in farms is to obtain complete information on the type, nature, area of occurrence, causes, etc. of each type of risk affecting production. Therefore, the use of systematic methods in their analysis is practically effective.

Carrying out a SWOT analysis in risk management allows to identify internal and external risks that threaten the operation of farms, compare the strengths and weaknesses of the farm, evaluate and make the right decisions in management.

If the SWOT analysis defines the perspective of the farm, uses its strengths and advantages in conducting sustainable economic activities in the conditions of risks, and helps to determine the possibilities of their effective use, it will express the composition of the factors that hinder the sustainable development of the farm and the composition of threats and eliminate them through the weak side. and serves as a basis for mitigation decisions.

The following can be used as the main structural elements of the SWOT analysis to minimize the risks affecting the activities of farms:

Excellence - identifying the strengths of running a farm and evaluating the strengths in risk management;

Weakness - express the factors that prevent the effective operation of the farm in the conditions of risks and the weak aspects of the farm;

Table 1

General SWOT analysis of risk management in agriculture

	"S" — STRENGTH	("W" — WEAKNESS
I N T E R N A L R I S K S	<ol style="list-style-type: none"> 1. Rich experience in farming; 2. Improvement of agrotechnology of crop rotation; 3. Diversification of production; 4. High possibility of growing and selling highly profitable agricultural products; 5. Relying on family and hired labor in conducting activities; 6. Availability of the opportunity to grow a wide variety of agricultural products; 7. Use of intensive methods of irrigation; 8. Introducing new techniques and technologies into production; 9. Ensuring high productivity in the cultivation of agricultural products; 10. Use of biological methods in the fight against pests and diseases; 11. Organization of warehouses to ensure price stability of agricultural products; 12. Establishing multi-disciplinary activities in order to diversify the activity; 13. Expansion of production through investment. 	<ol style="list-style-type: none"> 1. Permanent lack of working capital; 2. High production costs; 3. High level of administrative intervention in agricultural activities; 4. The activity is focused only on local markets; 5. Seasonality of production; 6. Lack of improvement of systematic risk management practices; 7. Absence of specific risk management strategies; 8. Dependence of the agricultural sector on the centralized irrigation system; 9. Specialization in the production of narrow agricultural products; 10. Lack of worker and employee qualifications, low level of motivation and salary amounts; 12. Lack of formation of modern business management skills; 13. Information asymmetry; 14. High obsolescence and lack of material and technical base; 15. High disparity between the prices of industrial and agricultural products
	"O" — OPPORTUNITIES	"T" — THREATS

e x t e r n a l D A N G E R S	<ol style="list-style-type: none"> 1. Availability of favorable natural conditions for growing organic agricultural products; 2. The relative length of the vegetation period; 3. Creation of a single cluster in the agro-industrial complex; 4. Voluntary membership of the agricultural cooperative and participation in its management; 5. Presence of a steadily growing demand for agricultural products; 6. Availability of land reserves that can be used in agriculture; 7. Growing export volumes for agricultural products; 8. Formation and development of corporate culture in agriculture; 9. Improvement of risk insurance practice in agriculture; 10. Availability of financial support from the state; 11. Possibility of using underground water reserves for irrigation. 12. Guaranteeing prices based on futures contracts; 13. Use of preferential credit resources of commercial banks. 	<ol style="list-style-type: none"> 1. Production (productivity) risk: <ul style="list-style-type: none"> - change of weather and natural-climatic conditions; - violation of ecology; - weak material and technical support; - development of technology and innovation; - interruptions in water supply. 2. Marketing risk: <ul style="list-style-type: none"> - a large number of competitors; - seasonal decrease or volatility of prices of agricultural products; - instability of market conditions. 3. Financial risk: <ul style="list-style-type: none"> - changes in tax and credit interest rates; - increase in debtor and creditor debts. 4. Institutional risk: <ul style="list-style-type: none"> - change of customs procedures; - changes in state policy and legislation; - crises in the agrarian sector. 5. Risk associated with the human factor: <ul style="list-style-type: none"> - lack of skilled workforce; - health deterioration, injury or death of members of the farm; - looting and damaging property; - conflicts and stresses between members of the farm.
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Opportunities - use of additional opportunities based on favorable conditions for successful economic activity and wider use of existing infrastructure services;

Risks - development of management methods and strategies based on the identification and categorization of factors that threaten the operation of farms.

In order to make the right decision based on the SWOT analysis, it is necessary to determine the balance between the positive (strong) and negative (weak) aspects of the farm. When developing the SWOT table, it is necessary to take into account the demand of the agricultural market, modern technical and technological achievements, the situation of competitors and partners, as well as political, social, economic and other factors.

Diversification of production, provision of financial funds and credit resources, market infrastructure, leasing and insurance services, and state programs for agricultural support are methods and mechanisms for mitigating production and market risks in farms¹⁴². It should be noted that these methods and mechanisms have certain advantages and disadvantages, which are manifested depending on the field of implementation. Therefore, it is necessary to determine which tool is the most effective in mitigating the negative effects of this or that risk.

Risks in the production of agricultural products and ensuring food safety directly affect the activities of all types of entities operating in the agrarian sector, including farms. Taking into account the level and extent of exposure to risks in agriculture, it is appropriate to divide their management

system into lower, middle and upper levels.

It is necessary to achieve the assessment of risks in the agricultural sector, the development and implementation of measures and strategic programs for their management at the level of each management link, precisely at the level of agriculture and its service institutions, market infrastructure and state level.

Agriculture and its service enterprises performing tillage, cultivation of agricultural products, sale, service to the process of agricultural production (transportation, storage, packaging, production of mineral and local fertilizers, equipment and tools) forms a lower link and implements the development of management strategies aimed at reducing the negative impact of low-casualty risks that constantly arise in agriculture. Micro-level risks represent the risks associated with the loss of gross crops, livestock and income within the farm activity taken separately.

Among the measures of risk management in agriculture, which are implemented within the framework of farms and institutions serving them, market infrastructure, the following can be included: introduction of advanced technologies in production (accurate planning of production, effective use of weather conditions based on practical experience, water-saving technologies) reach; to achieve risk sharing based on the creation of a value added chain in the cooperation of farms, as well as in the system of processing agricultural products; conclusion of agreements and futures contracts on the production and sale of agricultural products; management of fixed, working capital, receivables and payables; agricultural risk insurance; diversification of production and income sources.

Establishing the activities of scientific research and consulting firms that serve to minimize risks in farms at the state level, train farmers in new technologies, provide information and forecasts about weather conditions, provide information about a new approach to the production and sale of agricultural products; state regulation of the agrarian market (establishment of minimum marginal prices for agricultural products, state intervention, support of exporting farms, provision of storage of agricultural products and establishment of quotas, compensation for damages caused by natural disasters); providing additional financial support in certain extreme conditions (for example: pandemic or man-made accident); introduction of subsidized insurance programs to protect various sectors of agricultural production (farming, livestock, fishing, etc.) from various risks (hail, frostbite, drought, pests, etc.); income guarantee.

It is known that the problem of price disparity in the agro-industrial complex remains one of the main threats to the activity of farms. The fact that the prices of industrial resources necessary for agricultural production are formed at a monopoly level compared to the prices of agricultural products creates a problem of disparity in the sector. The price disparity limits the ability of farms to obtain a high level of profit, to ensure expanded reproduction, to strengthen the material and technical base, and to supply quality products to the market.

The rapid increase in the prices of industrial products purchased by farms (agricultural machinery, mineral fertilizers, fuel and lubricants, etc.) compared to the prices of agricultural products leads to the redistribution of financial funds between the sectors of the agro-industrial complex in favor of resource-supplying industrial enterprises. . This situation becomes a means of taking away a part of the additional and necessary products produced in agriculture, which leads to a decrease in the economic efficiency of farms.

The main factors causing the disparity between the prices of agricultural and industrial products include:

high impact of natural factors on the production volume and price of agricultural products;

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scattered location of agricultural enterprises by regions and implementation of the production process in areas far from industrial enterprises;

the high share of basic funds in the composition of the means of production, requiring the use of a complex of special agricultural machinery in the cultivation of each type of agricultural crops;

high demand for industrial products and services in the production of agricultural products (for example, agriculture receives production resources from 80 sectors and distributes its products to 60 sectors¹⁴⁶);

the long duration of the production period of agricultural products, the limited ability to quickly adapt it to market changes;

redirection of a significant part of agricultural products as raw materials to industrial processing enterprises;

the perishability of certain types of agricultural products, limited storage and transportation possibilities, forcing them to sell them at market prices during the season;

the fact that industrial enterprises have a monopoly position in the supply of production means and resources for agriculture and in the provision of services;

the limited scope of the industries producing means of production, especially machine-building and machine-tool industry, in our republic;

high duty rates set for agricultural machinery and spare parts, non-existence of benefits for their import.

Adequate development of the market infrastructure serving the agrarian sector will further limit the opportunities of industrial enterprises to use their monopoly position to reduce prices for the purchase of agricultural products and increase prices for the sale of industrial resources. Achieving the alleviation of the price disparity in the field accelerates the process of recapitalization of the agricultural sector and leads to a sharp increase in the volume of equipment for production and technical purposes.

Over the past years, as a result of the fact that farms operate under the influence of monopolized industries: resource suppliers, processing, processing and selling enterprises, the difference between the prices of agricultural and industrial products has formed to such an extent that in order to alleviate the disparity, there is a need to gradually liberalize the purchase prices of agricultural products. brought

To sustainably develop the agricultural sector, to increase the efficiency of agricultural production, to provide it with new, modern agricultural machines, equipment, vehicles, chemical and mineral fertilizers, fuel and lubricants, and nutrients, in full and proportionally, to ensure its strong material and technical base. is important in improvement.

Consequently, the development of agriculture primarily depends on the activity of the industries that serve it. Achieving an optimal ratio of price levels between various enterprises of the

agro-industrial complex serves as an important support for the effective operation of the country's agricultural sector.

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