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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО
МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 05.01.03 – Informatikaning nazariy asoslari
- 05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
- 05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
- 05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
- 05.01.07 – Matematik modellash
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
- 05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
- 05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi
- 05.05.05 – Issiqlik texnikasining nazariy asoslari
- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 08.00.01 – Iqtisodiyot nazariyasi
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
- 08.00.07 – Moliya, pul muomalasi va kredit
- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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MUNDARIJA

ICT WEEK UZBEKISTAN 2025: MILLIY TEXNOLOGIYALAR HAFTALIGINING YAKUNLARI VA ULARNING O'ZBEKISTON IT-EKOTIZIMIGA TA'SIRI	16
Jumaboyev Akmaljon Sheraliyevich	
THE ROLE OF STATE FINANCIAL CONTROL IN THE EFFICIENT USE OF BUDGET FUNDS	20
Gulyor Akhmatovna Kasimova, Biybinaz Makhmut qizi Esenbaeva	
РОЛЬ ЦИФРОВЫХ ПЛАТЁЖНЫХ СИСТЕМ В ФОРМИРОВАНИИ ФИНТЕХ-ЭКОСИСТЕМЫ РЕСПУБЛИКИ УЗБЕКИСТАН	22
Шамахмудова Шоира Олег кизи	
UZBEKISTAN'S STRATEGY FOR TRANSITION TO A GREEN ECONOMY: LABOR MARKET TRANSFORMATION, CHALLENGES AND PROSPECTIVE OPPORTUNITIES.....	27
Akbarova Barno Shukhratovna, Chintemirova Diyora Shukhratovna	
MODELS FOR MANAGING EDUCATIONAL REFORMS IN THE CONTEXT OF CULTURAL DIFFERENCES.....	32
Abdulmajeed Nabeel Azouz	
4-SANOAT INQILOBINING RAQAMLI TURIZMGA TA'SIRINI BAHOLASH	38
Sevinchova Nilufar Ne'mat qizi	
КОНЦЕПТУАЛЬНАЯ МОДЕЛЬ ИНТЕГРИРОВАННОЙ СИСТЕМЫ ESG-ТРАНСФОРМАЦИИ ПРОМЫШЛЕННОГО ПРЕДПРИЯТИЯ КАК ДРАЙВЕР ИНВЕСТИЦИОННОЙ ПРИВЛЕКАТЕЛЬНОСТИ.....	41
Ташпулатов Дильмурад Рустамович	
RAQAMLI IQTISODIYOTDA FOIZSIZ MOLIYA MEKANIZMLARINING RIVOJLANISH ISTIQBOLLARI.....	44
Adilov Zuxriddin Marip o'g'li	
XIZMAT KO'RSATISH TARMOG'INI RIVOJLANTIRISH VA BOSHQARISHNI TAKOMILLASHTIRISH	47
Tadjimirzayev Anvar Abduvaxidovich	
RAQAMLI IQTISODIY DINAMIKANI KOMPLEKS FUNKSIYALAR YORDAMIDA MODELLASHTIRISH.....	52
Ibrohimova Nilufar Qahramon qizi	
SANOAT SEKTORIDA BARQAROR RIVOJLANISHNI TA'MINLASHDA "YASHIL" INVESTITSİYALARINING IQTISODIY AHAMIYATI.....	55
Ibragimov Zaxid Taxirovich	
LOGISTIKA PROVAYDERLARI XIZMATLARIDAN FOYDALANISH ASOSIDA TEMIR YO'L TRANSPORTI RAQOBATBARDOSHLIGINI OSHIRISH.....	59
Raximov Xasan Shukurjonovich	
СОВРЕМЕННЫЕ ПОДХОДЫ К ИСПОЛЬЗОВАНИЮ ИНСТРУМЕНТОВ УПРАВЛЕНИЯ ПРОЕКТАМИ В РАЗЛИЧНЫХ ОТРАСЛЯХ ЭКОНОМИКИ	64
Сидиков Зиёдулло Равшанович, Холиярова Шохиста Кахрамоновна	
SUG'URTA TASHKIOTLARINING BOZOR IQTISODIYOTIDAGI AHAMIYATI	68
Azamatova G.I.	
DON MAHSULOTLARINI YETISHTIRISH VA QAYTA ISHLASHDA INVESTITSİYALAR SAMARADORLIGINI OSHIRISH YO'LLARI.....	71
Po'latova Sug'diyona, S.Y.Xamidova	
MAHALLIY BUDJETLARNING DAROMAD BAZASINI KENGAYTIRISH ASOSIDA XARAJATLAR BARQARORLIGINI TA'MINLASH (SURXONDARYO VILOYATI MISOLIDA).....	74
Safarmurodova Marjona To'raqulovna	
O'ZBEKISTONDA INVESTITSIYA FAOLIYATINI RIVOJLANTIRISHDA SOLIQ IMTIYOZLARI VA PREFERENSIYALARINING IQTISODIY AHAMIYATI.....	77
Allaberganova Kumush Javlonbek qizi, Beknazarova N.T.	



DAVLAT SEKTORIDA RAQAMLI TRANSFORMATSIYA JARAYONLARI VA ULARNING IQTISODIY AHAMIYATI	80
Abdullayev Bobirjon Mamurjanovich	
O'ZBEKISTON RESPUBLIKASI DAVLAT MOLIIYASI TIZIMINING ZAMONAVIY HOLATI TAHLILI.....	84
Berdibekov Adhamjon Ilhomjon o'g'li	
MOLIYAVIY NAZORATNI TASHKIL ETISHNING ZAMONAVIY MEXANIZMLARI.....	87
Ashirov Jasur Dilshod o'g'li	
SUN'IY INTELLEKT YORDAMIDA MOLIIYAVIY INKLYUZIYANI OSHIRISH IMKONIYATLARI.....	90
Lazizbek Ravshanov Baxtiyor o'g'li	
NOMODDIY AKTIVLAR AUDITIDA RISKLARNI BAHOLASH VA AUDITORLIK DALILLARINI TO'PLASH USLUBIYOTINI TAKOMILLASHTIRISH	93
Ishanqulov Izzatilla Nurillayevich	
MEHNAT HAQI AUDITINING NAZARIY-USLUBIY ASOSLARI VA XALQARO AUDIT STANDARTLARI (ISA) KONTEKSTIDAGI TALQINI	96
Nomozov Ilhomjon Ziyodullo o'g'li	
INNOVATSION RIVOJLANISHDA MEHNAT RESURLARINING O'RNI VA AHAMIYATI	98
Artiqova O'g'iljon Zafar qizi	
THE IMPACT OF INFLATION AND EXTERNAL ECONOMIC SHOCKS ON THE NATIONAL ECONOMY.....	102
Suvonov Tolmasjon Faxritdinovich	
REWARD SYSTEMS AND EMPLOYEE PRODUCTIVITY IN HIGHER EDUCATION.....	105
Sultonboyeva Munira Bahodirovna, Sultanova Kamila Muktorali Kizi	
THE DIGITAL CATALYST: HOW TECHNOLOGICAL ACCESSIBILITY DRIVES GLOBAL TOURISM	110
Freshta Qayoumi	
BIZNES JARAYONLARINI MODELLASHTIRISH ORQALI KORXONA SAMARADORLIGINI OSHIRISH YO'LLARI	112
Qarshiyeva Moxinur Olim qizi	
ASSESSMENT AND ANALYSIS OF INVESTMENT EFFICIENCY BY REGION IN UZBEKISTAN	115
Otajonova Charoskhon Polvonkuli qizi	
УЗВЗВМОСТИ АРІ В ЦИФРОВЫХ ПЛАТЕЖНЫХ СЕРВИСАХ И ИХ ВЛИЯНИЕ НА ОНЛАЙН ТРАНСГРАНИЧНЫЕ ДЕНЕЖНЫЕ ПЕРЕВОДЫ	120
Садыков Азиз Миршарапович	
РАЗВИТИЕ БУХГАЛТЕРСКОГО УЧЁТА В УСЛОВИЯХ СТРУКТУРНЫХ ИЗМЕНЕНИЙ В ЭКОНОМИКЕ РЕСПУБЛИКИ УЗБЕКИСТАН	124
Валижонов Х.А.	
O'YINCHOQ ISHLAB CHIQRARISHDA IMPORTGA QARAMLIKNI KAMAYTIRISHNING TASHKILIY-IQTISODIY USULLARI (O'ZBEKISTON MISOLIDA)	127
Aminov Anvarxon Kazimovich	
ФАКТОРЫ И ПРОБЛЕМЫ ОСУЩЕСТВЛЕНИЯ УСТОЙЧИВОГО РАЗВИТИЯ МЕЖДУНАРОДНЫХ ДЕНЕЖНЫХ ПЕРЕВОДОВ В УЗБЕКИСТАНЕ	130
Гимранова О. Б.	
TRANSFORMATSIYALASHUV SHAROITIDA INVESTITSİYALAR VA INVESTITSION JOZIBADORLIKNI BAHOLASH	134
To'rayev Jasurali To'rayevich	
РОЛЬ СИТУАЦИОННОГО ЦЕНТРА В РАЗВИТИИ ЦИФРОВОГО ЗДРАВООХРАНЕНИЯ: МЕЖДУНАРОДНЫЙ ОПЫТ И ПЕРСПЕКТИВЫ ДЛЯ УЗБЕКИСТАНА.....	137
Омонов Олим Муродуллаевич	



IMPROVEMENT OF MANAGEMENT MECHANISMS FOR INCREASING THE INVESTMENT ATTRACTIVENESS OF REGIONS.....	140
To'rayev Jasurali To'rayevich	
DEVELOPMENT OF MODERN METHODOLOGICAL APPROACHES IN THE MANAGEMENT OF THE ACTIVITIES OF SMALL INDUSTRIAL ZONES	144
Shodmonkulov Kamoliddin Murodillayevich	
ISSUES OF IMPROVING THE MANAGEMENT OF THE INVESTMENT ENVIRONMENT.....	147
To'rayev Jasurali To'rayevich	
ISSUES OF IMPROVING THE METHODOLOGY OF MANAGEMENT OF SMALL INDUSTRIAL ZONES.....	150
Shodmonkulov Kamoliddin Murodillayevich	
IQTISODIY XAVFSIZLIK INDIKATORLARINING CHEGARAVIY QIYMATLARINI BELGILASH MASALALARI.....	153
Islamov Anvar Ashirqulovich	
ARTIFICIAL INTELLIGENCE AND BIG DATA APPLICATIONS IN UNIVERSITY MANAGEMENT: EVIDENCE FROM UZBEKISTAN	156
Berdiyev Temurbek Makhmudullo ugli	
ASSESSING DIGITAL MATURITY IN HIGHER EDUCATION INSTITUTIONS: AN INTEGRATED FRAMEWORK APPROACH	160
Berdiyev Temurbek Makhmudullo ugli	
ANALYSIS OF THE CURRENT STATE OF PRODUCTION COMPETITIVENESS IN TEXTILE ENTERPRISES AND THE ECONOMIC MECHANISMS OF ITS FORMATION.....	164
Xushvaqto'v Shuhrat Abduraufovich	
FOREIGN EXPERIENCE IN ORGANIZING COMMERCIAL BANK AUDITS AND ITS APPLICATION IN UZBEKISTAN	166
Ibragimov Nodirbek Baxodir ugli	
PROBLEMS IN COMMERCIAL BANK AUDIT PRACTICE AND DIRECTIONS FOR THEIR SOLUTION	168
Ibragimov Nodirbek Baxodir ugli	
IMPLEMENTATION OF SUSTAINABLE DEVELOPMENT PRINCIPLES IN ECO-FRIENDLY HOTELS.....	170
Dilfuza Igamberdievna Abidova	
OPPORTUNITIES FOR APPLYING NATURAL RESOURCE CONSERVATION TECHNOLOGIES IN HOTEL MANAGEMENT.....	173
Dilfuza Igamberdievna Abidova	
TO'QIMACHILIK KORXONALARIDA STRATEGIK REJALASHTIRISHNI AMALGA OSHIRISH MECHANIZMLARINI TAKOMILLASHTIRISH.....	177
A.Y. Mardanov	
РОЛЬ ИННОВАЦИЙ И МАРКЕТИНГОВЫХ ИССЛЕДОВАНИЙ В РАЗВИТИИ ХИМИЧЕСКОЙ ПРОМЫШЛЕННОСТИ УЗБЕКИСТАНА(НА ПРИМЕРЕ АО «МАХАМ-ШИРЧИҚ»)	180
Хайдарова Камола Ахинжанована	
O'ZBEKISTONDA UY-JOY QURILISHINI RIVOJLANTIRISH TIZIMINI TAKOMILLASHTIRISH YO'NALISHLARI	183
Usmonov Mirumar Abdulla o'g'li	
ВНЕДРЕНИЕ ЦИФРОВЫХ ТЕХНОЛОГИЙ В РАСЧЕТ ЭКОНОМИЧЕСКИХ ЗАТРАТ НА СТРОИТЕЛЬНЫХ ПРЕДПРИЯТИЯХ.....	185
Асадова Мафтуна Саъдуллаевна	



IMPROVING THE ECONOMIC POTENTIAL OF OIL AND GAS INDUSTRY ENTERPRISES IN UZBEKISTAN: MODERN CHALLENGES AND DEVELOPMENT PROSPECTS	188
Bekmuhammedova Malika Iskandarbekovna	
ПЕРСПЕКТИВНЫЕ НАПРАВЛЕНИЯ РАЗВИТИЯ ПРЕДПРИЯТИЙ НЕФТЕГАЗОВОЙ ПРОМЫШЛЕННОСТИ В УСЛОВИЯХ ЦИФРОВОЙ ТРАНСФОРМАЦИИ	191
Бекмухамедова Малика Искандарбековна	
РОЛЬ ИНВЕСТИЦИЙ И ИННОВАЦИЙ В ПОВЫШЕНИИ ЭФФЕКТИВНОСТИ ПРЕДПРИЯТИЙ НЕФТЕГАЗОВОЙ ПРОМЫШЛЕННОСТИ	193
Бекмухамедова Малика Искандарбековна	
РАЗВИТИЕ СИСТЕМЫ ГОСУДАРСТВЕННОЙ ФИНАНСОВОЙ ПОДДЕРЖКИ ВОВЛЕЧЕНИЯ МАЛООБЕСПЕЧЕННЫХ СЕМЕЙ В ПРЕДПРИНИМАТЕЛЬСКУЮ ДЕЯТЕЛЬНОСТЬ	195
Ережепов Куанышбай	
KORXONALAR DAROMADLARI VA XARAJATLARINI BOSHQARISHNI TAKOMILLASHTIRISH.....	198
Aymuxammedova Amina Kakajanovna	
KICHIK BIZNESNI MOLİYALASHTIRISHNING ZAMONAVIY USULLARI	201
Jubanova Bayramgul Aymuratovna	
KNOW YOUR CUSTOMER MECHANISMS AS A TOOL FOR ENHANCING RISK MANAGEMENT SYSTEMS IN COMMERCIAL BANKS	204
Sherzod Fayziyev	
ТЕОРЕТИКО-НАУЧНЫЕ ОСНОВЫ ПОВЫШЕНИЯ ЭКОНОМИЧЕСКОГО ПОТЕНЦИАЛА ПРЕДПРИЯТИЙ НЕФТЕГАЗОВОЙ ПРОМЫШЛЕННОСТИ.....	208
Бекмухамедова Малика Искандарбековна	
IQTISODIY XAVFSIZLIKNI BAHOLASHDA XALQARO TAJRIBANING AHAMIYATI	213
Islamov Anvar Ashirqulovich	
IMPROVING THE MECHANISMS FOR THE ECONOMIC DEVELOPMENT OF THE INDUSTRIAL SECTOR BASED ON STRUCTURAL CHANGES AND INFRASTRUCTURAL FACTORS	217
Ne'matov Shokhrukhbek Mamurjon o'g'li	
THE ROLE OF FOREIGN INVESTMENT IN AGRICULTURE AND ITS IMPROVEMENT	220
Komaliddin Yusupov	
AVIAYUK ZANJIRIDA DAVLAT-XUSUSIY SHERIKLIK (DXSH) MEKANIZMI: XALQARO TAJRIBA VA O'ZBEKISTON UCHUN INSTITUTIONAL MODEL.....	224
Anvarova Dilfuza Abdusattor qizi	
AN EMPIRICAL ANALYSIS OF THE FACTORS SHAPING CONSUMER BEHAVIOUR THROUGH DIGITAL PLATFORMS IN UZBEKISTAN	228
Jumayev Bobomurod Nurmaxmat o'g'li	
ВРМН-МОДЕЛИРОВАНИЕ ЭЛЕКТРОННЫХ УСЛУГ В ДЕЯТЕЛЬНОСТИ СУБЪЕКТОВ БИЗНЕСА.....	232
Отабоев Нодирбек Ойбек углы	
DIGITALIZATION OF THE BANKING SECTOR OF THE REPUBLIC OF UZBEKISTAN: ASSESSING THE EFFECTIVENESS OF DIGITAL PLATFORMS	236
Jumaniyozova Mukaddas	
THE ROLE OF INVESTMENT RISK MANAGEMENT IN ENHANCING FINANCIAL EFFICIENCY IN AGRICULTURE	240
Yusupov Komaliddin Bakhtiyor ugli	



THE ROLE OF INVESTMENT RISK MANAGEMENT IN ENHANCING FINANCIAL EFFICIENCY IN AGRICULTURE

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Abstract. Agriculture is one of the most risk-sensitive sectors of the economy due to climate change, natural disasters, market volatility, and financial uncertainty. Effective investment risk management plays a crucial role in improving financial efficiency and ensuring sustainable agricultural development. This paper examines the impact of investment risk management on financial efficiency in agriculture. The findings indicate that agricultural insurance, diversification strategies, digital technologies, and financial planning can help reduce investment losses and improve profitability. The study concludes that strengthening agricultural risk management systems can enhance investor confidence and improve the efficiency of agricultural investments.

Keywords: agriculture, investment risk, risk management, financial efficiency, agricultural insurance, profitability, sustainable development.

Annotatsiya. Qishloq xo'jaligi iqlim o'zgarishi, tabiiy ofatlar, bozor beqarorligi va moliyaviy noaniqliklar tufayli iqtisodiyotning risklarga eng ta'sirchan tarmoqlaridan biri hisoblanadi. Investitsiya risklarini samarali boshqarish moliyaviy samaradorlikni oshirish va qishloq xo'jaligining barqaror rivojlanishini ta'minlashda muhim rol o'ynaydi. Mazkur maqolada investitsiya risklarini boshqarishning qishloq xo'jaligidagi moliyaviy samaradorlikka ta'siri o'rganilgan. Tadqiqot natijalari qishloq xo'jaligi sug'urtasi, diversifikatsiya strategiyalari, raqamli texnologiyalar va moliyaviy rejalashtirish investitsiya yo'qotishlarini kamaytirish hamda rentabellikni oshirishga yordam berishini ko'rsatadi. Tadqiqotda qishloq xo'jaligi risklarini boshqarish tizimlarini takomillashtirish investorlar ishonchini mustahkamlashi va qishloq xo'jaligiga yo'naltirilgan investitsiyalar samaradorligini oshirishi mumkinligi xulosa qilingan.

Kalit so'zlar: qishloq xo'jaligi, investitsiya riski, risklarni boshqarish, moliyaviy samaradorlik, qishloq xo'jaligi sug'urtasi, rentabellik, barqaror rivojlanish.

Аннотация. Сельское хозяйство является одной из наиболее подверженных рискам отраслей экономики вследствие изменения климата, стихийных бедствий, рыночной нестабильности и финансовой неопределённости. Эффективное управление инвестиционными рисками играет важную роль в повышении финансовой эффективности и обеспечении устойчивого развития сельского хозяйства. В данной статье рассматривается влияние управления инвестиционными рисками на финансовую эффективность в сельском хозяйстве. Результаты исследования показывают, что сельскохозяйственное страхование, стратегии диверсификации, цифровые технологии и финансовое планирование могут способствовать сокращению инвестиционных потерь и повышению рентабельности. В исследовании сделан вывод о том, что укрепление системы управления сельскохозяйственными рисками может повысить доверие инвесторов и эффективность инвестиций в сельское хозяйство.

Ключевые слова: сельское хозяйство, инвестиционный риск, управление рисками, финансовая эффективность, сельскохозяйственное страхование, рентабельность, устойчивое развитие.

INTRODUCTION

Agriculture plays a vital role in ensuring food security, generating employment, and supporting economic growth. However, agricultural production is highly vulnerable to various risks, including climate change, droughts, floods, pest outbreaks, price fluctuations, and financial instability. These factors directly influence investment decisions and financial performance in the agricultural sector.

According to the Food and Agriculture Organization of the United Nations (FAO), agrifood systems are highly vulnerable to climate and disaster risks. The increasing frequency and intensity of extreme weather events can cause substantial losses in agricultural production and pose growing challenges to sustainable agricultural development [1].



The increasing complexity of agricultural risks requires effective management strategies to protect investments and improve financial efficiency. Consequently, agricultural risk management has become one of the key priorities for policymakers, investors, and agricultural producers.

Numerous international and local scholars have investigated the relationship between risk management and agricultural performance. The Organisation for Economic Co-operation and Development (OECD) emphasizes that agricultural risk management policies can help farmers reduce financial losses, improve resilience, and encourage long-term investment [2]. Glauber et al. explain that properly designed risk management instruments, including insurance schemes, income stabilization mechanisms, disaster assistance, and savings measures, can contribute to agricultural resilience and financial sustainability [3].

Kevin Donovan found that high levels of agricultural risk discourage farmers from investing in productive inputs and modern technologies. The study suggests that insurance mechanisms and risk reduction measures can improve agricultural productivity and investment efficiency [4]. Among Uzbek researchers, Yadgarov et al. highlight that developing agricultural insurance systems is important for ensuring financial stability and supporting investment in the agricultural sector [5]. Similarly, X. Shennayev argues that improving agricultural insurance mechanisms can strengthen risk protection and enhance the operating environment for agricultural producers [6]. S. Saidnabiyev proposes a risk-oriented model that integrates agricultural credit, insurance, and subsidization to strengthen the financial sustainability of Uzbekistan's agricultural sector [7].

Investment risk management can influence financial efficiency by reducing uncertainty and protecting agricultural producers from potential losses. First, agricultural insurance serves as an important risk mitigation instrument. Insurance can reduce financial losses caused by natural disasters, droughts, floods, and crop failures. As a result, farmers may become more willing to invest in modern technologies, high-quality seeds, irrigation systems, and advanced production methods. Second, diversification strategies can improve financial stability by reducing dependence on a single source of income. Farmers who diversify their production activities are generally less vulnerable to market and production risks. Third, digital technologies such as remote sensing, satellite monitoring, weather forecasting systems, and precision agriculture can improve risk assessment and decision-making. FAO emphasizes the integration of climate and disaster risk considerations into evidence-based interventions and agricultural decision-making [1]. Fourth, effective financial planning enables agricultural enterprises to allocate resources efficiently, manage cash flows, and maintain long-term profitability despite uncertain market conditions.

International experience suggests that advanced agricultural risk management systems may contribute to higher levels of investment efficiency. In the United States and Canada, comprehensive crop insurance programs have helped reduce farmers' exposure to production risks and may encourage investment in agricultural innovation. Similarly, European Union countries have implemented integrated risk management frameworks that combine insurance, disaster assistance, and income stabilization programs.

Table 1

Share of Agriculture, Forestry, and Fisheries in GDP and Investment Risk Exposure in Uzbekistan, 2020–2024¹

Year	Agriculture share in GDP (%)	Main risk factors	Risk Management Maturity Level
2020	21.6	COVID-19 disruptions, market uncertainty, drought	Low
2021	21.4	Water shortages, climate variability	Low–Moderate
2022	20.4	Rising input costs, inflation, climate risks	Moderate
2023	19.7	Drought risk, price volatility, logistics challenges	Moderate–High
2024	17.7	Climate change impacts, extreme weather events	High

The findings indicate that the share of agriculture, forestry, and fisheries in Uzbekistan's GDP decreased from 21.6% in 2020 to 17.7% in 2024. Nevertheless, the sector continued to face significant climate, market, and production risks throughout the period under review. According to the author's qualitative assessment, the maturity of agricultural risk management appears to have gradually improved, reflecting the expanding use of insurance, financial support instruments, digital monitoring technologies, and other risk mitigation practices.

OECD studies indicate that properly designed government-supported agricultural risk management instruments can strengthen farm resilience and support sustainable investment decisions [2; 3].

¹ **Source:** Compiled by the author based on the National Statistics Committee of Uzbekistan and FAO reports.

International and national evidence suggests that improving agricultural risk management systems can contribute to greater financial stability, higher investment efficiency, and increased attractiveness to investors in developing economies.

CONCLUSION AND SUGGESTIONS

Investment risk management plays a critical role in enhancing financial efficiency in agriculture. Effective risk management tools can reduce uncertainty, protect agricultural producers from losses, and create favorable conditions for sustainable investment.

Based on the analysis, the following recommendations are proposed:

Expand agricultural insurance programs and increase government support for risk-sharing mechanisms.

Promote the diversification of agricultural production to reduce income volatility.

Encourage the adoption of digital technologies for agricultural risk monitoring and management.

Improve access to affordable agricultural credit and financial services.

Strengthen farmers' knowledge and skills in investment risk management through training and advisory services.

The implementation of these measures is expected to contribute to higher investment efficiency, increased investor confidence, and sustainable agricultural development.

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