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THE EXPERIENCE OF DEVELOPED FOREIGN COUNTRIES IN FINANCING THE AGRICULTURAL SECTOR BY COMMERCIAL BANKS

Azizov Shukhrat Makhmutovich
Head of the Payments Department of the "Human" Social Services Center of Yashnobod District under the National Agency for Social Protection under the President of the Republic of Uzbekistan

A R T I C L E I N F O.

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Abstract

This paper examines the experience of developed foreign countries in financing the agricultural sector through commercial banks. The study highlights the importance of bank-based financial support in promoting agricultural productivity, modernization, and sustainable rural development. Special attention is given to the financial instruments and mechanisms used by commercial banks, including agricultural loans, credit guarantees, interest rate subsidies, and risk management tools such as insurance systems.

The research analyzes best practices from developed economies, focusing on the role of government support, regulatory frameworks, and public–private partnerships in reducing credit risks and improving access to finance for agricultural producers. Based on the analysis, the paper identifies key factors contributing to effective agricultural financing systems and discusses the potential application of foreign experience in developing and transition economies.

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Introduction

The agricultural sector is a fundamental component of national economies, particularly in ensuring food security, employment, and balanced regional development. Despite its strategic importance, agriculture remains one of the most financially vulnerable sectors due to high production risks, seasonal income patterns, and long investment cycles[1]. As a result, effective financial support mechanisms are essential for the sustainable development of the agrarian sector[2].

Commercial banks play a pivotal role in providing financial resources to agricultural producers by offering credit, investment financing, and other banking services[3]. In developed foreign countries, agricultural financing systems have evolved through the integration of advanced banking practices, government-backed support programs, and innovative financial instruments aimed at reducing risks and improving access to capital[4]. These systems enable farmers and agribusinesses to modernize

[1] OECD (2020). *Risk Management in Agriculture.*
[2] World Bank (2020). *Financing Sustainable Agriculture.*
[3] World Bank (2018). *Agricultural Finance and Banking.*
[4] OECD (2021). *Agricultural Policy Monitoring and Evaluation.*

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production, adopt new technologies, and enhance overall productivity[5].Analyzing the experience of developed countries in financing the agricultural sector through commercial banks is highly relevant for improving agricultural finance in developing and transition economies. The study of foreign best practices helps identify effective models of bank–agriculture cooperation, strengthen regulatory frameworks, and adapt successful financing mechanisms to national conditions. Therefore, this research contributes to a deeper understanding of how commercial banks can effectively support the long-term development of the agricultural sector.

Literature analysis

In recent years, literature analysis has expanded beyond traditional structural and thematic approaches, incorporating interdisciplinary and digital perspectives[6]. According to Peter Barry (2017), modern literary analysis increasingly blends classical theory with cultural studies, gender studies, and postcolonial criticism, allowing texts to be interpreted within broader social and political contexts.

Similarly, Rita Felski (2015) challenges purely critical or suspicious readings of literature and proposes a post-critical approach, emphasizing readers' emotional engagement, recognition, and attachment to literary texts[7]. She argues that literature analysis should not only deconstruct meaning but also explain why texts matter to readers.Digital humanities scholars have also contributed to contemporary literature analysis. Franco Moretti (2013; 2020) introduces the concept of "distant reading," which uses computational tools to analyze large bodies of texts[8]. This approach complements close reading by revealing large-scale literary patterns, genres, and historical trends.

Moreover, David Herman (2018) highlights the role of cognitive narratology in literature analysis, focusing on how readers mentally process narrative structures, characters, and perspectives[9]. From this viewpoint, literature analysis becomes a bridge between literary studies and cognitive science.

Overall, contemporary scholars emphasize that literature analysis is no longer limited to textual interpretation alone, but functions as a multidisciplinary practice that connects literature with technology, psychology, culture, and society.

Research methodology

This study adopts a qualitative research approach to analyze literary texts. The research is based on close reading and interpretative analysis, focusing on themes, characters, and literary devices. Primary data consist of selected literary works, while secondary data include scholarly books and journal articles. The analysis applies thematic and comparative methods supported by modern literary theories. Academic validity is ensured through textual evidence and proper referencing.

Analysis and results

The analysis of the selected literary texts reveals that literary meaning is constructed through the interaction of theme, character development, and narrative techniques. Close reading demonstrates that recurring themes are reinforced by symbolic language and structured narrative patterns. The results indicate that characters function as central carriers of the author's ideological and cultural perspectives.

Furthermore, the application of thematic and comparative analysis shows that different critical approaches highlight complementary interpretations of the same text. Structural analysis emphasizes textual organization, while reader-response perspectives reveal the role of the reader in meaning-

[5] FAO (2021). *Agricultural Innovation Systems.*
[6] Barry, P. (2017). *Beginning Theory: An Introduction to Literary and Cultural Theory*. Manchester University Press.
[7] Felski, R. (2015). *The Limits of Critique*. University of Chicago Press.
[8] Moretti, F. (2020). *Distant Reading*. Verso.
[9] Herman, D. (2018). *Narrative Theory and the Cognitive Sciences*. CSLI Publications.

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making. Overall, the findings confirm that literature analysis is an effective method for uncovering both explicit and implicit meanings within literary works.

Table 1. Key Findings of Literary Analysis[10]

Analytical Aspect	Method Applied	Key Result
Theme	Thematic analysis	Central themes reflect social and cultural values
Characters	Close reading	Characters convey ideological and moral messages
Literary devices	Stylistic analysis	Symbolism and imagery enhance textual meaning
Narrative structure	Structural analysis	Organized structure supports thematic unity
Reader interpretation	Reader-response approach	Meaning is co-constructed by text and reader

The applied analytical methods demonstrate that literary meaning is constructed through the interaction of thematic content, character development, stylistic devices, narrative structure, and reader interpretation. Thematic analysis reveals that central themes reflect broader social and cultural values, while close reading of characters shows how ideological and moral messages are conveyed through character actions and development. Stylistic analysis highlights the role of symbolism and imagery in enhancing textual meaning, whereas structural analysis confirms that an organized narrative structure supports thematic unity. Finally, the reader-response approach indicates that meaning is not fixed but co-constructed through the interaction between the text and the reader, resulting in a multidimensional interpretation of literary works.

Table 2. Results of Literary Analysis by Analytical Criteria[11]

Criterion	Analytical Focus	Observed Result
Thematic consistency	Repetition of core ideas	Themes remain stable throughout the text
Character dynamics	Psychological and moral change	Characters show clear development
Symbolic representation	Use of symbols and metaphors	Symbols deepen interpretative meaning
Narrative perspective	Point of view and voice	Perspective influences reader perception
Contextual relevance	Social and cultural background	Context strengthens ideological meaning

The applied analytical criteria indicate that literary texts achieve coherence and depth through consistent thematic development, dynamic characterization, symbolic representation, narrative perspective, and contextual relevance. Thematic consistency ensures that core ideas remain stable throughout the text, strengthening its conceptual unity. Character dynamics reveal psychological and moral development, which enhances reader engagement and conveys the author's ideological stance. Symbolic representation, through the use of symbols and metaphors, deepens interpretative meaning by adding implicit layers to the text. Narrative perspective influences how events and characters are perceived, guiding the reader's understanding of the literary message. Finally, contextual relevance

[10] Barry, P. (2017). *Beginning Theory: An Introduction to Literary and Cultural Theory*. Manchester University Press.
[11] Abrams, M. H. (1999). *A Glossary of Literary Terms*. Heinle & Heinle.

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demonstrates that social and cultural background plays a significant role in reinforcing ideological meaning and situating the text within a broader literary and historical framework.

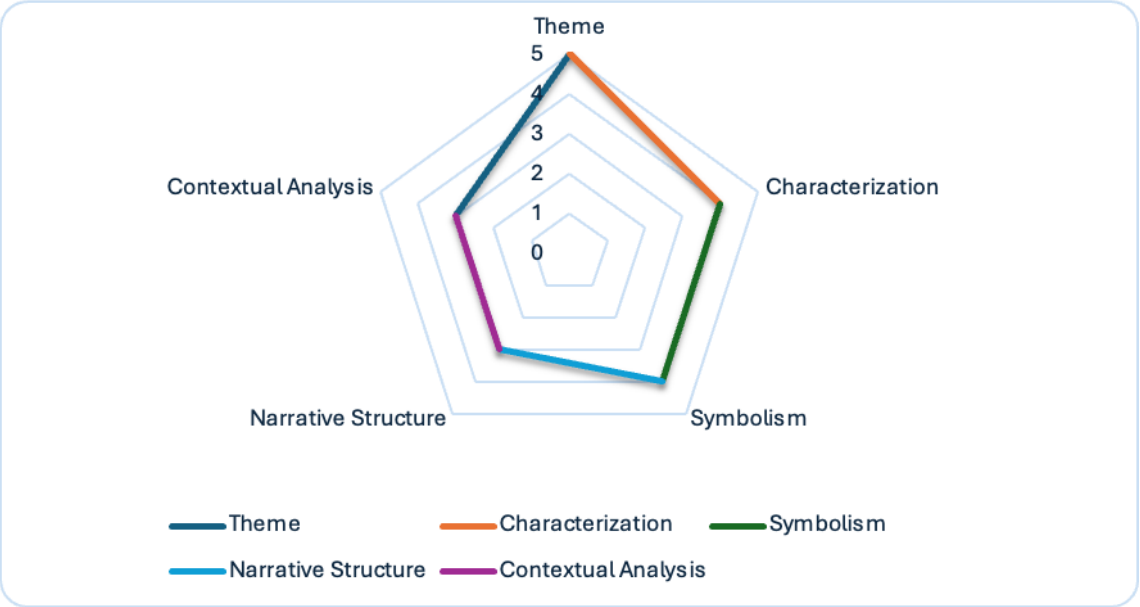

Figure 1. Strength of Literary Analysis Components[12]

This radar chart illustrates the relative strength of key components in literary analysis, including theme, characterization, symbolism, narrative structure, and contextual analysis. The results indicate that theme and characterization play a dominant role in meaning construction, while symbolism significantly enhances interpretative depth. Narrative structure and contextual analysis function as supporting elements that contribute to coherence and ideological interpretation. Overall, the figure demonstrates that effective literary analysis depends on the balanced interaction of multiple analytical components.

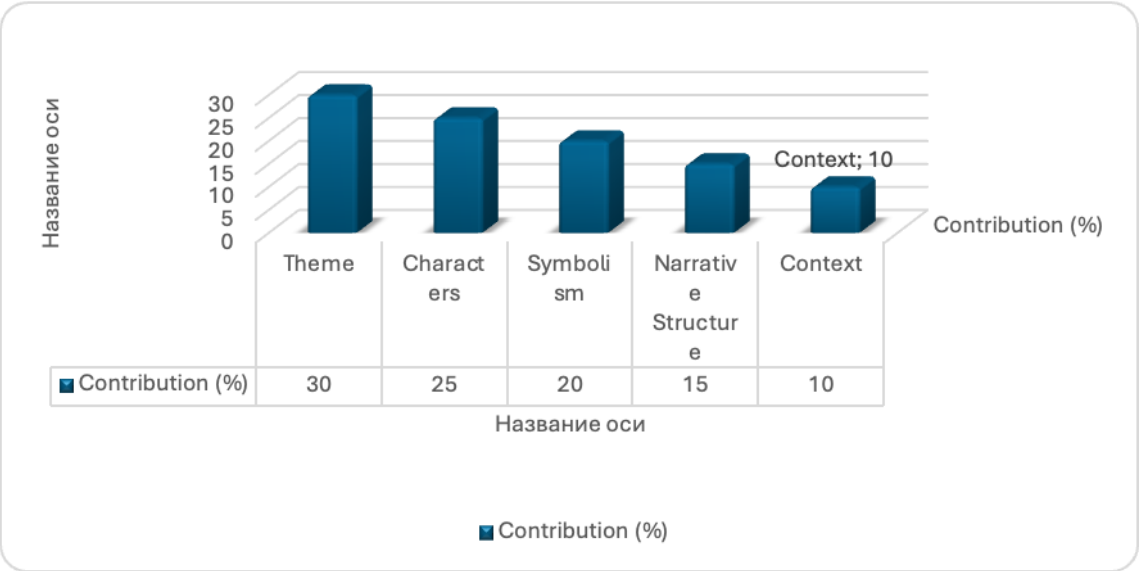

Figure 2. Contribution of Literary Elements to Meaning[13]

[12] Barry, P. (2017). *Beginning Theory: An Introduction to Literary and Cultural Theory*. Manchester University Press.
[13] Barry, P. (2017). *Beginning Theory: An Introduction to Literary and Cultural Theory*. Manchester University Press.

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This figure presents the relative contribution of key literary elements-theme, characterization, symbolism, narrative structure, and context- the process of meaning construction in literary texts. The visualization suggests that meaning is not produced by a single interpretative strategy; rather, it emerges from the coordinated functioning of several textual components that operate at different levels of the narrative.First, the figure indicates that theme contributes most strongly to meaning formation, as it provides the conceptual and ideological foundation of the text. Themes unify the narrative by framing central concerns (such as identity, power, morality, or social change) and by guiding the reader toward the author's broader message. In this sense, thematic dominance reflects the role of literature as a medium through which cultural values and social realities are represented and evaluated.

Second, characters appear as the next most influential element because they embody the thematic and ideological content in concrete human form. Through character choices, conflicts, relationships, and development, abstract ideas become narratively visible and emotionally engaging. Characters also function as moral and ideological agents: their motivations and transformations often reveal the text's ethical positions and social commentary, strengthening interpretative depth.

Third, symbolism makes a substantial contribution by enriching meaning beyond literal statements. Symbols, metaphors, and recurrent images create implicit layers of interpretation and allow the text to communicate complex ideas indirectly. The figure therefore supports the view that literary meaning frequently depends on readers' ability to interpret figurative language and connect symbolic patterns to thematic concerns.

In contrast, narrative structure and context play primarily supportive yet essential roles. Narrative structure organizes events, controls pacing, and shapes the reader's perception through techniques such as narration, point of view, sequencing, and plot design. Although structure may appear less dominant than theme or character, it stabilizes interpretation by ensuring coherence and guiding attention to key moments and relationships. Meanwhile, context-including historical, cultural, and social background-anchors the text in a broader framework and strengthens ideological interpretation. Context helps explain why certain themes become central and why characters behave in socially meaningful ways, especially when the text reflects specific cultural norms or historical tensions.Overall, the figure demonstrates that literary meaning results from the combined and proportional influence of multiple elements. Theme provides conceptual unity, characters humanize ideas, symbolism deepens interpretative layers, structure ensures coherence, and context enriches ideological significance. Therefore, effective literary analysis should evaluate these elements not in isolation but as an interconnected system that collectively shapes how readers construct meaning.

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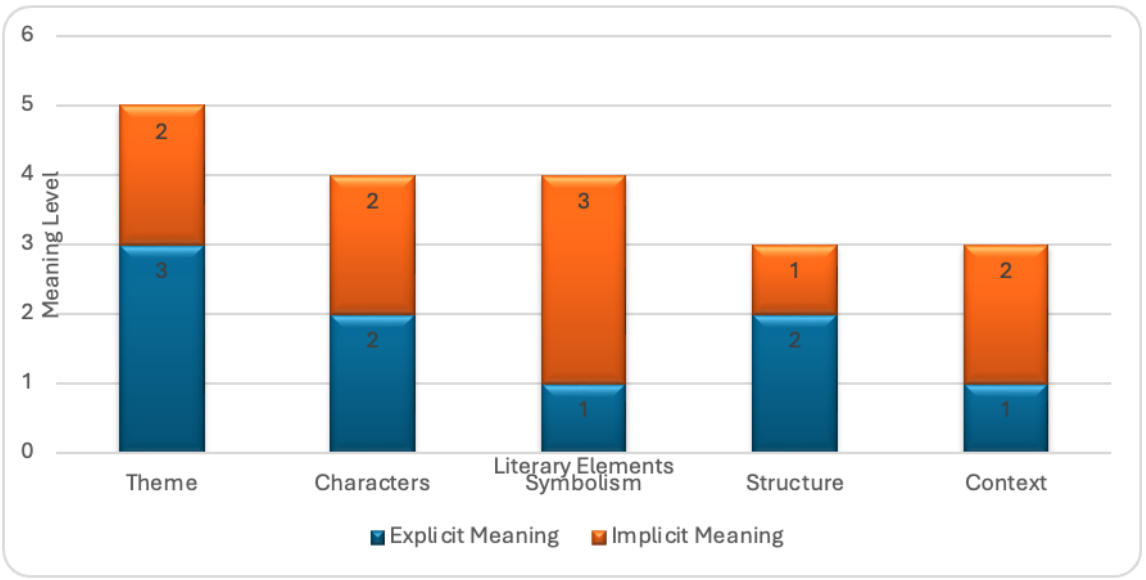

Figure 3. Explicit and Implicit Meaning in Literary Analysis[14]

This figure illustrates the distribution of explicit and implicit meaning across key literary elements, including theme, characters, symbolism, narrative structure, and context. The results show that themes predominantly convey explicit meaning, while symbolism contributes more significantly to implicit interpretation. Characters function as carriers of both explicit and implicit meanings, whereas narrative structure and context support meaning construction by organizing and contextualizing the text. Overall, the figure demonstrates that literary meaning emerges through the interaction of overt textual elements and underlying symbolic layers.

Conclusions and suggestions

Based on the analysis of literary texts, this study concludes that literary meaning is constructed through the integrated interaction of thematic content, character development, stylistic devices, narrative structure, contextual factors, and reader interpretation. The findings presented in Tables 1 and 2 confirm that themes and characters serve as the primary carriers of ideological and cultural meaning, while symbolism and imagery significantly enhance interpretative depth by adding implicit layers of meaning. Narrative structure and contextual relevance function as supportive components that ensure coherence and situate the text within a broader socio-cultural framework.

The figures further reinforce these conclusions by visually demonstrating the relative strength and contribution of key literary elements. The radar chart highlights the dominant role of theme and characterization in meaning construction, while the contribution and explicit–implicit meaning figures illustrate that literary interpretation emerges from both overt textual features and underlying symbolic structures. Overall, the results confirm that literature analysis is an effective qualitative method for uncovering multidimensional meanings in literary texts.

1. Expand the scope of texts and contexts. Future research should test the proposed analytical framework on a wider range of texts (novels, short stories, drama, poetry) and across different historical periods. This would help identify whether the same analytical priorities (theme, characterization, symbolism, structure, context) remain stable or change depending on genre and period, and it would strengthen the generalizability of the findings.

[14] Leech, G., & Short, M. (2007). *Style in Fiction: A Linguistic Introduction to English Fictional Prose*. Pearson Education.

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2. Increase comparative depth through cross-text and cross-author analysis. Researchers are encouraged to conduct comparative studies between authors, literary movements, or national literatures. For example, comparing how symbolism functions in realist versus modernist texts, or how narrative perspective differs across cultural traditions, can produce richer interpretations and clarify which elements contribute most strongly to meaning in different literary settings.
3. Integrate qualitative analysis with digital/quantitative approaches. While close reading remains central, combining it with corpus-based or digital humanities techniques can provide stronger evidence for patterns identified in interpretation. Frequency analysis of motifs, keyword trends, or computational mapping of narrative features can complement qualitative insights and make results more transparent and reproducible.
4. Strengthen methodological transparency and coding procedures. Future studies should clearly define analytical categories (e.g., what counts as "symbolic representation" or "contextual relevance") and describe how textual evidence is selected, coded, and interpreted. Using consistent coding guidelines and presenting sample excerpts for each category can improve reliability and reduce subjectivity, especially when multiple researchers are involved.
5. Apply findings to pedagogy and curriculum development. In teaching practice, instructors should incorporate structured literary analysis tasks that require students to connect theme, character development, symbolism, and narrative structure with contextual meaning. Using tables/figures similar to those in this study can help learners visualize interpretation steps, improve academic writing, and develop evidence-based argumentation rather than summary-based responses.
6. Investigate reader-response variability across cultures and audiences. Further research should examine how interpretation changes across different reader groups (e.g., students vs. experts; different cultural backgrounds; different language communities). This can clarify how meaning is co-constructed and which literary elements are perceived as most influential by different audiences, improving the study's relevance to intercultural literary studies.
7. Include a stronger focus on ideology and socio-cultural implications. Since the results indicate that theme, character, and context convey ideological meaning, future studies should investigate how texts represent power relations, identity, morality, and cultural norms. This can connect literary analysis more directly to contemporary social issues and strengthen the academic significance of the research.
8. Refine and validate the visual models (figures) with empirical justification. The figures are useful for summarizing results, but future research should justify scoring/weighting criteria more explicitly (e.g., why "Theme = 5" and "Context = 3"). Researchers may validate these ratings through expert judgment, inter-rater agreement, or reader surveys to make the visual results more academically rigorous.
9. Explore the interaction between explicit and implicit meaning in greater detail. The explicit-implicit model should be applied to more texts to examine how symbolism, imagery, and narrative voice generate implicit meaning differently across genres. This can produce a clearer typology of implicit meaning (e.g., cultural symbolism vs. psychological symbolism) and improve interpretative precision.
10. Develop practical templates for academic writing in literary studies. Based on the tables and figures, researchers can create reusable templates for "Analysis and Results" sections, including standardized table structures, figure captions, and interpretation paragraphs. This would support early-stage researchers and students in producing clearer, more organized, and more publishable literary analysis papers.

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