



## Formation of Business Activity in the Modern Housing Market in the Formation of the Housing Fund

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**Abstract:** In this scientific article, researching the theoretical foundations of the development of entrepreneurship in the modern housing construction market in the formation of the housing stock, forming the types of activities intended for the construction of new, reconstructed objects in the formation of the housing stock, repair and technical armament of the existing objects. Ways of successful development of entrepreneurship in the field of housing construction in the formation of the housing fund are justified.

**Key words:** housing fund, housing construction, business activity, standard of living of the population, housing and communal economy, service provision, multi-family houses, residential buildings, demand for housing, housing fund management, management methods, management mechanism, management companies.

**Introduction.** Under the conditions of the market economy, entrepreneurial activity is an integral part of the economic system, and performs such functions as its social importance, ensuring the employment of the population, and thus forming a source of income. Therefore, entrepreneurship is an integral part of the middle class of society and is a guarantee of the stability of society. After all, an economically secure population is the basis of a stable and strong country.

Entrepreneurship as a type of economic activity has been extensively researched by many scientists for centuries. As a result, there are different interpretations of entrepreneurship in economics, for example, according to the French interpretation, "entrepreneur" means "entrepreneur", in Spanish "empresario" means "businessman", in English it has a wider approach and it has the following interpretations. "entrepreneur", "businessman", "business", "owner", "employer", "business owner" means entrepreneur, businessman, owner.

Construction is one of the major areas of economic activity that contribute to the development of all the main funds and production forces of the national economy. After all, the construction network plays an important role in creating the material and technical base of all sectors of the economy and in meeting the needs of the population for housing, social and engineering infrastructure services, as well as cultural entertainment. The state policy in the field of construction is aimed at increasing the capacity of the sector through the effective use of innovations, investments, labor and material resources in order to ensure the successful implementation of socio-economic development programs of the country, regions and sectors [1].

Given the constant demand for housing in the country, the construction of housing becomes the main force that develops many industries and services. In particular, it can be observed in the world practice that the activity of the construction industry performed the task of a locomotive in the conditions of the economic crisis that occurred in the country.

According to the development experience of the world economy, the role and importance of the construction sector in the structure of the economy depends on the level of development of the

country and changes accordingly. In particular, the share of the construction sector is high in countries with developing economies, as the country's economy develops, its role in the economy becomes more stable. In this regard, investments in housing construction in countries with transition economies and developing economies will be more effective than investments in other sectors and will become an important strength of the economy of countries of this level. One of the main and important factors is the high multiplicative efficiency of the construction industry. In this regard, the President of the Republic of Uzbekistan Sh.M. Mirziyoyev. The deep structural reforms implemented in the field of housing construction in recent years at the initiative of Mirziyoyev are bearing fruit and significant results have been achieved to date. After all, the rapid development of the country's economy, the regular growth of demographic indicators, the attraction of loan funds and the active integration of the Republic of Uzbekistan into the regional and world economic community will ensure the stable development of the construction industry in the country in the coming years.

**Analysis of literature on the topic.** To date, many scientific studies have been carried out to clarify the concept of "entrepreneurship" and to substantiate it scientifically, and for the first time, the concept of entrepreneurship was introduced into the economic theory by the English economist R. Cantillon. R. Cantillon formed a scientific approach to the study of entrepreneurial activity and it was described in his work called "Writings on Trade". In this work, R. Cantillon defines: "Entrepreneur is a person who owns his own enterprise and conducts business on the basis of competition." According to him, an entrepreneur is a person with an uncertain income (farmer, craftsman, merchant, etc.) because they buy other people's products at certain prices and it is not known how much they sell their products [2].

French economist J.B. Say defines entrepreneurship as a person who, based on his own risk and funds, begins to produce a certain product using capital, labor and natural resources [3]. Later, another French economist and statesman, A. Turgot, for the first time considered the means of production as the main factor in business activity, and believed that business activity requires not only risk-based capital investments, but also requires certain management skills [4].

Scottish economist A. Smith in his work entitled "The Nature and Foundations of the Wealth of Nations" defines an entrepreneur as a person who implements a commercial idea with the aim of making a certain profit, and therefore, the profit from entrepreneurial activity is defined as the reward for the previously realized risk [5].

English economist D. Ricardo describes an entrepreneur as an investor or a simple capitalist who can direct his funds to profitable activities [6].

By the beginning of the 20th century, special attention was paid to the role and importance of the entrepreneurship institute in the economy of the country, which laid the foundation for the expansion of the scope of scientific research in this direction.

English economist A. Marshall for the first time sees entrepreneurs as highly skilled people and describes them as working to meet the needs of society at their own risk [7]. According to the definition of the German scientist V. Zombert: "Entrepreneur is an organizer who is ready to take risks, mentally free, rich in ideas, hardworking and aspiring to unite many people for a common activity" [8].

R. Khizrich and M. Peters, while studying the theoretical aspects of entrepreneurial activity, proposed the following definition: "Entrepreneurship is the creation of something new with value, and an entrepreneur is a person who understands the risk that occurs when he puts all his effort into this activity" [9].

The Austrian economist Y. A. Schumpeter made a significant contribution to the wide coverage of the concept of entrepreneurship, and in his work "Theory of Economic Development" [10] he introduced the concept of "new combinations" for the first time, and according to his definition, "to be an entrepreneur is to do what others have not done, and the main thing, defines entrepreneurship as not only ownership of property, but also ownership of the right to self-management" [11].

A. Maslow, a well-known scientist in social research, in his research called "hierarchy of needs" defines the most basic human need as his need for security, that is, he believes that his most basic requirement is the activity aimed at satisfying his need for housing. Even today, in the era of advanced technologies and advanced information technologies, one of the most important physiological requirements for a person is the provision of housing. One can certainly agree with the opinion of S.O. Voronovich, according to his confession, "the issue of providing housing is in direct correlation with people's needs for security" [12].

It is known that the construction sector is a large sector of the economy, and its activities are organized based on the general laws and principles of economic management. But at the same time, construction is sharply different from industry, like the industry of creating material wealth. The product of the construction is houses, enterprises, buildings, social objects, which are fully finished and delivered in the established order of work or prepared for service. So, the product of the construction is real estate attached to a certain area.

Construction, like a network of material production, has a number of characteristics that distinguish it from other industries. These features are distinguished by its final product, uniqueness of labor activity, used techniques and technologies, production process organization, management and material and technical support processes. On the other hand, one of the aspects of construction that differs from industry is that the product of construction is not delivered to the market to an unknown buyer, on the contrary, the construction product is an object built according to the order of a specific customer based on a pre-agreed and approved project.

According to the definitions of A.I.Siverikova, V.Z.Velichkin, construction is a technical and financial complex process that cannot be imagined without the interconnectedness of all works in terms of time and scale. At all stages of construction, it is required to comply with all technological requirements set by regulatory documents in a short period of time [13].

According to the analysis, more than 70 different sectors of the economy participate directly or indirectly in the construction sector, including manufacturers and suppliers of metal and metal structures for construction, cement, wood products, vehicles, fuel and energy resources and many other areas of production and service sectors and networks are involved.

Therefore, it can be determined that, in general, the construction sector has an undoubted correlation with the growth of GDP due to the fact that it directly affects the economic development processes of the country.

It is known from world practice that the construction sector cannot be imagined without the participation of entrepreneurship, and the higher the participation of various business entities in the sector, the more competition between them is achieved, which in turn ensures the formation of high quality and reasonable prices, and most importantly, the exit of unprofitable construction enterprises from the market. and will be a guarantee of the development of the construction industry.

Construction enterprises form complex economic systems and participate in the processes of production, distribution, exchange and consumption in the national economy. At the same time, the result of the activity of any construction enterprise is a real estate object that is ready for use, completed on time, meets safety requirements and has economic efficiency [14].

A.V. Voloshin in his research substantiates the increase in demand for various types of construction organizations in the context of the increase in the number of construction objects and the sharp increase in individual construction [15].

According to L. G. Selyutin, the efficiency of construction enterprises is achieved as a result of their interaction with other enterprises [16].

According to the research of A.M. Kupchekov and O.V. Lustina [17], construction enterprises can be divided into the following structures:

- enterprises of narrow specialization, mass or multi-series limited range of products, perform special works;

- multi-branch enterprises - produce a wide assortment of products adapted to various specialties. Due to the increasing development of competition, most narrowly specialized enterprises expand their range of products and develop new markets after they are financially and economically strengthened. In this regard, construction-engineering enterprises can simultaneously carry out brick production, construction-assembly equipment, transport services and other commercial operations;
- mixed type enterprises, an enterprise producing one product or raw material can produce other types of products sequentially or in parallel.

One of the main problems in analyzing the role of the construction industry in the world economy is the lack of empirical data. Most international organizations that provide open statistical data (eg, the United Nations, the World Bank, the International Monetary Fund) calculate the size of the construction industry only in the form of value added, which usually takes into account wage costs, overhead costs and income. However, when studying the role of the construction sector, it is necessary to take into account the total costs spent on construction [18].

In this regard, the Bon curve is used to determine the share of the construction industry in GDP regardless of the level of economic development in different countries (Bon curve) [19]. The main idea of this law is that as the country develops economically, the contribution of the construction sector in GDP increases.

In 1977, Burns and Grebler (Burns and Grebler) scientifically substantiated the existence of this relationship in the field of housing construction. In particular, in the study of the economy of 39 countries, the authors found that the share of the construction industry in the GDP first showed an increasing trend and then a decreasing trend [20].

In 1990, R.Bon, in turn, in order to further expand the research conducted by Burns and Grebler, based on the research conducted on housing construction, carries out the entire construction industry and analyzes the economy of 150 countries over a period of 15 years (1970-1985). . Analysis of GDP per capita was used as an indicator of economic development. As a result of the research, Burns and Grebler's dependence on the construction industry was justified, and later it was named the Bon curve [21].

This scientific innovation in the field of construction was later confirmed in many scientific studies using other research methods based on empirical analysis. For example, in 2000, Kroshvait in his research, in determining the share of the construction sector in the economy, studied the costs incurred in the construction sector on the example of 150 countries, and in the results of the research, he found confirmation of the existence of the relationship identified in previous years [22].

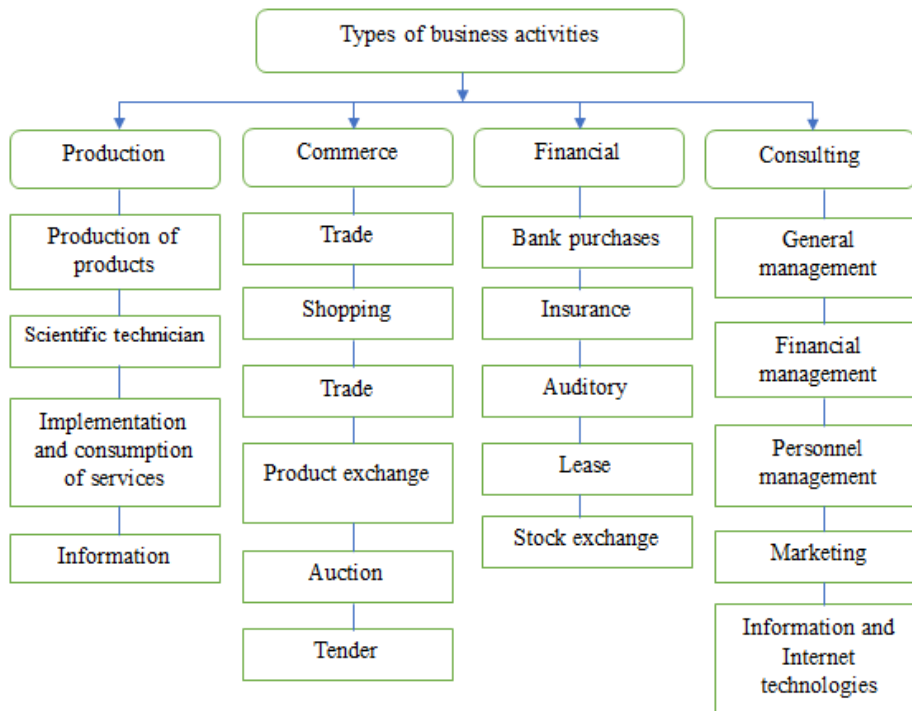
In contrast to the above studies, Turin (Turin) forms a different conclusion in studying the degree of influence of the construction industry on the national economy, that is, according to the results of the study based on the experience of 78 countries, as the country develops economically, the share of the construction industry in the GDP will have a constant increase, first, at a growth rate , followed by relatively slow growth[23].

On the basis of researching the theoretical foundations of the development of entrepreneurial activity in the housing market, it can be concluded that construction is a separate field of material production, and it is an activity designed to start up, repair, and equip existing facilities with new, reconstructed facilities that are not adapted for production or production. The basis of the successful development of business activity in the construction sector is based on its mobility, rapid response to changes in the market and business processes.

**Research methodology.** In the article, in the formation of the housing fund, the comparative study of the modern housing construction market, the study of statistical data and economic comparison and analysis, logical thinking, scientific abstraction, analysis and synthesis, induction and deduction methods are widely used.

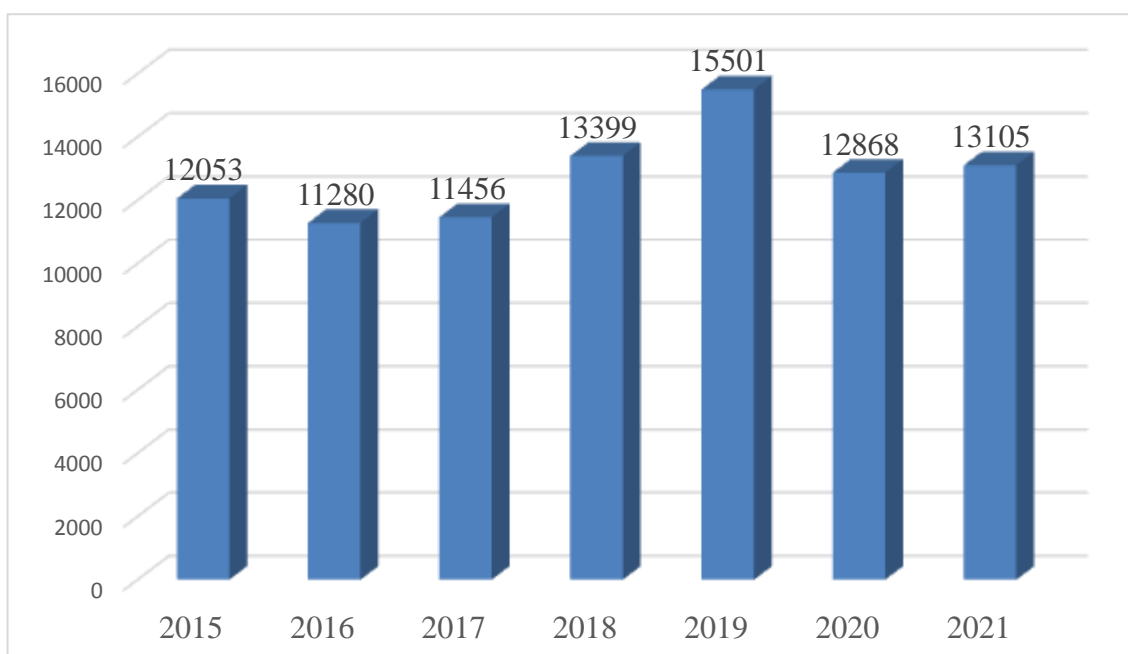
**Analysis and results.**Based on the analysis of theoretical approaches to entrepreneurial activity, it can be concluded that it has been scientifically studied by many scientists for several centuries, and its various directions and aspects are being studied in depth by scientists from all over the world. Various theoretical approaches to the entrepreneur and entrepreneurial activity have been formed, and it can be recognized that there is no single definition of it.

Today, it is possible to observe that entrepreneurial activity is actively carried out in various fields and directions, and the increase in its types undoubtedly determines the level of development of the country's economy (Fig. 1).



**Figure 1. Types of business activities**

From the data presented in Figure 1, it can be seen that entrepreneurship has penetrated into almost all sectors and branches of the economy, and today it is impossible to imagine the development of these industries without entrepreneurship.



**Figure 2. Houses commissioned in the Republic of Uzbekistan (thousand square meters in total) [24]**



According to the analysis of the data of Figure 2, a total of 127,151,400 square meters of housing were put into use in 2010-2020, and the largest volume of construction occurred in 2019 - 15,501,500 square meters, but due to the negative impact of the pandemic, 2633 of this figure was reduced in 2020. A decrease of 6,000 square meters was observed, and the total was 12,867,900 square meters.

To introduce modern market mechanisms in the housing construction sector of the republic and to create favorable conditions for actively attracting investments, as well as to ensure legal regulation of relations in the field of construction of multi-apartment houses based on the contribution of a share, and to strengthen the guarantees of the rights and legal interests of persons participating in the construction based on the contribution of a share for the purpose of the decision of the President of the Republic of Uzbekistan dated May 27, 2020 "On measures to regulate the process of construction of multi-apartment houses based on the contribution of shares" No. PQ-4732 was adopted. Based on this decision, the following procedures were established:

- attraction of funds for construction on the basis of the contribution of a share is carried out in accordance with the contract concluded between the builder and the shareholder and recorded in the prescribed manner;
- maintaining information about construction on the basis of share input, including the electronic registration of builders and recording of contracts, is carried out in electronic form through an electronic platform created using modern information and communication technologies;
- shareholders' funds are collected in a separate bank account for each construction complex of the builder and are directed only for the purposes of fulfilling obligations under the agreements concluded between the builder and shareholders;
- builders can carry out construction and installation works by themselves or with the involvement of construction and contracting organizations (general contractor). In this case, the general contractor may engage subcontractors to carry out construction and assembly works under the condition that they perform at least 30% of the cost of the works (services) on their own, based on the general contract concluded with the builder;
- builders constantly provide information on the use of shareholders' funds and works on the construction site on their official websites or pages on social networks, and also provide the ability to monitor the construction site online.

One of the main economic problems of housing construction management in a market economy is a comprehensive study of the factors that serve to ensure its sustainable growth, in particular:

- implementation of the program of localization of the production of equipment, devices and construction products directly in Uzbekistan in order to eliminate the state of dependence on imports;
- ensuring the legislation of the Republic of Uzbekistan aimed at the development of housing construction;
- to comply with the construction law and requirements in order to prevent the increase in the price of construction objects, its reconstruction and other situations; - to create a competitive environment in the housing construction market in order to provide the population with comfortable housing.

It is known that in the conditions of the market economy, the efficiency of the activity of each economic entity is based on the balance of demand and supply, including the market of housing construction is no exception. However, the issue of providing housing to all strata of the population in the country is one of the important socio-economic issues in every country, and the regulatory role of the state is very important in this regard.

**Summary.**Based on the research of the theoretical foundations of the development of entrepreneurship in the modern housing construction market in the formation of the housing stock, it can be concluded that construction is a separate field of material production, which includes the

commissioning, repair and actual operation of new, reconstructed objects that are not adapted to production or production. is an activity intended for the technical arming of objects. The basis of the successful development of business activity in the construction sector is based on its mobility, rapid response to changes in the market and business processes.

Also, today, in the age of modern techniques and technologies, information technologies and the Internet, one of the physiological requirements for a person is the provision of housing, that is, the constant need for security at all times confirms the perfection of A. Maslow's "hierarchy of needs" theory. .

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The most important thing is that today, from a general economic point of view, the construction industry has a direct impact on the economic development processes of the country, because construction enterprises form complex economic systems and participate in the processes of production, distribution, exchange and consumption in the national economy. As a result, the development of the construction sector has a positive effect on the country's economic development, that is, GDP, and on the contrary, it has been scientifically proven by scientists that it does not develop and has a negative effect.

Based on the analysis of scientific literature within the framework of the organization and development of entrepreneurial activity in the construction sector, various restrictions and obstacles that may arise in entrepreneurial activity in the field were identified and divided into three main systems:

- general economic restrictions - at the level of the country's economy; - general cross-industry restrictions - restrictions that apply to the entire construction industry;
- special restrictions - restrictions related to business activities operating in the construction sector.

Based on the analysis of the content of these restrictions, it can be concluded that the special type of restrictions are directly based on the problems related to the legality of the market economy, and their positive solution serves to eliminate general economic and general cross-sectoral restrictions.

The following conclusions can be drawn based on the analysis of the status of the organization and development of clusters in the countries of the European Union as the experience of foreign countries in the development of entrepreneurial activities in the housing construction market in the formation of housing stock:

1. The construction industry is an activity intended primarily for the domestic market, and development of the industry on the basis of cluster mechanisms in the economy can be a growth point for the development of the domestic market. This, in turn, increases the social efficiency of clusters in construction, that is, it can stimulate the ability of the population to purchase housing, especially the presence of a bank providing financial services within the cluster will increase the opportunities for the population to use affordable mortgage loans.

2. It is known from the theoretical foundations of the economy that the organization and development of clusters is a free economic process, its prospects are based on market laws, and the government's intervention in these processes (especially in economically developed countries) is minimal. However, practice shows that the development of clusters has become an important link of the national economy, and the following directions of support to clusters are widely used by the state: financial support; creation of cluster infrastructure; creating conditions for the use of information by creating and developing an information and communication system; support in the educational system, for example, training, retraining and upgrading of skills of cluster employees, etc.

3. In economically developed countries, a new stage of development of clusters that have been preserved in the struggle of market competition and achieved competitiveness has begun, i.e., the stage of formation into innovative clusters. In this regard, there is an opportunity to implement the strategic goals of the state in the formation and development of the innovative economy in the existing clusters, and the state's assistance in the formation of existing clusters as innovative clusters will serve as an important factor in further strengthening the competitiveness of the industry and, ultimately, the country.

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