



## THE ROLE OF RENTAL RELATIONS IN THE DEVELOPMENT OF THE PRIVATE SECTOR

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### ARTICLE INFO

Received: 06<sup>th</sup> June 2024  
Accepted: 11<sup>th</sup> June 2024  
Online: 12<sup>th</sup> June 2024

### KEY WORDS

*Real estate market, social development, public rent, housing services, public housing fund, long-term loans.*

### ABSTRACT

*International experience shows that the development of rental relations is beneficial to both the private sector and the government, since it avoids the need to create additional financial resources. During this study, we focused on the problems and specific aspects of the rental market, reflecting the economic importance of this issue.*

**Introduction:** The relevance of the topic is due to the fact that the new stage of socio-economic reforms is aimed at processes occurring naturally at the micro level. The age-related independence of enterprises, the increase in their role in the formation and retirement of investments and the variety of economic relations that develop in a market economy indicate the need to search, study and introduce new forms and methods of economic activity.

The acceleration of scientific and technological progress as an objective necessity of modern economic development has led to the creation of new high-performance equipment and increased its productivity. The cost of this equipment is constantly and significantly increasing, which makes it difficult to update yesa.

The pace of moral aging has accelerated, which indicates the need for periodic replacement of fixed assets. Increased competition forces many firms in industrialized countries to intensively use the available means of production, resorting to more advanced means of their acquisition, operation and maintenance. In these conditions, the activation of leasing relations strengthens the achievement of the tasks of optimizing economic activity at the enterprise, contributes to improving the efficiency of equipment under the influence of various limiting factors, and allows modernizing production based on modern technologies. Rental economic relations and business forms (including leasing) should be legalized and widely developed in all areas of the transitional economy of Uzbekistan. This is an important condition for the development of entrepreneurial activity, which allows the owner to put into economic circulation property that he cannot or does not want to use productively.

Renting is one of the types of entrepreneurial activity. Currently, many enterprises have a huge amount of material assets, real estate, machines, mechanisms on the balance sheet, some of which are not constantly used in the production process. On the other hand, small (especially newly formed) enterprises that expand production cannot afford expensive



equipment, premises and transport for production and administrative activities. Therefore, in such a situation, a rental relationship can be beneficial to both the landlord and the tenant.

Buildings, structures, premises, structures, equipment, vehicles, land plots and other property (i.e. things that are not subject to consumption) that do not lose their natural properties when used can be leased.

Accounting for lease relations is a complex and time-consuming analytical process, since there are many aspects and requirements of regulatory documents for the reflection of such transactions in accounting statements. Currently, rent is an important component of the investment policy of most state-owned enterprises. The widespread use of rental relations is one of the specific indicators of the development of the country's economy [6].

Replacing production facilities with modern and efficient machines and equipment is one of the important tasks. The acquisition of modern and highly efficient technologies under a financial lease agreement plays an important role in solving these problems in the world. In turn, reliable accounting of lease relations creates opportunities for an objective reflection of the results of the use of leased facilities by enterprises.

President of the Republic of Uzbekistan Sh.As Mirziyoyev noted: "further strengthening of macroeconomic stability and maintaining high rates of economic growth, including the stability of the national currency and the price level in the domestic market, is our top priority." [2] It follows from this that rental relations between business entities can also be considered as a link in the economic recovery of our country. Also, 2022 — In the third direction of the new development strategy of Uzbekistan for 2026, "accelerated development of the national economy and ensuring high growth rates", goal 26 will be defined as "further improvement of the investment climate in the country and increasing its attractiveness, taking measures to attract 120 billion US dollars in the next five years, including 70 billion dollars of foreign investments" [5]. effective use of real estate objects, even on the floor, the tasks of improving rental relations and through them the renewal of fixed assets and modernization of existing enterprises are on the agenda.

Indeed, the evolutionary development of the economy dictates the need to modernize fixed assets and technological renewal at enterprises. This largely depends on the correct accounting of fixed assets and their depreciation in business entities, as well as on the optimal organization of audit for them, accounting for lease relations as an integral part of them. This can be explained by the fact that today in this system, at the time of the introduction into practice of international financial reporting standards, taking into account national standards, new procedures are being established for reflecting this type of relationship in accounting at enterprises.

When renting fixed assets at enterprises, such indicators as their cost, service life, condition, update frequency, depreciation calculation, quality and efficiency are important. Improving rent accounting based on international standards in the context of economic modernization is one of the most pressing issues today.

**Literature analysis.** When modernizing and developing production, determining sources of financing is one of the most important issues. Of course, you can try to pay for the purchase and installation of new equipment yourself. But at the same time, a certain amount of funds will have to be withdrawn from circulation, which only a few enterprises will be able



to purchase. In addition, taxes will have to be paid to allocate these funds for the purchase of equipment.

Another source of financing may be the attraction of a loan. But today, lenders do not have large resources to finance investment projects and impose strict requirements for obtaining a loan, including in the form of real estate collateral, which is too expensive for the borrower, which is the most common way.

One of the solutions to this problem is a financial lease. This is a fairly common type of lease in modern international trade practice.

The global rental market is expected to grow from \$1,352.88 billion in 2021 to \$1,528.03 billion in 2022 with an annual growth rate of 12.9%. The growth is mainly due to companies resuming operations and reducing the impact of COVID-19, which led to earlier restrictive measures, including social distancing, remote work and the closure of commercial enterprises, which led to operational problems. It is expected that by 2026 the market volume will reach 2403.84 billion dollars with an average annual growth of 12.0% [7].

A lease is a type of investment activity in which real estate is purchased by a rental company at the direction of the lessee and is purchased by the lessee for a certain fee in accordance with the lease agreement, for a certain period of time and under certain conditions provided for in the agreement [8].

During the lease relationship, there is a distinction between the right of ownership, which remains with the landlord, and the right of ownership (i.e. the right to use at his discretion), which passes to the tenant — an industrial or commercial enterprise [9]. Modern legislation of Uzbekistan allows for accelerated depreciation of lease payments to be applied to leased equipment and the cost of the tenant's products, which reduces tax benefits, therefore, in international requirements, the concept of lease has been replaced by the concept of leasing, which makes zero lease the most attractive way to purchase real estate.

From the point of view of the enterprise, leasing is the most profitable of financial instruments, allowing for large-scale capital investments in the development of the material and technical base of any production. Compared with other methods of purchasing equipment (payment on delivery, purchase with deferred payment, bank loan, etc.), leasing has a number of significant advantages.

Firstly, it allows the lessee to expand or modernize production and establish equipment maintenance without high costs and the need to raise borrowed funds.

Secondly, the problem of limited liquidity is smoothed out, the cost of purchasing equipment is distributed evenly throughout the term of the contract, funds are released for investing in other types of assets.

Thirdly, borrowed capital is not attracted and allows you to maintain an optimal ratio of equity and borrowed capital on the company's balance sheet.

At the same time, it remains possible to obtain a loan from the lessee bank of the property or other financial resources. Another convenience is that it is easier for an enterprise to lease real estate than to take out a loan for its purchase, since this leased property, itself acts as collateral under the lease agreement. The lease term can usually be up to three years, whereas today it is almost impossible to get a loan for such a period. And what is more important: leasing allows you to significantly, and most importantly, legally minimize



business taxation: leasing payments are completely dependent on cost and reduce the tax base for income tax [10].

The scheme of registration of an equipment leasing agreement is simpler than obtaining a loan. To obtain equipment for leasing, a detailed business plan is not required: the company only needs to fill out an application and attach a standard package of legal documents to it. The decision on financing or refusal is made within 10-14 days from the date of submission of the application and the result is reported to the customer.

Today, no one denies that equipment leasing contributes to the development of Uzbekistan's industry, directly stimulates the process of replacing imported products with high-quality domestic analogues, increasing employment, increasing incomes of private business and the state. The only example, according to the statistics agency under the President of the Republic of Uzbekistan, in January - September 2022, the largest volume of car rental and leasing services was recorded in Andijan - 86,624.2 million soums. At the same time, large volumes are accounted for in Tashkent, in particular, in Yakkasarai (\$75,843.0 million). Sum) and Mirabad district (75,286.5 million Sum) [11].

Based on the fact that leasing property is an object of fixed assets, the methodology of its accounting on the balance sheet of an economic entity corresponds to the basic principles of accounting for fixed assets. However, based on the specifics of leasing operations, their reflection in the accounting of the subjects of the leasing agreement has its own characteristics. And in this regard, this article will consider the specifics of such operations.

Leasing, as is known, involves the provision of means of production (property) for temporary use and possession. A necessary condition for the implementation of leasing relations is the presence of two business entities, the lessor and the lessee, the relations between which are formed about the same object of ownership. In order to effectively use the means of production, the lessee must obtain ownership of them, which is assigned to him in the lease agreement. Thus, a lease involves giving the tenant economic powers to manage, own, and use the property, while retaining the owner's right to dispose of the property, as a result of which he receives economic benefits from its effective use.

Both the owner and the direct manufacturer (lessee) have an objective need for the actual appropriation of the results of production — profits, material goods, since they will be interested in satisfying their vital needs, realizing their economic interests. However, the owner implements his interests in any case (regardless of the results of production, he receives rent), while the tenant tries to be interested in maximizing the efficiency of his economic activities.

The means of production leased by the lessee become his property only when they already belong to him, that is, after the acquisition of these funds from the owner (provided for in the contract), as well as after full reimbursement of their cost. The lease has expired, and they still retain their useful properties.

Leasing relations are a means of selling property. This happens in the process of alienation-appropriation [12]. In practice, this is done by granting the owner the rights of the lessor (as the subject of the sale of property) to use, own, partially dispose of and use (economic relations between the subjects of ownership) the acquired means of production. Leasing is a special way of crediting an enterprise by providing fixed assets for a fee. The



object of leasing can be any movable and immovable property, as well as software and work tools. [13].

Ownership is the actual, completed financing. That is, the tenant, who is not the owner, is granted the rights to use, own, and partially dispose of the owner's property. The lessee is granted broad economic independence, but this does not mean that he will be the owner of the means of production.

As for the denationalization of property and the transfer of enterprises to the ownership of their labor collectives, in our opinion, there is a serious contradiction in this. State-owned enterprises are subjects of realization of state property. The owner of the property is a state that provides its representatives (subjects of property sale) — enterprises with the right to use, own and partially dispose of, i.e. the process of selling state property is carried out [14]. If the company's staff receives it from the state, then it is entrusted with the process of implementing state ownership. In this case, the collective of the enterprise exercising the right of use, possession, partial disposal must carry out the same process of leasing from the state the means of production that are already in use, ownership and disposal. When leasing state property by the company's workforce, the following factors must be taken into account:

Simultaneously with the disappearance of State ownership, the need to create and expand collective ownership remains. The existence of public property requires its further individualization in relation to each resident, depending on the contribution of his work.

The collective is given the right to independently dispose of leased means of production to each representative of the collective and organize them in accordance with the principles of management of the leased object in its activities.

The effectiveness of the use of the leasing facility should be taken into account with precise consideration of the individual contribution of each employee to the overall results of the team's activities.

The topic of the article is relevant, since in our country today, entrepreneurship is provided with wide opportunities, various benefits and loans are allocated, but at the same time, one of the effective forms of denationalization of the economy is leasing or long-term lease relations, which have not yet received full effective application, the widespread use of this tool as one of the ways to strengthen the independence of economic entities, in our opinion, this is the optimal way.

**Research methodology.** In the course of the research, analysis and synthesis, an integrated approach, a system-functional approach, a retrospective approach, comparative analysis, scientific abstraction and other methods were widely used.

### **Analysis and results.**

In the traditional sense, the real estate market characterizes social progress and contributes to overall economic growth. Also, in the studies of modern foreign scientists, one can see statements about “the relationship between the unemployment rate and the number of residential buildings, in which in some areas with a large number of empty residential buildings it is difficult for young people to find work and, consequently, the unemployment rate is increasing” [6]. Even in the policy of some States regarding residential premises, we can attest that the above point of view is correct and in practice operates taking into account this factor. As an example, the Chinese government “stated that it should invest more in Public



Rental housing than in housing for purchase in its current and emerging markets” [5]. The UK government prefers to transfer rental housing from the public sector to the private sector. Over the past two decades, the United States has sought to create a number of financial rental services. In addition, the Italian government pursues a policy of distributing housing services in various regions through which workers migrate to areas with high demand for labor [2].

Based on a review of the literature, it can be seen that regardless of whether the economy is developed or not, in recent years, policy around the world has focused on the development of private housing rental services. A similar situation can be seen on the example of our country, where the resolutions of the Cabinet of Ministers of the Republic of Uzbekistan “On approval of regulatory legal acts aimed at regulating the distribution of residential premises of the state housing stock and providing them to citizens on the terms of a lease agreement” [3], “On further improvement of the procedure for leasing state property” [4] are vivid examples.

In recent years, attention to the private sector and housing provision has increased in all countries. Similarly, it is becoming clearer every day that the rental relations of the private sector and its important participation in the real estate market are a factor in economic development. Another important aspect is the improvement of the social environment, that is, solving the problems of vulnerable segments of the population who cannot afford housing. Private investment is attracted to public infrastructure because of the difficulties the Government faces in managing its funds and allocating capital.

In developing countries, financial income from renting out housing is considered as an additional benefit to the homeowner and has an impact on investment decisions in this direction. Closely linked to the policy of liberalism, which implies freedom of private investment and increased economic value, the housing sector serves as the driving force of urban economies in developing countries.

The effectiveness of the private rental sector is determined by various structural features of the economy. It refers to the social security system of the economy, which includes various economic structures, economic development, political systems and the level of economic support for rent, housing and the private sector in general. In general, democratic countries prefer to have a socially diverse housing stock to government regulation. According to the analysis of the relationship between rent and economic systems, the methods of rent distribution are based on the types of economic policies emanating from different markets. For example, Sweden believes that rents should be determined on the basis of the intrinsic value of housing and market relations, and not on the basis of any contracts or legal framework [1].

The role of the state plays a key role in creating a more sustainable investment climate, the government can introduce targeted incentive initiatives that reduce the ratio of taxes to investment income and increase the attractiveness of investments in rental housing. In addition, due to the fact that the government applies tax incentives to private landlords, it is possible to increase rents for tourist purposes and develop the hotel business. Some relatively small individual investors with small initial investments turn their home into a hotel, become self-employed, which also solves the problem of unemployment among the population and helps to increase their income.



In some countries of the world, private financial investments provide support for the development of the rental housing market aimed at improving the living conditions of the population, well-being, or investors prefer to use financial rental instruments instead of investing in tangible assets. This means that mortgages and other property loans are flourishing, thanks to which the government guarantees that the financial resources invested by it will return again.

### **Summary and suggestions.**

Summing up, it can be assumed that in the future the place of the private sector in the rental housing market will be occupied by the market of long-term housing built at the expense of state or bank financing, because both the investor and the owner are interested in this. Investors investing in construction provide their funds under the guarantee of a third party (the state or banks), which makes it risk-free in this regard. Homeowners who receive long-term loans in lieu of rent take possession of the property upon expiration of the loan term or in case of default on the loan. At the moment, we believe that there is a need to further improve the legal framework for the sale of housing that was sold on credit before the expiration of the loan. In addition, the private rental housing market should be under state control, which will prevent fraud and financial pyramids.

Leasing as a type of lending provides, on the one hand, the transfer of technical means for the exclusive use of the lessee, and on the other hand, cars, equipment and equipment remain the property of the lessee throughout the entire lease term. Based on these conditions, the lessee:

- fully uses the guarantee provided by the manufacturer of machinery and equipment;
- it can insure at its own expense, but the funds received in leasing in favor of the lessor due to their losses, destruction and other reasons may make them unusable;
- must ensure proper storage of leasing assets during the entire lease term;
- after receiving that the changes are made at the expense of the lessee, the lessor does not have the right to make any changes to the design of the leased assets without written consent, and such a right is granted upon expiration of the contract;
- the lessor may not, without written permission, familiarize other persons with the design and technical characteristics of the leased facilities or transfer rights under the lease agreement to these persons.

Thus, rental and leasing relations are in demand today, and these relations are an integral part of the market economy. The results of the study showed that in our country these relations need to be reformed for further stages of development that have not yet been fully developed. The technical and legal conditions, as well as responsibilities, must be strictly defined. This will serve as a topic for our further study.

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