

INCREASING THE FINANCIAL AND INVESTMENT POTENTIAL OF THE HOUSEHOLDS

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Abstract. *Every state wants that the households will be financially independent in their territory, they will be beneficial to the government, they will spend their optional assets and their sources for the thriving of them and the economy of the country in the modern market industry. The complex elements of analysis including observation, saving, systematizing, statistic, critical and analytical analyses in terms of the finance of the households and their investment to be performed, are depicted in this article. If the suggestions given in this article are conducted, the activity of the households in the economy will rise more remarkably.*

Keywords: *family, household, financial resource, investment activity, saving, entrepreneurship*

Introduction

The development of the activity of the households is widely considered one of the most essential issues which the government should solve in the circumstance of the market industry. The family is economically regarded as the main factor in production and distribution of goods and services [1]. Entrepreneurship in households is unofficial form of small business, which is an element of stability in the situation of the market economy and functions as a catalyst to resolve social problems. The family aids to solve the questions such as re-establishing labour force, doing family business, running the household. Expanding the business activity of the households means that the money of the government oriented to social tasks will be limited and it will be tremendously directed to investment activity.

Carefully studying the financial activities of the households, analyzing and the role of the resources of the households in raising the investment capability of the country as well as learning their importance in the financial system are considered one of the today necessary problems due to raising the independence of the households, the diversity of their finance and specific features.

Main part

Recently a number of measures have conducted in terms of enormously involving the representative of the households in dealing with entrepreneurship, supporting family business, upholding innovative ideas of the grown-ups and financing them in the Republic of

Uzbekistan. Particularly, in all the regions of the state supplying the households with the total degree of employment is being achieved through providing the households with doing business, self-employing, recovering national craftsmanship disappearing, widen the pursuit of the craftsmen, assisting females to carry out business initiatives for strengthening their position and role in the social-economic life of the country, favoring promising idea and projects of the young entrepreneurs and efficiently financing them.

The foundation is being created for attracting the families to business activity largely, possessing the source of their additional and stable income, highly developing national craftsmanship, actualizing the business enthusiasm of the women, accomplishing ideas and projection of the new entrepreneurs as well as providing the people with jobs in the territories of the country. Additionally, it is demanded to systematically continue financing the projects with privileged stipulations related to radically increasing propensity of the people by the revenue obtained from labour, especially, climbing the number of the needy families which do craftsmanship, home-based work and other types of the entrepreneurship pursuits together with organizing manufacture and service, enlarging to produce agricultural products by productively using the greenhouses of the people and empty sowing areas in the unused areas [2].

What is more, a range of reforms has been continuously carried out in our republic for many years so as to accommodate the massive portion the people with occupancy in our country, go up their finance abundance and encourage them to act according to the today market economy. For instance, the works being effectuated area in the agricultural will be an obvious example. One of the basis reasons that many reformations are being performed in this area is that deeply scientific researches should be conducted in the area to solve the problems such as the main part of the population residing in the countryside in our republic, the lack of the people having a full-time job within them, the high rate of inefficiently utilizing opportunities existing, a few number of the objects infrastructure, the demand on investment. The optimal way of the solutions of these kinds of the problems is to extent the business pursuits in the households in the country.

The households save a portion of their revenue and the savings of the households are important source of the investments for any country in the circumstance related to the financial market. It is found in the process of analyzing the saving of the households in our country that these savings are not empty resource which may be oriented to the investment aims because nowadays the quantity of existing savings is small and the households do not believe in the financial institutes [3].

As a result the market industry is changing its modern landscape, the approach to create innovative systems of self-control, widen them, optimize processes of production, along with to raise qualification quality of preparing the managers, specialists and other workers is altering. The trouble of amplifying the means and ways of management has been committed by the consequence of the economic policy accepted and run by the authority concerning improving the agriculture. Actually, every country of the world searches the cheap and easy ways of eliminating of this trouble.

To reform the agriculture and supply food safety are, no doubt, one of the most significant issues for us [4].

The oldest companies which have been operating until now are also exactly considered family companies. For instance, the Japanese building company “Kongo Gumi”, the Xoshis who have been served in the hotel business for more than 1000 years, the family of De Gulen who have been dealing with viticulture in France and others can be shown as an example. Due to family entrepreneurship small commercial emporiums, shops and workshops turned into the popular firms in the whole world, for example, Oral-B, Siemens, Adidas, Samsung Electronics and others [5].

Each state aims to strengthen financial prosperity of the population of the country, which is fulfilled by using a means of various ways and methods. As a consequence tested ways and methods may not sometimes give a noticeable effect. The economy obliges every citizen to be permanent in motion and search in the situation of passing of the current innovative economy. Therefore, the prime portion of the people has the empty areas for the greenhouses, horticulture whereas they are used for neither natural economy nor commodity economy in our republic. In the innovative economy each person must struggle to elevate their financial well-being. Moreover, there is the second importance of this problem which enhances the health of the people through moving physically, fastening blood to circle, meliorating the surroundings, getting used to cleanliness and neatness, enjoying the works done, being a nice example to young generation. Not with standing, some layers of the population do not have a chance to fully execute all the opportunities because of their insensibility and negligence. There are fundamental actions which everybody ought to fathom in the passing situation of the innovative economy. They are:

- All possibility have better be utilized effectively and maximally to amplify the financial abundance;

- The revenue of the family must be risen by not only one work but also several activities;

- Every member of the households should know the limitation of their chances, use them, mean the circle of usage and the amount of income taken from them, the factors of growing them.

It is considerably paramount that what the appointed measures and actions on the high progressing and liberation of economy are applied to life in the third direction of “The Action Strategy” oriented the development of the Republic of Uzbekistan with the initiative of Shavkat Mirziyoyev, the President of the Republic of Uzbekistan, over a seven year period from 2017 to 2021 will serve to firstly provide the economic stability of our country and finally raise the welfare of the people. According to the meaning of the decree about “the actions of deeply perfecting the system of efficient usage of planting fields of the agriculture, protecting legal benefits and rights of the owners of farms, greenhouses and erfs” [6] admitted by the head of our country on 9th January, 2017, effective management of land resources is dramatically necessary.

The essential condition of climbing economic activity of households as the subject of the market economy is that the social-economic function is conducted by the households, furthermore, entrepreneurship and innovation activities are settled.

These days the opportunities which the households make a profit is widening. Using the elements of the digital economy their business chances and the amount of investing the economy rose. The digital economy impels the emergency of the digital generation. It is potential that digital generation is clearly distinguished from other generations in the matter of values and lifestyle, that is way, it is the first generation that grow with the development of the digital media [7].

The number 3777 of Decree about performing of the project named “Every family-entrepreneur” accepted by the President of the Republic of Uzbekistan on 7th June, 2018 is considered an important, normative document determining legal, economic-financial bases of ameliorating economic activity of the households in our republic in order to create the conditions for every family to deal with business and have persistent earnings.

In the decree it is claimed that the project “Every family-entrepreneur” focused to ensure to accomplish remarkably positive changes in the degree and quality of the living standards and amend financial conditions of the people in firstly far and heavy natural climate territories of every region and every city in our state will be fulfilled. In this project

completely supporting the enthusiasm of the households who have a craving to do business, giving them privileged credits, organizing entrepreneurship activity and supplying with systematically practical assistance for performance by the governmental organizations have been marked [8].

The law-327 “about family entrepreneurship” was accepted on 26th April, 2012 in the goal of assisting to promote the business activity in the families and provide their legal interests in the Republic of Uzbekistan. The law including 35 clauses illustrates the foundation of regulating the family firms, setting up their activities and stimulating them. Particularly, in the 4th clause of this law the following definition is given: “The family company is a small entrepreneurship subject established on the property of every member as well as the common property joined by sharing or together possession of the family company participants on the optional basis for the realization of producing goods (doing works, serving) and sale of them by the family company participants. The activity of the family firm is founded on the personal labour of its participants. The family firm is one of the organizational-legal forms of the business subjects [9].

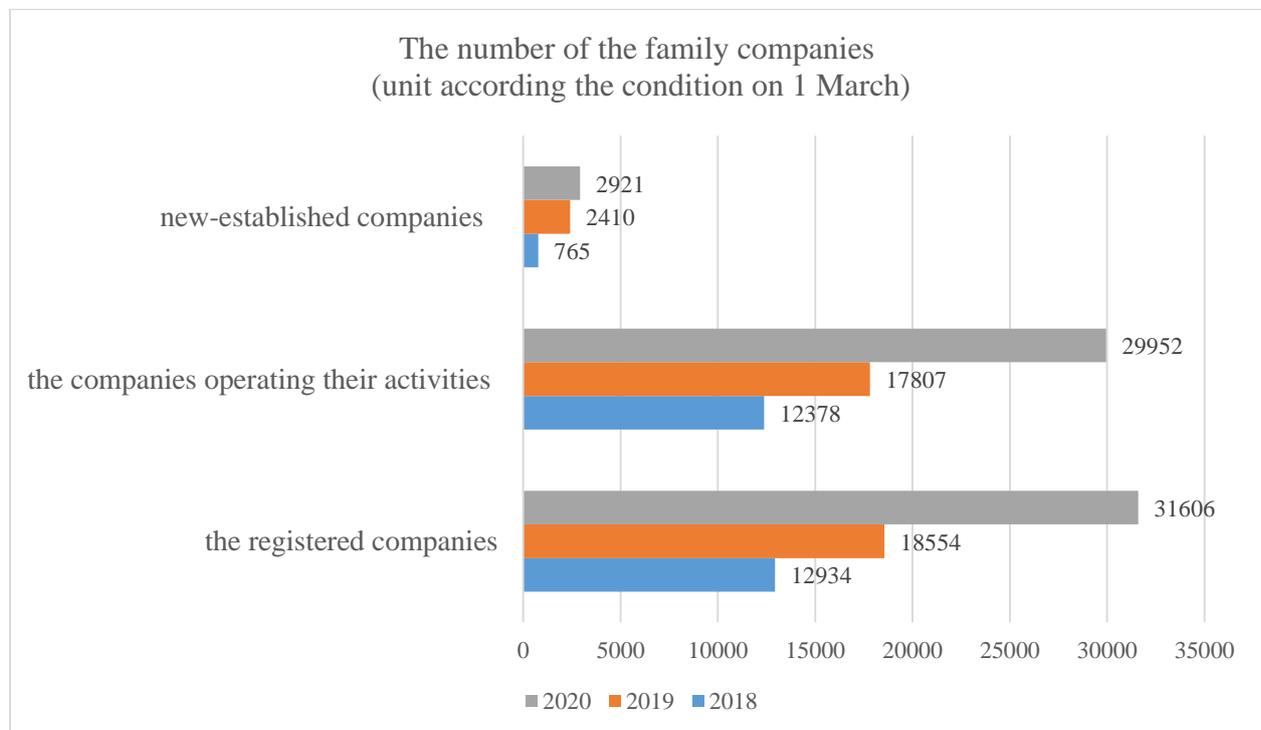
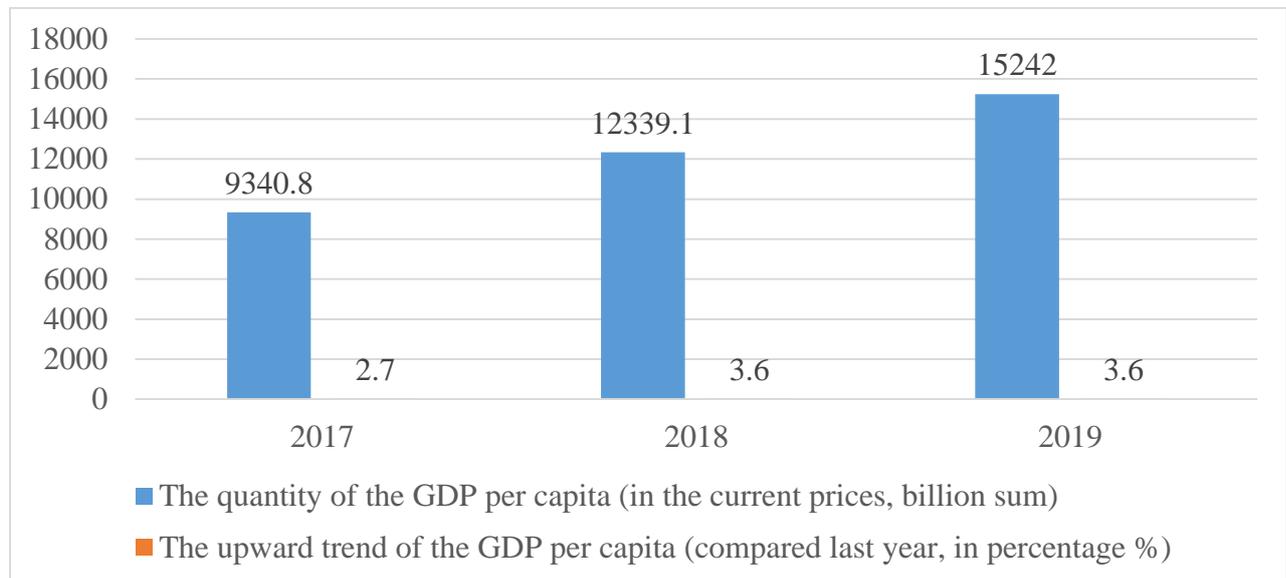


Diagram 1: The number of the family companies [10].

If we analyse the above information about the number of the family companies in terms of the data aforementioned, according to the case on 1 March in 2018 and 2020, new-established companies have increased to more 2921, the companies operating their activities have gone up to more 17574, the registered ones have risen to more 18672 in 2020 than in 2018. 5,2 percent (1098 of them) of the total number of the companies registered have not fully started their activity regarding the situation on 1 March, 2020.

If the information on the family companies are widely analysed, concerning the condition on 1 March, 2020 the whole number of all the companies and organization registered in the republic reached at 435257, 411064 of which began to work although 5,5% of them did not operate their activity due to some causes. 349918 of the total of the

companies are the companies dealing with sale along with commercial activity, 29952 of which are considered the family companies.



Source: It was made by the data of the Statistics Committee of the Republic of Uzbekistan.

Diagram 2: The quantity and upward trend of the GDP per capita [11].

In many economic books the definition of “household” is used as the definition of “family”, however, the households varying the family might compose not only the relatives but also one, two or more than two other members.

The household-such an economy that one or a few persons who possess the common budget operate and manage.

The household- a group of the people who reside together in a certain accommodation, run the household expenses by fully or partly gathering their earnings. In this case the relative relationships do not need to be among the members of the household [12].

A number of the types of the households are differed;

-Individual households (by single people, individuals or a few number of the families as well as on the basis of detachment with these families).

-Collective households (permanent or temporary groups (bedrooms, barracks, cameras and others) set up by the people to organize the joined society and their daily living).

The households were suggested to divide into four groups as a result of the researches carried out by R. Blad and D. Vulf in 1960 calculating their characters and features of the decision because of differently managing the family budget of the American families.

1. The type of personal (autonomous) family is represented with the distribution of labour and together deciding on compromising.

2. The type of family which the dominance of the man is superior is that the man is a prime breadwinner of the family and is considered a decision maker for all family members. The role of woman is focused to operate a business.

3. The families which the dominance of the female is high is that the position of the female is great to decide financial decisions while the male just lifts some weights of providing the daily part of living in the family.

4. The type of the inseparable family which the roles of husband and wife are equally distributed.

After 30 years, in 1989 R. Blamberg and M. Koleman concluded the followings:

1. The chief income of the male in the family.
2. The proportion of the income of husband and wife.
3. The financial resources take a major lead in sharing economic roles in the family as a consequence of doing explorations on the independent budget of husband and wife [13].

In the management of the finance of the households additionally we think adding the below two types will be purposeful because of the results of the researches conducted and the specific features the people in our country:

1. The dominance of mother-in-law in the family. In this type of the family mother-in-law plays a main role in using financial resources, division or having them. In some families son (son-in-law) or daughter (daughter-in-law) hands the financial assets such as salary, cash money, earnings straight to mother-in-law and as a result mother-in-law is regarded as the manager of the financial resources of the family. Or mother of daughter-in-law provides the young family financially to achieve its freedom and to be self-control during some period or the whole life.

2. The dominance of father-in-law in the family. In it in some nations the young family lives in the house of the parents of son-in-law until gaining its financial sovereignty. Regarding the domination of man, the point of view of respect to the adults who are older and a far experience father-in-law is the manager of the financial resources of the family. Or father of daughter-in-law supplies his daughter to suffer better life and not to come across the financial issues in some period or till the end of his time.

3. The characters of the finance of households:

- The finance of the households is supposed more primary than the finance of the government and cooperative;

- The finance of the households serves as a basis to the development and enlarging of the finance of the government and cooperative;

- The finance of the households forms in all the stages of the distribution and re-distribution of revenue;

- The finance of the households calculates the amount of the affordable demand in the economy;

- In the process of the forming finance of the households the transformation of personal saving to investments commits;

- The finance of the households is the chief rate determining the economic welfare of the people.

The financial stability of the households which is the level of income ought to be grown up so as to strengthen their places in the investment of the economy, but if there is an upper rate of destitution in the state, it will be hard to accomplish this work.

In order to climb up the well-being of the people the projects such as “Every family-entrepreneurship”, “The young-our future”, “Flourishing village”, “Flourishing neighborhood”, “developing the erfs” were accepted. During the last two years about 10 trillion sums of the privileged credit were allocated by the governmental budget in terms of only the project of progressing the family business. Certainly, it was utilized for supplying the employment of the population and creating the source of revenue for the families. According to the initial calculations, 12-15% or 4-5 million of the population is poverty-stricken. This means that their daily income includes less than 10-13 thousand sums. Or one family may have both a car and cattle, not with standing, one penniless person who is seriously ill spend 70 % of his earnings on treatment. So may it be said that this family is rich [14]?

A great number of meaning and significance lie under the above comments and numbers mentioned by the President of the Republic of Uzbekistan. One of the basically governmental targets of effective taking policy concerning dipping the degree of poverty of the people is magnifying the share of the households in the investment of the economy through amplifying their financial independence.

The amount of Grossing Domestic Product in the Republic of Uzbekistan constituents 511838,1 billion sums (57907 million USA dollars) in the current prices in the period of 2019. The quantity of per capita of the GDP was accounted for more 5901,2 million sum in 2019 than the one in 2017, which means that it climbed to more 0,9% in 2019 than the one in 2017. However, these trends are moderately important due to the fact that the needs of people are arising and the prices are changing despite providing the upward trends.

1-table: The investments to main capital regarding the sources of financing across the regions in 2019

	The investment to the total main capital, billion sum	Including, in terms of the source of financing	
		The personal revenue of the people, in the percentage %	The personal revenue of the people, billion sum
The Republic of Uzbekistan	189924,3	8,6	16333,5
The Republic of Karakalpakstan	8434,6	10	843,5
Regions			
Andijan	8183,7	16,9	1383,0
Bukhara	9867	12,9	1272,8
Jizzakh	7919,3	6,6	522,7
Kashkadarya	23525,3	5,7	1340,9
Navoi	17775,3	6,4	1137,6
Namangan	12187	11,2	1364,9
Samarkand	9798,6	15,8	1548,2
Surkhandarya	12232,4	8,2	1003,1
Sirdarya	6129,2	3,7	226,8
Tashkent	16935,1	9,5	1608,8
Fergana	9164,2	14,1	1292,2
Khorezm	5566,8	18,2	1013,2
Tashkent City	41497,9	4,2	1742,9

Source: It was re-made by the author based on the information of https://stat.uz/uploads/docs/invest_dekabr_uz.pdf

In January-December of 2019 189924,3 billion sums of the investment to the main capital were directed, including 26,6 % of these investments was financed by the account of the centralized financial sources and 73,4 % was financed by the non-centralized financial sources. 8,6 percent or 16302,5 sums of the investments to the main capital was formed by the saving of the people. The investments to the main capital oriented by the money of the people in Andijan, Bukhara, Namangan, Samarkand, Fergana and Khorezm regions are more than the rest of the regions in the state.

2-table: The content of the investments to the per capita regarding the sources of financing [16]

The indicators	billion, sum	
	The value, billion	Percentage, %
Population funds	16302,5	8,6
Unguaranteed and other foreign investments and credits	21615,4	11,4
Foreign direct investments	37171,3	19,6
Credits of the commercial banks and other borrowed funds	24856	13,1
Enterprise funds	39292,3	20,7
The foreign investments under warranty of the Republic of Uzbekistan	27866,4	14,7
Fund for Reconstruction and Development	6511,9	3,4
Physical Culture and Sports Development Fund	31,3	0,0
Water Supply and Sewerage Development Fund	1759,2	0,9
The budget of the Republic	14518	7,6

Source: It was re-made by the author based on the information of https://stat.uz/uploads/docs/invest_dekabr_uz.pdf

According to the result of the research which the World Bank conducted in terms of the upgrade of 14 countries (China, Turkey, Portugal, Thailand, South Korea, Japan and others) the key source of the domestic investments of the country is the savings of the people, which constituent average 15-17 percent of the GDP [17].

Thus, the savings of the households do not only serve as a potential financial resource by attracting the investments to the domestic economy but also encourage the economic growth. With the help of it the process of financing the internal and external loans of the state together with the modernization of the economy occurs.

3-table: The data on the population funds [18]

N	The name of the indicators	2013	2014	2015	2016	2017	2018	2019
1	The total revenue of the people, billion sum	101661,2	117888,9	158699,8	185036,5	220811,8	282762,5	344700,0
	Compared to last year, in percentage %	123,7	116,0	112,0	116,6	119,3	128,1	121,9
2	The total revenue per capita, billion sum	3361,5	3832,8	5070,5	5810,0	6817,6	8580,0	10300,0
	Compared to last year, in percentage %	121,8	114,0	110,1	114,6	117,3	125,9	120,0
3	The real total revenue of the people, billion sum	95028,2	110766,6	150397,8	175273,8	201709,9	240587,5	256225,7
	Compared to last year, in percentage %	115,7	109,0	106,1	110,4	109,0	109,0	106,5

4	The real total revenue per capita, billion sum	3142,1	3601,3	4805,2	5503,5	6227,8	7300,2	7628,8
.	Compared to last year, in percentage %	113,9	107,1	104,3	108,5	107,2	107,1	104,5

Source: https://stat.uz/uploads/docs/aholi_daromadi_dekabr_uz.pdf

If we analyse the total revenue of the population in the base or chain methods, there was an increase in all the given years and the middle rate of this growth was 19,6%, however, the level of inflation only amounted 15,2 percent [19] in 2019. The real total revenue per capita just rose to only 328,6 thousand sums in 2019 contrasting with the one in 2018.

If we exemplified the analysis by the total income of the inhabitants, the total income of the population composed 344,7 trillion sum, which means that 10,3 million sum of the total income matched per person. The real growth rate of total income of the people went up to 106,5% (nominal 121,9%) so that 104,5% (119,7%) rise accounted for every person. In this circumstance, the amount of real revenue of the people witnessed noticeably lower increase although the degree of inflation became 15,2 percent in the state in that whole year. 69,1 % of the total income of the population constituents earnings taken from labour pursuits (the salary of the employees and other income from their being independently employed). Within the total income of the people 27,1 percent concludes the earning of the employee such as wage, salary. Likewise, the benefits taken from being freely employed experiences 42,0 percent. The complete quantity of profit from property (13,7% accounts interest rate, 23,3% - dividends, 0,1% - income from copyrights and 62,9% - other proprietary proceeds) includes 11,9 trillion sum. Particularly, 39,2 percent of the gains obtained from the transfers accounts for social transfers (pensions -82,5 %, allowance-13,7% bursary-3,8%) and 60,8 % [20] matches to the rest of the gain from current transfers.

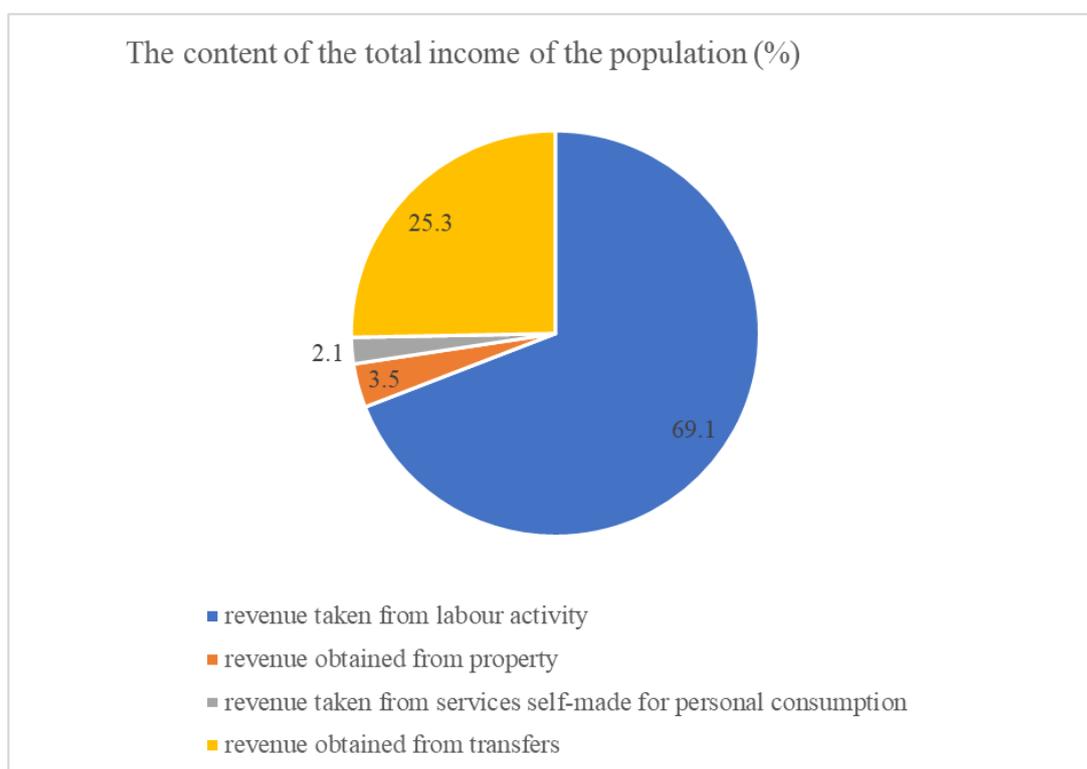


Diagram 3: The content of the total income of the population in the Republic of Uzbekistan in December-January of 2019, in percentage % [20].

The financial assets of the households are the crucial factor of their social and collective fostering and progressing in a lot of countries. In the states developed in term of the economy the financial savings of the households reaches the amount of GDP (Grossing Domestic Product) and even it can be seen that the level of the financial savings rise more enormously than GDP does.

CONCLUSION

When the quantity of the income of the households soaks, the needs to their savings and investments will arise. To double the degree of the proceeds the owners of the household should not suffice with only one base of profit since everybody had better acquire several beneficial sources for completely existing and inhabiting in the current condition of the market economy. Therefore, the amount of the gain obtained from the property of the people and services self-made for personal consumption is to be multiplied. The surging rate of self-employed or dealing with the entrepreneurship activity in the revenue of the households and the income taken from the sale of agricultural products need to be expanded. The finance of the households is enormously paramount with its special characteristics in the system of the governmental finance. The sector of the households serves as a base finding out the aggregate supply in the country by forming the demand on their goods and services in the economy. The policy based on systematical and new approaches must be created by the government, local authorities and the establishments in the finance-credit system in terms of dramatically involving the savings in the economy and redoubling their attractiveness at the aim of efficiently organizing the process of domestic investments by accounts of the saving of the households. Due to the requirements of the time the participants of the households should be regularly taught the developing motivation, their knowledge, experience and skills concerning surging their proceeds, efficaciously and purposefully investing their savings.

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