

Principles of Organizing Investment Activities

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Annotation

The article discusses the methodological significance of the categories "concept" and "principles" in relation to the organization of the process of investing in the real sector of the economy. The author systematizes the content and evolution of the views of representatives of various economic schools on the process of investing in the real sector of the economy in conceptual and fundamental aspects. In view of the debatability of the problem under consideration, the author's interpretation of the categories "concept" and "principle" is substantiated in relation to the investment process.

Keywords: *conceptualism, concept, principle, crisis, recession, structural crisis, modernization, innovation, investment lending.*

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The definition of conceptual provisions that describe the movement of investments in the real sector of the economy requires a preliminary study of the essence of the concept of "concept". The term "concept" comes from the Latin word "conceptio", which means "to grasp", and originated as part of the development of the medieval philosophical trend of conceptualism, which was represented by such famous thinkers as Pierre Abelard, John Duns Scotus and others. The founder of conceptualism, among the mentioned philosophers, is P. Abelard, who first formed the basic ideas of conceptualism and defined its principles as a specific synthesis of rationalism and empiricism. The views of P. Abelard were inherent in the works of his followers, who were representatives of various trends and different eras. So, some provisions of medieval conceptualism were characteristic of the philosophical ideas of J. Locke and G. Hegel. Certain features of the philosophical movement founded by P. Abelard were also characteristic of such famous thinkers as Aristotle, Thomas Aquinas, William of Ockham and others.

The essence of P. Abelard's conceptualism was that general concepts are neither a reality nor a designation of the content of words; they are inherent in the human mind before the beginning of knowledge and acquire a certain meaning through human experience.

The successor of the traditions of conceptualism was the famous Scottish philosopher, the author of the work "The study of the human mind on the principles of common sense", Hamilton. Being a representative of the school of British empiricism, this philosopher did not change the traditions of Scotland and therefore managed to develop conceptualism into a qualitatively new form. Thus, V. Hamilton, using the term "concept", interpreted the essence of concepts as forms that restore the integrity of perceptual experience, but differ from perception by concentration of attention.

In the twentieth century the main feature of the concept was the symbolization of personal perceptual experience through the imagination. For the first time, such thoughts manifested themselves in the works of the American philosopher S. Langer, who became famous for her work in the field of aesthetics and consciousness and made a significant contribution to understanding the essence of the "symbol" in science. Other scientists who made a significant contribution to the study of this problem in the twentieth century were E. Cassirer and A. Whitehead, whose student was S. Langer.

It should also be noted the interpretation of the role of the concept in science by such philosophers as J. Deleuze and F. Guattari, known for their works "What is Philosophy" and "Anti-Oedipus: Capitalism and Schizophrenia", in which the authors use the concept of concepts, the key feature of which was that they formed the core of any concept, and treat it as something inherent in thought, its very possibility, as a living category or element of transcendental experience.

Since conceptualism tried to solve the extremely common and important for philosophy problem of the hierarchy of the importance of reason and feelings in human cognition of the world, it should be noted that a lot of thinkers made their contribution to the development of conceptualism. However, the works of D. Searl, J. Habermas, B. Waldenfels, N. M. Bakhtin, K. A. Apel, V. S. Bibler, H. Blumenberg and the like are especially significant and relevant to the scientific problem under study.

Based on the opinions of well-known scientists, we can say that under the concept one should consider an extremely generalized view of the essence of a certain phenomenon, on the basis of which it is possible to build a general theoretical basis for interpreting and solving certain

problems under study.

Given the above point of view, it should be noted that principles can be an important component of any concept, since they are built by inductive transition from the detailed to the general. The origin of the concept of the term "principle" is associated with the Latin word "principium", which translates as the beginning, the fundamental principle. Therefore, it can be noted that the existence of principles should be considered one of the basic requirements for the formation of any theory, including economic theory. The importance of principles in science was skillfully emphasized by Academician A. I. Berg, who on this occasion spoke as follows: "without principles, a person is like a ship without a rudder and a compass." In view of the foregoing, the assumption of N. G. Chernyshevsky that the absence of clear principles inevitably leads to confusion can be considered quite fair. The importance of principles for science was also argued by T. Payne, one of the authors of the US constitution, who argued that an army of principles is tested where an army of soldiers cannot pass. Following the basic concepts of principles, S. G. Drobyszko made a completely fair conclusion that principles are characteristic of absolutely all phenomena and processes.

The doctrine of the principles of the functioning of the economy developed in parallel with the development of scientific ideas and views of famous scientists economists, starting with the fundamental works of G. Cantillon, F. Quesnay, A. Smith, D. Ricardo and ending with modern scientists C. G. McConnell, S. G. Bru , N. G. Mankiw and others.

However, the interpretation of the essence of the concept of "economic principle" remained out of sight of the mentioned scientists. Scientists of our time have paid attention to this. Thus, C. G. McConnell and S. G. Brew argue that the economic principle is a generalization that has some quantitative inaccuracies. These scientists in their conclusions are based on the assumption that the definition of the principle is possible only by induction, inference, on the basis of which there will always be exceptions. Hence the abstract nature of any economic principles.

Other scientists who have made a significant contribution to the definition of the principles of economics include N. G. Mankiw, who described ten principles on which knowledge about the economy is based. So, the specified scientist gives 10 principles of economics:

- customer orientation;
- the cost of a product is the cost of what must be given up in order to obtain this product;
- a rational person thinks in terms of marginal changes;
- the person responds to stimuli;
- trade is mutually beneficial;
- the market is a great way to organize economic activity;
- sometimes it is necessary to intervene in the economy by the state;
- the standard of living of the population is determined by the ability of the state to produce goods and services;
- the growth rate of product prices depends on the growth rate of the money supply in the economy;
- In the short term, society must make a choice between unemployment and inflation.

Thus, the principles given by the specified scientist reflect the general features of the functioning of a market economy. These principles can be considered as a "starting point" for substantiating various kinds of phenomena that take place in the economy, including investments in its real sector.

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