HUMANITIES

THE MODERN PARADIGM OF PRIVATE ECONOMIC CULTURE

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Abstract. This article examines the processes of cultural development of society, the concepts and theories of the formation of the modern paradigm of economic culture, the different points of view are given regarding the nature, content and components of economic culture at the micro level, the possible ways of formation and development of private economic culture at the modern stage of society development.

Keywords: culture, economy, economic culture, micro level, private economic culture, economic relations.

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Introdution

In previous scientific publications, the authors studied modern concepts, theories of the formation and development of the culture of society, considered the existing models of economic culture in the context of globalization of the economy (Krynski, Compechano Covarrubias, Mamanazarov, Kulishov, 2016; Mamanazarov, Ribeiro, Allies, Kulishov, 2017).

The existence of border categories in different Humanities is determined by the fact that in modern civilization, no phenomenon exists in its pure form, it is intertwined with other phenomena, is under their active influence. For example, the pure economic approach to the study of Economics has not been applied anywhere, at the same time, methods of economic analysis used in other social Sciences.

In the past, economic culture has been seen as an economic person's behaviour. Such a definition adhered to by A. Smith, M. Weber, A. Marshall, A. Nord, J. Schumpeter and other representatives of classical liberalism. Neoliberalism and institutionalism includes in the concept of culture and social aspects of economic activities. Modern economists are not sufficiently engaged in the disclosure of the content of culture, considering it a philosophical

category. In fact, economic culture is a cross-border category of social Sciences, but it has a rich economic content. However, many economists reduce it to the spiritual beginning of economic activity. It is assessed from the standpoint of a common understanding of morality, in particular, it is reduced to feeling, duty, satisfaction, fear, resentment and guilt. Of course, there is a moral principle in culture, because a person is a bearer of culture, acts in accordance with its norms. But this does not give reason to underestimate the economic essence of culture.

According to the authors, economic culture is a system of meanings and traditions in the economic sphere, which is the product of economic relations in society. What is the content of these relations, economic culture is (*Mamamazarov*, *Gushko*, *Kulishov*, 2017). Considering economic culture, it is necessary, first of all, to distinguish its economic components.

Determinants and essence of private economic culture

In accordance with the macro- and microlevels of the economy, models and types of economic culture are formed, and in particular, a private economic culture is formed at the microlevel. In order to form people's private economic culture through a variety of methods, it is necessary first of all to determine what this culture is, what it consists of. From this point of view, it is important, first of all, to determine the essence of this category.

Private economic culture is the economic behavior of subjects, which is formed in the conditions of existence of objective factors. Objective is the process of forming an economic culture, its carriers are specific subjects that operate in their own way in the economy. In accordance with its laws in the modern interpretation of economic culture, the subjectivist principle dominates, which reflects the arbitrariness of people's behavior, and in fact exists. This is a subjective reflection of the objective, that is, of the economic realities faced by each subject of the economy, without any exception. Everyone in his own way perceives objectivity and makes his own decision, resorts to his own actions. In this connection, when interpreting a private economic culture, one should not lose sight of the objective determinants of a culture of behavior. A person independently joins economic relations, is forced to reckon with economic realities that do not allow him arbitrary economic actions. A person can not ignore the laws of the economy, which are objective, but he can adapt to the requirements of laws if he has sufficient economic knowledge and practical experience. This ability of man does not give grounds for a purely subjective interpretation of economic culture. Proceeding from all above-stated, it is possible to conclude, that private economic culture is a behavior of subjects of the economy caused by laws and its rules.

Modern economic culture is determined by the laws of the market. The market is an external force for every economic entity that can not, at its discretion, abolish market requirements; on the contrary, it must assimilate these requirements and act in accordance with it. This is a private economic culture. A person with a high culture does well in everything, and with a low fail.

Private economic culture includes the following components:

- objectively conditioned value as a guide of economic behavior, consisting in the realization of economic interests and encouraging one or another economic action. These include income (salaries, bonuses, profits, interest, dividends, exchange earnings, etc.), prestige and self-assertion.

- the private culture includes rules of conduct - these are acceptable forms and methods of economic activities, caused by objective factors, but not provided for by the laws of the state and unwritten laws of society.

The culture of individuals and groups of people depends on their socio-economic status. The mental principle is a subculture derived from a common culture. It characterizes national peculiarities in economic culture. For example, in Uzbekistan for a long time there has been a joint performance of public works, a preference for outlawing land rent, a propensity for own small-scale farming, individual-family business, domestic labor, hiring, striving for a demonstrative effect of personal consumption and achieving a personal image of saving on consumption of large families, restraint in consumption, the frequency of joint consumption of goods, propensity to save for the purpose of granting an inheritance to children, celebrations and ritual fishing.

The component of a private culture is the norm of economic behavior, expressing the measure of the economic activities of the subject. As a private culture is determined by economic laws that regulate the boundaries of economic aspirations and actions, private economic culture is the most important aspect of a common culture. It retains all the main signs of the generic concept of "culture", which determines the extent to which a person masters the conditions of his existence. At the same time, private economic culture is a peculiar, specific form and type of general culture. However, it depends on the influence of nature and the laws of the economic system, which determines the peculiar content of the value orientations of economic activities.

In culture, there is a historical moment connected with the change of the economic system, and therefore, when evaluating it, one must proceed from the features of a modern market economy. In culture, as a product of the economic system, there is a common and particular beginning. Commonality is determined by the continuity of economic systems, when in the process of transformation of one system into another, the new system will inherit from the old those elements of culture that get along with the new one, adapts to its requirements. The combination of the elements of many systems forms a historical community of economic culture. Natural conditions, like the natural habitat of people, affect the economic behavior of people. Since the environment, as a product of nature, is conservative, i.e. almost does not change with time, signs of culture are reproduced continuously, moving from one generation to another. So, for example, the out-of-the-way land lease, which has arisen in the Middle Ages, has deeply penetrated into the culture of agrarian relations in Uzbekistan, has survived in the planning system, exists also today, ie, in the conditions of functioning of a market economy. The vitality of this is determined by the fact that under conditions of shortage, annual rent is a laborious but effective way of farming, since the tenant's income is directly dependent on yield.

In Poland and Ukraine, private economic culture can be seen in the example of running a family business in trade and farming, which is a private element of the labor culture.

Modern culture absorbs the achievement of their own interests, which is what the representatives of neoliberalism emphasize. As M. Friedman argues, a value reference for a firm can only be to ensure profit, business can not be guided by social values (*Friedman*, 1962). However, a comprehensive assessment of economic culture is gaining strength, which excludes an uncompromising struggle in the name of the egoistic goals of the economic person and a purely rational economic action.

Economic culture is the observance of market principles in practical actions. This is due to the fact that people can not change these principles at their discretion, they can only

adapt their behavior to these principles. This can be traced to the objective basis of private economic culture. As you know, the market economy consists of two blocks, namely, from the open - transparent and hidden - shadow. General and private economic culture is peculiar to the first block. As for relations in the shadow economy, it is not civilized, therefore, it does not form the economic culture of our time, although it really functions in the vast majority of the countries of the world.

Modern economic culture synthesizes not only market rules of behavior, although they are dominant, but also non-market behavior, which is the product of the transformation of a purely market economy into a mixed one. Non-market relations (humanitarian) are based on the principle of mutual assistance and support. These principles are present in the distribution sphere, where non-market incomes are generated, represented by assistance to poor countries and citizens, patronage, social pensions and benefits.

The coexistence of market and non-market principles in economic behavior is an important feature of modern culture. Since the economic culture has a multidimensional internal structure that can be defined in different ways, the approach to analyzing the components of a private economic culture can be different: first, by the ratio of the universal and mental culture, and secondly, by the positions of the culture bearers-personalities, minigroups, macro groups and society as a whole, and third, from the position of functional activity.

The first two approaches are important from the cognitive point of view, but are practically unproductive. The third approach is important from a practical point of view, because it allows to identify the measure of culture in a particular sphere of human activity and determine the level of increase in a particular direction. In modern conditions of formation and development of the market economy of developing countries, the third variant of the approach to the study of economic culture is very useful.

Conclusions and suggestions

The modern market economy is a civilized mixed system that is based on established and recognized principles of economic communication, that is, the reflection of market laws in people's behavior.

Culture, as a product of a change in economic systems, is accompanied by a change in value orientations while preserving the mentality. In it there is a traditional beginning. It is known that the continuous repetition of phenomena turns them into a tradition. Traditional signs of culture can persist even if economic relations change, if they are modernized and adapt to new economic conditions, serve new purposes.

The economic culture as a whole, and the private culture in particular, serves the progress of society, synthesizes in itself the economic consciousness, the motives for the behavior of the individual and the collective of people. It expresses the measure of humanity of economic relations, is based on the formation of values in the public consciousness, the measure of economic life, the life ideals of a person.

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