## HUMANITIES

## PEDAGOGICAL BASES OF FORMATION OF ECONOMIC CULTURE

#### Abdukhakim Mamanazarov

Associate Professor, PhD, Tashkent Branch of M. V. Lomonosov Moscow State University, e-mail:abduhakim bazarovich@mail.ru, orcid.org/0000-0002-4253-7629, Uzbekistan

Abstract. A modern type of economic culture or a culture of economic participation presupposes the existence of an "economic man" with his businesslikeness, reasonable perception of innovations and self-discipline, with a developed network of specialized economic institutions. The economic culture of an individual is a reflection of the economic culture of a society. In the process of pedagogical influence it is necessary to take into account the interrelation of the public and the individual in the development of economic consciousness and the formation of the economic behavior of the individual, taking into account the components and criteria of the economic culture of the individual.

Keywords: culture, economics, economic culture, education, pedagogy, components, criteria.

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#### Introduction

The economic culture of a man, society, state evolves with the development, growth rate of the global economy. Economic culture develops at a faster pace with a diminishing role of the state in the economy and the growth of the non-state sector. Privatization of the economy, privatization of state property in order to increase the efficiency of its management - these are the external measures which play positive role in the development of the economic culture of the individual.

The economic culture of a society is a system of values and motives of economic activity, the level and quality of economic knowledge, assessments and actions of a person, the content of traditions and norms governing economic relations and behavior, as well as a set of social values and norms that are regulators of the economic behavior of individuals and social groups and performing the function of social memory of economic development. This definition takes into account not only the social values, norms, preferences, needs and motives of individuals but also the tasks of the subsequent stages of the development of society.

The economic culture of society in general understanding means, firstly, a measure and degree of perfection of the economy, economic life of society. Secondly, it contains the human dimension. Thirdly, economic culture expresses some harmony of nature and society in their economic interactions. Fourth, economic culture characterizes the focus of the economic life of society on the stabilization of the social system.

Economic culture as a special characteristic of the functioning of the country's economy reflects method and content, level and quality, value and direction, specific indicators of the economic life of people and their livelihoods in the economic sphere.

The economic culture of a society can be defined as a set of material values, institutions, norms and principles of economic and production activities of people, the nature of production (economic) relations and the process of effective functioning of a country's economy, forming the way and content of people's life activity in this area. It is also defined as one of the special, specialized spheres of culture, which is associated with the reproduction of relations developing among people in the process and about economic activities. Economic culture is like a projection of the economy on the sphere of culture or culture on the economy.

The author has independent and joint scientific publications on the problems of economic culture (*Krynski, Covarrubias, Mamanazarov, & Kulishov, 2016; Mamanazarov, Tavares Ribeiro, Allies, & Kulishov, 2017; Krynski, Mamanazarov, Kulishov, & Kome, 2018)*, but this article deals with the development of economic culture and personality in the context of pedagogical technologies.

# Elements of the structure and indicators of economic culture

The economic culture of a society is analyzed in structurally-contextual, historical, civilizational, formational and other aspects. As an element of the culture of society, it has its own specificity, which is expressed in various forms, and above all in structure.

The main elements of the structure of the economic culture of society are:

- the presence of material conditions and factors of production activity that have value such as: means of production, man as a productive force and the purpose of production, raw materials and energy resources, other auxiliary means and conditions;

- the process of production of material values (goods) in a certain way and other operations with them: consumption, storage, distribution, accounting, etc.;

- institutions of economic activity;

- norms and principles of organization and implementation of economic activity, closely related to the forms of ownership, statehood, legal norms of society and the interests of the individual, other subjects;

- the nature and direction of the economic consciousness of society, ideological value of economic orientations;

- production relations system;

- consistency of property and other economic interests of the subjects of society, society and the state, etc.

The structure of the economic culture of society from the standpoint of manifestation in it and fixing the signs of the culture itself may look different. It includes:

- national stereotypes of the level and quality of lifestyle;

- level and structure of consumption, consumption stereotypes;

- cultural patterns of economic perceptions and economic behaviors;

- norms and patterns of social interaction of economic entities, methods of reproduction and transmission of these images;

- organized forms of the existence of economic culture (the predominance of a collective or individual type of activity, rigid or free regulation of interaction, etc.);

- value - motivational attitude to work, wealth, accumulation (work ethic);

- the degree of implementation of the economic goal and completeness of the economic activity itself;

- a measure of the intensity of development (processing) of the economic space;

- the ratio of variability and conservatism;

- the presence or absence in the culture of internal developmental impulses, etc.

Economic culture also performs the function of integration, that is, the coherence of economic norms and values, stereotypes of behavior of different social groups. However, this function has not been sufficiently studied and scientifically substantiated in its theoretical, methodological and practical aspects.

In modern society, the following norms and principles of economic culture have received valuable recognition: freedom of ownership, free enterprise, active quality work, the use of advanced safe technologies, business activity, humanistic focus of economic activity, innovation, moral and legal justification of economic labor activity, focus on the future and others. They reflect important features and processes of the functioning of the economy as a projection of culture, as the embodiment of culture in the relations of business entities.

Therefore, the leading indicators of the economic culture of society can be considered:

- ideological and professional competence of the subjects of society engaged in the economy;

- qualitatively - quantitative characteristics of the main elements of the economy, its dynamics;

- optimal and reliable infrastructure of the country's economy;

- developed and reliable, diverse by subjects financial system of the company;

- the diversity of forms of ownership and the associated mobility of the economy, a variety of forms and methods of management, consistent with the interests and ideals of the individual, society and the state;

- a measure of moral and legal regulation of the system of economic relations;

- the ratio of the culture of production and the culture of consumption of material goods, the purposefulness and expediency of the material and economic interests of citizens;

- humanistic and environmental focus of the scientific and technical process, the entire economic activity of the society.

The listed criteria are expressed differently in the economic culture of society, which characterizes the unevenness and disparity of its particular states. But it is created, developed and consumed by subjects, among which a special role belongs to the individual.

The economic culture of the individual is considered as an individual way of mastering the economic system of society or economic reality, as a way of integrating the personality into the economic system of society, an individual type of economic activity. In the economic culture of the individual it is necessary to distinguish three main components:

- economic knowledge

- economic values and norms,

- economic behavior (stereotypes and attitudes).

The basis of the economic culture of the individual is consciousness, and economic knowledge is its important component. This knowledge is a set of economic ideas about the production, exchange, distribution and consumption of material goods, the impact of economic life on the development of society, the ways and forms, methods that contribute to the sustainable development of society. Modern production, economic relations require from the employee a large and constantly increasing amount of knowledge. Economic knowledge forms the idea of economic interrelations in the world around us, the laws governing the development of the economic life of society. On their basis develop economic thinking and practical skills of economically literate, morally justified behavior which is significant in modern conditions, the economic qualities of an individual.

The accumulated knowledge of the person is actively used in daily activities, therefore an important part of its economic culture is economic thinking. It allows you to learn the essence of economic phenomena and processes, operate with economic concepts, analyze specific economic situations. Knowledge of modern economic reality is an analysis of economic laws (for example, the laws of supply and demand), the essence of various economic phenomena (for example, the causes and effects of inflation, unemployment, etc.), economic relations (for example, employer and employee, lender and the borrower), links of economic life with other areas of society.

The economic culture of an individual is an indicator of his integration into the economic society, the ability to feel himself a full-fledged subject, a factor of economic success. Economic education and awareness are the factors shaping the economic culture of the population and the individual.

Analysis of views on the nature and structure of economic culture allows you to define the economic culture of a person as a personal education, which includes a set of economic knowledge, economic consciousness, economic experience, economic thinking, economic competence and their moral realization in economic activity, in the process of mastering the economic culture of society and its creation.

The economic culture of man and its formation is closely connected with the formulation of the problem of economic education. Economic education as a managed process allows you to form economic priorities, an understanding of the economic situation in the current system, the development prospects of the most easily adaptable to the new information part of the population - young people. Economic, along with legal education, is a factor in the formation and development of civil society.

The growth of the level of education and the economic culture of the population favorably affects the economic indicators reflecting the expectations of citizens. The centers of cultivation of economic culture are of course institutions of secondary, higher, additional and postgraduate professional education. The young generation joining the society from the student's bench introduces new models of economic culture which are then tested in practice, changed, adjusted. An important issue in this sense is the economic identity of a person, society and the state. How far-formed economic identity meets the challenges of our time, how progressive and competitive it is.

#### Economic culture as a pedagogical category

Economic culture is manifested and realized in the activities of people, embodying those or other perceived, learned, reproduced and newly developed samples of culture.

Economic culture lies at the heart of any professional activity, providing business, creative qualities, competence, professional skills, the need to work well, a sense of responsibility for the future specialist's assigned work.

The values of economic culture are one of the parts of the general system of humanistic values that form the basis of its humanitarian culture (moral, ecological, aesthetic, labor, etc.). Perspectives of humanization of upbringing largely depend on the success of the introduction of these values into the pedagogical process, the meaning of which lies in ensuring the conscious choice of social values by the individual and forming a sustainable individual system of humanistic values on their basis. The need to form the economic culture of students is determined by three reasons. They include:

- the social and personal development of the student, that is the formation of values, moral and economic qualities, the development of personal resources, motives that one way or another determine the solution of many problems of life, as well as the development of the need for self-knowledge, an adequate assessment of their readiness for various types of social and economic activities;

- education of the subject of economic relations, the consumer, the owner, the proprietor who is guided in the essence of the macro and microeconomic events which are taking place, who is able to make competent and informed decisions when considering economic issues, when planning the family economy;

- the civil development of a person as a citizen of a democratic country who can (and should) see the causal dependence of economic processes, consciously develop and defend his opinion, influence the solution of social issues.

Thus, the economic culture is formed both spontaneously and in the process of economic education. Through education, economic theories, ideas, attitudes, knowledge are studied; in the process of education, economic qualities and norms of human behavior are formed.

Economic culture like culture in general is first of all, education i.e. accumulated knowledge, ideas, information. Economic education is the process and result of students learning systematized economic knowledge and skills, formation of principles and their practical application, contributing to the development of economic thinking, consciousness, as a condition for effective economic activity.

The existing problem of shaping the economic culture of youth in new socio-economic conditions is called upon to be solved by the pedagogical community. Today society is faced with the problems of changing economic culture and as a consequence with the need to change the approaches to economic education and upbringing. A new content of economic disciplines forms a new economic culture, so it is important to explore the process of formation of economic culture in modern conditions as a pedagogical phenomenon and category (Fig. 1).

Theoretical analysis of the problem allows us to conclude that the formation of the economic culture of the individual is a holistic process, requiring the provision of a systemic impact on the formation and development of the culture of the individual. Formation of economic culture in the educational environment should meet all the characteristics of the pedagogical system - have a clear pedagogical goal; the pedagogical process should possess the properties of informativeness, communication, the availability of means, forms and methods of the pedagogical process, allowing to realize the goals of this pedagogical system.

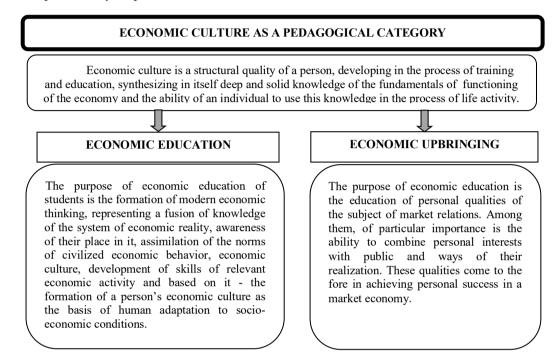
### **Conclusions and offers**

The economic culture of the individual is a reflection of the economic culture of society. Therefore, in the process of pedagogical influence it is necessary to take into account the interrelation of the public and the individual in the development of economic consciousness and the formation of the economic behavior of an individual. Since culture is embodied in the activities of economic entities, the problem of the content and formation of the economic culture of the individual acquires particular importance.

The economic culture of the individual is the unity of consciousness and practice. It determines the creative orientation of the economic activity of the individual, the individual way of mastering the economic system of society or economic reality, and promotes the

integration of the individual into the economic system of society, the development of an individual type of economic activity.

The basis of the economic culture of the individual is the awareness of his behavior and such an important component of it as economic thinking allows one to learn and understand the essence of economic phenomena and processes, to operate with learned economic concepts, to analyze specific economic situations.



# Fig.1. Economic culture as a pedagogical category

The goal of economic education at the present stage is the formation of a modern economic culture, including knowledge of economic reality, awareness of one's place in it, mastering the norms of civilized economic behavior, and developing skills in relevant economic activities.

Based on the generalization of the system of criteria of economic culture, known in pedagogical science, in our study we proposed such important, in our opinion, concepts such as:

- the economic orientation of the individual;

- social setting on socially significant values;
- professional and non-professional personality activity in the economic sphere;
- moral standards governing the economic behavior of a person;
- the formation and testing of new economic ideas;
- economic integration in the economic society.

Formation of the economic culture of schoolchildren and students is viewed from the standpoint of creating a pedagogical model of the process, identifying pedagogical conditions, a personality-oriented approach, developing an invariant organizational and pedagogical

system, a component of professionalization, the use of creative technologies, harmonizing moral and pragmatic qualities, designing a special educational environment, etc. However, these approaches are somewhat one-sided, they lack complex course content and process of formation of economic culture as a holistic education has a special socio-economic and psychological characteristics, which indicates the need for further research on the subject of research.

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