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GLOBALIZATION OF THE WORLD ECONOMY AND THE WORLD FINANCIAL CRISIS

Abstract. Any national economy is part of the global economic system, which appears as a set of interconnected and interacting with each other national-state economic systems. This mutual influence is reflected in all countries of the world, about which this article describes in detail, a forecast is made for future years regarding the upcoming crisis, and the reasons for its occurrence are presented. According to the authors, the fact that in the entire sphere of socio-economic globalization it has most powerfully invaded the field of international finance, creating an atmosphere of extreme instability not only of the financial system itself, but also of the global economic system.

Keywords: globalization, world economy, financial crisis, mutual influence, transformation.

INTRODUCTION

The world economic system is the external environment in relation to national-state economic systems, which, as a system, must resist the external environment in order to maintain their integrity, the World economy and national-state economic systems have a mutual influence on each other.

Currently, the main and natural tendency for the transformation of the world economy is the process of globalization, which manifests itself in an increase in the volume and diversity of world economic relations, which is accompanied by an increase in the economic interdependence of the countries of the world.

Carriers of globalization are financial markets, international movements of capital, credit, and currency. Empirical evidence suggests that financial globalization is ahead of the curve compared with globalization of the real sector. The process of globalization facilitates the possibility of instant overflow of huge liquid assets to anywhere in the world where there are favorable conditions or liberal legislation. This leads to a change in the geographical distribution of capital flows.

MAIN PART

Global problems of the world economy are problems that concern all countries of the world and need to be resolved by joining efforts of all members of the world community. Experts identify about 20 global issues.

The most significant are the following:

1. The problem of overcoming poverty and underdevelopment.

In the modern world, poverty and backwardness are characteristic primarily for developing countries, where almost 2/3 of the world's population live. Therefore, this global problem is often called the problem of overcoming the backwardness of developing countries. The growing social tension due to the aggravation of the backwardness problem is pushing various groups of the population and the ruling circles of developing countries to search for internal and external culprits of such a disastrous situation that manifests itself in an increase in the number and depth of conflicts in the developing wider, including ethnic, religious, territorial.

The main focus of the fight against poverty and hunger is the implementation of the United Nations Program of the New International Economic Order (NMEP), which involves:

- affirmation in international relations of the democratic principles of equality and justice;
- unconditional redistribution of accumulated wealth and newly created world incomes in favor of developing countries;
- international regulation of development processes in backward countries.

2. The problem of peace and demilitarization. The most acute problem of our time is the problem of war and peace, the militarization and demilitarization of the economy. The long military-political confrontation, which is based on economic, ideological and political reasons, was associated with the structure of international relations.

3. The food problem. The world food problem is called one of the main unresolved problems of the 20th century. Over the past 50 years, significant progress has been made in food production - the number of undernourished and starving people has almost halved. At the same time, a large part of the world's population still experiences a shortage of food. The number of those in need exceeds 800 million people. About 18 million people die of hunger every year, especially in developing countries.

4. The problem of natural resources. In the last third of the XX century. Among the problems of world development, the problem of exhaustibility and lack of natural resources, especially energy and mineral raw materials, has been identified. In essence, the global energy and raw materials problem is two problems very close in nature to the origin of the problem - energy and raw. At the same time, the problem of providing energy is largely derived from the problem of raw materials, since almost the majority of the currently used methods for generating energy are essentially the processing of specific energy raw materials.

5. The environmental problem. Conventionally, the whole problem of degradation of the global ecological system can be divided into two components: environmental degradation as a result of irrational nature management and its pollution by human waste.

As examples of environmental degradation as a result of irrational nature management, deforestation and depletion of land resources can be cited. The process of deforestation is expressed in the reduction of the area under natural vegetation, and especially forest. According to some estimates, over the past 10 years, the area of forests has decreased by 35%, and the average forest cover - by 47%.

6. The demographic problem. The average annual growth rate of the world population is gradually slowing. This is due to the fact that the countries of North America, Europe (including Russia) and Japan switched to simple reproduction of the population, which is characterized by a slight increase or relatively small natural decline in the population. At the same time, the natural population growth in China and the countries of Southeast Asia decreased significantly. However, a slowdown practically does not mean a softening of the severity of the global demographic situation in the first decades of the 21st century, since the noted slowdown is still insufficient to significantly reduce the absolute increase.

7. The problem of human development. The development of the economy of any country and the global economy as a whole, especially in the modern era, is determined by its human potential, i.e. labor resources and most importantly - their quality. Changes in the conditions and nature of work and everyday life during the transition to a post-industrial society led to the development of two seemingly mutually exclusive and at the same time intertwining trends. On the one hand, this is an ever-increasing individualization of labor activity, on the other hand, the need for teamwork skills to solve complex production or management tasks using the brainstorming method.

Changing working conditions presently place high demands on the physical qualities of a person, which largely determine his ability to work. The reproduction of human potential is greatly influenced by factors such as balanced nutrition, housing conditions, the environment, economic, political and military stability, the state of public health and mass diseases, etc.

The global crisis, the possibility of which economists have spoken, is growing. About what sizes it will take when the fall of the indices reaches the bottom, how strong the recession will be and when the new rise will begin, one can only guess. It is even possible that, according to economic indicators, not only individual countries, but the whole world will be thrown back several years ago. Nevertheless, some

assumptions about the nature and significance of this crisis can already be made. True, every crisis, like every revolution, a major social turning point, always has many causes.

Common causes of the raging financial crisis may include:

- Cyclical dynamics of the world and national economies of developed countries and increased synchronization of these processes in the main centers of the world economy.

- The globalization of the world economy and world finances against the general background of growing political instability and threats of armed conflict in different regions of the world - this increases the instability of the world economy and the global movement of capital flows.

- The specific impact of high oil prices on the movement of loan capital, the “separation” of pricing for this product from the “classic” pricing and the “pressure” of huge amounts of “free money” on world financial centers, the creation of “soap bubbles” and, accordingly, the unusual growth in fictitious capital.

- Formation of processes leading to the elimination of competition in the field of large financial capital, the growth of global monopoly, which suppresses competition.

- Decrease in efficiency and quality of management in the USA, EU and Japan, unjustified risks allowed by him in pursuit of super profits.

- The crisis of the Bretton Woods financial institutions created at the end of World War II to regulate the global financial system, the lack of supranational institutions for regulating the movement of financial flows adequate to the current situation.

- Inadequacy of the methodological base (liberal monetary approaches), which is the basis of modern financial and economic policies of most countries of the world (developed and transition economies).

The depreciation of the world's leading currencies is a stable tendency of the last decades, which is decisively associated with neoliberal monetary doctrines that advocate the omnipotence of money and monetary success in human activities, the maniacal commitment of modern business exclusively to profit at all costs while ignoring social goals and moral values inherent in Western societies up to the 80s. XX century From here, by the way, the emergence of another trend is a decrease in the general level of management throughout the world, its de-intellectualization, the attraction of excessively risky financial and other business operations that managers easily go for, hoping to get quick and easy super-profits.

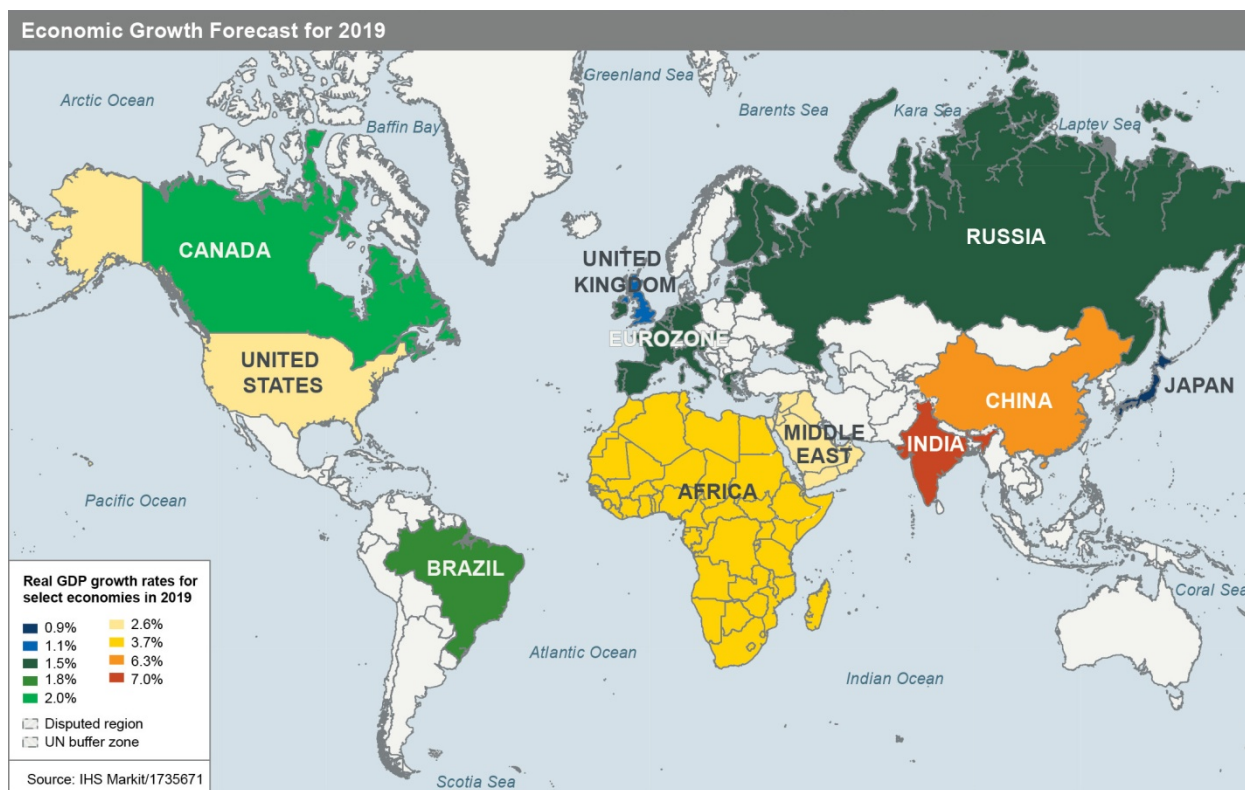


Figure 1 - World Economic Outlook

One major risk in the coming year is the sharp drop-off in world trade growth, which fell from over 5% at the beginning of 2019 to nearly zero at the end. With anticipated escalation in trade conflicts, a contraction in world trade could drag down the global economy even more. At the same time, the combined effects of rising interest rates and surging equity and commodity market volatility mean that financial conditions worldwide are tightening. These risks point to the increasing vulnerability of the global economy to further shocks, and the rising probability of a recession in the next couple of years.

All these processes, among which deformations in pricing and suppression of competition, both in the oil sector and in the spheres associated with it, giant money arrays, which narrow circles of financial and industrial groups began to control autonomously, inflation and volatility of energy prices, are especially important, their “separation” from pricing factors, together with global political instability, lead to the undermining of the global financial system and its individual links. And this, in turn, has a direct and indirect impact on the economies of countries due to the close interconnectedness of various parts of the world economy and finance. These features of the dynamics of the modern global business cycle have had an impact on the specific unfolding of the global financial crisis, including the American mortgage system.

Globalization is transmitting crisis infections, and national economies that are immune to them are becoming less and less. Globalization makes it difficult to achieve effective national public policies. The contradictions are caused, first of all, by the fact that globalization is gaining momentum against the background of the continued differentiation of national-state economic systems - participants in world cooperation in terms of general economic development and the experience of state regulation. The high degree of openness of national economies significantly increases their interdependence in trade, credit, financial and foreign exchange terms, which increases their vulnerability to external shocks.

The place of a country in this hierarchy may change based on which country or region is considered more suitable for the accumulation of world capital, but in general this structure is quite stable. In other words, in the world division of labor, some states are producers of industrial goods with higher added value, while others are among the suppliers of raw materials or, at least, processed raw materials that meet the needs of industrialists. With the elimination of trade barriers in the flow of capital and financial sources, the international division of labor will increase even more, which will further increase the profits of the world economy and strengthen the prevailing system in it.

Globalization of the economy works on the principle that the power of national governments over their own economic systems is reduced. This leads to the fact that governments are faced with a number of problems associated with the connection of the national economy and the market, and inevitably realize the need to rethink this connection. The fact is that with economic globalization the importance of national legislation is reduced and international norms and laws come to the fore.

In the future, international organizations will receive even more powers of national authorities of various countries. With the advent of globalization, the economic systems of individual states will depend on each other even more. The situation is so serious that if a crisis arises in at least a number of small countries, it will instantly spread to other countries of the world.

Thus, the world economic system, which was discussed above, faced with some serious crises. The global financial crisis was caused by a complex of economic problems and its consequences are visible today. The main feature of this crisis was the reduction in liquidity in the banking and credit sector.

The crisis began when the housing bubble in the United States burst. In fact, the economic conditions of this country are such that a large share of the price of housing (approximately 90%) is determined by economic structures and provided by buyers in the form of a loan. The active policy of the US government to reduce interest rates and increase loans provided has led to increased demand and an increase in the number of transactions in the housing market. Gradually, as this market expanded, housing demand exceeded supply. This marked the beginning of the crisis in the residential sector of the American economy, covering almost 15% of the country's economic system.

This circumstance led to a situation in which the loan recipients lost the opportunity to pay it, and their property, which was recorded as collateral, could not be sold. The number of houses for sale reached its maximum level, namely four million, of which almost three million were already empty.

Following this, many American banks, such as Goldman Sachs, JPMorgan, Merrill Lynch and Lehman Brothers, faced a serious crisis. As a result, Lehman Brothers went bankrupt, thereby causing enormous damage to the US economy. On October 6 of the same year, the Paris Exchange and the Dow Jones suffered a severe collapse, later known as Black Tuesday. Thus, it can be called the beginning of the global economic crisis.

CONCLUSION

Thus, the existing international regulatory institutions are virtually neutralized, they need not just deep reform, but their replacement with real supranational institutions that could operate efficiently, adequately to modern conditions, implementing global trade, economic and financial regulation. The current global financial crisis clearly confirms the previously identified patterns. He demonstrated once again that in the context of globalization, the intensification of interaction between national-state economic systems and their interdependence is increasing the speed of spread and the scale of crisis phenomena.

Multilateral cooperation remains indispensable to maintain the recent dynamics of global activity, strengthen medium-term prospects and ensure a wider distribution of the benefits of technological progress and global economic integration. Priority areas cover the continuation of the global financial regulatory reform program; prevention of a “race of concessions” in the field of taxes, standards in the field of labor and the environment; the modernization of the rules-based multilateral trading system; strengthening the global financial security system; preservation of correspondent banking relations; limiting cross-border money laundering, organized crime and terrorism; climate change mitigation and adaptation.

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ГЛОБАЛИЗАЦИЯ МИРОВОЙ ЭКОНОМИКИ И МИРОВОЙ ФИНАНСОВЫЙ КРИЗИС

Аннотация. Любая национальная экономика является частью мировой экономической системы, которая предстает как совокупность взаимосвязанных и взаимодействующих друг с другом национально-государственных экономических систем. Это взаимовлияние отражается на всех странах мира, о чем в данной статье подробно описано, сделан прогноз на будущие годы относительно предстоящего кризиса, представлены причины его возникновения. По мнению авторов, то обстоятельство, что во всей сфере общественно-экономической глобализации она наиболее мощно вторглась в область международных финансов, создавая обстановку крайней неустойчивости не только самой финансовой системы, но и общей глобальной экономической системы.

Ключевые слова: глобализация, мировая экономика, финансовый кризис, взаимовлияние, трансформация.

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ДҮНИЕЖҮЗІЛІК ЭКОНОМИКА ЖӘНЕ ӘЛЕМДІК ҚАРЖЫЛЫҚ ДАҒДАРЫСЫНЫ ГЛОБАЛИЗАЦИЯЛАУ

Аннотация. Кез келген ұлттық экономика бір-бірімен ұлттық және мемлекеттік экономикалық жүйелердің өзара байланысты және өзара әрекеттесетін жиынтығы ретінде көрінетін жаһандық экономикалық жүйенің бөлігі болып табылады. Бұл өзара әсер әлемнің барлық елдерінде көрініс табады,

онда осы мақалада егжей-тегжейлі сипатталған, алдағы дағдарысқа қатысты алдағы жылдарға болжам жасалынған және оның себептері көрсетілген. Авторлардың пікірінше, әлеуметтік-экономикалық жаһандандудың бүкіл саласында халықаралық қаржы саласына барынша күшпен еніп, қаржы жүйесінің өзінде ғана емес, сонымен бірге әлемдік экономикалық жүйеде тұрақсыздық атмосферасын құрды.

Түйін сөздер: жаһандану, әлемдік экономика, қаржылық дағдарыс, өзара әсер, қайта құру.

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