



THEORETICAL AND METHODOLOGICAL ASPECTS OF INDIVIDUAL ECONOMIC SECURITY

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| Article history: | Abstract: |
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| Received: 24 th April 2024 Accepted: 20 th May 2024 | <i>In this article has been provided a methodological analysis of the main approaches to determining the economic security of an individual. The author examines the prism of the structure of the individual's economic security through national, state, public interests, economic independence and through stability or sustainability (national economy, economic development, socio-economic system).</i> |

Keywords: Economic Security, Economic Security Of The Individual, Economic Policy, Social Policy

1. INTRODUCTION

The presented study is devoted to the analysis of the current problem of ensuring the economic security of the individual in the conditions of modern processes of economic stratification. Taking into account the fact that for an individual, a threat to personal economic security is a set of conditions and factors that create a danger to the vital interests of the individual, capable of causing economic harm, aspects of the economic security of the individual within the framework of the economic stratification of modern Russian society are of particular importance. It is the system of social connections that can serve as a source of formation of economic threats to the individual, where the social sphere contains the main factors affecting the economic security of the individual. The key components of state economic policy, in conditions of economic stratification, seem to be ensuring economic security. At the same time, it is necessary to pay attention to the directions of institutional policy, which includes a system of government measures to improve existing ones, as well as the formation of new economic institutions. In this regard, activities within the framework of the implementation of investment policy as an integral part of the economic policy of the state to ensure the economic security of the individual acquire a fundamental character. [28]

As you know, a person is a bearer of certain social and economic expectations that he must realize in the process of life. To fulfill these expectations, security guarantees are needed, including economic and financial ones. The current stage of development of society is characterized by a high degree of uncertainty, and the relevance of issues of personal security always remains acute, and discussions about the essence and structure of the phenomenon of personal security do not fade away.[30]

Security itself is one of the key human needs in A. Maslow's hierarchy, and the economic aspects of security largely concern citizens around the world.

In 2016, the Organization for Economic Co-operation and Development (OECD) published the results of an international comparative study of financial literacy in 30 countries. According to its results, the average score for financial literacy in Russia is 12.2 points (25th place), while for all countries it is 13.2 points out of a maximum of 21. In OECD countries, the average score is 13.7 points; The global average is 33%, the average level for EU countries is 50%.[21]

2. LITERATURE REVIEW

The issue of personal economic security is one of the most controversial topics in both domestic and foreign scientific literature. Fundamental in the study of this topic are the works of foreign researchers, in particular, the works of S. Johnson, E. Laszlo, A. Maslow, A. Smith, E. de Soto, J. Stiglitz, F. Schneider, T. Watkins, D. Enste et al.

The CIS scientist considers the economic security of the individual in the context of the general theory of economic security, the problems of which were substantively studied in the works of L.I. Abalkina, A.I. Arkhipova, S.A. Afontseva, V.A. Dadalko, S.Yu. Glazyeva, V.S. Zagashvili, E.A. Oleynikova, T.D. Romashchenko, V.L.

Tambovtseva, S.F. Fedoraev and others. In relation to the economic security of the individual, one should also note the works of I.Ya. Bogdanova, A.V. Kolosova, V.V. Naumova, B.N. Porfiriyeva, V.K. Senchagova and others. However, despite the serious development of various aspects of individual economic security, a unified and agreed upon understanding of the essence and structure of this phenomenon does not yet exist.[26]

3. ANALYSIS AND RESULTS

A person is a biosocial phenomenon: on the one hand, a living organism existing in environmental conditions, and on the other, a member of society, a social being. In modern conditions, a person needs protection from various types of threats, so personal safety is essential.



The widespread use of the concept of "personal security" began in the 1990s. There has been a shift in emphasis from the security of the state to the security of people, including an individual, a citizen of a country, an individual, or at least the concept of security has been expanded by including a new object - an individual, an individual.

The content of the concept of "personal safety" is quite broad; it includes several aspects: in addition to economic safety, it includes health safety, environmental safety and other types, which are nevertheless interrelated.

Among the factors characterizing personal security, the economic factor is the leading and fundamental one, since without a developed and effective economic base it is impossible to ensure the entire range of vital interests of a citizen, which are needs, and their satisfaction consistently ensures the possibility of progressive development of society, the individual and the state generally. On the other hand, ensuring proper protection of the vital interests of the individual contributes to the achievement of economic and social stability [1].

Scientists M. A. Moshtakova, V. Yu. Shcheglov, A. O. Skvortsov consider the economic security of the individual as a state in which the maximum provision of the entire set of necessary conditions for protecting the vital economic interests of the individual occurs during the regular process of realizing his social security and development. It should be noted that the process of ensuring the economic security of the individual is integrally connected with the economic security of the state, which is expressed in the stable state of economic institutions and legislation.[27]

In their opinion, the objects of ensuring the economic security of the individual include the individual himself and his socio-economic rights. The subjects are society, the state, its institutions, citizens of the state, and again the individual himself. Economic security is a multi-level and structured system in which a person is present in all its components, both as an object and as a subject, and plays a system-forming role.

The economic security of an individual is formed in the following spheres of economic life: the sphere of material and intangible production, the sphere of management, and the sphere of social security.

Indicators for ensuring human economic security represent a whole system. Among them, special mention should be made of indicators characterizing:

1) the sphere of formation and distribution of income in society: the amount of cash income, the minimum wage, the cost of living, etc.;

2) the sphere of employment of the population: employment level, unemployment rate, etc.;

3) the sphere of social security: minimum pensions, availability of education services, healthcare, housing and communal services, housing conditions, etc.

For each individual, a sufficient level of independent financial security, stability of personal income, and the creation of conditions that ensure resistance to attacks on property are important.

The need for a safe existence is one of the fundamental human needs. It is satisfied in the face of increasing various kinds of threats to its interests. Consideration of the spheres and aspects of security allows us to isolate their main structural elements. A person, being himself an object and subject of a security system, is present in all other security systems, including, first of all, personal security [9; 18].

Personal security is understood as the state of a person's protection from factors of harm at the level of his personal interests and needs.

There are several options for classifying personal threats. In the process of discussing problems of ensuring national security, four types of threats to a large social system are named [5;12; 15]. These are threats: from errors in goal setting; from other social systems (external social threats); from internal social systems (internal social threats); "natural" (i.e. spontaneous) character.

The activities of people as individuals pursuing their special, private interests and goals (in all their inexhaustible diversity) form the main side of human existence. At the same time, there is a common interest that has an objective basis (the need for communication, for social protection and assistance, for social guarantees, for solving increasingly complex problems that exceed individual human capabilities).

It is quite obvious that the concepts of "private interest" and "personal interest" are not equivalent, and differ in scope and content. Personal interest includes private, i.e. everything that relates to the sphere of private life - professional, creative, family and other activities of the individual, the world of his hobbies, etc. At the same time, personal interest is the right to life and other basic human rights, it is an interest in social security, in the opportunity to receive education, medical care, etc.

Personal security comes into existence with the emergence of threats in extreme situations, entailing a variety of large-scale economic losses and damages (earthquake, flood, capture, robbery, detention).

Program documents of almost all political parties, movements and movements proclaim that their activities are based on caring for people, improving their well-being, and meeting their needs [2]. The



effectiveness of the functioning of the macroeconomic system should be assessed only from the point of view of human interests, and first of all, his economic interests and threats to the realization of these interests. Let's consider threats to economic interests. Decisions made without taking into account the individual economic interests of the individual lead to social tension and conflicts.

The physical and spiritual state of a person and his social environment shapes his attitude towards work and its results. Value assessments are focused on qualitative and quantitative ideas about favorable socio-economic development. Qualitative assessment is important for describing the situation and circumstances accompanying a particular phenomenon or result in the process of economic activity. Quantitative assessment is based on numerical measurement, which allows one to judge the legality of making a specific decision or the possibility of continuing economic relations. Circumstances and situations of economic activity may be accompanied by negative consequences for the individual as a consequence of objectively developing processes or certain social conditions. It arises as a result of acute contradictions between opposing states and the political and social forces collaborating with them, posing a threat to the economic interests of the individual.

In the context of the transition to a knowledge economy, the economic interests of the individual largely lie in the sphere of intellectual labor. With the development of creative and spiritual activity, the implementation of achievements of scientific and technological progress, the expansion of systems for the exchange of knowledge and experience, the awareness of the need to economically determine the value of the corresponding activities of the creators of the new and its legal protection, establishing a legal form of recognition of rights to created intellectual products, is being persistently strengthened.

In modern economic and legal relations, the objects of intellectual property protection are recognized as:

- copyright as the exclusive privilege of the creator of a work of science, literature and art for the inviolability of his product, its use and publication (replication), remuneration for permission to commercial or other use. Copyright protects the form of expression of an idea, not the idea itself. It is by reference to the author of its presentation (publication) that it is possible to avoid accusations of plagiarism;
- a patent issued by a competent government agency is a document for a certain period of time to the inventor or his successor, which certifies the authorship and exclusive right to the invention, gives the owner the title

of owner of the invention, usually supported by the registration of a trademark or industrial design. The basic principle of patenting is the mandatory openness of information about its existence;

- trademark, service mark - is an alphabetic (verbal), figurative, three-dimensional or combined designation placed on a product or packaging by industrial and commercial enterprises to individualize the goods or services produced. A trademark is an object of property and is subject to legal protection from the moment of its official registration and guarantees the owner of the mark a monopoly right to label all of its goods.

It should be noted that the global market for patents, licenses, know-how and trademarks is becoming a noticeably growing sector of the economy. The main channel for the transfer of intellectual property both within the country and at the international level remains trade in high-tech products, for the successful implementation of which it is important to know market conditions, the specifics of legislation and the economic environment in which the exchange takes place.

Let us name the factors of development of the intellectual property market.

1. Legal:

- Level of development of legislation in the field of intellectual property protection.
- Level of development of legislation in the field of transfer of rights to intellectual property.

2. Organizational and economic:

- State policy in the field of development of the intellectual property market.
- Development of the intellectual property market infrastructure.
- Innovative activity of an economic entity.
- Financing the intellectual property market.
- Patent activity of market entities.
- Qualification level of specialists in the field of valuation activities.
- Development of the licensed trade market.

3. Social and psychological:

- Innovative receptivity of potential buyers.
- Motivation of scientific workers.

In modern conditions, the level of science and technology is the main factor and resource for economic development. In this regard, scientific and technological achievements as a factor in maximizing profits attract the close attention of competitors and raise the problem of acquiring foreign patents and licenses, which are intellectual property, a product, the use of which ensures economic growth and sustainable development [24].

Methodological analysis allowed us to identify three main approaches to determining economic security:



- through interests (national, state, public, etc.);
 - through economic independence (the economy from foreign markets, the development of economic policy from outside influence);
 - through stability or sustainability (national economy, economic development, socio-economic system, etc.).
- The definition of economic security as a condition for sustainability (stability) of economic development through interests is the most popular; they focus attention on maintaining certain characteristics of the functioning of the economy in the face of unfavorable factors. When considering this problem at the national macroeconomic level, most researchers rely on the definition of economic security through "stability." The interpretation of economic security through "independence" almost never appears in its pure form, but is an integral part of definitions through "interests" or "sustainability" [23].

Theoretical issues of economic security, strategies for ensuring it, mechanisms for using economic assets, the state and trends in the development of the financial system are discussed in [25]. The essence of economic security is defined here as the state of the economy and government institutions, which ensures guaranteed protection of national interests, a social orientation of policy, and sufficient defense potential even under unfavorable conditions for the development of internal and external processes. In other words, economic security is not only the protection of national interests, but also the willingness and ability of government institutions to create mechanisms for the implementation and protection of national interests in the development of the domestic economy and maintaining the socio-political stability of society.

4.CONCLUSIONS

For the economic security of an individual, the limiting values of its indicators (level and quality of life, inflation rates, unemployment rates, economic growth, budget deficit, integration into the world economy, activities of the shadow economy, etc.) are important, compliance with which contributes to the normal course of development various elements of reproduction and prevents the formation of negative, destructive tendencies.

Note that the accuracy and reliability of any research increases significantly with a systematic analysis of the problem under consideration, which is why we believe it necessary to comprehensively consider security problems [26]. At the same time, we will strictly adhere to the content of the original concept of "security" chosen in this study as the state of an object's protection from internal and external threats.

In order to clarify the concept of "security object", we introduce a classification (typology) of security objects (protected objects):

1. state;
2. social group (society);
3. organization (firm, enterprise);
4. person (person);

The objects listed above are associated with various types of activities, during which it is necessary to ensure the safety of the object.

Of these types of activities in which danger arises, the main ones are:

1. biological;
2. production;
3. information and documentation;
4. social and managerial;
5. economic;
6. defense.

It should be noted that these types of activities, in turn, may contain components that differ in the level of danger.[28]

The table shows that security and sustainable development are so interconnected that the security concept or strategy adopted within a given state requires the development of a corresponding concept or strategy for sustainable development, although, in the future, this should be a single Document of transition to sustainable development and ensuring security.

So, the economic security of the individual is the implementation of the goal of sustainable development based on the interests of the individual.

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