Educational Economic Thought in the Individual Daily Life Context

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Abstract

In this article the genre of scientific and educational economic literature is considered from the point of practical sense view in regard to the individual activity; it is based on the example of researches devoted to the analysis of the economic person as the economic consciousness carrier. Relevance of such approach is connected with deepening of role and value of educational literature ideas as instrument of impact on mass consciousness in comparison with traditional approach to its contents assessment - from the point of compliance to the truth view. Author's approach to considering a question of practical sense of educational economic knowledge in which it is possible to allocate the following components is presented: the general practice-focused aspect of knowledge, specific and practical aspect of knowledge, the personified addressee of this knowledge – the individual. According to the designated structure in the main part of work answers to the question posed are ranged. On the basis of these the following generalizations rather practical value of educational economic knowledge in everyday life of the individual are made: it focuses the person in system of the capitalist relations, comprises not only gnoseological interest, but also commercial and status advantage ones. At the same time, in work it is emphasized that possession of this knowledge does not allow to bypass the principles of capitalist system functioning, or to transform them to steady model of the economic relations alternative to capitalism. On the basis of told conclusions that the practical advantage of possessing the educational economic knowledge in the context of daily needs of the person is limited to a framework of adaptive and adaptive function, to the existing rules of capitalist system functioning are drawn. From here, educational economic literature does not represent threat to the existing model of the capitalist relations and serves first of all the interests of those who define logic of the principles of its functioning, rather than the simple economic entities. In the conclusion it is claimed that the presented conclusions do not belittle the practical and research potential of educational economic literature in studying and search of modernization opportunities of the principles lying in foundation of the market society. However, this advantage is always limited to a framework of interests of "the money owners" standing at the origins of capitalist game rules.

Keywords: capitalist consciousness, the economic person, the practice-focused approach, adaptive and adjustment function, practical advantage.
Introduction:

In variety of the works devoted to economy issues it is possible to allocate the big case of scientific and educational researches. Let us remind that this type of literature sets as the purpose of explaining the economic reality in which a person lives and acts, and also includes criticism (rarely the apology) of the current situation in economy, specific recommendations about correcting the available economic mistakes, or an appeal to cardinal change of the economic relations certain option.

In the analysis of such works, as a rule, the accent is put on identification of compliance degree to the author's point of view to the current situation or truth. We, without denying it, consider that this approach can be added with consideration of educational economic literature from the point of the daily life practice needs view of a person. That is, this position gives the knowledge to the specific individual involved in daily economic cares. In this regard, the approach we offered can be designated as practice-focused.

It represents the interesting direction in the field of educational literature research; the answer to a question "what is the practical sense of educational knowledge" is not as simple as it can initially seem. Really, as a rule, we hear the following answers: without support on knowledge of reality with which the person interacts (in our case of certain economic relations reality) it is impossible to talk about its full existence as the reasonable being capable to purposefully work and change own life.

Such formulation of the answer (or close to it) at first sight seems quite convincing and exhaustive. Probably, not least because the question of practical value of educational knowledge was left without due research consideration.

At the same time, if we consider the submitted answer in more detail, then we will see that it fixes only the general value of knowledge as result of cognitive activity of the person taken as a patrimonial being. Speaking differently, such answer says nothing about what makes possession of educational knowledge non abstract for specifically taken individual, for example – for the teacher, the doctor, the engineer, etc., in his daily activity. That is, the submitted answer cannot be considered as the satisfactory solution of a question of the educational economic knowledge practical importance.

From here we can note that the matter is not only unsolved, but also represents a research problem which is not simply interesting, but also timely as it comprises the underestimated heuristic potential in the analysis of educational economic literature. It is that refraction of the economic relations information contained in these works shown through a prism the practical daily life of specific people allows to reveal and estimate a role, value and place of educational literature as the tool of knowledge and transformation of the economic reality surrounding the person.

Proceeding from told, within this article we want in general, without going into separate detail, to offer the version of this issue solution posed on the example of considering the educational literature devoted to the characteristics of the economic person, consciousness, capitalism. So, the purpose of our work is to define practical sense of the educational researches directed on the description of the capitalist relations valuable world.

Before we pass to the main part of work, we will designate the following:

First, the economic person, consciousness and capitalism we will consider categories interchangeable and similar as they reflect the valuable principles defining logic of the market relations.

Secondly, owing to extensiveness of this literature case, we will base our research on the works of the following authors devoted to consideration of capitalism or its separate manifestations: V.
As the solution of a question in what the practical sense of educational economic knowledge in the context of daily life of the individual consists, we suggest to break it into subsections to form the basis for further answers systematization. For this purpose we will mark out the set of elements forming the issue: practice, knowledge and its final addressee – the person. These elements are closely connected with each other and correspond as follows among themselves: These elements are closely connected with each other and correspond as follows among themselves: According to the told, in the question raised it is possible to allocate the following structural elements:

- the general practice-focused aspect of knowledge;
- specific and practical aspect of knowledge;
- the personified addressee of this knowledge – the individual (the doctor, the teacher, the engineer, etc.).

Before we range versions of the answer to the studied question according to these points, we will make a reservation that we will pay attention to the first two of them. We will not consider the last point in detail as systematization of answers on striations is beyond article format. Therefore as a certain individual we will take the average inhabitant engaged in the abyss of everyday life who has neither profound knowledge in the field of economy, nor a large sum of money.

So, on a question in what the general practice-focused aspect of educational knowledge in the field of economy consists, it is possible to receive the following versions of answers:

A) This knowledge is necessary for orientation in system of market society coordinates, without this it is impossible to talk about creation of own economic strategy of behavior in it.

B) The economic knowledge is the integral component of citizens political culture who are the main source of legitimation of political and economic decisions of the power in society. That is, the higher is the degree of economic literacy of the society members, regardless of a level occupied by them, the more weighed is their approach to approval or disapproval of the government proposed economic reforms and solutions.

C) Process of mastering economic knowledge makes the contribution to satisfaction of the person's need to learn the world and to derive intellectual pleasure from it.

Let us pass to considering answers to a question now in what the specific and practical aspect of educational knowledge consists:

A) Ideas of the valuable world of capitalist consciousness are capable not only to satisfy gnoseological interest of the person, but also to bring the benefit expressed in a specific and material equivalent. By way of illustration shown we will give the following examples:

First, possession of the literature devoted to the analysis of capitalism is a fine reserve for receiving professions useful in present day business - the analyst and coach-trainer.

Secondly, the knowledge of valuable bases of the economic person allows to provide advice to people in the choice of the offers directed to formation of the financial success principles.

B) Besides purely commercial advantage, the material concluded in the works devoted to the analysis of capitalism valuable bases can become a fine reserve for making career in the scientific world.

If we consider specific and practical aspect of educational knowledge advantage in the field of economy in the context of everyday routine practical needs of ordinary human existence then we will be forced to state the following:
A) In relation to the individual's life (the teacher, the doctor, the engineer, etc.) it is of little use and does not comprise any value. In confirmation, we will give the following example.

Today the fact is rather widely known that the banking system is arranged not for the benefit of simple investors, but bankers. The proof is that the principle of partial reservation during the work with the population deposits in the majority of banks which is no other than a kind of fraud, allows not only to rob the clients, but also to make money from air. And you will not call style of banks with population relationships decent. Here what is written by Y. Boldyrev about it: "It is important to note that bank clients, as a rule, enter into especially unequal relations. Try to take a credit from bank - and you are not only required to give your data on the purposes of crediting and on your sources of income, but also a pledge which, in case of impossibility to return the credit and percent payment on it, will be taken by the bank. If you lend money to the bank (you put them on the bank deposit), you not only receive significantly smaller percent on a contribution,... but are still forced to trust in this bank - any pledge from bank in your advantage on a case of its insolvency and bankruptcy is not provided, but it is considered inappropriate even to raise a question of it" [1].

But what possession of this information changes in our everyday life? Yes, this knowledge is capable to bring us benefit in scientific career (as data for researches and qualification works), to raise degree of our financial literacy, we can treat the choice of bank with which we want to enter into cooperation and the currency in which we want to store our savings more consciously. But at the same time this knowledge is not capable to change rules of the game of circulation and organization of the finance written for the benefit of bankers. So, can we bypass bank in drawing various financial transactions? Can we save our money from their loss in case of banking system nationalization? Can we avoid effect of inflation in the money supply generated by banks, etc.? The answer is obvious: No. We can minimize expenses partially, at best. Therefore, the possession of this knowledge is not only incapable to change the power of banking system, but also presents paradoxical image serving the interests of bankers. The knowledge that banks do not serve interests of the population brings the contribution in increase of the financial literacy allowing to increase the intervals between financial crises generated by activity of banks.

B) The knowledge which is contained in educational economic literature actually does not comprise the practical converting potential directed to changing the existing rules of the economic relations organization. As convincing illustration to this serves the Marxist thought heritage where since Marx's "Capital" and up till now, despite abundance of works devoted to criticism of capitalism distinct, convincing reasonably way of its alternative achievement was not offered. From here, S. Zhizhek's appeal to precede any political activity by critical analysis, certainly, is important, but at the same time it is necessary to recognize that this analysis is not capable to arm us with knowledge of how to construct really working model of the economic relations capable to fix the existing problems and to make life of people better [4].

Summing up the above told, we can reduce the considered options of answers to a question f the practical sense of educational economic knowledge, to the following provisions:

A) The educational knowledge focuses the person in system of the capitalist relations.

B) It comprises not only of gnoseological interest, but also allows to derive commercial and status benefit.

C) At the same time this type of knowledge does not allow to bypass or change the nature of capitalist system functioning defining daily logic of life of the individual.

Summary:

1. Practice-oriented way of considering educational economic literature, (devoted to the analysis of the valuable world of economic consciousness) allows to deepen representations about strong and
weak sides of this sort of researches as instrument of impact on consciousness of masses in comparison, for example, with their traditional assessment on compliance to truth. Therefore, the practice-focused approach designated by us can make the powerful contribution to a palette of methodological installations directed to studying and analyzing educational works in the sphere of economy, as well as in other areas of personal activity.

2. In the context of daily needs of the individual the practical advantage of educational economic knowledge possession is limited to a framework of the adaptive function allowing to create own strategy of self-realization on the basis of information possession on the principles of functioning and structure of capitalist system. To open the secrets hidden from public eyes (similarly to chit-codes in computer games) helps to work more successfully than the competitors in the conditions of domination the market relations in society.

3. Information which is contained in educational researches on economy cannot serve as the guide to action on transformation of the existing rules of the economic life organization owing to the following circumstances: First, capitalism is various in forms of manifestation and historically is not complete that does not allow to designate model, obvious to all, of the economic structure opposite to it and to draw a clear way of its construction. Secondly, the format of educational economic literature is focused on explaining reasons of current situation in economy, than on the formulating and introducing specific ways of their overcoming. Thirdly, the criticism of the economic structure shortcomings most often has no system character, and thereof, cannot be considered as the effective guide to acting on their elimination. Therefore, owing to the listed circumstances, educational economic works do not represent serious threat to the existing economic order.

4. Scientific and educational works in the field of studying the economic person serve first of all the interests of the persons interested in his existence and domination in society than their opponents. First, because these researches, without threatening existence of the person of the market, are capable to make the contribution to process of valuable bases judgment of bourgeois consciousness without which understanding it is impossible, to talk about capitalism as the steady system capable of own self-development. Secondly, adaptive function of educational researches is capable to delay, or, in any case, to extend intervals between the economic crises peculiar to market system of the relations that in practice allows strengthening stability of its existence.

Conclusion

Finishing article, it would be desirable to note that the conclusions drawn by us specify that educational researches in the sphere of economic consciousness studying are not deprived of practical advantage in activity of the individual. But this advantage serves finally not the interests of ordinary economic entities, but those who will organize rules of economic game in the world of the capitalist relations domination, or, speaking in V. Katasonov's words – to "owners of money". The told does not belittle the research, critical, converting potential of this sort of works in the field of capitalism studying. So, without relying on data contained, it is impossible to talk about identification of the expenses inherent in the market society, to look for ways of forming technologies of their elimination, and also to change rules of capitalist game, but only according to plans of their organizers.
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