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| **Instruments to Shape Up Spirituality as Opposed to Global Economic Dominants** |
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| Abstract |  |
|  | It is being proved that the Western democracy forms are linked with the destructive processes. Correlation between the economic growth and the country’s dominating religion is analysed. Is described. Level of the manufacturers’ and retailers’ interest to special clients – single persons is evaluated. Principles of the consumption economy transformation are proposed. |  |
|  | Key-words | economic growth, demand spurring, consumption, socio-cultural development peculiarities, family values, ethical finances |
| Introduction  |  |  |  |
| The world has become a global market place and all types of business, management and economics career are now one of the popular jobs among new graduates from many high schools, colleges and universities. It is a job that requires the skills in mathematics, English, good personality, and basic business knowledge. Nowadays, the demand in businesses employees has increased due to global market place (Wongleedee, 2012).  |  |
|  |  | Literature review  |
|  | In our opinion, assertions like the following one are disputable: "Key areas resulting in the innovative economy are democratization of both the society and the business, political and cultural upgrade, rise of the public upbringing and education. It is common knowledge that the democratic capital results from a long-term accumulation of the ‘civil and public assets’, its high level means a low probability of authoritarianism thus indirectly affecting the economic growth. Hereby, in a democracy the democratic capital exerts a stronger positive impact than in authoritarian regimes” [1]. M. V. Snegovaya and Ye.G. Yasin also note that “innovations and discoveries are created by free people and freedom is ensured by democracy… and the lower the freedom degree, the higher the requirements to the creative capabilities of the person are” [2]. **It appears that forced specimens of the Western democracy in the recent years demonstrate not only economic growth in a number of countries but also are destructive in nature.**By the way, current studies demonstrate most unusual prerequisites for the democracies’ efficiency.The scientific literature provides the analysis of the correlation between the economic growth and a country’s dominating religion (O.Yu. Patlasov, S.S Kairdenov); between religion, freedom, economic results, trust and corruption (Lawrence Harrison); between GDR growth rates and world civilizations (Christian, Islamic, Oriental religious, national religious (V. G. Kandalintsev). Professor Lawrence Harrison, Director of the Cultural Change Institute of the School of Law and Diplomacy, Tufts University, provides results of the analysis of 117 countries in which over 1 million persons practise one of the world religions (Table 1). Table 1.Correlation between Religion, Freedom, Corruption and GDP

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| Religion\* | Population\*\* | Total Freedom\*\*\* | Per capita GDP | Corruption |
| Protestantism | 530 | 2.3 | $29784 | 14.9 |
| Judaism | 6 | 4 | $19320 | 16 |
| Catholicism | 904 | 5.5 | $9358 | 45.6 |
| Orthodoxy | 262 | 8.6 | $7045 | 75.7 |
| Islam | 1122 | 9.7 | $3142 | 78.6 |

\*- over 50% of the population practise this religion\*\*- in million people; data of the 2002 world bank report.\*\*\*- 2 — the highest degree of freedom, 14 — the lowest degree of freedom (data of the freedom house 2001 review)Тhe per-capita GDP was evaluated by the purchasing power parity.Source: <http://www.opec.ru/1295413.html> The mechanics of the civilization pyramid change is started up from the basics – necessities, interests and knowledge of the human being – and touches the top – spiritual values, religious postulates, socio-political system and ideological dogmas. Technological mode of production and economic paradigm are also updated in parallel. In the scientific literature crest-like shape of the civilization life cycle is not denied, besides, naturally, – the movement of stand-alone elements by the cycle phases, including crisis, with the overall stable development trajectory. Spiritual world means culture, religion, morals and ethical norms, education. A civilization stability is attained through the conservatism of religions and the surviving socio-cultural values of certain ethnoses and the titular nation.  |
| [[1]](#footnote-1) Methodology  |  |  |  |
|  | As the **hypothesis, the idea of the transformation of the world social pattern towards a creative society** with the growing centrifugal forces of globalization and anti-globalists **is proposed**. Due to the fact that a creative person cannot work efficiently within the “corporate aquariums”, an employer, to realise the potential must provide flexible employment patterns, these are: absence of a rigid work regulation: the staff personal mobility (gadgets, the Internet bit rate). A prerequisite for the generation of the beneficial creative environment is a developed institutional infrastructure based on which grant for various research works are distributed, projects in this particular area are implemented, cultural traditions are developed, cultural activities are held, different associations and groups to support and enhance creative initiative are established. To ensure successful functioning of the institutional infrastructure and creative environment in general sufficient financing and corruption-free society is required which will secure a creative person’s ability to find a place in the society for the implementation of his creative potential. Otherwise there is a risk of the country’s loss of skilled persons to other areas, more beneficial in this aspect. An important condition promoting the increase of the creative sector share in the economy is the presence of the creative environment providing the development of the creative personality and generation of the new ideas. It is important that the creative environment be tolerant, flexible, capable of adoption of the people regardless of their life views, values, religion, race and sexual orientation [3].**Study of the contradiction between the progress line towards creativity and tolerance as the prerequisite diminishing the role of both socio-cultural identity and religious values also needs extra arguments. Is the economy transformation feasible in a number of Asian countries solely based on the democratic model of modernization or, based on the socio-cultural background, only one way of the economy transformation is possible: authoritarian power mobilizing all the resources needed?**One of the blocks of the crisis phenomena growth in the world scale is the world financial crisis of 2008-2010 which retained its boundaries. The problems’ focus is the existing consumption system. Marketing effort now does not enable pro-rata consumption volume growth and production growth, respectively. Besides the economic growth is known to be impossible without borrowings. The crediting system is capable of confusing the markets, involving actually insolvent persons who just wish to purchase a commodity or service into the circle of consumers. However, the lending and re-lending scales are approaching extinction, default crisis and economics faces the “What-to-do” and “How-to-spur-the-demand” problems.Undoubtedly, the debt structure substantially differs in different countries. Thus, the changes of the debts on the key debtors in the USA — households, state agencies, corporations and banks – is provided. The debt reduction took place only with the banks related to mortgage – as a result of the 2007 problems, however, all these debts passed to the banks, related with the state. The debts of the households (about US$ 13.5 bn) and municipal agencies virtually have not changed. Corporations have somewhat increased their debt: the US government has the largest debt growth with a substantial state budget deficit. In [2014 liabilities of the USA reached US$ 30 trillion](http://www.ray-idaho.ru/blog/2015/02/10/%D0%B2-2014-%D0%B3%D0%BE%D0%B4%D1%83-%D0%B2%D0%BD%D0%B5%D1%88%D0%BD%D0%B8%D0%B9-%D0%B4%D0%BE%D0%BB%D0%B3-%D1%81%D1%88%D0%B0-%D0%B4%D0%BE%D1%81%D1%82%D0%B8%D0%B3-30-%D1%82%D1%80%D0%B8%D0%BB%D0%BB%D0%B8/)The average level of the US households debt on the credit cards in 2016 amounted to $16,061 – the figure slightly smaller than the maximum marked in 2008, as per the new NerdWallet report based on the data of the Federal Reserve Bank of New York and the US Bureau of Census. The total household debt, including mortgage credits, increased to $132,529 compared with $88,063 in 2002 when NerdWallet started tracing the data [4].According to the official data in Azerbaijan there are 2.4 million bank debtor-natural persons and about 1.1 million guarantors – 3.5 million people are potential “credit convicts”. Standard & Poor’s international rating agency evaluated the credit risks in the Azerbaijan economy as “extremely high”, due to the fast debt growth in the household and corporate sector. As of January 1, 2016 the country’s external public debt a amounted to US$ 6.8943 bn which is equal to 10.751 billion manat and the external debt-to-GDP ratio amounts to 19.8% [5].  As of September 1, 2016, the scope of the credits granted by Russian banks to the natural persons amounted to RUR 10 trillion 676.3 billion, hereby the amount of credits granted to people in roubles exceeds that of the foreign-exchange credits by factor 54. Overdue debt on the natural persons’ credits by September 1 amounted to RUR 921.2 bn; relative to the total scope of the credits granted by September 1, 2016 made 8.6% [6]. The population of China to a smaller degree acts as the principal borrower – the share of household debts in the GDP to the total debt ratio grew from 18% in 2003 to 36% in 2014, simultaneously, the government debt grew from 36 % to 58 %, corporate debt grew from 109 % in 2003 to 160 % in 2016. Financial institutions’ debt – from 9 to 18 % (2003-2014) [7]. The world financial crisis was the background of the appeal to ethical banking (conditional, Islamic, Orthodox Christian) and creation of the responsible crediting system. Responsible lending is linked to full and open information of the banking products, adequate evaluation of the borrower’s solvency as a prerequisite of making a considerate decision by the bank client.The European Commission provides the following definition of the responsible lending: Responsible lending means that credit products are appropriate for consumers’ needs and are tailored to their ability to repay. This may be obtained through having an appropriate framework in place to ensure that all lenders and intermediaries act in a fair, honest and professional manner, before, during and after the lending transaction. Responsible borrowing implies that – in order to obtain a credit – consumers should provide relevant, complete and accurate information on their financial conditions, and are encouraged to make informed and sustainable borrowing decisions [8]. In Russia responsible lending principles could be supplemented by economic methods of restricting super-high effective interest rates, hidden commissions. Brief economic review of the usury demonstrates that it was business for foreigners in Russia; in 1013 Vladimir Monomakh in a dedicated decree limited the maximum rate by 20 % pa.; in the Criminal Code of the Russian Empire (1903) usury was defined as a crime and the interest rate over 12% pa. was considered excessive.**Responsible lending principles should be included directly into Basel IV and national laws,** inthe Russian Federation these are:* Federal law dated December 2, 1990. No. 395-I “On Banks and Banking Activities” (as amended on July 03, 2016 No. [362-FZ](http://www.consultant.ru/document/cons_doc_LAW_200736/b004fed0b70d0f223e4a81f8ad6cd92af90a7e3b/#dst100019)) ;
* “On Microfinancing Activities and Microfinancing Institutions” dated July 02, 2010 No.151-FZ (revision dated June 29, 2015);
* “On Consumer Credit (Loan)” dated December 21, 2013 No. 353-FZ (Revision dated July 21, 2014). The latest revision of the Law No. 353 contains amendments concerning the conditions of the credit agreement execution close in the spirit to the responsible lending.

http://ic.pics.livejournal.com/spydell/22074195/1086974/1086974_original.pngFig. 2 Debt of the Non-Financial Sector to the GDP as Percentage (for developed countries) for Q2 2015Source: Долги. Мировые тенденции. (Debts. World Trends) 9.02.2016.–Access Mode:<http://spydell.livejournal.com/604721.html>This article was not intended to compare debt stability in different countries, the USA, Russia, Turkey, Azerbaijan etc. via debt structure analysis, duration, breakdown by the payment period and investors, interest rates etc. All we state is that **in the world scale it is impossible, as before, to spur the demand at the expense of consumer credits.** The institute of family also found itself under the pressure of the interests of large cross-national corporations and retail networks. To a smaller degree the problems of wedlock are manifested in the countries of Asia, Africa and Latin America; the Moslem world is in for the family traditions. Logics and our studies show that single persons on average buy more household appliances, consume more public utilities per 1 person as compared to married persons, though, on certain positions, like baby food, baby clothes, toys, entertainment parks etc. extra demand is ensured by families with children. As the hypothesis we tested the following: **is there direct interest of the manufacturers and retail networks in the sales boost at the expense of the change of the consumer structures towards single persons.** Is the family institute in this connection endangered by the information wars and liberal Western values which in the recent time intensively promote asexual behaviour not related to religiousness which, according to some data, is recorded with 1 % of the planet population adhering to the idea of Platonic love, biosex (love to plants, dendrophily) and other forms destroying the traditional family values. To say nothing of the fact that the family creation may be impeded by the non-harmonized demographic structure of the population as, for example, in China, when the gender disproportion is manifested as over 20 million “excessive” males and sharp deficiency of brides.Here are the results of certain consumption segments. Thus, according to RBC study “Russian Market of Men’s Perfumes 2016” an expected result was obtained which demonstrates the increase of the average expenses on perfumes as the respondents’ personal income grows: a respondent with the income of RUR 21–30 k spends on perfume products on average RUR 1,435 whereas a respondent with RUR 75 k plus income – nearly twice as much. It is noteworthy that the average expenses of the respondents having no children of their own exceed the respective indicator for the respondents with children by more than a quarter. A similar situation is also observed in terms of the family status of the respondents: single men on average spend more on men’s perfume than married ones. This phenomenon is due to the fact that respondents with the family of their own quite often spend on their personal needs somewhat less than single men, preferring investments into family needs [10]. Apart from the marketing component of the traditional marriages, the situation is complicated by the economic effect of the same-sex marriages. According to the [Businessweek](https://ru.wikipedia.org/wiki/Businessweek) (Esmé E. Deprez) the marriage equality in New York alone will result in the growth of the state economy by US$ 100 m per annum, both directly, due to the marriage registration, and indirectly, as a result of gay-tourism, wedding ceremony arrangement and creation of new jobs [11]. Though currently the effect may not be significant because 14 more states, i.e., all the USA, have legalized same-sex marriages. Starting from June 26, 2015 same-sex marriages are possible in Alabama, Arkansas, Georgia, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, North and South Dakota, Ohio, Tennessee and Texas. At this territory about 70,000 homosexual couples reside. In other states local governments allowed same-sex marriages even earlier: in 2003 Massachusetts was the first state to acknowledge homosexual wedlock unions, the last one was unincorporated and organized territory of the USA Guam (June 5, 2015) [12].The share of non-family Europeans exceeds 40%, thus for the commodity producers and retail networks singletons are high-income and top-priority clients. Though singletons may be classified as a special group of buyers only in some segments: travel industry, restaurants and cafes, casinos and clubs, cars and smartphones, complex household appliances etc. Single clients have a special consumption style, urge to exclusiveness, market-novelty products, single-portion package products, i.e., a specific approach to the product selection, adherence to brands supporting his life style and a certain tendency to irrational expenses*. T*herefore, commercials of all the premium brands appeals to individualism. It is possible to speak **of the information war against traditional family values** Surprisingly, but business lunches and breakfasts in the cafes, supply of half-products in the stores as well as complex household appliances like microwave ovens, dishwashers, food processors, washing machines, vacuum cleaners etc. which make the traditional female work easier enable men’s long-term going without his soulmate. Advertising impact and marketing technologies adjust the buyers’ behaviour up to the overcoming of the reluctance to buy the goods and services at the expense of conversion marketing technologies. |
|  |  |  | Conclusions  |
|  | The Western civilization morally degrades, changes the criteria of deviations from the normal situation and the migrant influx is not assimilated in the liberal melting pot. Contrary to the pursuit of the material values of the West and spiritual perfection of the Orient, Russian traditions are based on the sense of moderation. The market ideology, civil society and rule-of-law state must not be the inspiring national idea in the countries desiring to preserve their national identities. Russian civilization is based on the measure, family values, laboriousness, honesty, braveness, faithfulness, truth, conscience; the Russian world must be based on cooperation, collegiality, collective husbandry forms, social responsibility of the business. Accounting for the historic and cultural context is becoming an important factor in the selection of the economic and socio-political model of the state system.  Theories of moral economy (A.V. Chayanov, E.P. Thompson, John P. Powelson), moral or spiritual economy (A.M. Minyaylo, Simchera V.M., Lvov D.S.) are enjoying new demand in the scientific literature as a response to the domination of the neoliberal economic model in the developed countries. Consumption economy should be transformed based on the principles of socially-responsible investments, ethical banking (conventional, Orthodox Christian, Islamic financing and insurance). Cultural values, collective actions, networking and communication are crucial factors in the innovative economy. In the Asian and African countries, based on the accounting of the socio-cultural values sustainable development is also attainable, especially against the background of the retaining organic links of the real economy sector and virtual superstructure without large-scale financial bubbles. |  |
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