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CAUSES AND CHARACTERİSTİCS OF CRİSİS SİTUATİONS

Summary

To understand the crisis, it is important not only to know its causes, but also to feel the consequences of the crisis, which depends on the progress of the process. Post-crisis changes in the development of the enterprise are long-term and short-term, reversible or irreversible in terms of qualitative and quantitative changes. Various consequences of the crisis are not only determined by its nature, but depending on the organization of anti-crisis management, it can be directed to reduce or intensify the crisis. The importance of bonds increases especially in the case of a possible crisis of the economy, that is, when the tension of various links of the financial system in terms of money increases. In combination, the increase in financial stress with high military spending, It is closely related to the large payments on previously taken government bonds, the need for government intervention in the economy and the financing of increasing social programs. During economic crises, bond growth can even outpace taxes. So, due to the inelasticity of taxes at this time, they cannot quickly mobilize large-scale financial resources. The crisis can be emphasized in such a way that the danger of the crisis is always present and it is necessary to foresee and predict it. The consequences of the crisis lead to sharp changes in the development of the organization, including the new opportunities of long-term and short-term processes, in terms of quantity and quality, they are reversible and irreversible in different situations. The different consequences of the crisis are not determined only by its nature,

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Intradaction

The reasons for the crisis can be different. As an example of these, satisfaction of objective needs, periodical modernization and restructuring changes, subjective errors, as well as the natural characteristics of the climate, earthquakes, etc. events characterizing situations can be shown. The cause of the crisis can be external and internal.

External reasons: the development trends of the world economy and the macroeconomic development strategy are even related to the competitive environment and political situation in the country. The internal reasons include a dangerous marketing strategy, internal conflicts, deficiencies in the organization of production, incomplete management, innovation and investment policy.

The cause of the crisis - the event or events, their symptoms and crisis factors are reflected in the emergence of crisis symptoms.

The changing trends of the indicators reflecting the development activity of the organization are considered to be symptoms of the crisis. Thus, the analysis of indicators of labor productivity, efficiency of activity, financial system, income, such as staff turnover, discipline, satisfaction with the labor process, dispute and others can characterize the state of the production organization in relation to the arrival of the crisis. A symptom of crisis development can be indicated by the violation of the law of the change of indicators. At this time, the indicators usually cycle in the downward direction. However, not all symptoms of the deterioration of the organization's condition lead to its crisis.

A symptom is only an external manifestation of the "disease", and also reveals the causes of the crisis in the "disease". A crisis factor is an event that indicates the approach of a crisis of a certain trend, or is recorded in the state of an object. Thus, the following chain of crisis formation stages can be imagined:

1) Symptoms
2) Reasons
3) Factors (2)

The reasons for the crisis in the organization can be the general state of the economy, the low level of qualification of the personnel, economic deficiencies, financial deficiencies of the system. Symptoms are the first signs of a crisis. Stability of these trends, business conflicts, increase in financial problems and violation of product quality, technology discipline, increase in large debt on loans will be a factor of the crisis, etc. it is necessary to approach the problem of crises in the organization with a systematic position. Any organization is a whole system, it consists of interconnected elements, parts, components. In the course of its life activity, the system can be in a stable or non-steady state. System internal indicators in the organization distinguish between static and dynamic stability.

Crises or the threat of crises are a constant occurrence in the life of an enterprise. The first reason for this is the possibility of economic crises, the breakdown of compatibility between production and consumption of goods.

The essence of the economic crisis is seen in the reproduction of goods related to general demand that are able to pay. It manifests itself in the violation of social capital's reproduction strictures, mass bankruptcies of firms, increasing unemployment and other socio-economic upheavals.

The first economic crisis occurred in England in 1825, and until that time the capitalist system was dominant. The next crisis hit the United States and Great Britain in 1836. The crisis touched almost all European countries in 1847. The first world economic crisis dates back to 1857. It was the deepest times of the developed capitalist system at that time. The Depression gripped most European countries and the United States in 1873-1878 and surpassed all previous ones during its entire duration. (3)

Representatives of neoclassical and liberal schools put forward different opinions, not connecting the causes of economic crises with the nature of capitalism. Many of them consider the cause of the crisis to be incomplete utilization of population reproduction. But the lack of solvency can be the result of crises.

Neoclassicals argued that a high level of savings was an important determinant of economic growth because it provided firms with investment resources. But CM Keynes showed that the growth of hoarding can be harmful due to its negative impact on the total volume of production and employment. A decrease in the rate of consumption growth means a slower increase in aggregate demand, which negatively affects the interests of entrepreneurs in creating products and making additional investments. Keynes called such a situation the "paradox of thrift", which means that the increase in savings can lead to a production crisis and recession rather than economic development.

Economists in the Marxist position considered the cause of crises as inconsistency or imbalance. There is a psychological theory of crises. According to this theory, the stress and disruption characteristic of each phase of the psychological landscape, which creates a crisis situation, leads investment, capital investment towards stagnation, and stimulates excitement in conditions of high morale. It seems that the irregularity of the situation forms the stage of investment. Various theories explaining the cause of economic crises have been developed in economic science.

When evaluating views on crises and their causes, it should be noted that they change into different forms along with changes in the socio-economic environment. Taking this into account, a number of economists distinguish three stages in the change of views on cyclicality in crisis events.

The first stage covers the period from the beginning of the 18th century to the mid-30s of the 20th century, when considerations prevailed that economic crises are impossible under capitalism. (C.Mill, D.Ricardo), or they are only of random nature and are independent capable of coping with the free competition system. (JSSimondi, P. Rodbertus, K. Kautsky). The second stage covers the period from the mid-30s to the 60s. This periodization is related to the works of Maynard Keynes. First of all, it shows that economic crises (more precisely, depression, stagnation) are inevitable in the conditions of classical capitalism, and there are markets with a specific nature.

The third stage covers the period from the mid-60s to the present. At this stage, the reasons are investigated during the economic stages, first of all, special attention was paid to the implementation of market economy cycle due to exogenous (internal) and endogenous (external) reasons, and the main attention was paid to the most special endogenous factors.

Secondly, the position of a number of experts seemed to be that in developed countries, the state does not always try to regulate anti-crisis situations from afar, the state implements the so-called egalitarian policy to smooth out periodic fluctuations and stabilize the economic balance.

Changes in financial indicators take a special place among the initial signs of a company's crisis situation.

The negative consequences of the crisis can be emphasized in the following form:

1. Malfunction of economic life arising over time.

2. Difficult, difficult situation, lack of something, acute lack. (2)

A crisis in any socio-economic system is dangerous for its way of life in the social formation, firm, organization and enterprise level. The contradiction is strengthened by the presence of two trends in the socio-economic system: activity and development.

Its activity is the main characteristic that determines the functions of maintenance and protection of responsibility, its value is a qualitative determination.

Development is the acquisition of a new quality that strengthens life in a changing environment.

The relationship between action and development is dialectical, reflecting the possibility of attacking and resolving legitimate crises. Activity sustains development and at the same time is its nurturing environment, and development disrupts many processes of activity, but creates conditions for it to be more firmly realized.

The crisis is one of the four stages of the development cycle of economic systems and is characterized by the following signs:

- reduction of production volumes;
- reduction of population employment;
- inflation;
- lowering the level of the population's well-being. (4)

After the crisis, the depression phase begins: the volume of minimal production decreases; prices stop rising; low level of people's life is observed. Then the revival begins: the increase in production volumes; increase in the employment of the population and its income. The last stage of the cycle - ascent: decrease in heatlessness; full loading of production capacities; general product high-level release; raising the standard of living. Thus, there is a cyclical development trend, varying degrees of tension reflecting the arrival of crises. Their attack is not subjective, but also related to objective reasons. Objective reasons are related to restructuring and modernization of cyclical demand. The subjective reflects the errors that depend on the level of education and professional experience of a person in management.

The need to strengthen the regulatory role of the state in crisis situations was revealed by Pitirim Sorokin, who substantiated the social law of the combination of totalitarianism and freedom: "Whenever, in a certain society, there is a war or the threat of war, a great famine, a great economic depression, a destructive epidemic, an earthquake or if a significant crisis occurs in the form of riots, anarchy, revolutions, or some other crisis situation, then the scale and severity of government regulation increases, and the society's economy, political regime, lifestyle, and ideology suffer from totalitarian transformation; the stronger the crisis, the greater this transformation.

The cause of the crisis can be external and internal. External reasons are related to competition in the country, political situation and even the development trend of the world economy and macroeconomic development strategy. Internal reasons include risky marketing strategy in the organization of production, internal conflicts, defective and incomplete management, innovation and investment policy. Internal reasons are the result of the activity of the enterprise itself.

The causes of crisis can be random and legitimate, artificial and natural. In this case, the threat of crisis is always present, and it must be foreseen and predicted.

Crises are not the same in their causes and consequences, but they are also fundamentally different. Characteristically, they are divided into light and deep, short-term and long-term, local and general, hidden and obvious crises. In addition, economic, social, psychological, organizational, and technological crises can be divided into separate groups. We will be content with looking at economic crises. The difference between the main causes of economic crises is the result of production and consumption goods and services. The general reasons for the inability of an enterprise to pay its debts during an economic crisis are mainly the following:

1. Low competitiveness of products;
2. Failure to receive income on time during the sale of the product;
3. Debt for ordered but unpaid products, suppliers, personnel, etc. leads to an increase in the company's debts;
4. Costs of maintaining the building fund for energy carriers and utilities at the enterprise;
5. Financial burden due to the payment of taxes on unused property, expenses on depreciation of unused equipment and areas, payment of heating system and heating of areas;
6. Excessive tax burden;
7. Unprofessionalism in the field of management of unqualified leaders at all levels. (1)

Crises reflect contradictions in all processes of activity. The crisis is the extreme aggravation of these socio-economic system contradictions.

The points of view about the causes of economic crises are quite contradictory, and there is a very objective preliminary for this. The point is that the effect on the cyclicity of the reproduction of the same factors in different periods is quite different, and moreover, their manifestation in individual states has its own characteristics. It is connected with technical progress (ETT). From the point of view of metaphysicians, based on the law of denial-negation, the unjustified cancellation of whatever was old in the economy of the republic in the last 10-12 years, and the creation of a new one for an indefinite period, has led the country's economy to a state of acute crisis. It required its renewal, which stimulated economic revival. Because the replacement of equipment and technology serves as the first impetus, renewal of fixed capital is called the material basis of the economic cycle. It is associated with the impact of ETT in the modern world with the acceleration of the renewal period of fixed capital.

When investigating the causes of the crisis, such a question arises: how to define the crisis? Experts divide the crisis into three important parts. First of all, it can be seen as a problem that prevents the normal operation of the company. The second hard part of the crisis is to focus on gathering to manage the problem. And finally, the third aspect - the public is aware of the danger in wide circles and the company's reputation is at risk. If one of the mentioned factors is not present, then the situation is characterized as a pre-crisis, and it can thunder at any time. For example, an emergency fire broke out in the factory, as a result of which people died. If there is a belief that the information about the incident will not go to the press, then all this is more of an internal problem.

Let's take a look at the factors that create a crisis situation in the organization:

Zonly information provided. The spread of myths and figures can lead to a crisis in information related to sales of goods and services at a negative price, information related to customers, or speculations related to unnecessary behavior of officials of the organization and sales channels of industrial products. Such numbers are most likely to come from past employees or competitors.

Dissatisfaction of one or more contributors can turn into bitterness and ultimately make the organization collapse. Managing this type of crisis is the most complicated from the point of view of access possibilities.

*Heythat the flesh is inferior to the spiritual soul.*Every organization can deal with it. The decrease in morale is especially due to the overloading of employees, unnecessary treatment of them, etc. In this case, the whole staff or a group of it gets a separate impression that their work should be better evaluated and paid, people are dissatisfied with the real or perceived underestimation of their contribution to the achievement of organizational goals. However, such a situation happens quite often, the crisis takes a dangerous scale only if this problem has a significant impact on the organization's efficiency and effective work.

Corporate claims. Every company has its employees, investors, competitors, buyers, etc. is met with justified and unjustified claims put forward by Such a situation is inevitable and from time to time it is forced to participate in litigation. Any lawsuits are always an unpleasant situation for a corporation, and (but) involvement in litigation may be the best way to defend a company or non-profit organization in the best possible light.

*KIV-d*negative warm-ups. A successful business is one that surrenders to control. Thus, the inability to control the behavior of the mass media often causes the concern of managers, who at any time inform the public about events in companies. Such warming of the company's activity serves as a signal that the situation will become tense, and that relations with its consumers, employees, and external environment will deteriorate. (2)

Mproduct defects and quality problems. An example of this can be the recall of a product from the market due to accident foci detected for various reasons during emergency situations. In order to avoid such problems, it is very important to conduct experiments in order not to fall into extreme situations.

Accidents at work. Such incidents happen more often in production. Most of them do not cause great damage to the company. The scale of the crisis increases when an employee or customer of a strategically important organization is killed.

Cmeltdowns and sanctions. In a special case of a crisis in a company, during the procedures for verifying the legality of the organization's activities, strictures can be imposed by local government authorities with various effects. The fines themselves can be in different forms and sizes. If the amount of the fine is large enough, the company will be forced to pay it for a long time, which, of course, will negatively affect the results of the commercial activity of the organization and its reputation.

If the above-mentioned causes of crisis are not prevented, they continuously move from one to another. However, in such a sequence, there is an opportunity to foresee the development of events and to build a preventive management strategy corresponding to it.

The result

When we examine the causes of crises, it is difficult to match any crisis-creating factors for Azerbaijani enterprises. As a result of our research, the following negative aspects of the country's economy and enterprises leading to the crisis can be pointed out among the features of the transition period:

1. Instability of the political, economic and financial situation in Azerbaijan is a successful business opportunity for entrepreneurs, product sales. in terms of the organization of production, the organization of material and technical support, even mistrust is born.

2. High inflation rates, constant expectations, the recent slowdown in the country's development do not help the implementation of the strategic goals of enterprises, and the credit policy related to sufficiently flexible, the tax system of the state is destructive, and sometimes, high prices are not for the end consumer, while the decrease in prices stimulates the expansion of production. Setting these prices for the company's products should not be an unjustified price policy, as external price factors, in turn, lead to a decrease in commodity and consumer demand, and a low price also weakens competitiveness.

3. Along with the high level of monopolization of the economy, the division of labor and regional economic relations have

made it difficult to create a stable, truly competitive environment. At this time, more enterprises fall into the state of "bankruptcy", as a result, raising prices to get out of the situation can prolong the life of the enterprise even if it is to a certain extent. Moreover, the absolute majority of enterprises, both those formed from the state budget and those that regulate their financial situation with state-ordered payment, have a high probability of surviving the crisis, even if only a little.

4. In many enterprises, the structure of shareholders' capital is scattered and consolidation is not formed. An effective entrepreneur has not been formed. In this case, the owners of the labor collectives entrust the management to the managers. The absence of an effective entrepreneur who is an uncontrolled strategic investor prompts the enterprise to lease production facilities and land plots, which prevents the enterprise from long-term stable development.

5. Insufficient level of preparation and lack of work experience in market conditions in the top managers of enterprises, lack of an effective organizational management system aimed at the free operation of the enterprise's divisions in competitive conditions. The management mechanism in some enterprises is a linear-functional team, the centralized management structure often does not react quickly in the sales markets to changing conditions, it resulted in the failure to make adequate management decisions in the market, in order to correctly assess the situation and change the progress of quality, design or channels.

6. Most enterprises have a high degree of physical and moral wear and tear of fixed assets. The condition of such assets leads to a decrease in the profitability of insolvent enterprises with a high level of production costs and large costs for their maintenance.

The current state of our country is the result of the disruption of the unity of economy and politics in the last decade of the 20th century, the economic development reaching the zero limit, even surpassing it in some years, and the one-sidedness of the slight development in the economy (but the oil sector). It is as a result that the economic crisis engulfing the country has deepened.

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BÖHRANLI VƏZİYYƏTLƏRİN MEYDANA GƏLMƏ SƏBƏBLƏRİ VƏ XÜSUSİYYƏTLƏRİ

Xülasə

Böhranın anlamaq üçün böyük əhəmiyyət yalnız onun səbəblərini bilmək deyil, bununla yanaşı həm də vacibli olan böhran nəticələrini hiss etməkdir ki,müəssisənin yenilənməsi və ya onun ləgvi bu prosesin gedisindən asılı olur. Müəssisənin inkişafında böhran sorası dəyisikliklər uzunmüddətli

və qısamüddətli, keyfiyyət və kəmiyyət dəyisiklikləri baxımından dönən ya dönməz olur.Böhranın müxtəlif nəticələri yalnız onun xarakteriylə təyin edilmir, həm də antiböhranlı idarəetmənin təskilindən asılı olaraq böhranı azaltmaga və ya gərginləsdirməyə istiqamətləndirmək olar. İqtisadiyyatın yarana biləcək böhran vəziyyətində, yəni maliyyə sisteminin müxtəlif həlqələrinin pul vəsaiti baxımından gərginliyi gücləndikdə istiqrazların əhəmiyyəti xüsusilə artır. Birqayda olaraq, maliyyə gərginliyinin artımı yüksək hərbi xərclərlə, əvvəllərgötürülmüs dövlət istiqrazları üzrə iri ödəmələrlə, iqtisadiyyata dövlətmüdaxiləsinin zəruriliyi və artan sosial proqramların maliyyələşdirilməsi iləsıx əlaqədardır. İqtisadi böhranlar zamanı istiqrazların artımı hətta vergiləridə üstələyə bilər. Belə ki, vergilər bu zaman kifayət qədər qeyri-elastikliyiucbatından iri həcmli maliyyə resurslarını tez bir zamanda səfərbərliyə ala bilmir. Böhranı belə basa düsmək olar ki, böhranın təhlükəsi həmisə mövcuddur və o qabaqcadan görmək və proqnozlasdırmaq lazımdır. Böhranın nəticələri təşkilatın inkisafındakəskin dəyisikliklərə, o cümlədən uzunmüddətli və qısamüddətli pro-seslərin yeni vürsət almasınakəmiyyət və keyfiyyət baxımından fərqli vəziyyətlərdə dönən və dönməz xarakter alırlar. Böhranın müxtəlif nəticələri yalnız onun xarakteriylə təyin edilmir, həm də antiböhranlı idarəetmə prosesinin təskilində peşəkarlıq, məsuliyyət, motivasiyanın xüsusiyyətləri baxımından adekvat addımların hansı formada olmasından asılıdır.

Açar sözlər: *böhran, maliyyə, rəqabət mühiti*

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ПРИЧИНЫ И ХАРАКТЕРИСТИКИ КРИЗИСНЫХ СИТУАЦИЙ

Резюме

Для понимания кризиса важно не только знать его причины, но и ощущать последствия кризиса, от которых зависит ход процесса. Посткризисные изменения в развитии предприятия бывают долгосрочными и краткосрочными, обратимыми или необратимыми по качественным и количественным изменениям. Различные последствия кризиса определяются не только его характером, но и зависят от организации противодействия кризису. -кризисное управление, оно может быть направлено на ослабление или усиление кризиса. Значение облигаций особенно возрастает в случае возможного кризиса экономики, то есть когда возрастает напряженность различных звеньев финансовой системы в денежном отношении. В целом рост финансового стресса тесно связан с высокими военными расходами, крупными выплатами по ранее выпущенным гособлигациям, необходимостью государственного вмешательства в экономику, увеличением финансирования социальных программ. Во время экономических кризисов рост облигаций может даже опережать налоги. Так, из-за неэластичности налогов в настоящее время невозможно быстро мобилизовать крупные финансовые ресурсы. Кризис можно подчеркнуть так, что опасность кризиса всегда присутствует и ее необходимо предвидеть и прогнозировать. Результаты кризиса приводят к резким изменениям в развитии организации, включая новые возможности долгосрочных и краткосрочных процессов, в различных по количеству и качеству ситуациях, которые носят обратимый и необратимый характер. Различные последствия кризиса определяются не только его характером, но и зависят от формы адекватных мер с точки зрения профессионализма, ответственности и мотивации в организации процесса антикризисного управления.

Ключевые слова: *кризис, финансы, конкурентная среда*

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