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**AN ANALYTICAL REVIEW OF THE PRACTICE OF TRANSLATING
ECONOMIC TERMS - COMPOUND WORDS FROM ENGLISH INTO RUSSIAN
(BASED ON THE MATERIAL OF SPECIALIZED AMERICAN JOURNALS)**

The relevance of the research topic in the article is due to the dynamics of communication and interaction in the field of economic activity between Russian and American companies. The article identifies the key difficulties in translating economic terms - compound words found in specialized American journals from English into Russian and ways to overcome them. The research results have made it possible to reveal and identify the key types of compatibility and combinations characteristic to economic terms - compound words: analytical, idiomatic and stable.

Keywords

economic terms, English terms - compound words, analytical collocation, idiomatic collocation, stable collocation, specialized American journals

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1. Introduction

The relevance of this study is due to the need to analyze the practice of translating economic terms - compound words from English into Russian (based on the material of specialized American journals) in a comparative aspect, to identify the optimal ways and methods of translating special vocabulary of the American version of the English language, to determine priority methods of translating economic terms from the point of view of cognitive and functional approaches to the material of authentic American specialized journals.

The purpose of the study in the article is to do an analytical review of the practice of translating economic terms - compound words from English into Russian (based on the material of specialized American journals).

First, it was necessary to define more exactly the concept of a term as a compound word, which is most often a combination of two or more stems of nouns that coincide with the forms given in dictionaries: *distributable items*, *book value*, etc. A terminologically stable phrase is usually formed by combining an adjective with a noun, a participle with a noun, or several nouns connected by prepositions: *accounting convention*, *building of competencies*, *utilization of losses*. An analysis of authentic materials from specialized American journals suggests that terms as compound words are increasingly penetrating the original economic literature, since the meaning of a compound word always more accurately reflects the meaning of the term.

2. Materials and Methods

The materials for the study of the practice of translating economic terms - compound words from English into Russian were the texts of specialized American economic journals in English (5, 6). We have selected more than 100 economic terms - compound words of the American version of the English language. The selection was made from authentic texts of American specialized journals over the past five years. Taking into account the object of the research, the following methods of linguistic analysis were used: functional, contextual, component, structural and semantic, the method of dictionary definitions.

3. Discussion

The issues of the practice of translating economic terms - compound words from English into Russian, as well as the system of terminology in English, have been repeatedly discussed by domestic scientists (Dovbysh, 2003; Kapanadze, 2005; Latyshev, 2001; Ovcharenko, 2001 and others). According to Dovbysh (2003), "terminology can be considered as a system that organizes a special genre of text that plays a major role in business communication." Kapanadze (2005) pays special attention to the concepts of "term" and "terminology", to the process of the vocabulary development in the modern Russian language.

The translation course by Latyshev (2001) is of particular interest for our research in the article because it examines in detail the equivalence of translation and the ways to achieve it. Terms, analytical naming and nominative definition, as well as modern issues of terminology in science and technology are widely presented in the work by Ovcharenko (2001). He formulates a number of formal rules for translating two-component terms - compound words, since "if you can figure out the meanings of the components, then these rules will help to reveal the meaning of a compound word as a whole."

An analysis of the above mentioned sources allows us to conclude that the problem of our study has been discussed repeatedly, however, they considered for the most part the theory and practice of translating economic terms - compound words from English into Russian on the basis of specialized literature and documents, but to a lesser extent when studying economic terms - compound words in American English.

4. Results

As a result, the lexical-semantic category of the components of a compound word was revealed, it was found what they mean: objects, actions, properties, and so on. We consider a compound word as a term, both components of which denote objects that are translated differently, depending on the relationship between these objects. If the second object is part of the first, then the Russian equivalent has the form: singular noun, nominative case and singular noun genitive case. If the first object is part of the second, then the first component is translated using an adjective, since it determines the qualitative feature of the second object, which distinguishes it from other similar objects.

If the first component of a compound word denotes an object, and the second - its property as an essential characteristic of the object, then the Russian equivalent of the second component receives the nominative form, and the equivalent of the first component - a noun in the genitive case.

Multicomponent compound words are especially difficult to translate. The examples below illustrate the translation sequence for multi-component terms:

-*workfare* - a social security system that encourages those receiving benefits to take any job;

-*value added tax* - VAT;

-*a tax haven* - "tax paradise", an offshore zone, a territory with a preferential tax regime;

-*a production possibilities curve* - production possibilities curve;

- duty free* - customs-free;
- gross domestic product* - GDP;
- gross national product* - GNP;
- gold and currency reserves* - gold and foreign exchange reserves;
- a commodity bundle / a market basket* - consumer basket;
- the poverty line* - poverty line.

Analysis of economic terms - compound words translation from specialized American journals from English into Russian allows us to conclude that, first of all, it is necessary to reveal the meaning of the main semantic component. Naturally, the context of specialized information presented by the American version of the English language plays an important role in this. Then, as part of a multicomponent compound word - a term, you should find internal terms, if any, with words related to them.

5. Conclusions

According to the results of the study, certain conclusions are drawn in the article.

American economic terms - complex or compound words are characterized by all types of collocation and combinations: analytical, idiomatic and stable. The compatibility of economic terms - compound words is due to logical and accompanying combinations. So, according to all criteria ever formulated, the combination of letter of credit is idiomatic, substitute goods is unstable, float a loan is analytically stable at the formal level, free enterprise - at the substantive level, and so on. Some American terms - compounds may have limited lexical collocation.

Thus, we have revealed and identified the key difficulties in translating economic terms - compound words from specialized American journals from English into Russian and the ways to overcome them, showing the possibilities of achieving equivalence in translating the terminology of the American version of the English language. The frequency of the translation means use has been revealed. In addition, this work can be used as a material for teaching aids and for the preparation of abstracts and term papers for students studying the theory and practice of professionally oriented translation.

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JUSTIFICATION OF THE ROLE OF EPONYMS IN PROFESSIONAL TERMINOLOGY

The relevance of the problem under consideration is due to the widespread use of eponyms in all scientific terminological systems and nomenclatures, which a modern person meets in everyday life, and they are constantly updated with new definitions and neologisms. The aim of the article is to analyze the historical prerequisites for the eponymous terms emergence and use in professional language and scientific discourse. The leading approaches to the study of the problem of eponymy in professional terminology were the method of theoretical analysis of scientific data on medical terminology and the descriptive method. The applied logical approach implements the idea of the genesis of linguistic forms and eponymous units, the terminology of the medical professional language as a kind of reaction to existing contradictions in the course of processes. The result of the study is the proof of the need to use eponymous terms in the professional and everyday activities of a modern person. The authors give examples of their widespread use and show the possibility of using eponyms as a kind of professional tool necessary to eliminate possible contradictions and improve professional communication. They define the place of eponyms in medical terminology and justify the positive effect of their use.

Keywords

eponym, eponymous term, medical terminology, eponymy problem, nominative model

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1. Introduction

The emergence of new phenomena and laws, approaches and methods, elements and combinations, trends and styles, materials and brands, symptoms and syndromes, structures and mechanisms in the world of science and technology, in everyday life and culture dictates the need to invent and introduce original terminological units into professional vocabulary. From childhood, even from the time of studying the school subjects, each of us has learned such new lexicographic formations - terms named after people who contributed to the discovery of new terminological units.

In mathematics, for example, these are Viète's theorem (François Viète, 1540-1603, French mathematician) and Peano's axioms (Giuseppe Peano, 1858-1932, Italian mathematician); in physics - the laws of Gay-Lussac (Joseph Louis Gay-Lussac, 1778-1850, French physicist and chemist), Charles law (Jacques Alexandre Cesar Charles, 1746-1823, French

inventor and scientist), Lenz rule (Heinrich Friedrich Emil Lenz, 1804-1865, Russian physicist of German origin) and the van der Waals equation (Johannes Diderik van der Waals, 1837-1923, Dutch physicist); in chemistry - Claisen condensation (Ludwig Rainer Claisen, 1851-1930, German chemist), Fischer - Tropsch process (Franz Joseph Emil Fischer, 1877-1947; Hans Tropsch, 1889-1935; German chemists), Butlerov reaction (Alexander Mikhailovich Butlerov, 1828-1886, Russian chemist) and Zinin reaction (Nikolai Nikolaevich Zinin, 1812-1880, Russian chemist), Bamberger rearrangement (Eugen Bamberger, 1857-1932, German chemist); in astronomy - the planet Jupiter (lat. Iuppiter, the god of the sky in ancient Roman mythology) and Uranus (ancient Greek Οὐρανός - "sky", personification of the sky in ancient Greek mythology), the constellation Perseus (ancient Greek Περσεύς, the hero of ancient Greek mythology) and Cassiopeia (ancient Greek . Κασσιόπεια, a character in Greek mythology), the Bode galaxy (Johann Elert Bode, 1747-1826, German astronomer), the Hubble telescope (Edwin Powell Hubble, 1889-1953, American astronomer and cosmologist); in geography - Mozambique (Musa ben Mbiki, Arab merchant), Seychelles (Jean Moreau de Sechelle, 1690-1761, French statesman), Athens (ancient Greek Ἀθηνᾶ, the goddess of wisdom in ancient Greek mythology), the Barents Sea (Willem Barentsz, 1550-1597, Dutch navigator and explorer) and Bermuda islands (Juan Bermudez,? -1570, Spanish navigator of the 16th century).

2. Materials and methods

The following methods were used in the course of the work: the method of theoretical analysis of scientific data on medical terminology; descriptive method. The logical approach implements the idea of linguistic forms and eponymous units genesis, the terminological system of the medical professional language as a kind of reaction to existing contradictions in the course of processes.

Eponymous terms are a kind of professional tool needed to eliminate possible contradictions and improve professional communication. Among the most significant, we find the contradictions between:

1. Descriptive grammar of the medical language, that is stating, and prescriptive, that is recommending spelling and use in the process of professional replication.
2. Eponymous names and intensive development of a particular field of medical knowledge.
3. The source of the eponymous name formation and the ethical norms of its application.
4. Actually linguistic (formal) meaning of the term and encyclopedic (largely subjective) one.
5. The social function of the eponymous term and the motivation for its use in everyday practice.
6. The world of objective scientific knowledge and the world of the state of human awareness.

3. Results and discussion

The main goal of the presented article is an attempt to justify the use of deterministic terminological units (in particular, medical eponyms) as an integral part of the author's intentions and pragmatic presupposition for making a "creative field", within which the term acts as an integral element of linguistic creativity in popular science discourse.

The history of eponyms goes back to the Greek language - the word "eponym" consists of two parts: "epi", which means "beyond, in addition" and "onym", which translates as "name". Therefore, originally "eponym" is the name of a real existing or fictional person, which is the basis for another word or phrase. Indeed, the first eponyms were related to ancient Greek mythological creatures or heroes. Subsequently, the ideosemantic connections

of eponymy were expanded, - - eponymic terms began to include definitions related to the discoverers of certain phenomena, laws, and geographical objects. This is how the term "anthroponymic term" or "anthroponym" appeared. Then some phenomena and scientific terms were given the names of geographical objects, which entailed the formation of a new semantic unit - "toponym" or a place name. Currently, several nominative models have been identified that allow the scholars to combine eponymous terms into groups and classify them for better understanding and perception by specialists [1].

The increased attention to the consideration of the term "eponym" is caused, first of all, by its polysemy. The above definitions undoubtedly reflect (to a certain extent) the essence of the eponymy phenomenon. It should be emphasized that, despite the existence of simple eponymous words, a broad eponymization is directly characteristic of the modern language of science and technology [2]. This statement is important for the presented study, since the presence of a significant number of medical eponymous terms functioning in scientific discourse indicates their inevitable actualization within the framework of popular science discourse. Within the framework of the investigated issue of medical eponymous terms, it is impossible to ignore some aspects of their relationship with both nomenclature names and phraseology.

When studying eponymous terms, we must not forget one important aspect of their use. Being individual representations of objects and phenomena in science, eponyms often lose their original qualities of onyms - the proper name from which they received their name is forgotten. An example is the automobile market, without which it is difficult to imagine the life of a modern person. Not everyone thinks that the brands "Honda", "Chevrolet", "Ferrari", "Suzuki", "Kawasaki", "Opel" got their name after the founders of automobile companies - Soichiro Honda (1906-1991), Louis-Joseph Chevrolet (1878-1941), Enzo Anselmo Giuseppe Maria Ferrari (1898-1988), Michio Suzuki (1887-1982), Shozo Kawasaki (1837-1912), Adam Opel (1837-1895), etc. The name of the world famous automobile brand "Mercedes-Benz" owes its name to the daughter of the Austrian businessman Emil Jellinek - Adriana Manuela Ramona Jellinek (1889-1992), who had a home nickname "Mercedes".

Famous brands that produce a wide range of products from everyday goods to large medical equipment and household appliances are named after their founders: Liebherr - after German inventor and entrepreneur Hans Liebherr (1915-1993); Brown - is named after the founder of the company, the German engineer Max Braun (1890-1951); known to lovers of sweet delicacies "montpensier" and "praline" got their names in honor of the French princess Anne Marie Louise d'Orléans de Montpensier (1627-1693) and the French diplomat Cesar de Choiseul du Plessis-Praslin (1598-1675); the Philips brand was named after the Danish businessperson Gerard Leonard Frederik Philips (1858-1942); the name of Procter & Gamble, a leader in the consumer goods market, which products are used all over the world in everyday life, goes back to the names of American businessmen - the candles manufacturer William Procter (1801-1884) and the soap-maker James Gamble (1803-1891); and the beloved Knorr bouillon cubes and seasonings are produced by a company founded by German entrepreneur Carl Heinrich Theodor Knorr (1800-1875).

Analyzing the functional range of eponymous terms, it is worth noting that their use can be traced both in oral and written types of discourse, within which they have a certain functional orientation. First of all, it is a memorial function, which is responsible for the perception of the term-eponym as a kind of "linguistic monument" honoring outstanding scientists. In this case, it should be noted that the presented function is mostly inherent in precisely the eponymous terms, which already include mono-referential names [3].

Eponymous terms have really penetrated into all spheres of our life, they have become a part of professional and everyday culture, therefore it is not possible to abandon them, just as the degree of Celsius cannot disappear (Anders Celsius, 1701-1744, Swedish astronomer, geologist and meteorologist), Morse code (Samuel Finley Breese Morse, 1791-1872, American inventor and artist), Rutherford (Ernest Rutherford, 1871-1937, British physicist), volt (Alessandro Giuseppe Antonio Anastasio Volta, 1745-1827, Italian physicist, chemist and

physiologist), becquerel (fr. Antoine Henri Becquerel, 1852-1908, French physicist, Nobel Prize winner in physics and one of the discoverers of radioactivity), August (Gaius Iulius Caesar Octavianus Augustus, 63 BC - 14, ancient Roman politician, founder of the Roman Empire), academy (ancient Greek Ἀκάδημος, ancient Greek hero Akademe), atlas (ancient Greek Ἄτλας, a mighty titan holding on his shoulders vault of heaven in ancient Greek mythology), bayan (button accordion) (Bayan, an ancient Russian singer and storyteller, "songwriter", character of "The Lay of Igor's Campaign"), beef stroganoff (Alexander Grigorievich Stroganov, 1796-1891, manager of the Ministry of Internal Affairs of the Russian Empire), gallifet (riding breeches) (Gaston Alexandre Auguste, Marquis de Gallifet, 1830-1909, French general), cardigan (James Thomas Brudenell, 7th Earl of Cardiögan, 1797-1868, English general), limousine (Limousin, a former province in the south-west of central France), etc.

But, perhaps, the representatives of the medical community have to deal with eponyms most often. Many people forget about the discovery of ionizing radiation by the German physicist Wilhelm Conrad Röntgen (1845-1923) when discussing the unit of "X-ray" radiation or when it comes to such a branch of radiology as "roentgenology" - a science that studies the use of radiation in medicine. Several dozen specialized terms are associated with the name of the brilliant physicist in radiology. The euphemisms "dermatovenerology", "venereal diseases" and other words of the same root got their name thanks to the Roman goddess of beauty and love Venus, etc.

Most of the classical eponyms that came into use in the 16th-19th centuries are still actively used today, despite occasional proposals to limit their use. Despite the international standards, recommendations and guidelines, medical terminology is characterized by a high percentage of formal-semantic variability [4]. The reasons for terminological variability lie in the history of the formation and development of a special sublanguage of medicine. There are also new terms that reflect the stages of medical science development, the priority of this or that scientist or country in the discovery of new symptoms and facts. Currently, scientific and terminological discussions on the use of eponymous terms are actively continuing, and this has led to the relevance of the topic we are dealing with.

Modern domestic medical terminology has evolved over several centuries as a result of the world and Russian medicine development, the experience of medical science. The specialized vocabulary was replenished with the works of medical scientists from many countries of the world. The international experience of scientists and doctors of different cultures and eras is reflected in the structure and dynamic evolution of the medical terminology system. Modern medical terminology has received the greatest orderliness in comparison with the terminology of other branches of knowledge. International nomenclatures, approved in most countries of the world, contribute to the further improvement of the medical terminology system, its internationalization [5].

The study of eponymous names in the professional medical language is of great importance, since it is aimed at solving an important theoretical problem of changing the status and function of a certain term, which has an undoubted impact on the knowledge of the world from the point of view of science history. In this regard, great attention is paid to the problem of eponymy in medicine, both by medical specialists and linguistic scientists [6, 7].

We will try to highlight those positive prospects that arise when using eponymous terms in the process of professional activity.

1. The undoubted advantage of eponyms is, as a rule, the brevity of their designation. Eponymous terms are an integral part of the medical terminology of different linguistic cultures, which forms the scientific discourse [8]. Eponyms, as an integral component of the language of science, contribute to a deeper understanding of human activity and culture. Eponymous terms are the most important source of knowledge about those scientists who participated in the formation of the terminology of medical science. The trend towards the study of the human factor that exists in modern linguistics allows us to consider eponymous terms in the light of the cognitive approach [9].

2. Eponymous terms simplify memorization, since the subject receives a complete picture of the reality object image at the mental level. The use of eponyms among narrow specialists provides quick understanding of the current picture, conveys the continuity of knowledge, reflects the main stages in the development of science, the struggle of opinions and views, and the formation of a human scientific worldview.

3. Eponyms, as a reflection of the anthropocentric picture of the world, carry the names of people, perpetuating the name of the scientist for future generations. In clinical terminology, two-component structures of eponyms dominate, but there are also multicomponent structures, which demonstrates the contribution of several scientists working on a scientific problem. In most cases, eponymous terms appear due to the assignment of names by grateful users. In this regard, the well-known domestic writer and publicist Yu.A. Fedosyuk aptly called these units "linguistic monuments to outstanding scientists, inventors, doctors, whose names are engraved in their creations" [10].

4. J. Whitworth (2007) reasonably considers it a positive moment that the same object or phenomenon in different countries has a different name. According to him, this is a "part of their beauty."

5. Eponyms seriously facilitate professional communication and contribute to the correct understanding of specialized medical literature. So, T.V. Tritenko (2011) believes that "eponymous terms play an important role in the formation of the conceptual environment of science, strengthening the anthropocentric component of scientific knowledge and introducing cultural and historical information into the field of scientific knowledge".

6. The study of eponymous terms contributes to the evolution of clinical thinking, optimization of the diagnosis of diseases, increases the professional culture and erudition of medical specialists, and also forms terminological competence among medical students, helps them to master the language of professional communication.

7. The knowledge of doctors all over the world about the peculiarities of the etiology, pathogenesis and course of diseases is concentrated in eponymous terms. The continuity of scientific knowledge, without which the successful development of modern medicine would be impossible, is perpetuated in them.

Unfortunately, when compiling modern medical nomenclature, many eponymous terms have been abolished or replaced by other names that reflect the structural and functional features of the designated scientific objects, phenomena and laws. This approach is fully explainable by the desire and need to unify the medical nomenclature. However, in this case, should we take away the names of the discoverers from geographical names and exclude eponymous terms from other areas of science and technology: Bell (Alexander Graham Bell, 1847-1922, British scientist, inventor and businessman), Weber (Wilhelm Eduard Weber, 1804 -1891, German physicist), Gauss (Johann Carl Friedrich Gauß, 1777-1855, German mathematician, mechanic, physicist, astronomer and land-surveyor), Gray (Louis Harold Gray, 1905-1965, English physicist), Curie (Pierre Curie, 1859-1906; Maria Skłodowska-Curie, 1867-1934; French physicists), Tesla (Nikola Tesla, 1856-1943, American inventor of Serbian origin); Baer's law (Karl Ernst Ritter von Baer Edler von Huthorn, 1792-1876, Russian naturalist of German origin) and Joule - Lenz's law (James Prescott Joule, 1818-1889, English physicist; Heinrich Friedrich Emil Lenz, 1804-1865, Russian physicist of German origin), Planck's hypothesis (Max Karl Ernst Ludwig Planck, 1858-1947, German theoretical physicist, founder of quantum physics, Nobel Prize winner in physics (1918)?

We would like to note that, in our opinion, it is not right to exclude eponymous terms from science and it contradicts the principles of justice. Who will decide which eponym should be preserved and which one may be discarded? How to avoid the influence of political views and national interests on the process of terminology formation? Are the authors of eponyms to blame for the fact that medical officials and guardians of the nomenclature are not able to discover new objects, phenomena, structures and call them by their names?

4. Conclusion

Eponymous medical terminology has become extremely widespread and it is found in special literature, it is used in practical work in a professional environment and in everyday life. It has taken its strong position in the International Classification of Diseases (10 Revision). It is obvious that the eponym is an important terminological unit, knowing of which clearly shows the level of a doctor's professional skill, and it is an indicator of his/her professional culture. Research work in the field of eponymy is the most important section of the scientific direction in the history of science and technology, which is a variant of an interdisciplinary approach, and it is conducted at the border of this scientific discipline and linguistics. The development of this area will certainly contribute to the formation of such competences among future specialists as the ability to work on the basis of a holistic systemic scientific worldview using knowledge in the history of science and technology and respectfully and carefully treat the historical heritage of the scientific achievements of their country and the scientific world as a whole.

Eponymous terms take a significant place in professional medical terminology and reflect the specific features of a particular stage in the development of the area under study. The use of eponyms as components of special names is a rather productive way of creating new medical terms. Eponyms reflect the structure of knowledge not only due to the word-forming elements that make up its structure, but also due to the very term-forming model. The appearance in modern medical terminology of neologisms, which are quasi-eponymous terms of the digital era, testifies to the stability of this model of term formation and deep cognitive processes of an anthropocentric nature characteristic to all stages of human evolutionary thinking.

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REVIEW OF MEASURES TAKEN BY THE BANK OF RUSSIA IN RESPONSE OF COVID-19 PANDEMIC CRISIS IN COMPARISON WITH THE CENTRAL BANKS FROM COUNTRIES WITH ADVANCED, EMERGING AND ISLAMIC ECONOMIES

This review observes measures undertaken by the Bank of Russia in comparison with the group of regulators of chosen countries in response of COVID-19 pandemic covering Monetary Policy, Financial stability and Supervision and Regulation implications. The review demonstrates that despite different types of economies, all central banks see their role in the economic stability support. Different ways of how they achieve their objectives did not change significantly measures that were undertaken jointly with governments. The commonalities of actions highlighted that quick and addressed measures taken by the financial regulators were decisive and successful.

Keywords

global central banking, monetary policy, financial stability, prudential supervision, COVID-19 policy response

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1. Introduction

Economists discuss whether the COVID-19 pandemic is just an extraordinarily large recessionary shock or it is a sign of a Great Reallocation of capital and labour (Pagano, M. *et al.*, 2020). The reason for this discussion lies deeply in differences in how particular industries suffered and succeeded from the lockdown consequences. Some of them were not resilient to social distant conditions whereas the others were capitalized and grew up thanks the new opportunities for sale. This global social crisis is underpinned by global spreading of human virus suppressed the business activity in general, reduced the economies and increased unemployment. More or less, all countries suffered from the shocks and there is no country with the economy which is immune from the negative consequences of COVID-19 (Chudik A. *et al.*, 2020). The findings highlighted the need of early and timely implemented internal and well-coordinated cross-country policy response.

The main COVID-19 shocks include (Maliszewskaya, M. *et al.*, 2020):

1. The first shock is a drop in employment over the globe
2. The second shock is in raising of international trade costs across all goods and services and which is explained and driven by additional inspections, reduced hours of operations, road closures, border closures, increases in transport costs etc.
3. The third shock is a sharp decrease in the international tourism and businesses that are connected with it: mass transport, restaurants and recreational activities. Some services and productions are able to continue their work using social distance, but some of them tend to suffer more than others: tourism, long-distance passenger transport, hotels, cafes and restaurants, education.

4. Drop of general spending of households provokes the reduction of corporate and entrepreneurs' income and GDP.

It is believed that Central Banks should be independent on political factors and ministries to stay able to promote chosen MP and to achieve their targets. Changes in global economy provoked by the COVID-19 showed that all actions and all decisions made by the financial authorities should be inline with the strategy chosen by governments.

2. Methods and Materials

The main theoretical research methods that were used in this review were A) induction and B) analysis. The main empirical research methods were A) observation and B) comparison.

To understand which central bank can be chosen for the comparison with the Bank of Russia, 24 countries from 3 groups of economies (advanced, emerging and Islamic) were analysed.

To choose countries for the comparison the following factors were taken into account:

- the mandate of the chosen Central Banks should cover no less than 3 responsibilities: Monetary Policy, Financial Stability and Prudential Supervision. This allows to assume that they have similar structure of relationships with government, Ministry of Finance and other authorities and therefore similar managerial influence on economy;
- each Central Bank presents different types of economies, such as Islamic Economy or Open Economy, but central banks in these countries should provide conventional banking, not only Islamic banking;
- the information about their policies and COVID-19 response should be available for public on the open sources in the internet.

Finally for the comparison with the Bank of Russia three Central Banks were chosen: *Bank of England (BoE)*, *Monetary Authority of Singapore (MAS)* and *Central Bank of the UAE (UAECB)*.

The comparative analysis of national monetary policies that the chosen central banks normally follow was undertaken. For this purpose the legislation of countries and the internet sites of these financial authorities were observed. From this observation differences and similarities in policies of Central Banks were disclosed.

To understand which measures were undertaken by financial authorities in response of COVID-19 pandemic the information from the open resources such as International Monetary Fund, the regulators' sites, OECD was observed and compared with measures taken by the Bank of Russia. To understand how deeply measures announced by the regulators depended on decisions made by the governments the brief analysis of fiscal supportive measures undertaken by the governments and ministries of 3 countries was done using open sources of information: the internet sites of governments, statistical authorities, Ministries of Finance.

To discover how the regulators controlled the stability of the financial systems and continued to provide qualitative prudential supervision the comparative analysis of legislation and measures taken in this field was done. For this purpose the information from the sites of the Central Banks was gathered and compared.

3. Results

The comparative analysis of Monetary Policy objectives the Central Banks follow showed similarities (the BoE, the CBR and MAS set the inflation rate target and follow it managing the liquidity supply) and differences (the UAECB does not target the inflation rate) in approaches. While the BoE and the CBR set the Bank Rate, the MAS and the UAECB

are focused on national currency stability using currency basket and longstanding narrow spread in rates respectively. But all central banks use a range of liquidity tools managing quantity of money in the economy.

The main characteristics of the COVID-19 pandemic-based crisis reflect the slowdown of the global economy due to several shocks including sharp decrease in employment, household spending and significant reduction of the particular industries production that cannot function in lockdown circumstances and distant terms (Table 4). All measures undertaken by the governments and the regulators were similar and focused on interest rates reduction, widening of the range of liquidity supply tools, reserves requirements reduction and providing national currency stability.

The main findings from the analysis demonstrate that:

- despite the differences in economies' sizes, approaches and main objectives of the regulators, actions undertaken by central banks were similar to each other and all forces were well-coordinated with governments aiming to achieve a maximum effect and to boost the economies;
- the exact price for quantitative and qualitative easing is not yet identified due to the continuing pandemic over the globe;
- even though central banks are independent in their policies and strategies, they are unable to separate themselves from social and political life of the countries they operate.

4. Discussions

4.1. Underpinning the choice of banks for the analysis

The analysis of Group 1 mandates' framework (Table 1) showed that all banks from this group are responsible for monetary policy and none of them regulates security market.

TABLE 1.

Group 1	Australia	Canada	Japan	Sweden	USA	UK	EU	Switzerland
Monetary Policy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Payment System	Yes	Partially	Yes	Yes	Yes	Yes	Yes	Yes
Notes Printing	Partially	Partially	Yes	Yes	Yes	Yes	Partially	Yes
Financial Stability	Yes	Partially	Yes	Partially	Yes	Yes	No	Yes
Prudential supervision	No	No	No	No	Yes	Yes	Partially	No
Resolution	No	No	No	No	No	Yes	No	No
Market regulation	No	No	No	No	No	No	No	No

Sometimes central banks can share responsibilities with other regulating organizations:

1. The Bank of Canada itself is a member of Payment Canada: there are two payment systems in Canada: Large-Value transfer system (LVTS) and Automated Clearing Settlement System (ACSS). Both of them belong to Payment Canada (created by the Act of Parliament in 1980).

2. Reserve Bank of Australia oversees the turnover of cash but prints money through Note Printing Australia Limited. In Canada notes printing is a responsibility of the Bank of Canada, excluding coins. For those Royal Canadian Mint exists. In Euro Union ECB also only oversees operations, but national authorities make a physical issue.

3. ECB is not focused on the financial stability. National authorities should lead the policies. CBs of Australia, Japan, UK, USA and Switzerland are fully responsible for implementation of principles of Financial stability whereas the Bank of Canada should act in collaboration with four regulating institutions: FISC, SRSC, SAC and CFSRG. Sweden Sveriges Bank acts together with independent Financial Stability Council.

4. Prudential supervision is fully covered by the mandate of the BoE. FRS and ECB cover prudential regulation partially, only for large banks. For smaller banks other institutions should react. Resolution is covered only by the mandate of the BoE.

5. All CBs are responsible for Monetary Policy, but in accordance with the Bank of Canada Act (1985) the Minister of Finance can issue written instructions for the Bank of Canada to change its policy, but this had never happened in the history and the Governor is enabled to set monetary policy alone.

The analysis of the Group 2 mandates' framework (Table 2) shows there are two countries where regulators are responsible for all the items including market regulation: Russia and Singapore. In three countries (Brazil, Mexico and India) CBs share their responsibilities and act in collaboration with other financial regulating institutions concerning Financial stability and in Hong Kong objectives for the Monetary Authority are determined by the Financial Secretary.

TABLE 2.

Group 2	Russia	Singapore	Hong Kong	SA	Brazil	Mexico	China	India
Payment System	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Monetary Policy	Yes	Yes	Partly	Yes	Yes	Yes	Yes	Yes
Notes Printing	Yes	Yes	Partly	Yes	Yes	Yes	Yes	Yes
Prudential supervision	Yes	Yes	Yes	Yes	Yes	Partly	No	Yes
Financial Stability	Yes	Yes	Yes	Yes	Partly	Yes	Yes	Partly
Resolution	Yes	Yes	Yes	Partly	Yes	No	No	Yes
Market regulation	Yes	Yes	Yes	No	No	No	Partly	No

The analysis of the Group 3 countries (Table 3) demonstrates that:

1. All CBs are responsible for development of payment system, banknotes printing and MP implementation.

2. Financial stability and Prudential supervision are mostly rules-based (Kuwait, Qatar, Oman, Libya, Morocco) or poor (Iraq). In Saudi Arabia Prudential supervision is a responsibility of SAMA. The UAE CB is responsible for Supervision, but not in Dubai and Abu Dhabi.

3. Resolution regime is absent in all countries except Oman, where CB established an internal Bank Resolution Committee, and Saudi Arabi where the CB's mandate covers this resolution implicitly.

4. Mostly banks from the Group 3 have an objective of their national currency stability, this allows them to control financial and securities markets partially.

TABLE 3.

Group 3	Kuwait	Qatar	Oman	Morocco	Libia	Iraq	Saudi Arabia	UAE
Monetary Policy	Yes	Yes, MPC	Yes	Yes	Yes, MPC	Yes	Yes, MPC	Yes
Financial Stability	Yes, rules-based	Yes, FSC	Yes, FSC	Yes, FSC	Yes	Yes, poor	Partly, implicitly	Yes
Prudential Supervision	Yes, rules-based	Yes	Yes	Yes	Yes	Yes, poor	No	Partly
Resolution	No regime	No regime	Yes, Bank Resolution Committee	No regime	Yes, poor	No	No regime	No regime
Payment system	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Notes printing	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Market regulation	Partly	No	No	No	No	Partly	Yes	Partly

After the mandate's framework analysis, the following countries were chosen:

Group 1: USA and UK.

Group 2: Russia, Singapore and South Africa.

Group 3: UAE, Kuwait, Qatar, Oman.

USA was excluded due to particular situation in the country in terms of election period and political influence on decision-making process. South Africa, Kuwait, Qatar and Oman were excluded due to poor informing sites.

It was concluded to take for the analysis of the COVID-19 response policies of four regulators: *Banks of England, Monetary Authority of Singapore, Central Bank of Russia and Central Bank of the UAE.*

4.2. The COVID-19 pandemic effect

The COVID-19 pandemic effect on the economies of chosen countries demonstrates commonalities in GDP's significant drop, increase in unemployment and people's spending, the general slowdown of economies. All countries had suffered from exports and imports reduction. Commodity countries (Russian Federation and the United Arab Emirates) suffered from drop in commodity exports due to oil prices fall. The production was also reduced dramatically due to lockdowns:

TABLE 4. - THE COVID-19 PANDEMIC EFFECT (IMF, 2021)

UK	UAE	Russia	Singapore
<p>1. Two lockdowns in 2020, further restrictions took place since January 2021.</p> <p>2. Population is 67,6 million. The number of deaths in 2020 reached 0,11% amounted 72 178 people (gov.uk, 2020). Case mortality rate is 128,2 per 100 000 population.</p> <p>3. Sharp economy contraction in the 1st and 2nd quarters (-15,8%). Annual GDP dropped by 9,8%. Manufacturing, services reduced by 60% (OECD, 2020).</p> <p>4. Positive inflation rate 1.2%</p> <p>5. Unemployment is 7.4%. The highest was 11,9% in 1984, the lowest level was fixed in 1973 at 3,4%.</p> <p>6. Annual exports decreased by 4,6% and imports dropped by 8,4% on annual basis to May 2020 (Office for National Statistics, 2020)</p>	<p>1. The economy was suppressed by two shocks: oil prices drop and the pandemic</p> <p>2. The lockdown in 2020 lasted from the end of February till 24 April 2020 when gradual reopening of the economy started.</p> <p>3. Population is 11,08 million. The number of deaths in 2020 reached 0,01% amounted 1073 people (Johns Hopkins University, 2021).</p> <p>4. GDP contracted by 6,6% in 2020 comparatively to 2019.</p> <p>5. Negative inflation rate -2,07%</p> <p>6. Unemployment is 2,45%. The lowest was in 2016 at 1,64%, the highest was in 2004 at 3,18% (statista.com).</p> <p>7. Export sales decreased almost twice in May than recovered in September 2020. Total UAE trade balance deficit recorded USD 10,7 bln in September 2020.</p>	<p>1. The economy was affected by two shocks: oil prices drop and the pandemic.</p> <p>2. Population is 146,8 million. The number of deaths is 89463 (World Health Organization, 2021).</p> <p>3. One lockdown in 2020: March-May.</p> <p>4. GDP dropped by 3,1% in 2020.</p> <p>5. Positive inflation rate at 4,91%.</p> <p>6. Unemployment is 5,6%. The lowest was in 2019 at 4,6%, the highest was in 1998 at 13%.</p> <p>7. Gross exports and imports decreased to 84,7% comparatively to 2019. Exports dropped by 21% due to oil sales reduction.</p>	<p>1. The lockdown was called Singapore Circuit Breaker (SCB). It lasted from 7 April till 1 June 2020.</p> <p>2. Population is 5,77 million. The number of deaths in 2020 was 29 which is 0,000005% of total population. The lowest in the world case fatality rate 0,05 (Johns Hopkins University, 2021).</p> <p>3. Real GDP in 2020 dropped by 5,4% (Department of Statistics of Singapore, 2021).</p> <p>4. Negative inflation rate -0,4%</p> <p>5. Negative CIR -0,3%</p> <p>6. Unemployment increased by 0,3% to 2,6%. The lowest at 1,4% was in 1997, the highest 6,3% was in 1982.</p> <p>7. In 2019 total gross exports and imports was S\$ 1 022.2 bln (200,2% GDP) and decreased in 2020 by 5,2% to S\$ 969.1 bn.</p>

4.3. Understanding the role of regulator as a provider of policies and supervision

4.3.1. Monetary Policy approaches and tools

The BoE understands MP as an action that it takes to influence:

- how much money is in the circulation;
- how much it costs to borrow.

There are two main tools that the BoE uses for those purposes: by setting the interest Bank Rate and by quantitative easing. The target of the inflation rate at 2% was set by the Government of the UK and the BoE targets and applies its forces to keep it at this level. The Office for National Statistics (ONS) on a monthly basis calculates consumer price index which measures the inflation.

The BoE's internal Monetary Policy Committee (MPC) consists of 5 internal members from the BoE and 4 external members appointed directly by the Chancellor. MPC decides what action can be taken to follow Monetary Policy.

Monetary Policy framework in Singapore is focused on the trade-weighted exchange rate. This is explained by the open and small-sized economy where the gross exports and imports of goods is more than 200% of GDP (McCallum, 2006). The Open-Economy Trilemma sounds that a country with an open economy cannot successfully manage exchange and domestic interest rate together (MAS, 2013). MAS sets a path for the trade-weighted exchange rate of Singaporean \$ (S\$NEER) within a policy band which is medium-term and

based on projections of economy developments. To manage liquidity MAS has Domestic Markets Management Department which every day conducts money market operations. MAS monitors and targets the Core Inflation Rate (CIR) announcing that on average CIR should be less than 2%. CIR is calculated as a CPI-all items inflation excluding costs of accommodation and private road transport costs.

The Central Bank of Russia (CBR) understands its role in monetary policy as maintaining price stability which is sustainably low inflation (www.cbr.ru). CBR targets an inflation rate close to 4% that means inflation may fluctuate around the target. In case of a significant deviation from the target, the CBR defines the reason for that and its possible duration aiming to make the best decision how to influence the economy. CBR does not focus on the national currency exchange rate and does not manage it. But at the same time, it means that CBR can conduct foreign currency transactions in the market if it is necessary for financial stability and in frame of Russia’s fiscal rule (CBR, 2014). The main instrument how CBR implements its Monetary Policy is the Key Interest Rate. Changing the rate CBR makes interest rates in the economy to move. Besides that, CBR has a wide range of liquidity supply tools through which it achieves a comfortable level of liquidity in the financial system.

The United Arab Emirates Central Bank (UAECB) aims to achieve monetary stability through managing the stability of national currency AED (Wong, 2019). The exchange rate peg is longstanding and has been in place since 1980 at the rates 3.6720/3.6730 to buy or sell respectively. As the UAECB is mandated to provide both the Conventional Banking and the Islamic Banking Principles, the wide range of liquidity supply and absorption tools includes: Certificates of Deposit (CDs) and Islamic Certificates of Deposit (ICDs), Repo and Early Redemption of CDs/ICDs, USD/AED Swap Facility, Interim Marginal Lending Facility (IMLF), Collateralized Murabaha Facility (CMF). As a benchmark for market the EIBOR is used - an interest rate at which the Panel Banks can access AED funding (Regulations regarding Emirates Interbank Offered Rate Submission, 2018). The UAECB does not target, but monitors several measurements of the inflation rate: CPI (a headline inflation), CPI excluding rents, CPI excluding food, Tradable VS Non-tradable CPI, Trimmed CPI and Volatility-weighted inflation. This helps to make the reason for fluctuations transparent.

The analysis of the inflation rates for the latest 10 years highlighted the common inflation trends for the UK and Singapore (Picture 1). Within the latest 3 years the downgrading trend of inflation can be observed. The fluctuations in Russia and in the UAE were particularly volatile and trends repeated each other due to the commodity structure of the economy. The UK and Singaporean trends were also similar to each other.



FIGURE 1.

4.3.2. Financial stability and prudential supervision.

The UK, Russian Federation, Singapore and the UAE are members of International Monetary Fund and FSAP programme. The UK, Russia and Singapore are also the members of the Financial Stability Board.

The BoE sees its role in implementing a range of mechanisms, policies and frameworks to protect and enhance the stability of the financial system (Bank of England Act, 1998) through three steps:

- establishment of a baseline resilience level for the financial system (FS)
- to ensure the level of resilience is equal to possible shocks
- to enable the FS to absorb shocks.

The BoE has internal Financial Policy Committee (FPC). FPC powers and responsibilities have two sides: direction and recommendation.

Directive powers include setting:

- the CCyB rate for the UK
- sectoral capital requirements for UK firms
- a leverage ratio requirement
- loan-to-value (LTV) and debt-to-income limits for UK mortgages on owner-occupied properties
- LTV and interest cover ratio limits for UK mortgages on buy-to-let properties

Power of recommendation includes contribution of FPC to the design and calibration of the banks' stress-testing framework which FPC works out alongside the Prudential Stability Committee.

The MAS sees its role in forming of the best organized and implemented mechanisms of prudential *supervision* and *regulation* for members of the financial market. *Supervision* means monitoring and assessment of the risk profile of financial market members, their financial strength, governance, risk-management, control procedures, regulatory compliance and business conduct. *Regulation* means the establishment of specific rules of behaviour for financial institutions. (Monetary Authority of Singapore, 2015). The Impact & Risk Model (Monetary Authority of Singapore, 2015) divides all banks into 4 Baskets and allows to reach proportionate supervision of financial institutions dependently on their Basket category. To manage the market MAS uses a range of communicative instruments: directions, directives and notices and circulars, which are strict requirements and guidelines and codes as more principles-based, public oriented and presenting best practices. MAS sets standards of capital adequacy and other principles of Basel Performs in Singapore, guides risk-management practices, regulates and integrates best practices of AML.

CBR is responsible for the Financial Stability in Russia in accordance with the Article 3 of the Federal Law "About the Central Bank of Russian Federation (the Bank of Russia)", CBR divides all risks the financial system can meet on two types: external (such as global crisis, fluctuations in oil and gas prices) and internal (bubbles in the particular domestic markets, loss of solvency by important financial institutions etc.). Macro-prudential policy is the main tool the CBR uses for maintaining the Financial Stability. The macro-prudential policy is mostly rules-based, not principal-based and includes capital adequacy and RWA requirements and DBR (since October 2019). The National Council for Financial Stability (NCFS) was established in 2013 which consists of officers from the Ministry of Finance, Ministry of Economic Development, the Deposit Insurance Agency and CBR and representatives of the Presidential Administration. To implement Financial Stability policies the CBR has an internal Financial Stability Department. FSD monitors systemic risks, elaborates and supervises policy tools and participates in the stress-testing of credit institutions, pension funds and systemically important insurance companies.

The UAECB sees the effective supervision and prudent reserve management as a way to promote financial stability, efficiency and resilience of the FS. The UAECB internal Financial Stability Department (FSD) identifies and monitors potential, current and future risks, forms macro-prudential policy and applies macro-prudential tools to reduce systemic risks to the FS. The latest IMF FSAP report of UAE was published in 2007 and counted some weaknesses in the area of Financial Stability. After the GFC the regulation and supervision in the UAE were upgraded significantly and covered:

- regulations in corporate governing,
- risk-management including all risks types
- regulations re capital adequacy which is inline with Basel III and requiring the

Components of the regulatory capital at the level of 7% for CET1 and 8,5% for Tier1 and 10,5% for Total Capital. In addition to the minimum CET1 banks should monitor the CCB of 2,5% of RWA (Central Bank of the UAE, 2018). The level of CCyB is required to be between 0 - 2,5% of RWA.

All responsibility for the liquidity risk management is applied at banks (Central Bank of the UAE, 2015). Quantitative regulations require banks to comply with the Eligible Liquid Ratio or Liquidity Cover Ratio and Net Stable Funding Ratio. Regulations regarded mortgage were adapted in 2013 and mandated the UAECB to set an LTV ratio and property characteristics for mortgages. The maximum Debt Burden Ratio (DBR) was set up at 50% of gross salary or regular income of the borrower.

Both the UK and Singapore have the Resolution Regime. The UAE does not have a resolution regime and it is not a member of FSB, but banks have a strict “must-do” list of actions to be undertaken to avoid failure.

4.3.3. The analysis of the COVID-19 policy responses taken by the governments and regulators in the UK, Singapore, Russian Federation and the UAE.

4.3.3.1. Fiscal measures

The particularity of measures undertaken by CBs over the globe was that they should be very definitely and accurately addressed to areas, industries and segments of economies that were mostly affected and suffered from losses in terms of lockdown. Besides, all measures taken by the CBs should be well-coordinated with numerous fiscal supportive programmes (Table 5) and should be directed on the financial stability of the FS (Table 6).

TABLE 5. - FISCAL MEASURES UNDERTAKEN BY THE GOVERNMENTS (IMF, 2020)

UK	UAE	RF	Singapore
1. Total cost of tax and spending measures was GBP 85,5 bn: - GBP 48,5 bn - for NHS, public services and charities - GBP 29 bn - for businesses support - GBP 8 bn - to support vulnerable people 2. Guarantee programmes for SME and Large business. 3. Defer in VAT payments for the second quarter	1. Total cost of fiscal measures was AED 32 bn (2,8% GDP): - AED 16 bn to support private sector by reducing government fees, labour and other charges, refunding of guarantees and accelerating infrastructure development - AED ~7 bn - Dubai internal	1. Total cost of fiscal measures in 2020 was 3,5% GDP including: - directive increase in wages of medical staff - direct tripled pay-outs to unemployed after March 1, 2020 - all salaries of state employees were saved during the lockdown - direct pay-outs for every child in a family (the sum depended on the age of a child) - this measure was repeated in December 2020 - interest rate subsidies for SME and systemically important enterprises - tax defer for the major taxes for most suppressed companies	1. Huge amount of fiscal support measures S\$ 100.0 bn (20% GDP): - cash pay-outs to all Singaporeans, additional pay-outs for low-income individuals and unemployed - wages' subsidies for business till March 2021 - support to cover rental costs

<p>of 2020 until the end of the financial year and income tax payments of the self-employed by six months.</p> <p>4. Support of self-employed workers and furloughed employees.</p> <p>5. Trade credit insurance for business-to-business transactions through the Trade Credit Reinsurance scheme.</p> <p>6. Grants and loans (£1bn package) to support Firms driving innovation and development.</p> <p>7. Direct pay-outs to low-income people</p> <p>8. 15% VAT cut extension for different industries, extension the maturity of loans to up to 10 years and other measures.</p>	<p>Programme: providing additional water and electricity for people and implement measures supporting local economy</p> <p>- AED 9 bn - Abu Dhabi “Ghadan-21” fiscal stimulus programme</p>	<ul style="list-style-type: none"> - social pay-outs of SME companies were cancelled for 6 months (extended for more 3 months) - social taxes for SME companies were permanently reduced - support for IT firms - tax holiday for all taxes except VAT for Q2 for SME, individual entrepreneurs and self-employed - self-employed were refunded their full taxes for 2019 and partly for 2020 - refund of social contributions for sole proprietors - deferrals on rent payments for governmental property - grants for SME in affected industries to cover salaries - zero rate of import duty for pharmacy and medical equipment - guaranteed loans to SME - subsidies to air industry - re-capitalization of the state-owned bank, airlines and development institution - subsidizing of mortgage lending 	<ul style="list-style-type: none"> - support to most affected industries including self-employed - loan capital of S\$ 20 bn was set aside to help business and individuals - support to R&D investment - national stockpile of health supply - programme of food resilience <p>2. The COVID-19 Recovery Grant was announced at the end of 2020.</p>
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4.3.3.2. Measures taken by the financial authorities

TABLE 6. - MEASURES UNDERTAKEN BY THE REGULATORS (IMF, 2020)

UK	UAE	RF	Singapore
MONETARY POLICY			
<p>1. Reducing Bank Rate by 65 b.p.</p> <p>2. Expanding the central bank’s holding of UK government bonds and non-financial corporate bonds by £450 billion (in three tranches announced in March, June and November).</p> <p>3. New Term Funding Scheme to Reinforce the transmission of the rate cut, with additional incentives for lending to the real economy, and especially SMEs.</p> <p>4. Using of the government’s overdraft account at the BoE as a short-term source of additional liquidity to the government.</p> <p>5. The joint HM Treasury–BoE Covid</p>	<p>1. Decrease in policy interest rate by 125 b.p.</p> <p>2. AED 256 bn package of measures:</p> <ul style="list-style-type: none"> - reserve requirements were reduced to 7% from 14% for totally AED 61 bn; - AED 95 bn liquidity buffer relief (jointly with the UAE Cabinet); - unconventional collateralized loans to banks at 0% for the amount of AED 50 bn - using of excess banks capital <p>Buffers for the amount of AED 50 bn</p>	<p>1. Decrease in the key interest rate by 2% to 4.25% totally in 2020</p> <p>2. As a response for oil price drop the National Welfare Fund was accessed for currency interventions in the domestic market to save national currency stability. FX purchases were resumed in 2021 due to the fiscal rule to buy US \$ when the price for oil is above the baseline level</p> <p>3. Increasing the limit of FX swaps with CBR</p> <p>4. Implementing of the new long-term liquidity tool: 1 month and 1-year REPOs</p> <p>5. 500-bn RUB refinancing facility for SME loans at the interest rate by 2.25% lower than usually (financed by CBR)</p>	<p>1. 0% annual rate of currency appreciation</p> <p>2. Detailed package of measures to help individuals and SME to meet loan and insurance pay-out deadline</p> <p>3. Support interbank funding market with liquidity</p> <p>4. S\$ 125 ml support package to sustain financial services and FinTech capabilities through the Financial Sector Development Fund</p> <p>5. SGD Term Facility for 1 and 3 months in addition to MAS Stand Facility on the overnight basis</p> <p>6. Widening of collateral for REPO and Loaning in USD and S\$ for upper pricing</p> <p>7. Helping Programme for borrowers with loan repayments enabling individuals - property owners</p>

<p>Corporate Financing Facility accompanied by the Coronavirus Business Interruption Schemes to make £330bn of loans and guarantees available to businesses (15% GDP).</p> <p>6. Activating a Contingent Term Repo Facility to complement the Bank's existing sterling liquidity facilities.</p> <p>7. The US dollar liquidity swap line arrangements (US \$ 60 bn).</p>	<p>3. Placement of Islamic Bond of Dubai Emirate for the amount of USD 272 ml: bond in form of SUKUK at 4,71% ytm (OECD, 2020).</p>		<p>to limit their instalment payments by 60% of monthly income and opt SME to defer 80% of their principal payments</p> <p>8. RMB 25 bn of funding to Singapore's banks</p> <p>9. Restructuring Simplified Insolvency Programme for micro and small businesses and an option of re-negotiation of lease and licenses for commercial property</p> <p>10. The US dollar liquidity swap line arrangements (US \$ 60 bn).</p>
FINANSIAL STABILITY, MACROPRUDENTIAL SUPERVISION AND REGULATION.			
<p>1. Reducing the CCyB rate to 0% until at least 2021 Q4.</p> <p>2. The PRA set out supervisory expectation in March 2020 that large banks should suspend dividends and buybacks until end-2020, cancel outstanding 2019 dividends and pay no cash bonuses to senior staff.</p> <p>3. The PRA indicated all Pillar 2A requirements will be set as a nominal amount, instead of a percentage of total RWA.</p> <p>4. PRA allowed firms to offset the increase in RWA due to the automatic application of a higher VaR multiplier through a commensurate reduction in risks-not-in-VAR (RNIV) capital requirements.</p> <p>5. A package to support customers affected by coronavirus, including mortgage moratorium and moratorium for consumer credits till November, but then the moratoriums were extended until end-April 2021.</p>	<p>1. Reduction of provision for SME loans by 15-25%.</p> <p>2. Increase of LTV by 5 p.p. for first time buyers.</p> <p>3. Limits for banks commission for SME loans.</p> <p>4. Cancellation of all payment fees taken by CBUAE for 6 months.</p> <p>5. Limit for banks' exposure to real estate was increased from 20 to 30% of RWA.</p> <p>6. Permission to prolong loan payments till the end of 2020.</p> <p>7. Relaxation in NSFR and ASRR till the end of 2021.</p>	<p>1. To value securities at March, 1 2020 prices for financial organizations in their reports</p> <p>2. Re-valuation of FX assets and liabilities at 1 March 2020 rates (except open currency positions)</p> <p>3. Contribution to the Deposit Insurance Fund was cut to 0,1%</p> <p>4. Liquidity regulations for the systemically important banks were mitigated</p> <p>5. Banks were enabled not to increase the provisions for restructured loans worsened by pandemic. Provisions should be fully completed until 01 July 2021.</p> <p>6. Implementation of the new credit risk method calculation and lower risk weights for mortgages.</p> <p>6. Lower risk weights for assets purchased in forms of subordinated bonds including perpetual papers of the largest non-financial corporations</p> <p>7. Higher risks for bank holdings of NFC capital were postponed for 1 year</p> <p>8. Lower risk weights for loans to medical and pharmaceutical firms</p> <p>9. Risk-rate cut to 0% for loans to non-commodity exporters</p> <p>10. Risk buffers for unsecured loans were reduced</p> <p>11. Risk buffers for consumer loans issued by August 31, 2019 were cancelled</p> <p>12. A cap on banks' online retailers' fees.</p>	<p>1. Mitigation in risk capital adequacy requirements for banks incorporated in Singapore in accordance with MAS Notice 637 (further prolonged and widened) concerning calculation of CET1, Tier2 and RWA for the particular assets.</p> <p>2. Due to the raising distant facilities to ensure banks' safe management and operational resilience the Safe Management Measures for all financial institutions against cyber treats, operational and technology risks were implemented.</p> <p>3. Recommendation for banks to limit dividends pay-outs by 60% of the 2019 amount of dividends and not pay in cash</p>

The BoE's liquidity supply instruments range included: Loan to Asset Purchase Facility - the largest part, Term Funding Scheme - the second place, Long-Term REPO, Term Funding Scheme with additional incentives for SME (TFSME) and loan to Covid Corporate Financing Facility (CCFF). CCFF was announced in March 2020 as an innovative targeted scheme of lending that was designed together by HM Treasury and the BoE. The scheme facilitated non-financial firms that were already rated before the pandemic. In accordance with this scheme firms can pretend to the purchase of their commercial papers at pre-Covid rates. This prevented firms from disruption in their cash-flow. The BoE plays partially the role of Market-Maker of Last Resort giving the pre-Covid rates for the commercial papers of wide range of firms from 65 businesses. Currently the QE GBP 895 bn programme includes GBP 875 bn gilts and GBP 20 bn CP.

The statistics of MAS (MAS, 2021) confirms that foreign reserves grew sharply by 25,7% from January to December 2020 having achieved 102,3% GDP (from 75%) confirming its focus on national currency stability. The increase in reserve and deposit money from banks shows the comfortable level of liquidity in the market. The growth of foreign liabilities in the MAS's Balance Sheet reflects liabilities due to IMF and other borrowings in foreign currencies. The increase of other assets is explained by widening of the collateral range that can be used for REPO.

The UAECB's statistical bulletin of November 2020 confirms the extension of its Balance Sheet from AED 446 bn at the end of 2019 up to AED 455 bn in September 2020. The efforts of the UAECB and the Cabinet resulted in all money aggregates growth, for instance, from AED 515 bn to AED 584 bn for M1. Foreign International Reserves of the UAECB reduced from approximately AED 400 bn to AED 360 bn reflecting the applied forces of the CBUAE in national currency support. Another particular change in the UAECB's Balance sheet is that CBUAE's deposits were partly transferred into cash and equivalents. This strategy made the CB more operative on the market and expanded its opportunities for intervention if needed. The volume of purchased gold more than doubled. This reflects providing the market by cash versus gold and replacement of foreign currency with the gold metal as an action of foreign reserves strategy. The amount of Certificates of Deposit issued by the CB reduced from AED 160 bn to AED 140 bn and created the additional cash for the economy. The amount of banks' reserves decreased by AED 10 bn as the result of obligatory required reserves from 14% to 7% on Demand Deposits per the Targeted Economic Support Scheme (TESS) that was launched in April 2020.

The significantly expanded balance sheet of the CBR (by 19% on the y-on-y basis) was not underpinned by using the wide range of instruments for liquidity supply. The main reasons for assets' growth lies in changes of the FX reserves structure: gold increased by 41% and the amount of reserves in foreign currencies raised by 20,55% partly due to national currency depreciation.

At the same time the monetary aggregate increased in the economy and it was reflected in the leap of cash in circulation from RUB 10 242 bn on the 31 January 2020 to RUB 13 181 bn on the 31 January 2021 (CBR, 2021). It is explained by the numerous quantitative support of people and businesses and also by the reduction of reserves obligatory coefficient for banks. At the same time growth of other liabilities reflects the increase of the commercial banks deposits and the amount of bonds issued by the CBR for liquidity absorption (CBR, 2020). This confirms quite a comfortable liquidity level in the economy and shows potential for further economic stability.

All MP measures were supported by moratoriums for pay-outs requirements and defer fees and penalties. This underpinned the mitigations in capital adequacy and RWA calculation. Risk-management and other prudential supervision requirements were also tolerated.

5. Conclusions

Measures taken by governments and regulators shaped the economies in the period of uncertainty. Economists discuss low effectiveness of support explaining it by the tendency of people to save rather than to invest (Bingham, G. et al., 2021). In the context of the observed CBs actions it can be concluded that they succeeded in currency stability, put a stop to inflation drop and avoided systemic liquidity risks. It can be said that the total price for this is not identified yet. Banks will meet further difficulties with consumer loans and mortgages after they complete. For central banks this crisis reminds that even though they are independent from the governments in monetary strategies, there is no CB over the globe which could separate itself from political and social life of the country.

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ACTIVITIES OF PRISON CHAPLAIN IN RESPECT OF GUIDANCE OF PRISONERS IN PRE-REVOLUTIONARY RUSSIA

The purpose of the paper is to review the activities of a prison chaplain in respect of guidance of prisoners in pre-revolutionary Russia. The research consists in careful analysis of the authority of prison chaplains established in their duty instructions and governed their activities in the course of teaching the fundamentals of religion to prisoners for their moral improvement. Examining materials of the XIX - early XX centuries, the author identifies methods of influencing and exhorting the prisoners based on their gender and age specifics. The results of the research make it possible to reconsider this experience in our times.

Keywords

prison chaplain, guidance methods, Russian penitentiary system, reformation, admonition, religious influence methods

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1. Introduction

Study of relations between the Church and the state in certain areas that traditionally pertain to exclusively state regulation area seems very up-to-date as it demonstrates examples of efficient solution of particular practical issues through using the potential of civil society institutions. In Russia, prison churches performed a critical state task, i.e. reformation of criminals and social resettlement of socially adapted individuals that definitely had a practical focus but was lost in the Soviet period due to historic circumstances. For many centuries of prisons in Russia, it was in the reign of Catherine II, when new perspectives emerged in the penitentiary system. The efforts to reform prisoners including through the use of religious methods were a characteristic feature of the Enlightenment. Now, the authorities started to pay attention to the prisoners' conditions, their meals, separate custody depending on the crime, etc. [9].

When Alexander I got familiar with advanced European ideas of prison organization announced, inter alia, by the Venning brothers, English philanthropists who lived then in Russia, he was the first to pay attention to the organization of prisoners' work and education, improvement of their material and spiritual support [10, p. 360]. It was in religious methods of influencing prisoners that Professor S.V. Poznyshev of Imperial Moscow University saw a potential of their reformation and spiritual growth. He believed that there should be permanent priests in prisons, based on the confession of the majority of prisoners. Priests could also be invited to representatives of other confessions, if necessary. In populated prisons with over one thousand prisoners, two priests were to be enrolled for more efficient influence, one of them being in chief. However, he recommended avoiding extremes in this matter. Frequent services, persistent imposition of spiritual literature and endless sermons could have the opposite effect. Only a delicate approach to religious education could have positive dynamics and great power [6, p. 174].

2. Materials and methods

When considering the duty instructions of priests engaged in admonition and guidance of prisoners in pre-revolutionary Russia, it should be noted that their legislative consolidation started only in the XIX century. The establishment of new rules of institutional treatment is associated with the emergence of the Society for the Improvement of Prisons (the Society) (1819) but due to poor resources, there were no uniform guidance for the whole country till 1831. The Charter of the Society was the first document that concerned the prisoners' morals through faith and religion. From that period on, the Society began to finance construction of churches in the places of confinement, 'Orthodox, Catholic and Protestant, in 1820-1830-s' [5, p. 170]. The distinctive feature of that period was the fact of complete ownership of such churches by the state, not just the building, but everything inside it [12, p. 291]. Priests were just invited to conduct services and paid from the funds of the Prison Committee (the Committee). As can be seen, the process reflects long and controversial relations of the Church and the state in a particular historic period that were accompanied with both afflicting of religion and expansion of cooperation [3].

Initially, anybody could enter the church. Insufficient control in churches, conflicts between free people and prisoners, strong yearning for freedom of the latter resulted in changes. Due to lack of discipline among the prisoners, they could leave the sermon to discuss the circumstances of «case investigation for further confusion and prevarication» / In such free communication, young criminals received instructions which also didn't facilitate their spiritual growth. Initial oral agreements with some particular persons regarding strengthening of control and discipline in churches were of temporary nature. When the officer in charge left the office, he didn't leave any instructions and they were just lost. So, in 1826, general requirements to discipline and prohibition of church visits by non-prisoners were issued. The general positive trend in the work of those churches still bore fruit and in 1836 Trubetskiy submitted a petition for their wide-spread construction but with the Committees' finance. That initiative was supported by the Metropolitan of Moscow Filaret. Filaret's speech at the opening of another prison church revealed their great significance for the efforts to reform lapsers for public good [5, p. 171-175].

Control was performed in churches over the conduct of sermons. The Committees supervised guidance and consolation of prisoners especially the ones subject to severe corporal punishment for reconciliation with the severity of the existing laws. For instance, there was an address of N.I. Dondukov-Korsakov acting as a representative of the Committee stating that the appointment of a priest one day prior to a public whipping was too short for the criminal's contrition. The clergyman could not gain trust within such a short period of time and achieve true contrition with possible information on slander of innocent persons. Usually the person awaiting for the execution was in depression and wouldn't have trusted conversations. This address was submitted to the Governor General together with the petition for notification of the Committee of any expected punishments right after the sentence so that priests could have time for works and conversations. This «just wish of the Committee was supported and took effect since 1840 when they were invited to daily conferences «for religion and truth» [5, p. 176]. As a result, sometimes there were not enough confessors for everybody and the Committee's income made it impossible to hire more. Then the civil authorities began to ask local eparches and bishops to provide parish priests to conduct sermons, prayers and guidance on Sundays, holidays and during the Lent. The lists of priests taking part in such activities were updated by the Dioceses annually. The Committee distributed them taking into account their place of residence and providing them with everything they needed for work. Beside the established attributes to conduct sermons and services, they were also provided with books to keep records of the events conducted. They were to keep those books themselves, fully specifying the content of the sermons and the time. Not all priests were eager to visit prisons. Some of them avoided such meetings and conversations. For instance,

there was a petition by Benkendorf to the spiritual authorities on administering strong reprimands and even severe penalties to such priests [5, p. 177]. Such criticism was addressed not only to Orthodox priest but also to representative of all other confessions who also avoided the visits under difference excuses in many cases.

3. Results

The systematization of separate norms of the penitentiary system began in the course of preparation of the first Code of 1832 and then continued in the second (1842) and the third (1857) Codes. The time of the Great Reforms was also accompanied in renovations and improvements of separate volumes in 1876, 1883, 1885, 1886, 1887, 1889. It should be noted that it was the regional and natural specifics of territorial development that mostly affected the legal regulation of the places of confinement [2, p.39].

The norms governing the involvement of the clergy in the penitentiary system were codified in different volumes of the Code of the Russian Empire. Thus, in Volume III describing the fundamentals of civil service, requirements to the clergy were codified as regards receipt of awards, pensions, etc. Volume XII codified requirements to erection of churches including in the territory of prisons. Volume XIV containing requirements to those in custody, established the possibility of prison churches and service of permanent priests in them. However, the grounds for different actions were to be supported by concrete institutional orders and reports [12, p.129].

Priests were not always ready to such conversations and sermons. They doubted when selecting topics for conversation and examples. For that reason, Benkendorf in consultation with the clergy, developed and the Holy Synod approved of the uniform Rules for Edifying Those Exiled to Siberia in Respect of Obligations of Faith and Morals on Their Way to the Destinations (1842). The document contained recommendations for the clergy for compassionate guidance without condemnation and insult. They were to help prisoners recognize their guilt to the God and facilitate their reformation and further spiritual growth. By encouraging and consoling the people suffering the punishment, the clergy were to lighten the confinement conditions for further salvation. Any conversation was to be treated as guidance, with references to the Holy Scripture. Also, services and liturgical chants were to make additional positive effect. If a person resisted reformation, he was not to be forced. The only call to the resisting persons was that they shouldn't interfere with the believers in their prayers and reformation. As an incentive for priests to do their work, the most diligent ones could be singled out for a reward in accordance with the established Rules [4, p. 19], or, vice versa, the least diligent ones could be fined.

In most cases, the clergy performed their obligations properly. It was more common to see indifference on the part of the prison administration. To solve those issues, the Governor General issued instructions (1848) making the administration personally responsible for bringing convicts to sermons. Exceptions were a different confession, illness or engagement of the convicts at any works. Control should be exercised over their behavior during the service to avoid walking around the church, talks and early leaving. Convicts belonging to different confessions were visited by priest of respective confessions.

Then the Rules Guiding Priests in Edifying Prisoners were published in 1854 upon stimulation of the ecclesiastic authorities by A.N. Muravyev [5, p. 180]. In this document, the requirements were set to priest for the first time regarding higher church educations, experience and availability. The clergy of other religions didn't interrupt their main activities as there were not so many prisoners of such confessions, especially in the central part of Russia. The Committee paid them extra amounts for traveling expenses, 30 to 100 rubles, depending on the distance. The Committee would annually receive reports of the priests appointed to different places of confinement. The head of the Committee was usually a clergyman and a member of the local ecclesiastical consistory. Beside the date

and the theme of the conversation, the reporting books also specified its purposes, methods and preliminary results. For instance, there is a report by Alexander Vavilov who served as a priest in the church castle [1]. He discloses his duties on admonition which he performs systemically all the time in respect of people in confinement. The approach to different categories of prisoners were individual and based on the age and gender. For some of them, triple addressing was used with stage by stage guidance. Upon permission of the authorities, educated and understanding persons could be provided with religious and moral books. There were cases of daily visits to some persons.

As one of the state tasks, the prison priest of pre-revolutionary Russia also had an educational function. The head of the diocese, the Bishop, actively participated in discussion of civil positions including the personality of the appointed priest of the prison castle. He took part in discussion of feasibility of spending of municipal income weighting it with official payments, pensions and awards [4, p. 20]. Together with the civil authorities, bishops could visit the prisons located in the territory of the diocese or metropolitan on Wednesdays and Fridays. Identifying the level of moral development, they met and communicated with prison chaplains and prisoners. In the course of conversation, they could clarify the reasons for imprisonment, controlling the level of benevolence and conditions of the prisoners. They even could inform the Emperor in special report of «denial of justice or abuse of powers of the local authorities» [12, p. 311].

4. Conclusion

One of the state tasks performed by prison chaplains in pre-revolutionary Russia was education. Education and spiritual and moral development especially of young offenders held in custody was a specific feature of the period. The increasing need for education revealed itself through the fact that prisoners were eager to study without any pressure. According to the statistics of that time, about 80% of convicts in prisons were totally illiterate. Usually, classes were given in the canteen under the guards' control. According to the teaching methods of Zolotov or Lermontov used at that period, classes could be given on a daily basis from 8 till 10 a.m. Many priests appointed to be teachers familiarized the convicts with them. These additional activities were also paid additionally - 100 rubles in a lump sum or 240 rubles throughout the year. The amounts were paid by the Society or from donations.

Thus, considering the activities of prison chaplains in pre-revolutionary Russia, we may notice their significant contribution to the spiritual and moral development and reformation of prisoners. Significant attention to that issue may be observed in the current period of development of state and law. The priceless experience of the past historical periods may prove valuable for the contemporaries.

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PSYCHOLOGICAL STUDY OF PERSONAL CHARACTERISTICS OF ADOLESCENTS PRONE TO SELF-ISOLATION

The author examines the personal characteristics of adolescents who are prone to self-isolation, which can manifest itself at different levels: individual, social, and deep psychological. The paper characterises kinds and types of social self-isolation. The work reveals that the studied group of adolescents is characterized by introversion, increased neuroticism, low self-esteem, average indicators of well-being, activity, mood, average level of loneliness and social isolation. The identified personal characteristics of adolescents who are prone to self-isolating behavior, compared with the data of various researchers, indicate that the lack of normal social contacts negatively affects the psychological development of adolescents. There is a fairly large percentage of deformations in all socially significant areas of relations of these students, which makes it possible with a high degree of probability to predict unfavorable variants of their development without targeted intervention at the level of psychological assistance and psychocorrection. On the basis of the study, the author formulates recommendations for taking into account the data obtained in the course of diagnosis, describes models of social and emotional regulation, motivation, and self-discovery.

Keywords

self-isolation, adolescents, personality traits, diagnostics

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1. Introduction

Self-isolation or social isolation is the social phenomenon of the separation of an individual from other individuals and social groups, as a result of the termination or sharp

reduction of social contacts and relationships (*L. N. Galiguzova, 2005*). It can manifest itself at different levels: individual, social, and deep psychological.

Social isolation is characterized by the deliberate avoidance of any contact with other people when such opportunities actually arise. It may include staying at home for a long period of time, not communicating with family, friends, acquaintances, etc. It is important to note that it differs from loneliness, which reflects a temporary and involuntary lack of contact with other people, while self-isolation is conscious and intentional (*M. S. Millioner, V. V. Sobolnikov, 2016*).

Self-isolation arises as a response to the real world, the desire of the individual to escape from reality, hide from problems and stay alone with oneself in the comfort zone. Experiencing constant stress, workload in school, problems in personal life, lack of understanding on the part of society, a person seems to be "stuck" in a comfort zone that brings them peace of mind and helps to distract from pressing problems. Life outside of this zone is perceived as gray, uninteresting, and sometimes even hostile.

There are also different types of social self-isolation according to its initiator. If the initiator is the individual, then we are talking about voluntary, conscious self-isolation. It occurs under the influence of two factors: on their own will or belief; because of subjective factors. An individual can be isolated from a particular person - pleasant or unpleasant for the subject, from a specific group of people who are important to the subject, from society as a whole (or from the majority of it) - this is an extreme case. Examples include monks, hermits, etc.

If the initiator of the social isolation of an individual is a group, then this is usually associated with a break in relations, a boycott, when other members of the social group minimize any communication with this individual. The reason for this phenomenon is often a violation of the norms and rules of morality of this society. Sometimes this situation results in the voluntary withdrawal of the individual from the group or the expulsion of the individual from the group (*T. O. Zakomoldina, 2011*).

The initiator of social isolation can also be the society. In this case, this refers to forced isolation. A person is isolated from society, for example, in places of deprivation of liberty, in hospitals with compulsory treatment, etc. In the case of forced social isolation during the pandemic, according to D. V. Sochivko and T. A. Simakova, two main scenarios were realized: the self-actualization reaction and the desocialization reaction. That is, some people in conditions of self-isolation lose their personality in various aspects, while others find an opportunity for self-actualization and personal growth (*D. V. Sochivko, T. A. Simakova, 2020*).

Also, isolation is divided into complete isolation, when a person completely lacks both personal contacts with other people, and indirect ways of communicating with them (phone, Internet, etc.). Such isolation from the whole society is the hardest test. Currently, there is physical isolation, not least because of the coronavirus pandemic. It is characterized by the fact that a teenager who does not have the opportunity or desire to meet in person, freely communicates with other people via the Internet or phone. Another type of self-isolation is formal communication. At the same time, the individual seems to be a member of the group, but he/she does not have informal communication in this group, there are no friends, all communication is reduced either to formal appeals about, for example, lessons, or to a phatic dialogue, in which speech statements do not carry any semantic load, i.e., in fact, this is meaningless communication. This type of isolation from the people around you occurs when you get into a completely different environment when moving to another city, moving to a new school, when entering one of the groups, for example, in a summer camp, or in the case of rejection of an individual outcast in a closed group.

The need for solitude in adolescence is psychologically justified, since teenagers can comprehend the events and changes taking place in their life, evaluate themselves and

their relationships with others only on their own. The phenomenon of youth social self-isolation exists in many countries characterized by similar socio-economic conditions (examples include hikikomori, NEET, etc. (*L. O. Semenova, 2020; M. A. Yadova, 2017*)). However, the constant desire of a teenager to be alone can be a warning signal of destructive changes in his/her inner world.

The consequences of self-isolation of adolescents, the lack of normal social contacts, have a negative impact on the still unstable psyche of adolescents (*E. N. Vlasova, 2000*). Suicidal states, apathy, aggression towards relatives and friends, hostility towards oneself (self-harm and other types of self-destructive behavior) develop; addictions are formed (computer, gaming, internet addiction, food addiction, etc.); cognitive health is getting impaired (*Louise C. Hawkey, John P. Capitano, 2015*), stress and anxiety; confusion; psychological disorders with long-term consequences begin to manifest (*Samantha K Brooks, Rebecca K Webster, Louise E Smith, Lisa Woodland, Simon Wessely, Neil Greenberg, Gideon James Rubin, 2020; Catherine Offord, 2020*). In this regard, the problem of studying the causes of self-isolating behavior and personal characteristics of adolescents who are prone to self-isolation is relevant.

2. Materials and Methods

The purpose of the study: based on the theoretical analysis of psychological and pedagogical literature and Internet sources, as well as diagnostic work, to identify the personal characteristics of adolescents who are prone to self-isolation.

Tasks: 1) to study the phenomenon of social self-isolation in adolescents, to describe its types; 2) to identify the causes of self-isolation of adolescents; 3) to select and describe a diagnostic research program aimed at identifying the personal characteristics of adolescents who are prone to self-isolation; 4) to analyze and interpret the results of the diagnosis of the personal characteristics of adolescents who are prone to self-isolation.

Research methods: 1) theoretical: analysis of psychological and pedagogical sources on the topic of research, synthesis and generalization; 2) empirical: ascertaining cross-section, questionnaires, testing; 3) data processing methods: qualitative and quantitative analysis of research results.

Methods used: 1) Eysenck Personality Inventory. Author of the methodology: H. Eysenck. The goal is to identify the level of extroversion and introversion; 2) the method of "Self-assessment of the individual". Author of the methodology: O. I. Motkov. The goal is to study the general level of self-esteem, its adequacy or inadequacy; 3) the questionnaire "Well-being, activity, mood". Authors of the methodology: V. A. Doskin, N. A. Lavrentieva, V. B. Sharai, M. P. Miroshnikov. The goal is to determine how favorable the state of well-being, activity, and mood of the respondent is; 4) the scale of subjective feelings of loneliness. Authors of the method: D. Russell, M. Ferguson. The goal is to determine the level of loneliness and social isolation of a person.

The study involved students of secondary school grades 7-9 at the age of 14 to 16 years.

3. Results

Based on the results of the study to identify the personal characteristics of adolescents who are prone to self-isolation, empirical results of interest for the analysis have been obtained.

According to the method of H. Eysenck, indicators have been measured on two main scales: extraversion / introversion and neuroticism. When interpreting the scores on the extraversion / introversion scale, we have assumed that a person who scores 0-4 points is a pronounced introvert, 5-9 is an introvert, 10-14 is an ambivert, 15-19 is an extrovert,

and 20-24 is a pronounced extrovert. The interpretation of scores on the neuroticism scale is based on the fact that 0-7 points have indicated a low level of neuroticism, 8-13 - an average level of neuroticism, 14-19 - a high level of neuroticism, 20-24 - a very high level of neuroticism. The average arithmetic score on the extroversion /introversion scale in the sample is 9, on the neuroticism scale 15.

Most of the subjects have been classified as introverts (50%), 17% - as pronounced introverts. The average level of neuroticism is characteristic of 50% of schoolchildren, a high level of neuroticism is detected in 17% of the respondents, a very high level - in 34% of the subjects. It can be concluded that all participants in the diagnosis are characterized by neuroticism to one degree or another.

The results of the study according to the method of O. I. Motkova has been interpreted on the scale of general self-assessment of positive aspects of the personality. The results have been processed as follows: we calculate the arithmetic mean of all the answers of the subject, determine the total amount of points and divide it by the number of points of the method, i.e. by 24, and thus get an indicator of the overall self-assessment of the positivity of personal development. The level is determined by the range of points spread: the high level corresponded to the interval in points from 3.71 to 4.50, the average - 2.91-3.70 to the interval in points, the low- 1.00-2.90.

The average arithmetic score on the scale of general self-assessment of positive aspects of personality in the study sample is 2.6.

According to the results of the method, it has been found that the majority of the subjects (66%) have a low level of general self-esteem. 34% of the subjects have an average level of general self-esteem. The low level of general self-esteem has indicated that the teenager is not confident enough, indecisive, shy, overly cautious, and especially in need of the approval and support of others.

The results of the study according to the method "Well-being, activity, mood" by V. A. Doskin, N. A. Lavrentieva, V. B. Sharai and M. P. Miroshnikova have been analyzed according to the scales: the scale of well-being, the scale of activity, the scale of mood. The interpretation of the scores has been based on the correlation of the results obtained with the key. On the well-being scale, 10 to 30 points have indicated poor health, 31 to 50 points have indicated average health, and 51 to 70 points have indicated good health. On the activity scale, 10 to 30 points have indicated low activity, 31 to 50 points have indicated medium activity, and 51 to 70 points have indicated high activity. On the mood scale, 10-30 points-speak about the prevailing bad mood in the teenager, 31-50 points - about the average mood, 51-70 points - about a good mood. The average arithmetic score on the well-being scale in the study sample is 44, on the activity scale - 44.6, on the mood scale - 43.8.

Based on the results obtained, the following conclusions can be drawn: on the scale of well-being, good health is typical for 34% of the subjects, average well-being for 66%, bad health has not been detected. According to the activity scale, high activity is characteristic of 34 %, average activity - 66% of adolescents, low activity is not detected. According to the mood scale, a bad mood prevails in 17% of respondents, an average mood - in 66%, a good mood - in 17 %.

The results of the study using the method "Scale of subjective feelings of loneliness" by D. Russell, M. Ferguson revealed the level of loneliness and social isolation in adolescents. Data ranging from 0 to 22 points have indicated a low level of loneliness, from 23 to 43 points - an average level of loneliness and social isolation, from 44 to 63 points - a high level of loneliness and social isolation. The average arithmetic score on the scale of subjective feelings of loneliness in the study sample is 32.8.

According to the results of the method, it has been found that the average level of loneliness and social isolation prevails in all the subjects. The average level of loneliness

and social isolation have indicated that the subjects are not rejected and have their own social circle, but would like to expand it.

4. Discussions

The results of the study, the revealed personal characteristics of adolescents with a tendency to self-isolating behavior, correlated with the data of other researchers, indicate a sufficiently large percentage of deformations in all socially significant areas of relations of such adolescents, which with a high degree of probability allows predicting unfavorable variants of their development without targeted intervention at the level of psychological assistance and psychocorrection work.

Social isolation is both a potential cause and a symptom of emotional or psychological problems. As a cause, the perceived inability to interact with the world and other people can create a growing picture of these problems. Studies show that social self-isolation is a risk factor and can contribute to deterioration of general cognitive functions and lower executive functioning, faster cognitive decline, more negative and depressive cognition, suicidal risks, apathy, the emergence of addictions, increased sensitivity to social threats and confirmation of self-defense.

There are psychological, social and behavioral factors that contribute to social self-isolation. Most recluses have grown up in overprotective and affluent families - in such conditions, it is quite difficult to learn to be independent of parental support. In other words, such teenagers are not sufficiently motivated to leave their comfort zone and stop being afraid of interactions with the outside world. Often, self-isolating behavior provokes high expectations of parents regarding the professional career of their children in the future.

Social isolation can begin in early childhood. This may be the result of feelings of shame, guilt, or alienation in childhood. Social isolation can also be caused by developmental disabilities. People with learning disabilities may have problems with social interaction (*Kenneth, H Rubin, Julie C Bowker, Robert J Coplan, 2009*). Learning difficulties can greatly affect a child's self-esteem and dignity. An example is the situation when a child is left to study in the same form for the second year. In early childhood, the need to conform and be accepted is paramount. Lack of learning, in turn, can lead to a sense of isolation, the formation of the child's idea that he/she is somehow "different" from others. Existing research shows that the development of a sense of belonging in adolescents is an important factor in adolescence for creating social and emotional well-being and academic performance. Socially isolated children tend to have lower levels of educational achievement, social fulfillment, and career aspirations, and are more likely to experience psychological stress in adulthood.

A great potential in this process is given to the development of self-regulation of the loneliness of minors in conditions of social isolation (*V. V. Sobolnikov, 2016*). Various recommendations are offered on how to help adolescents to get out of self-isolation (*K. Khlovov, 2021*).

5. Conclusion

After conducting diagnostic techniques and analyzing the results, conclusions can be drawn about the personal characteristics of adolescents who are prone to self-isolation. 66% of them are introverts, 34% are extroverts. This suggests that most introverted schoolchildren are predisposed to social self-isolation. Introverts prefer immersion in the world of imagination and reflection, they are calm, shy, distant from all but close people, keep their feelings under control. Another personal characteristic of adolescents who are prone to self-isolation is neuroticism. Neuroticism characterizes emotional stability or instability. Our subjects have been found to have high and medium levels of neuroticism. Based

on the analysis of the data obtained, it can be said that adolescents who are prone to social self-isolation have such types of temperament as melancholic and phlegmatic. Melancholic people are anxious, reserved, rigid, emotional and sensitive. Phlegmatic people are calm, passive, reasonable, sensitive and peaceful. A low level of self-esteem is found in 66% of the subjects, the average - in 34%. Low personal self-esteem is closely associated with feelings of guilt, shame, fear, and sometimes hostility to the outside world. Such people are sensitive to criticism, pessimistic, dependent, and suggestible. The average level of self-esteem indicates that a person accepts oneself and has dignity. On the basis of the results of the methodology "Well-being, activity, mood" by V. A. Doskin, N. A. Lavrentieva, V. B. Sharai and M. P. Miroshnikova, it is concluded that good health is typical for 34 % of the subjects, average health for 66%, poor health is not detected; high activity is characteristic of 34 % of adolescents, average activity - 66%, low activity is not detected; bad mood prevails in 17 %, average mood-in 66% of respondents, good mood in 17 %. These are the average figures for the average person. Also, 100% of the subjects have an average level of loneliness and social isolation, which indicates their desire to expand their social circle, or to include close people in it.

6. Recommendations

Based on the data obtained, recommendations can be formulated. Different models can be used in working with adolescents who are prone to self-isolating behavior.

The model of social and emotional regulation of behavior has been proposed by Kenneth Rubin. His concept analyzes the problems of difficulties that arise in the child's relationship with the surrounding world. According to this model, the social and emotional development of the child is regulated by the interaction of intraindividual, interindividual and macrosystem forces.

The motivational model developed by J. Eisendorf connects the causes of social isolation with the mechanisms of motivation of approach and avoidance. Due to violations in the interaction of these motives, there are difficulties in communication. Variants of violations of motivational motives: low approach motivation; conflict of approach and avoidance motivations; combination of high social approach motive and low avoidance motive.

The model of "self-discovery" through the formation of reflexive structures is described by V. V. Sobolnikov. The technology of reflexive self-development in this model is aimed at the formation of self-governing mechanisms of the individual.

When working with adolescents who are prone to self-isolation, it is important to identify the cause of this behavior. It is necessary first of all for parents to show a sincere interest, a desire to help their child, and not wait for everything to pass by itself. In a conversation, it is advisable to use soft, friendly intonations, to stand the dialogue as tactfully and confidentially as possible. The main purpose of such communication is to show the child that the family appreciates and sincerely loves him/her, that he/she is important to them. It is advisable to try to involve the teenager in joint activities. This can be off-line shopping, cleaning the apartment, walking in the park, hiking, cycling, family visits to the cinema, joint sports, fishing, etc. It is not recommended to leave a teenager alone for a long time. Lost in his/her own thoughts, he/she can come to destructive conclusions. It is necessary to understand that such teenagers are tormented by constant doubts about themselves. They need to be helped to believe in their own importance, the need for others. You shouldn't ask too much of them. It is advisable to try to help them in setting a significant goal and start unobtrusively helping them to achieve it. The most important thing is to restore the teenager's self-confidence, increase self-esteem, help them to believe again that they are capable of much, and continue to maintain this confidence in them. If necessary, you need to persuade the child to visit a specialist psychologist.

The problem of social self-isolation is extremely relevant today, but experimental studies devoted to identifying its various aspects are clearly not enough. In this regard, it is important in the future to study the causes of social self-isolation, the early forms of social isolation of children, the mechanisms of its occurrence and the connection with the subsequent socio-emotional development of the forecast of future difficulties in communicating with other people.

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THE EMERGENCE OF THE CONCEPT OF OCCUPATIONAL AND TECHNOSPHERE SAFETY

In present circumstances of scientific and industrial development and the introduction of technology into all areas of human activity, issues relating to safety are of the utmost importance. The article reveals the history of the emergence of the safe working conditions concept in the world and the development of labour legislation in Russia. Principles for the functioning of occupational safety are defined. Philosophical aspects of technosphere safety are described.

Keywords

safety, labour legislation, technosphere safety, philosophical aspects, history of the development

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1. Introduction

Protecting the lives and health of workers is a primary concern of the state and employers in relation to labour activity. At present, the state is faced with the first priority of improving the well-being of society through sustainable economic growth and increased competitiveness of the country, which can be achieved with a well-functioning occupational and industrial safety system in all enterprises.

2. Theoretical background

The history of occupational safety and the general concept of workplace safety dates back to Hippocrates, who drew attention and established a direct link between human health and the activity, using pulmonary disease in stonemasons as an example. The cause in this case turned out to be dust from the rock destruction, which is produced during the mining of ore (*Tyugashev, 2002*).

The issue of safe working conditions was addressed by Renaissance physicians (Agricola, Paracelsus), who extensively described the difficult working conditions that characterized the mining and steel industries of the time. In antiquity, the advanced thinkers have already understood the need to reduce and prevent workplace exposures from many harmful trades. A systematic approach to protecting the health of factory workers arose with the development of industry in European states in the 19th century.

Labour law arose in parallel with the Industrial Revolution (1760-1840), which saw the replacement of small workshops by large factories, and as a result, the relationship between employer and employee also began to change.

In Britain, the history of occupational safety began with a piece of legislative instrument passed by Parliament in 1802, the so-called "Student Health and Morals Act", which prohibited night work (8.30pm to 5.30am) by children in spinning mills and limited the working day to 12 hours a day, including time for compulsory literacy making at the millers' expense. Britain can therefore be said to be the founder of world of the modern understanding of principles of occupational health and safety, and the UK can therefore be said to be the world's forebear of the modern understanding of occupational safety.

In 1817 the "Poor People's Employment Act" was passed, which provided work for the construction of canals, roads and bridges, in 1833 the "Act reducing the working week" to 67.6 hours a week and for children to 48 hours a week.

In 1834, a "factory inspection" was established in England and the first inspectors appeared to monitor working hours and working conditions. This fact marked an important stage in the organisation of state supervision of occupational safety and health at work, which required budgetary expenditure for its maintenance. In the second half of the 19th century, labour inspections were set up in almost all Western European countries: Prussia (1853), Denmark (1873), France (1874), Switzerland (1877), the united Germany (1878), Austria-Hungary (1883), and Belgium, the Netherlands, Finland and Sweden.

At the same time, similar acts were issued in France and Germany, and in 1890 international labor standards were first approved with the participation of 15 countries.

The history of the development of scientific work organisation dates back to the American engineer Frederick Winslow Taylor and his experience with the organisation of heavy physical labour set out in his monograph "Principles of Scientific Management" (1911). The whole system of enterprise management in capitalist countries is based on the ideas of this work, and the main elements of the famous "Taylor system" are considered. As the author put it in his work, the work was originally intended for a report to the American Society of Mechanical Engineers and expressed the opinion that it should make a particularly strong impression on engineers and directors of industrial enterprises, as well as on all those workers who are employed in these enterprises.

But also, "the same principles can be applied with equal success to all decisive social activities: to the arrangement of our households, to the management of our farms, to the conduct of commercial transactions by our merchants, large and small; to the organisation of our churches, philanthropic institutions, universities and public bodies".

By exploring the human factor, he tried to establish ways of individual development of workers through reducing of fatigue, the systematic application of disciplinary sanctions and work incentives.

Henry Laurence Gantt, a follower and disciple of F. Taylor, investigated the leading role of the human factor in industry in his works. Gant applied analytical methods to study the sequence of production operations. These methods have not lost their relevance in modern conditions. The study of the human-machine link enabled Gantt to link the organisational and motivational aspects of production. Among many works special attention should be paid to Labour, Wages and Income published in 1910, Industrial Handbook 1916, Labour Organization, which was first published in 1919 and later republished in the following years.

An important publication in the field of occupational safety is the International Labour Organization's introductory report, *Decent Work - Safe Work*, published in 2006, which highlighted the impact of economic globalization on occupational safety in today's world: opportunities and risks; leadership, responsibilities and accountability in health and safety management; new challenges in a changing world of work; and prevention of injuries and illnesses in a globalized world as a high priority.

In Russia, the first law on occupational safety was the law from June 1, 1882 "On minors working at plants, factories and manufactories" (CCL-III. Vol. II. 931). It states that the employment of children under the age of 12 was prohibited. This law marked the beginning of the factory legislation in Russia (*Druzhinin, 2005*).

Also in 1882, a factory inspection was set up to oversee the enforcement of the law on minors. At that time there were only 20 inspectors for seventeen thousand enterprises. The inspectors and their assistants were required to draw up reports and submit them to the courts in the event of breaches of the law.

On 11 November 1917, the decree "On an eight-hour working day" was adopted, which established an eight-hour working day in Russia and limited the length of the working week to 48 hours of work. This was the first time in the world. Only later, many other countries in the world also established an eight-hour working day.

In May 1918 a new decree "On the Establishment of Labour Inspections" was passed. The main task of the inspection was to protect workers' health and safety and to monitor working conditions in the workplace.

In 1922 the USSR All-Russian Central Executive Committee (VTsIK), taking into account the shortcomings of the existing Code of Labour Laws and the formation of the USSR state, approved a new Labour Code. This document for the first time introduced the concept of an employment contract, allowing the principle of freedom of labour to be legally enshrined. The period of reconstruction of the economy destroyed by the Great Patriotic War demanded improvements in labour legislation. And on July 15, 1970 this was accomplished by the adoption of the Fundamentals of Labour Legislation of the USSR and its entry into force on January 1, 1971. At present, the Labour Code of the Russian Federation is in force in Russia (Federal Law No 197-FL of 30.12.2001).

The movements of advanced entrepreneurs in the direction of concern for the health of workers stemmed from an understanding of the importance of the quality of the workforce, the ability of a healthy and trained person to bring greater profit to the factory. On the other hand, the history of occupational safety and health is also linked to militarisation: citizens are perceived by ruling circles as a reserve for likely wars. The motivations for rationing working conditions were:

- economic considerations;
- political aspirations of the authorities;
- social orientations.

From the history of occupational safety, several current trends have evolved. These are recruitment issues, general conditions, safety and sanitation, social security and industrial relations.

A systematic approach to the creation of comprehensive safety is important. It involves improving workplaces, training in work practices and making employers more demanding. The effectiveness of the system is based on three principles:

- responsibility of the government, which has a duty to embed occupational safety in national policies;
- mutual cooperation between employers, employees, the state and scientific institutions;
- prevention of occupational diseases, incidents and accidents.

In order to reduce technical, social and psychological risks, a development concept is needed. It is created by taking into account the economics of the company.

A successful occupational safety strategy is achieved through a three-way interaction between the employee, the employer and the oversight agency. They are all involved in resolving shared interests and conflicts. This cooperation contributes to the following results:

- increased productivity;
- improved product quality;
- minimisation of litigation involving the State Labour Inspectorate.

Ineffectiveness in industrial safety and health leads to injuries, production and financial problems. Qualified staff are lost, equipment is idle and customers are lost (*Litvinov-Falinsky, 1904*).

The occupational safety perspective is linked to the increased role of trade unions in the company's safety management. The focus is on the warning and prevention of incidents and accidents. The benefits of implementing occupational safety measures are clear: about 4% of Russia's GDP is lost due to occupational accidents (*Kovalev, 2000*).

3. Methodology

A literature search was conducted describing the origin of the concept of safe working conditions and technosphere safety. In examining the structure of work motives, we needed to identify the sustainable motivational centre and the periphery of the motivational structure. Each historical epoch is characterized by its own, specific motivational centre of labour.

4. Findings and philosophical aspects of technosphere safety

The concept of "technosphere" is cross-cutting. From a substantive point of view, it covers a large body of being. Modern science and philosophy offer numerous definitions of this concept. The philosophical approach to the definition aims at defining the essence and origin of technosphere. For example: "Technosphere is an integrity formed as a result of technological development and labour of mankind (which by now has become one of the global shells of the Earth), covering those material objects and processes (including modified biogenic systems out of biosphere regularities, and material infrastructure of human life activity), which appeared as a result of direct or indirect technogenic change by man of biosphere and geological shells of the Earth". (*Popkova, 2005*).

The totality, globality, integrity of the technosphere is also noted in other similar definitions. The philosophical analysis of the concept "technosphere safety" makes it possible to deepen and clarify not only the boundaries of meanings, but also to assess the consequences of the technosphere's development. The ontological status of the technosphere is a subject of serious discussions in contemporary philosophy. In modern philosophy one often encounters reflections on the pervasive nature of the technosphere, on the germination of the technosphere far beyond the biosphere. A modern philosopher, E.A. Tyugashev, believes that man's very capacity for philosophizing arises from the urge to overcome danger. The ideal of safe existence was proposed by the ancient Greek philosophers Socrates and Plato. Man was frightened by the variability of the world and the momentary of life, forcing him to search for stable foundations for his own being. The modern philosopher Karl Popper, talking about the conditions of an open society, also talks about security planning. In his interpretation, security is an essential for freedom (*Plato, 1961*).

The concept of "security" has axiological foundations. It is one of the most important values of modern society that ensures its sustainable development (*Chepelenko, 2011*).

The anthropological foundations of "technosphere security" also need to be addressed by philosophers. The worldview of man, immersed in the space of technology, has undergone serious changes. Contemporary Russian philosopher F.I. Girenok believes that Western civilization has lost man, the world has paid with him for science and technology (*Girenok, 1987*).

American philosopher Lewis Mumford suggests that human nature itself should be re-examined to find the key to "modern man's all-conquering commitment to his own technology". The technosphere represents a new human environment. One of the founders of the philosophy of technology, P.K. Engelmeier, believed that technology, by starting to dominate man, makes him miserable. Alongside with such critical attitude to the progress of technology there are positions that consider its development as a criterion of human progress. Such extreme methodological positions make it possible to grasp the complexity and ambiguity of the technosphere.

The ethical aspect in the analysis of the technosphere is usually reduced to human responsibility for the consequences of transformative activities. Morality as a regulatory mechanism does not always work in situations related to the technosphere. In the classical sense, morality is a mechanism for regulating social relations. The existentialist philosopher Hans Jonas introduces technology into the space of ethics. When assessing the consequences of the development of the technosphere, long-term projections are extremely important in order to estimate the measure of intervention in the biosphere. Jonas proposed a new methodological technique for selecting predictions - the "fear heuristic". When making a decision, the worst predictions should be given preference. It is fear that should warn a person against taking unnecessary risks. Jonas formulated a new moral imperative for modern civilisation: "Act so that the consequences of your actions are compatible with the continuity of human life on earth" (*Basilaya, 2011*).

Thus, modern philosophy attempts to conceptualise the technosphere as a complex system. The human-technosphere connection raises the question of the safe existence and management of a rapidly growing technogenic environment. The task of preventing the negative consequences of technological development is closely linked to the formation of a new type of human worldview adapted to modern conditions (*Efremov, 2013*).

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