CONTEMPORARY LINGUISTIC APPROACH TOWARDS THE CONCEPT OF THE FINANCIAL CRISIS BASED ON THE ECONOMIC DISCOURSE MATERIAL

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ANNOTATION
The provided article reveals the influence of modern linguistic studies on learning the concept of the financial crisis. In linguistic research in recent decades more attention is paid to the creation of a holistic concept of the relationship between language and thinking, the ways of expressing non-linguistic reality, knowledge about the world, the laws of the organization of the "linguistic picture of the world", the thesaurus of an individual. Consequently, taking into consideration above-mentioned issues, the article focuses on the differentiation between text and discourse and peculiarities of economic discourse in linguistics.

KEY WORDS: conceptualization, discourse analysis, financial crisis, economic discourse, text linguistics, vocabulary, contemporary linguistics, lexical incarnation.

DISCUSSION
In linguistic research in recent decades more attention is paid to the creation of a holistic concept of the relationship between language and thinking, the ways of expressing non-linguistic reality, knowledge about the world, the laws of the organization of the "linguistic picture of the world", the thesaurus of an individual. Consequently, taking into consideration above-mentioned issues, the article focuses on the differentiation between text and discourse and peculiarities of economic discourse in linguistics.

The urgency of the problem of discourse, especially economic discourse in contemporary linguistics is revealed in the study of one of the important aspects of slices language picture of the world, especially economic picture of the world of contemporary (linguistic periods) in its lexical incarnation. Economics is the sphere, the area of contemporary knowledge about the world, where language dynamics, changes in public consciousness, the mental state of a native speaker, and active processes in the modern Russian vocabulary are particularly clearly manifested. The latter, in turn, has both social and linguistic conditionality. The economic lexicon of the contemporary explains the relevance of the concept of "language personality", the problems of its structure, typology, and ways of language implementation, methods and techniques of description. Attention to the operating environment of the word and its part in the processes of text formation is associated with the recently included in the linguistic use of the term "discourse". Lawfully in the transition from text linguistics as a self-contained system to study the text in terms of the specifics of human existence as well as man's relationship to the world and people in the cultural-linguistic aspect.

The appeal to the discourse is especially important in relation to the analysis of the "current" texts of the mass media. In addition, in this sense, our understanding of discourse is somewhat similar to that proposed by M. Y. Dymarsky (1999).

The language personality in the selected types of text has its own direct, direct embodiment, these are texts, in the words of N. D. Arutyunova, "immersed in life" [Arutyunova, 1990: pp. 136-137]. In addition, it is the feature that we consider one of the most important in understanding discourse.

The concept of discourse is preferred when the subject of the description is language units in terms of their communicative and cognitive significance. Thus, discourse is not so much a new object of linguistics, but a new, changing view of human textual activity in the anthropocentric research paradigm. Our understanding of the discourse is not quite correlated with the ideas proposed by M. Y. Dymarsky (1999), who is guided by syntactic aspects of text formation and artistic text. For a lexicologist, the understanding of discourse that is presented in the works of N. D. Arutyunova (1994) and Yu. S. Stepanov (1998) is more acceptable. It also falls well on non-fiction texts, in particular, on...
journalistic texts, especially in their modern representation.

In the definition of N. D. Arutyunova, discourse is understood as a coherent text in combination with extralinguistic, pragmatic, socio-cultural, psychological and other factors; speech is considered as a purposeful social action, as a component involved in the interaction of people and the mechanisms of their consciousness [1990; p.137]. In the Dictionary of Linguistic Terms, edited by O. S. Akhmanova (1996), a discourse is understood as a speech work that is considered in its entirety of expression (verbal and paralinguistic) and aspiration, taking into account all non-linguistic factors (social, cultural, psychological) that are essential for successful speech interaction.

In the light of this understanding, it becomes expedient to raise the question of those specific properties of a speech product that depend on the complex of the above factors. Yu.S. Stepunov writes about discourse as a special language: "Discourse is a' language within a language'. Discourse exists primarily and mainly in texts, but those that have a special grammar, a special lexicon, special rules of word usage and syntax, a special semantics, and ultimately a special world " [Stepanov, 1995: p. 44].

In what lexical ways, in what "lexicon" the special world of economic ideas of the contemporary is represented, we will have to investigate, and what determines the scientific novelty of the work.

The study based on lexicographic sources takes into account not only the nuclear layer of economic vocabulary presented in the new economic dictionaries, but also its near-nuclear part and periphery, linking this "economic" sphere of language consciousness with adjacent and even distant ones.

Linguists in the twentieth century raised the question of what is primary, text or discourse. Moreover, this question was considered in the works of Abeleva I. Yu. "Speech about speech the communicative system of a person", Zhidanova E. V. "Personality and communication", Ushakov D. N. "Brief introduction to the science of language", Shaikovich A. Ya. "Introduction to linguistics", Kozhemyakin E. A., Krotkov E. A. "Methodological problems of studying discourse practices", "Types of professional discourse", Ryabinskaya N. S., etc. The emphasis on the dynamic side of the discourse and the primacy of discourse in relation to the text is one of the key aspects in the interpretation of discourse in communication theory: discourse is understood as a communicative action, which produced by and the texts are articulated. Proponents of the theory that text is primary refer to the fact that discourse actualizes language (as an abstract sign system) and texts (as abstract mental constructs). And yet, text and discourse are interdependent. Any discourse is also a text. Nevertheless, not every text is a discourse. Therefore, a book on a shelf will be a text until it falls into the hands of the reader (addressee). The fundamental differences between the discourse and the text are considered to be the following:

1) Discourse is pragmatic; text is exclusively a linguistic category;
2) Discourse is the category of the process, text is the category of the result (it is static);
3) Text is an abstract construction, and discourse is its actualization.

In more detail, these differences are as follows:

The discourse arises where the utterance has social consequences; the text is an abstract mental construct, endowed with the characteristics of semantic integrity and grammatical completeness. Discourse is an attribute of the communicative and social field; text is an attribute of consciousness. So, for example, the statement " Do not trespass!!" it can be considered both as an element of discourse and as a text. The researcher of the discourse will focus on the fact that the statement refers to a specific action that has a social character and has a very specific, situational practical meaning. It is appropriate in a space where there is an object and in relation to it there is an opportunity to perform certain actions or refrain from performing them (to pass or not). Otherwise, the use of this statement loses its practical meaning. The text researcher will be interested in the internal syntactic and semantic connections of the utterance and its cognitive effect.

Discourse is described as a procedural category due to its potential incompleteness, while text is the result of intentional human activity. For example, the professional discourse of an engineer when designing an object can be represented by a series of statements following one another (discussion of the project, adjustment, etc.), while the professional text is the result of the activities of the agents of the field of engineering. In the discursive field, the meaning of an utterance is always formed and developed in the process of reproducing the discursive elements: each a subsequent statement clarifies, supplements, or refutes previous statements. In the discourse, the meaning of what is said is always in the subsequent statements that have not yet been updated, while in the text, the meaning is in what has already been said.

The results of the study showed that:
* Discourse, having the above characteristics, actualizes language (as an abstract sign system) and texts (as abstract mental constructs).
* The difference between the discourse and the text is its pragmatism and it is a category of the process.
* It is the actualization of the text that depends on the discourse.
* Discourse - a communicative action in which texts are produced and articulated.

The most topical theme of the materials which refer to an economic discourse is about the financial
crisis and its influence on society. First of all, before making conceptual analysis the term financial crisis should be defined. The term financial crisis is applied broadly to a variety of situations in which some financial assets suddenly lose a large part of their nominal value [www.investopedia.com]. Separately the word crisis itself has its origin in the Greek word “kērisis” which means the evolution stage of a situation in which a decision should be taken [Henry George Liddell, Robert Scott 2003:10]. This concept describes a break in the evolution of a phenomenon in which decisions are hard to take. Depending on this issue some conceptual features of this term were analyzed. The analysis is based on the materials by BBC business news.

In under mentioned articles, the conceptual feature of the financial crisis is defined as “a cause which breeds resentments”.

According to the article “Financial crisis hits happiness levels” (updated at 5 November 2013 by Stephanie Flanders) the concept is considered to be “a violation act of emotions”. The plot of the article - the Organization for Economic Co-operation and Development (OECD), levels of “life satisfaction” fell sharply between 2007 and 2012 in countries like Greece and Spain. It states that countries are worst hit by the global financial crisis saw their happiness levels fall as a result, a survey has suggested and the life satisfaction in many countries has fallen in the wake of the financial crisis.

Moreover, in the article “Global economic crisis 'linked to suicide rise' ” (updated at 18 September 2013 by George White) the point at issue is that the recent economic crisis could be to blame for an increase in suicide rates in Europe and America. The article itself consists of the statistical facts. It states that in the year after the crisis began, the male suicide rate rose by 3.3% overall and this was largely in the countries where there were more reported job losses. Consequently, when the speech goes about the conceptual feature of the financial crisis depending on this article we can say it is “initiator which compels to make negative decisions”.

The article “Healthy Italian diet suffers as economic crisis bites” (21 November 2011) says that Italians have long been praised for their Mediterranean diet, rich in vegetables and fruit. But many are turning to cheaper, less healthy foods as the effects of the financial crisis bite, finds the BBC’s Emma Jane Kirby. She writes that Italian families faced with rising food prices and low wages and today, one in three young Italians is obese and some 20 million adult Italians are overweight. In her article author informs that many Italians themselves begin to make a bread and pizza at home in order not to waste money and keep the budget. Although, author claims that In a shopping mall on the outskirts of the city, an animated celebrity TV chef, Sergio Barzetti, is showing star-struck shoppers how to save money by bulk-buying seasonal vegetables like tomatoes and then canning them or making them into sauces for the winter time when the produce will soar in price. For the point of view, it can be considered as a good side of crisis. Because of it people try to learn the ways of surviving. Based on this article the conceptual feature of the crisis is “a cause which teaches people to survive”.

The article by the headline “Bank of England governor fears crisis is ‘worst ever’ ” (7 October 2011 by Stephanie Flanders), illuminates that this financial crisis could be the worst the UK has ever seen. The author uses interview with England bank governor Mervyn King in order to state her attitude. In this interview Mervyn King points that this is the most serious financial crisis England has seen at least since the 1930s, if not ever. So that the conceptual feature of crisis is dawned as “a terrible fear”. Moreover, the article consists some economical jargon words such as “Quantitative easing” which explains the central banks increase the supply of money by “printing” more. In practice, this may mean purchasing government bonds or other categories of assets, using the new money rather than physically printing more notes, the new money is typically issued in the form of a deposit at the central bank. The idea is to add more money into the system, which depresses the value of the currency, and to push up the value of the assets being bought and to lower longer-term interest rates, which encourages more borrowing and investment. Some economists fear that quantitative easing can lead to very high inflation in the long term. In addition "credit easing" - a way to underwrite loans to small businesses who are struggling to get credit now.

In another article of the same source “Who, What, Why: Who first called it a ‘fiscal cliff’?” by Tom Geoghegan published on 29 July 2013, the notion is taken as an idiom. For the information, the phrase "fiscal cliff" is now part of the American lexicon, describing the looming deadline when tax cuts expire and spending cuts kick in [Jackie Calmes November 15, 2012]. In his article author gives such interesting data related to the topic which helps him to keep the readers attention till the end of the article. Author uses metaphorical words and phrases, clarifies the term from many point of views of the economists. He states that the crisis scares many politicians as the cliff scares sportsmen. Furthermore, we distinguish that the crisis itself like a cliff can beget many accidents.

In conclusion, according to the analysis of the concept “financial crisis” based on the economic discourse material we distinguish that:

In many cases the main feature of the notion is “causality” and “fearfulness”. It is proved by the examples taken from economic materials of BBC business news correspondents.
As it was mentioned below the “causality” of the crisis is in its power on the society and finance, which leads to many unchangeable actions.

As for its “fearfulness”, it reveals again the attitude of the society and the people who deal with financial problems towards the issue.

During learning materials we noticed that majority of the articles reveal the negative conceptual features of “economic crisis” and not the positive ones such as “a choice for self improvement”, “a choice for making decisions” and so on. While making a work the researcher should take into consideration both sides of the issue: negative and also positive ones. Consequently, it will be a first step to solving the problem through motivating and making influence on the reader of economic discourse.

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