

РОЛЬ БИЗНЕСА В СОВРЕМЕННОЙ ЭКОНОМИКЕ
EUROPEAN UNION FOREIGN POLICY

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Аннотация

В статье рассматривается создание Европейского Союза как игрока на международной арене и эволюция его внешней политики. В теоритической части работы авторы подчеркивают основные причины изменений схемы сотрудничества между странами-участницами Евросоюза. Данная статья предлагает вниманию читателя взгляда на роль Европейского Союза с точки зрения реализма.

Аннотация

Мақала ЕуроОдақтың халықаралық аренадағы маңызды субъект ретінде құрылуын және оның сыртқы саясатының дамуын қарастырады. Теориялық бөлімде авторлар одаққа мүше елдердің серіктестігіндегі жүйенің өзгеруінің басты себептеріне ерекше көңіл аударады. Берілген мақала Одақтың халықаралық қатынастардағы рөлін реализм тұрғысынан қарайды.

Annotation

The article deals with the creation of the European Union as a player on the international scene and the evolution of its foreign policy. In a theoretical part of the work, the authors emphasize the fundamental causes of change framework for cooperation among the member countries of the European Union. This article offers the reader a look at the role of the European Union in terms of realism.

Ключевые слова: *Европейский Союз, внешняя политика, интеграция, сотрудничество.*

Key words: *European union, foreign policy, integration, cooperation.*

For many years, the European Union foreign policy has been claimed to be quite uncertain [1]. As a union, the EU member states have been trying to create the best common strategy of foreign policy-making, however, at the same time no member of the European Union is willing to give up its right to conduct an independent foreign policy [2]. Nevertheless, enlargement and cooperation can fairly be called the most beneficial of all EU foreign policies that have ever been adopted. Due to the fact, that a great number of countries find membership in the EU quite attractive, it can be fairly stated that the European Union has significant power and influence in the applicant countries. The EU has long been referring to as a “superpower”, “quiet superpower”, “normative power”, “civilian power” [3].

An obvious question, which enters people’s minds, is then: “How did the European leaders manage to create such system?” If we look back in history, it will be quite clear that cooperation was seen by the European national governments as the most efficient way to increase their states’ economic well-being, to protect their interests and to provide peaceful existence. Europe consist of relatively developed countries with relatively small territories, therefore, tying these states together offers an opportunity to maximize their influence in the international arena, which they otherwise would not be able to do. The political and economic integration aimed to consolidate democracy and eliminate the causes of inter-ethnic and inter-states conflicts. The

main factor, which has pushed the member countries towards collaboration, was instability in the region. The end of the Cold War, the establishment of a unipolar world, new challenges in terms of security, political and economic shocks in the world have been the key issues, which led to the creation of the EU [4].

In 1951, Germany, Belgium, the Netherlands, Italy, France and Luxemburg signed a treaty to establish the European Coal and Steel Community, a union, which aimed to strengthen ties between France and Germany. Later on, in 1957, the European Economic Community was created. The Community was less important from the political perspective; however, had ambitious economic goals, such as the establishment of a common market and free trade. Though, the outcome has exceeded the expectations. In order to adopt “nontariff regime” and allow the free flow of goods, capital and service, another change had to be made [5]. The member states signed another agreement, which stated that the Community is no longer an intergovernmental organization, but rather is composed by countries that share national authority in certain policy areas. This step seemed to be essential to integrate market, even though governments were not so enthusiastic about the idea of sharing authority. As a result, the control over some of the decision-making processes was handed to the Council of Ministers. Moreover, to promote democracy of the Community, the members decided to create a common parliament [6]. Therefore, according to Desmond Dinan (2005), 19 members joined the EU in the period from 1973 to 2004 [7]. It can be seen that the union has deepened and widened since its creation. At the present time, it has control over almost every aspect of public policy in the majority of the European states. However, not all of the new members were ready for certain commitments. For instance, the United Kingdom was quite skeptical about further political integration going beyond the minimum needed to achieve common economic objectives. This disagreement led to more policy differentiations as the UK rejected to adopt euro as its national currency.

Despite these disagreements, the EU has been more often referred to as a single international actor. In some people’s view, the term Union is not rhetorical, but rather represents the situation in the world, where the European Union plays a role of major importance [8]. Having enough power to question decision of other international actors, the EU does not hesitate to disagree with certain policies of other “global powers” and express their concerns on various issues. For instance, during the international negotiations regarding global warming in Kyoto (1997), Bonn (2001) and Johannesburg (2004), the EU supported the idea of preserving the environment, and decided to turn “its head” to exploring alternative sources of power. This notion was opposed by many, including one of the world leaders, the United States of America. There were other incidents of disagreement between the EU and the US in different other occasions of international negotiations, such as the Doha Summit of WTO. Moreover, the European Union is an active actor in terms of support for development of international norms and institutions. For instance, it played a major role in creating International Criminal Court. The EU has also been in support of democracy from its very creation. It has put a lot of effort to promote democracy, establishment of democratic institutions in the third world countries, which led to the ongoing development of a “system of liberal-democratic security communities”[9].

Despite the efficiency of such mechanism, a problem occurs when it comes to the use of force. Based on various historical examples, it can be fairly stated that the EU fails to maintain consistency in the conditions of conflict. Due to this fact, the EU decision-makers have replaced the former CFSP/ESDP, the second pillar of the previous three pillared system, with the Lisbon Treaty. The main goal of the treaty is to perform as a mediator between “national” and “particularistic” interests. In other words, it aims to portray the EU as a single international actor in relations with the rest of the world, by respecting both the interests of the Union as well as the interests of each member state. A new High Representative for the Union in Foreign Affairs and

Security Policy has also been established. A new European External Action Service, an agent who is responsible for representing the EU on the international arena, was created.

The EU political system is often referred to as “post-national”. Different scholars stress the non-stateness of the EU. An increasing number of member states of the EU, makes it more difficult for other states to enter the EU and to come to an agreement. The diversity of cultural views, historical backgrounds, political and economic preferences puts the EU in a difficult condition. There is no common jurisdiction over foreign policy, so that the member states have the right to act independently on the international arena. No agreements made by the majority of voters are mandatory for the rest of the members. Therefore, the supporters of the realistic approach do not believe in a long-term success of the EU, claiming that there are certain limits of cooperation, which cannot be overcome. This is due to the fact that all states live in conditions of near anarchy, and, therefore, have to maximize their profit trying to get more than other participants of a cooperative venture. However, there are experts who strongly disagree with such assumption. For instance, Helen Sjursen, as a response to realist perspective on the matter, stated that this assumption cannot be considered valid as realism fails to explain why states tend to comply with certain decisions without any evident benefit for them. Thus, taking into account fundamental flaws of the realistic approach, inter-governmentalists suggest that the limits to cooperation can, in fact, be overcome by a proper work of international institutions. Nevertheless, the supporters of this point of view admit the fact that state interest is a question of critical importance, as the states will not comply with notions, which would contravene these interests. However, the realists insist that no state would sign an agreement for its own sake. From their point of view, although it may not be always obvious, there is always some kind of benefit an international actor is pursuing.

To sum up, the aim of this paper has been to show the significant role the EU plays in international politics, in what spheres the system succeeds and what are some of the disadvantages of such political approach. As it was mentioned above, there are various perceptions about the mechanism the European Union is based on. Therefore, although much analytical research has been conducted, it can be concluded that as there is no clear agreement on the efficiency and future development of the Union, a further investigation is needed. It is hoped that the discussed issues will contribute to the growing debate on the topic and to the development of new arguments.

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РОЛЬ ФИНАНСОВОГО АНАЛИЗА КАК ОДИН ИЗ ФАКТОРОВ ЭФФЕКТИВНОГО УПРАВЛЕНИЯ ТЕКУЩЕЙ ДЕЯТЕЛЬНОСТИ КОММЕРЧЕСКОГО БАНКА

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Аннотация

В данной статье рассматриваются значение, методы и задачи финансового анализа в управлении финансовой деятельности коммерческого банка.

Abstract

This article discusses the meaning, methods and problems of financial analysis in the financial management of a commercial bank.

Ключевые слова: *эффективности, анализ, методика, финансовый анализ, отчетность.*

Keywords: *performance analysis, methodology, financial analysis, reporting*

Современные банки не только торгуют деньгами, одновременно они являются аналитиками рынка. По своему местоположению банки оказываются ближе всего к бизнесу, его потребностям, меняющейся конъюнктуре. Таким образом, рынок неизбежно выдвигает банк в число основополагающих элементов экономического регулирования.

Банковская система Кыргызстана отнесена к одной из важнейших составных частей финансового сектора республики, состояние которой во многом связано с эффективностью денежно – кредитной политики и устойчивости роста экономики.

Сегодня одним из наиболее динамичных секторов экономики является банковский, показывающий высокие количественные темпы роста и приобретающий качественные характеристики, свойственные агентам рыночной экономической системы отношений. Его развитие обуславливает необходимость совершенствования методов экономического анализа, бухгалтерского учета, планирования контроля деятельности.

Для эффективного решения непосредственно управленческих задач, достижения устойчивого и прибыльного функционирования банка необходимо проведение глубокого анализа всех сторон его деятельности на основе внутренней информации: рентабельности комплекса оказываемых услуг, окупаемости производственных затрат, прибыльности функционирования отдельных подразделений и др. Особую важность подобный анализ приобретает в условиях обострившейся конкуренции на банковских рынках, усиления регулирующих ограничений со стороны государственных органов, участившихся банкротств и отзывов лицензий коммерческих банков.

Применяемые в зарубежных банках методики анализа не могут быть в полной мере использованы в деятельности банков, так как условия их функционирования различаются коренным образом. Для банковской системы характерны не стабильность и высокой уровень рисков, распространяющиеся на все финансовые рынки и рынки банковских услуг, на условия обращения финансовых инструментов, политическую общую социально –