

scale of the shadow economy in recent decades. The fastest growth in the shadow sector was observed in Greece, Italy, Sweden, Norway and Germany. For example, in Germany in 1975, the shadow economy was 5.75% of GDP, in 2000 - 16% [1, p.62].

The main reasons for the intensification of shadow activities in developed countries are excessive tax burden on enterprises and overregulation of economic relations. Also in a number of developed countries the shadow economy is largely associated with the inflow of immigrants from peripheral countries. It is also important to highlight the following: the higher the average income level, the smaller the scale of the shadow economy. For example, in countries where the middle stratum dominates in the social structure, covering 60-70% of the population, the level of shadow activity is much lower, since most of these citizens always pay taxes and are law-abiding. It should be noted that in countries with developed market all movements of financial flows, as well as income and expenses of legal entities, are controlled by the latest information technologies, and the tax crimes are among the most serious. The spread of corruption is constrained by a package of social guarantees for public servants. All this hinders the spread of shadow economic activity in developed countries. The countries with a developing economy are the countries of Asia, Africa, and Latin America. There is the largest share of the shadow sector in the economy in these countries. For example, in Nigeria the shadow economy reaches 76% of GDP. In Latin America the indicators are at the level of 60-65% of GDP [1, p.64].

In Western countries mainly small firms operate in the shadow sector and the earnings from this type of activity are used as an additional source of income. In developing countries the situation is different. A huge number of migrants come from countryside to city slums and cannot find work in the legal sector of the economy, which pushes them to look for earnings in the shadow economy. So in developing countries the shadow economy has a forced character and is used by the poorest segments of the population as a mean of survival. Another factors activating shadow economic activity in these countries are political instability, weakness and corruption of government structures. The group of countries with transitional economies includes countries which systems were previously based on centralized state planning. These are mainly former republics of the USSR and countries of Central and Eastern Europe (CEE). In these countries the transition to market relations began only in the 1980s - 1990s, so the economies of these countries have very many features associated with a radical restructuring of the economic system. In the CEE countries, the shadow economy achieved the largest scale in the Balkans: in Macedonia, Croatia and Bulgaria (about 40% of GDP) [1, p.66]. Among the former Soviet republics the shadow sector reached the highest rates in the economies of Georgia and Azerbaijan (about 60% of GDP), as well as Russia and Ukraine (40-50%) [1, p.77].

Even in the period of central planning in these countries were manifestations of the shadow economy, but with the transition to a market economic system its scale has increased significantly. The new government could not immediately find ways to effectively influence social and economic processes in society. People were in an extremely difficult situation, which was pushing them into the sphere of the shadow economy. Private business developed on the basis of widespread abuse, people formed enormous fortunes through the redistribution of public property. One of the reasons that contributed to these phenomena was the lack of clear legislation governing their activities, which allowed people to make various illegal transactions without violating the law. The criminal environment also began to develop. Based on the foregoing, it can be concluded that the main feature of the shadow economy in countries with transitional economies is its connection with state property and resources allocated by the state.

**Results.** If we consider the estimation of the scale of the shadow economy, we make a conclusion that it has changed over the last third of the century. The tendency towards its growth in almost all groups of countries is obvious. In developed countries the growth of the shadow economy is the result of increased government regulation, and in developing countries and countries with economies in transition this growth is the result of increased economic instability.

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#### ORIGINS OF STEREOTYPING IN ADVERTISING

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*Resume – The synergetic approach to creating modern advertising requires rigorous analysis. Otherwise irreversible consequences occur. Sometimes those tiny issues implicitly appear on the surface, covering delicate areas of our lives. The idea is to eliminate the problem in its infancy. Some approaches are considered to understand the roots of negative results and prevent adverse effects.*

*Резюме – Многофакторный и многоэлементный подход к созданию рекламы предполагает тщательный анализ всех затронутых элементов каждой системы. В противном случае есть возможность возникновения необратимых последствий, многие из которых неявно проявляются, затрагивая при этом очень деликатные сферы жизни человека. Основная идея заключается в устранении проблемы на стадии ее зарождения. Некоторые подходы предусматривают нахождение и проявление основных причин возникновения негативных последствий и устранение неблагоприятных воздействий.*

**Introduction.** Advertising is more than just a means of marketing communication, or means of employment, or a technique for increasing sales. It's an absolute storyteller, specific implement, a public disputant that dedicates the terms of normal human life, offering standards of well-being and shaping human values. Generalizing different values, attitudes and habits may result in stereotyping, a result of incomplete or distorted sort of information accepted as fact without any questions [1].

**Reasons for stereotyping.** Advertisements are frequently based on the utilization of already existing social ideologies that basically have a specific structure of integrated common beliefs. Those beliefs are sometimes considered as stereotypes that in some occasions are negative [1]. Negative stereotypes have the most impact when it comes to ethnic and racial differences. However, they are still used in advertising, targeting at specific demographics in various aspects. Reasons for stereotyping in advertising can be correlated with the 'mirror' and the 'mold' argument articulated by Pollay in 1986. According to the 'mirror' argument, advertising reflects values that already prevail in a cultural context. The rationale behind this argument lies in the existence of multiple interrelated factors of socioeconomic and political environment that influence the value system of a society. Otherwise, the 'mold' argument states that advertising enthralls and impacts on a society, thus encourages stereotypes that are formed by media [2]. The 'mirror' and the 'mold' argument is a continuum. Advertising is a visual representation of different aspects of real life, which creates opinion within culture that reflects and contributes to a society. It is the indissoluble process of periodic operations, called cycle [2]. The cycled structure allows detecting severe problems on the initial stages of their origin and solving them on time. Marketers should be aware of the potential to cause serious or widespread offence when referring to different races, cultures, nationalities or ethnic groups [1]. Not only advertisers should be aware of the possible consequences, but the media consumers as well. The assumption of them becoming more conscious of the role of media in forming sense of values and social reality is that consumers will be able to process information correctly. Therefore they tend to be less likely to be influenced by explicit and irreciprocal notions of racial groups. What the media creates is representation of the modern social world, descriptions, explanations and frames for understanding how the world is and why it works as it is said and shown to work. And among many other various types of ideology, the media structures for us a definition of what actually race is, what meaning the race carries, and what the problem of race is understood to be. Generalized opinion helps classify out the world in terms of the categories of race. Human minds are arranged to set boundaries to retrieve, sort and sift out information. As a consequence the fear of being misunderstood or not being accepted by the society arises. This emotional and psychological state is just the tip of the iceberg. Although some advertising agencies may find it is their gold mine, and some of them can use marketing approaches based on or connected with stereotyping.

**Conclusion.** Stereotyping has the power to refocus people to live their lives driven by hate, and can be the cause of victims of those stereotypes to be driven by fear. It took us much time to get to understand we have the opportunity to avoid conflicts, disagreements, quarrels and discords, just sorting out the information surrounding us, paying attention to the details, investigating more and being tolerant world lovers.

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#### THE SIGNIFICANCE OF BUSINESS ECOLOGY

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*Resume – Business is such a wide sphere that touches our planet a lot. Well-being of the Earth depends on human activities, so now it is time to make changes in people's mind about ecology. People should be inspired by each other; they should act and think about consequences. This article shows and describes the main principles of nature (cycles, partnership and diversity). These points should be remembered by all the people of the planet. The article has information about issues of business ecology. It includes some ideas that should be taken*