

MONEY AS A CATEGORY OF COMMODITY PRODUCTION

Abstract: This article deals with money as a category of commercial products.

Key words: money, product, goods, money goods, need

ДЕНЬГИ КАК КАТЕГОРИЯ ТОВАРНОГО ПРОИЗВОДСТВА

Аннотация: В этой статье рассматриваются деньги как категория коммерческой продукции.

Ключевые слова: деньги, продукт, товар, денежный товар, потребность

The turnover of goods in the modern world is completely impossible without financial support. Money is the universal equivalent that has also become a commodity. This is a special commodity through which people exchange goods. Money arose as a result of the growth in the volume of commodity production. Initially, the need for individual products was satisfied through a simple exchange, when the individual exchanged one product for another. Such an exchange was of an accidental nature, originating in primitive society. With the emergence of the social division of labor, a more accurate form of measuring the value of the products exchanged was required. The exchange now takes an expanded form, i.e. one product changes to a large number of other products. With the development of commodity production, the direct exchange of one commodity for another gradually disappears. A special kind of product takes its place.

A product that can be exchanged for any other product. A commodity that begins to play the role of a universal equivalent. At different times, in different countries and localities, cattle, fur, salt acted as a universal equivalent. Over time, the role of the universal equivalent was assigned to one product. This is how the monetary form of value appeared. Various metals began to play the role

of money: gold, silver. For the most part, this property of noble metals is associated with the homogeneity of the substance, divisibility, preservation, insignificant volume and weight, and high cost. The emergence of money leads to the further development of the social division of labor and forms of commodity exchange. All goods are equated with money, and money has the ability to directly exchange for all goods and thus satisfy any need of their owner.

Individual goods are able to satisfy only a single need, for example, food, clothing, shelter, etc. Marxists also say that money is a tool for the exploitation of man by man. This thesis is based on the fact that the development of the monetary economy enhances the social element and power over people. They are concentrated in the hands of the oligarchs, personifying their strength. In its development, money has passed the stage of full and incomplete money.

High-value money is real money, which is the money commodity itself, which has its own value. In this case, a distinction is made between the intrinsic value of money, which is determined by the cost of their production, and the nominal (or nominal) value of money, which is indicated on them. If we take a gold coin, then it acts as full-value money, since its nominal value, which is fixed on it in the form of an inscription, and its own value, determined by the cost of its production, almost correspond to each other. As you know, it is high-grade money that is called as the beginning of the evolution of money and monetary circulation (salt, grain, fur, cattle, metals).

As a result of the development of commodity-money relations, coins made of precious metals (gold and silver) began to act as money. In different historical periods existed as bimetallism - a state of the monetary system, in which both gold and silver coins circulate at the same time; and monometallism - coins of only one of these precious metals act as means of payment. The choice of gold is not accidental, since this metal has special qualities: a) safety; b) portability; c) divisibility; d) uniformity; e) the high cost of a small amount.

Defective money is a substitute for high-grade money, the intrinsic value of which is extremely insignificant and does not correspond to par. These are paper money; billon money; credit money. For example, the cost of producing a US \$ 100 bill is about 4 cents (data from the late 1990s), i.e. they are incomparable with its face value. It turns out that the state legally endows the national monetary unit with a certain monetary status. Thus, we can conclude that high-grade money freely serves the circulation of goods and services due to its own value, both on the territory of a single country and in the world, and defective money circulates in the economy according to the official purpose and according to the apt expression of Karl Marx , put on "national uniforms" and began to apply only within each country. Thus, money is a commodity that is the universal equivalent for all commodities. Their essence is expressed in the functions that they perform in social production. In the classical version, five main functions of money are distinguished: a measure of value; means of circulation; treasure education means; means of payment; world money. Money as a measure of value. The cost of any product is expressed in money. Thus, goods acquire a price. Price is the monetary expression of value. In order to express the value of goods in money, you do not need to have them on hand. This is possible because there is a certain ratio between the value of gold and a given commodity. This ratio is based on the socially necessary labor expended on their production. In fact, since the value of commodities is expressed in terms of certain proportions of exchange, there are frequent cases of mismatch between price and value. It arises mainly under the influence of the ratio of supply and demand, the state of production and the market. There are frequent cases when the price is acquired by goods that have no value. For example, plots of land, forests, water bodies, to which human labor is not applied. Therefore, they have no value either. That is, the existence of prices that do not express value is possible. In this case, the price expresses, as it were, the deep-seated contradictions that arise in the commodity economy. The prices of commodities

are expressed in terms of a certain amount of gold. This amount must be accurately measured. Hence the need for a unit of measurement of money. Set by the state, it is called the price scale. For example, in pre-revolutionary Russia, the monetary unit was the ruble, equivalent to 0.7742 g of pure gold. These days, the ruble reveals its scale through its relationship with foreign freely convertible currencies. Money as a medium of circulation. It is impossible to imagine a modern economy without money. The exchange of goods made with their help is called the circulation of goods. Moreover, the money itself also participates in the circulation process. The goods and money are successively transferred from the hands of the seller to the hands of the buyer and vice versa, being in opposite directions of movement. Money acts as an intermediary in the process of circulation of goods. Therefore, in the process of buying and selling, cash must be present. The bifurcation of the commodity into commodity and money indicates the development of contradictions in the market economy. In market conditions, exchange presupposes a comprehensive connection between commodity producers and a complex interweaving of the entire mass of transactions. It becomes possible to separate the sale from the purchase. This means that either the seller or the buyer has the ability to delay payments. Mass sales without putting money into circulation contribute to a delay in the sale of goods, generate a lack of investment, a shortage of money in circulation, thereby provoking the possibility of crises. It is known from the practice of money circulation that as a result of continuous circulation, coins are eroded, losing part of their mass. Their nominal value and actual content differ. This is how defective money appears. The state, using this fact, has established the production of defective value signs. Money as a means of accumulation or as a means of creating treasures. Money tends to turn into treasures. This happens when they are withdrawn from circulation. They can be stored in any quantity.

Individuals keep money, because market volatility leads to the spontaneous development of commodity production. This, in turn, requires the

availability of a certain reserve from the commodity producer. In addition, the very power of money forces them to concentrate in huge quantities. Only high-grade money can exist as treasures: gold and silver coins. And also the money material itself in its directly natural form: ingots, jewelry. As a treasure, money spontaneously regulates money circulation. It happens as follows. In crisis situations or during a period of reduced production, reduced trade turnover, money intensively accumulates, part of the gold turns into treasures, exacerbating an already difficult situation.

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