



جامعة الجميع الذكية  
EVERYONE'S SMART UNIVERSITY

# Everyone's Smart University

## Assignment 1 (Spring 2021)

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Section

Bachelor

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Course Code

MGM112

## Introduction to economics

### Instructions:

تحدث عن اهم الأزمات الاقتصادية التي هزت العالم من حيث الأسباب التي أدت إلى حدوثها، ونتائجها.

\*بما لا يزيد عن صفحة من خلال فهمك لأحداثها.

\*يرفع الاختبار ب صيغة pdf

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للاستفسار من خلال البريد الإلكتروني

٦- إفلاس شركات التأمين التي عجز زبائنهم عن سداد القروض المتحققة وكذلك أقساط التأمين .

٧- انتقال العدوى إلى قطاعات أخرى تجارية وصناعية مما أدى إلى تسريح آلاف العمال .

٨- ظهور موارد الكساد الاقتصادي وتراجع النمو الاقتصادي .

٩- ارتفاع معدلات البطالة وانتقال الانهيار نحو أنشطة غير عقارية .

أزمة فايروس كورونا ٢٠٢٠

الأسباب:

ظهور فايروس «كورونا» الجديد (كوفيد-١٩) في أواخر ديسمبر ٢٠١٩ في الصين وانتقاله إلى أكثر من ١١٥ دولة حول العالم بداية عام ٢٠٢٠م .

بدأت هذه الأزمة في نهاية يناير، وذلك بعد أن قررت الصين فرض الحجر الصحي على مدينة (ووهان) التي ظهر فيها المرض. بعد ذلك انتشر إلى معظم دول العالم التي بدورها اتخذت إجراءات مشددة لمنع انتشاره من أهمها إغلاق الحدود مع الدول ، وفرض الحجر الصحي في الداخل على المواطنين.

الآثار:

انهيار الأسواق المالية بشكل عام (السندات والأسهم والذهب والنفط)

انهيار أسعار النفط لأدنى مستوياتها.

انخفاض الطلب على النفط بسبب إغلاق المصانع .

دعم الاقتصاد من قبل بعض الحكومات لإنقاذ القطاع الخاص من الانهيار (كما حدث في المملكة العربية السعودية عندما دعمت القطاع الخاص وساهمت بدفع رواتب موظفيه)

انخفاض حاد في مبيعات السيارات .

ارتفاع أسعار مواد الحماية الشخصية .

تأثر قطاع السياحة والنقل بشكل كبير بسبب إغلاق الحدود بين الدول وتسريح العديد من الموظفين بهذين القطاعين.

تأثر الكثير من المطاعم بسبب الاعتماد على التوصيل والاستلام فقط والبعض منها قد أغلق الكثير من فروعها ، أو أشهر الإفلاس.

تأثر قطاع التجزئة والمواد الاستهلاكية بسبب قيود الحظر الشامل . والاعتماد على شركات التوصيل فقط.

تأثر القطاع الزراعي ، وخصوصا صغار المزارعين.

ارتفاع معدل البطالة بشكل عام.

The Great Depression Crisis of ١٩٢٩/١

Reasons: It actually started with the collapse of the US stock market and the limitation of the (Wall Street) Stock Exchange

The recession resulted from the state's inability to balance supply and demand, in addition to the state's failure to respond to tax cuts despite an urgent need for that, which could have increased financial liquidity and saved the market from collapse

Also among the reasons is the absence of the so-called control and direction. In capitalist countries, crises occur due to the inability of the state to intervene in the activities of individuals as the owners of companies compete to produce goods of one type. Also, the use of the machine in factories that increase

production instead of manpower leads to an increase The supply that needs a market for exchange, and in the absence of supervision and guidance, this imbalance occurs between supply and demand

Among the reasons also is that during the First World War, a policy of intensive production began in the United States to cover the need of the global market due to the stopping of European factories and their orientation to military industries, and after the end of the war, factories returned to produce goods and dispense with the American market, and this led to the accumulation of goods in the United States of America

Also, the inability of the Oriya countries to repay the debt to America led to a deficit in the American Treasury, and consequently the American and European capital owners lost confidence in them, and the Wall Street Stock Exchange was affected by this, so investors began to sell their shares intensively which led to the market collapse

Effects: All countries of the world were affected by this crisis as world trade decreased, as well as the average per capita income

Some countries began imposing high tariffs on some imported goods. The cities that are dependent on heavy industries have been most affected, and construction work has stopped. The agricultural sector has also been affected, as crop prices have fallen by ٦٠٪

The unemployment rate has increased as many employees have been laid off due to lack of production

This also resulted in some political effects, as dictatorial regimes began to appear, and self-armed groups emerged, and that was the spark for the start of World War II

The financial crisis or economic recession ٢٠٠٨/٢

Reasons: The reason this happened is that financial institutions provided high-risk loans (especially real estate loans) that ultimately led to a huge financial guarantee by the taxpayer. The housing market in America was the one that triggered a reaction that followed the following events, which had a negative impact on the US and European economies

## Archaeology

- 1- The occurrence of losses in the assets of banks, especially those related to loans, investments and mortgage securities, and the decline in stock prices

A slowdown in growth rates, which led to a decrease in the demand for oil and a decrease in its prices

The decrease in the value of the local currency pegged to the dollar

Economic recession in addition to the focus on saving the financial industry in the world, which led to a decrease in the level of humanitarian aid to developing countries

At the level of the US economy, the crisis has led to the bankruptcy of many investment banks that have invested billions in the financial markets

The bankruptcy of insurance companies whose customers have failed to pay the realized loans, as well as the insurance premiums

Infection spread to other commercial and industrial sectors, which led to the dismissal of thousands of workers

- .The emergence of economic recession and a decline in economic growth
- .The high rates of unemployment and the transition of the collapse towards non-real estate activities

Coronavirus crisis ٢٠٢٠/ ٣

:the reasons

The new Corona virus (Covid-١٩) appeared in late December ٢٠١٩ in China and has spread to more than .countries around the world. Beginning of ٢٠٢٠ AD ١١٥

This crisis began at the end of January, after China decided to impose a quarantine on the city (Wuhan) where the disease appeared. After that, it spread to most countries of the world, which in turn took strict measures to prevent its spread, the most important of which is the closure of borders with countries, and .the imposition of quarantine at home on citizens

:Archaeology

Collapse of financial markets in general (bonds, stocks, gold, and oil)

.The collapse of oil prices to their lowest levels

.Decreased demand for oil due to factory closures

Supporting the economy by some governments to rubble the private sector from collapse (as happened in the Kingdom of Saudi Arabia when it supported the private sector and contributed to paying the salaries (of its employees

.A sharp drop in car sales

.High prices for personal protection materials

The tourism and transportation sector has been greatly affected due to the closure of borders between .countries and the layoffs of many employees in these sectors

Many restaurants were affected by relying on delivery and receiving only, and some of them had closed .many of their branches, or months of bankruptcy

The retail and consumer goods sector has been affected by the restrictions of the blanket ban. And .relying on delivery companies only

.The agricultural sector was affected, especially small farmers

.Unemployment rate generally high

