



**Russian State Social University (Stavropol, Russian Federation)
Measi Institute of Management (Chennai, India)**

IIIrd International conference

**“Social and economic innovatics:
trends, forecasts and perspectives”**



**Stavropol, Russia
11-12 May 2016**

RUSSIAN STATE SOCIAL UNIVERSITY (STAVROPOL BRANCH)
MEASI INSTITUTE OF MANAGEMENT (CHENNAI, INDIA)

**SOCIAL AND ECONOMIC
INNOVATICS:
TRENDS, FORECASTS AND
PERSPECTIVES**

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Conference proceedings include scientific papers devoted to innovations in social and economic spheres. The conference is an opportunity for meeting between fellow PhD students, students and senior academics working on that theme.

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“Love of science is the love of truth, so honesty is the main virtue of a scientist”

Ludwig Andreas von Feuerbach (1804-1872)

Conference concept

Together with the unprecedented speed, scale and spread of global migration, academics have an important role in developing new methods, advancing theoretical understanding and producing empirically informed knowledge about world social and economic innovatics.

Russian State Social University (branch in Stavropol) is the organizer of the IIIrd International Conference on Social and Economic Innovatics. The conference was held at University on the 11th and 12th May, 2016.

The aim of the conference is to provide a platform for communication between researchers, young and experienced, and practitioners from different countries. The broad key topics of this international conference include but is not limited to: Innovation Management in Economy and Sociology; Social Aspects of Finance, Monetary Circulation and Credit; Economic and Social Theory; Entrepreneurship and Social Entrepreneurship; Regional Economics; Labor Economics; Economics of Population and Demography; Environmental Economics; Economics of Recreation and Tourism (Social Tourism); Economic and Social Security; Socially Reliable Investment; Green and Ethical Banking; Green Economy etc.

The conference was an opportunity for online meeting (by Skype) between fellow PhD students, students and senior academics working on theme mentioned above.



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OUTLOOKS AND TRENDS OF ECONOMY IN THE OLD INDUSTRIAL REGIONS UNDER MILITARY-POLITICAL TENSION IN THE DONBAS

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Annotation: Based on the analysis of internal statistical information in the article identified and analyzed the main trends in the development of the regional economy in the sectoral and regional sections in the current economic crisis of 2014-2015 years. Starting with the 2014 fall of the industrial potential in the Donetsk and Lugansk regions is the biggest among the other regions of Ukraine. Military action on their territory has a negative impact on all sectors of economy of the region without exception.

Keywords: Old industrial region; industrialization; deindustrialization; innovation; development strategy; risks and threats.

The deep crisis in the Ukrainian economy in 2013-2015, led to its next recession, and as a key issue actualized the problem of the recovery of economic growth, as the slow pace of post-crisis economic recovery will lead to a further decline in living standards and increased social tension against the backdrop of threats, due to armed confrontation in the East. General economic downturn that began in 2013 worsened during 2014, which, as can be seen from Table 1

In 2015, the region's economic performance deteriorated significantly compared to last year. The economic indicators of the Donetsk region have deteriorated significantly. In January-July 2015, in the Donetsk region, industrial production fell by almost a factor of 2 – by 48,2% compared to 7 months in 2014. Significantly smaller drop showed the sector of agricultural production – only one-third (29,9%). Export of goods from the region abroad in the first half of the year decreased by 2,8 times, to \$ 1,840,500,000 [9]. Such data are the Department of Statistics in the Donetsk region.

Table 1 – Indices of physical volume of gross regional product (at previous year prices, %) [7]

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Ukraine	112,1	102,7	107,3	107,9	102,3	85,2	104,1	105,2	100,2	100,0	93,2
Autonomous Republic of Crimea	108,5	104,0	106,7	109,0	106,6	90,7	103,4	102,7	98,8	101,0	X
Vinnitsia	111,9	105,3	106,2	103,4	105,1	90,1	103,0	107,2	103,7	104,8	107,8
Volyn	119,0	103,7	103,5	112,1	106,1	86,0	100,2	105,3	104,8	99,3	99,6
Dnipropetrovsk	111,0	107,3	108,0	105,3	97,3	83,5	105,8	103,4	97,5	99,3	93,5
Donetsk	110,8	97,1	108,3	104,6	97,1	81,6	111,1	111,4	97,1	94,7	70,2

Zhytomyr	115,6	101,1	103,6	105,1	104,2	88,9	112,8	102,7	109,4	101,9	96,1
Transcarpathian	106,4	98,5	106,6	108,2	103,9	82,1	107,7	104,7	103,0	100,6	97,9
Zaporizhye	115,6	104,6	106,1	108,5	101,3	78,9	103,2	102,9	97,8	99,3	97,8
Ivano – Frankovs	107,6	105,9	102,5	100,8	97,5	89,3	100,5	106,5	103,3	97,7	91,5
Kievskaya	109,8	107,3	108,8	105,9	104,4	89,2	105,1	111,7	101,9	93,4	97,6
Kirovohrad	118,9	102,4	105,1	97,9	113,7	85,8	105,7	109,2	100,7	109,5	95,8
Lugansk	108,2	100,3	104,3	105,2	98,9	86,7	102,3	109,1	99,1	92,2	49,6
Lviv	105,2	98,1	108,3	105,8	100,7	88,3	102,3	108,7	102,0	98,8	98,6
Mykolaiv	118,1	100,1	107,1	99,5	106,9	92,5	103,2	102,7	96,1	104,4	93,5
Odessa	108,1	99,6	103,5	106,3	111,9	86,8	102,4	102,1	96,8	105,7	101,4
Poltava	116,7	99,2	108,2	105,8	94,9	86,8	109,5	101,8	97,8	94,4	91,7
Rivne	113,1	102,1	106,9	104,5	99,5	86,5	106,8	104,6	103,3	96,9	100,8
Sumy	105,9	104,4	103,4	103,4	103,6	88,7	98,9	107,8	101,7	102,7	94,9
Ternopil	106,4	102,5	110,3	108,3	105,1	94,5	100,4	111,3	109,0	96,6	105,6
Kharkiv	112,2	104,8	107,5	107,2	102,1	86,3	101,7	104,5	98,4	98,8	98,6
Herson	111,2	99,2	104,0	100,4	109,8	93,0	101,8	103,8	100,2	101,1	95,5
Khmelnysky	112,7	103,9	104,2	104,0	99,9	90,6	100,0	108,0	109,0	96,9	107,6
Cherkasy	116,9	107,0	105,6	106,5	114,9	85,5	105,9	106,4	100,9	100,7	92,5
Chernivtsi	109,3	101,5	105,5	108,3	105,4	88,6	100,3	104,0	106,1	101,5	96,6
Chernigov	110,0	100,1	103,4	106,5	102,3	89,6	100,0	107,8	104,0	95,8	96,4
Kiev	116,8	105,8	110,7	119,7	104,4	81,7	101,4	100,7	101,9	106,4	101,0

In a rapidly changing geopolitical realities and of military operations on the territory of Donetsk and Lugansk regions of particular relevance for the economy, the search for ways and reform of regional economic complexes mechanisms, identification of prospects for the diversification of the regional economy. From the successful solution of these problems depends on the prospects for the creation of new jobs, the level and dynamics of wages, incomes of local budgets, and ultimately – the socio-economic stability in the region.

Military operations in the south-east of Ukraine, which began in the spring of 2014, and formed in connection with the financial – economic and trade blockade, dealt a heavy blow to the economic sector in the region. The most mobile social groups left the Donbass. Ukrainian officials say the presence of 1,2 million. IDPs, Russian authorities reported on half a million refugees, according to UN estimates, about 100 thousand people were forced to flee to other countries. At the moment, this territory is home to about 2-2,5 million people, half of them. Pensioners and socially vulnerable strata of the population (the elderly, the disabled, orphans, pregnant women, single mothers, etc.).

The existing information gap does not allow determining the structure of the problem in the field of socio-economic sphere. However, the transition from recovery to development of the region's economy, needs a comprehensive study of this scope, prior adoption of appropriate administrative decisions on the part of government agencies, representatives of business and non-profit sector.

In a situation where there is no state institutions financial, methodical, organizational and motivational opportunity to conduct relevant research, it makes sense to turn to civil society organizations for unbiased analysis of the given sphere.

We offer a comprehensive study to identify the economic problems of the region. There are two directions of the structure: qualitative and quantitative.

As part of the qualitative research direction expert survey 30-40 specialized professionals will be held in the socio-economic sector (civil servants, entrepreneurs and businessmen, directors of enterprises, heads of cities and districts, and others).

This will provide an overall assessment of the economic problems of Donbass. Determine the interest of state structures in the region for foreign direct investment, the degree of riskiness of investments in the economy of the region, protection of investors' rights, the analysis of the banking and monetary system of the region, an analysis of the economy by sectors of the region, identifying the main problems, the degree of legal openness to investment risks of the leading sectors the region's economy, the analysis of the importance of the factor of the informal political decision-making, etc.

Within the framework of the quantitative research directions will analyze open sources on the socio-economic situation of the region (the publication in the media and on the Internet) and to obtain statistical information on the number and structure of business entities in the region, their main problems, the number of operating personnel, etc. In addition, it provides for a sociological survey aimed at identifying the main economic problems of the inhabitants of the region.

The result of the research will be consolidated analytical report about the economic problems of Donbass. The research will provide an overall picture of the socio-economic sphere of the region, will identify the main problem areas in this field and to define priority measures to restore the economy of the region, to create a database of business entities in the region, and a map of investment – economic environment of the region, to identify the level of unemployment. In addition, this analysis will identify the priority to run the company, whose work is socially significant character for the population of the region.

Old industrial regions emerged in the era of industrial revolutions of the past, they are characterized by the old industries (coal, iron ore, textiles, heavy machinery).

Now these regions are experiencing a structural crisis:

1. Outdated technology base;
2. Lack of market positioning;
3. Low quality of life;
4. Shortage of qualified personnel.

The economy of old industrial regions characterized by the slow pace of the recovery after the crisis. The effectiveness of the formation and implementation of measures of anti-crisis policy of the state and regional policy with respect to ensuring effective development of old industrial regions need a clear understanding of trends of socio-economic development of these regions in the post-crisis recovery, identification and problems, as well as the risks and threats to development, which stem from the their unresolved.

The risks and threats to the effective development of old industrial areas due to internal imbalances:

1. Conservation inefficient economic structure in the old industrial regions;
2. Disadvantages of using the potential of old industrial regions;
3. Institutional issues;
4. Lack of conceptual and normative-legal problems developed of diversification of the national economy as a whole;

5. Imperfection of the state of innovation and investment policies;
6. Issues of investment support development of old industrial regions;
7. Innovative problems;
8. Competitiveness problems;
9. Socio-labor problems.

The list of challenges, risks and threats to the effective development of old industrial regions demonstrates the need for the formation and implementation of state and regional policies on the promotion of structural modernization of the economy to the old industrial regions.

An effective means of reducing or limiting the impact of risks and threats to the development of old industrial region in terms of its heavy dependence on world markets are:

1. Diversification of export potential markets;
2. Expansion of economic activities aimed at ensuring the growth of value added goods, which is produced in new or modernized sectors of the diversified economy of old industrial region.

Unstable dynamics of both gross and sectoral indicators of export-import activity is a consequence of the uncertain situation, the lack of diversification of foreign markets.

Dominance in the structure of export of raw materials and low-technology due to the front from behind the leading industrialized countries in the basic directions of scientific and technical progress, moral and physical deterioration of equipment.

Inefficient import is “responsible” for unfavorable conditions of savings, the typical situations under which funds are directed to the satisfaction of consumer needs, and not for investment, and for the modernization of production.

One reason for this was the collapse of technological degradation of Ukraine. During the years of independence, the country has lost not just individual companies and research centers, and entire industries. From the domestic industry disappeared sectors such as microelectronics, machine tools, instrumentation, robotics, automation. Without their sophisticated and expensive products dried up revenues disappeared manufacture – allied, fail treasury, melted international expectations and national perspectives.

The priorities of the Ukrainian economy have shifted from the space program to the industry, the simplest chemistry, agriculture. Formed structure of the economy could not generate any previous salaries or employment, or scientific research. The unemployed were tens of thousands of engineers, technologists, mathematicians, physicists and chemists who have made the bulk of migrant workers.

Technological decline led to the formation of resource-based economy, where the weight of the years of independence in world production decreased by 4-5 times. Today, it barely reaches 0,08% of global GDP, which is almost nine times less than the share of Ukraine in the global labor market (0,7%). This gap – a conditional indicator of how much less than their foreign counterparts produces and earns an average Ukrainian. It can be interpreted as an indicator of excess “surplus” of Ukrainians in the domestic labor market (according to the level of average performance). Losing the old technological base, the domestic economy was tied to the global situation on the raw materials.

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AZERBAIJAN ECONOMY IN THE CONTEXT OF DIVERSIFICATION CHALLENGES

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Annotation: This research paper analyses the past record and future trends of economic diversification policy in Azerbaijan. The article reviews the role specific factors and determinants of diversification process, opportunities for grows and the role of location and economic core. Particular attention is paid to the implementation tools of diversification-oriented development strategy of the non-oil sector. Hence, the article concludes that the innovative development of Azerbaijan does not rule out a piecemeal and ad hoc implementation of the diversification strategies in the future.

Key words: Diversification, sustainable development, sources of economic growth, competitive environment, economic cooperation, free trade zone, export concept.

Azerbaijan weathered the recent global economic crisis much better than many other countries of region CIS. But the post-crisis world is not free of challenges. While it withstood the crisis relatively well, Azerbaijan’s need for a diversified economy, market-based policies and better social services, competitive environment.

Azerbaijan has entered a new post-oil era. The government of Azerbaijan has set a goal to form economic growth through the non – oil sector in the period up to 2020-30, and takes measures to broaden the state support for production of non-oil products, creation of new enterprises and reconstruction of the existing ones. The main directions for the further development of the Azerbaijan economy will be spelled out in the road map, which preparation started on March 16 on the basis of the presidential orders.

Azerbaijan has become one of the most attractive countries for foreign investments with its fast economic growth, a favorable geographic location, different natural resources and highly skilled workforce. All of these factors affect the central to any business development plans.

Table 1 – Business Reforms in Azerbaijan

DB2014:	DB2015:	DB2016:
<p>✓ Starting a Business: Azerbaijan made starting a business easier by introducing free online registration services and eliminating preregistration formalities.</p>	<p>✓ Starting a Business: Azerbaijan made starting a business easier by reducing the time to obtain an electronic signature for online tax registration.</p>	<p>✓ Starting a Business: Azerbaijan made starting a business easier by abolishing the requirement to use a corporate seal.</p>
<p>✓ Dealing with Construction Permits: Azerbaijan adopted a new construction code that streamlined procedures relating to the issuance of building permits and established official time limits for some procedures.</p>	<p>✓ Registering Property: Azerbaijan made transferring property easier by introducing an online procedure for obtaining the non encumbrance certificate.</p>	<p>✓ Dealing with Construction Permits: Azerbaijan made dealing with construction permits easier by establishing a one-stop shop for issuing preapprovals for project documentation.</p>
<p>✓ Trading Across Borders: Azerbaijan made trading across borders easier by streamlining internal customs procedures.</p>	<p>✓ Paying Taxes: Azerbaijan made paying taxes easier for companies by introducing an electronic system for filing and paying social insurance contributions.</p>	<p>✓ Protecting Minority Investors: Azerbaijan strengthened minority investor protections by introducing requirements that related-party transactions undergo external review and be voted on by disinterested shareholders.</p>

✓=Doing Business reform making it easier to do business

<http://www.doingbusiness.org/reforms/overview/economy/azerbaijan>

To ease doing business Azerbaijan has signed agreements to encourage foreign investments and enacting laws to protect foreign investments. Azerbaijan's economy is very impacted by the big drop in oil prices and the situation is very worrying. But Azerbaijan remains an alluring destination for investors of EU countries. We need for a more dynamic growth of non-oil sector and we are considering ways towards new sources of economic growth.

Our results can be summarized as follows:

1. Modern infrastructure is critical in Azerbaijan and geographical position makes it an important component of economic relations. Achieving Azerbaijan's potential as a transit economy is essential for the stimulation of non-oil economic development. Azerbaijan has potentials to boost cooperation with northern and southern neighboring countries. Azerbaijan, Iran and Russia as neighboring countries have a long history and economic relations. There is a very good dynamics in Azerbaijan-Russia, Azerbaijan-Turkey, Azerbaijan-Iran and Azerbaijan-EU relations in trade and economic spheres. The main export regions include The Middle East, Central Asia and CIS, Europe. Development of transport and transit potential is among the most important areas of cooperation. The establishment of free trade zone type special economic area in the territory of the new Baku International Sea Trade Port (FTZ) will also bring a large amount of foreign investment in Azerbaijan and turn the Baku FTZ into the largest regional logistics center and transportation hub at the crossroads of East-West and North-South.

2. Enjoying advantageous location in the region, Azerbaijan has all possibilities to increase export of high quality and ecology agro products, which are in great demand today in the region CIS and EU. There is a good cooperation between Azerbaijani and American companies in this sector. U.S. has made assistance worth more than \$ 1,2 billion to Azerbaijan through different lines and U.S. focus is the development of entrepreneurship and agriculture. We can grow more products on the same land plots by using high technologies in the agriculture [1]. Azerbaijan will be able not only increase the supply to neighboring countries, also concentrated on European markets.

3. Important aspects of diversification economy are to reduce dependence on import and to increase production of export-oriented goods. Azerbaijan must find new, sustainable sources of growth in the non-oil sector. Moreover, the necessary actions are to further improve the business and investment sphere, increase the volume of foreign investment, particularly in the non-oil sector of the Azerbaijan economy. Innovation, structural change, and access to and impact on natural resources and climate change are key drivers of productivity growth and sustainability [2].

4. Agriculture is a meaningful sector of non-oil economy and has significant potential for boosting export revenues, production diversification and food security for the country. It can also contribute to the employment issue, as 47,0% of population of Azerbaijan lives in rural areas. Azerbaijan can widely cooperate with Russia and Iran in import and export of agrarian goods. Azerbaijan and EU companies also can jointly work in Iran. During the post-sanctions period, Azerbaijan can consider joint activities in this country. Azerbaijan and Hungary can to jointly

work in Iran and to make joint investment in the third country [3]. Azerbaijani companies are already operating in Iran and vice versa and our companies are well aware of the situation in Iran. Taking into account a number of other factors as well, Azerbaijani companies can play a mediating role for Hungarian companies in Iran.

5. Today, Azerbaijan Export and Investment Promotion Foundation (AZPROMO) plays role of single body guiding foreign investors in their negotiations with all relevant Government agencies and local entrepreneurs. AZPROMO maintains close relations with many international investment promotions agencies, chambers of commerce and business promotion institutions and signed memorandums on cooperation and partnership with over 67 such organizations from 36 countries all over the world [4]. However regulations are important, just they aren't enough. We also need preparatory export concept and planning work of market entry strategies and stimulating expansion of country's export of non-oil goods to the overseas markets.

6. The role of foreign investment in the food industry is not a new phenomenon. Economy is also increasingly importing food technology, including processing and packaging equipment. Today's manufactures face a rapidly changing and demanding globally competitive environment. The food industry of Azerbaijan and investor of developing countries should find of interest.

7. The high-tech sector is priority of diversification the economy. We need to invest in a skilled workforce. Business is changing in the world – there is the rise of the knowledge economy. Based on ideas rather than physical capital, the creative economy straddles economic, political, social, cultural and technological issues and is at the crossroads of the art, business and technology. It's unique in that it relies on an unlimited global resource: human creativity [5]. Azerbaijan is developing a state program in the field of increasing the creative industry. In 2001-15 years the creative industry has increased to five percent in Azerbaijan's GDP [6]. Developing creative industry is expected to contribute to the emergence of new jobs and give impetus to economic growth.

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INNOVATION IN MARKETING

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Annotation: In today’s world transnational corporations wouldn’t exist on global market without proper use of new communications channels. The best channels currently is definitely Internet and mobile network, because people are spending most of the time using those goods. Using of social media on internet by companies are not always simple. Purpose of this article is to show few examples on what to do, and what to do not.

Key words: Marketing, innovations, social media.

Marketing innovations are one of the four types of innovation according to Oslo Manual [Oslo Manual 2006]. Often they are ignored or discussed with a big abbreviation. Both global corporations and micro entrepreneurs wonder how they can draw the attention of potential customers. Traditional ways of communications between sender and recipient by TV or radio advertisement is not enough anymore. Companies are looking for new solutions which would catch the attention of customers.

On the basis of authors like: P. Kotler, J. Marsh, J. Withers and C. Vipperman, C. Heinrich, K. Andersen, J. Penc, P. Drucker, O.C. Ferrel, and W. M. Pride it can be noted that marketing is a process in which by using variety of methods company or persons inviting clients to themselves to achieve concrete benefits in this way [P.Kotler, 2005], [J.Marsh, 1998], [J.Withers and C.Vipperman, 1994], [K.Andersen, 2006], [J.Penc, 1997], [P.Drucker, 1954], [O.C.Ferrell and W.M.Pride, 1982].

Definition of Innovation is best explained by J. Shumpeter who defined innovation as introduction of something new like product, process or services [Schumpeter1960].

Combining this two definitions – marketing and innovations is created definition of marketing innovation – a process which in unprecedented way encourage customers to use a product or services of the company.

There are several types of marketing. Among others: Word of mouth marketing, aromamarketing, Internet marketing, social media marketing, viral

¹ Tutor of the Students Scientific Group “Innovative Ways Group”.

marketing and many more. In order to compare traditional marketing with innovative one there will be discussed three forms: Word of mouth marketing which is one of the most traditional forms, mobile marketing and social media which is still under development.

One of the innovative forms of marketing is definitely mobile marketing. One of the most important factors, which had an enormous impact on development of modern economy is use of information technology. By development of so called informational society there have been created virtual communities which became a fundament of social life, delivering knowledge and the sense of belonging.

Mobile advertisement create many opportunities and chances for particular market participant such as (J.Kall 2015):

- Guiding customers to the shop of this brand-click on the ad causes a map to show with localisation of a shop and contact info. Exquisite example for that might be Redken (American brand of hair care products) which in 2011 created an mobile website m.redken.com. After logging in on this website there was list of all the shops, hair catalogue, and products with customers opinions. Thanks to this technique number of search of Redken salons rise by 23,0%.

- Establishing interaction with brand – good example is creating a mobile advertisement of contest in which people would send pictures connected with a brand. Advertisement make people open a site which give possibility to send an application form. This type of marketing in 2013 used McDonald's which implemented mobile campaign "Share Your Biggest Instagram Moments". Clients were supposed to share on Instagram pictures with them holding favourite food.

- Viral sending of discount coupons or invitations on events – sending discount and invitations is made by SMS or e-mails where in addition is given a promotion code. Sephora brand use form of marketing in which clients can get loyalty card. Afterwards client gets SMS from time to time with information on ongoing promotions together with bonus code.

- Saving contact details on smartphone's contact list. Clicking and advert causes sending on a phone "push message" with company's business card in right format which allows on easy saving on the contact list on smartphone.

- Saving a date of event on a smartphone's calendar – clicking an advert causes sending to a smartphone a text message with date of event, which can be simply saved on a calendar.

- Another great example is premiere of third season of "True Blood" series which was supported by mobile advertisement campaign. During viewing a website of mobile movie services like Flixter or Variety touching a screen with a finger causes leaving a bloody fingerprint on this screen. Following touches causes more blood trail to the point in which blood began to drip on the bottom of the screen which caused opening of an banner which aim was to encourage people to watching a trailer of another season of "True Blood".

Very similar technique was used in promoting "Hannibal" series in Poland. Adverts were placed in services like mini.wp.pl or m.onet.pl. Recipient touching a screen of his phone also caused leaving on it virtual blood drops to the point that screen was shady and short trailer appeared with a gallery of photos about this movie. In 4 days there were 230 thousand interactions with that advert.

Mobile advertisement can also contain video or animation, then they are called “rich media ads”. Good example of that technique is mobile campaign of Lech beer, which was broadcasting on lifestyle, automotive, sports websites. By using rich media it was shown in original, creative way traits of this brand. On a mobile website appeared interactive, full-screen ad of this brand. Because cold beer is definitely better, the screen was covered in hoarfrost which encouraged recipient to erase it. Erasing a hoarfrost showed a bottle of cold Lech. CTR (Click through rate) indicator determines how many people click on an ad after seeing it. CTR showing how successful was Lech’s campaign was twice as good as any other rich media campaign emitted in the same time.

On Spring of 2014 year Discovery Polska station presented campaign in which was used a shake function – activating an ad by shaking a phone. It was the first campaign of this type in Poland. Visitors of mobile sites connected with subject of motorisation, business saw on a screen of their phone communicant: “Te programy wstrząsną Twoją rzeczywistością, teraz tylko wstrząśnij swoim telefonem”(Those programs will shake your reality. Now only you shake your phone).

Next, equally important form of marketing is social media. To promote a brand it is used a lot of social portals, which confirms the fact that in today’s world it is client who holds controlling function on a brand. Suitable example of that is a situation from couple of years ago. On a YouTube channel there was a video named “United Airlines breaks guitars”. Dave Carroll, a musician whose guitar was broken during a fly with United Airlines was an author of this video. The lines didn’t repair the broken equipment. After a week market value of United Airlines dropped by 10,0%.

Another example is Epicurious.com, internet service designed for people who likes cuisine from all around the world. Epicurious.com published the tweet: “Boston our hearts are with you. Here’s a bowl of breakfast energy we could all use to start today” which was referring to terrorist attack on a way of Boston Marathon, where two terrorists activated explosive charges. This tweet enraged people, which had bad impact on Epicurious.

Also Pepsi released an advert on social portal Facebook, which presented voodoo doll of Christiano Ronaldo, which was strapped to railway covered in pins. The response to this ad was negative and part of the Facebook users created site promoting boycott of Pepsi. Soon after this event Pepsi deleted this ads and apologised for realising it at all.

To sum up owner of the company have to cope with the fact that the client is responsible for control over the brand, which is both a chance and a threat. Example of skilful use of social media is Justin Bieber who used photos of famous models, singers and sportsmen for promoting his track. Celebrities uploaded photos with a page on which there was a name and number of days left to the premiere of the track. Today this track has almost one billion views on YouTube. Social portals are inseparable element of social media.

Social media and mobile marketing surely are ones of the innovative form of marketing which are still improving.

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USE OF VIRTUAL REALITY TECHNOLOGY IN MARKETING

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Annotation: Virtual reality technology was known before, but just since last two years it has been developed quickly. Big transnational corporations want to cooperate with lesser companies responsible for software and applications which are using VR technology at all cost. VR is lately used for marketing purposes to draw attention to particular brands. This article aim to present selected case-studies of use of this new technology.

Key words: Virtual reality, marketing, transnational corporations.

INTRODUCTION

The virtual reality is a subject of growing interest and discussions. Both big transnational corporations and small and medium companies are wondering how to use this new technology for their own purposes and benefit from it. Even if virtual reality is still new and not completely developed technology it is developing at rapid pace. Many companies began using VR for marketing purposes. Good software can make the person using this technology to have strong and positive emotions which

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will be subconsciously associated with particular brand. 2016 is called VR year so it can be expected many interesting campaigns using virtual reality.

THEORY

According to dictionary.com virtual reality is “a realistic simulation of an environment, including three-dimensional graphics, by a computer system using interactive software and hardware”³. Whereas NASA defines VR as “to have an effect of concrete existence without actually having concrete existence, which is exactly the effect achieved in a good virtual reality system”⁴.

On the basis of this two definitions it can be deduced that virtual reality is a simulation with which it can be seen something that aren't there with the help of proper equipment.

Whereas marketing on basis of the authors such as: P. Kotler, J. Marsh, J. Withers and C. Vipperman, K. Andersen, J. Penc, P. Drucker, O. C. Ferrell and W. M. Pride can be defined as process in which by using variety of methods company or persons inviting clients to themselves to achieve concrete benefits in this way [P.Kotler, 2005], [J.Marsh, 1998], [J.Withers and C.Vipperman, 1994], [K.Andersen, 2006], [J.Penc, 1997], [P.Drucker, 1954], [O.C.Ferrell and W.M.Pride, 1982].

Combining definitions of virtual reality with definition of marketing it can be assumed that marketing with use of virtual reality is process in which person or company using simulation to create within clients positive emotions try to win over them.

USE OF VIRTUAL REALITY IN MARKETING – EXAMPLES

“Volvo Reality”.

Volvo brand belonging to Volvo Car Corporation created an application using virtual reality technology. Application is called “Volvo Reality” and allows to try out the Volvo car – XC90 model. By playing it with proper device it is possible to move inside the car and enjoy the view from a driver's seat. Volvo offered in this program drive on the road placed near the lake, mountains or field. It was possible to incarnate the driver of the Volvo car before XC90 entered the market. Thanks to that Volvo achieved the effect of high interest to the upcoming model. W kierowcę nowego modelu można było się wcielić przed wyjściem samochodu na rynek, dzięki czemu Volvo uzyskało efekt dużego zainteresowania nadchodzącym modelem.

“Game of Thrones: The Exhibition”.

In 2014 the fans of the most famous at the moment TV series – “Game of Thrones” could found themselves in the world of their favourite characters. HBO (American TV station) made an campaign on 10 different markets for example in the cities like Oslo, New York and Sydney. People responsible for “Game of Thrones: The Exhibition” prepared the place decorating it with photos, costumes and weapons stands, and facility where with use of VR glasses people could move to one of the place from the series. People who decided to use this opportunity were very pleasantly surprised and excited. Surely it was one of the most vital points of HBO

³ <http://www.dictionary.com/browse/virtual-reality>.

⁴ <http://www.nas.nasa.gov/Software/VWT/vr.html>.

facilities. Number of people who visited on of the ten places on the world- where it was possible to see various elements connected to “Game of Thrones” oscillated near 175 000. It is huge success for the American TV station which supported this event with virtual reality technology.

RedBul Air Race Virtual Reality Simulator.

In the field of marketing RedBull GmbH is world’s leader. This corporation put an attention on promoting its brand wherever it is possible and it makes sense. It is not difficult to guess that they also are interested in virtual reality. Together with RewindFX they developed application which allows to put yourself in a position of one of the pilots and fly above the race track. By this solution RedBull supports its Air Race event which draw crowds of fans form all around the world. On their main website there is an information where the next event will take place, and where it will be possible to fly as a pilot in VR.

“The Neymar JR effect in virtual reality”.

Nike Inc. is a leader on a sport shoes market. American corporation cooperate with many of the most talented sportsmen from variety of disciplines. One of them is FC Barcelona’s football player Neymar. Nike decided to use this Brazilian footballer to promote its new shoes Hypervenom Phantom II. Nike allows people to put themselves in position of Neymar during a match in which he wears those shoes. After wearing VR glasses people could move to stadium where after successful dribbling they score and the whole stadium is cheering. This movie is available on a YouTube 360 portal and in any moment people can experience emotions from the stadium.

This 90 seconds movie was added by Nike Football approximately 9 months ago and at this moment has more than 5 million entries. On 27 thousands reaction on this movie 25 thousands is positive.

“Get Teleported”.

Company which also joined to the group using virtual reality technology is Marriott International – one of the most famous hotel chain on the world. Marriot decided to conduct a campaign in which it can take people to the hotels many kilometres from the place where they would be. This campaign started in New Your where participants could move to Hawaii or to centre of London. Only thing they had to do was enter the place imitating phone box and after wearing proper devices they could find themselves in one of the two mentioned places. Thanks to additional equipment in the “box” immersion level is very high. Campaign was conducted in United States – in Dallas, San Francisco, Boston and Washington.

THE FUTURE OF VIRTUAL REALITY IN MARKETING

Mark Zuckerberg (founder of Facebook) talked during March premiere of Samsung’s smartphones that VR technology is the future. By the day better software will be created.

Commercials presented during simulation have an advantage compared to any other form of marketing because they focus 100,0% of recipient’s attention and they will be only few who will take off the device to deliberately do not see advertisement.

Even if it is not perefected developed tehnology and many users complain about video resolution and quality of video, surely with following applications it will be significantly better.

The biggest world's brands like Samsung, Google, Facebook, Sony, HTC focus huge amount of funds to develop this technology and hardware adapted to it. Any company which at the moment have funds to enter this market won't lose, because this market has one of the highest grow factors from all markets.

2016 and 2017 will be vital years to the VR technology and it will be in which directions market giants will go and how it will be possible to use this new technology to promote companies.

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PRESIDENT AND MANAGER OF THE COURT VERSUS NETWORKING IN JUSTICE SYSTEM – “EXTENDING OF DELIMITATION”

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Annotation: Current knowledge and empirical studies concerning: the networks collaboration in public sector, the role of decision-making centre in the building of network structure, strategy formulation and evaluation, is fragmentary. Due to that fact, it is necessary to reference to Acquis regarding commercial organisations. The

aim of the study is to close the cognitive gap concerning the role of court network's manager in public sector. The detailed tasks of the analysis are: revision of literature concerning collaboration in networks of enterprises and public organisations, exegesis of law regulations concerning the formal powers of court president and court manager and investigation of possible paths of development of their competences regarding to their role as courts network leaders.

Key words: Leadership, justice, collaboration networks.

Leadership has become the crucial, highly diversified and permanently developed research within management science. Several leadership styles have been recognised: autocratic, democratic and laissez faire leadership style [White, Lippitt 1960], task-oriented leadership style (Contingency Model) [Fiedler 1972], participative leadership style [Vroom 1977; Lawler 1986; Rooney 1993], flexible, agile and adaptive leadership styles [Joiner and Josephs 2007], functional leadership style [Kozlowski 1996, Hackman and Wageman 2005], the three faces of leadership: manager, artist and priest [Hatch, Koster, Koźmiński 2005 and 2010], transactional leadership style [Burns 1978, Bass 1985], path-goal theory of leadership [House 1971], relational leadership style [Parry, Kempster 2013], transformational leadership style [Bass and Avolio 1994, Bass 1996]. Koźmiński proposes in his book "Ograniczone przywództwo. Studium empiryczne" the theory of delimitative leadership. The power of this type of leadership style evinces in the ability of trumping the subjective and objective delimitations of leaders. The most effective leaders are able to extend the delimitations in the most efficient way. The theory of delimitative leadership is based on Simon's theory of bounded rationality in the late 50. These theories were based on the research results conducted in commercial organisations. The leadership concept permanently exists collaterally in the research trend regarding to networking cooperation as the concept of the strategic network centre. It has been evolving from leadership concept to orchestrating innovation networks. The key role of manager for exploitation of potential of inter-organisational networks is beyond doubts. Benefits of coordinated functioning of the highly specialised companies within clusters are resulted from synergy between inter-organisational structure of network and its stakeholders' competences development.

Current knowledge and empirical studies concerning: the networks collaboration in public sector, the role of decision-making centre in the building of network structure, strategy formulation and evaluation, is fragmentary. Due to that, it is necessary to reference to Acquis regarding commercial organisations. Specific objectives, operating environment and effectiveness of the public sector, convinced researches to separate sub-discipline in management science – public management. Courts as the public organisations create the public value. The presidents and managers are leaders of the courts. In the Polish literature, the research concerning court's and justice system's management are very limited.

The aim of the study is to close the cognitive gap concerning the role of court network's manager in public sector. The detailed tasks of the analysis are: revision of literature concerning collaboration in networks of enterprises and public organisations, exegesis of law regulations concerning the formal powers of court

president and court manager and investigation of possible paths of development of their competences regarding to their role as courts network leaders. Both in the Polish and international literature, research concerning the networking collaboration in justice system, the role of leaders of regulatory or voluntary networks are significantly limited.

Development of networking collaboration in justice system encounters numbers of barriers. These barriers derive from the Acquis that refers to the court's president and manager institutions and the bureaucratic form of coordination within the justice system. The roles of court's president or manager as the decision-making centre can rise a conflict with the key court's stakeholder – the minister of justice (communication line: principle – mandatary / plenipotentiary). The leader of courts' network is an excellent strategist and visionary who creates join strategy for courts collectivity. Within this area the leader of courts' network interferes with the competences of the minister of justice. In the case of courts, we may say about a theory of limited orchestrating of courts' network. The orchestrating of courts' network concept – as Czakon proved – is new and the empirical studies concerning this concept are relatively rare. Its meaning is shared with different business models and strategies. Orchestration is a group of processes leading to value improving. The role of network's orchestrator requires from the court's president the ability of overcoming of the subjective and objective restrictions.

Bureaucracy is the key form of coordination within the judicial system. The mechanism of bureaucratic coordination legitimizes the formal powers of managers who are responsible for resources allocation and tasks organisation. Beside the bureaucratic coordination, the market based coordination and relational coordination are the sources of networks coordination. Therefore, the studies should attempt to answer the following vital questions: Is it possible to support coordination and integration in courts using informal tools? Do the formal tools permit and promote the usage of informal tools? What are the crucial benefits for courts and courts' managers from networking? Do the powers and responsibilities of courts' managers let them to become the leaders? Are the courts' managers able to act as demiurges and conductors of networks? Do the courts' stakeholders (including the key stakeholders) expect the network competences from courts' managers?

The group of regulations referring to court's president and manager responsibilities are the following: the act on the common court system, rules of internal organisational procedures of courts of law, regulation on rules of administrative supervision applicable to courts of law, regulation on advertising the competition process for selecting the court's manager or court's deputy manager as well as regulation on salaries of the court's manager or court's deputy manager. There is a lack of regulations advertising the networking collaboration development.

The court's president as the key leader is responsible for the principal court's activity incorporating case law. There are two basic court's activities: principal activity (case law) and supporting activity. The supporting activity acts the role of servant to the principal activity. In the case of justice system, the principal activity is oriented on court's mission implementation. The judiciaries and registrars are responsible for it. The main aim of justice system organisations is to guarantee a fair

trial without undue delay by competent, impartial and independent court – delivering the added value for stakeholders as a social integrator. The supporting activities concentrate on guaranteeing the proper technical and organisational conditions concerning the case law. They ensure the excellent support for the principal activities. The court manager is the leader responsible for the supporting activity. The scope of responsibilities of both court's president and manager is governed by the law. Detailed responsibilities are specified in the Regulation of the Minister of Justice. The court's president acts as the superior to court's manager and delivers him the activities resulting from the labour law rules (except for the activities restricted by the minister of justice). The court's president additionally defines the scope of supporting activities necessary to ensure the smart and efficient court's management process. The court's manager employment is based on empanelling. The court's president is an agent of minister of justice appointed for the administrative activities. Due to that, the court's manager is accountable to the court's president and ministry of justice.

The role of court as the orchestrator of network depends on the court's president decision. The court's manager is accountable to court's president, therefore the initiative of network establishment must be consulted with the court's president. The only participation in the network as well as the acceptance of function of the decision-making centre do not require consultations with the ministry of justice. Both responsibilities of court: being the member of the courts network or acceptance of function of decision-making centre are the serious managerial challenges. They go beyond formal compliance of the court. Courts being the members of the networks retain the formal and legal freedom. The hierarchical tools used in management process in courts are not possible to apply within the network. The function of network's leader (decision-making centre) with the court's president responsible for management process can trigger conflicts of interest between the ministry of justice and the court's president. The leader of the network affects the network's design (network's members, structure and position) and network's orchestration (knowledge mobility management, appropriation of innovations, network's stability management). The popularity of network's leader also affects the separate network's members and finally the whole network. Taking into consideration the delimitations and threats of network's leader, the separate court and its president can become the initiating unit, but the final network management would require collaboration and co-decision among all courts participating in the network. The role and responsibilities of the courts' network leader demand the further research. The knowledge level within this area is not sufficient and it requires further diagnosis.

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BBK 65.5

**ALLOCATIVE EFFICIENCY AND COMPETITION OF THE MICRO,
SMALL, AND MEDIUM ENTERPRISES IN BANDUNG AREA**

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Annotation: This research investigates the allocative efficiency of the micro, small and medium enterprises (SMEs) in the Bandung area including Bandung city, Bandung regency, and West Bandung Regency. There 300 SMEs surveyed coming from various sectors of the SMEs. To estimate the allocative efficiency, this research uses the profitability of the SMEs. Furthermore, the effect of competition on the allocative efficiency is estimated using cross-section regression.

This research found that the SMEs in Bandung area have high profits indicating the industry experiences allocative inefficiency. Furthermore, the medium enterprises also have higher profits compared to the micro and small medium enterprises.

Regarding the effect of the competition on the allocative efficiency, the competition affects the profit negatively. This indicates that there is an improvement in allocative efficiency of the SMEs when they are exposed to competition. Therefore, competition may force the SMEs to be more efficient.

Key words: Competition, allocative efficiency, profitability, SMEs, Bandung.

**CHAPTER 1
INTRODUCTION**

1. Introduction

Micro, small, and medium enterprises (SMEs) play an important role in Indonesian economy. They accounted for 56 million firms whereas big enterprise accounted for only 5 thousand firms in 2012. According to the data from Dinas KUMKM (2013), SMEs can hire about 97,0% of Indonesian employment and the remaining 3,0% are absorbed by the big enterprises (Dinas KUMKM, 2013). Unfortunately, SMEs only absorbs about 59% of the national gross domestic product and the 41,0% are absorbed by the big enterprises (see Setiawan, 2015). This indicates that the SMEs still produce at the small scale suggesting inefficiency in the production.

Looking to the specific regions in Indonesia, the same contribution of the SMEs may apply in Indonesian provinces like the condition of the SMEs in Bandung

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Area: Bandung City, Bandung regency, and West Bandung regency. In 2012, total of SMEs in Bandung area is 12394 with 3000 firms, 7894 firms, and 1500 firms are operating in Bandung city, Bandung regency, and West Bandung regency, respectively⁶. Setiawan et al. (2015) suggested that the labor absorption in Bandung area reached more than 80,0% with the contribution to gross domestic regional bruto (GDRP) accounted for 55,0%. Therefore, the performance of the SMEs in the Bandung area will definitely affect the welfare of the population in Bandung area.

Regarding the lower performance of firms' output in SMEs compared to the big firms, previous research has been conducted. Kuswanto (2012) and Mourougane (2012) found that there is a link between the performance of SMEs and the efficiency in Indonesia. The lower efficiency decreases the performance of the SMEs limiting their role in boosting Indonesian living standard. This indicate that inefficiency of the firms in SMEs can be the source of the low performance of the SMEs in Bandung area. With respect to the efficiency, the level of competition between firms in SMEs may also influence the efficiency of the firms. Setiawan et al. (2012) found that competition affected the allocative efficiency of the firms. Also Setiawan et al. (2015) found that there is a low competitiveness of the SMEs in Cimahi city which is close to Bandung area. Henceforth, it is important to investigate the effect of the competition on the allocative efficiency of the SMEs.

Regarding the background conditions, this research investigates the allocative efficiency of the SMEs in Bandung area as well as investigating the effect of competition on the allocative efficiency. Further, Investigating the SMEs in small region as in Bandung area is relevant, since Dana (2014) and Setiawan et al. (2015) found that the heterogeneity of the regions in developing countries like Indonesia may give a different treatment on the SMEs development. Also, the research about the allocative efficiency and competition has never been done with respect to to the case of SMEs the Bandung area. Therefore, this research is relevant and has a contribution to the literature.

2. Modelling

With respect to the the competition and efficiency, there are two competing theories that explain the relationship between competition and efficiency, i.e. the quiet-life (QL) hypothesis and the efficient-structure hypothesis. The quiet-life hypothesis (Hicks, 1935) suggests that low competition indicated by high industrial concentration lowers competition among firms, which in turn, reduces incentives for the firms to maximize their efficiency. The second theory, the efficient-structure (ES) hypothesis, states that firms with higher efficiency produce at lower cost per unit of output, which in turn leads to higher profits and larger market share (Demsetz, 1973). This also causes the efficient firms to grow more rapidly in size than less efficient firms. In other words, this hypothesis says that low competition may be created by the efficient firms. Based on the theories, the mathematical relationship between the variables is modelled, as follows:

⁶ Data is sourced from Dinas KUMKM Kota Bandung, Kab. Bandung, dan Kab. Bandung Barat (2013)

$$Eff_i = f(Comp_i, Size_i) \quad (1)$$

Where i is the firms, eff is the allocative efficiency, $size$ is the firms size, and $comp$ is the competition.

Furthermore, to estimate the effect of competition on the allocative efficiency, this research uses the econometrics models, as follows:

$$TE_i = \beta_1 + \beta_2 Comp_i + \beta_3 Small + \beta_4 Medium + e_i \quad (2)$$

$\beta_2 > 0$

Where TE is the allocative efficiency, $Comp$ is the competition, $Small$ is the dummy for small enterprises (1 if the observation is small enterprises, 0 otherwise), and $Medium$ is the dummy for medium enterprises (1 if the observation is medium enterprises, 0 otherwise).

3. Data

3.1 Sample

This research uses the survey methods to collect the data of the SMEs in Bandung area in 2015. This research uses the formula of Cochrane (1963) to determine the sample size taken from the large population, as follows:

$$n = \frac{Z^2 pq}{e^2} \quad (3)$$

Where n is sample, Z is the statistics value of the normal curve with a given α , p is the variability of the data in the proportion of the sample with $q=1-p$, and e is the precision level. Using the 6,0% precision level, maximum variability of 0.5, confidence level of 95,0%, and the population of 13000, this research gains the sample to be minimum of 300 firms (see Israel, 2013). After the sample estimation, this research uses minimum of 300 sample of SMEs in Bandung area with the proportion for each area, as follows:

Table 1 – Sampling Method⁷

Area	Number of SMEs	Samples
Bandung City	3000	70
Bandung Regency	7894	190
West Bandung Regency	1500	40
Total	12394	300

Source: Dinas UMKM, Own Calculation

3.2 Measuring the Variables

Furthermore, this research uses the profit to measure the allocative efficiency. The profit is measured by the formula, as follows:

⁷ We define micro firms as the firms with less than 5 employment, small firm is defined as the firm having 5-19 employess, and medium firm is the firm having 20-99 employees (UNIDO).

$$\text{Profit} = \text{Revenue} - \text{Cost} \quad (5)$$

Where *profit* is the profit, Revenue is income earned by the firm and Cost is the all expenses in relation to the production.

Competition is a condition where the firms in the market act non cooperatively between them in setting the price and output. This research uses the different method of measuring the competition by using the number of firms perceived by a firm as its competitors. Each firm is given a question on how many firms that is faced by a firm as the competitors on the same products (see questionnaire). For example, if the firm mentions that there are 20 competitors selling the same products within the area where the firm sell its product, then there are 20 seller as the competitors for the firm. This is expected to reflect the real competitors faced by a firm in the market which constitute the relevant market.

4. Results

4.1 Description of Micro, Small and Medium Enterprises In Bandung

As shown in the Table 2, there are 300 SMEs used in this research where 112, 153, and 35 are grouped into micro, small, and medium enterprises, respectively. The SMEs are grouped into micro, small, and medium enterprises based on the output size.

Based on the competitor, the competition is highest in the small enterprises with the competitors faced by the firms are around 16 competitors. In spite of this, the competitors faced by the firm in the group are variative in the interval between 1 and 53. Furthermore, the micro and medium firms face about 9 and 14 competitors, respectively. The range of competitors faced by the firms is around 1-40 and 1-31 for the micro and medium firms, respectively. The small firms have more competition compared to the micro and medium firms. The small firms face about 16 competitors while the micro and medium enterprises face about 8 and 14 competitors, on average, respectively.

Regarding the profit of the SMEs, there is a higher profit of the medium enterprises compared to the micro and small enterprises. The micro, small and medium enterprises have the profits of Rp. 46383.260,- million, Rp.163429.100,- million, and Rp. 539236.900,- million, respectively. In spite of this, the variation of profits is highest in medium enterprises compared to the micro and small enterprises as shown in the standard of deviation.

Table 2 – Descriptive Statistics of Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Number of Competitor				
- Micro Enterprise	8.839	9.195	1	40
- Small Enterprise	16.248	10.280	1	53
- Medium Enterprise	14.382	7.839	1	31
Profits (Thousand Rupiah)				
- Micro Enterprise	46383.26	41837.640	1200	260000
- Small Enterprise	163429.100	149699.000	21600	1095000
- Medium Enterprise	539236.900	521029.900	52000	2400000

N-SMEs	300
- Micro Enterprise	112
- Small Enterprise	153
- Medium Enterprise	35

Source: own calculation

4.2 Competition and Allocative Efficiency

Table 3 shows the results of the estimation of the effect of competition on profits. There are three specifications applied in the Table 3. Generally, the competition affects the profits negatively. Based on the regression (I), it is found that the competition has no effect on the profits at the 10,0% critical level. Also the model seems to have the miss-specification error because F-statistik does not reject the hypothesis unimportant variables in the model.

Table 3 – The Effect of Competition and Size of the firms on Profits

Independent Variable	Dependent Variable: Profits		
	Coefficients (I)	Coefficients (II)	Coefficients (III)
Intercept	141.885*** (20.393)	872.521*** (74.466)	502.149*** (33.885)
Comp	0.304 (0.933)	-28.638*** (4.823)	-2.555** (0.998)
Dmicro		-825.453*** (76.970)	-434.730*** (34.564)
Dsmall		-667.621*** (78.065)	-292.814*** (33.485)
Comp*Dmicro		28.469*** (5.080)	
Comp*Dsmall		26.353*** (4.974)	
F-Statistics	0.11	42.70***	54.69***

Source: own calculation

Furthermore, using the regression (II), competition affects negatively the profits at the 1,0% critical level with coefficients of – 28,638. This indicates that the increase in the competitor by 1 firms, decreases profits by 28,638 million in a year, ceteris paribus. Also, the effect of competition is negative on the regression (III) with coefficient of – 2.555. In spite of this, the coefficients of the competition is not robust with respect to the variables included in the model.

5. Conclusions

This research finds that the SMEs in Bandung area have high average profits indicating higher allocative inefficiency in the period of investigation. Furthermore, the competition affects the profit negatively suggesting that the competition forces the SMEs to be more efficient.

This research suggests the policy maker to support the competition between the SMEs by making the entry easier for firms. The government can reduce the entry barrier for the new firms to enter the market.

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THE BULGARIAN SYSTEM FOR GUARANTEED MINIMUM INCOME FOR THE POOR PEOPLE: DESIGN AND PROSPECTS

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Annotation: The report presents a summarized review of the recent process of impoverishment and income inequalities in Bulgaria, and provides a general assessment of the main directions in the development of social assistance (SA) as one of the key elements of the social protection system. Its purpose is to summarize lessons from the Bulgarian experience in the reform of SA for the poor people after 1990 in the process of transition from a centralized economy to a market economy and imposed fiscal consolidation after the global financial and economic crisis.

Key words: poverty, social assistance, reforms.

The objectives of this paper are:

1. to describe in a comparative manner the main dimensions of income inequality and poverty in Bulgaria and EU-27, and the role of the social transfers in poverty reduction;

2. to present a summarized review and assessment of the main directions in the development of social assistance (SA) as element of the social protection system;

3. to outline the lessons from the Bulgarian experience in the reform of SA after 1990 in the process of transition from a centralized economy to a market economy.

Poverty and income inequality trends in Bulgaria and EU.

The analysis of the statistical data about the population living in risk of poverty or social exclusion show that Bulgaria is one of the most concerned by this phenomena European countries (see Figure 1⁸). The national level of this specific indicator is almost two times above the average for EU-27.

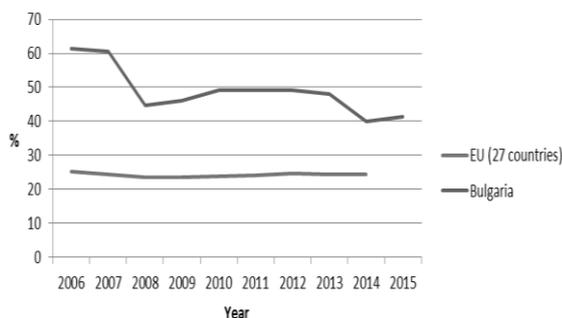


Figure 1 – People at risk of poverty or social exclusion

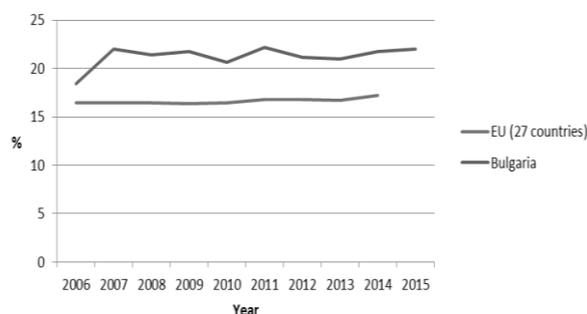


Figure 2 – At risk of poverty rate (after social transfers)

⁸ Eurostat is source of data for all figures – see <http://ec.europa.eu/eurostat/data/database>.

In this unfavorable context, the social safety net has substantial role for poverty reduction – the social transfers lower the poverty rate with almost 20 percentage points (p.p.) see Figure 2.

Despite this:

1. More than 22,0% of the Bulgarian population lives at risk of poverty in 2015.
2. Poverty rates in Bulgaria are higher than in EU (with 4-5 p.p.).
3. Poverty in EU remains unchanged (around 16,0%) with slight increase last three years.
4. In Bulgaria poverty rates are characterized by higher dynamic and fluctuations.
5. Trend of substantial increase during the period 2005-2007.
6. Continuous variations of the indicator (between 21,0-22,2%) during and after the crisis, which demonstrate the volatility and vulnerability of significant part of Bulgarian population.

The development of income inequality, measured by the most popular indicators – Gini coefficient and S80/20 ratio, shows the great gap between the revenues of the rich and the poor people in Bulgaria (see Figure 3 and Figure 4). The Bulgarian Gini coefficient: (i) is higher than the average for EU-27 by 5 p.p.; (ii) has a clear increasing trend, while in EU its value is stabilized around 30,0%. With the level of 35,4% in 2015, Bulgaria is quite above Iceland (22,7%), Norway (23,5%) or Czech Republic (25,1%).

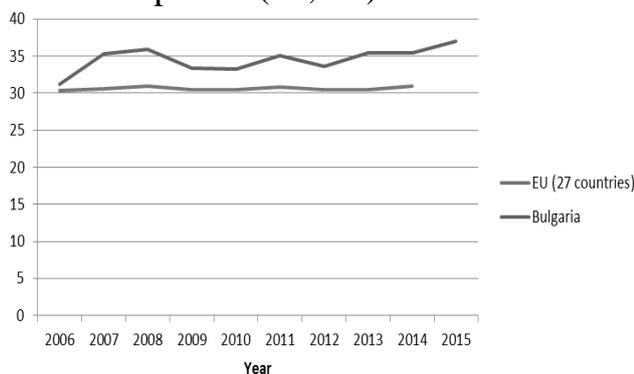


Figure 3 – Gini coefficient (scale 0-100 max inequality)

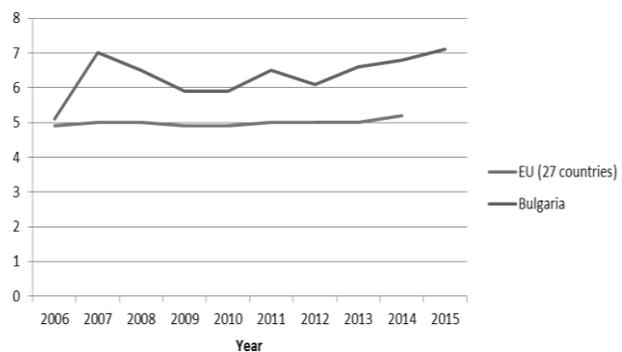


Figure 4 – Inequality of distribution of incomes between the richest and poorest 20,0% of population (S80/20 ratio)

Almost the same is the picture depicted by S80/20 ratio as indicator for inequality of distribution of incomes between the richest and poorest 20,0% of population: in 2014 the Bulgarian inequality surpasses 1,3 times the average European level and maintain a clear increasing tendency.

On the basis of this analysis one could *conclude* that:

1. Bulgaria is among EU countries with relatively high income inequality and poverty – they are higher than the average for EU-27.
2. Income inequality and poverty in Bulgaria show greater fluctuations and dynamics than in EU-27.

3. Social transfers have significant impact on poverty reduction. This influence is smaller in Bulgaria than in EU-27. Among social transfers, pensions have a crucial importance, while other transfers (social assistance, etc.) cause smaller effects on poverty.

General overview of the social safety net. Bulgaria’s public social safety net–SSN, is composed of two main subsystems (see Figure 5). They are aimed at the provision of the necessary social security guarantees, incl. these specified in the ILO Recommendations 102 and 202.

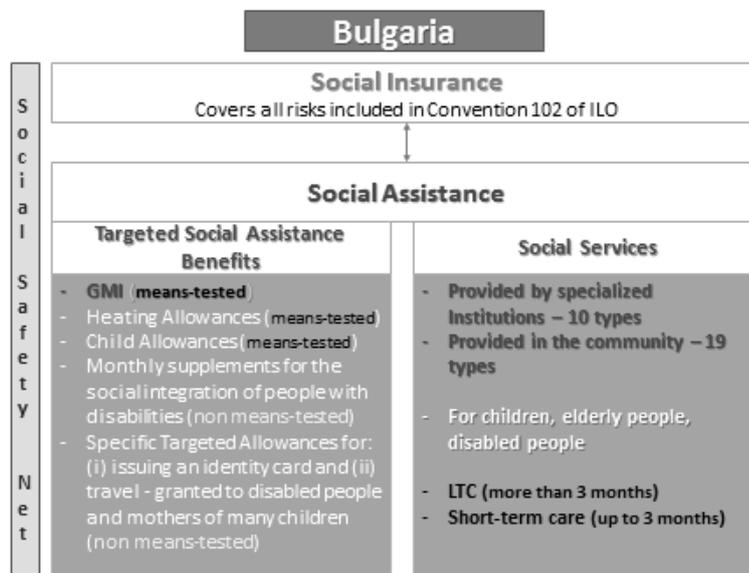


Figure 5 – Structure of the Social Safety Net in Bulgaria

Social insurance (the so-called “first SSN”) is contribution based – only people making social insurance contributions receive benefits. As a particularity should be mentioned the fact that, the Bulgarian pension system includes some non-contributory payments such as military, disability, personal and social pensions.

Social assistance is based on the principle of national solidarity and funded from the state budget. This second SSN provides social protection to people in need of assistance to meet their basic needs. From the point of view of its economic forms, the social assistance is provided “in cash” and as social services for some vulnerable groups of the population (orphans, children and people with disabilities, elderly people).

The GMI scheme as a component of the second SSN (see Figure 5) is the focus of the present paper, i.e. the social services and the other targeted SA programs are outside the scope of this presentation. However, all targeted SA programs have several common design features and this is why the conclusions here could be addressed to all of them.

GMI program – a short overview. Through the GMI, the state guarantees a minimum level of income to individuals or families that meet certain target criteria, concerning their income and property, age, marital, health, training, and employment status.

(a) *legal framework*: The GMI program was designed and introduced in 1992 as a last resort scheme for the neediest and most vulnerable individuals and families. Since 1998 the program is carried out in compliance with the provisions of the Social Assistance Act and the rules on its implementation.

(b) *objectives*: to assist people who are not able to satisfy their basic human needs without help; support the employment of unemployed people who meet the criteria for receiving monthly social assistance benefits, and promote their social reintegration.

(c) *economic form of provision*: The GMI provides monthly social assistance benefits, mainly in cash. These benefits supplement the incomes of the poorest people, up to a certain minimum level. Since 2009 it is BGN 65 for a person over 65, who is not living alone.

(d) *application*: Potential beneficiaries need to apply for assistance. Active outreach by social workers is rare (occurs when social workers are notified by neighbours or relatives of a person who needs social assistance).

(e) *eligibility*: Entitled to social assistance under the GMI program are Bulgarian citizens who for health, age, social, or other reasons beyond their control are unable to meet their basic human needs by themselves or with the assistance of the people obliged by law to support them. The right to social assistance is also granted to foreigners who have permission to stay permanently in Bulgaria; people who have been granted asylum, refugee status, or humanitarian status; and people who are granted the right to such benefits through an international treaty signed by Bulgaria.

(f) *main target criteria*:

Income threshold	Differentiated min. income for each risk group after the declaration of incomes from any economic activity, sale and/or exchange of movable or real estate; rent and lease; pensions; scholarships; monthly family allowances and other incomes.
Property	Beneficiary cannot: possess own movable and immovable property that could be used to generate income; have sold or donated lodging, summer house, or agricultural or forest land worth 60 times the amount of the GMI within previous 5 years; refuse to accept or cultivate land provided by the state or municipal land fund. (Requirement is waived for people with reduced working ability.)
Health status	Some criteria are not applied for disabled people.
Conditionalities and requirements for changing the behaviour of unemployed beneficiaries	Able-bodied unemployed beneficiaries of working age: must register with an employment bureau; must wait 6 months before receiving benefits (the requirement is waived for people who are unable to work); cannot reject a job or a professional qualification proposed by an employment bureau; cannot refuse to work up to 14 days a month (4 hours/day) in municipal employment programs. The first refusal results in cutting off of the monthly benefit for two months. A second refusal results in a cut-off of benefits for two years.

Targeted Social Assistance Reforms after 1990. The key changes in the development of targeted social assistance are summarized in the following “map of changes” by periods of economic development. At the heart of the reforms is the understanding that the state should develop a last resort system for providing social

assistance to most deprived people, who are not able themselves or through their relatives to ensure satisfaction of their basic needs. This system is based on the principle of national solidarity and is financed from the state budget at the expense of general non tax revenues, i.e. without introducing a targeted tax.

Economic Period/ Features	Compensating/passive requirements and measures	Activation requirements and measures
<p><i>Collapse due to shock transition:</i> 1991 – Lay down the grounds of a new type of social assistance to respond to the new social issues (poverty, unemployment). Monthly benefits – a fundament of the second social safety net.</p>	<p>Subsidiarity of assistance. Amount of monthly benefits depends on the size of minimum wage. Target of the assistance is the family. Introduction of differentiated criteria in terms of property status (housing) of applicants for assistance.</p>	<p>Provide support for professional qualification and labour realization. Abolishment of the assistance to unemployed who have refused a suitable job proposed by employment bureaus.</p>
<p>1992-1993 Start of the modernization of monthly social assistance. Policy is priority oriented towards poverty mitigation; re-integration is still at the second place.</p>	<p>Introduction of GMI. Strengthening of the differentiated approach – introduction of a system of coefficients for determination of differentiated GMI for the purpose of social assistance. Assistance is not time-bound.</p>	<p>30,0% of income of working persons who receive social benefits is not considered as income. Deprived of social assistance rights – persons who left work by their own will.</p>
<p><i>Ad hoc recovery:</i> 1994-1995 More incentives for more active attitude at the labour market.</p>		<p>In case of refusal to accept a job, the unemployed is deprived of social benefits for six months. Obligation to participate in common good municipal activities up to 5 days/month.</p>
<p><i>Financial and economic crisis:</i> 1996-1997 (first half). Liberalization of access but also more measures for activation of unemployed beneficiaries.</p>	<p>Target of assistance – households. Introduction of supplementary monthly assistance for payment of main utility services. Larger differentiation of the coefficients for children in determining differentiated GMI.</p>	<p>Introduction of a six-month awaiting period of registration in a labour office for unemployed persons before applying for social benefit.</p>
<p><i>Stabilization period:</i> Second half of 1997-2000. Continuing modernization of social assistance. More restrictive changes but also more measures stimulating activation of unemployed persons.</p>	<p>Target of assistance – families. Differentiated criteria on property status (ownership of housing) of applicants. Further detailing of the system of coefficients for determining differentiated GMI.</p>	<p>Unemployed persons in working age receive continuous monthly benefits up to three years. Afterwards, the right to monthly benefit is discontinued for 12 months.</p>

Economic Period/ Features	Compensating/passive requirements and measures	Activation requirements and measures
Adoption of legislative framework on social assistance.		Application of lower coefficient in case of not studying children.
<i>Accelerated and stable growth:</i> 2000-2008 Adaption to the better macroeconomic environment – strengthening activation measures. Organizational and financial centralization of the social assistance system. Special programmes for main vulnerable groups (children, persons with disabilities).	Further detailing of the system of coefficients (since 2005 – percentages). Development of the programme on heating allowances and active usage as an instrument to mitigate the shock increase of energy prices.	Increase of the awaiting period from six to nine months. Increased duration of participation in common good activities from five days per month to 14 days per month and four hours per day. Reduction of the period of entitlement to social benefit of unemployed persons to 12 months.
<i>Crisis:</i> 2009-2011 Underestimated/ delayed anti-cyclic recurrence in social assistance development.	Liberalization of minor criteria for access to assistance. Re-establishment (only after 2010) of the shorter awaiting period of registration of unemployed persons that existed until 2007 – six months (instead of nine months).	Abolition of the restriction for a maximum period during which unemployed beneficiaries are entitled to monthly benefits (since 2011).
<i>Recovery and fragile growth:</i> 2012-2015 Continuing inertia in the development of social assistance.	Absence of parametric changes (stagnation). Continuing freeze of the amount of GMI and of the monthly social assistance benefits.	Consolidation of activating measures for working poor in the general labour market policy. Priority role of EU co-financing.

Assessments and lessons learned

About the design of the programme. The GMI programme occurred to be one of the most sustainable in terms of principles, targeting and parameters. It has been shaped at the very beginning of the transition period (1991-1992) as a scheme of income support and poverty alleviation for the most vulnerable population groups. The key task of the social policy at that time was to develop a new modern and sustainable social assistance model that was missing in the national social protection system.

By its nature, the programme for monthly targeted assistance (later and the other complementary social assistance schemes) was introduced and remains targeted, universal and non-contributory, based on the principle of national solidarity (mostly in its aspect “poor-rich”). This programme, as well as the other social assistance programmes, combines the verification of income and property status with categorical criteria (age, level of disability, economic/employment status, etc.).

The conclusion is that the sustainability of the scheme is of key importance not only for its own effectiveness and efficiency, but also for the other components of the second social safety net.

About the adaptation of the targeted social assistance to the changes in the macro-economic environment. Social assistance provides “last instance” support that guarantees minimum social protection regardless of the reasons that led to such assistance at individual level. The assistance is (should be) time bounded and shall continue until the reasons for it exist and the person or family meets the criteria for access to social benefits. Implicitly this means that in periods of more unfavourable socio-economic conditions more people would need social assistance. The latter, in turn, shapes the link between the macro-economic changes and the social assistance in terms of policy, design and operation.

In the Bulgarian practice, the targeted nature of the social benefits is ensured through applying a range of criteria for preliminary identification and assessment of the income and property status of potential beneficiaries, as well as their labour, health and family status. From a theoretical point of view, the characteristics and the parameters of the status relate differently to the economic conditions. Some criteria – health and family – usually are neutral to them. Others – such as the parameters of the property status (e.g. ownership of housing and arable land, savings, securities and dividends up to a certain size) are more resistant to macroeconomic impacts and depend on them in medium or long term. Most directly, albeit with a certain time lag, the economic conditions affect the employment status and income of persons of working age.

On this basis, and again – from a **theoretical** point of view⁹, a conclusion can be drawn that the income and employment status criteria should be the variables most sensitive to the economic environment in the design of targeted social assistance to regulate access and related effects and public expenditures. In periods of growth, criteria on income status and on active search and acceptance of work by recipients of social benefits should become more stringent and during a crisis – should be carefully softened.

The conclusion is that social and economic policies should closely interact, which also means that social assistance policies should be linked with the policies on the labour market and social programmes should be supported by active programmes and measures for employment. Fighting poverty is a multifaceted task that requires coordination between policies in the economic and the social sectors, as well as efforts by government institutions and civil society structures, based on a broad public consensus.

⁹ We underline the character of this point of view, as in the formulation and implementation of policy a number of other factors intervene, for example public consensus, stability of public finances and the consequent restrictive budget policy, coordination of the interaction between social insurance and social assistance as two subsystems of the social protection system.

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INNOVATIONS IN PAYMENT SERVICES

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Annotation: Payment services are market which bring in recent years many innovations. It is caused by growin customers requiarments – they want faster transactions and less formalities. In a couple last years it could be noted couple of innovations in payment services market,which vityly changed this market.

Key words: payment services, innovations, banking, mobile payments

INTRODUCTION

Development in world’s payment services sector is very dynamical. All kinds of improvement and innovations occur so quickly that the main problem is to spot them. In addition to that people often are not aware of the fact that many new solutions exist already and don’t know on what ground those solutions have been created. The problem of finding an adequate way to settle accounts with third parties, companies and institutions concerns all of us, so higher consciousness and knowledge on new possibilities concerning payments is very valuable. The subject of this work is presentation of current solutions in payment services sector, which achieved success around the world and also theoretical deliberations on future solutions in payment instruments sector.

PAYMENT SERVICES

Payment service is strictly defined in *Payment Services Directive*. PSD which was introduced by European Parliament and European Union Council on 13 November 2007 concerns payment services on internal market. It consists of multiple aspects: cash deposits on an account and its management, cash withdraws from paying account, preforming transactions via transfers, direct debit, payment card, performing transactions using resources from credit line, issuing and acquiring payment instruments, the provision of money transfer services and performing transactions with ICT systems [EU Directive 2007].

Payment instruments are defined as any kind of device, or a set of procedures which was agreed between user and provider of service and are used by user to initiate payment order. According to definition, cash transactions, transfer order, e-

¹⁰ Tutor of the Students Scientific Group “Innovative Ways Group”.

transfer, direct debit, debit and credit cards, proximity cards, internet and mobile payments are classified in them.

Payment transaction was defined in PSD directive as operation initiated by payer, or recipient to place, transfer or withdraw funds apart from primary commitments between payer and recipient [Maciejewski 2009].

INNOVATIONS IN PAYMENT SERVICES

Card payments

The first area of analysis of innovations in payment services are transactions performed using payment cards. Payment cards as credit and debit cards proved to be most useful tool in performing technological shift in selling points from paper to electronical accounting. Network cards such as Visa, MasterCard, American Express, or some of national and regional networks deal in management of card payment's infrastructure. Thanks to using more of the original solutions connected with information technologies and telecommunications, paying cards became important way of payment in many countries. Progress in development of services by using information technology allow performing transaction in real time, verifying credit rating of a card user in selling point simultaneously making transactions faster and reducing loses connected with risk of fraud and credit abuse.

Given that payment cards became more accepted by society and their quantity increased in a significant way, the way of processing this type of payments also became more complicated. To address those expectations providers of payment services (such as PayPal) started their activity in order to provide high standard of realisation specialist payment services for all sides of transaction. To solve the complexities arising by creating more and more new payment services providers multinational organizations associating producers of cards delivered consistent rules and standardized procedures of acting with the cash flow. They also created multinational systems of processing transactions which deal with monetary exchange and set procedures dealing with controversy (also arbitration mechanism) between customers and sellers.

In 1999 multinational standard EMV was introduced. It was developed by joined forces of Visa, MasterCard and Europay. Its goal is authorizing payments with credit and debit cards. Five years later also Japan company JCB used this standard. In this way EMV became most important, multinational, unified standard adjusting payment cards to microprocessor, or chip solutions. Primarily, chip cards are characterized with better security (card blockage after entering wrong PIN number three times in a row, which is most important card's safeguard) and longer period of exploit compared to cards with magnetic stripe. Furthermore, it is possible to install some applications on a card, which is perspective taken in view today's development of banking applications. Only one, but significant imperfection of microprocessor cards are definitely higher costs of production compared to usual magnetic stripe card.

The other, currently vital trend in development of low value payments made via cards is contactless payments. To that kind of transactions there have to be used solutions which are most convenient and simultaneously fastest in realisation and verifying payment. That's why there have been created technology of contactless

cards which allowed to realise and verify payment instantly by use of special circuit placed on card, which used RFID (Radio Frequency Identification) technology. This technology remotely reads the memory via payment terminal from 10 cm proximity (with use of electromagnetic waves) from integrated circuit on a card and automatically realises transaction in a couple of seconds. For the first time contactless payments in Europe was introduced in September 2007 in London by MasterCard and Maestro via PayPass service. Cash limit of contactless transactions was set to 10 Pounds to British users.

The biggest advantage of contactless transactions is lack of necessity to enter a PIN code to terminal and no need of giving card to the seller, so contactless cards find use in places where quickness of service is vital component (for example in hypermarkets, supermarkets, restaurants and fast-food bars, public transport and mass events). Currently most of payment cards on market have both magnetic stripe and contactless payment function which made card payments a lot more convenient.

Mobile payments

In today's world mobile payments are culmination of innovations, because they connect systems of mobile payments and services. All this to allow users initiate, authorise and finalize finance transactions in which funds are transferred through mobile network or wireless network to recipient of payment using a mobile device [Chandra, Srivastaya, Theng 2010]. Mobile payments offer very simple and practical solution which significantly reduces importance of access to ATMs. Prognosis made by Gartner company shows that by the end of 2016 mobile payment systems will have 448 million of users and value of transactions will be 617 billion globally. It is predicted also that by 2018 half of the customers will be using smartphones and other devices to make mobile payments [5].

Mobile banking is relatively new trend in payment services. It allows customers to manage payments on their accounts using phone with access to internet. Widespread of this type of payment service was possible only because of rise of smartphones and all around internet access. Mobile payments was introduced in 2000 and since the beginning they were very successful solution, which achieved successes on field of selling mobile content(games, applications) and simple services based on SMS technology. Simultaneously there was a model of using speech channel in mobile payment systems. Customer connected with special server IVR (Interactive Voice Response – automatic service with voice communicates where customers choose suitable buttons on the phone), or talked with a Call Centre employee. This model didn't work out because of significantly higher costs compared for example systems based on SMS technology and because of significantly longer time of making average payment operation.

Definitely most famous example of using innovative solutions in mobile payments sector is system of transaction made by M-Pesa which was developed with success in 2007 by countries like Kenya, Tanzania, Afghanistan and Republic of South Africa [6].

With this system it is possible to pay bills, transfer money, or buy goods using mobile phone. Transactions are initiated by SMS and authorised by phone number, or PIN code. The best example is Kenya where this system is used by 17 million citizens

which is more than two thirds of adults of this country. Furthermore, through this system flows 25,0% of Kenya's GDP, which shows significant use of this service by society.

Currently most of the mobile payments systems are based on use of NFC technology (*Near Field Communication*) by mobile phones, smartwatches and smart bands. Examples for this type of application are Apple Pay and Google Wallet. The first of these allows realisation of payments by iPhone or Apple Watch [7]. Application achieved success. Payments made with its help are realised by 2500 banks and more than 700 000 sellers in United States. Google Wallet also allows regular payments, but also internet payments. There is possibility to integrate this system with Gmail account – money can be sent via e-mail [8].

Internet payments

As the name suggests internet payments (e-payments) are transactions made by using Internet network. This kind of payments can be made using computers, smartphones or tablets, but by omnipresent digitization there are other forms of electronical payments developing, for example buying movies, series by TV (TV decoder), or purchase / sale realised with the help of game consoles. Generally speaking e-payments can be made by transfer, payment card, or other services offered by specialized developers of this kind of payments. The basis of electronical transaction are Payment Service Providers (PSPs) who are intermediary between seller and client's bank, or mediate only between buyer and seller. Electronic payments are inseparable with Internet trade therefore they are much more naturally adapted in Internet trade requirements than paper transfers, or card transactions. Furthermore, important trait of most of e-payment systems on the world is absence of differences between transactions made inside a country and international transactions.

Within the e-payment systems there are several ways to realise transaction – e-transfers realised directly from client's account by internet account, e-wallet, virtual cards used only in electronical payments, Electronic Direct Debit (EDD) etc. The choice of most convenient way of payments for a client usually rest on the shoulders of the client, because PSPs usually allows realisation of many methods of payment [Chinowski 2013].

Very innovative solution is electronical wallet (e-wallet) which allows on direct payment between buyer and seller without bank's involvement in the transfer of funds. It can be transactions made by computer, or mobile devices. Electronical purses act as a pre-paid virtual account. Both client and seller have an accounts and transaction is direct fund transfer from client's account to seller's. The main advantage of this type of solutions is anonymity of the client who doesn't have to give personal information during creating a virtual account. It is imperative to note that e-wallet payments are usually used in low-value transactions and that requires speed, simplicity, and comfort. Because of that they are usually more interesting alternative compared to bank transfers, or card payments.

CONCLUSION

The issue of innovative means of payment is extensive and analysis of this subject was reduced to some of the vital areas. The dynamics of change in payment instruments is very high, new solutions are safer, more comfortable, and allows

almost immediately payments. Clearly society is moving towards payment with lowest share of cash and electronic money is the future of transactions conducted both by consumers and businesses.

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**THE PROBLEMS OF ADOPTION OF THE AMERICAN AND THE
EUROPEAN PRACTICES OF THE INNOVATION CLUSTER
INSTITUTIONS IN THE CONTEXT OF THE RUSSIAN ECONOMY**

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Annotation: The necessity of Russia to find a way out of the stagnation trap set by Western countries requires the introduction of the effective tools prompting the economic growth. In this respect the collaboration of the state and the business community in the form of the public private partnership is one of the most important conditions for the resumption of the economic growth and further development of the national innovation system. Active industrial policy of the Russian Government on development of the industrial and innovation clusters in the regions during the last decade needs a peer analysis of the American and European practice of clustering and innovation cluster development. The foreign practice shows that the clusters allow achieving the high competitive level of the region. During the last two decades Europe and the USA made a great step forward in the sphere of clustering and their experience can be extremely useful for Russia, due to the displayed most efficient practices ready for adoption.

Key words: Innovation; clusters; regional development; the American cluster policy, the European cluster policy.

Active industrial policy of the Russian Government on development of the industrial and innovation clusters in the regions during the last decade requires a peer analysis (and probable partial adoption) of the American and European practice of clustering and innovation cluster development. Each country is peculiar for its own competitive advantages in comparison to its rivals in the global economy of the scientific and technological progress. In this aspect the most illustrative example for analysis is the development of the US automotive cluster.

Hence, for instance, there is a growing competitive pressure on the Michigan Automotive Cluster (MAC) from South Carolina's Automotive Cluster (SCAC). Within the period 1998-2006 SCAC created 35 thousand new jobs while the MAC was reduced by 105 thousand jobs¹¹. Among the main factors that conditioned this situation are relatively underdeveloped trade unions and the policy of South Carolina on attraction of investment and infrastructure development. The higher labour inputs and medical provision costs put the MAC to a disadvantage. The lack in technology and comparatively high labour costs are the hot-button issues for the MAC nowadays.

The main negative factor impeding the development of the MAC is the interdependence of its companies which neutralizes the competitiveness inside the

¹¹ Porter M., Ketelhohn N. Automotive Cluster in Michigan (USA). 2009. p.17.

cluster. Moreover, the protectionist policy of the American government, maintaining the steel industry, reduces the potential of the automotive sector. But then the presence of the chemicals and plastic production such Dow Chemical and DuPont, and the nearby Ontario automotive cluster have the positive impact on the MAC¹².

The above mentioned South Carolina's Automotive Cluster (SCAC) has a remarkable history of development. It houses BMW production, Koyo Bearings USA, Proterra, Michelin; a special place is taken by the International Center for Automotive Research (ICAR) based on the Clemson University¹³.

The sizable investment into the automotive sector can be traced back to 1973 with the foundation of the tire producing Michelin. The establishing of Michelin was preceded by the car production activity of Anderson Motor Company. Even in 1974 Bosch launches the production of the fuel injection systems for the diesel engines of the company. Then newer companies, such as Daimler, Honda and Road Rescue, spring up. In 1993 the first foreign BMW production starts on the territory of South Carolina¹⁴.

Nowadays SCAC unites the complete product manufacturers and the component suppliers working in strong cooperation. The cluster comprises 314 plants, 4 R&D, logistics and wholesale organizations, and the manufacturers of the textile and the electronics for the automotive industry¹⁵.

The example of the US proves that the resources and the highly qualified staff play a significant, but not the exclusive role and that the industrial clusters usually are marked by more dynamic development. Among the key factors in the US cluster development there are educational establishments, producing the new knowledge and encouraging its distribution, the business entities, responsible for the commercialization of this knowledge, and the regional authorities, providing the appropriate conditions for each kind of production.

Hence, the USA and Europe has a vast experience in the clustering and innovation cluster development. The limited nature resources and small-sized national markets of Europe determined the leading role of the state in the economy and in development of the cluster structures in particular. Many countries, for example, the Netherlands and Denmark, use the cluster policy at the national level. Other countries, like France, Germany, Italy and Spain, lack the national cluster policy, but adhere to the regional cluster policy. The most influential supranational structure is the European Union, which is also building a cluster policy. In comparison to Western Europe the USA is characterized by the high absorption of the market and the great diversification of the sectorial economic structure. The US authorities rarely interfere in the activities of the business structures, therefore the USA has adhered the so-called "upward" model of the cluster development, which presupposes the business initiatives as the starting point, and the function of the state

¹² Porter M., Ketelhohn N. Automotive Cluster in Michigan (USA). 2009. p.20.

¹³ Woodward D., Von Nessen J. Watson V. The Economic Impact of South Carolina's Automotive Cluster // Division of Research Moore School of Business University of South Carolina, 2011. p.2.

¹⁴ Ibid., p.4.

¹⁵ Ibid., p.4.

authorities consists in the development of the sci-tech partnership, in the tax credit extension and the provision of concessional taxation for the enterprises and firms involved into the state and the private R&D programs. Notwithstanding the absence of the federal cluster policy, there is a multitude of the regional programs.

The foreign practice shows that the clusters allow achieving the high competitive level of the region. During the last two decades Europe and the USA made a great step forward in the sphere of clustering and their experience can be extremely useful for Russia, because it displays the best efficient practices ready for adoption.

Both the European and the American experience prove that the main driving force of the economic development by means of clustering consists in the interaction between business community, regional authorities and R&D organizations. The activity of the authorities should not resolve itself into the finance provision only, but also should aim at creating of the attractive conditions for the business and the infrastructure, at facilitation of the exchange of information, knowledge and experience. The amount of financing of the cluster initiatives depends on the multiple factors, but in most cases the bulk of the expenses fall on the first years of the cluster development. This fact is very attractive within the Russian context, because it makes possible the enduring efficiency at relatively limited financing.

Taking into account the federative structure of Russia, both the European and the US practices of cluster policy development may be successfully adopted, because they both assert the key role of the regional authorities and the local companies in the process of clustering. Nevertheless, as distinct from the USA, Russia has a historically established economic model, characterized for the profoundly influential role of the state in the microeconomic processes. Under this circumstance the essentials of the EU cluster policy look more appropriate for constituting the basis of the forming Russian cluster policy.

In summary we can formulate the main trends of the federal cluster policy as follows:

- Creation of the favorable conditions for the business, betterment of the infrastructure. A special place is to be given to the development of the small and medium businesses.

- Formation and implementation of the strategies on development of the priority industrial sectors, stimulation of the interregional cooperation.

- Collection, systematization and dissemination of the data on the existing and newly forming clusters.

- Allocation of the sizeable federal funds, which accumulate the greater part of the tax revenue, to the realization of the cluster support programs. Besides it is necessary to regard the key role of the regional budgets and the funds coming from the commercial structures.

Hence, in the context of the Russian reality the adoptable model of the cluster initiatives support is the so called “mixed” model which presupposes, on the one hand, the active position of the regional authorities and the regional companies in the cluster formation, and on the other – the widespread support of the federal authorities. The modern economic policy in Russia is usually limited to the substitution of the

outdated facilities, and the cluster policy may turn into a means of transition to the innovative development.

Nowadays the Russian scientific economic literature suggests numerous researches on clustering, but the information about the clusters is still unsystematic, and the research works generally are of casual character and focus on the cluster analysis of a certain region. In our opinion, it is necessary to adopt the European and the American practice of cluster (US Cluster Mapping Project, European Cluster Observatory). Mapping would allow revealing the existing Russian clusters, making the analysis of each one on the basis of the neutral and comparable data and ranking them in accordance with their level of development. The cluster map-making is of utmost importance at the initial stage of the federal cluster policy realization, because it makes possible the qualitative selection of the project and monitoring of the projects under realization.

The cluster policy cannot be effective without programs of the small and medium business assistance and without promotion of its innovation activity. Moreover, it is necessary, similar to the USA and Europe, to create interaction platforms for the different cluster members, to work out the training programs for the cluster managers and encourage the interregional cooperation.

The analysis of the existing methods of cluster management showed the most efficient institutional mechanisms in this sphere were worked out abroad; therefore they need adaptation to the Russian context and are to be transformed in conformity with institutional specificity of the domestic economic environment.

The distinctive feature of the foreign institutional mechanisms of the cluster development management in the regions is the high level of the decentralization of the decision making procedure and the high competitiveness, while the undertaken cluster analysis proved that in the Russian economic context the most preferable is the medium level of decentralization and average or above the average competitiveness, as determined by the predominance of the public sector in the economy. Hence, the adaptation of the foreign institutional mechanisms of cluster management in respect of the innovation cluster formations in Russia first and foremost presupposes the choice of the objects of management and the choice of the decentralization degree in decision making for each selected object.

The given analysis of the effective management practice in regard to the functioning and development of the regional innovation clusters in the Russian Federation designated that the management of such integrated structures is to be bound with formation of the institutional mechanism as applied to the objects of management represented by the cluster subpotentials. In the course of analysis the following types of innovation cluster subpotentials were singled out: technological, institutional, informational, human, financial, cliental one and the subpotential of the business processes. Each of the mentioned subpotentials corresponds to a relatively autonomous structural element of the institutional mechanism of management with a distinct level of centralization of decision making. The maintenance of the average level of centralization in decision making process within the innovation cluster formations presupposes that the management of some subpotentials is to be performed with high centralization level, while the management of the rest – with

high level of Consequently, the adoption of the foreign institutional mechanisms of management by the regional innovation clusters requires the raise of the centralization level of the decision making as applied to the management of the institutional, the informational, the human and the cliental subpotential, while in case of the technological, the financial subpotential and one of the business processes the extreme level of decentralization is to be provided. To a great extent this configuration coincides with the level of competitiveness in the internal and the external environment of the cluster, which enables the optimum efficiency of the innovation cluster formations in the regions.

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GENERAL ROLE OF SMALL BUSINESS AND ITS INFLUENCE ON THE RUSSIAN ECONOMY

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Annotation: General role of small business and its influence on the Russian economy have been considered in the paper.

Key words: Small business, Russian economy, development, small enterprise, economic activity, market economy.

Small business is one of the major elements of economy, that assists harmonious development of the state. A small enterprise influences the rate of the economy growing, dynamics and quality of gross product. Small enterprises are usually directed to get the income, able to respond quickly on the demand and supply, to respond to the need for products, work and services. They create the special infrastructure of a market, providing a competitive environment. The main industry, which is dominated by small businesses above all is a provision of services and sale of goods to the population. Development of small forms of business consists of necessities of all spheres of economy of Russia and includes the tendencies of world

economic processes. Small business, as a market structure, is able to ensure freedom of enterprise choice and to encourage the entrepreneurial effective organization of production.

World practice of doing business proves that a small enterprise in the national economy of any country has one of the main positions. It allows to solve socio-economic and political tasks, so many developed states encourage and support activity of small enterprise [2, p. 72-77].

The role of small enterprises in economic activity of the state is determined by a social function, because small organizations allow to extend the sphere of labour activity, creating the possibility for business activities by a population, It expresses the creative potential, stimulates the development of domestic business, declines a social tension and provides the resource-saving technology in economic growing. The contribution of small business into the creation of GNP of Russia makes near the 12%, share of busy ones does not exceed 10,0% economic active population.

In the structure of GDP of Russia small business occupies 20,0%. A small enterprise began to play its role only in 80-90. According to data of the UNO the amount of employees in small business in some industrially-developed countries of the world is nearly 70,0%. The share of gross national product is 30,0-60,0%. This sphere of economy allows to put the half of tax payments in the budget of the state.

Small business executes different tasks in the developed states. One of the main directions, is a balanced co-operation of demand and supply. Due to it the dynamics of the economic situation of the state is positive. The second direction is the development of competition, needed for providing suggestion at the market and improvement of quality of the offered commodities and services. Small business assists the considerable height of workplaces and forming the population of middle class, it also helps to develop of innovative potential the use of new forms of organizations, methods of production and functioning [1, p.16-21].

A small enterprise provides some mobility in the conditions of market economy, creates certain specializations and direction for activity of society. Small business can not only fill the market with commodities and services but also to be recompensed quickly enough. Meaningfulness of small business is in the process of competitive activity, it must be quickly adapted to the real terms of the market. Other feature of small business is its capacity for a competition. Initially it is antimonopoly, and plays the role of maintenance of competition environment in the conditions of the market.

The establishment of small business will allow to create terms for economic development, assisting the expansion of local markets. It will influence the reduction of expenses of the market economy, for example, unemployment, crisis or conjuncture vibrations. Freedom for development of small organizations will provide commodities and services of the market, it will stabilize prices and competitive environment [4, p. 142-147].

Small business possesses large potential for development of economy and society on the whole. It is possible to distinguish some features of a small enterprise. For example, small business intensively uses all types of resources and constantly leads to optimization of their quality and amount, that in turn provides their rational

terms for development. There is not a surplus equipment, or supplies of raw material, materials or superfluous workers on a small enterprise. It is one of the factors of the rational use of resources.

In the economy of Russia small business carries out a few economic and social tasks. Except the creation of workplaces and assistance in development of competition, small business carries out the tax withholdings in the budgets of all levels, developing the sector of economy. For the economy of Russia small business plays a very important role. For more detailed consideration it is possible to distinguish a few tasks of small business.

1. Small business is an important sector of economy. Organizations from the sector of small business are far more steadier to the external terms of economy. During the slump of economic activity in Russia at the beginning of 90 it was small business that assisted to maintain the economy, because it quickly adapted to the new market conditions [3, p. 111-114].

State organizations were either destroyed or privatized unable to compete. So small business proved the capacity for survival and adaptation, having fixed and supported an economy. Small business does not compete with large organizations, but has partner relations and co-operates in all stages of functioning. Small enterprises quickly react on different changes of the market. It provides small business with stability and flexibility. Such quality is especially important for small business.

2. Small business is a method of forming a conscientious competition. A competition in a market mechanism is a competition or rivalry between the subjects of economic relations. It motivates them to the production of more qualitative goods that consumers need. The activity of small business is free and does not keep to the general rules of large firms of circulation of goods on the market. Initially it makes it antimonopoly.

3. Small business is the tax revenue source. It is known that tax is a payment made by physical and legal persons in the budget of a country. Taxes are obligatory and gratuitous and execute one of the functions – economic. All of it assists the turnover and a stable functioning of the state. Small business also participates in the process of forming the budget. So, the income tax of an organization is paid into federal and regional budget. As small business creates new workplaces, it helps the population to get new sources of profit. And a population in its turn also pays taxes from physical persons.

4. Small business participates in the process of investing in hi-tech directions of production, assisting the development of innovative economy. This direction of small business is not developed in Russia effectively enough, as its basic area is trade. The share of small business organizations, engaging in investing in innovations, remains at the level of 6,0%. The development areas of innovative character will allow to found technical enterprises that can assist the development of national economy in the future. Using small business it is possible to implement technical and commercial innovative ideas. For example, the greater part of innovative processes in the USA are implemented in small business.

5. Small business plays an important socio-economic role, creating effectively new workplaces, providing employment of working-age population helping to reduce

unemployment. Team cohesion on small enterprises provides more qualified labour activity. Organizations of small business, mainly assist the employment of socially unstable sections of the population, for example, young people, students, women, immigrants etc.

Working in small business, one can get certain experience of professional activity for future career and self-realization. A small enterprise shows rather high rates of the labour productivity, but wage level is lower, than in large organizations. It is connected with the amount of small business income.

The financial role of small business solving problems of employment is especially noticeable in the poorly developed regions with high level of unemployment. These can be villages, some municipal spheres and agrarian regions. Mainly it is a trade sector, services and no large-scale industry. Small business in such situations provides independent employment, and tax payments go to the regional budgets and make considerable part.

The development of small business is especially useful for the regions. In fact a small enterprise is the basis of market economy that brings a considerable profit in a budget as taxes. Small business in its turn is interested in cooperation with government bodies, as it allows to solve many problems of regional and local importance.

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**PUBLIC-PRIVATE PARTNERSHIP IN THE SOCIAL SPHERE: RUSSIAN
AND FOREIGN EXPERIENCE**

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Annotation: Infrastructure development is, on the one hand, a tactical anti-crisis measure, on the other – a strategic measure that provides long term economic growth. Governments face an ever-increasing need to find sufficient financing to develop and maintain infrastructure required to support growing populations. At the same time can observe the inefficient use of public property and poor quality of services provided to citizens and businesses. In combination with the most limited financial capabilities of government, this pressure intensifies the desire to mobilize private sector capital to invest into infrastructure. To overcome such problems in some developed economies and, in recent decades, in developing countries a special form of collaboration between business and government – Public-Private Partnership (PPP) – is actively used.

Key words: Public-private partnership, government, stakeholders, economy, crisis, social sphere, state support, development of infrastructure.

In modern Russia, a significant number of problems faced by the state authorities and local self-government can not be solved solely by the budgets of the respective levels. In this regard, particular relevance today of utilizing the mechanism of public-private partnership for the implementation of projects in the field of public and social infrastructure, social services have proliferated worldwide.

In the context of budgetary constraints, especially important to the development of the institute of public-private partnership, which allows for the use of the resources of businesses funding not only traditional infrastructure projects, but also projects in the social sphere.

Public-private partnership is institutional and organizational alliance between government and business to implement socially important projects and programs in a wide range of industries, it is used when the state is interested in private investment while maintaining its ownership of the object.

Creating favorable conditions for investors in the region is a major challenge that the authorities decide, as investment activity – it is one of the decisive factors as an innovative development and successful modernization of economy of the region and the country as a whole.

In foreign practice, the delegation of authority for the provision of public services to private individuals, businesses and non-profit organizations primarily in the development of housing, communal, social, cultural, educational and sports and sports infrastructure of municipalities and municipal infrastructure, health facilities used quite actively.

According to experts, in the advanced economies 75,0-80,0% of all projects implemented on the principles of public-private partnership, as a combination of forms of interaction between the municipal authorities and private enterprises, account for objects, providing socially important services.

In developed countries (such as Austria, Denmark, Australia, Israel, Finland, Spain, Portugal, Belgium, Greece, South Korea, Ireland, Singapore) in the first place by the number of PPPs is industry related to construction and reconstruction of roads, then, with a very wide margin, followed by industries such as healthcare, education, water and sanitation.

In countries with economies in transition (Bulgaria, Czech Republic, Hungary, Croatia, Poland, Romania, Ukraine, the Baltic States) PPP is used primarily for the development of transport infrastructure, namely the construction and reconstruction of roads, ports, railways, bridges and tunnels, light rail and airports.

In developing countries (India, Brazil, Chile, Mexico) in first place on the number of PPP are roads, water treatment plants, prisons.

The emergence of public-private partnership in Russia due to the following reasons:

1. The need to attract additional funding for the development of priority sectors of the economy in which the private business absent or participated minimally (“infrastructure” sectors – transport, urban, road maintenance, the provision of social services, innovative industries, companies that have a high social and strategic importance).

2. The presence of the privatization of state property in alternative unattractive from an economic point of view areas (health, education, etc.).

3. The development of the regions, since without the influx of private investment, they are doomed to a long stagnation, but without the participation of the state is difficult to rely on the activity of investors.

There are only 203 projects in the social sector. It is 15,8% of the total number of projects implemented in the framework of PPP in the Russian Federation (Figure 1).

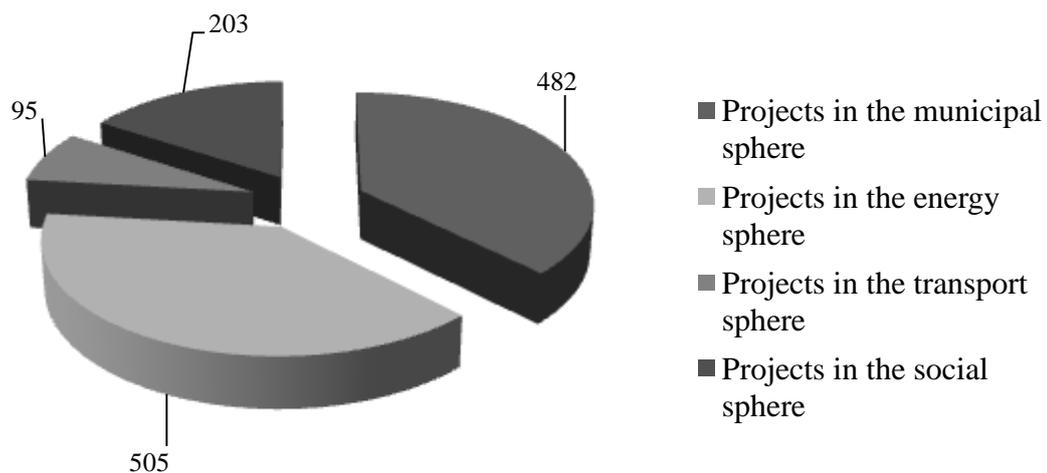


Figure 1 – Projects implemented in the framework of PPP in the Russian Federation

Statistics implementation of PPP projects in the social sphere is shown in Figure 2.

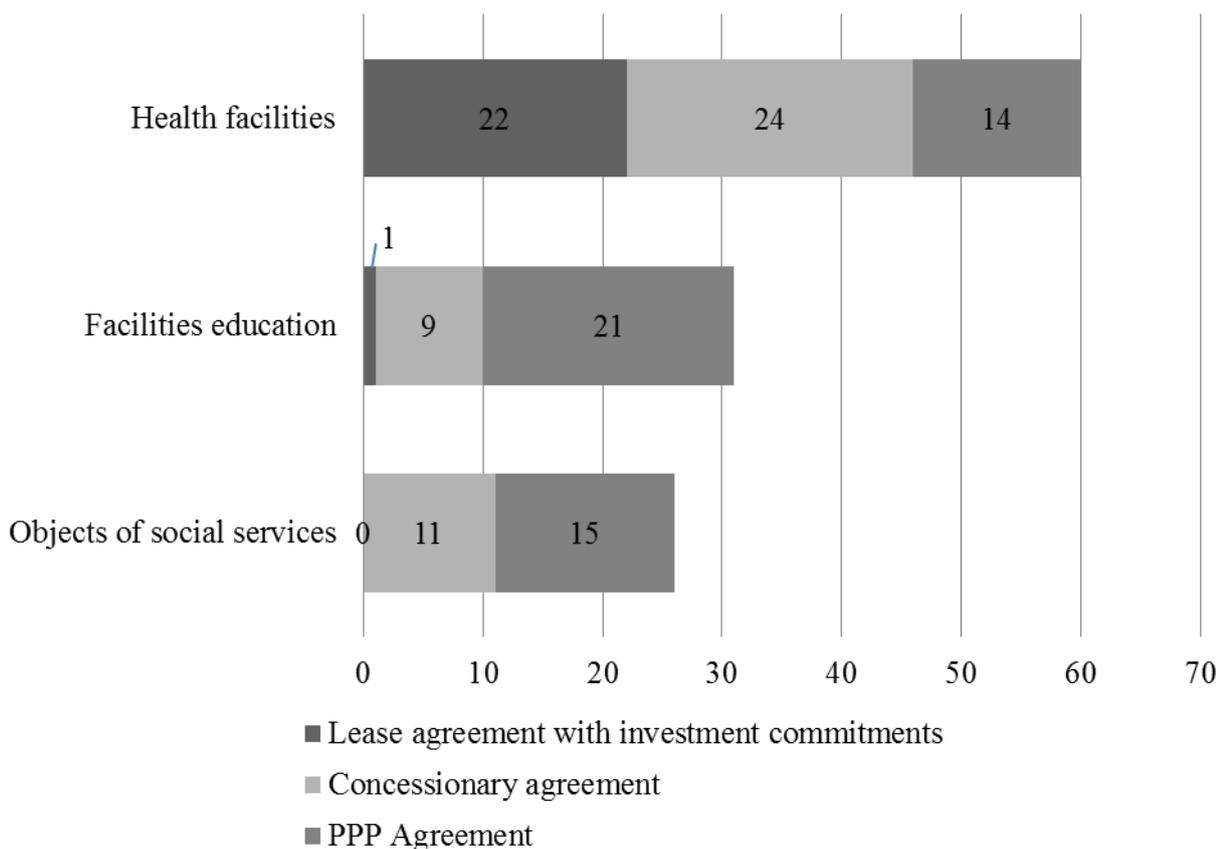


Figure 2 – Statistics implementation of PPP projects in the social sphere

At the beginning of 2016 in the social sphere 203 projects were already implemented. Stages of PPP projects implementation are as follows:

1. Initiating – 60 projects.
2. Pre–investment stage – 59 projects.
3. Operational stage – 41 projects.
4. The investment stage – 33 projects.
5. Completion – 10 projects.

Best practices of PPP projects implementation in the social sector are presented in Table 1.

Table 1 – Best practices of PPP projects implementation in the social sphere

Area	Project	The subject of the Russian Federation
Health	Reconstruction of the building to accommodate a family planning and reproduction center.	Republic of Tatarstan
	Construction onkoradiologicheskikh centers for diagnostic detection of cancer.	Moscow region
	Establishment of general practitioners and medical stations.	Leningrad and Ulyanovsk regions
Education	Construction of 15 kindergartens in the 9 municipalities of the Tomsk region.	Tomsk region
	Rent land for the construction of pre–school education “ruble per square sq. meter”.	Moscow

Thus, the public-private partnership is one of the main tools for achieving sustainable economic growth in the regions and the country as a whole.

Currently, you can only talk about the beginning of the formation of its practical application. But now it becomes clear that to realize the global infrastructure projects only forces of the state or the private business is impossible. Just holding literate balanced investment policy by using the strengths of the public and private sectors, will achieve the best results.

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**RELIGIOUS TOURISM AND PILGRIMAGE IN RUSSIA:
SOCIAL ASPECT**

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The temple in honor of the saints disinterested and miracle workers Cosmas and Damian, the village Musorka, Stavropol district, Samara region

Annotation: The development of religious tourism in the Russian Federation has been analyzed in the paper.

Key words: Religious tourism, pilgrimage, churches, the clergy, the faithful.

At the present stage, the citizens of Russia have growing needs for spiritual values; interest in monuments of religious culture and life of the Church is increased, particularly the monasteries became important centers of spiritual rebirth. Religion, penetrating ever deeper into social relations, opens up new horizons for tourism exchanges.

For the professionals of the tourism industry is extremely important not only to master the skills of travels' practical organization for tourists, but also to have a clear idea of what religion is, what motivates people to go on a pilgrimage or a tour of the holy sites. This knowledge will help them better aware of the needs of tourists in the creation and promotion of tourist product, to allocate target market segments. They also need some knowledge of the religious centers' geography, as they are the objects of attraction in this form of tourism. To prepare competent expert tourism industry is a contemporary problem primarily of high school [11, s. 111-113; 12, s. 216-218; 13, s. 78-83; 14, s. 35-38; 15, s. 7-11; 16, s. 221; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

Religious tourism facilities are increasingly demanded, and religious tourism in the literal sense of the word becomes a part of the modern tourism industry. Monuments of religion, history and culture are an important motivation for visiting a particular region or city. Many religious monuments are the objects of tourist show and are under state protection. The development of the global interest in religious tourism has not been spared by Russia too. In our country there is the process of tourist firms' formation on the organization of religious pilgrimage tours and pilgrimage services, organized in monasteries, churches and other religious organizations. The number of tourists making the pilgrimage to the holy places of Russia, as well as traveling abroad for religious-cognitive purposes over the past 25 years has increased [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 19, s. 146-149].

Tourist traveling for religious purposes is the person who travels outside the usual environment for not more than a year in order to visit the holy places and centers of religions. Under the religious tourism should be understood activities

related to the provision of services and the satisfaction of the tourists' needs for traveling to the holy places and religious center located outside their usual environment [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 17, s. 1147-1151; 18, s. 1097-1101; 19].

Religious tourism is a separate type of tourism. It has like others of its species own varieties: pilgrim tourism and religious tourism destinations for excursions.

The concepts of "religious tourism" and "pilgrimage" must not be confused, as many modern researchers do. Pilgrimage to the "holy places" is probably the oldest form of tourism, known since ancient Egyptian times. Religious motivation already had a significant impact on the "tourist flows" [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 16, s. 221; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

Religious tourists and especially the pilgrims embark on a journey when they have a need to do something more than ordinary religious activities in a normal environment where they live. People go to a trip to the holy places with different motives: to pray, to solve personal problems, to find the right religion, spiritual school and system of values, to get acquainted with the cultural heritage of the country [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

Tourists and excursionists use the services of the tourism industry in such sectors as: transportation, accommodation and food, entertainment, as well as tour operators and travel agents which are realizing tourist product. Pilgrims often use and other services: live and eat at the temples, monasteries, sometimes get to the destination by means of transport provided by these organizations. Pilgrims can also perform some work in the form of obedience, of service. Sometimes this work is obligatory for them [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

The objects attracting religious tourists are holy places and religions centers. Trips can be attributed to the cult acts, feasts, festivals, passing at a certain time of the year. For international trips tourists should go through customs, currency, visa and other formalities. The Russian tourism market is already formed companies involved in the practical organization of visits of pilgrims and tourists, and specializing in the provision of religious tourism in the area of services [1; 2, s. 47-51; 5, s. 282-283; 7, s. 280-286; 8, s. 124-126; 17, s. 1147-1151; 19, s. 146-149].

From the practice of travel agencies in the city of Togliatti and Samara region religious tourism routes are following:

- 1) local routes – are routes around the city and on the territory of the Samara region;
- 2) routes on the territory of Russia;
- 3) routes through the shrines near abroad;
- 4) far abroad routes [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 16, s. 221; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

Religious tourism can be classified into the following types:

- internal tourism – traveling inhabitants of the country within a country;

- internal local tourism – traveling inhabitants of any region on this region;
- inbound tourism – traveling in a country of non-its inhabitants;
- outbound tourism – traveling inhabitants of any country in another country.

These types of tourism can be combined in different ways to form the category of tourism that are not only a country, but also the region; the term “region” – to any area within a country or a group of countries. The definition of “tourism within the country” includes a domestic and inbound tourism.

Religious tourism can be classified: by world religious confessions, duration, and composition of participants (respectively motivational aspects of the trip).

Religious domestic tourism is quite promising for the region, including for the Samara region. This activity contributes to the presence of attractive tourist sites of religious, tourist and pilgrimage services firms engaged in the organization of religious destinations of the region, as well as the presence of a constant demand [1; 2, s. 47-51; 3, s. 58-62; 4; 5, s. 282-283; 6; 7, s. 280-286; 8, s. 124-126; 9, s. 92-101; 10, s. 133-135; 17, s. 1147-1151; 18, s. 1097-1101; 19, s. 146-149].

Religious tourism helps people to touch the traditions and reconnect times. Who created a unique situation for a number of Russian regions, including the Samara Region, on the use of their rich cultural resources? Restore and revive the old traditional culture impossible. However the reality shows that the best way to retain the achievements of the past is the accumulation and transformation of social values in order to create a new culture principally preserving cultural institutions through external similarity (fractal) their prototypes.

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SOCIAL INNOVATICS: MODERN TECHNOLOGIES OF SOCIAL SERVICE FOR POPULATION IN THE STAVROPOL REGION

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Annotation: The article describes the innovation activity of social service institutions of Stavropol region. The author analyzes regional and individual innovative social technologies.

Key words: Innovations technologies, institution of social services, Stavropol region.

The growing needs of the population, growth of social tension in society, political and economic instability form the necessity in the gradual transformation of the social sphere in the direction of improving the quality of services, reducing service time and increasing customer satisfaction. Social innovation is a modern tool of social services improvement.

Innovation is the achievement of new results, tools and methods for their preparation, to overcome the routine components in traditional activities. Innovative social technologies are the primary means of exit from the crisis for the following reasons [1].

Firstly, the lack of innovative social technology upgrading public relations inevitably leads to social distress.

Secondly, social support, social assistance becomes not only massive, but also becomes an objective necessity. In this regard, there is a need to standardize and unify the social services, individual techniques, forms, techniques and methods of social action.

Thirdly, the development of theoretical foundations and practical mechanisms of social and state regulation, new tools and methods for the solution of social problems in terms of alienation, disintegration of people are priorities of the social policies of each state.

The introduction of innovations is justified if serves the specific priorities. It is important not to talk about the complete upgrade and improvement of the activity as radical nature measures meet a strong resistance, and taking into account the mentality of our people results can be obtained quite the opposite (involution – “back in the Middle Ages”). Therefore, more appropriate to talk about modifying innovations, introduces improvements, additions to the successful running of basic forms, designed to better address emerging social problems and meeting the urgent needs of the various categories of the needy [1].

In 2015, a branch of Russian State Social University in Stavropol,

commissioned by the Ministry of Labor and Social Protection of population in Stavropol Region was held a large-scale scientific and practical research on the analysis and evaluation of service quality of social service organizations. In the course of sociological study 370 experts (employees) and 3396 service recipients were interviewed in 73 offices. One of the objectives of the study was to analyze the innovation activities of social service organizations.

It should be noted that the most current, complete and accessible information is disclosed in teaching and educational materials of Kursk social rehabilitation center for minors "Hope" and psychological and educational assistance to the population of the Center "Algis". For more than 20 materials of the Kursk social rehabilitation center for minors "Hope" presented in the form of advice and reminders to managers, teachers, psychologists and parents in such socially important areas:

- Reducing aggression among teenagers (boys – 13-14 years; girls – 11-12 years old); ways to build relationships with aggressive children;
- Conducting interviews with teenagers, reflects on suicide;
- Prevention and correction of school neuroses;
- Characteristics of family functioning of children with disabilities;
- Professional and emotional burnout collective;
- Prevention of drug addiction, smoking and alcoholism;
- Prevention of Internet addiction among children;
- The application of techniques for working with sand and a sandbox, toys in the child's upbringing;
- Prevention of underage profanity (methodological recommendations for teachers in the education and maintenance of speech culture in adolescents);
- Prevention of unauthorized withdrawals from the child at home.

It should focus on the fact that the Center for psychological and educational assistance to the population "Algis" – the only center on the site of which there are educational materials for parents, teachers and psychologists, and to prepare for further training courses, issued in the form of manuals with bibliographic description.

It should be noted that most of its activities and social rehabilitation centers for minors use such regional innovative technology as: volunteering, "network of social contacts", "social patronage", local service, high-rise "social educational lift" creative rehabilitation technology: cinema therapy, theater and museum, therapy, music, fairy tale therapy, health-saving technologies, occupational therapy, social tourism.

Individual innovative technologies represented by such types: zotherapy, hippotherapy, canistherapy (therapy using dogs, auxiliary technique when working with patients who are difficult to go on contact and helps the development of the emotional, mental abilities), the complex biofeedback technology to work with clay, non-traditional appliqué, unconventional painting, environmental raids, "encaustic technique", "Wax technique in art pedagogy", "knot lace", "felting" (technique of needlework, during which the wool felting created drawing on fabric or felt), "Technology Terra", the PNF, "Method halotherapy" (the use of artificial microclimate for the prevention of various diseases), art therapy, aromatherapy, dark sensory room, a light sensory room, garden therapy, doll therapy, etc.

Given that all the investigated centers work with minors and / or their parents, the Internet resources of such organizations should be filled with the appropriate:

- Teaching materials, which will be set forth used in the center of socio-educational, socio-educational, socio-psychological technologies;
- Educational materials to promote a healthy lifestyle, formation of spiritual, cultural and family values, etc.;
- Innovative techniques, programs, engineering and technology.

Considering the experience of stationary establishments of social service in the Stavropol Region, we note that almost every neuropsychiatric orphanage or boarding school for mentally retarded children use in their activities such innovative technologies such as: health-saving technologies, animals therapy, art therapy, fairy tale therapy, sand therapy, social tourism, mud therapy, hydrotherapy, virtual (online) and tourism. Truly innovative for the Stavropol Territory are such projects and technologies, such as: “School for diabetics”, “School of Memory”, a juice bar, camera MKS-4 (allows you to restore the elasticity of blood vessels of all sizes, to normalize the peripheral vascular resistance and blood pressure), whirlpool, akvafish therapy, “Nordic walking”, case-technology, technology project-based learning, interactive learning technology, technology of forming learning motivation; technology portfolio, hippotherapy.

To summarize, we note that the positive trend in the innovation centers of social services Stavropol Region is a gradual transition to the automated tracking of customers accounting, performed services, funds received for the provision of services, information on the number of citizens by category, status and others. The most popular computer programs are “Mobile accounting services”, “Customer Accounting SSC”, “SSC service Accounting”, “Conscripts SSC”, “Analytics SSC”. Automating the process of social services will provide a timely accounting, analysis, management activities, improve the quality of social services at home, the release time for the provision of social services and, accordingly, improving the quality of satisfaction.

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**EFFICTIVENESS OF STATE SOCIAL PROGRAMS IMPLEMENTATION:
REGIONAL ASPECT**

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Annotation: Main results state program of the Stavropol region “Social support of citizens” in 2015 have been analyzed in the article. Directions of innovative development of the social sphere in the Stavropol region proposed in the article.

Key words: Social services, social innovation, state program, Stavropol region.

Effective functioning of social protection of the population sphere in the region can increase the level and quality of life for certain categories of citizens, as well as to increase their real incomes and provide social adaptation [4].

State program of the Stavropol region “Social support of citizens” was approved by the Resolution № 559-p of the Stavropol regional Government on December 29, 2012 Responsible. Executive of this Program is the Ministry of Labor and Social Protection of population of the Stavropol region. Subcontractors are the Ministry of Health of the Stavropol Region, the Ministry of Culture of Stavropol Region, Ministry of education and youth policy of the Stavropol Region, the Ministry of physical culture and sports of the Stavropol Region, the Ministry of Energy, industry and communications of the Stavropol Region.

From 1 January 2015 the Ministry of Labor and Social Protection of Stavropol region and state organizations of social service of the population under its jurisdiction have started realization of the Federal Law “On the basis of social services to citizens in the Russian Federation”. In addition to the adoption of 20 normative legal acts of the Stavropol region in 2014 10 legal acts were prepared, including 4 resolutions and 1 disposal of the regional Government, 5 orders of the Ministry of Labor and Social Protection of the region.

Since January 1, 2015 the technical possibility of conducting the register of social services recipients and the register of social services providers using an automated software system “TSA Tula” have been realized. As of 31 December 2015, 73 public social service organizations and 10 non-governmental organizations are included in the register. However, the main event of “The payment of compensation to providers of social services in the region, who provides citizens with social services” has not been implemented due to the fact that during the period of appeals social service providers didn’t address for the payment of compensation to the Ministry of Labor and Social Protection [6].

Improve the functioning of the social sphere in the region caused by the provision of social support, social guarantees and payments, and taking into account the specific situations of a citizen [5]. As a result the planned indicators and targets of both the Program and its sub-programs have been achieved (Table 1).

Table 1 – Key target indicators of the state program “Social support of citizens” in the Stavropol region

Title of the target indicator, Program’ indicator	The values of target indicators and indicators of program		
	2014*	2015	
		plan	fact
The proportion of elderly people covered by various forms of social service in the total number of elderly people, %	37,4	36,0	41,0
The proportion of children in a socially dangerous situation in the total number of children living in region, %	0,8	0,8	0,7
The proportion of citizens who have been granted measures of social support in the total number of citizens who have applied and are eligible to receive payment, %	100,0	100,0	100,0

The share of the province's population having incomes below the subsistence minimum in the total population of the region, %	11,6	11,8	11,8
The number of socially oriented non-profit organizations operating in the region, units	1 800	1 850	1 850
The proportion of social, transport and engineering infrastructure objects available for the disabled and other people with limited mobility in the total number of priority projects in the region, %	40,0	45,0	45,11
Total index of disabled rehabilitation in the region, %	12,18	11,0	13,6
Share of Cossacks descendants living abroad, including the descendants of the Semirechensk Cossack and Ukrainian citizens were forced to leave the south-eastern regions of Ukraine, the parties to the subprogram "Provision of assistance to voluntary resettlement in Stavropol compatriots region living abroad" routines and their families attending the invasion of the region of the region, engaged in employment in organizations located on the region of the region, including their own business, the total number of participants of routines and their families of working age who have arrived on the region of the invasion of the region, %	67,0	не менее 70,0	73,0

In 2015, 17 643 300 000 Rubles were allocated in 2015 on the implementation of the state program "Social support of citizens" in the Stavropol region, while the cash execution amounted to 17.506 billion Rubles.

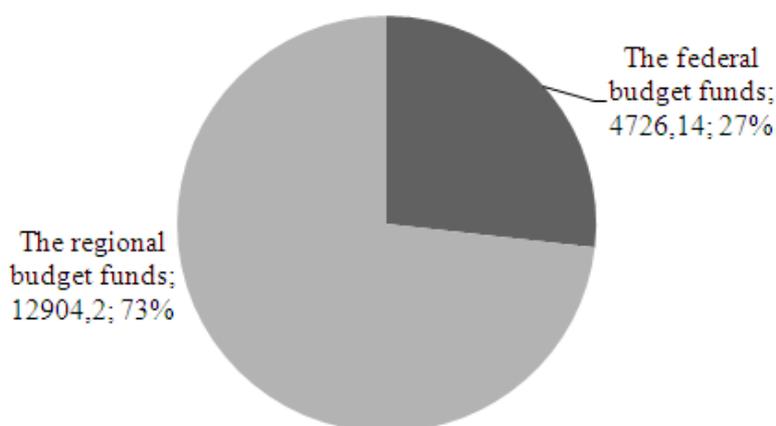


Figure 1 – Summary budget structure for the implementation of the state program "Social support citizens" in the Stavropol region spending in 2015, million rubles

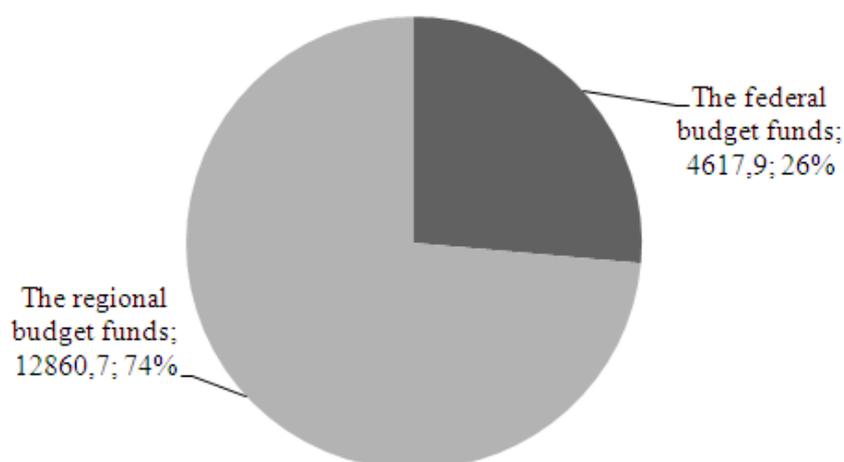


Figure 2 – Cash execution of expenditures for implementation of the state program “Social support citizens” in the Stavropol region in 2015, million rubles

Table 2 – Structure of the execution of expenditure on implementation of the state program of the Stavropol Region “Social support of citizens” in 2015, one million rubles

Executive	Amount, thous. rubles	Proportion, %
The Ministry of Labor and Social Protection of population of Stavropol region	12847434,28	99,68411
Ministry of Physical Culture and Sports of the Stavropol region	1912,43	0,014839
The Ministry of Health of the Stavropol region	6711,17	0,052072
The Ministry of Culture of Stavropol region	23,18	0,00018
The Ministry of Education and Youth Policy of the Stavropol region	3079,75	0,023896
Ministry of Energy, Industry and Communications of the Stavropol region	1499,40	0,011634
Pension Fund	12339,84	0,095746
Budgets of municipal districts and urban districts	15146,09	0,11752
Total	12888146,14	100

At the same time, sufficiently low innovation activity in the provision of social services and the implementation of social services reduced the level of attractiveness of the profession, reduced the number of those wishing to work in this industry due to the low level of knowledge about the specifics of the profession.

The main ways of increasing the level of innovation in the social sphere of the Stavropol region proposed to take the following actions:

- The creation of the regional center “sociopar” – a specialized organizational structure, whose purpose will be the development and implementation of the social practice of social technologies in the region, using the resources and capabilities of the educational activities [3];

- The formation mechanism of the organization and support of outsourcing social municipal functions in the field of social services: maintenance of initiatives, development support tools at regional level [1];

- Development of criteria for evaluating innovation activities individually for each social service agencies, based on their profile, with the consequent possibility of adaptation of the results to a single form of the analysis of innovation activity of social institutions [2];

- Promote the development of dual education in the region, incorporating into the curriculum the opportunity to receive a profession in the direction of “social work”, not only in their respective areas of training, but also on the profiles management, state and municipal government, and health care workers. Increasing youth involvement in the actual work of social service agencies will increase the possible contingent future industry professionals.

Thus, the use of innovative technologies will not only contribute to the implementation of state social programs, but also will bring this industry to a new level.

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UDK 614.2

BBK 65.28

**SOCIOPARK AS A MECHANISM OF INCREASING THE PRODUCTIVITY
OF SOCIAL PARTIES**

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Annotation: The authors proposed to create sociopark in the Stavropol region. Possible mechanism for its operation have been considered in the paper. The scheme of sociopark' ecosystem have been drawn up. Key responsibilities of each of the elements of the system are indicated by the possible outcomes of the project.

Key words: Social services, social innovation, Stavropol region, sotsiopark.

Practical experience of business incubators (technology incubators), as one of the most common forms of the organization of innovative processes, allows us to speak about the possibility of applying such a tool in the social sphere. Ensuring people's needs in social services by engaging in the process of non-profit organizations whose activities are based on the use of advanced social technologies could be achieved through the creation of special innovation complex – “sociopark”.

“Sotsiopark” is a specialized organizational structure, the objectives of which – the development and implementation of the social practice of social technologies in the region, using the resources and capabilities of the educational activity [2].

Moreover, sotsiopark' tasks may put the most different. Thus, in the Republic of Mordovia at FGNU “Institute of Regional Studies” functions sotsiopark “Regional Studies”, whose main activities are the sociological and marketing researches, development of socio-economic, demographic programs, national development programs. In the Astrakhan region in September 2013, the Regional social – rehabilitation center for minors “Source” has opened the socio-experimental department. The first development was the separation of “The Road Home” project, in the framework of which was developed by social-innovation complex “Sotsiopark”. Activities of social innovation center “Sotsiopark” aimed at the development and introduction to the work of institutions of social service of innovative technologies and methods of social assistance to the child and his family, who find themselves in difficult situations. During the first year of its “Sotsiopark” existence it has developed 5 projects: “The Road Home”, “Family navigator”, “Let's play together”, “blurring the line”, “Event-studio My family”. “The project The Way Home” and “The Event-studio” My Family” became participants of the competition of innovative social projects of the Fund to Support Children in difficult situations.

At the Stavropol Territory operates 73 state and 10 non-governmental organizations, social services, technology, social work several educational organizations, both secondary and higher education. Almost all social service institutions use innovative technologies both in terms of direct provision of social services, and in terms of approaches to the organization of the institution, so we can speak of significant experiences of using innovative social technologies.

Based on the foregoing, it becomes relevant to the establishment in the Territory sociopark “Stavropol”. As grounds for its operation may make the Ministry of Labour and Social Protection of population of Stavropol Territory. Participants of sociopark may be organizations such as the Center for Innovation of social sphere, Social college of Stavropol, social protection of the population (on the recommendation of the Ministry of Territorial Administration or), district representatives of the Office of Labor and Social Protection of population of Stavropol Territory, commercial and non-commercial organizations as well as representatives of ministries and the Office of the government of the edge region.

Functional responsibilities and expected effects for each of these representatives of the ecosystems present in the form of Table 1 [1].

Table 1 – Key Features elements sociopark “Stavropol” system

Element of the sociopark’ ecosystem	Functional responsibilities (Intended effect, result)
Regional and local authorities	Contribution: Formation of the legal field, acting as a customer of social technologies, the mobilization of resources for implementation of technologies in the social practices that fall within their competence, quality control of the implementation of social technologies.
Educational organizations	Contribution: Development of Advanced Social Technologies powers the faculty and students of educational institutions, professional refresher training, the development of dual education.
	Effect, result: an internship and training social technologies, employment of graduates, the development of dual education.
Non-profit organizations	Contribution: The ability to provide new services.
	Effect, result: Access to the cutting-edge social technologies, increasing the professional level of employees.
Commercial organizations	Contribution: Financial and technical support, social partnership
	Effect, result: Access to the cutting-edge social technologies, social partnership, image.
Sociopark “Stavropol”	Contribution: the identification and selection of promising social technologies and their implementation. The formation of new NGOs, the order for retraining. The effect is the result of: social development and competition.
The population of the Stavropol Territory	Obtaining a broader range of social services of high quality.
	Contribution: The increase of employment in the social sphere

The main “sociopark” activity should be the organization of the process of transformation of the socio-psychological knowledge through the development and implementation of advanced technologies in the social practice of social activities of

the Stavropol Territory.

The main fields of work “sociopark” should act:

- Search and social formalization promising technologies, innovative and sought-after in the social sphere methods, techniques and areas of work;
- Search the initiators or the creation of working groups on the development, design and implementation of social technologies, to stimulate the creation of autonomous design of social organizations;
- Organizational, expert, financial and logistical support for the development and implementation of social technologies through social projects;
- Search for sources of financing the development and implementation of social technologies, infrastructure development “sociopark”;
- Coordination of the activities of the different actors of social technology implementation and monitoring of these activities;
- Providing scientific and methodological assistance to professionals involved in innovative activities;
- The organization of information services to the process of implementation of social technologies;
- Diagnosis results of the implementation of social technology and analysis technologizing process;
- The spread of social technologies by research organizations interested in implementing them;
- The organization of information services to the process of implementation of social technology, creating a database of project ideas, potential and actual developers, managers, project work and interested organizations;
- The organization of training and improvement of qualification of the initiators and managers of social projects [3].

The results of the successful functioning of sociopark “Stavropol” can be:

- Development of the complex of organizational, informational and material and technical infrastructure, aimed at the creation and implementation of social technologies, as well as the maintenance and development of social organizations;
- Implementation of a large number of social projects, the establishment of effective and innovative stand-alone non-profit organizations;
- Creation of a regional technological social platform.

The main result of the activities of sociopark “Stavropol” to develop social innovation should become social projects varying in scale design objects. Various forms of support at the stages of social projects development and implementation will determine promising areas of activity “sociopark”.

As a positive result of the implementation can be considered: progressive social changes, such as improving the quality of social services in the Stavropol Territory.

Quality control of social innovation is planned to be imputed to the Ministry of Labor and Social Protection of the Stavropol Territory. The need to test the effectiveness of social innovation objectively due to the following reasons.

1. Due to the complexity of the development of social innovation is very difficult to ensure their completeness and cardinality. In addition, there are various

limitations associated with deficits in subjects experience their introduction. Check their efficiency helps determine the most weaknesses innovations and identify ways to further improve.

2. It is not always completely clear the possible consequences of the introduction of social innovation, as a rule, they are used within the social space of significant proportions.

3. Determination of the efficiency of social innovation makes it possible to supplement or correct the social project tailored to specific social conditions.

In the process of checking the effectiveness and efficiency of social innovation to solve the following important tasks:

- Is determined by the positive effect of the introduction;
- Investigated the destructive consequences for society of the introduction of innovations;
- Evaluated the ability to hide the negative consequences that may emerge in the future;
- Is determined by the integral effect of the introduction of social technologies [2].

The procedure for verifying the effectiveness of social innovation can include the following methods:

1) methods of mental simulation and experimentation, consisting in operating a mental model of innovation and social environment, as well as their interaction and interference at each other;

2) expert methods, suggesting involvement in evaluating the effectiveness of social innovation of highly qualified professionals as experts;

3) methods of a full-scale social experimentation, targeted to check social innovations in the real social conditions through the organization of pilot operation of social innovation;

4) methods of forecasting the prospects for social innovation.

The existence of a social innovation dynamic and situational due to constant and often unpredictable, and the interaction with the social environment. So you need to constantly monitor the system of interaction between “innovation environment” as well as to adjust the connection in it. An effective tool for systematically monitoring the status of said system in order to assess, monitor, and adjust the forecast is a monitoring system which makes it possible to make timely adjustments in social innovation and technology, to abandon the outdated and enter a new, perfect.

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UDK 332.1

BBK 65.28

THE SYSTEM OF SUPPORT INSTITUTIONS FOR ORPHANS AND CHILDREN LEFT WITHOUT PARENTAL CARE: FEATURES OF THE ORGANIZATION AND FUNCTIONING

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Annotation: The article is devoted to actual problems of maintenance of orphans in the conditions of residential care. tracking system largely determines the further fate of the pupils, their adaptation of post and socialization in the society.

Key words: Maintenance, correction, prevention, social adaptation.

One of the priorities of the education system is the improvement of the system for placing orphans and children left without parental care. Currently, researchers and practitioners are developed and included in the work of many boarding schools for orphans and children left without parental support model aimed at all-round development, to compensate for the existing deviation. The development of a network of institutions for orphans and children left without parental care is an urgent problem of our state. The situation in Russia calls for the reform of residential institutions, improve the forms and methods of education and socialization of the increasing number of orphans.

Unfortunately, the methods and ways of working with children deprived of parental care, do not compensate for dysfunctional circumstances of their life, violations of the intellectual, emotional and volitional and personal development. And these violations lead to the fact that the majority of life situations orphanages are not prepared. The consequences of these disorders affect and in adult life, to which the former pupils of residential institutions is difficult to adapt. Children-orphan from an early age need to be specially-organized psychological and educational assistance, providing training for each of them in accordance with the age and individual characteristics.

The most common form of placement of orphans and children left without parental care in Russia continues to be an orphanage.

Orphanages – educational institutions for orphans and children left without parental care due to their illness, death, termination of parental rights. In the

Stavropol region are 31 children's home, 23 of them are located in cities and district centers – the other – in the countryside. In particular, in the city of Stavropol operates two orphanages, one of which – Preschool children's home for children with intellectual underdevelopment.

In many domestic research (Lisin, 1986 Parishioners, Tolstoy, 1991;. Troshina, 1997 and others) expressed the idea of forming a special type of person at the orphanage children.

L.M. Shipitsyna, E.E. Chepurnykh etc., analyzing the current state of care for children left without parental care, distinguish the following problems:

- In the activities of residential institutions;
- Congestion and deficiencies in health care;
- Unfavorable adaptation of pupils due to complex social reasons (change of social status of the child), medical (family history, neuroticism), psychological (socio-pedagogical neglect) character;
- Poor coordination of state agencies and support services for orphans and children left without parental care;
- Education system in shelters in relation to the modern Russian reality – asocial, the child is not ready for life in the real society.

One of the most effective areas of education for orphans – expansion of the number of family children's homes, as well as the use of larger-scale forms of custody and guardianship, adoption.

The theoretical idea of the need for assistance in difficult situations of development is reflected in the work of the centers and services of psycho-pedagogical and medico-social support for children's development.

Under the escort understood method to ensure creation of conditions for the adoption of the subject of optimal solutions in different situations life choices. Thus, under the subject of development it is understood as a growing person, and developing system. Situations life choices are multiple problematic situations, the resolution of which the subject defines a path of progressive or regressive development (L.M. Shipitsyna and Kazakova E.I.).

Consequently, the support – it is a complex method, which is based on the unity of the three functions:

- Diagnosis being the problem;
- Information on how it might solve the problem;
- Primary Care in the implementation of the Plan.

E.I. Kazakova, A.P. Tryapitsyna identify core support service functions, diagnostics, information, advice, primary care.

The auxiliary support service functions are:

- prevention of problems;
- social and instructional design;
- Correction;
- enhancement of the skills of all the media issues.

The special role of centers and support services play:

- in the transition from one stage of education to another;
- in the transition to the system of special education;

- if necessary, select the correction and enrichment programs;
- systemic changes in the educational institution if necessary.

Psycho-pedagogical support of orphaned children in residential institutions is an activity aimed at creating optimal social and psychological environment conducive to successful learning and optimal development of each child in a residential care. Support is focused on those personal achievements that really have a child. During the maintenance, the conditions for an independent and creative development of children of the system of relations with the world and with himself, as well as to improve each child personally meaningful elections.

Form and content of the accompanying secondary to the social and educational environment of the child's life. The idea of psycho-pedagogical support includes the unity of the diagnostic, correctional and development, rehabilitation, psycho-prophylactic and advisory work.

The aim of psycho-pedagogical support programs is to create within the residential care environment for maximum personal development and education of each child.

Analysis of existing programs allows you to mark the presence of the following general steps in them.

Preventive work:

- creation of conditions for successful adaptation of pupils to a broad social environment outside the institution;
- optimization of interpersonal relations;
- creation of conditions for active assignment and use of socio-psychological knowledge in the learning process, communication, personal development;
- training pupils skills of self-knowledge, the use of their psychological features and capabilities for the successful development and Buchan;
- improving the psychological culture of all members of the educational process.

Diagnostic activity:

1. Psychological study of each pupil in order to predict and develop individual development programs.
2. Together with the specialists of the corresponding profile of the primary differentiation of the possible deviations of development.
3. Monitoring of pupils in the process of development of training and education in the institution.

Correction and Development and rehabilitation activities:

1. Develop and implement programs aimed at correcting and personality development of the child.
2. Psychotherapeutic assistance and support.
3. Planning and implementation in conjunction with the teaching staff of developmental activities and corrective nature.

Counselling:

1. Assisting pupils who have difficulties in learning, communication or mental well-being.
2. Provision of psychological support and assistance to children who are under

stress, conflict.

3. Consultation of teachers on the training and education of children, taking into account their specific features.

In practice, the support service starts a special work with the child in the following cases:

- identify the problems in the mass diagnosis;
- treatment parents for advice;
- treatment of teachers, orphanage administration;
- treatment of the child about the problem;
- treatment of other children for advice and assistance in respect of a child;
- treatment specialists from other social services.

No less can be varied frame structure similar services, but more often they include:

- service manager (teacher or psychologist);
- psychologists;
- special education teachers;
- speech therapists;
- nurses and other health care providers;
- valeologists;
- experts on information systems (in some cases).

It would be wrong to assume that only the named professionals can provide support for orphaned children in the orphanage. It is much more correct to introduce the concept of “maintenance level”.

The level of support – it is characteristic of the situation, it is very important for the modern theory of educational assistance to the child. This principle consists in affirming the need for assistance to a child, starting with the least specialized services, and move on to more specialized services only if the problem was solved earlier. Thus, the specific sequence can offer support levels in the children home.

Expected results of the program is as follows: the resolution of personal, social problems of pupils of boarding schools; preparation of students for independent living in the community; Warning “secondary” abandonment.

However, each program has its own direction, which is fundamental for her, and for each individual characteristic of the program is the development of (among many) in one direction, which is considered to be leading in the entire system of training of orphans into society.

In particular, if we analyze the experience of residential facilities in the Stavropol region, it should be noted the ethnic peculiarities of the North Caucasus region, which created the category of orphans from large families, orphans – brothers and sisters of different ages. It also identified the need to develop low-enrollment of children boarding with the basic principle of acquisition by kinship groups, regardless of age, as the basis for educational work with these children lay in the Stavropol region developed the program: “Spirituality – the basis of socialization, children’s homes”. The main idea of this program is the training of orphans and children left without parental care for independent living; development to understand and accept human ethics; educate individual owning an objective picture of the world, able to

preserve and develop the cultural and spiritual values; ready to creativity in all spheres of activity, the ability to realize the freedom of choice, able to maintain family ties and take care of the senior younger children.

Experimental platform for implementation of the program and its main directions (“All the secrets of the world”; “My house – Russia”, “Soul great gusts”, “In a healthy body – healthy mind”) became Mashuksky Orphanage them. N.K. Krupskaya for orphans and children left without parental care. (N.N. Voloskova, N.S. Belan, E.N. Trutenko, N.A. Palieva, 2001).

All the years of its existence for more than two thousand inmates of the house was the family shelter where they are and find the warmth and often saved. The staff of the children’s home is in a constant search for and implementing an educational program is based on scientific guidelines, the concept of scientific teachers and colleagues in Moscow, St. Petersburg: Chepurnykh V.V., Shipitsyna L.M., Kazakova E.I., Mukhin S., Khudenko E.D., on the scientific and methodological recommendations of scientists Stavropol state University, Pyatigorsk state linguistic University, Experience Mashukskogo Orphanage them. N.K. Krupskaya becomes the property of the state institutions for orphans in the Stavropol region and in other regions of the country (Voloskova).

In modern practice, we formed a general idea of the performance criteria for the support of children. Such criteria for service support of the children’s home will be:

- demand service services by caregivers, teachers, children (indicators: the number and content of the calls to the center);
- expression of growth successfully solved problems compared with the problems that could not be solved;
- provision of the overall increase in psychological-pedagogical medico-social competence of teachers, administrators and children.

Indirect criteria of efficiency will be:

- increase in satisfaction with the quality of life in the orphanage (the part of students, teachers, social environment);
- reduction of conflict children living environment;
- raising the general level of success of children in the educational process in vocational guidance and early self-employment.

As noted earlier, the basis for the creation of a service or support center can be a contract with the Founder. The content of such an agreement will guarantee the center’s activities (or services) in the following areas:

- scientific and methodological and organizational support for the development and implementation of programs for the development of educational systems;
- support of children enrolled in education (educational) institutions or children’s home;
- development and implementation of targeted preventive and remedial (therapeutic) programs;
- professional development of teachers, due to the general tasks of tracking children’s development;
- organizational, scientific and methodological support for the activities of

psychologists, social workers, valeologists, speech therapists, remedial teachers, services operating in the educational institutions (for large independent centers);

- creation of scientific and methodological support of the different services providing correctional and other assistance to children (medical and pedagogical commission, “hotline”, “social hotel”, etc.);

- implementation of educational programs of additional education for in-service training and retraining (with license).

One of the main support is a high-quality diagnostics as the foundation support.

Analysis of the long history of the formation of our country comprehensive child tracking system allows you to identify a few trends in the development of diagnostic tests as a support component. It is known that the current support is an organic unity of the following components: diagnose the problem, and the subjective capacity of its authorization; Information search for possible solutions to the problem; designing the plan and primary care in the implementation of the plan.

Thus, diagnosis serves an integral part of the method and the quality of its development depends largely on the success of the activities of the entire system.

According to studies, more than 80% of specialists and support services centers are more focused on carrying out diagnostic tests, what the design problems from the data correction programs.

There are 5 main areas of support service activities:

- solution to the problems of preservation and restoration of health;
- the solution of social and socio-emotional problems;
- career (education, vocational guidance and education, employment) selection;
- assistance in situations with learning difficulties;
- choice of leisure sphere of self-realization.

In all these areas the active medium formation and solve the problem appears it is an educational and educational environment. However, when choosing diagnostic methods specialists tend to be specially designed methods, to a lesser extent using participant observation or maintenance of products and learning activities of students.

The development of support systems can not go due to the infinite expansion of range of professionals involved in it, the system design logic indicates a path of development, in which the experts work out and pass into the hands of teachers effective programs to address the most common problems, focusing their attention on the more complex and complex contradictions of the child's development.

Thus, the theoretical analysis of the sources of the problem of psycho-pedagogical support of orphans allows us to conclude that the system of support for children orphaned has existed for over 200 years. But only 20-15 years ago with the development of humanistic attitudes in Russian pedagogy began to develop the national system of support of any child, regardless of what kind of education system it belongs to.

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**RECONSTRUCTIVE MEDIATION (JUVENILE RESTORATIVE JUSTICE)
AS AN ALTERNATIVE FORM OF CONFLICT SETTLEMENT
CONCERNING MINORS**

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State policy of crime prevention is an important component of policy in the field of establishing and strengthening the rule of law. Since crime is being implemented in all spheres of life and provides them a significant (negative) impact, extent of crime prevention policy affects all key areas of public policy. Each sector must strive to have their own special subject of children. The national policy of our state juvenile found expression in the implementation of mandatory:

- in The Convention on the Rights of the Child;
- in the Presidential Decree, 01.06.2012, № 761 “About the National Strategy for Children 2012-2017”;
- in the Government Decree, March 21, 2007, N 172 “On the federal targeted program Children of Russia for 2007-2010” and other normative – legal acts.

The basic and primary goal of policing system is to ensure security in the society (protection of man and his rights, society and the state from criminal encroachments) through the implementation of state laws.

According to L.M. Karnozova “restorative justice has become in a certain sense the answer to the crisis facing the juvenile justice system. During the second half of the 20th century and early 21st century in some countries there is a qualitative correction of the mission and principles of juvenile justice, established in the late 19th century, under the influence of rehabilitation paradigm. This correction is evident in the reforms and the adoption of new legislation”.

In modern Russia to be behind bars for more than 50 thousand children it is three times more than in the Russian Empire in the pre-revolutionary period.

Specialists expert acknowledge that deprivation of freedom for many minors is excessive punishment. We need to change their attitude towards juvenile offenders, following the example of most developed countries, which overstep the law related to the child, otherwise – he was not in a hurry to judge and to punish, but prefer to cultivate, believing that a repeat offender, which has grown from a minor prisoner eventually, cost more to society.

For more than 100 years known form of legal proceedings by which a civilized state “reaches out” the child who made the wrong move, and this form of restorative justice.

Thus, June 1, 2012 released an official document – Decree of the President of the Russian Federation “On the National Action Strategy for Children 2012-2017”. In 4 of Section VI (“Establishment of protection and promotion of the rights and interests of children and child-friendly justice”) of the National strategy provides:

- Carrying out scientific, sociological studies in order to develop effective policies against child offenders, planning implementation and evaluation of the results achieved;

- Research in the field of psychology of deviant behavior and the development of methods to influence the non-application of penalties;

- Creating a network of psychological and educational institutions to work with children in conflict with the law, and their social environment;

- Development of a network of reconciliation services for the implementation of restorative justice;

- Organization of school services of reconciliation aimed at conflict resolution in educational institutions, the prevention of delinquency of children and adolescents, the improvement of relations in the educational institution.

To this end, it is planned: the inclusion in the system of juvenile crime prevention bodies ships, units of the Investigative Committee of the Russian Federation, institutions and bodies of the correctional system, commissioners for children's rights and non-governmental organizations;

- The introduction of rehabilitation technologies and approaches, the implementation of programs and the use of reconciliation mechanisms child-offender reparation to the victim, as well as the conduct of social, psychological and other rehabilitation work with victims of crime, the provision of educational influence on juvenile offenders;

- Support the creation and development of a network of reconciliation services for conciliation procedures in respect of families with children and are in a difficult situation, as well as children who have committed an offense, socially dangerous and criminal acts;

- Support the creation and development of a network of school and educational institutions reconciliation services, aimed at conflict resolution in educational institutions, the prevention of delinquency of children and teens, improve relations and development activities on education in an educational institution;

- Development and support the implementation of regulations of individual preventive work and conciliation procedures at the municipal level, taking into account local conditions.

The recovery method of responding to a crime like no other in comparison with the punitive should help to reduce juvenile offending for the negative consequences of criminal sanctions of a punitive nature.

Restorative justice as the technology helps to restore relationships that were destroyed as a result of conflict and crime; "healing" of victims of crime, offenders integrate into society with the help of mediation, community circles and family conferences.

Also, it is important to consider mediation by the best interests of the child, in accordance with the UN Convention rims Child and the European Convention on the Rights of the Child).

When mediation is "embedded" in the law enforcement practice of the juvenile, the mediator conducts its activities in cooperation with experts of social and psychological services.

It is desirable that the presence of specific knowledge of the mediator on the social psychological aspects of the offender's personality, his social situation and environment, other services provided in the reports.

A report on the results of the mediation provided the court with the report, a social worker or psychologist. It is assumed clearance above reports as a single document.

The legal consequences of mediation of juvenile offenders are complemented (compared with adults) the ability to use the rules concerning the application of compulsory educational measures.

The mediator is obliged to take into account the legal aspects related to the minority parties of mediation. In particular, the mediator invited to participate or seek the consent to conduct mediation legal representative of the minor, and will also inform him of the nature, objectives, and legal consequences of mediation.

The decision to transfer the case to mediation should take into account circumstances that put the parties in a special (unequal) position. This may be due to the apparent inconsistency of age, maturity and intellectual abilities of the parties. In this case mediator must create the conditions for full participation in the mediation of these persons, or make a decision to impose restrictions.

In the case of criminal mediation of conflicts involving minors for mediation process is of particular importance to the question of re-socialization, educational effect and "what should be done to such does not happen again".

The mediator, in addition to general training in mediation, must be competent in legal matters in relation to the category of cases with which he faces on the job.

The process of restorative mediation in the Russian regions is realized in two versions:

- 1) through the service, working with juvenile delinquency (municipal service of reconciliation – SMEs) on the basis of municipal centers providing social and psychological services to the public;

- 2) through the school services of reconciliation on the basis of educational institutions (SWAP).

School Service of Reconciliation (Service reconciliation educational institution) – a team consisting of the students themselves, and adults, who passed special training, performs in school social work for a peaceful and non-violent resolution of school conflicts (conflicts in the educational institution) so as to make amends for the harm, to reconcile the conflicting parties and to establish mutual understanding between them and normal interaction without enmity and malice. The main objectives of SWAP are to assist in the resolution of conflicts and disputes between the participants of the educational process.

The structure of conciliation services of educational institutions can be involved: working in a school psychologist, experienced teachers, active and educated parents, high school students (volunteers' children), students and other volunteers.

The curator of the service of reconciliation - is organizing a campaign to attract volunteers to the service of children and provides them with further equal participation in all educational, organizational and methodical, practical, analytical

and other events;

- Provides training volunteers children;
- Supervises the work of volunteers and the children personally participates in the reconciliation programs, achieving compliance with the service principles: confidentiality, voluntary participation and neutrality;
- In justified cases curator conducts reconciliation program alone;
- Together with the management of the institution organizes the participation of volunteers in the children's interscholastic thematic seminars and conferences, helping them to provide their experience and get acquainted with the experience of other services;
- Documenting the process and outcome of conflicts that have come to the reconciliation service from any source;
- Draws up the final results of the conciliation service twice a year (January and June);
- Presents the final results of the management of the institution in the coordinating body in the district – KDNiZP (and upon request to other interested bodies and structures).

Implementation and testing of the reconciliation service model is very important for children. Including:

- To resolve the conflict within the institution with the help of (using) restorative justice techniques (conciliation procedures);
- To work with victims of crime in terms of their satisfaction with the resolution of conflict (restoration of a sense of justice and security, reducing feelings of hostility and the threat posed by child protection);
- Manifestations of active repentance on the part of child offenders (a manifestation of the desire a feasible compensation for harm caused by an offense, a crime);
- For involving children in volunteer leadership socially active, practice a civil action, in this or that socially important project that gives new civic knowledge and skills in law, democracy and a culture of peace.

For conflict resolution services use: restorative mediation, as well as programs: community and community care, reducing school conference (replacement Conference Education), reducing family conference, and can develop their own original programs based on the principles of restorative mediation.

Applicants Reconciliation Service can be teachers, students; witnesses of the conflict, the application may be submitted through a special "mailbox".

The main thing is that the service helps the parties to the dispute does not come out of the enemies, and people maintain a healthy human relationships. The ability to negotiate, to solve the problem constructively, without prejudice to the dignity and interests of the individual – this is the result that is obtained and the students and teachers.

Mediators – a specially trained people who own reconciliation technology in practice, specially trained. These are people who skillfully interacting with children, who can skillfully and competently resolve conflicts, or better, still prevent them.

According to L.M. Karnozova, recent international practice has taken the path

of certification and professionalization of mediators, but in many countries, is widely used and volunteers that ensures the participation of local communities in resolving conflicts criminal. In any case, the mediators are trained. Since the 80s developed a special methodical literature on the preparation of mediators, working with criminal conflicts.

Mediation – an alternative method of dispute resolution in which a third, neutral party – the mediator, assists the parties involved in the dispute to find a mutually satisfying, viable solution that reflects their interests.

Important in mediation – a joint effort to develop a solution that meets their interests.

The basis of restorative mediation is to organize dialogue between the parties, which enables the parties to get to know and understand each other. Dialogue helps to change relations: from confrontation, prejudice, suspicion, aggression in a positive relationship. The mediator helps to express and to hear points of view, opinions and feelings of the parties that form the space of understanding.

An important result of restorative mediation are the remedial actions (apology, forgiveness, sincerely desire to make amends for the harm), then there are some steps to help reverse the effects of conflict.

No less important result of the mediation and the agreement may be a contract or conciliatory.

As analyzes LM Karnozova, “... in a number of countries for mediation in criminal cases the norms included in the legislation, but this was preceded by widespread public initiatives and the period of experimentation. Therefore, you can find different models, embodying the idea said. As part of the above typologies can detect different organizational models, providing interaction of restorative justice programs in criminal justice system: in some countries there are separate service of reconciliation, in others they are included in the probation service are in the third part of the correctional services, in the fourth mediation engaged in social services municipalities, etc. Legal result of the agreement of the parties depends on the gravity of the charges. By crimes, not representing big public danger, the prosecution may be withdrawn before the trial; if agreement cannot be reached (or one of the parties’ refuses reconciliation), the case is returned to the formal system. On more serious crimes – the judge, bringing the final decision, taking into account the agreements adopted at the conciliation meeting”.

Restorative mediation focused on the process of communication, it is aimed primarily at establishing mutual understanding, gaining the ability to dialogue and the ability to resolve the situation.

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**VALUE-SEMANTIC AND SOCIO-ECONOMIC ASPECTS OF THE
CONFESSIONAL COMMUNITIES ACTIVITY IN RUSSIA (ON THE
EXAMPLE OF SAMARA DIOCESE IN 1851-2016)**

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Annotation: This paper analyzes the socio-economic aspects of the Diocese of Samara history.

Key words: Samara diocese, clergy, charity, Parish.

In 1851, Samara Province and geographically coincide with her Samara diocese were formed by the imperial edicts.

By the middle of the XIX century in the province Orthodox culture had a dominant influence; Orthodox churches were built in every village, several churches were built in the cities. Before the Revolution in 1917, the church was the original center of education and culture in rural areas, strengthening of bringing the true Christian tradition, giving knowledge, help and support in difficult periods of life of all inhabitants in the Samara region. Churches for many years have been the only architectural monument in the villages, symbolizing the idea of territorial and spiritual unity of the villagers [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

By the middle of the XIX century Samara gradually transformed not only in economic, but also the spiritual center of the vast region under the determining influence of the Russian Orthodox Church. All this has led the government to establish in 1850 the Samara province with Self Episcopal Church. If for 265 years prior to that on the territory of the Samara region almost 500 churches and 50 prayer houses and chapels were discovered, then just for 66 years later this number has doubled [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

Educational issues, social security of the clergy, charitable activities carried out by parish, diocesan and county custody and parish councils, almshouses and shelters for their orphans [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

On the eve of 1917 the social and ecclesiastical activities in the Samara diocese was supported by the state and covers a very broad areas – education; charity (charity and ensuring incapable, the sick, the wounded, orphans and the elderly); educational and missionary; Statistics and demographic (management metrics and performance of certain notaries acts).

In order to achieve these goals, there was a coherent system of religious education for the preparation of the relevant training, and there was strengthened the material base [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

During the 20 years after the revolution Russian Orthodox church in Samara province has been put on the brink of destruction: almost all the temples and the monasteries were closed, the clergy destroyed or punished. By 1938 Kuibyshev diocese remained without ruling bishop and the clergy who were arrested at the end of 1937, most of the churches have been closed in recent years, and there was no one to serve in those that remained. During this period, the process of closing the Orthodox churches under various pretexts, has led to the fact that out of more than 1,000 churches operating in the Samara province before the Revolution, by 1938 continued to operate [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

During the Great Patriotic War in the Kuibyshev diocese, as well as throughout the country, an active patriotic activity of the clergy and the faithful have began. The government changed the attitude of the Russian Orthodox Church both in the center and in the regions. The new policy had the effect that in the diocese until the end of the war 5 previously closed churches were opened, and the surviving priests began to return from prisons, camps, links [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 13; 14, p. 127-129].

After the war, the processes of strengthening the position of the Russian Orthodox Church in the Kuibyshev region have been continued. For the 1945-1947 12 churches were opened, their attendance has increased significantly. This allowed the Church to survive Khrushchev's persecution, and to find the momentum for their revival in the late 80-s. of twentieth century.

Khrushchev's persecution of the Church was a new challenge for the clergy and the faithful. In these difficult times, the ruling bishops Kuibyshev diocese did everything to the effects of anti-religious propaganda in the least painful blow to the Church and the faithful. Preaching activity of the clergy has been strengthened; work was carried out among the faithful, the clergy. As a result of Khrushchev's persecution, when some diocese have been deprived of the ruling bishops, and often

ceased to exist as independent units, churches were closed, Kuibyshev diocese survived this period with minimal losses - only 1 church was closed [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

Celebrations on the occasion of the 1000th anniversary of the Russian Christianization gave a powerful impetus to the revival of the Orthodox, and continuing today. In 1987, the first time in 40 years registration of new congregations started in the diocese, young, educated abbots came to the leadership of parishes. Since 1991, when new political leadership coming to authority – both in Russia and in the Samara region – the government's attitude to the Church radically changed. Authority began to assist in the restoration of the church previously destroyed temples, the construction of new churches, the return of church property [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

Today Samara diocese encompasses 26 deaneries, which include more than 350 parishes (200 churches, 113 houses of worship, 32 chapels) and 7 monasteries, in which more than 400 priests and 50 deacons make the service. The diocese built 78 temples and 38 are regenerate: there are 7 monasteries, Theological Seminary; the construction of the Orthodox Institute in Togliatti is finishing [3; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

In the diocese more than 50 Orthodox publications are made – both independent and inserts in secular publications, 11 orthodox programs on television and 10 – on radio. It has its own magazine – “The spiritual companion”; Church History Museum; a network of spiritual and educational centers; Sunday schools. Interuniversity departments of Orthodox pedagogy and theology, Orthodox grammar school in Togliatti were organized. The construction of the Orthodox Institute in Togliatti is planned to finish in nearest future. Such courses as “Fundamentals of Orthodox Culture”, “Foundations of Religious Studies”, “History of Religions” have been introduced in the curriculum of educational institutions. On the basis of the Samara SIPKRO and Seminary training course on “Fundamentals of Orthodox Culture” is conducted for teachers. On the basis of SaGA and SamDS it is a preparation of experts in the field of theology. Diocese jointly with the Ministry of Education and Science of the Samara region held scientific and practical conferences, seminars, round tables, contests, readings, forums in Samara, as well as in cities and districts of the region.

Thanks to the fruitful interaction of the Samara Region and the Government of the Samara diocese religious buildings actively restored in the region, also a network of socially-oriented congregations formed, a priority in which is extracurricular activities with the younger generation.

In the Samara region unique monuments of religion, history and culture are concentrated which is beneficial for the development of such types of tourism as a religious and pilgrimage. The need for the population spiritual values is increasing, interest in religious monuments of culture and life of the Church is increased, particularly the monasteries became important centers of spiritual rebirth. Religion, penetrating ever deeper into social relations, opens up new horizons for tourism exchanges [1, p. 1097-1101; 2, p. 218-220; 3; 4; 5, p. 58-62; 6, p. 87-96; 7, p. 181-188; 8, p. 263-271; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

Religious domestic tourism is quite promising for the region, including for the Samara region. This activity contributes to the presence of attractive tourist sites of religious, tourist and pilgrimage services firms engaged in the organization of religious destinations of the region, as well as the presence of a constant demand [1, p. 1097-1101; 2, p. 218-220; 3; 4; 5, p. 58-62; 6, p. 87-96; 7, p. 181-188; 8, p. 263-271; 9; 10; 11, p. 92-101; 12, p. 133-135; 14, p. 127-129].

Religious tourism helps people to touch the traditions and reconnect times. Currently a unique situation for a number of Russian regions is created, including the Samara Region, on the use of their rich cultural resources. Restore and revive the old traditional culture is practically impossible. However reality shows that the best way to retain the achievements of the past is the accumulation and transformation of social values in order to create a new culture preserving cultural institutions through external similarity (fractal) their prototypes.

The unity of past and present regional culture manifests itself through cultural codes, and the creation of the traditional elements of the environment on the basis of them will contribute to the revival of spirituality, study of the historical and cultural heritage of the region.

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PROSPECTS OF DEVELOPMENT OF ETHNIC TOURISM IN THE KARACHAY-CHERKESS REPUBLIC

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Annotation: The article considers the problems of tourism in the Karachay-Cherkess Republic, in particular, ethno-tourism, the project of ethnic village creation in Karachaevo-Cherkessia.

Key words: Tourist infrastructure, an ethnic village, ethno-tourism, promotion of culture, international tourism, sustainable tourism, recreational facilities.

Karachay-Cherkess Republic (further KChR) has a long and eventful history, was formed January 12, 1922. Republic is multinational: its territory is inhabited by more than 80 nationalities. The country is well developed sectors such as industry, agriculture, mining, building materials, and resort and tourist economy.

Karachay-Cherkess Republic is located on the northern slopes of the Greater Caucasus, Elbrus. The relief is very diverse. By the nature of the surface is divided into three zones: a mountainous, foothills and plains. In the mountains located KChR well-known centers of international tourism, mountaineering and skiing – Dombay, Teberda, Arkhyz, surpassing in beauty the famous recreational complexes in the Alps. It is unique and Teberda State Nature Reserve. In the mountains many mountain holiday camps and camp sites, there are more than 60 tourist routes, including the horse.

Resorts is one of the main resources of the KChR, so tourism is recognized as one of the strategic sectors of the economy of the region. Lately one of the promising areas is considered an ethnic tourism, since it is becoming more and more popular in today's world.

According to the Ministry of regional development of the Russian Federation only through the development of tourism in KCR can be increased to twice the gross regional product of the Republic. Thus, there is a need to develop a program for the development of the region, in which the basic directions of development of the Karachay-Cherkessia can be Wellness tourism, mountain tourism, ski sport.

Ethnic tourism is understood as a type of informative tourism which main objective is visit of ethnographic object for knowledge of culture, architecture, life and traditions of the people, the ethnos living now and living ever in this territory. The Karachay-Cherkess Republic is the unique place for development of ethnic tourism as more than 80 nationalities live in the republic and each nation has the rich, saturated history.

National crafts of karachays, than they long since are famous, is: woodcarving, an embroidery, weaving, a pottery, production of ware from ceramics and subsequent its list, sewing by gold and silver threads. And it is not all list. Also karachays have very rich history of traditions and ceremonies that I want to use from all directions in the project.

One of restraining factors of development of ethnic tourism is the low level of development of tourist infrastructure of the republic on the main components of system of servicing. The situation is aggravated with weakness of promotional and informational ensuring tourist activities not only regional, but also in the republic. It is also necessary to note lack of qualified personnel and their high-quality preparation in this industry.

Organization of sightseeing tours on the basis of ethnic objects not only to generate revenue of tourist sphere of the republic through direct payment and tours through the purchase of souvenirs, but also will contribute to the revival and preservation of traditional everyday culture of karachays and other nations, in the case of continuation of the construction of other ethnic village living in KChR, and reduce ethnic.

Thus, idea of the project is creation of the ethnic village of the karachay people. "The ethnic village" is understood as the ethno cultural complex including the national dwellings, clothes, traditional types of occupations of the population, ethnic cuisine, folklore and other elements of material and spiritual culture, which are of interest to tourists.

The main objective of the project – the preservation of traditions and popularization of culture of Karachay.

Project objectives: strengthening, preservation and development of culture, traditions, Karachay people on the territory of the KChR.

Ethno village – symbol of friendship, friendly, good-neighborly relations, which will combine the incoming tourists of different nationalities.

The complex shall have the general architectural concept. In Etnoderevna of the Karachay people cultural events, ethnographic holidays, festivals, master classes in national crafts, in national cuisine, in traditions of the Karachay dance, etc. Will shall be held.

The ethnographic architectural stylized complex will consist of the wooden lodges and mini-hotel located in one territory. The functional structure will include the ethnographic museum, a bench of souvenirs, craft workshops, cafe, restaurants with ethnic cuisine, and libraries of national literature – objects which as much as possible reflect spirit of national settlements. In the territory of a complex the lodges representing “miniatures from antecedents” will be exposed.

The project is calculated first of all on the Russian tourists, also on specialists of the sphere of culture and ethnography.

Project implementation stages.

First stage: determination of criteria of allocation of the parcels of land, creation of the participant list of the project. Ethno-village it is supposed to build in the known center of the international tourism, mountaineering and mountain skiing – the settlement Arkhyz. The entrance for other partners to the project will be considered.

Second stage: matching and allocation of the parcel of land in the settlement Arkhyz, registration of the earth under construction; approval of the architectural concept of the cultural and ethnographic complex “Ethno-village of the Karachay people”; determination of estimated cost and completion dates of the project, financing sources; preparation of infrastructure, leading of communications.

The third stage: the construction of “ethno-village”.

The project involves the construction of wooden houses, as the Karachai erected monumental houses of logs. First and foremost, the hotel will be built in a wooden style. To minimize the influence of seasonality on occupancy of the hotel and visitors to the ethno village, you must strive to ensure that economic construction of the ethnic village, as fully and diversely represented almost all the main types of traditional economic activities of Karachay. Shopping the ethnic village must be a really existing object – making workshop, daggers, woodcarving, pottery, for the manufacture of utensils of pottery and the subsequent painting, workshop for sewing gold and silver threads, embroidery, weaving, etc. These cozy workshops will provide guests of the ethno village and provide the opportunity for ethno-cultural immersion through active participation in traditional economic life and ritual reconstructions, typical of all seasons.

Also located on site is a playground for the national games Karachay – climbing leather strap, oiled the high post (Dzhau jib), belt wrestling (Karachay Tutushev), etc.

It is also contemplated to arrange the territory of the ethno-village in the summer educational camp for children, where children can simultaneously and relax, and it is useful to spend time, in addition to the hotel complex will be created all conditions for the student camp for thematic conferences, for business meetings and seminars.

Thus, it can be concluded that tourism in KChR as a whole in recent years, growing steadily and dynamically, so that is recognized as one of the strategic sectors of the economy of the region. In carrying out all of the most important measures to improve all areas of management and operation activities, the region can take its rightful place among all Russian regions.

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BBK 65.2

THE GLOBAL NETWORK OF ENSURING FINANCIAL STABILITY AND ITS ROLE IN SYSTEMIC RISKS DECREASE AND SYSTEMICALLY IMPORTANT FINANCIAL ORGANIZATIONS REGULATION¹⁶

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Annotation: Global financial crisis of 2008-2009 has cardinally changed priorities in financial market regulation. For 2009-2012 it is created the global network of ensuring financial stability aimed at decrease in systemic risk at all levels of the financial market. This network includes theoretical conceptuion, international organizations, national regulators and a lot of regulative tools.

Key words: Financial market regulation, financial stability, systemic risk, systemically important financial organizations.

Global financial crisis of 2008-2009 has cardinally changed priorities in financial market regulation, having nominated to the first place regulation of systemic

¹⁶ The article was supported by the Russian Humanitarian Scientific Foundation grant 16-02-00411.

risks in the financial market. The key conclusion following the results of realization of crisis response measures began recognition of inability of microprudential regulation to identify and struggle with the risks arising at the macroprudential level. Therefore the national governments of many countries have declared intentions to regulate systemic risks in the financial market, to monitor them and to take measures of maintenance of financial system stability in general.

First of all, we will note that for 2009-2012 it is created the global network of ensuring financial stability aimed at decrease in systemic risk at all levels of the financial market. The center of such network is Financial Stability Board (it is created within the informal association G-20), which coordinates national policies of financial market regulation and supervision. Cooperation of national regulators and the regulatory requirements applied by them in the financial market is realized step by step: first, Financial Stability Board carries out monitoring and an assessment of the vulnerabilities affecting the global financial market and proposes response measures for elimination of vulnerable areas; secondly, Financial Stability Board coordinates at the international level operation of the national regulators and the international organizations developing standards of activity on various segments of the financial market, and thirdly, Financial Stability Board monitors implementation of the coordinated financial reforms following the results of which reports to G-20¹⁷.

In the activity Financial Stability Board leans on the international specialized organizations which tasks include formation of criteria of identification of the global systemically important financial organizations (Basel Committee on Banking Supervision, International Association of Insurance Supervisors, International Organization of Securities Commissions).

Tops of a global network of regulation of the financial stability aimed at decrease in systemic risk at all levels of the financial market are the national authorities responsible for decrease in systemic risks and ensuring stability of the domestic financial markets. For example, in the USA within reform of financial regulation of 2012 the Federal Reserve System has received powers of the regulator of systemic risks in all financial market. The Federal Reserve System are transferred supervision functions not only of banks, but also practically behind all financial institutions which owing to the size are a potential source of risks for all financial system.

In the European Union in 2010 the European Systemic Risk Board (ESRB) has been created. It is aimed at monitoring of systemic risks and prevents their realization by means of the coordinated policy with EU member states, and also in close cooperation with Financial Stability Board and the International Monetary Fund¹⁸. The significant role in European Systemic Risk Board is assigned to the central banks, the European central bank to which functions of the secretariat are assigned has the dominating positions.

In Russia the National council on ensuring financial stability which problem is

¹⁷ According to information at the official site of Financial Stability Board. URL: <http://www.fsb.org/what-we-do/> (дата обращения 04.04.2016).

¹⁸ <http://europa.eu/rapid/pressReleasesAction.do?reference=MEMO/09/405>.

“the expeditious and effective interaction of federal executive authorities and the financial market regulator directed to carrying out the analysis of the general condition of world economy and results of his monitoring, consideration of an assessment of systemic risks level and development of offers on measures for restoration of financial stability” also works¹⁹.

In our opinion as the theoretical and methodological base of functioning of a financial stability regulation global network aimed at decrease in systemic risk at all levels of the financial market, it is possible to consider the offer of the International Monetary Fund on expansion of perimeter of regulation, that is increase in quantity of types of financial institutions and kinds of activity which have to enter competence of regulators.

“Regulation perimeter” is the term offered by IMF researchers for designation of the financial institutions and financial markets captured by regulation. The IMF also offers regulatory approach on the basis of two perimeters: the external regulation perimeter has to include those financial institutions and kinds of activity for which the market mechanism works effectively, and excessive regulation can limit the benefits brought by them to economy. Such financial institutions have to observe requirements for information disclosure. The internal perimeter of regulation has to include those financial institutions and kinds of activity which are the main source of systemic risks, in their relation it is necessary to undertake measures of prudential supervision²⁰.

And at last, the significant direction of development of systemic risk regulation in the financial market is creation of new tools. In our opinion, such tools can be divided into two groups taking into account the IMF offer of the regulation perimeter (Fig. 1):

- A. belonging to all financial organizations,
- B. relating to the systemically important financial organizations.

¹⁹ О создании Национального совета по обеспечению финансовой стабильности. 5 июля 2013
URL: <http://government.ru/docs/3203/> (дата обращения 04.04.2016).

²⁰ What Is to Be Done? Laura Kodres and Aditya Narain // Finance and Development. 2009. March
// www.imf.org

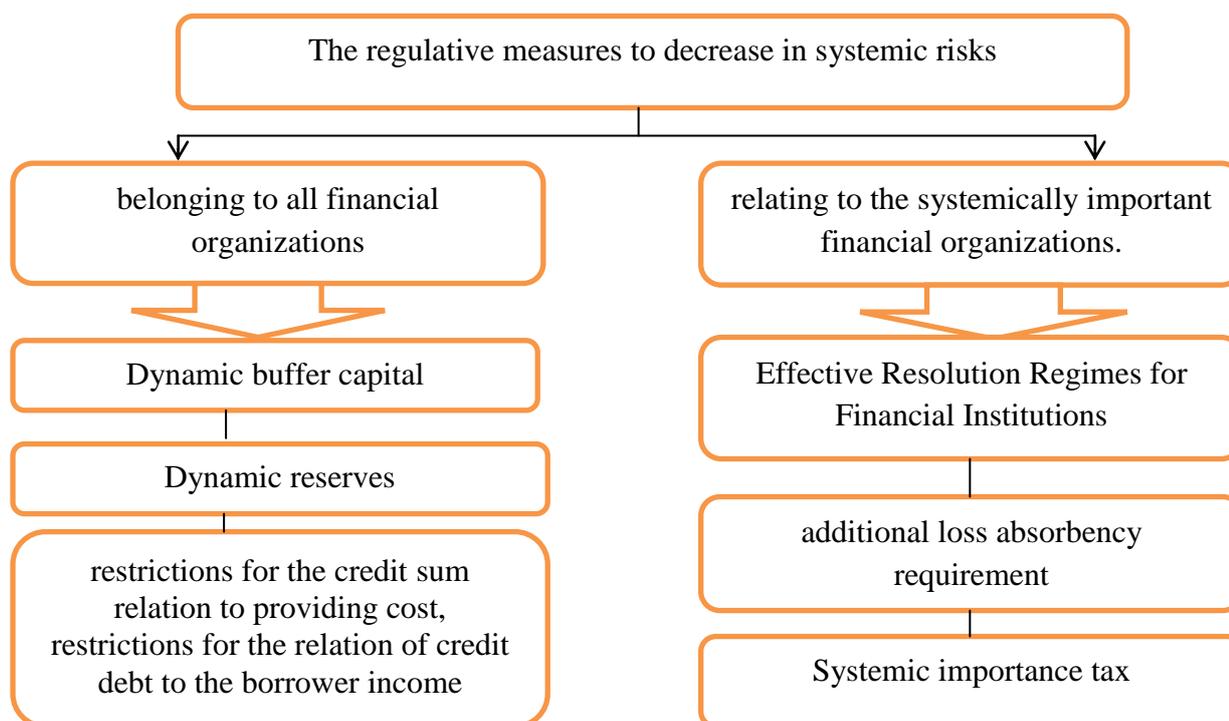


Figure 1 – A range of instruments of systemic risk regulation in the financial market²¹

The detailed analysis every instrument of systemic risk regulation is presented in our other articles²².

The existing instruments of systemically important financial organizations regulation are aimed on 1) crisis prevention in such organizations, 2) transfer of expenses of a default and sanitation of such organization at the funds of deposits insurance or financial improvement which aren't financed from the state budget and created at the expense of participants of the financial market. However, it is necessary to notice that the main message in systemically important financial organizations regulation includes restriction of their activity in connection with the status of systemic risk carriers. However such approach does not take into account great opportunities systemically important financial organizations for performance of intermediary functions by them in the financial market. In this regard we suggest to expand approaches to regulation systemically important financial organizations at the expense of measures for increase of efficiency of intermediary functions by them in the financial market.

²¹ The figure is made by author.

²² Evlahova Yu.S. O vzaimosvyazi protsiklichnosti prudentsialnyih standartov i sistemnyih riskov na finansovom rynke // Sbornik tezisov dokladov V Mezhdunarodnyiy nauchnyiy kongress "Rol biznesa v transformatsii rossiyskogo obschestva – 2010" / Moskovskaya finansovo-promyshlennaya akademiya, aprel 2010 g. M., 2010; Evlahova Yu.S. Tendentsii regulirovaniya globalnyih sistemno znachimyih finansovyih institutov // Finansovaya analitika: problemy i resheniya. 2015. № 35. S.11-20.

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SOCIAL INNOVATIONS IN CORPORATE RESPONSIBILITY POLICY OF INSURANCE COMPANY

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Annotation: Social innovations in corporate responsibility policy of insurance company have been considered.

Key words: Innovations, corporate social responsibility, insurance industry.

Integrity and compliance. Legally and ethically correct business conduct paramount – A Code of Compliance has been in force at Swiss Life since 2006. This contains specific rules of conduct which show employees what they must observe in relation to legal and supervisory requirements and internal instructions. Adherence to these rules is a prerequisite for legally and ethically correct business conduct, to which Swiss Life is unequivocally committed.

Swiss Life employs several compliance officers, both at Group level and in the operational units. Through advice, training and monitoring, they create the basis for timely recognition and avoidance of regulatory and reputation-damaging risks. Examples are the special due diligence requirements and preventive measures to combat money laundering and the financing of terrorism. The compliance officers also ensure protection of client data and business secrets. Reputation and trust are a company's assets. The compliance units ensure that these assets are preserved through data protection and legally compliant conduct at all times. Swiss Life is an active member of the Swiss Business Data Protection Association.

Society. Swiss Life has been providing pension services for over 150 years, and with its two million plus customers in Switzerland and the rest of Europe, it stands at the centre of public life. This traditional Swiss company is aware of its social responsibility. It supports community life in a variety of ways and works towards constant improvement of its ecological balance sheet.

Social engagement. Caring support for people in need – All Swiss Life's national companies and their employees support people in need and a range of meaningful projects. In Switzerland the Perspectives Foundation funds domestic charitable initiatives in the fields of health, science, education, culture and sport, focusing on integration and education. Created on the occasion of Swiss Life's 150th anniversary in 2005, the Perspectives Foundation donates more than CHF 1 million every year. In 2010 it supported 85 projects. The Foundation also donated considerable sums to relief organizations offering emergency aid following the earthquake in Haiti and the floods in Pakistan. In addition, Swiss Life's sales force supported various local organizations. The real estate sector of Swiss Life is also socially active, building a hostel in Winterthur that provides reasonably priced accommodation for 105 students.

Swiss Life in France has had its own foundation, the Foundation Swiss Life, since 2009. In 2010, this foundation supported the Institute Curie (a cancer research institute and hospital) and the Association France Alzheimer (pro-viding training for Alzheimer patients). The Foundation Swiss Life provided funding for concerts and art exhibitions for people in nursing homes, sick children and patients with dementia. It also supported four charitable projects, run by Swiss Life employees, for disabled children and children with leukemia.

In Germany, Swiss Life has been providing support since 2007 for the Nicolaidis Foundation, a non-profit organization for widows, widowers and their children.

Likewise in Germany, AWD has been helping children in need since it created the AWD-Stiftung Kinderhilfe foundation in 1991, which the local AWD companies in Austria, Switzerland and the Czech Republic also support. The foundation is funded mainly by contributions from the salaries of AWD employees. It runs two large-scale operational projects of its own. The Noma project run by the AWD-Kinderstiftung in Sokoto in West Africa is devoted to the surgical rehabilitation of victims of a disease caused by a mixed infection which results in severe facial disfigurement. In Bishkek in Kyrgyzstan, the Swiss AWD-Kinderstiftung is building a treatment centre for children with facial malformations (like cleft lip and palate); EUR 100 000 was donated for this purpose in 2010 alone. Altogether, AWD employees donated EUR 122 000 in 2010 to help the victims of the earthquake in Haiti and the floods in Pakistan.

Community service. Full support for voluntary work – Swiss Life is committed to the principle of voluntary public service. For Swiss Life, as a company operating in the social insurance area, it is important that society should function smoothly and its members should be well integrated. Voluntary public service means taking personal action in matters of public life, in effect unpaid work for the whole community. An unpaid commitment in society and the private economy promotes a sense of community and public welfare, and it enhances social skills.

Swiss Life is convinced that raising the social competence of individual employees increases the competitiveness of the company. So employees who are active in a military capacity or in public service are acting in the interests of the company, and Swiss Life is strongly in favor of their commitment to the community.

The staff regulations expressly approve the engagement of employees in political and military functions. The company offers all reasonable support for such engagement, for example through a flexible approach to working hours.

At present about 40 employees are voluntarily active in Switzerland in a political or judiciary function, holding executive, legislative, or judiciary office at commune or cantonal level, on school boards, church councils and welfare authorities. Other employees sit on the central committees of political parties within their communes or cantons. These office-holders cover the whole gamut of political parties, and about a third of them belong to no party. Every year Swiss Life organizes an event for its socially engaged employees. The theme in 2010 was the changes occurring in the Swiss political party landscape.

Politics. Swiss Life's active approach to dialogue – Swiss Life regards an exchange of ideas with political bodies as extremely important. The company brings its expertise into political discussion and defends its interests in the public arena at all stages of the decision-making process. In this way it tries to exert influence throughout the whole political cycle, aiming for optimal and appropriate outcomes for all concerned. Through its specialists, Swiss Life advises the various decision-makers in political parties, committees and parliamentary bodies, bringing its expert knowledge to bear at all stages from the drafting of legislation to the formal processes of consultation and approval. In addition, the company supports individual politicians and selected political parties with financial contributions.

Swiss Life is in permanent contact with politicians of all parties, for example on occupational benefit issues (conversion rate, minimum interest rate, statutory minimum distribution ratio). Among other themes, the company is actively involved in the total revision of the Federal Law on Insurance Contracts (VVG). Swiss Life runs an annual event for young politicians, for which an attractive and informative programme is drawn up.

Swiss Life also has a clear commitment in the teaching and research fields at colleges of further education and universities. A considerable number of employees teach at various institutions, and Swiss Life also sponsors the Walter Saxer Prize for actuarial studies at the Swiss Federal Institute of Technology (ETH) in Zurich.

In September 2010, Swiss Life organized a conference in France on the planned pension reform, which attracted a great deal of attention. In Germany, at the "Salon Palais Leopold" series of events held several times a year in Munich, decision makers from the worlds of business, politics, academia and the media engaged in regular dialogue on key social and political issues. In 2010 Federal Economics Minister Rainer Brüderle attended the event. Since 2007, Swiss Life has been regularly providing a platform for dialogue at its Munich Specialist Forum series of events for corporate clients, business partners and experts. Another event which attracted a great amount of interest was the fourth German Swiss Life Pension Day in October 2010 with former Federal Minister of Finance Peer Steinbrück as the keynote speaker.

Environment. Keenly aware of its responsibility to society, Swiss Life strives to conserve natural resources in a sustainable manner, thus helping to keep the environment intact. Since 1998, Swiss Life in Switzerland has been a member of the

Energy Model Zurich and is thus committed to increasing the energy efficiency of its business premises in Zurich by at least 1,5% per year until 2012. The company again reached its target in 2010, lowering not only energy consumption and emissions, but also costs.

Swiss Life is one of the 11 companies which founded the Swiss Climate Foundation in 2008. It donates its steering tax reimbursements on CO² emissions to the non-profit foundation. With the contributions from all its partner companies, the Swiss Climate Foundation helps small and medium-sized enterprises (SMEs) to improve their energy efficiency and thus protect the climate.

Ecological balance sheet. Reducing energy consumption and emissions – Swiss Life's specialist unit for environmental management has produced an annual environmental data report for the company in Switzerland since 2006 and for the whole Swiss Life Group since 2008. In accordance with the standard set by the Association for Environmental Management and Sustainability in Banks, Savings Banks and Insurance Companies, the report collects and analyses data on electricity, heating, paper, transport, water and waste disposal and proposes measures for improvement. The Association's standardized key figures make for fair comparison of the results for the different companies.

The results achieved by the Swiss Life Group are encouraging. In 2009, energy consumption (electricity and heating) went down by about 1,7 million kWh by comparison with the previous year's figure. The results for 2010 are not yet available. While the overall distance travelled for business purposes remained the same, there was a shift from air travel to trains and motor vehicles. Thanks mainly to improvements in the categories of energy and transport, the main causes of greenhouse gas (GHG) emissions; a reduction of about 1000 tones of such emissions was achieved in 2009. Total GHG emissions in 2009 amounted to 12 700 tones. For the first time, the 2010 report, which appears in mid 2011, will contain the data from all divisions, including the subsidiary AWD.

Environmental footprint. Ongoing improvement through deployment of alternative energy sources – there are several reasons for the improved results regarding environmental indicators: optimization of energy efficiency in the business premises, procurement of environmentally friendly electricity from renewable sources and active environmental management.

Since 2006, Swiss Life in Switzerland has been using electricity exclusively from renewable energy sources. In this way, the company has been able to reduce its GHG emissions by about 5650 tones; the use of electricity by the business premises now produces almost no GHG emissions at all. Since January 2010 Swiss Life in Germany has also been drawing electricity exclusively from renewable sources. As a result, its GHG emissions have fallen by a further approximately 1000 tones.

In 2010 the computer centre at Swiss Life in Switzerland was no longer cooled to such a low temperature as previously, the result being an electricity saving of 300 000 kWh. The consumption of both power and water by the Group has been going down steadily for years. Swiss Life partly uses rainwater for its sanitary facilities, and at the Zurich premises installation of efficient water supply fittings lowered water consumption by three million liters compared with the previous year.

Swiss Life in France launched an environmental information campaign in 2010 aimed at economical use of paper and office supplies. When properties were renovated, the environmentally relevant standards were exceeded. In addition, the national company joined the 10:10 project run by the environmental organization Good Planet. The objective is to reduce the company's CO² output by 3,0% per year.

Swiss Life in Germany has been taking part in the climate protection programme "ECOPROFIT" since 2008. As a result of the measures taken, the company saves 91 000 kWh of electricity annually at its Munich location and has reduced its annual CO² output by 58 tones. In December 2010 it was again awarded the Munich ECOPROFIT company certificate for 2009/2010 for its exceptional commitment to corporate environmental protection. AWD undertakes constant improvement and renewal of its technical installations. The numerous measures implemented since 2001 have yielded energy savings of over 4,5 million kWh.

The Swiss Life Group is one of the leading private real estate owners in Switzerland. As part of its environmental initiatives over the last six years, it has fitted 10 000 of its rental properties with water meters for consumption-based billing. Contracts were concluded in 2010 for the purpose of using lake water for heating and cooling a number of properties in Zurich. The use of alternative energy sources is being investigated for various renovation projects.

In 2010 Swiss Life once again took part in the Carbon Disclosure Project (CDP), in which an independent non-profit organization conducts the world's largest survey of corporate information on climate change. So far, however, the data the company has provided are not yet comprehensive enough for inclusion in the Carbon Disclosure Leaders Index (CDLI). To improve dialogue with the various stakeholders on sustainable corporate management, Swiss Life is aiming to produce reports in line with the Global Reporting Initiative (GRI) standard by 2012.

- Ms K. has been selling "Surprise" for a long time. She lived from that and occasional part-time cleaning jobs. As the years went by, the 54-year-old gradually found the harder cleaning jobs too strenuous. For just over a year, Ms K. has been preparing lunch once a week for the Surprise team. Together with her sales of "Surprise", this "lucky-break job" provides her with a secure regular income that she can live on without claiming supplementary state benefits.

"Surprise" is the leading Swiss street magazine. Appearing every two weeks and characterized by the high quality of its journalism, it is sold almost exclusively on the streets. The 300 or so street vendors are all socially marginalized and unable to enter the jobs market. Their work for "Surprise" enables them to structure their day, to regain self-confidence and to earn a modest wage through their own efforts. For many of them this constitutes the first step back into society and gives them hope of leading a normal working life again. For a number of its people, Surprise has created part-time "lucky-break jobs" that pay them enough to live on. In this way, Surprise is taking effective action to combat poverty and social exclusion in Switzerland, and Swiss Life's Perspectives Foundation is supporting them financially in their endeavors.

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FEATURES OF CORPORATE SOCIAL RESPONSIBILITY IN INSURANCE INDUSTRY (ON THE EXAMPLE OF SWISS LIFE)

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Annotation: Features of corporate social responsibility in insurance industry on the example of Swiss Life have been considered.

Key words: Features, corporate social responsibility, insurance industry, Swiss Life.

Swiss Life is a life insurance company and a pension provider – life insurance and retirement provisions are both sustainability in action. In fact, with the time horizon stretching to the end of our lives, there is no longer-term arrangement. To Swiss Life, however, sustainability also means corporate social responsibility: an obligation towards clients, employees, society and the environment, and an integral part of corporate culture.

Swiss Life has developed a whole range of initiatives and activities throughout all its organizational units, which illustrate the active role the company plays within society. They are proof of its sense of social responsibility.

Employees are the basis of Swiss Life's success; the quality of the services it provides depends upon their competence and commitment. The aim of human resources management is therefore to find the most suitable employees, to get them interested in working for Swiss Life, to retain them and systematically develop their skills. It positions Swiss Life in the market as a responsible and attractive employer.

Performance culture. The efficiency-enhancing programme produces its first results – The Group-wide initiative “My Milestones” launched in 2009 gathered pace in 2010. The goal is to accentuate Swiss Life’s values and employee competencies so as to strengthen the performance culture. Every country and market unit launched a programme of measures to address these issues.

In Switzerland, “My Milestones” was initiated in April 2010, with a three-day intensive workshop for managers. This produced 29 measures which are already being or are about to be implemented. The “My Milestones” team award was instituted for teams who have performed particularly well – improving customer service, increasing efficiency or enhancing innovation. The first award in September 2010 went to a nine-person IT team who created a self-service portal for IT services to make everyday work easier. The second award in December 2010 was presented to two employees in western Switzerland for their improvements to sales force and customer services cooperation.

Employee performance assessment is standardized in the Group Performance System (GPS), which systematically governs employee performance reviews, the setting of objectives, appraisals and decisions on salary and promotions within the framework of the performance culture. Particular emphasis was placed in all divisions in 2010 on an even more differentiated and performance-based employee assessment, with relevant training for all managers.

In France, Swiss Life gave all of its approximately 2000 employees an individual social balance sheet for the first time. This shows every employee what he/she personally receives from the employer as a combination of salary and non-pecuniary benefits. This personal social balance increases the employee’s identification with the employer, with 94,0% of employees regarding it as a positive development.

In Germany, Swiss Life introduced lean management in 2010. 21 employees from all sectors, who had previously received training in lean management, led “lean work-shops” in which they showed their specialist areas how best to reduce waste and add value to processes. The first process improvements have already been made.

Personal engagement. Employees go the extra mile – in 2010, Swiss Life conducted a new-style employee survey across the Group for the first time. The main objective of the survey was to evaluate the attitude of employees towards performance, customer orientation, innovation and change, cooperation and management. In addition, it was intended to reveal to what extent they understood the company’s goals and strategies. The Group response rate was a very high 79,0%.

The Swiss Life Group engagement value is 56,0%. This is well above the average for companies in the European financial sector (50,0%), but below the level of the most successful companies in the peer group (70,0%). For the key performance indicators (KPIs) “teamwork orientation” and “empowerment”, the Swiss Life Group even produced values which are above average for the best companies in the European financial sector. Above-average values were also achieved in “leadership” and “results orientation”; only in “customer orientation” and “innovativeness” were values slightly low.

As a result of the survey findings, measures were taken to introduce

improvements in all Swiss Life Group units. The “My Milestones” programme and the employee survey are aimed at boosting the development of the company and employees in such a way as to establish a performance culture which is in line with the corporate strategy.

Talent development. Target-oriented development of junior staff with potential and the “55+” generation – One of Swiss Life’s priorities is to offer opportunities for further development to employees and management on an ongoing basis, and to motivate them to remain with the company. Every year the company nominates employees who demonstrate a high level of performance and potential for talent development locally (manager pool or MP). These future first- and second-level managers (team leaders and department heads) are prepared for their future roles during 18 months of training modules and project work.

A senior management programme (SMP) is in place at Swiss Life Group level for managers destined for senior management roles. In a series of five modules, participants from all countries and units work on strategically relevant themes and strategic projects in five modules. In 2010, 4 of the 17 participants were women, and the retention rate among the past participants in the senior management programme stands at 90,0%.

Swiss Life has continued to actively foster leadership and management skills at top management level by making new appointments to 40,0% of the top one hundred posts within the last 24 months. 60,0% of new top managers came from outside the company. The intention was to bring in to the team additional skills and experience from outside.

Swiss Life in France launched the “55+” programme, aimed at safeguarding expertise within the company and sustaining employee performance. It involves the obligation to reserve 12,0% of posts for the over 55s. At the same time, older employees are encouraged to pass on their specialist knowledge as tutors. “55+” allows a flexible reduction in working hours, with partial salary compensation in the final year of work.

Training and development. High investment in development for all employees – Swiss Life puts a strong emphasis on more than just the training of future managers. The internal or external training and development of non-managerial employees is likewise important to the Group. Specialists or project managers receive targeted training. Swiss Life in Switzerland pays the full fees for the Insurance College of Higher Vocational Education and Training and for training as a Swiss Certified Insurance Specialist. In addition, 56 young people are currently doing courses to obtain qualifications in three specialist areas, and 16 interns or trainees are gaining work experience in the life insurance business.

Training and development for all employees focuses on tailored courses mainly involving social and methodological skills. Expenses for staff training and development within the Group in 2010 amounted to CHF 16 million – approximately CHF 2250 per employee. Expressed as a proportion of total personnel costs, the outlay for training and development came to 2,4%.

Social partnership. Exemplary cooperation between employers and employees – Cooperation with the Europe Forum (European Works Council) was again stepped

up in 2010. The nine-person committee with representatives from four countries generally meets several times a year. It deals with transnational information and consultation on topics which affect all Swiss Life employees. The Europe Forum was founded in 1996. In 2006 it was given a new charter, which represents one of the leading voluntary agreements in Europe and serves as a model for other European companies. The main theme in the Europe Forum for 2010 was MILESTONE, the package of measures launched in autumn 2009 to improve Group-wide efficiency.

In Switzerland the MILESTONE programme entails, among other things, a reduction of 520 positions by 2012. Accompanying the reduction process, Swiss Life is implementing a programme of measures which were worked out with the social partners and have been in force since 2005. In 2010, 273 employees in Switzerland underwent professional reorientation. They were individually supported and assisted by a team of specialists. The internal professional reorientation support programme is very highly rated by those affected (5.7 out of 6 points).

By comparison with the 2009 reporting period, the number of full-time positions Group-wide fell by 337 to 7483. 1094 employees left the Group in 2010, the departure of 5,6% of these being undesired (net fluctuation).

Swiss Life is one of the leading providers of life insurance and pension solutions. A good many people and institutions place their trust in Swiss Life: clients, business partners, shareholders, governmental bodies, employees. With this trust comes responsibility. In order to create and cultivate trust, the company has laid down five basic values:

- Expertise: Professional competence and experience;
- Proximity: Close relationships with clients and business partners;
- Openness: Nurturing an open dialogue both within and outside the organization;
- Clarity: Clear communication and a range of comprehensible products;
- Engagement: Motivation and enthusiasm to help our clients, employees and shareholders achieve their goals.

The strategy- and value-oriented behavior required of employees is described in the Group Competency Model (GCM) which was adapted to the new corporate strategy in 2009. Greater emphasis is given in the updated competency model to such aspects as innovativeness, managing change and customer orientation.

AWD implemented a new corporate mission in January 2010. It is based on the values of customer orientation, quality, professionalism, trust and team spirit. In order to improve understanding of the mission, AWD assigns a value to every new year. 2010 was the team spirit year, while the key value for 2011 is professionalism.

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SMALL BUSINESS: THE CURRENT STATE AND TRENDS

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Annotation: This paper briefly reveals the content of the of small business concept in the specifics of the Russian economy, its economic nature. It outlines the main characteristics of the current state of entrepreneurship in the sphere of small business, the major issues and trends in the future development of this important sector of the economy.

Key words: Small business, the Russian economy, the economic development strategy, economic entity, entrepreneurship, management, control, development trends of small business.

Small business is one of the most important economic indicators of the society development. The success of this economical segment shows steady state of society, the level of human resources involvement in the process of socio-economic development of the country. Socio-economic forecast up to 2030 in Russia determines one of the tasks the share of the participation of small businesses in the creation the country's GDP at least 50,0% [5]. What are the grounds for such forecasts at the present stage and in which the trends it manifested?

The current state of the Russian small business. The enterprise of small businesses (SB) is an independent economic entity, the standard form of economic activity in Russia. Criteria for the designation of economy subject to the sphere of small business defined norms of the Russian legislation. In view of the changes adopted in 2015, the subjects of classification criteria to the field of SB are [2]:

1. The number of employees – 100 people.
2. The size of the revenue from the sale of goods and services – no more than 800 million rubles. (Previously this amount was limited to 400 mln. rub.).
3. The share of foreign capital – less than 49% (previously 25,0%).

Introduction to the field of investment changes almost twice gives a significant boost to expand the spheres of business, increasing trade and the acquisition of new machinery and equipment. A new feature is the focus on the popularization of

innovative economic subjects, which are used in the production of new technologies and programs.

Business incubators having a special status, saves wear on the implementation of activities and the priority right to financial support from the state. Moreover, in these cases it is included considerable potential scientific organizations with state support: research institutes, research laboratories, universities. Such formations are attractive form of interest for foreign investors.

However, the current state of business in the area needs attention from the government, especially in terms of financial support. Cheap financial resources, their availability and long-term investments in the form of government programs is the most important resource for small business development, especially given the state of the economy in 2016 year.

Perspective trends in the development of Russian small businesses. Innovations should not only be defined in the long term, taking into account possible risks of ill-considered action, as was the case with the establishment of higher insurance payments in 2013, which resulted in significant reduction in the proportion of entrepreneurs, their care in the shadow economy. It is important to make a plan of the living, with flexible tactics of problem solving immediately, in the case of emerging negative trends.

Entrepreneurship continues to be a high-risk area, not only in the original definition, laid down in the interpretation of the legislation. High distrust of the ever-changing demands of the state, bureaucracy, high financial risks associated with very heavy business rates on credit obligations – all this makes the business is often a disadvantage from the point of view of expediency.

Especially revealing is the gap between the metropolitan centers and regions in terms of business development. If in Moscow and St. Petersburg level of indicators is close to the SB of European countries, but in the regions this gape is in ten or even more times higher than in the capital cities. This disproportion does not meet the interests of socio-economic development of the country. What must now be done to solve these problems and what trends can really affect the sphere of small business in the Russian Federation? We mention some of these priorities [8].

In order to really get the effect above all it should be created support mechanism in the field of SB based on financial, consulting, technical support and external forms of the business supporting.

To systematize the work for the preparation of professional personnel for small businesses as well as government officials responsible for the development of SB in the Russian Federation.

Funding should be provided by different levels of budgets earmarked to support the SB in the form of government programs. They should be available and strictly controlled, it is necessary to eliminate the risks of bureaucracy and administrative lawlessness in bribes to persons responsible for the implementation of programs.

These problems are solved three major problems: financing, state control over the efficiency of government programs, providing professional staff responsible for the development of small business in the field of social practice.

Small businesses inherently multifaceted phenomenon, the scope of its implementation can be seen in various areas of the economy. Recognizing the undeniable fact of the importance of this social institution for the economy as a whole, it is possible with the same confidence to talk about the state of responsibility for the success of this institution. The priority in the process of matching acts alleged state aid programs legally prescribed standards, determining the full rights and responsibilities of both parties, both the State and the economic entity.

Do not become isolated in the Russian peculiarities of economic development forms. Application of successful models of foreign countries with a high level of economic development will make the process less risky and more comfortable for the participants of this necessary for socio-economic development of mutually beneficial process.

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ESSENCE AND DIRECTIONS OF INDIVIDUAL EDUCATIONAL TRAJECTORIES REALIZATION

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Annotation: Legal aspects of the Russian educational system are the basis for the modern trend towards the humanization of education and the formation of personal educational trajectories. Unfortunately, the academic literature does not provide a complete answer to questions about the essence of the definition of “individual educational trajectory” and the possibility of its implementation in practice. This paper aims to describe the concept of personalized learning paths in terms of the learning style of each student based on his abilities and aspirations.

Aspects of teamwork between student and teacher, as well as some topics related to theses are discussed in the paper. Examples of practical approach of the strongest teachers to variability and personalization of today’s education system are considered in the article. Additionally, analysis of personal learning plans and standards of the second generation program are conducted by the authors, the most important directions of the individual trajectories implementation in the training practice are determined.

Key words: Individual educational trajectory, individual educational route, individual development trajectory, activity approach.

As the introduction of the concept (Federal state educational standard) the system establishment of planned results in educational process provides. In other words, the activity approach is needed, providing continuous monitoring of the students development level and based on the data obtained forecast its further progress. Thus it becomes possible to form stimulating educational environment individuality.

The teacher receives information on the most promising educational trajectories, encompassing all areas of student personal development.

The system planned results, according to the teachers – the main supporters of the school, has great potential for the implementation of practical training programs, developed on the basis of personal learning paths, with the ultimate goal of each child personality development including gifted students, children with disabilities and people with disabilities [1]. The heterogeneity, the presence of a variety of training options are recommended Sh.A. Amonashvili [2], A.G. Asmolov and other educators.

B.S. Gershunsky considers the most important aspects of planning through interpretation of changes arising in the educational system not in terms of tight educational frameworks that do not allow the student to choose the path of their training, but in terms of the variation directions, providing a full conscious individual needs and interests of the student [4, 5]. A.G. Asmolov believes that variability of

education is a major way of increasing the capacity of the individual and informed choice of life [3, 2].

Humanistic educational approach primarily provides personality-oriented training. One of the main characteristics of this training is the variability. In turn, the variability is characterized by the introduction of individual (personal) educational trajectories (trajectories of development, educational routes, personalized education).

I.S. Yakimanskaya who implemented the terms of individual development trajectories, defined it bases through the following areas:

1. The student is able to adapt flexibly to the requirements of a teacher or another adult.

2. The child shows a creative approach to these requirements, and in this regard, drawing on their own experience and knowledge, he acts well-known ways to solve the problem.

I.S. Yakimanskaya considers the main result of self-determination of the educational trajectory for students as the emergence of sustainable driving directions to self-realization and self-development [5, 7].

Investigation of the relationship between the individual educational route and educational program are presented in studies of E.S. Zair-Bek, A.P. Tryapitsyna, E.I. Kazakova, E.I. Sundukova. The goal of educational programs is to achieve a certain educational level of the students. Educational trajectories, the trajectory of development, educational routes, personalized training are theses focus on providing different personal qualities of students, regardless of the mode or form of the learning process. Each student builds a personalized learning trajectory based on the characteristics of their own personality.

There are two approaches to the definition of personality traits. In addition to the common interpretation of personality traits as the gifts, capacities and interests of the child, some authors identify them as features of a way of thinking and perception of information in the learning process. O.A. Abdullina, A.A. Pligin emphasize polymodal education: students perception of information in a visual, auditory or kinetic form, and the need to define a teacher in this regard, the needs of the learner, and therefore – building up individual development path [6].

A.V. Khutorskoy – creator of innovative heuristic techniques characterizes personalized learning as the only possible way to realize the potential of the student's personality [7]. A.V. Khutorskoy' methodology aims to stimulate the students to develop a personal training program on the basis of human accomplishments. In this regard, the author speaks of the existence of the five stages of student work in the learning process: target – plan – activity – reflection – comparing the result with the original goals – self-esteem. N.N. Surtaeva in her writings says that direct route of these stages or personal educational path (trajectory) can be considered as the student activities in accordance with its capabilities, interests, motivation, aimed at achieving the goals of the learner [8]. The school of V.S. Merlin – E.A. Klimova determines the individual style of activity as the characteristic features of activity, predefined characteristics of the human person [9]. Thus, a variety of educational programs stimulates personal preference learning paths corresponding to the personal qualities of students, needs and capacities of their personality. Request for another person may

be interpreted as motivation; opportunity is like the ability to assimilate the training information (expressed in objective and subjective factors). Given that motivation is determined by the objectives, interests and motives can be described as an individual trajectory of training style student activities, being based on its motives, goals, learning ability, and ability to work under the supervision of and in collaboration with the teacher.

On the basis of scientific research papers there are several ways of practical implementation of individual learning paths. This procedural route is substantial and active, which is clearly shown in the diagram.

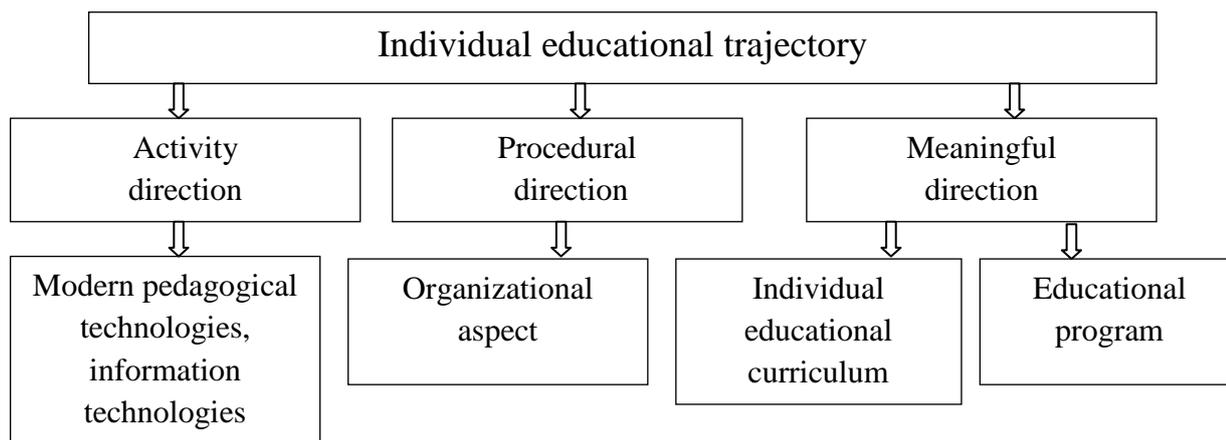


Figure 1 – Directions of individual students’ educational trajectories implementation

Let us consider each of these ways of implementing individual learning paths.

Focusing on the organizational features of the learning process determines the procedural path. Under most important organizational aspects it is implied scale of individual learning paths. It could be the implementation of programs on the basis of separate schools, classes, parallel classes or education. The latter option is more likely to occur, but there are precedents for school-wide scale, as is the practice in the educational model A.M. Goldin “School-Park”. Free style training, in accordance with the accumulated experience to date demonstrates a radical change of the relationship between teachers and students in the direction of joint analytical work on the learning process. In other words, there is equal cooperation tutor (teacher) and student, in the framework of a fundamentally new model of relations “subject-subject”, characterized by a great creative component.

Thematic path by definition implies a focus on the content of the learning process, the appropriate level of interest and ability of the learner. The most important feature of the educational standard of the second generation is to build a learning process based on the means and methods that encourage student selectivity. For this purpose, education programs are developed individually. According to E.I. Sundukova [10], E.S. Zair-Bek, E.I. Kazakova [11] the education program is defined as a personal way of student learning (his individual route), as an opportunity to achieve them (pupil) of a particular individual route according to level of education. According to the A.P. Tryapitsyna, education program is not that other, as the

experience of the management and organizational activities, helping to determine the conditions of the possibility of achieving pupils of different levels of needs and abilities of the relevant educational standards, and thus – to put into practice the principle of personal education orientation [12]. The development of such programs deal with teachers, students also participate directly in their correction, in close collaboration with teachers. Education programs are documented, as well as the education system itself. The documents describe the principles of learning processes in the education system. Development of education programs based on the specific data:

- Specifics of development of the student;
- Its subject interests;
- Maturity at the school level;
- Level of education;
- Health status, operation and so on.

During training it is important to constantly adjust the program to the individual direction of education – at every stage. Thus it is possible, to reach the ultimate goal – a level corresponding to the potential of the individual student. One way is the transition to specialized education, which describes I.V. Kartopolova [13]. The experience is based on a Tri-modal process of education: specialized education, elective courses and extra-curricular activities.

The usage of modern IT-technology and educational technology in the training process means the activity way for practical implementation of individual learning paths. In particular, the development of educational action plans should be used only the latest educational and methodological complexes. With their help, students are capable of independent learning, guided by the subjective experience that encourages subjectivity, or the ability to set and achieve goals [14]. As for the planning process it is a necessary condition for the introduction of modern educational technologies. The new educational complex all important factors to be considered: general state standards and norms, individual personality and needs.

When implementing modeling approach educational program there is the potential of its timely adjustments in accordance with the emerging problems of any plan – both personal and professional. S.I. Pozdeyeva argues that federal education standards to some extent counteract the practical use of new educational technologies [15]. And yet they (technology) is an important condition for obtaining metasubject result. Modern teacher must not just use existing technology, but also to show creativity by creating your own, unique methods. It was then, in close consultation with the student, he could not just implement individual educational trajectory, but also to create the conditions necessary for personal growth and development of its students.

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BBK 65.26

BARRIERS FOR REALIZATION OF INCLUSIVE EDUCATION IN UNIVERSITIES AND COLLEGES

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Annotation: Main barriers for realization of inclusive education in universities and colleges have been considered in the paper.

Key words: Barriers, inclusive education, university, college.

Inclusive education is a process of training and education, in which all people, regardless of their physical, mental, intellectual and other features are engaged in the general education system and trained in the alongside their peers without disabilities in the same educational institutions, that take into account their special educational needs and provide the necessary special support.

Joint (inclusive) education is recognized by the world community as the most humane and most effective. Russian State Social University has created all the conditions for the implementation of inclusive education. In educational building barrier-free architectural environment is arranged (availability of the adjacent territory, entrance ways and ways to move inside the building, the presence of a specially equipped sanitary facilities, warning and alarm systems). The educational process is carried out using distance learning technologies in combination with traditional forms. For students with disabilities there is always an opportunity to study on an individual schedule to adapt to educational programs, including taking examinations and tests remotely.

Inclusion classrooms are classrooms that enable all students, irrespective of their abilities and disabilities, to participate together and learn. Students with disabilities have special needs, and need special accommodations. Previously it was believed that it was not possible to teach them effectively within the regular classroom setting. However, we have now learned that including students with special needs into regular classrooms is beneficial – not only for the child with the disability, but for the entire group. The rest of the class can learn to become better citizens through the experience. Together, they form a world where people are accepted no matter how different they are.

Role of the Teacher. As a teacher, you have a very important role to play. The classroom should accommodate the needs of the special child, without interfering with the learning process of the other students. There needs to be a balance, and you as a teacher will have to make difficult decisions each day about this. Remember that every student in your group has an equal right to your time, and attention. Every child has an equal right to learn. Keep this in mind as you plan schedules and lesson plans. Knowing the exact needs of the special child or students in your classroom, will help you plan effectively.

Visual Impairments. Students with visual impairments may be a part of your classroom. Ensure that they are seated in a place near the blackboard. It is also ideal to sit next to a window, where the sunlight falls on the table. If this is not possible, you could arrange a special lamp for the table of a child with visual impairment. Place another child next to him or her, to help them during class. You may need to say words as you write them on the board. Plan hands-on multi sensory activities for learning. This will also benefit the rest of the class.

Hearing Impairment. Students with hearing impairment may require special equipment to help them communicate. The teachers and the other students must be able to communicate with the child using this equipment. In some cases, the teachers and other students can be taught sign language. Plan activities that all the students can

enjoy doing. Studying in an inclusive classroom makes it easier for such Students with special needs to live and work independently later in life.

Wheelchairs. A child on a wheelchair in the classroom calls for some modifications in the layout and structure. Make sure there is enough space between all the furniture to move and maneuver the wheelchair easily. Make sure the classroom materials like art, stationary, books and toys are at an accessible height to the child on the wheelchair. Make sure that the child on the wheelchair has a lap board, or a table of a comfortable height for writing and working. Ideally your classroom should have at least one table under which the wheelchair fits in, and also other students can sit around it and work together on a group activity(you may need high chairs for the other students to make this possible). Make sure your toilets are wheelchair accessible. These small changes can play a huge role in promoting inclusion and equal participation.

Other Physical Disabilities. Students may have other physical disabilities which you need to accommodate for. If you have a child using an aid to walk, check the flooring and ensure that things are not lying on the floor. Help the class to cultivate a habit of checking the floors frequently to prevent accidents. Students with hand function difficulties may need a special writing board, thick pencils etc. Talking to the parents will help you understand the specific needs and difficulties of the child and will help you cater to them.

Learning Disabilities. Students with learning disabilities need hands on multi sensory approach to learning. They may not learn well enough with just blackboard teaching, and may need other adaptations for inclusion classrooms. They may also need some flexibility in terms of breaks and may learn better if allowed to alternate physical activity with concentrated learning.

Seizures. If you have a child with epilepsy in the classroom, you will need to take some precautions. Find out more about the duration, frequency and type of epilepsy from the parents. Find out if there is any emergency medication to be given in case of a seizure, if there is, keep a stock in the classroom. Help the child and his classmates to understand more about seizures and the symptoms that are seen before a seizure so that the child can be in a relaxed position before the seizure starts. Keep emergency phone numbers in a prominent place in the classroom, and let all the Students know about this. You can also do pretend drills to practice what you will do as a class in case of a seizure.

Diabetes or Other Medical Ailments. Students with diabetes and other medical conditions may also need some special adaptations to cope in the classroom. Find out more about the illness, and the medication of the child. Keep parents and doctors phone numbers in a prominent place. If the child tends to get tired easily, plan some games that a few kids can stay back to play during recess time. It may also be helpful to make a small corner in the classroom where the child can rest if he is sick or very tired. Especially in the case of chronic or terminal illnesses, helping the child enjoy normal childhood experiences is one of the greatest gifts anyone can ever give that child.

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INTERSECTORAL PARTNERSHIP IN SOCIAL ENTREPRENEURSHIP

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Annotation: This article deals with the features of inter-sector cooperation in the framework of social entrepreneurship development, identifies the main participants of this process, possible mechanisms of cooperation, the role of state support in the development of this sector.

Key words: Social entrepreneurship, inter-sectoral cooperation, Innovation Center of social services.

At present, the gradual shift from total state control for the realization of the social functions to transfer its part to private business is carried out in Russia. International experience has shown that it is more effective to solve social problems through joint efforts, through the transfer of implementation of large part of social services to non-government organisation. With certain resources to solve social

problems, government, business and non-profit organizations, interacting with each other, are able to develop and harmonize the social relations of the Russian regions. One of the most effective directions in this regard is the development of social entrepreneurship.

However, independently social-oriented business cannot solve all the problems, to conduct its activities it needs its legal framework, support, partners and qualified personnel. It provides all of these conditions by forming a cross-sectoral partnership system.

Inter-sectoral partnership in social entrepreneurship is defined as set of mutual relations of the institutions of state and municipal authorities, social business, educational institutions and community groups on implementation of their interests. Such partnership underpins the achievement of synergistic effect from use of various resources in order to solve the problems posed to the community [3].

Roles in such relations system distributed: governments deliver legislative, legal and tax conditions for the development of social entrepreneurship funds provide financial and organizational development capabilities, traditional business can provide both resources and technology of business, act as a “business angels” for social enterprises, educational organizations provide training as technologies of social business, as well as staff training, public organizations form a space to promote products or services of social entrepreneurs.

As a rule, the regional innovative mechanisms of cross-sectoral partnerships used competitive, social and technological, organizational structural, procedural, integrated or combined.

Competitive mechanisms are realized when the social enterprise win in any competition held by certain transparent technology. This group includes the mechanisms of order or grant at the level of the RF subject, municipal contracts, or grant, tender, competition for social business projects, competition copyright variable programs, etc.

Social and technological mechanisms based on technology developed by social enterprise, the efficiency superior the existing methods implemented by authorities. They are hospices focused on making profit, environmental impact assessments, and special models of socialization of children with disabilities, mentally retarded children, and rehabilitation space concept for minors at risk, the program of social development of municipalities in small towns and more [2].

Organizational and structural mechanisms characterized by the fact that social enterprises together with state agencies create new associations, which transferred tasks to solve or mitigate social problems of the territory with the assistance of authorities.

Procedural interaction mechanisms include cooperation rules of social enterprises, authorities and other participants in the solution of certain problems. These mechanisms are developed in partnership and often embodied in a contract, spreading for a certain period (different kinds of public chambers, committees, citizens’ forums, “roundtable discussions”, the Coordinating Council, agreement, public parliaments, provincial public meeting, Chamber of Social Business, public councils, public hearings).

Complex or combined mechanisms are the systems of interaction, which have the features of at least any pair of the foregoing. For example, the exhibitions of social enterprises products, trade fairs of social business projects, organizing and conducting of undergraduate and postgraduate training courses for social entrepreneurs, and so on.

Particular attention in inter-sector cooperation system should be given to measures and support instruments of social entrepreneurship, in particular – the activities of Innovation Centers of social services in the regions. Centers started its creation in 2013 under the initiative of the Agency for Strategic Initiatives to promote new projects “Removing barriers for socially oriented non-profit organizations”. The main task of the centers is to support the socio-entrepreneurial projects, including consulting, financial, legal, educational assistance, popularization and promotion of social and business social projects.

Today, Innovation Centers of social services (ICSS) work in more than 20 regions, with their help, entrepreneurial projects are implemented in such social sectors as:

- Pre-school and further education (establishment of private kindergartens, child development centers, recreational centers, creative studios, family clubs, playgrounds, centers with speech therapy and psychological areas);
- Social services (creation of private pensions for senior citizens);
- Healthcare (opening of children’s recuperation centers, vision correction surgeries, mobile dental services);
- Culture (opening of museums, photo studios, dance clubs, social theaters, 3-D cinemas);
- Sport (opening fitness centers, massage rooms, swimming training centers).

Most of the centers created with participation of the Ministry of Economic Development of Russia, which allocating budgetary subsidies, helps regions. However, Innovation Centers of social services already operate – the organization created as entrepreneurs and large companies.

We can distinguish two-sectoral, three-sectoral and multi-sectoral interaction. Two-sectoral interaction occurs at the responsibility area intersection of two or the three sectors (power – social business, power – public organizations, social business – non-profit organizations, social organizations – educational institutions). Three-sectoral interaction occurs, for example, in conjunction “funds – social business – educational organizations” uniting efforts to solve social problem. As three-sectoral interaction, separately it is possible to allocate public-private partnership. The basis of the mechanism of public-private partnership (PPP) is the idea of bringing together private and public sector in order to implement large-scale projects. The synergy in this case appears due to appearance of possibility more effectively act and achieve the best results in those areas where the market shortcomings are especially noticeable or inefficient of public administration, such as social trends, infrastructure development.

PPP is institutional and organizational alliance between NGOs, state and business to implement socially important projects and programs in a wide range of industries. PPPs are carried out with the help of the following mechanisms: contract, rent, trust management, leasing, concession, production sharing agreement, joint

ventures [1].

Today multi-sectoral cooperation in social entrepreneurship, for example, in the Stavropol region, is carried out only on several projects, not systematic and regular nature and is not effective. It need further elaborated of the interaction mechanisms of all stakeholders to improve the effectiveness of new direction of the economy.

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SOCIAL ENTREPRENEURSHIP: FEATURES OF MARKETING TOOLS IMPLEMENTATION IN PRODUCT PROMOTION PARTNERSHIP IN SOCIAL ENTREPRENEURSHIP

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Annotation: This article deals with the modern marketing tools to promote products of socially oriented enterprises with small budget and the need to have the maximum number of target customers.

Key words: Social entrepreneurship, marketing, marketing tools, product promotion.

The marketing activity of socially-oriented businesses consists of two parts: first of all, the wants of consumer in a given time period, and then you need to competently offer this product to the consumer.

Regardless of the size and activity field, number of employees of marketing departments, every business needs to study its customers and consumers, its market

niche, and possible ways of bringing a product or service to the consumer.

Success marketing formula is a competent combination of such elements as:

- right product, interesting to consumer;
- creative approach to marketing;
- psychological connection of producer, consumer, product.

For all the mentioned reasons, and based on the understanding the need to cost optimization, as marketing tools social businesses needs to choice not traditional, classical forms of products promotion, but the most efficient and effective tools, sometimes even with point character.

Thus, the media use is becoming less effective due to supply growth and dispersal of target customers through various channels. Against the background of this trend, the intensity of Internet use and personalized marketing tools increases. A special place in the Internet space, social networks occupy, which can also attract as tools to promote products. Among low-budget tools of marketing communication in social networks are the following:

- promotion, based on the “viral effect”;
- creation of thematic communities dedicated to a company as a whole or to specific event, action;
- creation of individual page – representative of the company, for example, a sales manager, PR-manager or company executive;
- free use of bulletin boards.

Also following marketing tools gain popularity:

1. Direct mailing of the commercial offer or products advertisement when social entrepreneurs have the ability to make personal and popular products to a large number of market segments, for individual producers;

2. Viral marketing, what is commonly called a “marketing by word of mouth” – an efficient way to move goods through friends, chat forums on the Internet, offer variety of promotions and discounts, offer free tests and samples. By information source authority, emotional impact and influence of such tool at a much higher level than that at traditional advertising;

3. Catalogs, the efficiency of which is in high-level content, due to which, first, save time of sales managers, and, secondly, the potential buyer will always be able to return to the necessary information.

As the most popular of modern marketing tools can be delineated:

- marketing researches;
- search for information using various databases;
- use of sales representatives;
- sales promotion;
- customer relationship management with active use of information technologies, processing customer information to produce a variety of databases and form mutually beneficial individualized relationships;
- analysis of profitability of commodity item, market segment, distribution channel and consumer;
- creating an attractive and original brand;
- use of different effective advertising forms;

- telemarketing;
- web-marketing;
- impressions marketing.

The successful experience of foreign companies can also talk about the these marketing tools using:

- creation of “cross-functional” when in the company teams to achieve one goal, a single team of closely cooperating professionals is created, working on specific programs and representing such areas as: production of goods, market research, new technologies, marketing;

- glocalization (global + local) is a combination of standardization (the same product for all markets) with adaptation to local markets (creation of a product with properties unique to different markets). This tendency is due to the fact that the business is becoming more and more international, more products and services are created for different countries and offered based on their characteristics;

- change of goods, the production or consumption of which requires too much energy, more energy-efficient;

- use of “mixed merchandising”, when in shops, petrol stations, online stores, the company that attracted attention by its goods, tries to sell as many other goods to the consumer is;

- the impact of new technologies (for example nanotechnologies) on marketing activities.

Marketing classic, Philip Kotler, identifies the following new trends in marketing, which can be directly used in social entrepreneurship:

- you need to reckon with a higher level of people education as consumers are becoming more discerning and placing to goods different requirements than a functional quality;

- transition from the marketing “make and sell” to marketing “hear and answer”, from mass marketing to individual, centered on interests of the consumer;

- transition from activity only in the market to additional work in cyberspace, extensive use of different of Internet capabilities;

- the transition from the marketing activities of one department to marketing of all employees, interest in sales should be available to all employees of the company;

- goods customization, when the consumer complete the goods himself, based on their own ideas how the product should look like;

- partnership of producers and distributors, as increase in the role of the latter in promoting goods to the consumer;

- use of fan marketing strategy: instead of a single channel to deliver information about the product to the consumer is better to use several different channels;

- instead of competing for market share – the competition for a particular consumer, and, first of all, it is necessary to fight for the preservation and needs satisfaction of an existing customer, and only then to attract new customers;

- shift to the dialogue communication with consumer in the process of studying the demand, needs and its dynamics of the consumers of different age and social groups;

- creating new products, it is necessary to create a whole philosophy of this product, brand, legend, an interesting story about the product, the description of the health benefits of this product, convenient and nice package of certain volume.

Companies must increasingly engage in analytical activities, studying the market demand for certain products, as well as developing future scenarios, thinking how the emergence of new products will change the situation on the market how competitors will react, how can accept new consumer goods, etc.

One of the most interesting and new trends in marketing is impressions marketing when selling goods or certain services, it offer to the consumer positive, good impressions. Therefore, against usual shopping can offer to customers such types of impressions as “food”, “test” and “vacation”, providing any additional services or other products. Thus, in a children’s community can be mini-café, the goods store for the disabled you can test the purchased equipment.

Thus, in order to increase the efficiency of socially-oriented business structures of marketing tools is important not to compete with the producers of similar goods, not to copy the marketing strategies of competitors, but creative, individually approach to their own business, studying and analyzing the market, customer needs, and then to improve existing experience and come up with something new.

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BBK 65.28

AFFORDABILITY OF HIGHER EDUCATION: THE ASSESSMENT OF RUSSIA

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Annotation: The assessment is based on the calculation of the indicators proposed by the Canadian researchers and the use of the data of Russian educational statistics. Calculations have shown that in the pre-crisis period by the ability of the population to pay for higher education Russia was ranked sixth among 16 countries (between Sweden and the Netherlands). It was also shown the relevance of

development in Russia of distance higher education.

Key words: Affordability, higher education, accessibility, global rankings, distance education, distributed university.

In the global rankings of educational systems the problems of payment for higher education are highlighted in a separate area. On the basis of the separation of the concepts of accessibility of higher education and its ability to pay (affordability), the authors [Usher A.; 2005, 2010] presented the methodology and results of the two rankings: the ranking of countries according to the ability of citizens to pay for higher education (Affordability); the ranking of countries according to the availability of higher education (Accessibility).

An approximate estimate of Russia's place among the 16 countries considered in these rankings, reveals the strengths and weaknesses of Russian higher education in the pre-crisis period and allows to determine the prospects for further development.

The six indicators (Table 1) are based on different combinations of five separate inputs:

1. Education costs (including tuition, books, and other necessary materials);
2. Living costs (for these purposes, room and board);
3. Grants;
4. Loans;
5. Tax expenditures.

Table 1 – Indicators characterizing the ability of citizens to pay for higher education

Affordability indicators (cost minus support/atp – “ability to pay”)		Weightings %
1	education costs as a % of median income it also includes any additional mandatory ancillary fees and the cost of books and study materials	10
2	total costs as a % of median income – education costs plus living expenses	10
3	net costs as a % of median income – total costs minus grants	25
4	net cost after tax expenditure as a % of median income – total costs minus grants and tax expenditures	15
5	out-of-pocket costs as a % of median income – total costs minus grants and loans	25
6	out-of-pocket costs after tax expenditures as a % of median income – total costs minus grants, tax expenditures and loans	15
SOURCE: Alex Usher, Jon Medow. Global Higher Education Rankings 2010: Affordability and Accessibility in Comparative Perspective. Toronto: Higher Education Strategy Associates, 2010, Table 3.		

When considering the results of the global ranking it is of interest not only the ranking of countries according to the final result (total score), but also rankings by each component of this outcome – for each of the indicators.

To assess the role of Russia there were used the results of the national monitoring of the economics of education and official data of the Russian statistics (Rosstat). In order to fill in the missing data we had to make additional calculations.

Still, we believe that even in the absence of improved data, the results of our calculations help to answer the questions of what makes Russian higher education truly “affordable” and “accessible”.

In fig. 1-3 we can see the changing position of Russia among other countries in the share of education costs as a % of median income depending on types of costs and size of government support of students: education costs as a % of median income – 7-th place (weak point– low value of median income); total costs as a % of median income – 1 place due to the relatively low value of living expenses; out-of-pocket costs as a % of median income – going back to 7-th place due to insufficient support of students (low grants, no loans). There are no tax expenditures in Russia, however, in other countries they do not play a significant role.

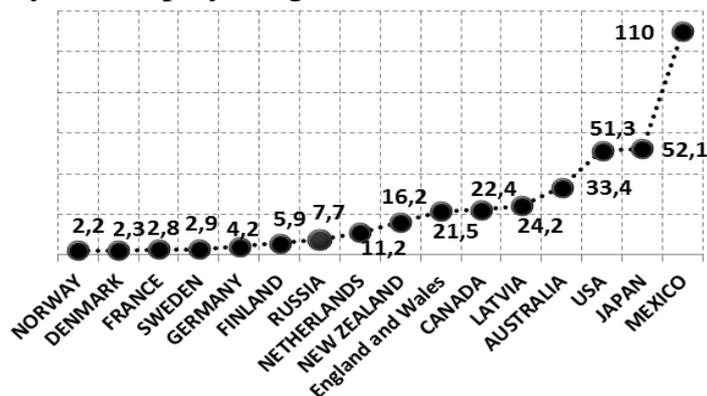


Figure 1 – Education Costs as a % of Median Income

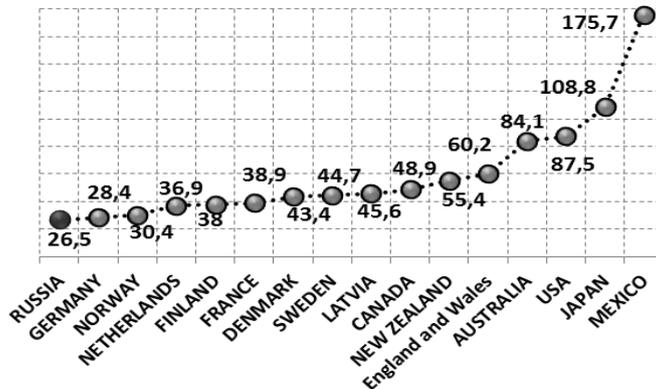


Figure 2 – Total Costs as a % of Median Income (education costs plus living expenses)

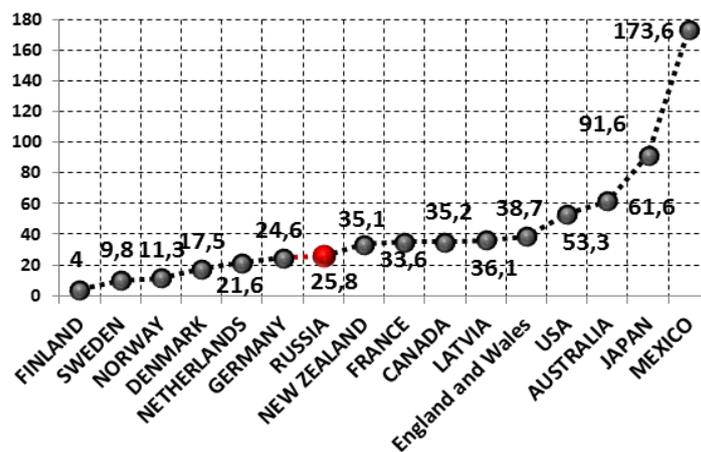


Figure 3 – Out-of-pocket Costs as a % of Median Income (total costs minus grants and loan)

In overall ranking of “affordability” the value of the indicators with regard to their weight were used. The values of all six indicators are summarized; the “best” result is given a “score” of 100,0%. All other results were given scores in relation to the “best” score. Where a “good” result was a low value (such as those for all the affordability indicators), other values were scored as the inverse of the fraction of the best score.

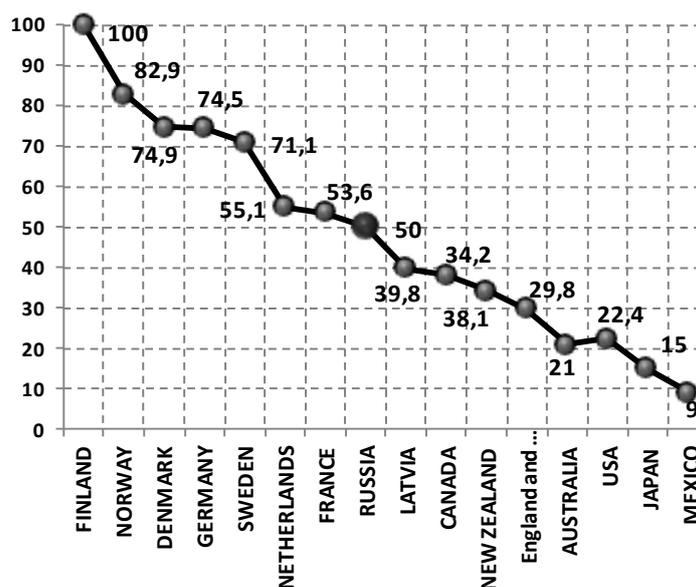


Figure 4 – Final Affordability Ranking

Intercountry differences in the possibilities of the population to pay for higher education is very high. Minimum outcome indicator (Mexico) is less than 10,0% of the maximum score. Only 6 countries, including Russia, have outcome indicator of more than 50,0% of the maximum value (Finland).

Russia despite its low total education costs did not enter top five countries on the final result. The reason for this is not so much the lack of a programme of financial support for students (low scholarship, no system serving loans and tax incentives), but low median household income (lower than that of all the countries

participating in the ranking, except Mexico).

Affordability of Russian higher education, according to rough estimates, should be recognized quite high, and taking into account the scale factor one of the best: the first 6 places are occupied by countries with a population of 4 up to 16 mln., followed by France (67,5 mln.) and then Russia (over 140 mln.).

Thus, according to tentative estimates, the possibilities of Russians as to “affordability” of higher education exceed the capabilities of such countries as France, Canada, and far beyond the capabilities of the British, Australians, Americans, not to mention the Japanese.

Maintaining the level of financial opportunities for higher education should be a priority of the process of reforming the system of education in Russia. This is a necessary condition for achieving the equality in access to education in our country

In modern conditions this task is possible only through the development of new educational technologies that combine high quality education with the efficiency of the educational process. These aspects of development of Russian education is considered in detail in the monograph by M.P.Karpenko “Teletraining” [Karpenko M.P., 2008]. The monograph and several other works demonstrate the economic and organizational advantages of a distributed university. This new type of higher education institution consists of a basic research and administrative core and a network of training centers united by a flexible system of delivery of educational resources to the place of residence of their customers, using modern information and communication technologies (ICT). Monographs [Karpenko O.M., Bershadsckaya 2009; 2013] consider the possibility of improving the indices of accessibility of Russian higher education including indicators studied in this paper.

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PROBLEMS OF EMPLOYING PEOPLE WITH DISABILITIES IN UNIONIZED HOTELS

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Annotation: Problems of employing people with disabilities in unionized hotels have been considered in the paper.

Key words: People with disabilities, unionized hotels, social work.

In the United States, unionized hotels are often concentrated in large, urban cities. Unions represent roughly 12,0% of all U.S. hotel workers. In unionized cities, about 35,0% of hotel workers are organized. In cities like Las Vegas and New York, which are heavily unionized, approximately 90,0% of hotel workers are unionized [1].

This concentrated number of unionized hotel properties could create a barrier for. Seniority rights – one of the benefits of belonging to a union – are trumped by the ADA when the accommodation options include moving an employee to an open position despite a lack of seniority. This and other collective bargaining agreement stipulations could create potential conflicts between the ADA and NLRA. When accommodating an employee with a disability, a human resources professional should work with the union to find a reasonable solution to prevent jeopardizing union relations.

Employment agencies describe the hotel industry as having a preference for employees that are young and considered physically attractive. According to a study by Nickson et al., the appearances, physical looks, and self-presentation skills of customer facing employees were more important to employers than hard or technical skills. Physical appearance as a selection criterion might be a barrier to people with disabilities wanting to work in the hotel industry. This is because people often view themselves, or are viewed by others, as being limited in their aesthetic and self-presentation skills due to their disabilities [1].

Although the aforementioned research demonstrates people with physical disabilities may face employment barriers because of the preference for physically attractive employees, other research contradicts this. Customers favor companies that hire and accommodate employees with disabilities as shown by the fact that 93,0% of customers surveyed said they would prefer to patronize a business that has people with disabilities in its workforce. This statistic shows that customers are willing to change their spending patterns based on a company's employment of people with disabilities. This could be an impetus to place employees with disabilities in visible customer service roles.

In many hospitality environments, employees are expected to multi-task on a regular basis. Some employees, when necessary, work far outside of their job

description (e.g., cover shifts in a different department). This necessary flexibility can be a barrier to employment for people with disabilities. While an employee with a disability may be able to complete the essential functions of their job (with or without accommodation), they may or may not be able to multi-task or “pitch-in” to help out in a tough situation.

Companies allow employees with disabilities the flexibility to get their job done in a variety of different ways. If employees with disabilities are expected to work in different departments, managers should plan in advance and have reasonable accommodations for those tasks on hand. For example, if a front-desk employee with a visual impairment may be expected to work at the concierge desk, that computer should also be preemptively set up with the necessary assistive technologies.

Employment in most parts of the hospitality industry revolves around part-time and temporary/seasonal employees – these employees meet the fluctuating needs of the hotel without committing to the extra costs of hiring a full-time employee. The Department of Labor estimates that two out of five employees in the hospitality industry are part-time employees – more than twice the proportion for all other industries. This flexibility necessitated by the nature of the hospitality industry could be a barrier to employment for people with disabilities because part-time employees usually receive limited benefits. This could dissuade people with disabilities (some of whom may need full benefits to cover the cost of medication) from applying if employment means forgoing full governmental support for medication.

While the use of part-time and temporary employees is unlikely to change, companies in the hospitality industry can find reasonable ways to accommodate the needs of people with disabilities. For example, companies can set-up their benefits plan in a way where employees with disabilities will not lose government assistance for necessary medication.

Once people with disabilities are recruited and hired, it is important that certain measures be taken to ensure adequate retention rates. Managers’ attitudes play a huge role in the retention of people with disabilities. Also, Human resources departments with limited staffing can contribute to the difficulties in receiving appropriate accommodations. Lastly, the availability of accessible transportation can determine if an employee with a disability will be able to retain their job.

One of the key factors that influence the retention of people with disabilities within the hospitality industry is the receptiveness of hotel managers to accommodating the needs of employees with disabilities. A survey conducted within the Canadian hotel industry stated, “top managers are the key decision makers whose support is crucial in the development and implementation of programs and initiatives tailored toward the attraction and retention of persons with disabilities”. When employees with disabilities have been properly accommodated, studies show they exhibit high job retention, which directly benefits employers. Once the company makes that initial investment to train and accommodate a disabled worker, they are more likely to gain a reliable and loyal employee. That loyalty will save them from the costs associated with the high turnover rates prevalent within the hospitality industry.

Mr. Lee noted the flexibility and accommodations that hiring managers in the

hospitality industry need to provide to workers with disabilities in order to successfully retain them. At his hotel, an employee named Jeannie with Down syndrome worked at the hotel for a while at repetitive tasks such as laundry folding. Though she was well-suited to perform the tasks, she desired customer interaction. So, through a process of trying out several positions, the hotel was able to place her in a job that she was not only well qualified for but that also gave her the satisfaction that she desired from work. The process undertaken by the managers at the Murray Hill Inn & Suites should serve as a model for the interactive process that should play a role in helping to retain employees with disabilities.

Limited Human Resources Staffing: Another issue that could potentially inhibit the retention of people with disabilities is the limited human resources staff at many hotel properties. One case study stated on average “three HR employees are responsible for 358 employees”. This limited number of human resources staff means hotels may not have the time or flexibility required to fulfill the accommodation process needed to ensure the retention of workers with disabilities. This issue could be remedied by providing adequate training to human resources professionals on how to accommodate individuals with disabilities. That way, when issues arise they do not seem as daunting.

Transportation to and from the workplace is the third major barrier to retaining workers with disabilities. Mary Ellen Mest, of the National Statler Center for Careers in Hospitality Service affirms that “reliable transportation for people with disabilities is very important [for retention]. In the first 90 days, a new hire must not be late. Calling off because of unreliable transportation may get you let go” [1]. This problem is less prevalent in urban areas where widespread public transportation is easily accessible. The high prevalence of shift work (often taking place late at night or early in the morning when most public transportation is closed) in the hospitality industry also poses a barrier to people with disabilities who are assigned to these shifts.

Issues related to transportation should be part of the considerations managers in the hospitality industry account for when they hire a person with a disability. Otherwise, managers will likely end up hiring a disabled worker just to subsequently let them go for attendance issues. Underscoring how significant a barrier to retention transportation is, Mest states that “somehow, somewhere, there must be more work done to provide reliable transportation for PWD. When you start off your day being late, this adds to a level of stress and affects the work. It’s an understatement to say that it’s very frustrating for us here at The National Statler Center to see our graduate win the job, onboard and train, be successful, but lose the job to unreliable transportation”. Employers should realize on the front end that transportation is an issue for employees with disabilities and work them to create a reasonable transportation accommodation plan.

When examining advancement for workers with disabilities in the hospitality industry, it is important to understand that most of these employees are confined to entry-level, hourly positions. This is a significant issue because these types of positions are normally not hired with advancement in mind. Additionally, many of these service positions do not offer full-time yearly employment to people with disabilities. As a result, disabled individuals dependence on government aid

increases, thereby decreasing their likelihood for independence.

Assumed Abilities of People with Disabilities: Managers within the hospitality industry make assumptions about the abilities people with disabilities and place them into lower paid entry-level positions before considering their ability to do other jobs. These actions are informed by set ideas and stereotypes about the types of jobs that people with disabilities can perform. A research study of the hospitality industry found “there was agreement on the view that people with mental disabilities can perform tasks which are routine, which have a given order and sequence and which can be learned as a stereotype (such as kitchen tasks, photocopying, laundry, gardening)”.

While it is true that disabilities create inherent limitations, it needs to be understood that people with the same disability can have a wide range of abilities and limitations. People with disabilities are often pigeonholed into certain types of positions without managers conducting in-depth assessments of the particular individuals. For more advancement opportunities to occur in the industry, managers need to create them. For example, an employee with a mental disability could be given more responsibility to train other employees a task or job that they have mastered and can perform well.

Biases Towards People with disabilities: The assumptions that managers make about the abilities of workers with disabilities stem from inherent biases and serve as a major barrier to advancement. The biases human resources professionals have about people with disabilities also extends to how they view their motivation to work. Ms. Mest, who works to place individuals with disabilities into jobs in the hospitality industry, states that “people with disabilities are no different that people without disabilities. Some people want to advance, some do not”.

Some managers within the hospitality industry do not share this view – they feel people with disabilities will be content in whatever position they are given. When asked about the lack of advancement of people with disabilities, one human resources professional stated, “I think it’s by choice ... they are happy with their jobs and they want to stay where they are”. Views such as this mean that, in the future, managers are less likely to encourage people with disabilities to seek advancement opportunities, which is a significant barrier. Managers should not make assumptions about the desires of disabled workers and should instead provide information on promotional opportunities to all individuals. In order to promote advancement of people with disabilities, the industry should ensure workers with disabilities have access to the information about these opportunities by placing them in accessible locations and formats.

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**EVALUATION OF REFORMS AND DEVELOPMENT PERSPECTIVES OF
OF RUSSIAN ECONOMICS**

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Annotation: Economic reforms in Russia from 1990 years have been playing an important role in the recent history of the country because they have changed its development path completely. That is why many scientists are discussing whether they were implemented correctly and effectively.

Key words: Russian economics, economic reforms, Gross domestic product, fiscal policy, innovations, inflation, stagnation, monopolization.

While studying the content of Russian economic reforms in 1992-1993 years it is necessary to understand that they were realized in such a period of time when there wasn't enough time for preparations. Before a price realization it would have been better to accumulate some resources for implementing further interventions in product markets. This could have prevented Russian economics from a price shock. However Russian foreign and domestic debts (81 billion dollars, 16,5 billion dollars) exceeded the amount of international reserves (65 billion dollars). The import of drugs and food fell dramatically. Moreover hunger threatened to Russian cities [1,2]. Necessary measures could be:

- 1) New tax and budget system for providing Russian budget;
- 2) The implementation of the customs and tariff regulation;
- 3) Maintenance of the systems which support firms and people;
- 4) Agreements with IMF and World Bank about credits and loans.

However Russian economy was heavily militarized and it was not driven by demand. That is why it required changes. In our view, a major mistake of the Russian government that time was only the economic transformation of the country without

any changes in political structures and social institutes. It became clear lately that it was impossible to change Russia only through economic reforms. It was also necessary to work with the population changing its mentality and modernize judicial institutes and law enforcement structures. It would have been better to establish organs of self-government and civil society institutes.

In the period from 2009 to 2012 years there was a positive dynamics of economy in Russia. Key indicators of that time:

- 1) The average growth of GDP (Gross Domestic Product) was approximately 4,0%, whereas country's annual inflation was lower than 5,0%;
- 2) The public debt in 2012 was 155 billion dollars, which was 10,0% of GDP;
- 3) Federal deficit was 30 billion rubles. It was no more than 0,1% of GDP [5].

Nevertheless serious problems have appeared then. The main of them were structural imbalances. Russian economy is commodity oriented. This blocks the development of the country.

Since the beginning of the twentieth century the share of manufacturing in the industrial production have decreased. Nowadays oil and gas revenues make up almost one-third of GDP and 40,0% of tax and customs revenues to the budget. The share of manufacturing in GDP makes up only 15,0%. Exports from Russia consist of 75,0% of oil, gas, coal, metals, the minerals and mineral fertilizers. At the same time Russia uses imported foodstuffs, technique, machinery and equipment.

State monopolization is vividly observed in Russia whereas labour costs are increasing. Furthermore the products have lower quality than foreign ones because of the fact that modern technologies are not widely used. Therefore Russian products are not competitive on the international market. This shows the rating of the 500 world's largest companies called Fortune Global 500 from 2015. Lukoil is only one Russian company in it. Moreover the share of new products in the total production in Russian firms is 0,5% (this indicator in Finland is 27,2%, 7,1% in Germany). Labor productivity in Russia is less than in the USA and in other countries in 3 or 5 times.

It might be considered surprising in the market economy that Russian society is forced to make mechanisms of state compulsion to innovative behavior of economic agents. This situation reminds the policy of innovations' development in the Soviet period. However, the difference from the expected effect is significant. This is because the variety of economic relations was obeyed orders while the existing of the Soviet Union. The promotion of innovative activities has been achieved with difficulties and under a total control. The second reason is that the market forces for innovations itself in the market economy but it is not developed enough in Russia. Furthermore, the government has less chance to get the expected effect today than in a planned economy, because it is impossible to force private entrepreneurs to use innovations. Motivation and incentives have become necessary' [3].

Nowadays innovations are the key driver of competitiveness in the world economy. There are some instruments to develop innovations such as:

- 1) Initial public offering and privatization;
- 2) Financial and fiscal incentives for the implementation of innovative projects by state or private companies;
- 3) Dealing with stress in the financial system;

4) Lowering inflation to increase availability of long-term loans.

All of them have a little effect in Russia because there are some institutional barriers which impede entrepreneurial activities and foreign investment inflows. The main institutional barriers are unprotected rights of personal ownership, a broken rule of law, high transaction costs and corruption.

Since 2015 Russian economics has been suffering from stagnation. Investments, domestic consumption and import are decreasing due to the falling oil prices, economic sanctions and capital flight.

A rise in inflation is 17,0% and incomes are declining because of a falling ruble. It is expected by OECD (Organization for Economic Cooperation and Development) that unemployment will raise by 2017 [4].

An incentive fiscal policy is appropriate because of low demand. It is necessary to support those people who get low salary. This will lead to reducing risk of poverty which is the result of a decline in real wages. There are some measures which may increase the potential growth of economy:

- 1) Anti-corruption measures;
- 2) Reducing the government's role in the economy;
- 3) Use of innovations.

Moreover energy-intensity in Russia is very high and the country is one of the world's largest emitter of greenhouse gases. Polluted air leads to premature mortality. However energy-intensity can be decreased by lifting high prices on fuel subsidies. (Their cost is 2,0% of GDP.) This may raise the energy efficiency in transport, residential and industrial complex.

Thus Russian economy is characterized by:

- 1) The lag of industries from foreign similar productions;
- 2) Minimum share of innovative products;
- 3) The predominance of production of hydrocarbons in the structure of the economy;
- 4) Inadequacy in a tax legislation;
- 5) A lack of an effective systems of direct incentives.

The main objective of Russian economics is the usage of a large domestic market which is an important competitive advantage. It is necessary to fill it with top-quality products produced by the real sectors of economics. Another aim is maintaining the balance and stability in the market and in the whole economics of the country as well as caring about the consumers' needs. There are some purposes:

1) The loans should be available for all entrepreneurs to make new competitive terms of business financing. This is because the interest rates of loans often exceed the profitability of projects.

2) We need to develop the infrastructure. It is necessary to use the tools of public-private partnerships broadly. This should be done not only on Federal principles but also on Regional ones.

3) The priority is the preparation of well-qualified specialists for the real sector of economics because the success of Russian business will depend on their work.

Furthermore, it is necessary to modernize the political structures. We believe

that it is better to set a social partnership based on Social contract like Spanish Pact of Moncloa [6].

“A complex of liberal democracy” should be implemented because a political competition can’t exist without an economical one [7]. “A complex of liberal democracy” includes multi-party system, a public control over bureaucracy and business and local government development.

The world community of the 21 century understands the danger of lack of natural resources. Therefore a usage of energy resources is decreasing in many countries. They are replaced by nuclear, sun, wind and water power. In 2011 European Commission imposed a plan according to which automobiles with petrol and diesel vehicles will have been replaced with electrical ones.

Thus, we may conclude that resource saving is a very important factor in the growth of Russian economics. Moreover it is necessary to develop information and intellectual resources because nowadays they are the drivers of economic development.

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ECONOMIC INNOVATIONS: GREEN INSURANCE

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Annotation: Green insurance as new type of financial products has been considered in the paper.

Key words: Economic innovations, green insurance.

For consumers and business owners committed to “going green”, a wide range of insurance options is now available. Below is a breakdown of some of the innovative, eco-friendly products, services and discounts offered by many insurers.

Vehicles. Hybrid discounts. Some auto insurance companies offer premium discounts of up to 10 percent for those who drive hybrid vehicles. A similar discount may also apply to hybrid-electric boats and yachts. Some auto policies have the option of adding an endorsement to upgrade to a similar model hybrid vehicle after a total loss.

Alternative fuel discounts. If your car uses an alternative energy source, such as biodiesel, electricity, natural gas, hydrogen or ethanol, you could be eligible for a discount on your premium.

Pay as You Drive (PAYD) programs. Several insurers offer PAYD programs, in which a device or sensor in the car tracks miles driven, as well as speed. Depending on the program, different techniques are used to collect the information; some take odometer readings, others may use GPS systems. The information is then used to reward policyholders who drive fewer miles than the average driver by providing them with discounts. According to some estimates PAYD subscribers may decrease their miles driven by 10 percent or more, saving consumers money while reducing accidents, congestion and air pollution.

Homes. Insurers are helping to promote sustainable building practices by offering green homeowners and commercial property policies, including:

Premium discounts for those whose homes meet stringent efficiency and sustainability standards, e.g., LEED certified homes (LEED is short for the Leadership in Energy and Environmental Design Green Building Rating System, developed by the U.S. Green Building Council and is a recognized environmental standard in the building world).

Homeowners coverage that replaces/rebuilds after a loss with more eco-friendly materials is often offered as an endorsement to a standard homeowners policy. Some companies will pay homeowners extra if they replace old kilowatt-hungry appliances with Energy-Star devices and recycle debris rather than send destroyed materials straight to a landfill. (The Energy-Star label means the appliances meet an energy-savings rating created by a joint program of the U.S. Environmental Protection Agency and the Department of Energy.)

For homeowners who generate their own geothermal, solar or wind power and sell any surplus energy back to the local power grid, there are now policies that cover both the income lost when there is a power outage caused by a covered peril and the extra expense to the homeowner of temporarily buying electricity from another source. Policies generally cover the cost of getting back online, such as utility charges for inspection and reconnection.

Businesses. Green commercial property insurance policies and endorsements – some of which are directed at specific segments of the business community such as manufacturers – allow building owners to replace standard systems and materials with green ones, such as energy efficient electrical equipment and interior lighting,

water conserving plumbing and nontoxic and low odor paints and carpeting, after a loss. In the event of a total loss, the policy will often cover the cost of rebuilding as a green certified building. This coverage may also pay for engineering inspections of heating, ventilation, air-conditioning systems, building recertification fees, replacement of vegetative or plant covered roofs and debris recycling. Some cover the income lost and costs incurred when alternative energy generating equipment is damaged.

Started in 2006 by Fireman's Fund, a member of the United States Green Building Council, green insurance protects owners of green commercial or residential buildings. In the case of a loss, Fireman's Fund would bring in a LEED-AP to oversee reconstruction of the building to its original LEED certification level, making sure that the building systems operate at peak performance and in alignment with one another. If this seems like a no-brainer, consider submitting rebuilding plans to an insurance company that has no experience with green building. Would you have to explain why every component of the building was built that way, rather than a less expensive non-green alternative?

The potentially revolutionary aspect of green insurance is the option for owners of non-green commercial buildings and homes. For a small cost of about \$70 a year per \$1 million insured, the owner of a non-green home can make sure that home is rebuilt to LEED Silver certification standards in the event of a total loss. For those who are interested in green homes but don't want to move from their current homes, this insurance would provide the peace of mind that in the event of a loss, their home would be rebuilt green. But consider if this type of insurance becomes widespread: If federal and state governments, businesses, and homeowners realize that non-green buildings have become obsolete and insure that any rebuilding will be done green, there will be a wave of green rebuilding across the country. Instead of damaged homes being rebuilt to yesterday's standards, they will be rebuilt to tomorrow's.

Though Fireman's Fund was the first to offer green insurance, other companies such as AIG/Lexington Insurance Company, Travelers, Zurich, and Chubb have jumped on board, indicating that green insurance is here to stay. As some companies offer premium discounts for current green homes and options such as upgrading LEED certification levels in the event of a loss, make sure you do your homework and choose a broker who knows the nuances of green insurance.

Beginning with Shelby H. Green and the founding of Insurer's Indemnity & Insurance Company in Tulsa, Oklahoma in 1937, the Green family name has been synonymous with insurance. His son, Shelby H. Green II returned from WWII to begin his insurance career as both a company underwriter and agency owner.

In 1966, Shelby H. "Jay" Green III began his career with American National Life in Galveston, Texas prior to several years with Colonial Mutual Life Assurance in Melbourne, Australia. In 1973, he returned stateside to begin his career as an independent agent and agency owner.

In 2000, Jay's son, Jason, returned to Oklahoma City from Indianapolis to join the Insurance Center as a producer.

In 2007, Green Insurance Associates was founded as a vehicle to perpetuate the family business and the legacy of service to our clients and partnership with our

carriers. In 2008, Nicole Green joined Green Insurance Associates to assume control of production and service work for our individual and group health business.

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TENDENCY OF DEVELOPING SOCIAL ENTREPRENEURSHIP

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Annotation: The article considers the ways of development of social business. The special attention is paid to development of social entrepreneurship in Russia.

Key words: Social enterprise, entrepreneurship, principle, support, infrastructure, ecosystem, partnership.

The concept of social enterprises has grown up from 19th-century roots in the social economy. Nowadays there are many passionate, energetic people willing to help rid the world of poverty, hunger, joblessness, lack of water and proper sanitation, and other enormous problems. According to Harvard Business Review, sixty percent of all social enterprises today were founded only within the past eight years. Any comparison of the development of social enterprises across different countries always runs into the same problem: what do social enterprise and entrepreneurship actually mean? How does government develop social entrepreneurship?

In the last 20 years number of social enterprises has grown and has went beyond corporate social responsibility by establishing in a company's three principles

(figure 1). Today, social business is a business where an investor aims to help others without taking any financial gain, while generating enough income to cover costs. Social Business operates with an idea that the profits earned by selling products or services serve to achieve a clear social mission.

For the post-industrial economies, the social enterprise is an attempt to use the market's power for rewarding efficiency and discipline while using it to advance social goals rather than pure profits. A large part of the social enterprise sector identifies as the social economy, which comprises enterprises which have fully democratic ownership and employ capital to serve the needs of members and the community. Social enterprises employ some 14,5 million people, 6,5% of the workforce [1]. They are active in all parts of the economy, from farming and housing to manufacturing, banking and advanced services. They make a major contribution to providing social services for vulnerable people and to providing jobs for long-term unemployed, disabled and excluded people, thus aiding their inclusion in society. They play a major role in the development of communities and local economies. The main case of developing social entrepreneurship are integration, dynamism, partnership.

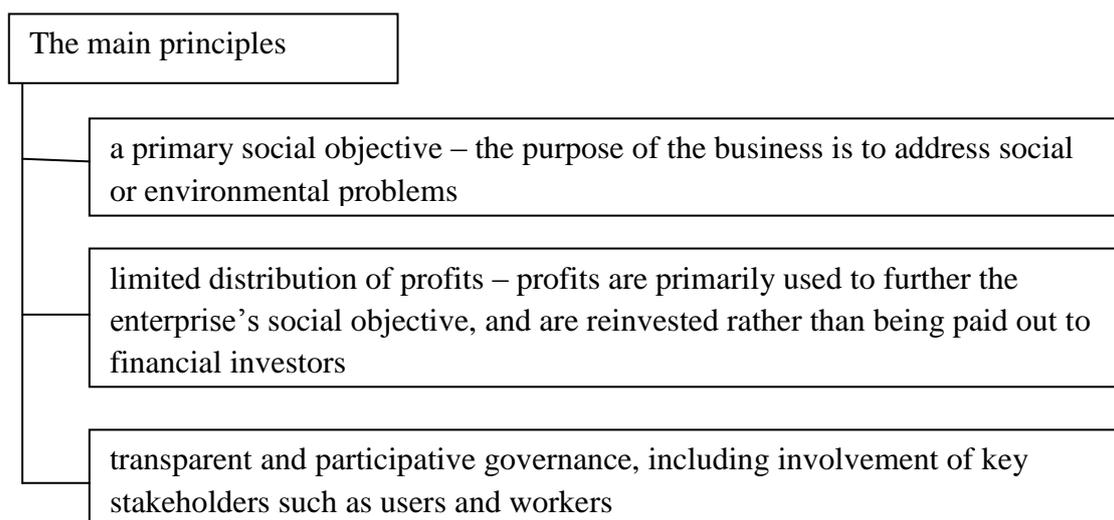


Figure 1 – Three principles of social enterprise

Is a “true” social enterprise only possible after an economy has grown to the point where profitability no longer needs to the yardstick of business? Russia and the other former Soviet states are an interesting place to test hypothesis. Social enterprises of a sort were incorporated into the centrally planned economy. Rapid industrialisation involved the creation of entire cities around huge industrial concerns, particularly in resource-rich but sparsely populated Siberia. These concerns were responsible for providing creches, medical care, housing and other social services for their workers through subsidiary organisations.

So social entrepreneurship in Russia is in a transition period. The level of social entrepreneurial activity in Russia is among the lowest worldwide, only 1,2% of the adult population undertake it [2]. But discussions on the definition and a growing awareness and public interest for social entrepreneurship are emerging. Many social

enterprises serve socially deprived people. It should be mention that women clearly seem to be more often running a social enterprise than men.

Comparing level of developing social entrepreneurship, we analyze how to develop social entrepreneurship in other countries.

In the UK the need to measure and demonstrate social impact is increasing. More initiatives are focusing on providing impact measurement support and standardizing the processes. Lack of, or limited access to, financing and funding is the most common barrier to start up and to grow a social enterprise according to social entrepreneurs. The government remains heavily involved in the field of social entrepreneurship. Examples of this are: improving the legal form for social enterprises, enabling a stronger social enterprise support ecosystem, creating demand for the services of social enterprises, etc.

In Germany social enterprises are mostly active in the domain of social service provision. The debate about the future of the welfare state and the role of social enterprises is very much ongoing. A strong welfare state like that of Germany may well have slowed down the rise of social enterprises compared to other countries with a more liberal welfare system such as the UK. There seem to be ever louder calls for more cooperation between social entrepreneurs, established welfare state organizations and policy makers.

The concept of social enterprise began to surface in China in 2004. Most of social enterprises in China are in their early development stage and so far have demonstrated limited potential for job creation. About half of all social enterprises today seem to make use of social impact measurement tools like SROI and CBA. This is a very high percentage compared to monitoring and measurement practices elsewhere.

Spain was the first European country to adopt the legal form social economy. Social enterprises tend to be mature: the majority is over 10 years old. In order to lower the levels of unemployment and social exclusion, work-integration, training and education programs have been developed and reflect a huge current social challenge.

There is an increasing diversification in the social enterprise sector both in target groups (more on education, integration) and financing sources (crowdfunding, impact investment) in Sweden. The mean age of the sector is over 15 years, but there is an increasing rejuvenation of the sector with many small social enterprises popping up. There is an increasing awareness of the social enterprise sector, with a growing number of awards, articles in the media, grants, and political debates related to social entrepreneurs.

Russia certainly has the resources, the human capital and cultural heritage to make social enterprise work. In my opinion, it is necessary to constantly exchange experience with other countries and create enabling conditions for development, including supporting infrastructure. It should be mention that the main policy implications on support infrastructure are:

- government should aim to provide a system of support for social enterprises, which comprises two strands. First, the mainstreaming of competences to advise on social enterprises within the mainstream business support service, so as to guarantee

the widest possible outreach. Second, dedicated support structures for social enterprises which have specialist knowledge and connections to social enterprise networks.

- governance arrangements should be in place which can coordinate labour market policy, entrepreneurship policy and social policy;
- capacity building within the public sector;
- core funding for representative organisations of social enterprises can be extremely good value for governments in terms of penetration of policies and programmes;
- service funding: to fund day-to-day services, some sort of mixed financing is desirable, with affordable user fees as well as grant aid, volunteer mentoring and pro bono professional advice;
- long-term pacts between the state and the social economy;
- the central issue of sustainability of support structures should be addressed by supporting the transition to self-funding arrangements;
- the leading role support structures play in developing social innovations to address problems of economic and social development;
- social enterprise should be written explicitly into operational programmes;
- part of an ecosystem: support organisations are only one part of the social enterprise ecosystem [3].

So, effective implementation of a policy to develop social enterprises requires a working partnership between the public authorities and the social economy sector. Creating such a partnership needs both political will from the national authorities, and the existence of legitimate representatives of the social economy who can act as interlocutors. A sustainable development policy should involve a mix of types of financing, including loans, to avoid short-termism and the creation of grant dependency. The strategy should have strong central co-ordination, but should also have participative monitoring involving its users.

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IMPACT OF MOBILE AND CLOUD TECHNOLOGIES ON APPLICATIONS-RELATED SYSTEMS INTEGRATION SERVICES

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Annotation: This article focuses on consulting and systems integration aspects in Russia and covers general trends, disruptive changes as a result of digital transformation and the resulting impacts on consumers sourcing strategies and consumption behavior with regard to business applications.

Key words: Consulting, systems integration, digital transformation, cloud technologies, applications modernization, digitalization, information technologies consulting.

Introduction

The most disruptive, fundamental and sustainable challenge for companies worldwide in the near future will be digital transformation, triggered by the appearance of trends like mobility, social networks, big data and the Internet of Things. The changes are already visible in many industries and processes. More analysis capabilities of big data coming from smart devices like connected cars, sensors in production plants, smart meter and smart health devices. Some companies in the world already use these data sources for designing new processes and offerings. Such changes in world economy lead to necessity to transform companies' operation model and strategy. It requires a dynamic business culture of innovation, participation, and collaboration. For better understanding of what modern companies have to face with we can divide all challenges in three parts:

1. Data part. This part connects all the aspects related to data monitoring, business intelligence systems, cloud calculations and many more new technologies that help companies take advantage from even very small and hidden information about their costumers.

2. Consumer part. This part connects all new technologies designed to improve customer experience. This part is extremely important for staying competitive.

3. Adaptation part. Fast innovations and ability to stay agile in fast moving environment is one of the key success factors in modern economy.

Information technology

Almost every organization has business application software in place designed to perform various business functions and processes like human resource, finance and accounting, procurement, products lifecycle management, and customer services. Broad parts of the worldwide installed application software run in environments delivered by major software providers like SAP, Oracle and Microsoft. On the Russian market we can also see local providers such as 1C, Galaktika and others. Each of worldwide known companies has entered a transformation process by

expanding their respective portfolios toward cloud computing, analytics, mobility and platform solutions, but none of the Russian major application software providers did the same. In Russia we can see a number of companies that provide cloud services solely, for example Softline, but still those companies are not so valued and known by customers and it is much harder for new cloud or digital providers start-ups to enter the market and gain respect from customers especially in such a hard question as cloud services which means giving companies' data to another provider and staying unable to control or secure their data.

Traditionally information technology buyer companies have designed, implemented, integrated and deployed business application with the support of consulting and systems integration providers. Therefore each business application vendor has maintained a large ecosystem with the goal to provide customers a broad selection of implementation partners. Users spend a lot of investment in implementing and customizing business applications to their specific needs. Consulting and systems integration providers have gathered considerable experience in adapting business applications to individual information technology environments in tight cooperation with information technology departments and chief information officers of organizations. The digital transformation changes ecosystems that have been well established over many years. Information technology departments are turning toward cloud-based solutions to gain flexibility and agility, to save money, and to transform expenses to variable costs. The digitization is facilitated by big data and its associated investments in technology and methods of data analysis and data management with the aim of quickly evaluating structured and unstructured data also with regard to new contexts like marketing, sales or logistics. In the long run, the increasing connectivity of all devices and systems is going to lead to dramatically increased security requirements and to constantly evolving threats: current simple security infrastructure no longer suffices. In respect to all these changes, information technology buyers have to adopt their requirements to systems integration suppliers as well. It is crucial that consulting and integration partners understand the specific demands as a result of digitization. Systems integration providers should bring in skills, resources and ability to support clients need for speed, flexibility and vertical solutions.

Clients should ensure that consulting and systems integration partners are in a position to provide the following skill sets and resources:

1. Platform solutions: Major business application providers follow a platform-based strategy to digitization. Systems as a Service offerings, private and hybrid applications as well as partner and customized solutions are centered around platforms like HANA (SAP), Azure (Microsoft) and force.com (Salesforce). Consulting and systems integration providers should have proven skills in implementing, integrating, deploying and orchestrating solutions not only for specific platforms but also for inter-platform-integration.

2. Vertical-oriented skills: Digital transformational like Internet of Things and its vertical versions like smart health, connected car and Industrial Internet are promoting managers as information technology decision makers. Therefore consulting and systems integration providers should have a deep understanding of

vertical requirements.

3. Intellectual property based business: As information technology buyers increasingly demand agility and flexibility, providers should be able to support these needs with solutions based on their own intellectual property. Clients should ask for automation to ease software testing and deployment, blue prints for faster implementation, application add-ons, preconfigured applications, prototypes or even templates and methodology.

It is very important to understand the impact of cloud computing, big data analytics on the consulting and systems integration sourcing process in client companies.

No company on the information technology buyer side can ignore the cloud trend if it does not want to lose competitiveness; not least because it is at the heart of the ongoing shift towards a digitalized, flexible, mobile and network-oriented economy.

On a global level, consulting and systems integration services are expected to be positively impacted by cloud computing, given the very heterogeneous cloud landscape with often proprietary platforms, missing standards, and interfaces, and thus a huge demand for consulting and integration work. According to market estimations, demand for cloud-related consulting and systems integration will grow strongly, while consulting and systems integration investments will decrease in certain traditional areas. This is due to the fact that the cloud is replacing legacy information technology which is one of the main cash cows for information technology service providers.

Cloud-related consulting and systems integration services can be segmented in three main services categories: services for the cloud, in the cloud, and around the cloud as shown in the Table 1.

Systems integration for the cloud	Systems integration in the cloud	Systems integration around the cloud
<ul style="list-style-type: none"> • Consulting in strategy for entering the cloud, development and implementation. • Infrastructure implementation and integration. • Application migration and development. 	<ul style="list-style-type: none"> • Application development. • Testing. • Application operations and management. 	<ul style="list-style-type: none"> • (Add-on) software development. • Orchestration. • Implementation. • Customizing. • Reselling. • Service integration (cloud-cloud, cloud-on-premise). • Data migration. • Education and training. • Support.

Table 1 – Cloud services provided by worldwide consulting and systems integration providers

Mobility is a key component for the digital transformation of user companies. The impact on traditional business models is most visible and valid in the client and user space, where mobile devices have already become established as the most important user interface. Following this trend, user companies have started to adapt business processes to mobile requirements and are increasingly developing new mobile services, for example in sales, marketing, customer care and maintenance.

The potential of mobile technologies for streamlining work patterns and processes has been discussed for many years. As a result of the increasing diffusion of high-end mobile devices, more advanced mobile infrastructures, and the pace of innovation, this potential has strongly increased over the last five years. And many companies are just starting to truly mobilize their business processes with mobile business applications.

With the upcoming trend toward the Internet of Things, mobility is entering the next step of value-driven capabilities as vertical developments like connected car and mobile payment as well as the maturity of technologies like augmented reality and location-based services providing paths to new business models. Companies should try to keep pace with these changes to avoid losing ground to web-native companies like Apple and Google and fast moving competitors. These business opportunities are accompanied by several challenges on user side. Prime concern of information technology users regarding mobility is keeping the business data safe everywhere. It is one of the biggest challenges to manage storing, sharing and accessing sensitive files using mobile applications. With mobile devices becoming a norm to access business networks, they become susceptible to hacking and identity theft. Information technology users should create a strong identity authentication policy.

Mobile transformation is not simply achieved by deploying mobile technologies. Process innovations emerge from the interplay with the cloud, big data, social technologies and even legacy business applications. Providers that want to be successful in this area, however, need to focus on process innovation and new work patterns, for example business process consulting rather than on technology consulting alone. They have to improve their process and management consulting capabilities and have to adjust their market approach in order to reach the core decision makers and address organizational issues in this space.

Developments in mobile technology have brought immense opportunities for system integrators. Table 2 shows some of the services that may be offered to clients.

Run (Mobile Infrastructure support)	Grow (Value added consultancy – Enterprise mobility business intelligence)	Transform (Value added consultancy-Mobile content management)
<ul style="list-style-type: none"> • Deployment. • Technology uptime. • Break and fix support. • Police adherence. 	<ul style="list-style-type: none"> • Asset visualization. • Helpdesk. • Process performance. • Productivity. 	<ul style="list-style-type: none"> • Process performance comparison. • New service prototyping.

<ul style="list-style-type: none"> • Growth readiness. 	<ul style="list-style-type: none"> • Scalability. • Integrated solution visibility. • Transformation readiness. 	<ul style="list-style-type: none"> • Risk management. • Trend analysis. • Forecasting. • Competitive advantage.
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Table 2 – Mobile services provided by worldwide consulting and systems integration providers

As shown in the table above, systems integration players should systematically grow their skills into mobile enterprise management for a full service transformation service delivery

Today’s business environment is driven by meaningful insights from data that the business generates. Big data sources are manifold and comprise among others mobile devices, social networks, sensors and smart devices in vertical Internet of Things environments like connected car, smart meter and smart health devices. Consequently business opportunity is coming from across consumer industries, retail stores, internet, mobile applications, connected cars and domestic appliances. Consequently many companies already have started big-data-related projects or are planning to do so.

Information technology users need to develop competence in data architecture and analysis tools and transform these insights into business outcomes (supported by their business applications systems landscape). Need for such data-driven insights in real time gives rise to high-end data analytics and data-driven companies. New technologies, such as big data and in memory, are disrupting the way business is analyzed.

Major drivers for system integration providers:

1. Cloud, mobility, analytics, and business in a connected environment are driving the need for related consulting and systems integration support.
 2. Digital transformation is changing the way business is being conducted. This has led to the need for business application related consulting and systems integration activities to provide digital transformation services.
 3. Cloud integration and orchestration will see a growing demand from clients.
 4. Customer experience management, big data analytics and mobility will generate demand for transformation and integration projects.
 5. The more business processes are digitized the more information security and intellectual property protections are needed.
 6. Process/application standardization and harmonization initiatives are bringing in new opportunities for consulting and systems integration providers.
7. Major obstacles for system integration providers:
8. Consulting and systems integration providers traditionally maintain close relationships to information technology departments. The digital change shifts decision making to managers. Providers have to change their client approach.
 9. Many information technology buyers remain hesitant about upgrades, as the product development roadmaps for major business application software are too

complex for customers to understand.

10. Cloud computing represents a threat to information technology service providers that focus on legacy information technology. Services for the latter will decrease over the coming years. For instance, growth of the Systems as a Service model has a direct impact on custom-built software application services and complex implementations of on premise solutions.

11. Consulting and systems integration providers have to build up broad skillsets in state-of-the-art digital technologies as well in vertical processes. Shortage of labor may hamper business development.

12. Competition is becoming fiercer as new combatants will enter the market, for example digital agencies and management consultants.

Recommendations for information technology suppliers:

1. Understand which stage of digital transformation your customers are in. Fine-tune your positioning, go-to-market and service offering around business applications.

2. Establish a culture of innovativeness and agility across the entire organization. Consider new management and innovation approaches such as design thinking, service design or lean management.

3. Intellectual property based solutions that solve growing demand in flexibility and agility are crucial for success in the digital world as clients demand increasingly faster solutions and integrations for their business application landscape.

4. Recommendations for information technology users:

5. Digital technologies are changing rapidly. Although speed is an important key for success, clients should choose enabling technologies carefully.

6. As a result of the increasing approach of digital business models, the provider landscape is broadening. Clients can benefit from that increasing range of providers but should keep in mind, that digital initiatives should be embedded in existing applications landscape, so integration is a key competence.

7. Consider digital transformation beyond the front-end. Analyze how customer centricity, data intelligence and innovativeness & agility can be fostered in all areas of your organization.

Summary

The ongoing digital transformation needs enabling technologies like cloud computing, analytics, mobility, and security. Each of the four major providers of business applications, SAP, Oracle, Microsoft and Salesforce, has started to adapt or extend its portfolio alongside that state-of-the-art technologies with – of course – different starting points, strategies, goals and speed. What they all have in common is a huge ecosystem landscape comprising clients, partners, developers, independent software vendors that needs to be maintained and to be accompanied through the changes. Therefore the major four business application vendors group their enabling technology offering around business platforms (SAP HANA, Microsoft Azure, Salesforce.com). Platforms are important foundations for technology-driven changes as they provide capabilities for designing, implementing, deploying and operating new types of digital services and solutions.

Regarding business-application related consulting and systems integration this

means, that clients would be well advised to make sure that consulting and systems integration providers are familiar with challenges occurring with the increasing application of enabling technologies like cloud, analytics, mobility and security. Key to the success is a deep knowledge in the platform offerings of major software vendors as these platforms form the foundation for the integration of innovative services and solutions as well as for the integration of new processes in legacy business applications. Despite of all digitization activities, almost every company has business applications in place that map current business processes.

Bearing in mind that changing demand will speed up, consulting and systems integration providers should establish IP-based solutions like templates, applications, pre-configured, semi-finished solutions or even best-practice processes to reduce the time needed for design, implementation, deployment and integration of business solutions. As client demand in technology requirements, process design and business modeling are getting more complicated, consulting and systems integration providers need a solid partner network within an ecosystem of major business application platforms. Vice versa, clients should pay attention not only to the knowledge base of consulting and systems integration providers but also the networks that the preferred consulting and systems integration provider maintains to cover all upcoming trends, technologies and vertical demands in a digital era. Together, clients and consulting and systems integration providers can develop new business models based on digital enabling technologies like cloud computing, mobility and analytics to create truly digital transformed organizations.

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SOCIAL RESPONSIBILITY OF INSURANCE NONCOMMERCIAL ORGANIZATIONS (ON THE EXAMPLE OF GEORGIAN INSURANCE ASSOCIATION)

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Annotation: Social responsibility of insurance noncommercial organizations on the example of Georgian Insurance Association has been considered in the paper.

Key words: Social responsibility, insurance noncommercial organizations, insurance, Georgian Insurance Association.

The present Code of Ethics of Georgian Insurance Association (GIA) serves as a proof of the decision made by us, GIA member insurance companies, to implement our activities in compliance with internationally acknowledged ethical norms.

Its purpose is to support establishment of such environment in the Georgian insurance market where ethical business practice and reasonable management will be valued and that will serve as the basis for decisions.

Their business practices and conduct are guided by the Code of Ethics that is a self-evaluation and self-regulation tool for insurance companies functioning in Georgia.

They deeply believe that the Code of Ethics will support establishment of the best business practice among the insurance companies and ensure customer orientation.

They express our readiness to act in compliance with the norms of the Code of Ethics realizing that increase in corporate and social responsibility and improvement of internal organizational culture of business will have positive impact on insurance relations in Georgia and improve image of insurance companies among customers, investors and partners.

The Code of Ethics serves as a guide to all GIA member companies willing to acquire reputation of a reliable and qualified partner in Georgian society by responsible corporate behavior.

It sets forth ethical frameworks for insurance sector development and is based on the following values:

Accountability – ability to be responsible for taken actions to the population and partners.

Good faith in collaboration with stakeholders.

Equity in all relationships.

Honesty and integrity – honesty, unconditional fulfillment of taken responsibilities, team integrity.

Transparency – act openly and share information.

Reliability – acquire reputation for being reliable and trustworthy.

The above-mentioned values shall be used in all types of relationships set forth in the document and represent a basis for all business relations.

Insurance companies are in constant touch with the population while being transparent and accountable.

Insurance companies take into consideration customers' rights, offer them products maximally adjusted to their needs and act in compliance with the law.

Insurance companies do not discriminate on the grounds of religion, culture, gender, race, nationality, age, etc.

Insurance companies contribute to solution of problems in the community where they work.

Taking into consideration social importance of insurance as a mechanism for financial protection, insurance companies always take care about maintaining

financial sustainability and stability of insurance market and of their own.

Insurance companies assuming their special role in health care sector make their efforts to establish health care system in Georgia that will ensure safe, timely, effective, quality, affordable and customer-oriented services for the population.

The Code of Ethics based on these principles represents a compilation of behavioral norms of GIA, its members and management of the insurance companies, guarantees to observe the norms and responsibility for violation of the norms.

The subject of activity and purpose of the Code are general ethical principles of insurance business and a compilation of special norms and ethical principles used in practice of insurers.

Compliance with the Code, loyalty to norms of insurance business principles aim at increasing prestige and effectiveness of the whole insurance sector and improve collaboration between insurance companies and clients based on good faith, mutual respect and support and fulfillment of taken commitments.

The Code of Ethics of GIA is a self-regulation tool of the Association, its members and management of the insurance companies based on norms of business ethics. It is an important ring of the common legal and moral system for functioning insurance market.

GIA members implement professional activities in compliance with the Constitution of Georgia, Law on Insurance, Law on Customers' Rights, effective laws, norms of international law, financial standards of accounting, and statutory acts of regulatory body of the insurance market, the best practice of business relations and moral.

Ethical mechanism for regulation of performance of GIA members is an addition to effective administrative and economic mechanisms. Its role will increase together with increase in potential of economics of Georgia, development of insurance market and increase in its importance and function.

Provisions of the Code based on publicly-acknowledged norms of moral and best practice of corporate behavior, respecting customers and their interests, acknowledging priority of their rights, shall be followed by all members of the Association.

The Code envisages specific needs of customer-oriented insurance industry and conditions necessary for protection of clients' interests.

The Code stipulates a compilation of rules for corporate behavior, good faith, impartial relationship to shareholders, insurers, enrollees, business partners and mechanisms for transparency to make decisions, determine professional and ethical responsibilities of managers, information openness and development of ethics.

The Code represents a compilation of rules that shall be observed by signatory insurance companies and aims at making insurance industry more attractive for investors, partners and clients and protecting rights of customers of any insurance product.

It is the responsibility of all GIA members, their managers and employees conducting business in the insurance market of Georgia to comply with the Code.

Fulfillment of provisions of the Code by insurance companies is an additional guarantee and shows their professionalism, customer orientation, acknowledging

priority of constant improvement of quality, reliability and compliance of business with the law, publicly-acknowledged norms and the best practice of the business world.

Professional activities GIA member insurance companies include a compilation of civil and legal relations with clients, governmental bodies, business partners, among them with other insurance market players, their unions, their stakeholders and employees and other relations arisen in the process of fulfillment of goals of these organizations.

For the purpose of normalization of these relations and making pre-conditions for insurance industry development, GIA members agree to follow 10 key principles for functioning Georgian insurance business:

1. Business acknowledges necessity to comply with the law that ensures equal business opportunities for all market players.

2. Business is an equal partner in relationship with the government and excludes direct and indirect attempts of illegal influence on representatives of any branch of government.

3. In relationship with clients business ensures observing all rules and norms of service provision and fulfillment of taken commitment and also careful and unbiased attitude towards clients' offers and complaints.

4. In relationship with owners and investors business ensures professional level of management, full access to information that can be limited only in cases envisaged under the law and competition terms and conditions.

5. In relationship with employees business ensures their professional development, reimbursement of their work and conditions that do not harm their health and dignity and exclude discrimination in any form.

6. In relationship with partners business is based on mutual respect, fulfillment of reached agreement and endeavour to prevent taking compulsory steps.

7. In relationship with competitors business is guided by the principle that healthy competition supports more fair distribution of goods and services and respects competitors' physical and intellectual property rights.

8. In relationship with the population business assumes responsibility for implemented policy, abstains from actions that might increase social tension, ensures its own economic sustainability and development.

9. Business protects and improves the environment within its competence and abstains from irrational use of natural resources.

10. In relationship with outside world business is oriented on universal progress and welfare.

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**CORPORATE SOCIAL RESPONSIBILITY OF INSURANCE
NONCOMMERCIAL ORGANIZATIONS: TRENDS AND PERSPECTIVES**

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Annotation: Social Corporate social responsibility of insurance noncommercial organizations has been considered in the paper.

Key words: Social responsibility, insurance noncommercial organizations, insurance, Georgian Insurance Association.

Application of ethical norms by GIA members acquires great importance to achieve the following objectives of effective and customer-oriented organization process of insurance business:

1. To participate actively in development and implementation of common insurance policy and collaborate constructively with all stakeholders;

2. To implement determined principles and develop insurance mechanisms to ensure economic safety of citizens of Georgia and economic bodies;

3. To eradicate unfair business practice in the insurance market, detect unfair players, publicly disseminate information on violators of provisions of the Code and specific violations;

4. To fight against illegal income laundry and unlawful activities in insurance industry;

5. To refuse to collaborate with natural persons and legal entities of doubtful reputation;

6. To ensure professional communication based on mutual respect and support inside and outside insurance sector;

7. To strengthen relationships inside the insurance society, increase importance of professional union of insurance market to protect rights and legal interests of the insurance market and each market player;

8. To ensure maximum transparency of business while guaranteeing maintenance of confidentiality of information and commercial secrets.

To make joint efforts in all directios to increase public interest in insurance,

take care about introducing legal or other mechanisms that will increase access to insurance for all social layers of society.

While conducting business professional insurance market players shall not:

- Breach effective laws, moral norms, rules of business relations and the best practice;

- Violate rights, legal interests and dignity of any market player;

- Ignore customers' rights and unlawful or unethical influence on them;

- Award privileges that are not documented and envisaged under the law to clients and business partners;

- Provide financial, moral and other type of assistance to those who are ill-affected to the insurance market and also radical and extremist groups.

GIA member insurance companies agree on the following principles in order to ensure necessary conditions for effective, transparent, successful, long-term and mutually beneficial collaboration between insurance companies and their clients:

Natural person or legal entity – user, purchaser, client of insurance products or having such intention is considered to be a customer;

GIA members develop their own policy related to customers and business methods in compliance with principles of fairness and honesty and do not set objectives against customers' interests.

Insurance companies shall conduct business in compliance with principles of good faith in order to protect customers' interests, set procedures and rules.

Insurance companies assume responsibilities to fulfill reached agreements and not to make decisions to the detriment of the consumer in case of contradictions with customers.

Insurance companies shall express solidarity in fighting against fraud and bad faith. They must not receive insurance risks from the individuals and organizations who abuse trust of insurance companies. Meanwhile insurance companies shall make efforts in order to avoid violation of legal rights and interests of bona fide customers.

Marketing, advertising campaigns, planning and promotion of insurance products shall be legal based on bona fide competition that excludes abuse of customers' trust and increased illegal income in case of lack of information among inexperienced customers.

Insurance companies realize and acknowledge that offering quality products and services to customers is an integral part of ethical standards and corporate and social responsibility of insurance business. They assume responsibility:

To avoid provision of low-quality products and services to customers that will be evaluated as an action to the detriment of the the insurance industry.

Not to offer for sale products and services quality of which is not approved by relevant documents and guarantees.

Not to offer such products and services for sale which might create danger to financial sustainability and stability of the company and the sector that is directly reflected on the quality of business.

For the purpose of quality assurance in order to avoid introduction of low-quality insurance products and services in the market insurance companies agree on the following:

1. Putting low-quality insurance products and services on the market and offering them for sale shall be considered as bad faith actions aimed at harming image, reputation and reliability of the insurance industry and based on neglecting principles of respecting and protection of customers' interests.

2. Offering quality products and services is a criterion for introduction of the best business practice, striving for continuous improvement of quality, customer orientation and determining responsibility of the insurance company.

3. Responding to customers' initiatives and complaints against low-quality insurance products and services and eradicating flaws are an integral part of activities implemented by insurance companies and an important measure of fair and honest attitude to customers.

4. Taking into consideration special importance of health care system and significant role of insurance in this system, permanent care about improvement of quality of medical services and access to insurance products by standardization and proper education, encouraging quality-oriented reimbursement forms and supporting activities to improve quality of services in health care are subjects of special attention of insurance companies and direct public responsibility.

Insurance companies realize that respecting confidentiality of information about customers, their financial condition and objective evaluation of facts are important basics of business ethics. Therefore insurance companies assume responsibilities:

Not to disclose or disseminate information about their own financial condition and financial condition and insurance events of their competitors' clients.

To ascertain truth in relation with insurance event the insurance company shall ask a qualified expert for help in order not to make undocumented decision to the detriment of the consumer, obtain evidence and new facts without prejudice and be ready to revise its conclusion.

To increase trust in insurance industry and protect customers' legal rights and interests insurance companies assume responsibility:

To fulfill taken commitments during effective term of the insurance contract concluded with customers.

To ensure fulfillment of terms and conditions of the insurance contract and not to search for reasons to revise terms and conditions of the signed contract to the detriment of the consumer.

To try to understand each insurance event and avoid aggravation of the situation to the detriment of the consumer.

To take care about their own financial sustainability, avoid risky operations and undocumented increase in statutory prices necessary to fulfill obligations towards consumers.

To exchange information intensely on fulfillment of terms and conditions of the insurance contract by partners in order to encourage practice beneficial for the consumer and detect and eradicate negative facts.

Taking into consideration current state of transparency and accountability of the insurance industry to make efforts to keep the society informed about transparency, accountability and profitability of the industry for them and support the

population to get maximum benefit from transparency, accountability and principles of service and customer-oriented business.

To improve internal environment of insurance companies take into consideration customers' interests maximally, ensure continuous quality improvement and encourage business oriented on these values insurance companies assume responsibility.

To implement an open policy related to reimbursement of work, premiums and other conditions envisaged under collective and individual labor contracts, internal regulations of the company and other similar documents.

To provide equal working conditions, healthy and safe working environment and implement indiscriminate policy to encourage hiring, promotion, payment, additional social guarantees, professional growth of employees and their loyalty to business.

To fight against gender discrimination facts and introduce gender equality that is one of the pre-conditions for creating equal competitive environment among employees.

To ensure access and openness of managers to business proposals and initiatives of employees.

To avoid potential conflict of interests that is in contradiction with social and corporate responsibility of business or has negative impact on that while fulfilling the responsibility.

To ensure continuous professional growth of employees in order they could fulfill their responsibilities better and better understand and protect customers' interests.

All the insurance companies that are members or willing to become members of the Georgian Insurance Association shall sign and follow the Code of Ethics.

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**SCARCITY OF COMPANY'S RESOURCES AS A FACTOR OF COSTS
MANAGEMENT DECISIONS**

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Annotation: Authors suggest a toolkit of implementation of product policy in conjunction with the company's cost management tools. A definition of "extraordinary" limited resources, and method of it identifying have proposed. The mechanism of structural changes in the company's product portfolio has a priority.

Key words: Mechanism of product policy; tools of costs management; method of identifying of "extraordinary" limited resources.

Economic consequences of politic decisions such as ban on selling tours to Turkey and Egypt can only make situation of all Russian tour operator firms worse, connected with limited recourses. The difficulty of economic business conditions is also connected with realization of political sanctions of different governments towards Russian Federation [1].

It's necessary to distinguish two types of resources scarcity: "ordinary", "extraordinary". "Ordinary" scarcity is a normal position for any company, tends to expand its own business in extensive or intensive way. Generally agent's investment demands exceed their internal investment capacities. And this excess can be considered quantification of specified criterion. Also it would be an example of "ordinary" resources scarcity.

"Extraordinary" scarcity of resources (it also called "life-limiting failure") often appears as a result of external investment reduction, it can be considered abrupt (a third part or more) of the average borrowing cost.

During the fiscal year company's finance resources if there were not new founder's investments can be considered as "constant". A lot of tourism companies finance "stock" with help of credits. Some companies, which run their business, using credits, can always have fewer current assets compared to their needs – fourth part of planning needs or more. For some kinds of businesses the frame of reference of "extraordinary" scarcity of resources can be the deviation of the actual value of debt-to-equity ratio and average (quarterly) value – the fourth part and more.

In these cases product portfolio changes and companies costs management takes an important part of business.

For example, the company quarterly value of loan capital / equity capital (LC/EC) is 4,2 (for the previous 8 quarters without season factor), and the actual value is 3. In that case ($3 / 4,2 = 0,714$) the value reduced to the 28,6% ($0,714-1,00$) compared with "standard" value of debt-to-equity for that kind of business. This is

evidence of “extraordinary” scarcity of resources, and also a signal for necessary invention of new, alternative ways of product portfolio management in new conditions. In the process of finding new alternative ways, it’s important to consider the increased size of interest rates and to keep in mind the value of “differential” debt-to-equity ratio.

Economic mechanism of product portfolio management provides two ways:

- a) optimization of product portfolio according to a marginal income criterion);
- b) reduction of aggregate costs with constant product quality.

Resource base (and the reached degree of its usage) defines the value of current costs, which are increased during the tour formation. Particular ratio “value/costs” (for internal evaluation of “quality/costs”) has an individual nature for each product in this “portfolio”. Aggregate value of this ratio (and the definite index) made like the average value, including each products share in whole sales volume.

In conditions of “extraordinary” scarcity of resources management department should set new priorities in case of “businesses” (strategy business units) and projects, programs, “portfolio”.

Extraordinary scarcity of resources makes for conditions the necessity of generating and subsequent of a new product alternatives list at the strategic, tactic and operating levels.

At the strategic level it’s necessary to consider alternatives, connected with the existence of long-term business, such as saving or elimination the whole tour trend, market segment or strategic area. Each of these alternatives can be the base for organization of “objectives and decisions tree”.

In other words, mechanism of product “portfolio” management begins acting and the company is considered to be “a portfolio” of strategic areas of management, business units, “profit centers” and so on.

At the tactic level the most interesting part has “product portfolio”– the result of realization of a company product policy. In case of real incomes reduction there are often a high mobility of demand on the market. For example, on the tourism market the price “premium” category product is less reduced than the price of “economy” category (but on the local markets the situation can be the opposite). It’s necessary to organize the management accounting with help of ABC method (Activity Based Costing) to track the ratio of marginal revenue and cost of each product item. This very ratio is analytical framework for decisions about the change in the structure of company’s products “portfolio”.

At the same time the increase of economy efficiency can not be connected with decisions of management “portfolio”. “Extraordinary” scarcity of resources, “life-limiting failure” can be a stimulus for optimization of resource base, because of having an extraordinary shortage of current assets. In these conditions there can be used instruments of recourses management. For example, it can be the reduction of borrowings. The interest rates increase, and it has an impact on the reduction of current assets use. This target can be reached in different ways – accelerating of funds turnover, which are included reducing the time of some transactions, sales cycle in total, reducing of receivables, etc. The similar “tree” of decisions should be build when the company has a deal with a workforce: a potential reduction of the staff list

through the process optimization, changing of duty instructions, structural units, mergers and acquisitions and so on.

These steps are oriented on optimization of the current expenses, which can represent a part of used resources such as workforce, fund, etc. For example, sometimes it's impossible to optimize such resource as building. In that case the best thing to do is to concentrate on the current resources (for example, the costs on building maintenance).

Structural transformation mechanism is a set of mutually conditioned elements – institutes, methods, instruments, which are necessary to achieve the target (or implementation of the definite function in advance). In management “portfolio” the main requirements to this mechanism are integrity, consistency of elements and their adequacy. Meanwhile, it's necessary to consider an adequacy of institutes, methods and instruments as a correspondence to situation, each other, achieving function (aim).

This adequacy and integrity are provided by the mechanism of product “portfolio” management to mutually conform company's institutes, resources and costs.

At the operating level it's important to make proportion between marginal income and fixed companies costs. In difficult economic conditions there are often such situations as a disparity between the level of fixed costs and low volume of tour's sales. In this case the sum of costs, which the company need technically justified and confirmed by calculations resources will be an adequate to the situation, but their aggregate will differ from their financial opportunities [2,232; 3,105].

Under such conditions a complex of instruments like the kaizen-costing and standard-cost should be used, which helps to provide not only planned level of costs, but also reduce it in dynamic.

For those tour operators, who fix current operating loss the “standard-cost” method, based on separate accounting of costs within the set standard or excess the standard, should be used.

Overcoming of the operating loss can be provided in 2 ways: by income increase or costs reduction. To be more precise those are two related areas, because the reduction of cost price influences on increasing of sales volume and vice versa.

The first step of planning includes a defining period of current losses overcoming expected stabilization. The second step is to determine realistically attainable options of optimization and to make up a system of necessary indicators. It's important to exclude impossible and unacceptable options. For example, the share of marginal income can be arisen by increasing the average margin level. But it won't overcome losses, because in conditions of competition and limited demand large increase of this income results in turnover volume reductions.

The problem of overcoming losses can be solved in 3 ways: by increasing turnover, reducing the amount of fixed costs and reduction in variable costs. The define of proportions depends on many local conditions such as availability of working capital, competition degree, level of technical and material base development and many others. Each way requires different interpretation in products “portfolio” management.

This approach can activate the “kaizen-costing” method, making it

permanently used by staff. “Standard-cost” allows setting clear limits on expenses while the “kaizen-costing” helps with the positive dynamic of costs. This is a step by step improvement of business processes, which can help to achieve the necessary level of dynamic.

“Portfolio” instruments allow to optimize the structure of strategic business units, type of activity, outlets, profit-centers and range.

It’s necessary to use the package of instruments adequately. These instruments can be CVP-analysis, standard-costing, kaizen-cost, and it should be used not separately, but like a unified set of instruments. It influences the increase of operation efficiency, reducing resources demand, like workforce and capital. Also it enhances the interest of staff in saving current costs.

In addition of use of methods proposed can be considered in detailed forecasts, development plans, establishment of standards of fixed and variable costs. All mentioned affair generate additional competitive advantages.

In this way the scarcity of resources can have long-time positive consequences for companies, changing their politics in connection with new conditions and improving economic performance management system by making it “flexible” and dynamic.

Summing up, we must say that with the help of current costs management it’s possible to optimize product “portfolio”, to eliminate unprofitable products, to enter the perspectives and change the structure of resource base. It allows to increase tour-operator operation costs effectiveness.

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SUSTAINABLE DEVELOPMENT AND INNOVATION IN THE CONTEXT OF THE DEVELOPMENT OF REGIONAL TOURISM

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Annotation: The objective of this paper is to argue the importance of innovative clusters for the regional development. Many empirical studies emphasize a

positive relationship between the cluster-like organization and the development extent at local or national level. The current article comprises a synthesis of these studies.

Key words: Innovative cluster sustainable tourism, cluster theory, clusters benefits, institutional cluster, regional development, economic growth.

Among the global competition for markets, the chances of the economic success of one country or one region are based on the specialization of the offer and the focus on the development effort of key-fields, where there are competitive advantages, resources and competences. In this context, the innovative clusters in tourism are a successful solution because they offer a combination of entrepreneurial dynamism, intense connections between companies and institutions, which hold top knowledge, respectively pro-active synergies between the main actors of innovation (Fallon P. and Schofield P. (2009) and Mazilu M., 2010) At the level of the European Union, the innovative clusters are considered the “engine” of the economic development and innovation, these representing a very good frame for the development of business, for the collaboration between companies, universities, research institutions, suppliers, clients and competitors located in the same geographical area (local, regional, national, cross-national). In recent years there has been a growing interest in the role of location in the global economy. Some have argued that globalization is rendering the significance of location for economic activity increasingly irrelevant (O’Brien, 1992; Gray, 1998).

Sustainable development is a global and long-term challenge. Sustainability for tourism as for other industries has three independent aspects: economic, socio-cultural and environmental. Sustainable development implies permanence, which means that sustainable tourism requires the optimal use of resources (including biological diversity), minimizing the negative economic, socio-cultural and ecological impact, maximizing benefits of local communities, national economies and conservation of nature. As a consequence, sustainability also refers to the management structures needed to meet these goals.

Prerequisites of development of innovative clusters in tourism presented in figure 1.

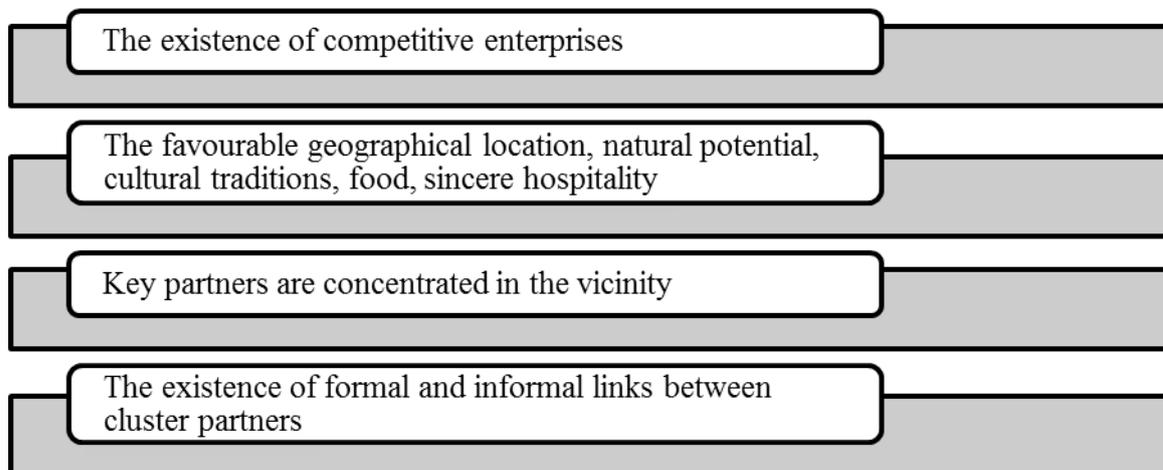


Figure 1 – Prerequisites of development of innovative clusters in tourism

A cluster in tourism is associated with tourist product and a tourist destination. That cluster development in tourism should include the following components:

- Static elements represented by accommodation and catering services;
- Mobile elements given by passenger transport services;
- Those of tourism agencies and tour operators, rent a car services;
- Dynamic elements, i.e. recreational, cultural and sports services being primarily responsible for increased consumption by increasing spending by visitors.

The tourism cluster includes, in addition to specific activities of the tourism and accommodation sector, catering, transportation, entertainment and various attractions, operators and tourism agencies, guides, crafts, car rentals, and support activities, such as organizational support services, transport infrastructure, education and training, consultancy and other business services. It requires the participation of other actors than those specific to develop a tourism cluster. According to these authors, the government should encourage programs to attract private investment, to finance investments in infrastructure and to promote tourism in the region, because only such a cluster can grow and can ensure the competitiveness of a tourist destination.

For a potential sustainable development of tourism clusters, some specific statistical criteria should be considered such as:

- Sectoral turnover in the region compared to the sectoral turnover at regional national level;
- The rate of employment in the sector from the area given;
- Higher than average growth in the sector (annual data, sectoral comparison);
- Identification with a larger number of newly established SMEs in the area / tourism sector;
- Concentration of a large group of bodies/institutions with competence in economic infrastructure development and/or providing services/training to local companies operating in the area.

One way to define, in general, the term innovation is: “Innovation is the search and discovery, development, improvement, adoption and commercialization of new processes, new products and new organizational structures and procedures”.

A broad definition, like the one above, is useful when applied to the field of tourism. Hjalager describes an appropriate sub-division of innovations into five categories – product, process, management, logistics and institutional innovations, described in the following section:

- *Tourist product innovations*. This category consists of changed or new tourist products or services, developed for the commercialization stage. Their novelty should be evident to producers, suppliers, consumers or competitors. Loyalty programs, events based on local traditions and environmentally sustainable accommodation facilities are examples of production innovations in marketing destination of recent years.

- *Promotion innovations*. These innovations involve a way of raising the performance of existing operations with new or improved technology or by redesigns of the entire production line. These kind of innovations can be combined with or result in product innovations (e.g. robots for cleaning and maintenance of green

hotels, self-service devices and computerized management and monitoring systems make up good examples).

A sustainable tourism destination is reached when environmental, community and economic values are balanced and resolved through collaboration and compromise to achieve a level and style of tourism that:

- Protects and enhances the natural and built features upon which the tourism industry is based;
- Is consistent with community values and aspirations both now and over the long term, and contributes to community development and well-being;
- Is appropriately developed and marketed so that it is distinctive, competitive and synergetic, and with the flexibility to respond to market changes now and in the future;
- Increases the contribution of tourism to the economy of regional destinations and promotes long-term industry viability;
- Increases destination appeal, delivers on brand promise, increases repeat visitation and enhances the reputation of the destination resulting in increased yield from tourism;
- Human resources management innovations. New job profiles, collaborative structures and authority systems among others belong to this category, often in combination with the introduction of new tourist products, training, improvement and specialization services, etc. These can for instance lead to staff empowerment through job enrichment, training and decentralization;
- Logistics innovations. Materials, transactions, information and customers constitute examples of the flows handled in tourism. Recent innovations in this field are Internet marketing, enhancement of airport hub systems and integrated destination information systems;
- Institutional innovations. This category deals with collaborative and regulatory structures in communities. Institutional innovations go beyond the individual firm. They transect public and private sectors and form new rules and regulations. Reforms of the financial incentives that restructure social or health tourism concepts, the setting up or change of credit institutions and changes in the conditions for obtaining finance are such examples affecting tourism.

The global competition requires a constantly innovated and improved productivity level, including the efficiency of the workforce. Managers and public officials need to learn new skills to attract visitors to the region or country and the workforce needs to develop specialist skills in areas such as mountain trekking and ski lift maintenance. Nevertheless, a lot could be gained from applying a cluster approach in trying to understand geographically limited concentrations of tourism actors and the linkages and alliances involving related operators and industries. The cluster approach may be one tool available in fostering economic growth, by promoting potential and established tourism clusters.

Cluster development is not automatic, although clusters often arise spontaneously. Supporting structures and efforts to promote clusters may constitute the difference between success and failure. Therefore a lot can be learned from the development of clusters around the world and attempts to support them. One simply has to be cautious about copying the concept and believing that it will be applicable

anywhere.

In particular when focusing on tourism clusters, which to a large extent is a neglected area of research as well as of practical implementation, it is important to look beyond national borders to learn more. The following section will give a brief overview of tourism clusters in three areas of the world, discussing how they developed, what role they play as well as what can be learned from their experiences.

Sustainability for tourism as for other industries has three independent aspects: economic, socio-cultural and environmental. Sustainable development implies permanence, which means that sustainable tourism requires the optimal use of resources (including biological diversity), minimizing the negative economic, socio-cultural and ecological impact, maximizing benefits of local communities, national economies and conservation of nature. As a consequence, sustainability also refers to the management structures needed to meet these goals.

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SOME PROBLEMS OF POPULATION MIGRATION IN MODERN CONDITIONS

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*Annotation:*In this paper the author analyzes the factors affecting national security and focuses on illegal migration as a phenomenon actively involved in the social, economic and legal spheres. The impact of illegal migration on the national and regional labor markets seen as an indicator of national security in the social and

labor sphere have been studied. The use of outsourced manpower (studied in relation to its professional qualifications, distribution in Russia and industry labor markets) has been treated as a potential threat of social and ethnic conflicts.

Key words: Migration, labor migration, illegal migration, national security, threats, labor market.

The growing tendencies of global labor division enhancing the migration flows are becoming a major challenge of contemporary economies since the migration processes entail both benefits and certain threats for the receiving states. Topicality of the subject is determined by the readiness of the states to face challenges that produce migration processes as an integral element of the strategy for socio-economic and political reforms. Strengthening of international integration and liberalization of economic relations have led to increased mobility of all resources of economic and social development: financial, material, technological, information, labor, educational ones. Current trends of world development in many ways indicate that the number of labor migrants will increase.

Even in a crisis state of the economy, the intensity of migration flows in Russia continues unabated (figure 1). Fluctuations in the economy affect the labor market through changes of unemployment rate and the real pay growth rate. The attractiveness of the labor market depends of potential earned income. At the same time in Russia due to the economic crisis and the sharp devaluation of the Russian ruble both the income levels of employees and employers hiring foreign nationals as well as solvency of the population significantly decreased. It resulted in the decreased income of labor migrants and in a simultaneous increase in the cost of stay in the country.

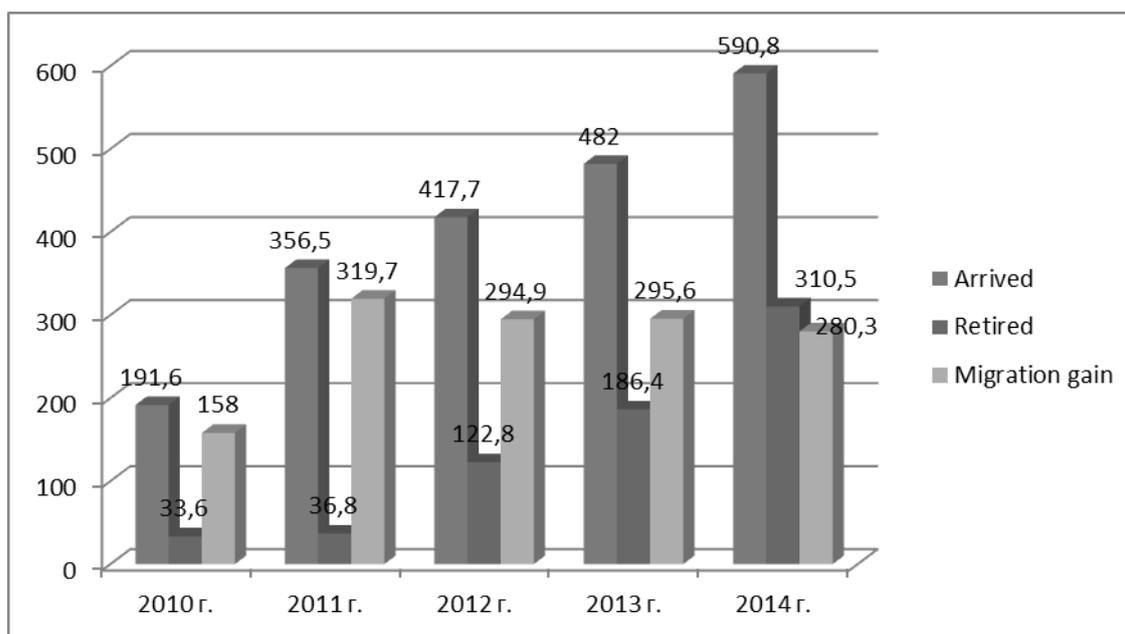


Figure 1 – People entered and left the country, migration growth in Russia, 2010-2014, thousand people [7]

Structure analysis of the labor migrants' employment by industries shows that 90,0% of legal non-residents in 2013 were employed in the six major types of economic activities: construction (36,3%); trade (16,6%); manufacturing activities (13,5%); the service sector (9,9%); agriculture (9,1%); transport and communications (4,3%) [9]. The job cuts in sectors such as construction and services sector which employ a large proportion of labor migrants will have an impact on employment and incomes of migrants in Russia.

Economic conditions in the area of employment in view of the demographic situation determine the specificity of the domestic labor market which will keep the demand for labor in the long term. This suggests that during the crisis real wages will decline under the influence of high inflation that will affect the level of income. The rate of growth of unemployment rate was 102,0% in 2015, while the dynamics of pay levels tended to decrease (growth rate – 96,0%) [12].

The results of population migration presented on Fig. 1, during the study period 2010-2014 show a steady migration growth.

According to the Federal migration service the number of foreign citizens who had a valid permit to work in 2014 amounted to 1043,8 thousand people. In the same period were issued work permits 2134 thousand citizens [7].

Despite the negative impact of downward oil price movement in world commodity markets and geopolitical tension which took the form of economic sanctions against Russia, the total number of foreign arrivals for the period of 2014 is not significantly different from that of the same period in past years. The amount of people entered the country in 2014 has increased in comparison with the same time period in previous years.

As noted above, the Russian labor market demonstrates long-term demand for labor. According to Rosstat forecasts, in 2016-2030 there will be population increase by 0,9 million people, but the number of working age people will decrease by 5 million. The permanent population of the Russian Federation as of July 1, 2015 totaled 146,3 million people. Starting from the beginning of the year the number of people in Russia increased by 46,6 thousand or by 0,03%.

According to the Federal State Statistic Service starting from 2013 there is a stable, however, somewhat low-paced growth of population migration. This growth helped to fully cover population losses occurred in the previous years [12].

Researchers estimate that by the beginning of XXI century the total number of labor migrants in the world without their family members ranged from 36 to 42 million people, and that with family members twice or thrice exceeded this estimate [9]. On the one hand, global labor migration leads to the leveling out differences in average wage resulting from the efficient use of labor resources. Due to their international redistribution the total volume of world production increases. Being a host country Russia uses foreign labor as a factor of its productive forces development. Immigrants tend to be involved in industries not popular in the local labor market. This allows industrialized countries during the period of relatively high rates of economic growth to move labor at lower costs and to iron out disparity in industries subjected to significant structural changes in connection with the scientific and technological revolution, or the process of integration [1]. On the other hand,

having a pronounced ethno-social and ethno-political nature and being a mass uncontrolled phenomenon migration represents a potential threat to national security by affecting the personalities of those forced to move to other areas in search of a quiet life and a better future.

International experience shows that each country while forming national structure of migration employment niches faces a mixed reaction of the host society. There developed two polar opinions about this issue. According to the first opinion, migrants displace local labor force taking economically profitable workplaces. This thesis is confirmed by the fact that migrants compete with the Russians in the labor market and may drive them out to take a niche: "... more or less considerable part of jobs occupied by migrants have become jobs for migrants only, i.e. they are "reserved" for years to come" [10]. The second opinion states that migrant workers are employed in most non-prestigious and low-paid jobs that are not of interest to local residents which reduces costs and improves the competitiveness of the economy [4].

The author believes that foreign citizens performing labor activities on the territory of the Russian Federation when labor market is regulated by the state will not be able to displace local skilled professionals, as this requires the adoption of relevant decisions by the authorities, and the employers interest for cheap labor enhances the role of labor migrants in the labor market. Employers take advantage of the lower level of wage rates, thus provoking the emergence of artificial, virtual niches of jobs shortage in non-prestigious and low-wage areas where migrant workers are willingly engaged [5]. Western scholars suggest that the impact of immigration on labor market in general is insignificant and often positively affects total employment [13]. In international experience these facts are related to a clear segmentation of the labor market which imposes severe restrictions on the access of foreign nationals to certain vacancies and differentiation of employment spheres for local and foreign employees [2]. Another factor that can lead to serious social consequences is an extremely inefficient use of labor potential of migrants. This is due to both the existing tension in local labor markets, especially in the villages and towns with single-industry structure of employment, and the mismatch of branch structure needs of regional labor markets in the labor force with professional structure of arrivals. For example, in the European part of Russia people with experience in agriculture are most often required, while those coming mostly apply for intellectual labor. In Siberia, the Urals, the Far East, on the contrary, there is an increased demand for the intellectual labor force, but the immigration flow is dominated by people of other professions. The contradiction in the imbalance of supply and demand is settled by the employment of labor migrants in jobs not requiring highly specialized skills and qualifications, which reduces the effectiveness of foreign labor resources [2]. More than 40,0% of able-bodied migrants, who received Russian Federation citizenship, do not work in their specialties.

Among the threats to national security posed by migration in the social field particular attention should be paid to the intensification of social stratification and social tension in society, to the building up fear of both social and ethnic conflicts; the increased number of criminal organizations and groups formed by migrants, etc.

So, in the whole crime structure the emphasis is laid on the monitoring of the level of crimes committed by foreign citizens and stateless persons. According to official statistics of Ministry of Internal Affairs of Russia this category of citizens committed on the territory of the Russian Federation (as of January 1st, 2013) 42,7 thousand crimes, which is 3,4% of the registered crimes in the country [4].

The cultural consequences of mass migration are not less dangerous than the economic ones. Migration blurs Russian culture causing a number of problems when migrants will be used as a “fifth column” to start the process of destabilization of the Russian Federation, its collapse.

An even greater threat to national security is an illegal migration, which contributes to an increase in crime, and the expansion of the labor black market [15]. According to the Federal Migration Service (FMS of Russia) there are currently from 5 to 15 million illegal immigrants in the Russian Federation who pose a threat to national labor markets contributing to the development of the shadow economy. Annual global profit of the criminal sector in this field of activity is from 5 to 9.5 billion dollars [6].

In the author’s view a considerable predominance of “illegal component” in the structure of labor migration in many respects is caused by the peculiarities of formation and transformation of the economic model in which the informal sector is a contributing factor. It produces about a quarter of gross domestic product (GDP) and employs 20,0-30,0% of the total workforce. Illegal migrants predominate in those sectors of national economy where shadow segment share is considerable [16].

Thus, there is now an urgent need for improving the management of migration processes and the reduction of illegal immigrants number as well as removing of unnecessary administrative barriers for those professionals who are most required by the country. Changes to the federal law “On legal status of foreign citizens” will allow to more effectively addressing the problems of illegal immigration and tax arrears. On the whole, migration policy has to become more efficient through a rational combination of administrative, legal, financial, economic and socio-psychological methods of influence.

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STRATEGIC MANAGEMENT OF THE TOURISM INDUSTRY IN THE NORTH-CAUCASUS FEDERAL DISTRICT

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Annotation: The article presents the key issues of strategic development of tourism in the sphere of North Caucasus Federal District on the principles of sustainability are identified ways of improving the organizational structure of the branch management.

Key words: Tourism, destination management organizations, North-Caucasus Federal District, strategy, strategic management, socio-economic development, resources, competences.

Available a rich recreational, economic, labor and intellectual potential of the North-Caucasus Federal District (NCFD) needs a reasoned and rational use and management. To ensure effective strategic socio-economic development of the region seems possible consumption of these resources for development tourism cluster as a priority. Legislate for the development of the region by the Russian Government developed a “strategy of socio-economic development of the NCFD up to the year 2025”, which defines the main directions, ways and means to achieve the strategic objectives of sustainable development and national security of the Russian Federation territories forming part of the NCFD up to the year 2025.

In practice, implementation of strategy is limited by a number of internal and external factors lack of qualified personnel, lack of experience in the management of tourism destination, economic crisis and political and cultural complexity. These circumstances determine the organizational and strategic nature in the field of management of tourism area in the region.

The strategy represents the direction and possibilities of development of organization in the long term at the expense of achieving competitive advantage through an optimal mix of resources and competencies to implement stakeholder needs and expectations in terms of dynamism external environment.

The unique competences usually represent a set of tangible and intangible, hence the need for the study of nature resources and competences. The purpose of such an analysis is to provide managers with the opportunity to determine what resources and competences can serve for a basis existing or potential unique competencies²³.

Tourism is different from other economic activities. So the available resources are a particularly important component of its product. Free resources are a variety of natural resources such as air, seas and oceans, rivers and lakes, the climate, culture and other, which do not require a specific distribution mechanism for the provision to consumer. On the other hand, there are lot tangible and intangible rare resources which proposal is limited relative to consumer demand and, consequently, they are distributed in the market.

A. Bull argues that the basis of tourism is to build single market resources, both for public and private sector based on the free (natural) resources (including renewable resources). The combination of renewable and non-renewable resources are what people call “tourist product”. According to A. Bull, nowadays, there are only a few truly renewable resources, while all human activities depend on them. This situation leads to someone have to pay for it. In fact, the concept of sustainable tourism is widely used to understand this claim²⁴.

There are many opinions about the issues of the use and management of resources in the tourist business. Some problems in the use of resources faced by

²³ Johnson, G.; Scholes, K., Whittington, R. (2014): Exploring corporate strategy (12th ed.). Harlow, Essex: Pearson Education. 620 p.

²⁴ Johnson, G.; Scholes, K., Whittington, R. (2014): Exploring corporate strategy (12th ed.). Harlow, Essex: Pearson Education. 620 p.

managers. There are some reasons.

Firstly, most used resources cannot be moved to the place, time and space. So, the February snowfall in the Alps will not be repeated in May, “White Nights”, attracting tourists to its northern latitude, can be observed only in the middle of summer.

Secondly, inability to replace some resources with others. In the case of a luxury hotel, airline or cruise liner, for example, quality of service is often associated with the qualifications and number of personnel. Accordingly, it becomes quite difficult to replace human resources with computers, especially in the tourism industry, which is usually associated with human labor and professionalism.

Tourism often brings a high demand for certain types of resources that are required also to other industries. Such resource conflicts and competition partly can be resolved through the pricing mechanism, according to which the most solvent industry will be able to use this resource. In addition, regulatory restrictions such as geographic zoning can help to solve this problem and allow to implement certain activities only in a certain place. A number of conflicts are often not permitted.

Control and ownership of resources in tourism are often used resources that do not belong to and are not controlled by the companies working in this industry. The result is a high degree of interdependence between the organizations of the tourism industry. So, airlines are addicted to airports, providing them with material resources and the air traffic control services providing them with the operating resources. Although the airlines partly can influence the process of managing those resources, they rarely directly own them and dispose. Projects are aimed for the regeneration of city environment often focus more on support for tourism. Such projects are typically implemented through public-private partnership in which the public sector (local and national governments) manage and control all conversion and provide a small percentage of financial support (often called “deficit financing”). In this case the private sector provide most of the funding.

The demand for most of tourist resources and related products business or entertainment destinations are strongly dependent on seasonality. Seasonality depends on climate, vacation time payment, allocation for various events and festivals, etc. Accordingly, the price that organizations must pay for the use of resources and the prices that are paid by final consumers tourist organizations are largely depend on the season.

Tourism is often seen as a business with low profitability. Tourism profits slowly formed and quite sensitive to fluctuations in cash flow and earnings. As noted by the Bull, there are several reasons why wages in tourism are low. The industry is perceived as the most transparent and attractive for the investment and work. Consequently, employees are willing to work for lower wages, if they are involved in such a popular industry. Destinations are often located on territories with only a few other industries and employment opportunities, that defines the low competition in the use of resources. These circumstances can increase profits, while at the same time, the cost for land and development, as well as salaries.

Features of tourism resources are limited in several ways. The most common cause of tourism indicated capacity of the destinations. It comes down to the ability

of a territory, resort or region meet the needs of tourism without any lack. The definition of capacity is a key principle in the concept of sustainable development²⁵.

At the present stage, the problem of forming a strategic plan for the development of the tourist territories of the Caucasus is based on principles of sustainability, taking into account the requirements of all stakeholders, including state and regional authorities, local community, representatives of the hotel industry, cableways, private businesses, etc. Effective strategy creates according to the needs to be interaction. Functional and operational boundaries to address strategic issues should be deleted and all involved groups, which inevitably have different interests and, possibly, different priorities, should come to agreements.

In the our region there is only a small government unit which dealing with the development of tourism destinations and provide the interests of only some stakeholder groups, with a narrow range of power, while private tourist organizations (travel agencies, tour operators, hotels, restaurants, etc.) are not included in this process and are interested in the development and promotion of only the territory in which they are located. Rational use of resources, support local producers and farms, integrated environmental policies, energy and water conservation, construction of sewage treatment plants, protection of biological resources, protection of cultural heritage, poor human resources management require the collaboration of all stakeholders²⁶.

In the same time lack of sustainable tourism management development can adversely affect promotion of the North-Caucasus region as a tourism destination.

In this regard, there is an objective need to improve the structure of an existing destination management organization, expand its capabilities to include representatives of all groups of stakeholders (state, regional and local authorities; the hotel business; restaurants; boards of directors; residents; attractions; sponsors; university; conference center; CCI) for sustainable development not a specific resort but for destination as a whole.

Thus, destination management organizations are primarily a governmental structure, regional and city tourist offices, non-profit organizations and private companies, which are engaged in the management and marketing of tourism zones, creating a competitive tourist product destinations, checking quality, opening up markets and promoting it and they are a catalyst and facilitator of their development²⁷. Destination management organizations play a key role in representing the disparate and sometimes conflicting interests of actors of the tourist market²⁸. We believe that the solution of this problem in the North-Caucasus region is impossible without support of academic and educational institutions of higher professional

²⁵ Johnson, G.; Scholes, K., Whittington, R. (2014): Exploring corporate strategy (12th ed.). Harlow, Essex: Pearson Education. 620 p.

²⁶ Pike, S. Destination Marketing Organisations / S. Pike. NL: Elsevier Science, 2013. 240 p.

²⁷ Goncharova, N.A. Tourism destinations / N.A. Goncharova. Olborg: Olborg University of history, international and social studies, 2010. 128 p.

²⁸ Lorn R., Sheehan J.R. Brent Ritchie Destination stakeholders Exploring Identity and Saliency // Annals of Tourism Research. Vol. 32. No. 3. pp. 711-734, 2005.

education which can offer the qualified professionals.

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UDK 338.48

BBK 65.43

THE MAIN TRENDS OF THE WORLD'S TOURISM INDUSTRY

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Annotation: Tourism competes in the global market, so it is important to understand current trends in travel industry. The desire to travel has made tourism the largest service sector and number one industry in many regions of the world, which serving more than one billion of international tourists yearly. Thus, this report offers insight into main trends and suggests ways for those people who are or will be involved in the tourism industry.

Key words: Tourism industry, current trends, destination, travel behavior.

The tourism industry is one of the few sectors credited with producing a positive trade balance for economy. And it's one of the largest employers, developing workers at all areas and levels of expertise. In response to current economic, social, and political realities, the current trends in the tourism industry given below.

Continued growth is about 4-5% growth in the worldwide tourism industry and at least 8,0-9,0% growth in Russian tourism. On Picture 1 we have presented the tourism development tendencies in the context of large regional areas.

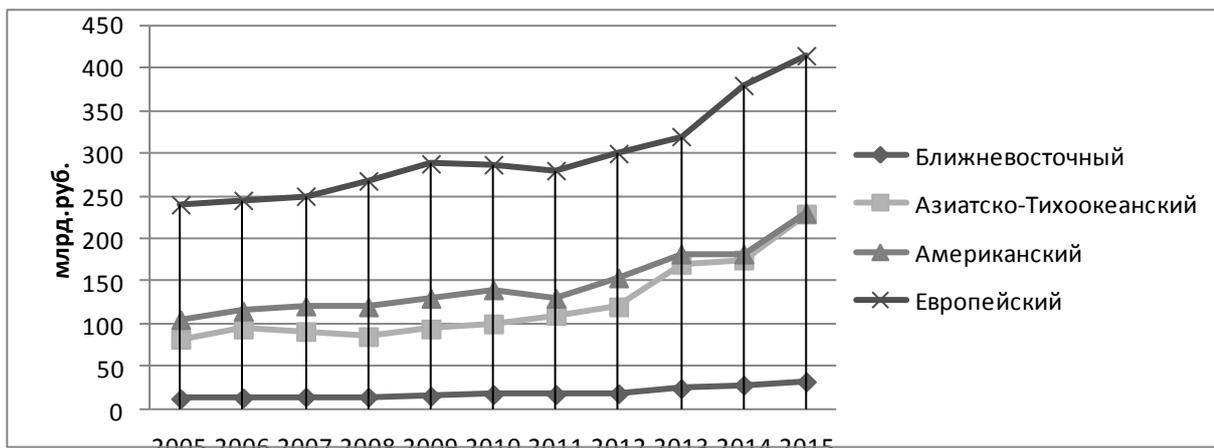


Figure 1 – Tourism revenues in regions of the world

As we can see at the Picture the European market prevails in terms of tourism income because their destinations are still more popular in over the world. The notable trend is that Asia-Pacific market caught up with the American on this indicator in 2015 due to the higher rates of economic growth in Asia.

Taking into account the current tendencies we can assume that by the year 2020 tourism will be the largest industry in the world economy.

During the last decade the tourism industry has seen many key changes that will have a significant impact on tourist demand.

On the one hand, the democratization of travel, the e-tourism rising, the tendency to book and to make up one’s trip on-line rather than buy a standard tour proposed by a tour-operator, stood out with regard to the new traveler’s preferences.

On the other hand, international terrorism, unstable geopolitical situation, natural disasters such as volcanic eruptions, tsunamis and earthquakes as well as health issues have changed our perception of leisure and holiday.

Therefore, it would be interesting to hypothesize about some future trends in tourism that we can expect to see over the next decade. These can be divided into several main trends:

Eastern Europe, Russia, South America and Asia will play a major role as leading inbound areas since they arouse and excite the interest of many travelers in the world. On the other hand, North Africa is threatened with a decline if it don’t diversify and innovate its tourism product.

It is predicted, that in the future competition between tourism destinations is going to be much tougher and fiercer. Therefore, each country should look for its competitive advantages that it can exploit and develop.

Among the largest emerging outbound markets, we can cite here the following particular countries: India and China with over a billion people each, many of which are starting to travel abroad.

This implies that inbound tourism destinations interested in those promising markets should get prepared for this large influx by:

- Improving infrastructure, mainly their airport infrastructures and road;
- Ensuring better air connections by seeking common ground with other tour-operators or airline companies;

- Preparing their communication media in relevant languages;
- Initiating in-depth studies on tourists' travel needs from those markets.

Within the framework of changing dynamics, the rebound of tourism activities will reveal the trend of increased specialization among travelers, which will be seeking personalized, unique experiences, in terms of adventure, culture, history, archaeology, bird watching, diving and interaction with local people.

In terms of consumer profile and behavior, we can see some interesting changes, as during the last years travelers are more mature and experienced, concerned for safety and security, with access to much more information, knowing what they want and what they can get. An aging population with better health and economic conditions is nowadays seeking for new experiences, for innovative and more sophisticated products with more added value and for services that respond to their needs. Modern tourists search "value for money". This will imply an increased competition between destinations and operators within the frame of a globalised market and in this respect the investment in new technologies and direct distribution channels will be the key to success.

- Less leisure time but greater emphasis on quality time experiences which cultural facilities and events offer;
- The increasing numbers of women in our society in positions of power and authority, since women tend to be more culturally orientated than men;
- Even greater health and appearance consciousness, with concerns for the effects of ultraviolet rays causing travelers to seek out more indoor opportunities.

The tourism industry has benefited tremendously from the implementation of ICT (Information and Communications Technology). The growth of new technologies in general, has influenced the overall sector and more specifically destinations, in terms of promoting themselves and approaching potential visitors who fulfil their purchase through the Web. Looking at the supply-side of tourism and travel, we can see about ten good reasons, as to why tourism provides such fertile ground for the application of distributed, peer-to-peer, web services-based solutions

Tools of Web 2.0 enable realization and exploitation of the full potential of the genuine concept and role of the Internet. Thus, content is driving the web and not the design, it can be exported from one website to another. Travelers and Internet users can create and distribute in their own way the content and the channels through which they want to distribute it via Web 2.0 technologies, thus enabling them to become the co-producers, the co-designers, the co-distributors and the co-marketers of tourism experiences and services.

Smart-phone systems and impact on tourism Smart-phones are handheld computer devices. This comes in very handy to an increasingly mobile generation and particular for travelers. Internet providers already has customized some of their websites for display on the iPhone. For instance, it is very convenient to all travelers to use location-based social networks by smart-phones and it is really changes tourism market.

Another important future trend is travels that incorporate an added-value rather

than just a classic lazy sun and see vacation: Nowadays many travelers are looking for real travel experiences that enrich their culture and let them live and feel the authenticity. Furthermore, they seek out travels that involve volunteering (e.g. providing support to a population in need, humanitarian actions, etc.) or that include a particular mission, for example, attending a seminar, exploring new culinary techniques, learning a new language, a concert or an event and etc.

As a result, tour-operators are becoming specialists rather than generalists. Some are positioned as experts in cultural tours while others are specialized in yoga-vacations and so on. Thus, among new forms and types of tourism we can mention followings: adventure tourism treasure hunting tourism, green tourism, eco-tourism, agro-tourism, slum tourism, last chance tourism (tourism of doom), genealogy tourism, virtual tourism, birth tourism and many others.

This analysis highlights clearly that tourism destinations seeking to strengthen or just maintain their position in the future tourist industry should start working on a long-term action plan, comprising a set of strategies that comply with all these trends. In any case the above content deserves a reflexion as it might create interesting debates and spark other ideas.

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BBK 65.28

THE RETAIL SECTOR OF THE FOOD MARKET: TENDENCIES OF DEVELOPMENT IN KRASNOYARSK REGION

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Annotation: The development trends of trade sector on the food market in Krasnoyarsk region have been analyzed in the paper. The dynamics of demand for food products, including the products of regional producers have been assessed by the authors.

Key words: Trade, regional trade network, products of local manufacture, marketing promotion techniques.

Status conditions of the food market is an indicator of regional social and economic development, parameter of its investment potential estimation, as the food market is an area of constant demand. The most important component of the market development is the business sphere as an element forming the interaction space of producer and consumer.

The current situation of the domestic food sphere clearly shows a tendency of trading business integration, growth in the share of retail sales of food products of large retail chains. The competitive advantages of network trade in front of traditional methods of service, in our opinion should be defined as the ability of the high-tech logistics, efficient assortment policy in more comfortable conditions of service of buyers and etc.

Krasnoyarsk region since 2012 is on the leader between subjects of the Siberian Federal District in terms of retail trade turnover. This rate for the period from January to February 2016 was 74,3 billion rubles (index of physical volume was 87,9%), including 35,5 billion rubles – food products, beverages and tobacco.

Table 1 – Share of turnover of retail chains in the total volume of retail trade turnover

Subject	The share of retail chains turnover in the total volume of retail trade turnover,%					Growth rate 2015/2011
	2011	2012	2013	2014	2015	
Russian Federation	18,4	20,5	21,9	22,9	25,0	135,8
Krasnoyarsk region	12,7	15,1	15,8	16,5	19,4	152,8

The share of retail chains in retail trade of the Russian Federation at the end of 2015 has reached the level of 25,0%, it was 18,4% in 2011. The general trend of trade network development is typical for the Krasnoyarsk region.

In 2015 the retail network formed by an average 19,4% of total retail trade turnover in the Krasnoyarsk region. In 2011 it was 12,7%. It is lower than the level of the whole country, but the growth rate of trade development index higher than in Russia.

There are the largest international network companies such as METRO Cash & Carry which are actively operating in The Krasnoyarsk region, as well as the federal level retailers (“O`Kay”, “Lenta”). Competition for international and federal network companies is made by regional networks, leaders among which are “Commander”, “Krasny Yar”, “ROSA”.

Network companies have the opportunity of extensive innovation and the implementation of major marketing projects. They are able to secure the best conditions due to the volume of purchases, and thus compete with the prices of sale of goods.

It should be noted that the enlargement of structures is not limited to only the formation of networks. Similar to the processes occurring in European countries, where most of the food retail sector is occupied by different corporations in the form of joint-stock companies, purchasing alliances, franchising projects and cooperatives. Thus, EDEKA cooperative occupies 26,9% of the food market in Germany, the REWE society is only slightly inferior to him. Kesko Corporation controls 40,5% of the market in Finland. Such positions are possible thanks to the efficient service procurement, logistics, and data management.

These formats of doing business are formed in Russia. The use of centralized resources and economies of scale make it possible to consolidate a number of processes for more successful activity. Thus, the company “Krasny Yar” (Krasnoyarsk region) has entered the All-Russia society “Growth. Consumer society”. “GROWTH” is a cooperative platform of the Independent Networks Union of Russia. The first all-Russian cooperative association of independent retailers is created for consolidation of the retail network of retail. Only the Siberian branch of the cooperative association includes 8 retail chains and more than 380 units of the total number of stores.

Another visible trend in the development of the trade sphere in the Krasnoyarsk region, due to changes in the economic situation, is to increase the demand for products that offer trading enterprises format “discounter”. So, it is actively developing, including in other regions of Russia’s largest network of discount stores in Krasnoyarsk – “Traffic Light” (“Svetophor”). Supermarket “Traffic Light” is a retail store, supermarket, working in hard discounter mode. The network originally appeared in the Krasnoyarsk region and is currently represented in 12 regions of Siberia and the 6 regions of the Volga and Central Federal Districts.

Another format retail chains, following conjectural conditions also tend to occupy this segment, for example, through the creation of a new brand. So the regional trading network “Commander” shall conduct its work in four formats: supermarkets, hypermarkets, discount stores and “shop at home”. At the moment,

there are 135 stores: 10 supermarkets, 20 discount stores, 105 supermarkets and “convenience stores”. Supermarkets and the “convenience stores” operate under the brand of “Commander”, hypermarkets – under the brand name “Alley”. Two years ago, in 2014 supermarkets “Commander” network opened discount stores under the brand “Good”. Another regional trading network “Krasny Yar” in 2015 also opened a number of discounter format stores – “Baton”.

It should be noted that local and regional networks established themselves firmly on the market, competing with the federal. However, they have a significant impact not only on the structure of retail sales of food products on the market of Krasnoyarsk region, but also form a certain influence on the development of food production. So using technology to offer products of owns brands of retail network create a market for a number of producers, strengthening their competitive position (Table. 2).

Table 2 – Own brands of food products sold in the Krasnoyarsk region

Level	Title	Trademark
Regional networks	Commander	«Nash Lider»
	Krasny Yar	«Selo Masloboevo»
Federal company	Lenta	«Lenta» «365 dnei»
	O’kay	O’kay «Tovary na kajdiy den»
International companies	METRO Cash and Carry	ARO Fine Life Fine Food Rioba

Own brands of large retail chains cover a wide segment of the food market, which is not limited to customer flow area stores. Thus, the products of the company «METRO Cash and Carry» is realized not only in the trade network of sites, but in many trade pavilions of the city and its settlements, as the company is a wholesale supplier for small retailers.

The greatest number of its own brands in the Krasnoyarsk region provide by METRO network, Lenta and O’kay. However, our research shows that in the line range of this kind of food is almost no product manufactured in the territory of the Siberian regions. The exception is the sausages from the producer of “Yarsk”. Products of this company is represented in the range of retailers, not only under the usual buyer brand “Dymov”, but also as a product of its own brands of other retailers, such as “Lenta”, “O’kay”, “Commander”. The range of products which is realized as own brand of METRO trade network, is characterized by a high share of foreign products. Most of all, it is typical for such categories as the conservation and confectionery. Our research has shown that the product, which is offered under their own brands of federal and international networks often made western part of the Russian producers near large cities of Moscow and St. Petersburg.

It should be noted the more recent practice of marketing major manufacturers

whose products are marketed not only in many distribution channels, but under different names: branded products, own trade mark of seller (usually a large trading network). An example of such diversification of product sales is the company “Southern rice company”, which produces cereals commissioned by various retailers. Since the products of this manufacturer offer federal and international trading network “O’kay” (under the trade mark OK), “Lenta” (trademark “Ribbon”) and the METRO (brands “Horeca”, “ARO”, “Fine Life”).

Interaction with trade networks, including the production of goods on the order to implement under its own brands, is a growth vector for the production of regional development sphere. The interaction between the retail chains that operate in the region and production structures involves the implementation of the principle of mutually beneficial cooperation. It provides a market for regional producers and consumer loyalty in relation to the range of products sales network.

Studies have shown that by using the technology of realization of own brands are focused on local production, basically just trading networks on a regional scale. So, Krasnoyarsk Group Commander offering own brand products “Our leader” has been cooperating with local manufacturing companies as LLC Sayanomoloko, Ltd. “for mineral water and soft drinks plant”, Ltd. Nazarovskoye milk, Ltd. SibEko and others.

The most important condition for the development of such cooperation is to match production capacity, resource base of regional scale producers and the quality requirements of retailers.

This kind of partnership trade and local producers are not only production factor for the development, creation of jobs, but also increasing the demand satisfaction. Studies show that at present the perception of purchasing local products is significantly transformed. In recent years, the loyalty to the production of regional production increased.

Such changes in consumer behavior in the food market caused by, among other things, the crisis in the economy, increasing the cost of a number of products. The composite index of consumer prices in the Krasnoyarsk region in December 2015 compared to December 2014 amounted to 109,5%. Including the index of food prices is equal to 113,8%, non-food products – 106,9% [6]. This has contributed to a denial of the population from buying expensive goods, and the transition to the consumption of goods of lower price category.

Moreover, studies confirm the growth of consumer loyalty to domestic products, a manifestation of “patriotism” in consumption. Active products are produced with patriotic slogans, traditional exterior design, stimulating consumers to buy products made in the region. It is important to note that this positioning strategy is selected by multinational manufacturers. For example, the company PepsiCo launches kvass “Russian gift”, water “Springs of Russia”. Finnish company “Kellogg” sells its products under the brand name “Lyubyatovo” using the slogan “From the heart of Russian fields” [4].

Currently, the food market is undergoing significant tactical changes related, including work with new formats of trade and intermediary structures, changes in consumer demand. These changes form the market, in line with the global modern

trends. These include: support for integrated structures, network organizational innovation; cooperation with government business, including the collective promotion of infrastructure development; harmonized taxes, uniform rules with the business relationship, the current government regulation, active information and marketing support [1].

We believe that this shows the importance of regional scale impacts on the food market, which makes it possible to carry out flexible adjustment of the value of enterprises producing regional food products in accordance with changes in market conditions and the forecast of development of effective demand. Development of regulatory mechanisms in relation to food production and consumption should include issues of rational consumption for the region, a combination of local and imported products, including the establishment of logistics systems in the food market, is a tool for the formation of an effective food distribution system.

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THE FORMATION OF RUSSIAN IDENTITY CHILDREN ON THE BASIS OF CIVIL-PATRIOTIC EDUCATION

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Annotation: The article is devoted to the formation of the Russian identity of children on the basis of civil-Patriotic education. The relevance and discusses the features of civic and Patriotic aspect of education in the preschool period of childhood in terms of educational institutions.

Key words: Civil-patriotic education; national identity.

Against the backdrop of today's realities and challenges that are both external

and domestic dimension urgent goal is education of patriotism of the younger generation and the strengthening of civil unity of the Russian nation. For ethnic Russian space is characterized by a variety of national, ethnic and sub-ethnic and metaethnic units and their inherent identities. The latter makes it an objective existence in heterogeneous and highly conflictual identity matrix as a combination of real and potential (including very exotic) identification in the Russian ethnic area [1].

We are in a situation where all-Russian civil identity as soon as delineated and is in the process of its formation. That is, the strategic task today – it is the task of creation and introduction into the mass consciousness of a new state-patriotic ideology and value system for the majority of the nation. The result is that the assertion of patriotism and ideas of all-Russian identity in modern Russia is carried out on a new conceptual framework and regulated by a number of legal acts and public documents. Thus, promoting the strengthening of civil unity, harmonization of inter-ethnic relations and ethnic and cultural diversity of the peoples of Russia is defined by the federal target program “Strengthening the unity of the Russian nation and ethno-cultural development of the peoples of Russia (2014-2020 years)” as the public policy objectives. Road system of patriotic education of proposed government programs “Patriotic education of citizens of the Russian Federation for 2011-2015)” and the earlier (2001-2005’s, 2006-2010), and many others.

The development of the all-Russian identity and patriotic qualities of the person is a long process, complicated and contradictory, extending almost the entire life of a person. Nevertheless, the most active qualities, feelings, including patriotic and civil, views, position in life, attitudes, behavior of the individual motifs are formed in the preschool years. In the family the child gets the basics of love for his microsocium, a small country, genetic link is transmitted through the family between generations, patriotic mentality of the people in the original combination of their ethnic and religious backgrounds. Also at this time the children are developing a simple representation of the structure of the state, whose citizens are they and their parents. And on what kind of understanding of patriotism and citizenship, as well as the attitude towards them is produced in this period of formation of the person, and depends largely on the subsequent behavior of the person in the field of civil-patriotic. That is, during the preschool years is a natural, and to some extent a natural initiation of children to the patriotic and civic values, formed the all-Russian identity.

Pre-school educational institution has its educational impact on the child in the most sensitive period of his life. Therefore, it is important to create the necessary conditions for an active preschooler knowledge surrounding social reality, civics education, love for the country, respect for its historical and cultural heritage, respect for the culture and traditions of other peoples, the rights and freedoms of people.

The urgency of addressing the problem based on preschool work on civil-patriotic education of children. It should be noted that the older preschoolers have committed to stabilize the “I”, the identification of consciousness with their parents, relatives ethnic group, with people living in the same locality, the country, expanding the scope of communication, increasing volitional regulation of behavior, there is an image of relationships with significant others’. A preschooler learning to take the initiative, he formed the primary reflection, the need for self-development activities

for the benefit of the common cause. All of these tumors and led to the prospect of civil legal education.

As for Bidirectional education – civil and patriotic – it is caused by an equivalent simultaneity and interdependence of its manifestation. Formation of ethnic and all-Russian identity is inextricably linked. Absolutization each of these components is fraught with serious consequences. The all-Russian identity can be formed only on the basis of the development of ethnic identity.

On the one hand, public (civil) the base of patriotic education can directly enter the content of patriotic education. This requires a certain idealization of social cohesion, empowerment of Unity high value status as the desired and necessary connection of different people, peoples, different cultures and cultural traditions in a single civil society. In full, this cultural identity is implemented in the civil ideals and values of patriotism, or, more simply, in a civil patriotism. A key role is played in its development ideals of civic collectivity (citizenship), social solidarity, and conscious person performing civic duty to society and state, respect for the state of civil rights, the unconditional protection of their life, personal dignity and security. Thus, the formation and development of personality based on these ideals, or, at least, the recognition of their educational value, form a civil direction of patriotic education.

On the other hand, the patriotic education creates certain prerequisites of civil behavior. However, this is only the background – a necessary but insufficient condition for it. Civil behavior Maturity involves certain personality traits that do not develop during the patriotic education – activity, independence and ability to make decisions, initiative, etc.

In other words, the purpose of patriotic education is to inculcate love for the Fatherland, pride in its culture and so on, then there is a certain attitude towards its own people, while civic education is in shaping a child's active social position of the participant and creator of social life, awareness of themselves as part of the Russian state. In this regard, and there was a need to talk about integrity, although bidirectional process – civil-patriotic education. In general, civil-patriotic education matches the task of education of the citizen-patriot from the value systems of the Russian civil society: its unity and identity, a unique role in uniting different nations, social and cultural groups in the country's fate and the world, the value and worth of Russian citizenship and Russian identity. The concept of “civic patriotism” allows a certain degree to overcome the lean approach and lay the foundation for such a system of values, which can develop into the ideology of the new Russian statehood.

Patriotism (from the Greek word *Patris* – country) – is “a moral and political principle, social feeling, the content of which is love and devotion to the motherland, pride in its past and present, the desire to protect the interests of the homeland” [2]. Patriotism integrates and unites the whole ethnic groups, mobilizes them to achieve important national goals, which may affect the destiny of the Fatherland.

Civilization is manifested in the activities and relationships person performing social and role function – conscious law-abiding, dedication in serving the homeland, free and fair adherence to generally accepted standards, cultural values. Civic education – is the formation of legal culture, firm civil position, and ready for a conscious and voluntary service of his people.

The optimum ratio between these aspects of education (civil and patriotic), gives the younger man to acquire the mentality of a representative of his nationality, and at the same time to integrate into Russian society and to become a full member. This approach is more productive. Underestimating the native culture in the upbringing of children leads to a blurring of moral guidelines and marginalization of ethnic identity. We do not forget that we live in a multiethnic state, and successfully in modern society can function only person who owns not only the native language and culture, but also ethnic and cultural competence, that is, having an idea of the culture of other peoples living in Russia, who can communicate effectively with their representatives and aware of himself as a citizen of the Russian Federation.

Thus, under the civil-patriotic education we mean the deliberate and systematic process of the formation of citizenship and patriotism as integrative personality traits, manifested in: love of country, respect for the people, the nations of a different nationality, race, religion and culture; awareness of himself as a representative of the Russian nation; responsible attitude to yourself and society, of nature; sense of continuity with the environment; desire to save, multiply the wealth of their country; willingness to act to the benefit of the Fatherland and serve its interests; belief in the right of legal behavior, the implementation of which in practice complies with the requirements of society.

In general, civil-patriotic education by forming the all-Russian civic identity is aimed at uniting the citizens, society and the state, around the moral and common to the whole country the basic values, civic ideals, life meaning orientations. The problem of educational institutions is civil education (Russian) patriotism, which combines the national and all-Russian identity.

It should be noted that the process of civil-patriotic education of children in preschool educational institution will be effective if:

- Provides an organic relationship with the national, multi-ethnic, legal, moral, aesthetic and other education;

- The content of education will include highlight three components: national and regional (i.e. the native language and culture), federal (which gives the ability to save a single educational space and is easy to integrate into a large multi-national state) and world (ethnocultural) component (which allows the child familiar with a variety of crops in other countries and reveal that they have not only the difference but also the similarities and based on a comparison of other cultures to better understand native culture).

- Patriotic and civic education aspects permeate the different types of children's activity: cognitive, productive, games, art and aesthetic, labor, as well as activities for the benefit of society, the country;

- Provides social partnership (established relationship with the parents of pupils, representatives of public organizations, ethnic communities and centers of cultural and educational institutions, and others.);

- It affects the emotional, cognitive and behavioral aspects of the development of preschool personality.

So, through familiarizing the younger generation to the native culture, knowledge of the native land and the country, the culture of the people living in the

Russian Federation, on the Rights and Duties of Man, the citizen, the production of a positive attitude towards ethnic and cultural diversity, the legal requirements and on the basis of the formation of civil aspirations and willingness to act in the direction of devotion to their motherland, serve its interests and their actions contribute to its prosperity – a sure way to patriotic education of children and the formation of their all-Russian identity.

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DISABILITY HUMAN RESOURCES IN THE HOSPITALITY INDUSTRY: PROBLEMS AND PERSPECTIVES

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Annotation: Problems and perspectives of using disability human resources in the hospitality industry have been considered in the paper.

Key words: Disability human resources, hospitality industry, inclusive hospitality.

Most literature on workers with disabilities in the hospitality industry revolves around accommodating the needs of customers with disabilities. Even though best practices for employing people with disabilities are easily found in literature, surveyed companies practiced them infrequently or not at all. Below, the best practices for employing people with disabilities are summarized.

Recruitment:

1. If resources are available, companies should actively recruit people with disabilities by reaching out to various agencies and groups within community.

2. Hospitality companies should utilize employment agencies because they are a good source for pre-screened, qualified candidates with disabilities. They offer valuable services like on-the-job coaches to help during the training and initial evaluation process.

3. Small and large companies alike should include disabilities in their corporate diversity plans because top management support is a driving factor for increasing the employment of people with disabilities.

4. Employers need to acknowledge the impact of stereotypes and “take the dis” out of disability and focus on the abilities” of the candidates.

5. By realizing that the majority of accommodations are free or low-cost, hospitality companies will be less reluctant to hire people with disabilities.

6. Human resources professionals should collaborate with union leaders in the event that a reasonable accommodation may alter the terms and conditions of employment. Companies that hire front-line employees based on physical appearance should realize that customers favor companies that hire and accommodate employees with disabilities.

7. While employees with disabilities may be limited in their ability to multi-task or complete cross-divisional work, advance planning of accommodations could allow employees with disabilities to easily work in different departments.

8. Employers should develop or arrange benefit systems to prevent part-time employees with disabilities from losing eligibility for government support for medications.

9. Develop a system for providing and monitoring accommodations to employees. To facilitate this, all managers in hospitality organizations should be required to undergo accommodation training.

10. Ensure transportation systems are in place so employees can get to and from work. Examples of transportation accommodations include creating a car pooling system or even subsidizing the cost of alternative transportation.

11. Employers should aim to create an inclusive work environment that values all of the members of the organization.

12. Managers should ensure all employees are aware of promotional opportunities. This includes ensuring information about promotions are accessible.

13. Human resources professionals should view all employees, regardless of disability, the same, and should not assume who will or will not want the opportunity to advance.

14. Employers should also not make assumptions about the abilities of disabled employees but should instead work to actively determine both the strengths and limitations of these employees.

15. As with other jobs, human resources professionals should evaluate promotional opportunities to determine their essential functions, in order to broaden to scope of who can be considered for these advancements [1].

Best Practices of Hospitality Leaders. There are a few hospitality companies that act as leaders in the industry when it comes to employing individuals with disabilities. The DiversityInc Top Ten Companies for People with Disabilities 2011 has two hospitality companies – Sodexo (a food service company) and Starwood Hotels and Resorts. Ranking № 9 on the list, Sodexo includes a large percentage of disability organizations in its philanthropic endeavors. In addition, their training and mentoring programs are “highly attuned to cultural competence for an inclusive organization, including people with disabilities”. Starwood, ranked № 10, also includes numerous disability organizations in its philanthropy and has an active disability resource group for employees.

Marriott International’s Bridges from School to Work was founded by the Marriott Foundation for People with Disabilities as a program to help young people with disabilities to transition out of high school special education and into entry-level

positions. The program acts as an employment agency and helps more than one thousand young adults find jobs every year. While this program does not necessarily place employees into the Marriott Corporation, it serves as an example of how dedicated hospitality companies can be in promoting the employment of people with disabilities.

Professional development for human resources professionals will be vital to increasing employment opportunities for people with disabilities. Human resources professionals will need training on strategies for successfully recruiting, accommodating, retaining, and advancing individuals with disabilities.

The first step towards increasing the numbers of people with disabilities in the hospitality industry will be training human resources professionals on how to target and recruit individuals with disabilities. Human resources professionals also need to be trained in the importance of utilizing job boards and publications that target people with disabilities during recruitment. Information on how to develop relationships with organizations that help to facilitate the employment of people with disabilities, such as National Statler Center, will help to increase recruitment avenues. The importance of accessible job postings and materials should also be part of the training. In recruiting, human resources professionals should see the recruitment of people with disabilities as just another part in attaining the diverse workforce that companies are always striving for.

A basic understanding of the accommodation process should begin with human resources professionals understanding their obligations under the Americans with Disabilities Act. More importantly, they need to understand what the process of providing accommodations may entail. Organizations that assist with the employment of individuals with disabilities (e.g., employment agencies) could facilitate training sessions. This training should provide case scenarios of accommodation situations and walk through the key issues and approaches to providing successful accommodations.

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BBK 65.28

**FEATURES OF THE REGIONAL BUDGET POLICY AND BUDGET
MANAGEMENT OF SUBJECTS IN THE RUSSIAN FEDERATION**

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Annotation: Fiscal policy in the region includes two areas: relations in the region and the Federation and of the region and municipalities. The bodies of state power of subjects of the Russian Federation and local government bodies should have adequate and effective incentives for the expansion of the revenue base budgets of subjects of the Russian Federation and local budgets. To manage the budgets of the constituent entities of the Russian Federation, territorial bodies of legislative and Executive authorities have certain powers to the formation of incomes of budgets of subjects of the Russian Federation.

Key words: Fiscal policy, regional budget, local government, budget revenues, budget expenditures.

Fiscal policy in the region is developed and implemented by legislative and executive power in the sphere of budgetary relations in the interests of the territory and the people living in this region. From the functional point of view fiscal policy in the region include a set of measures in the field of regional budgets revenues, expenditures, debt management authority in the region and inter-budgetary relations. Intergovernmental relations policy is based on the basic principle – the principle of federalism which is assuming combined interests of the Federation and regions given that subject could be self-developed.

With regard to fiscal policy the region includes two areas: relations in the region and the Federation and the regions and municipalities. Implementation of the first direction takes place, taking into account the leading role of the federal government and its participation in the budget process in the Russian regions, as well as budgetary control by the federal bodies of the activities of regional authorities. The development and realization of the second direction under the provisions of federal legislation is the realm of the regional authority self-reference in the field within the territorial budget regulation.

The key objective is to enhance regional autonomy and accountability,

particularly in securing federal legislation of the Russian Federation the right to determine the categories of citizens who need support based on the principle of need. The bodies of state power of Russian subjects and local authorities should have adequate and effective incentives for the expansion of its revenue base budgets of the Russian Federation and local budgets.

Currently, almost one-third of the Russian Federation has passed on the formation of their budgets in accordance with the program-target method of budget planning. In order to improve the efficiency of budget spending to finance the sectors of the economy and the social sphere need to encourage further development of the transition to program-target method of budgeting. We need to continue to stimulate the expense of the federal budget in the form of grants, the implementation of regional programs to improve the efficiency of budget spending. Government of the Russian Federation should consider other mechanisms to encourage the use of program-target methods of formation and execution of budgets at the regional level. Public authorities of the Russian Federation and local authorities to mobilize revenue necessary to carry out and optimize the expenditure commitments, focusing spending on key socio-economic areas, including wage increases in the public sector.

To control the budgets of Russian Federation's subjects legislative territorial bodies and executive authorities have certain powers to the formation of budget revenues of the Russian Federation.

Firstly, the legislative bodies of the Russian Federation introduced the regional taxes and fees, set the size of bets on them and provide tax incentives within the rights granted by the tax legislation of Russian Federation;

Secondly, the laws of the Russian Federation on amendments and additions to the tax legislation of Russian Federation within the competence of the Russian Federation shall enter into force at the beginning of the next fiscal year, should be adopted before the adoption of the laws of the Russian Federation on the budget for the next fiscal year;

Thirdly, the introduction of amendments and additions to the legislation of the Russian Federation on regional taxes and fees, assuming their entry into force during the current financial year shall be allowed only in the case of making the appropriate changes and additions to the laws of the Russian Federation on the budget for the current fiscal year ;

Fourth, the executive bodies of Russian Federation's subjects provide deferment or installment payment of taxes and other obligatory payments to the budgets of the Russian Federation in terms of the amount of federal tax or fee, to the budget of the Russian Federation, only in the absence of debt on budgetary credits of the subject of the budget Russian Federation to the federal budget and compliance with the maximum amount of the Russian Federation and the size of the public debt of the Russian Federation subject budget deficit.

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BBK 30.1

WEB-TECHNOLOGIES IN TOURISM FIELD

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Annotation: Application of informational technologies in tourism and their use for creation of Web – the site is considered in this article.

Key words: Tourism field, Web-Layout, HTML, CSS.

Nowadays informational technology is practically presented in all spheres of society. The wide spread of computers and IT process increasingly require on the production process specialists who have knowledge in this area. The availability of such skills in the employee organization cannot only automate the processes taking place, but also attract the attention of consumers of products, sponsors and even the state.

Today a term “Tourism” involves not only a frequent communication with foreigners, but also the use of various informational technologies. It should be noted that the students are taught how to work with the global reservation systems, as well as with basic Web-based layout. The availability of such skills will improve and competitiveness of graduates, and the effective functioning of the enterprise.

Scope of tourism offers a wide range of services including: book tickets for different modes of transport, booking hotel rooms, excursions, providing background information on the place of arrival. The above information may be presented in different ways from simple printed flyers to very efficiently organize mobile applications. The easiest way to provide information to a Web-site, which is being developed taking into account the specifics of the organization and the services

provided.

The term “Internet Entrepreneurship in Tourism” involves formation of students’ conceptual apparatus while working with Web-resources, formation and practical application skills in working with hypertext and cascading. These skills can be used for creating a new site or for filling the necessary content template. It is worth noting that the site is more effective and functional means of advertising communication. What do you need to create a simple and competitive site:

- Working environment of creating, editing and viewing Web-pages;
- Programming languages for Web-layout;
- Scope, design and structure of the site;
- Hosting and domain.

The simplest and most common software package to write code page is a plain text editor “notepad”. Also any Web-browser can be used to view created Web-pages. Besides, there is a variety of professional software products that integrate the functionality of the above programs.

For the creation of Web-pages a variety of programming languages can be used:

- HTML;
- CSS;
- JavaScript;
- PHP;
- Ruby;
- Python.

Despite all the diversity, the basis for any website is a set of languages, such as HTML and CSS. Their interaction allows you arranging the necessary context and editing visual representation of users.

After selecting the fixed assets creation of Web-pages, a determination of the main content of the site in accordance with the specification of the organization. At this point it is particularly important to correct selection of the available information and its visual representation in the Web-browser. The developer needs to consider not only the preferences of the organization and its customers, but also to create the most efficient and rational layout of the entire site.

Among the large variety of manual pages, focusing on the start page, the user sees first and contacts page with the help of which it is possible to leave your comments or to contact the organization. Even 10 years ago the contact page was created by the developer, at the moment there are lots of various Web-resources designed to simplify the creation of the feedback form.

To make the Web-site of greater functionality widgets are used, the code that is usually prescribed in the code of Web-page. Most widgets applicable to sites of tourism are: news widget; Weather and time widget; billet booking widget, widgets and social networking etc. The location of these elements may be specified by the developer, but in most cases such information is located in the sidebar. Before placing the content in the sidebar, thought out what information is the most important and relevant to visitors. However, it is considered that the downloaded pointless sidebar widgets only worsens the perception of information and repels visitors.

Along with the above listed components of the site no small importance is the visual representation of the design of all content. In this area, the development of individual pages, and the whole project is not a small role played by the location of all useful information elements. These components can be not only text blocks and widgets, but also images, navigation bars, audio and video files. To implement this utility uses Cascading Style Sheets – CSS. At the same time, along with information disciplines, very interesting and may prove useful knowledge from Gestalt psychology, with which it is possible to increase the usefulness of the visual design.

One of the simplest ways to the location of the website is to use a file hosting – Google Drive. This Web-based repository can simultaneously have a site on hosting, make adjustments to the program code that allows you to maintain the relevance of the information organization. An example of such a development of the site can serve as a simple guide, shown in Figure 1.

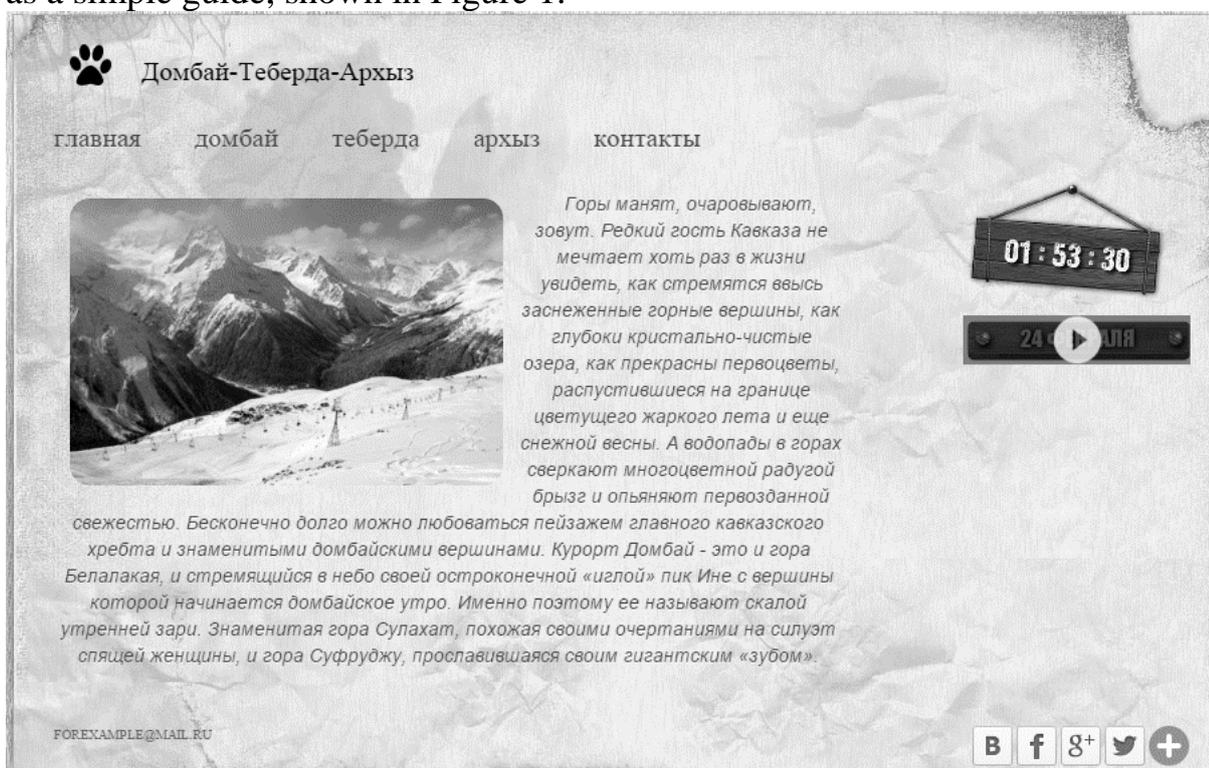


Figure – 1. Website-Guide “Dombay-Teberda-Arkhyz”

Thus, the use of information technology in the tourism sector to simplify the work of staff and improve the efficiency of the organization. In addition, students of the specialty “Tourism”, can get hands-on experience with Web-programming, which further increases their competitiveness in the labor market.

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BBK 65.32

**RESEARCHING OF PRICES OF BEEKEEPING PRODUCTS IN THE
REPUBLIC OF TATARSTAN UNDER THE INFLUENCE OF GLOBAL
ECONOMIC PROCESSES**

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Annotation: Beekeeping as a branch of agriculture plays significant role for the economic development of the Republic of Tatarstan as it provides food market with honey and other production, significantly influences pollination of entomophilous crops, promotes growth of a gross regional product and creation of workplaces.

Over the past few years the price of honey and other products of beekeeping falls dynamically in Russian Federation including the Republic of Tatarstan. The dynamic decrease in honey price during the past three years negatively impacts sustainable development of a beekeeping branch. We are testing the factors, which are hypothetically affecting the decline in honey price, looking for the impact of each of these factors on the price itself.

Key words: Price of honey, beekeeping, economic crisis, region, the Republic of Tatarstan.

Despite development of beekeeping as a branch in general, it should be noted that state support of beekeeping in the Russian Federation is weak. For example, the law on beekeeping isn't adopted. In 1998 the Federal Assembly has adopted the similar law, but it was rejected by the President B. N. Yeltsin. Now the Law of the Republic of Tatarstan from 11/22/2010 No. 83-ZRT “About state regulation and the state support of beekeeping in the Republic of Tatarstan” is adopted [1, p.29]. Similar laws are adopted in many other regions of the Russian Federation, however the federal law on beekeeping is absent. As a result beekeepers don't get the state support at the federal level, and in addition to it, the market of products of beekeeping for the last three years has begun to be exposed to negative impact of all-economic factors [2, p.45].

The perspective of research is that over the past few years (from 2012 to 2015)

the price of honey and other products of beekeeping in the Russian Federation, including the Republic of Tatarstan falls dynamically. Reduction of prices of honey negatively influences development of branch of beekeeping. Considering that, on the one hand, against inflation in the country costs of production of honey raise, and, on the other hand, the prices of the main food raise, the beekeeping becomes less attractive to agrarian businessmen [4, s.93].

The beekeeping in the Republic of Tatarstan actively develops and takes the second place on the number of bee families among regions of Russia. In 2014 on the territory of the Republic there were more than 14 thousand apiaries, 223 thousand bee colonies, from them 13,7 thousand in possession of the agricultural organizations, 13,3 thousand – in farms and 196 thousand pieces – in farms of the population. For the last five years the amount of the honey made in Tatarstan has increased by 27,8%.

Generally in the Republic of Tatarstan flower honey (about 65,0-70,0%) and white honey (35,0-30,0%) are produced and this process influences a large number of growing plants and melliferous herbs.

In Russia, and in particular, in the Republic of Tatarstan, despite inflation and rise in price of food, the prices of honey and production of beekeeping from 2013 to the 2015 continue to fall. We see especially sharp falling in the period of an economic crisis at the time of a sharp rise in price of dollar rate.

On Figure 1 dynamics of consumer prices of honey and other food in the Republic of Tatarstan during 2012-2015 is presented.

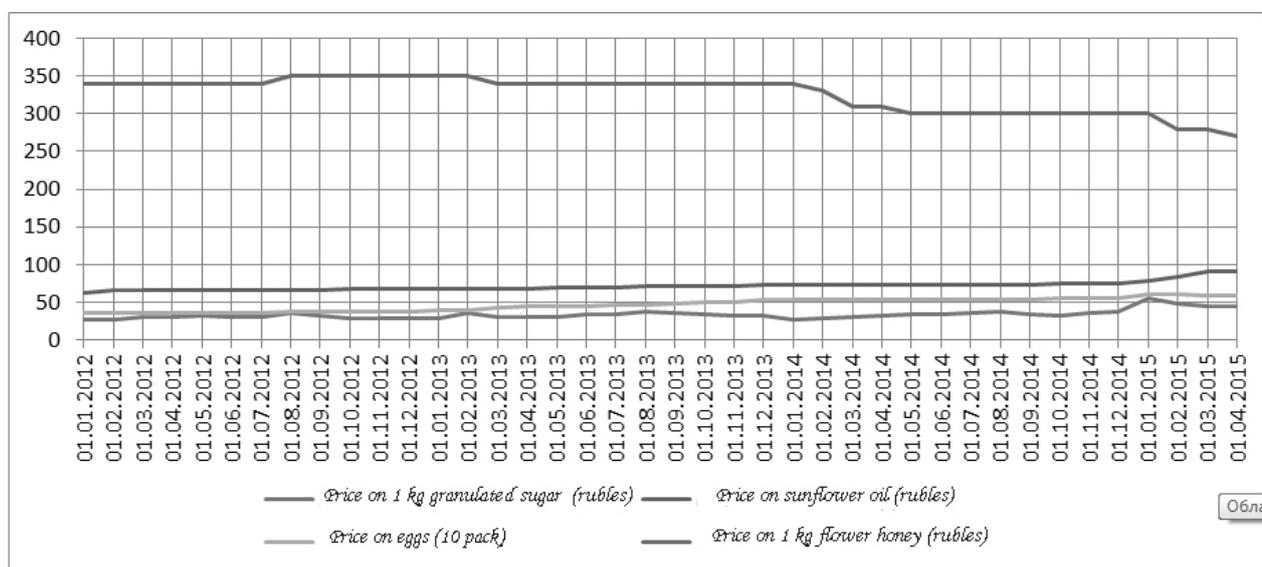


Figure 1 – Dynamics of consumer prices of honey and other food in the Republic of Tatarstan during 2012-2015 (rubles)

It is obvious from the figure 1, that food price, in particular, granulated sugar, sunflower oil and eggs, increases from year to year. Against objective increase in food prices, the price of honey falls, since 2013.

In January, 2012 the price of 1 kg of flower honey in the Republic of Tatarstan averaged 340 rub whereas in April, 2015 – 270 rub. For this period of time (3 years and 4 months) the price of honey has decreased by 20,5%. Whereas, for example, the

price of granulated sugar for the similar period has increased from 26 rub to 44 rub (69,2%). The price of sunflower oil has changed from 63 rub to 90 rub, the price increased on 42,8%. The price of eggs (for 10 pieces) changed during the period January, 2012 till April, 2015 from 35 rub to 59 rub, the price increased on 68,5%.

It is necessary to analyse purchase prices of production of beekeeping in the Republic of Tatarstan from January, 2012 till April, 2015 to find out whether the price of all products of beekeeping or only of honey falls.



Figure 2 – Average purchase prices of production of beekeeping (honey flower, white honey, wax) in RT for 2012-2015

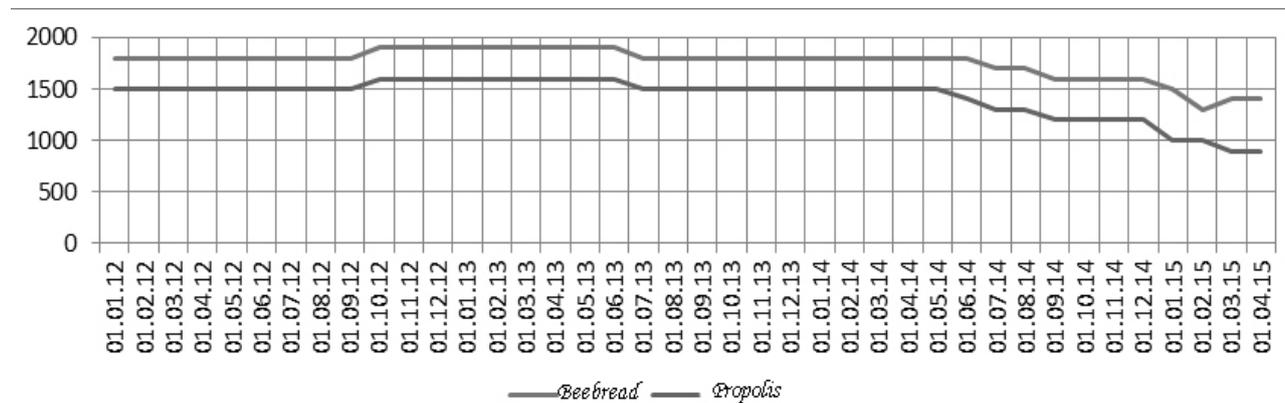


Figure 3 – Average purchase prices of production of beekeeping (beebread and propolis) in the Republic of Tatarstan for 2012-2015

As seen from the figures, purchase prices in the region fall for production of beekeeping, reduction of price by the end of 2014 – to the beginning of 2015 is especially sharply visible. The price of 1 kg. of flower honey during the period from January, 2012 to April, 2015 changed from 180 rub to 120 rub, the reduction of price was 33,3%. The price of 1 kg. of white honey changed for the similar period from 200 to 140 rub, so the reduction of price was 30,0%. The price of 1 kg. wax changed for this period from 250 to 220 rubles, the reduction of price was 12,0%. The price of 1 kg. of beebread changed for the similar period from 1800 to 1400 rubles so the

reduction of price was 22,0%. The price on 1 kg. of propolis changed from 1500 to 900 rubles, so the reduction of the price was 40,0%.

Import of honey to the country also can exert a great influence on dynamics of the prices of honey. Further on graphics volumes of import to Russia during 2012-2015 are presented.

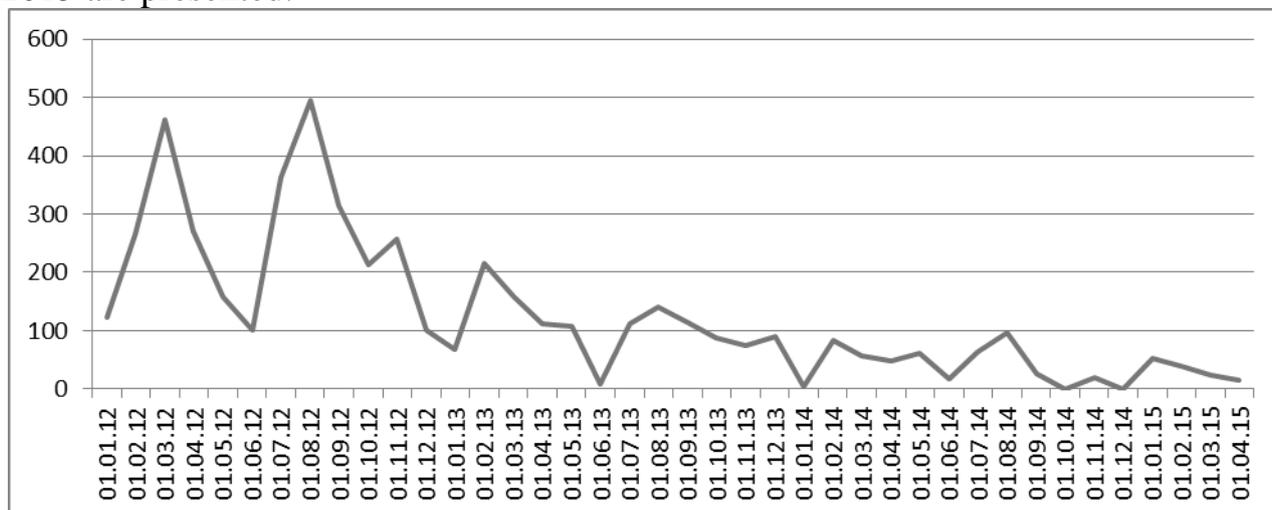


Figure 4 – Volumes of import of honey to the Russian Federation (in tons)

As seen from the figure 4, volumes of honey import to Russia decreased. So, in all 2012 year 3119,45 tons of honey, in 2013 – 1288,1 tons, in 2014 – 571,6 tons of honey were been imported. During three years decreasing of honey import was 81,6%.

Ukraine (472 tons), Austria (245 tons), China (243 tons) were the main import countries of honey till 2013. In the next years up to April, 2015 import of honey from those countries was sharply reduced.

The reason of this maybe the decreasing of demand for honey and the increasing production of honey in Russia, purchase prices began to fall since 2013 therefore it became not profitable to import honey.

For understanding the factors influencing reduction of prices of honey and othe beekeeping products it is necessary to find out the opinion of beekeepers of the region/ In this case, it seems reasonable to use method of the semi-structured interview for the high-quality scientific research offered by Bates. In this type of interview questions aren't set in the strictly certain order. The interviewee can openly answer questions and can't choose from the offered options. He can also discuss the chosen topic of conversation in the form of discussion. However interview nevertheless is limited by a framework of the subject determined by the researcher (interviewer) [5, P.4].

In total 5 beekeepers were interviewed (from Vysokogorskij region, Buinsky region, Tetyushinsky region and Kamskoe-Ustje region of the Republic of Tatarstan). All of them have from 70 to 150 bee colonies. During the interviews, following major factors influencing the price of products of beekeeping were revealed:

1) Productivity of honey in a year. The more volumes of honey production increase, so the price of honey is lower.

- 2) Price on bee-keeper's expenses: purchase of beehives, medical supplies for treatment of the bees, new bee colonies, sugar for feeding of bees in winter, etc.
- 3) Decrease in consumption of honey by the population.

Table 1 – Production of honey in the Russian Federation and in the Republic of Tatarstan (one thousand tons)

Years	2012	2013	2014
Honey volumes in the Russian Federation	64898	68446	72552
Honey volumes in the Republic of Tatarstan	8319	9858	11681

As seen from the Table 1, production of honey in the Russian Federation increase from 64 898 thousand tons in 2012 to 72552 thousand tons in 2014, the gain makes 11,8%. Production of honey in the Republic of Tatarstan increase from 8319 thousand tons in 2012 to 11681 thousand tons in 2014, the gain makes 40,0%.

During the period from 2012 to 2014 there were tendencies in increase in production of volumes of honey in the country. Of course, it influenced on falling of purchase prices of honey.

Results of research show obvious dependence of domestic producers of honey on global economic processes. In this case, decrease in demand for honey in domestic market is caused by increase in cost of basic food and, in this regard, replacement of honey from a food allowance.

As Russia joined the WTO, direct state support of agricultural producers isn't recommended, so it is reasonable to offer market methods for development of beekeeping branch. One of such methods is increasing of honey export. It is recommended to the State Budgetary Institution Management on Beekeeping of RT and Chamber of Commerce and Industry of RT to prepare information support for beekeepers on export procedures and accompanying documents for export operations and also to assist in finding of potential foreign buyers.

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BBK 65.28

CONTEMPORARY ECONOMIC CLIMATE OF CYPRUS INSURANCE COMPANIES

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Annotation: Key features of the corporate social responsibility implementation to the Australian insurance market.

Key words: Corporate social responsibility, insurance market, Australian insurers.

The current economic climate has rendered even the largest companies cost conscious. Several leading industry players have looked to Cyprus for captive insurance solutions as cost-effective methods for managing risks inherent in their business and their subsidiaries and finance retained losses in a formal structure.

Cyprus has established itself as a front-runner in captive insurance business ("Captives") through the establishment of a robust regulatory framework that combines tax efficiency with controlled foreign company legislation requirements and a comparatively low cost base in the EU.

Licensing Framework. The regulatory body is CySEC, our single regulator for financial services, responsible for the licensing, regulation and supervision of insurance companies and intermediaries.

Insurance Business in Cyprus is regulated under the Insurance Services and Other Issues Law, which provides for the authorisation and supervision of insurance companies and CySEC is the competent authority for the purposes of the Rules.

Insurance Business. Cyprus's insurance legislation provides opportunities for captive insurance business and related activities such as:

- Insurance Management Companies;
- Regional Operations for Insurers;
- Protected Cell Companies;
- Reinsurance;
- Insurance Brokers.

Requirements for a Captive Insurance. CySEC is dedicated to process the application for the licensing of a captive within a statutory period of three (3) months provided the following conditions are met:

- An application is filed in writing in the prescribed form.
- Sufficient information is made available on persons having any proprietary, financial or other interest in, or in connection with, the company – All qualifying shareholders, controllers, and all persons who will effectively direct the business of insurance are fit and proper to ensure the company's sound and prudent management.
- The company has appropriate own funds for the type of business to be carried on or being carried on by the company.

- The company's objects are limited to business of affiliated insurance and operations arising directly therefore to the exclusion of other commercial business.
- A scheme of operations has been submitted in accordance with the relevant insurance rules.

Minimum Guarantee Fund. Captive insurance companies are required to possess own funds. This minimum guarantee fund depends on the type of insurance business (long-term or general business insurance) and the risk insured.

Equalization Reserves. Every company authorized to carry on general business of a prescribed description must maintain an equalization reserve in respect of its general business of that description.

The Equalization Reserve is calculated by transferring a percentage of the net premiums at the end of each financial year. This percentage of net premiums varies in accordance with the business group up to a maximum of 75,0% of net premiums.

However, since technical provisions and equalization reserves are allowed as a deduction in the computation of taxable income, Captives carrying on reinsurance business may still elect to hold equalization reserve if its business is less than the aforementioned thresholds.

Solvency Margins. Every insurer must maintain a margin of solvency which shall be calculated specifically with respect to long-term and general business and shall vary in accordance to each risk and business class insured.

Technical Provisions. A Captive must establish and maintain adequate technical provisions, in respect of the business it is authorized to carry. These technical provisions must be set aside by the insurer to meet its liabilities under or in connection with contracts of insurance.

The assets covering the technical provisions shall take account of the business and the classes of the business carried on by a company in such a way as to secure the safety, yield and marketability of its investments and shall remain unencumbered at all times.

Investment Requirements. Captives are required to cover their technical assets and margins of solvency requirements by admissible assets. To ensure safety, yield and marketability of the assets the company must diversify its investments and spread these out as laid down in the law.

Re-domiciliation. Cyprus's re-domiciliation regulations enable captives operating in other jurisdictions to carry out any insurance business in Cyprus subject to the authorization of CySEC. Such authorization shall be granted if such body corporate:

- Originates from an approved jurisdiction;
- Approves such continuance by a corporate decision which is valid under the laws of its country of origin and that would be equivalent to an extraordinary resolution under Cypriot Law.

Upon acceptance and registration and CySEC authorization such company shall cease to be a body corporate under its previous jurisdiction and shall continue its corporate existence under the laws of Cyprus. The company will retain its assets, rights and liabilities as a company otherwise formed and registered under the Cyprus Companies act and authorized under Cypriot insurance legislation.

Fiscal Benefits. Like all companies resident in Cyprus, Captives would be subject to income tax on company profits at a rate of 12,5%. However, this is subject to Cyprus's tax system, wherein tax paid by a company in Cyprus is, on the distribution of a final dividends, imputed to the shareholder as a tax credit against the shareholders' tax liability.

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ANALYSIS OF GENDER EFFICIENCY OF MANAGEMENT COMPANIES

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Annotation: Characteristics of men and women as the head are considered. They will give a definition opportunity in the solution of the question posed.

Key words: Gender effectiveness, officers, employees, characterization, interaction, confrontation, choice, business processes, business units, expenses, stability of functioning of business.

Due to today's world, women's emancipation and development of the feminist movement representatives of the "weaker sex" with men perform any professional activities. Moreover, more and more women in leadership positions in government and business structures. The concept of "male profession" in postmodern society is gradually losing its substantial sense.

The public opinion in many countries had a steady view that men run the team

more calm and rational, and women – spontaneous and guided by emotions.

Two years ago, employees of the British University of Leeds conducted a survey among health care workers and civil servants. The aim of the study was to find out who people think is the best chief – man or woman – and why. As it turned out, the majorities of British people like to work under the authority of the fairer sex, rather than under the control of men, with middle managers also named women managers more effective workers and managers. The reason for his choice of the rank and file employees explained as follows: women, since their psychological characteristics are able to see and appreciate the merits of subordinates, encourage them at the right time, to inspire and thus nudge in the right direction, such as training and development. Participants in the study also compared men and women on the 14 quality management criteria, and 11 of these women received the highest score [1].

In our country the situation is as follows. A survey conducted by the publication of “Business Magazine” showed that the Russians do not trust the fair sex in managerial positions: 51,0% of respondents would like to see as his chief men and only 13,0% – women, 36,0% said that their performance on the this is independent [2]. Perhaps this is because the image of women managers is not linked to many the most attractive patterns.

According to research by Grant Thornton International Business Report in 2014, Russia was in first place in the world in the number of women holding positions in the upper echelons of companies. Thus, 43,0% of the list of Russian top managers is women. In the US, this figure is less than half, and is 22,0%. Same as in the United States, has the indicators of Spain, and in other Western European countries, the situation is even worse. In the UK, the figure is only 20,0% in Germany and Denmark – 14,0%, in Switzerland – 13,0%, while in the Netherlands is less than 10,0% of women work in senior positions in companies [3].

Experts explain such a high index of Russian large gap in economic and social security and protection as the population in general and women in particular. After all, according to research, the activity of men in the labor market largely depends on economic factors, and women – on the socio-demographic. In addition, the higher place in the rating of Russia can be explained by the peculiarities of the law by virtue of which officials and MPs of all stripes transfer their business under the management of mothers, wives and daughters. Ranking of countries on the quantitative criterion of women-managers is shown in Figure 1.

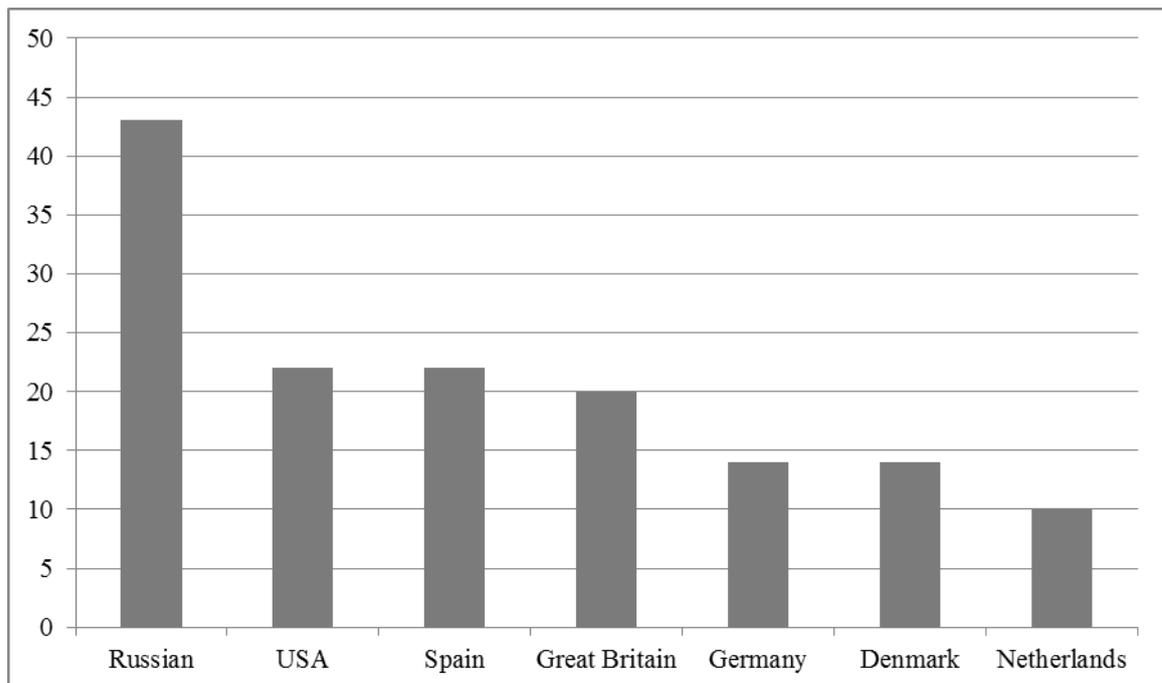


Figure 1 – Ranking of countries on the quantitative criterion of women-managers

There are many characteristics show that women can be effective leaders. Here are some of them:

1. The ability to cooperate. Women know how to listen better than men, and this is what is most important for the management and staff to work with clients. This is due to the fact that women are more focused on the discussion of problems, and men just to take action. Men communicate through action, not talk. Women tend to want to cooperate and consult with the members of the team, before taking any decision. Do not take it as a fact of their inability to take responsibility for themselves. But the ability to listen, hear and, most importantly is absolutely essential skill for everyone. Employees want their leaders heard and their views taken into account, and customers want to empathize with all their problems. Such communication skills lead to a closer relationship built on trust, which is very important to establish long-term and mutually beneficial relations.

2. Patience. Women are more patient with their employees than men. They do not take hasty decisions. Studies show that women are willing to wait longer than the desired result.

3. Resistance to stress. There is a myth that women are more emotional in real life and in work. Accordingly, the emotions often drown out the voice of reason, and now transformed into a control freak. However, to challenge this stereotype can at least from a physiological point of view: it is proved that women are better than men to experience stress, they are more hardy and resistant to extreme (including mental) stress.

4. Social justice. It is recognized that women are more likely than men to recognize and take into account the interests of the members of the staff.

5. Employee motivation. So if they are motivated, they will in turn be

interested in your product or service and the company as a whole. Fascinated by the team of staff and customers is the most powerful marketing strategy for any business [3, p. 58].

Men also have certain traits that characterize them as good leaders:

1. Commitment. A woman cannot surrender completely to his work as her family home; she must also pay attention to. A man has a wife at home, which is a household and raising child. In this case, it could largely devote business and increase profits earned by the company.

2. Rationality. Women tend to be more prone to mood swings, and thus, it can affect their decisions. Men think and make decisions more efficiently. They view the situation abstracted from all sides, including how much profit they get from this decision or event. Recent studies show that men are more minded than women.

3. Formalism. Women have an innate trait of creating informal groups, where they exist, irrespective of the location of these groups. Men are less likely to create informal groups in the workforce. They are more likely to maintain formal and friendly relations in the workplace.

The accumulated research material shows that the situation with a female head of the organization is different from the situation when the head of the organization is a man. Men are often afraid of women managers, because they have to speak a different language, and men think that they can say the wrong thing or say the right thing but in the wrong direction. The secret is that they may face the same problem with a male boss, because it depends on the worker. Women are able to listen well, to work in a team and communicate with people well. Gradually, the world is beginning to accept the fact that women are not just an object that can be used as active social actors, who perform their work effectively.

It is said that “men rule the world”, although, as we know, behind every successful man stands a woman. There was a time when the position of women in society was determined by the social status of her husband. Her gender role was to be a mother and wife, to run the household, raise children and take care of her husband. But times have changed and women have changed. Experience and suffering endured woman make it active and powerful entity in all types of employment and occupation. Now is the time when public opinion is increasingly rooted belief that women are promising and efficient staff and managers can and are able to create professional and social competition to men in the modern world.

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IMPLEMENTATION OF THE CORPORATE SOCIAL RESPONSIBILITY CONCEPT TO THE INSURANCE MARKET: AUSTRALIAN EXPERIENCE

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Abstract: Key features of the corporate social responsibility implementation to the Australian insurance market.

Key words: corporate social responsibility, insurance market, Australian insurers.

It is becoming increasingly important for companies to be good corporate citizens. Society has started to demand it. Consumers believe that increasing the transparency of business practices, and demonstrating positive social and environmental impacts are the two most effective actions companies can take to improve public trust in the private sector, according to the "State of Sustainable Business Poll 2011", a survey conducted by sustainability consultant firms BSR and Globescan.

Despite the apparent recognition of its benefits, corporate social responsibility (CSR) is still only an emerging phenomenon in the Australian market. Companies remain skeptical of the idea and its purported benefits. The resistance may be, in part, because of Australia's operation as a welfare state, where the onus is on government to provide basic social needs. It may also be due, in part, to the economic uncertainty following the financial crisis.

Corporations are justifiably uneasy about spending to implement socially responsible mechanisms when the benefits are not always quantifiable and may only be apparent in the long term. However, in light of the litany of corporate scandals in recent decades, it is difficult to maintain the view that organizations are under no obligation to consider the broader social, environmental and economic interests of all stakeholders.

Reputational damage is but one consequence if a company fails to appreciate the importance of its stakeholders' interests. Take, for instance, the infamous Australian example of James Hardie Industries, which continued to manufacture and sell asbestos products even after becoming aware of the dangers. KPMG has estimated the total compensation costs at more than AU\$3 billion, on top of the immeasurable social costs borne by the community.

The insurance industry has also seen its reputation tarnished by scandal. AIG was accused of bid rigging, accepting contingent commissions and reporting misleading financial figures. The Equitable Life scandal in Great Britain caused thousands of policyholders who invested in annuities to lose billions. And in Australia, there was the collapse of HIH Insurance, a failure caused by underpricing, reserve problems, false reports, reckless management, incompetence, fraud and

greed. By the end of June 2003, the government-funded HIH Claims Support Scheme had paid out close to AU\$245 million in claims.

Cases like these have left the impression that unethical behavior is characteristic of the industry. Unfavorable media coverage has shaken stakeholder confidence and raised suspicion.

The insurance industry's reputation suffered a setback from the global financial crisis. Although most insurers were relatively unscathed compared to the banking sector, some leading insurers, such as AIG, Fortis (a Belgian insurance group) and Argenta (a Lloyd's of London syndicate), were let down by their non-insurance operations. Despite the performance of the industry on the whole, trust in insurers deteriorated.

The increased occurrence of natural disasters has also presented a social challenge for insurers. Australia is highly exposed to natural disasters, and following the Queensland floods in 2010 and 2011, public leaders asked insurers to extend their compassion to victims. But with numerous insurers not offering flood coverage, many policyholders were forced to turn to the government for assistance when their policies did not respond.

Steps to Achieving Corporate Social Responsibility.

When formulating CSR best practices, insurers should consider customers, employees, shareholders, intermediaries, suppliers, regulators and the broader community. The interests of these stakeholders are vast, and insurers should focus on those that are affected by, or align with, their business operations.

There are many potential benefits. Insurers can earn a superior reputation in the market. They can increase engagement and loyalty among staff while reducing turnover rates. CSR can also increase long-term sustainability and profitability by shaping the market's competitive environment and the community as a whole. Ultimately, it will result in insurers becoming more attractive to investors, who are increasingly concerned about CSR and corporate governance.

1. **Paying Valid Claims Efficiently.** Paying valid claims efficiently sounds simple, but it involves more than the obvious. Having the right technology is essential, as is staff training. Insurers also need to price risks accurately and fairly. If risks are continually underpriced, an insurer will go out of business, which will have wide-ranging effects on all stakeholders. On the other hand, if risks are overpriced, customers may not be able to afford adequate coverage and may choose not to insure at all. If most businesses and individuals choose to bear the risk of a loss that they cannot afford to cover, this will have real implications for the economy, as well as individuals' health and safety. It would also place an unbearable burden on the government to serve as a safety net.

To pay valid claims efficiently, insurers must also keep down costs. Premiums are calculated by account for both the particular risks and operating costs required to provide the policy. It is therefore important to minimize overhead, infrastructure and claims-processing costs so that insurers can offer affordable insurance. There is, however, a fine line between insurers being adequately resourced and providing appropriately priced insurance and insurers being under resourced, leading to cheaper insurance, but poor service, long delays and higher claims costs.

2. Risk Minimization/Loss Control. Money can never entirely repair damage. Therefore, calculating the probability of loss and its likely costs is not, by itself, good practice. Insurers are in the business of risk analysis. They are the ones best positioned to minimize risks both internally in their operations and externally for their clients and other stakeholders.

Internal risk minimization could be as simple as implementing proper policies and procedures, such as occupational health and safety guidelines. External risk minimization may be more difficult to employ. Insurers should, however, attempt to do so in any circumstances over which they have some control. Appropriate strategic CSR measures used to reduce risk externally will depend on the type of products offered by an insurer. In general, insurers should train underwriters to look more closely at clients' internal decision-making processes, risk management procedures and ethics.

Underwriting for large, risky projects or companies should entail in-depth research on the likely sources of risk as well as more extensive screening and monitoring. Further, insurers should be proactive in stipulating limits or requirements around insurance for projects that may impact human rights. One example is insurance policies for pipeline projects in countries where the exploitation of natural resources has fueled corruption, social unrest, conflict and abuses.

3. Climate Change Leadership. For insurers, a big part of risk minimization involves the environment, as insurers have an inherent interest in ensuring their clients are equipped to deal with natural disasters and the effects of climate change. The United Nations Environmental Program Finance Initiative is a collaborative effort of more than 200 companies in the financial services sector to "identify, define and promote good and best environmental practice" in the industry. While some criticize its lack of enforcement powers, the initiative plays an important role in fostering international dialogue. Insurers should support the work of the program, and those like it, if they want to strengthen their position as pioneers of CSR and stay in reach of their most advanced competitors.

With climate change already impacting the industry – increasing the number of natural disasters, altering claims trends, prompting a need for novel underwriting skills, escalating business costs, spurring new regulations and altering the investment environment – many insurers have focused their CSR strategies on reducing their environmental footprint.

In 2006, for example, Aviva, a European company, became the first insurer to "carbon neutralize" its operations. Its program focuses on reducing energy consumption, paper use and business travel while capitalizing on energy-efficient property management, waste management and carbon offsetting. The company's approach to carbon offsetting is particularly noteworthy. Not only has Aviva approached carbon brokers to buy carbon credits, but it has also introduced innovative social and commercial projects to offset carbon emissions. For example, the company is supporting a World Food Organization project in sub-Saharan Africa to slow deforestation that replaces open fires with energy-efficient stoves.

4. Strategic Philanthropy. Strategic philanthropy involves partnering with charities or organizations in the community for a mutually beneficial purpose. This

type of corporate giving can not only impact the community but also other stakeholders in the business.

For instance, QBE has set up a foundation that aims to drive employee engagement. Through the program, employees are able to apply for local grants for charities that they personally support. Employees can also get involved in the community through paid volunteer leave, and the foundation has promised to match employees' charitable contributions and fundraising efforts.

Another form of philanthropy relevant for insurers is disaster relief. Following the recent Queensland floods, for example, Suncorp donated AU\$100,000 to the Queensland premier's "disaster relief appeal" and set up customer response teams in remote locations to assist as many customers as it could. Further, Suncorp provided employees affected by the floods with a range of services including professional counseling, financial recovery packages and hardship grants.

There are many other projects insurers could support that are a form of strategic philanthropy. Those that decrease crime or improve safety are particularly valuable, as they not only support the participants but create safer communities, which have lower claims costs than dangerous areas.

Mission Australia initiated such a program to deter young people from South Pacific Island backgrounds from committing criminal behavior in Sydney's southwest, an area known for its high number of insurance claims relating to theft. Independent analysis demonstrated that the program reduced crime rates amongst participants, and 65,0% of participants had not reoffended in the 12 months following completion of the program.

IAG has done something similar. The company focused its strategic philanthropy on a partnership with St. John Ambulance to help stakeholders improve their safety and reduce injuries.

5. Recognition for Human Rights. Studies show that few companies have taken steps to implement human rights policies. Such mechanisms are often overlooked by companies that either do not see their importance – because they consider the protections afforded in the countries in which they operate to be sufficient – or specifically want to take advantage of the lack of protections provided by these countries.

Companies that show enthusiasm for observing voluntary human rights codes of conduct usually operate in a business with the potential to considerably impact human rights; the majority of their work may be done in developing countries, for example. These companies also tend to have high-profile brand names that they wish to protect, and for that reason they can be more easily pressured into action by civil society.

The insurance industry doesn't meet this classification, but human rights are still an important consideration because insurance permeates many facets of everyday life. It is particularly relevant for corporations operating globally or those that may be considering outsourcing (or moving) services to countries with lesser human rights protections.

Many organizations have created initiatives to encourage companies to respect human rights and hold corporations liable for violations. One of the most notable is

the “U.N. Guiding Principles on Business and Human Rights”, developed by Harvard professor John Ruggie and endorsed by the United Nations in June 2011.

6. Socially Responsible Investment. Socially responsible investment describes the process of including non-financial criteria – environmental, social and governance considerations – in decision making. Institutional investors, such as insurers, are in a powerful position in that they are able to encourage positive change in investment strategies.

Traditionally, institutional investors have affected the market by investigating how investment firm boards manage risk, analyzing reporting methods and occasionally recommending corporate governance changes. With issues such as global warming, child labor and other human rights violations becoming more prominent in investors’ minds, however, innovative companies understand that corporations that knowingly ignore social and environmental influences do so at their own risk. They may face complaints, litigation, tarnished reputations – or see their opportunity to operate in important markets diminished.

A positive correlation between social, environmental and ethical issues and long-term shareholder value is a prerequisite for socially responsible investment to thrive. Studies have shown that it does not compromise financial gains. Indeed, some studies show a positive relationship between CSR and financial performance. Institutional investors, including some insurers, are recognizing that non-financial factors are appropriate considerations when it comes to investing.

There are three main strategies that socially responsible investors can use. The first, called screening, involves selecting investment options based on social or environmental criteria. It makes sense for insurers to screen out companies that, by the very nature of their operations, increase the likelihood and costs of claims, such as tobacco companies. The second strategy, shareholder activism, as its name suggests, involves communication with the investment company through shareholder resolutions, for example. If measures of communication are unsuccessful, then investors can always make their position clear by ceasing to invest in that company. The third strategy, community investing, is self-explanatory.

For example, Aviva has insured 450,000 underprivileged people in India who would otherwise not be able to take part in productive activities. Obviously, financial returns for this type of investing are likely to be relatively low; however, taking part in community investing may create new opportunities for an insurer while also improving its standing as a socially responsible corporation.

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**THEORETICAL APPROACHES TO FORM THE ASSESSMENT
SUSTAINABLE METHODOLOGY OF REGIONAL SYSTEMS
DEVELOPMENT**

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Annotation: The article deals with theoretical approaches to form the assessment sustainable methodology of regional systems development. In the current context, the improvement of methodological aspects of integrated assessment of sustainable territories development using forecasting methods becomes more and more relevant, the objective of which is to improve the effective functioning of these regional systems.

Key words: Methodology, approaches, sustainable development, regional system, indicators.

Sustainable development of regional systems, under the conditions of uncertainty and higher risk, needs the development of scientific-based methods to improve strategic plans of their progress as a whole using of centralized forms – methods of identifying development patterns and forecast trends in order to take into account the fixed improvements of economic conditions and changes in external conditions. For the sustainable development of regional systems the forecasting methods and strategic programs are crucial, as their conceptual and predictive orientation increases the efficiency of management decision-making at all levels, and let to minimize uncertainty and to model their dynamic development. The existing

tools used to assess the sustainability of regional development do not fully respond to modern conditions of economic development, and therefore requires new and enhanced approaches. In this view, the theme of this ongoing study is very relevant and timely.

As the world experience shows, while investigating of process of sustainable regional development, the most effective tool is systemic approach in terms of which the economic system is considered as complex dynamic structure including various communication of interaction scheme. According to the management theory all development indicators could be interpreted in terms of the procedural action, in other words input action indicators, status, and management performance. Input action indicators have been substantiated by the influence of anthropogenic factors on sustainable development. The status indicators characterize various aspects of the dynamic development of the territories and performance indicators let to shape a way of responding to change the current status [1].

In our opinion, the formation of methodological aspects of the sustainability assessment of the regional systems on the Russian example should be made in terms of the three areas focus. The first area is the national level, by the example of the country as a whole. The second level is regional (zonal), used for the regions and federal districts. The third level is municipal, used for individual municipalities (city, village, etc.). Given the inherent identity of the second and third levels, often technique is transformed into a two-tiered approach.

Another challenge is the definition of sustainable development indicators for the regional systems, as to determine the level of economic development of particular region is very problematic due to the imperfection of the regional legal system, fixing the markers of sustainable development. It should be mentioned the fact that indicators at national levels often might also be ineffective at the regional level. For example, the indicator “Human Development Index”, calculated for the Russian Federation and takes into account the income of the population, and GDP per capita and literacy rate, etc. When calculating this index at the regional level the assessment of this indicator development is becoming more challenging, as data varies among the regions, for the cities and rural units. Therefore, the calculation of average rates is ineffective for certain areas and regions. Therefore, during development of strategies of some regional programs, it is necessary the definition of science-based territorial indicators of sustainable development [2].

On reporting the regional level of sustainable development, all indicators can be classified into three macrogroups: economic, social and environmental. Regional indicators should be correlated with strategic federal programs for sustainable development and take into account their specific features. When establishing the regional indicators of sustainable development it is necessary to apply international methodology that will produce a comparative analysis of regional development.

When developing indicators for the municipal level it is necessary the following features: the more complicated the construction of the regional system is, the harder to identify indicators that characterize its development. This is because the fact that regional systems are characterized by complex relationships and the influence of various political, geographic, environmental and other factors. Thereby the definition of such indicators should be determined with the assistance of

experienced experts from various fields of activity [3].

Depending on goals, we can interpret the regional system as dynamic procedure, characterized by internal stability to the outside world, as well as part of an integral system (country). The feature of this mechanism is the close and interdependent social, economic and environmental parameters that characterize its sustainability.

In modern conditions of economic development of the Russian Federation, along with external economic and political transformations, the main strategic objectives are to increase the welfare of the region and bringing it closer to international standards inherent in Advanced States. After formulation and definition of the strategic objectives, it is necessary to identify the priorities to achieve sustainable development of the regions.

At the present time economic science is characterized by a large number of methodological approaches to conduct integrated assessment of the sustainability of regions development but most of them comes down to two key areas: social and economic, which, in our opinion, is “narrowed” version. For the most completeness of the sustainable regional development except economic and social areas, it should be considered institutional, environmental and technological, that in general maximum characterize the level and intensity of regional development.

The strategic guidelines of proposed methodology are:

- Improving environmental, social, economic, institutional and technological potential of the regions – NCFD republics;
- Definition of regional development priorities in the context of NCFD republics;
- Increasing the investment attractiveness of NCFD republics, the development of private investment projects, increase the ratio of foreign investments;
- Infrastructure development in NCFD republics;
- Improvement of living standards [4].

Definition and identification of these criteria is a comprehensive assessment of regional development sustainability and contribute to decision-making about the planned positions on in-country level and strategic funds allocation between different management zones in the future. The conduction of criterial comprehensive assessment of sustainable development of the regions is needed to adjust the strategic programs taking into account the actual conditions of regional development, as well as in forecasting the region’s sustainable development.

From the standpoint of sustainable development the most important is the self-reliance level of the regional system. At the same time, the self-reliance of the regional system can be expressed both in terms of raw material resources, and in terms of material, labor and financial. In a globalized world and Russian integration processes, in this situation the question is more on the level of dependence, rather than on self-reliance. In terms of the economic interpretation these two concepts are not identical, as in the case of self-reliance – it is a position of Territory’s economy, which can manage its own resources, nothing imported from abroad. In the case of addiction, we should speak of the subordination to external factors in the absence within the analysed area [5].

The designated methodical approaches to the assessment of marco- Territories

development make it possible to determine the level of regional development for the main designated areas (environmental, economic, social, institutional and technological). However, each individual macro-region has its own specific features by each of these directions, therefore, in order to more detailed assessment and more representative testing of the method of status system diagnostic and development of certain areas, in our opinion, it is necessary to conduct the research at a lower level – for example, on a separate federal District.

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NATURE AND CONTENT OF STATE POLICY IN THE FIELD OF FOOD SECURITY IN THE CONTEXT OF GLOBAL ECONOMIC TRANSFORMATIONS

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Annotation: The article deals with the issues of determining of the nature and

value of the food security of the country in terms of interaction with external entities, designated threat to national security due to lower food self-sufficiency of the country.

Key words: Food security conditions, threats, development factors, national security.

The primary task of every state is to respect their internal interests and is primarily achieved through the strengthening of the national economy and the creation of economic stability. Only economic security performance allows the state to contribute in creation of social political stability. The main strategic goal of national security is increasing the living standard and quality of life of the country's people, carrying out effective social and economic reforms, as well as the implementation of government priorities on the international market. In many ways, the economic security is closely linked with the level of food self-sufficiency of the country.

Food security has quite a long history and has always been associated with the problem of the human society survival. Hunger, or its threat, acts as an extreme manifestation of this problem, and often being factor of most tragic events in human history. Throughout its long history the human civilization has learned to solve many problems associated with hunger, however, the food problem, as such, with time becomes increasingly pressing [1].

Recently, the concept of "food security" has a geopolitical nature and becomes a subject of political debate, and in some cases, the subject of intercountry manipulations.

Food security is one of the necessary conditions for vital life support system for humanity and extremely important political factor, which plays an important role, especially in those countries where there is a crisis of national economy.

State Strategy on food security in particular area includes the following elements:

1. Monitoring of existing and potential threats that could worsen food security in the country as a whole or its regional entities.
2. Determination of internal priorities in the food market and in the world space.
3. Creation of effective mechanism to solve the food problems that could affect the stability of the national economy [2].

State policy in the implementation of food security should be conducted through the system of specific preventive measures, and involves the use of complex macro-economic indicators of economic, technological, demographic, and other areas.

The functioning of agricultural production and national and supranational food markets in the West is based on the system of state regulation. The protection of the domestic market and alignment of the production environment – the inevitable components of economic policies of each state, and the agrarian sphere is almost mandatory area of relatively high level of protection. These protective measures, except import tariffs, include countervailing duties, excise duties, various taxes and

non-tax constraints in the form of quotas.

The basis for food security is organization of all agriculture, covering major national issues, such as the cultivation of plants and animals, as well as providing the means of production and sale of products, providing economic security. Generally, food security is a complex concept that involves providing of physical and economic access to food for the population supply in volumes, the variety and quality necessary for healthy life activity, taking into account the achieved level of income or their growth by mainly domestic food production, with norms recommended by the Institute of Nutrition.

In recent years, the need of the Russian population in food products is met by domestic production by an average of 50,0-60,0%, which indicates that the country's dependence on imports, it is also a direct threat to national security in the economic sphere. In turn, Russia's desirable limit of food self-sufficiency is 80,0-85,0%, that is to provide food security of the population, 80,0-85,0% of consumed food should produce its own agricultural sector of the country, the limit of 75,0% is critical [3].

According to various expert estimates, the food safety border is at the level of food imports at the rate of 18,0-35,0% of consumption. The significant excess of the critical level, even at the lowest estimates in Russia, is due to, first of all, a crisis situation of domestic agriculture.

Food security is closely linked to economic security as a whole, since it is agriculture development and the growth of people's welfare depends on the state of the country's economy. Food security problems should be solved only through the combination of market self-regulation with state impact on food market development and state support of the agrarian economic sector. The stabilization and the further development of agriculture primarily requires the creation of conditions for its core, agriculture, which would provide the expanded reproduction based on the target differentiated support food producers by industry, zones and regions of the country.

In recent years, as a result of external and internal changes, agricultural and industrial producers were unable to fully sell its products. In these circumstances, foreign manufacturers and suppliers quickly evaluate. Russian market was filled by the imported products, delivered at dumping prices. The majority of imported food products entering Russia, are often of poor quality, environmentally dangerous and even banned in developed countries.

Thus, part of the Russian manufacturers could not compete. It led to natural food markets, unorganized mediation in the field of sales, allocating significant proportion of the profits. One of the reasons for this situation are the disadvantages of existing Federal legislation that is not adequately protect Russian farmers and does not allow it to be competitive on the world food market [4].

Preventive measures, including legislation aimed at ensuring economic security, the elimination of threats and food security restore, provision of agrarian sector ways out of the crisis will contribute to solve the problems. Therefore, one of the most important directions of the state food policy for immediate period is development of clear and consistent tax policies, based on complex analysis of the

available information about the situation on food markets in Russia, with international experience. It is important to have precise figures on food security situation in the country, necessary for forecasting the further development of the situation, various economic programs, as well as the adoption of measures of state regulation, providing to the public reliable information on the state of food security in the country [5].

To this end, it will be necessary to do monitoring of food security, including preparation of the necessary balance and the actual food production levels in the state, as well as the preparation of forward-looking assessment of the situation in the food security area.

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THE MOTIVATION OF KNOWLEDGE WORKERS

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Annotation: This article describes the features of motivation and organization of knowledge workers, as well as factors that affect the level of productivity of their work.

Key words: Methods of motivation, knowledge workers, methods of motivating employees of mental activities, promotion, the productivity, innovation, information channels.

At the present stage of development of the theory of management is undergoing significant changes. The staff is not treated as a cost to be minimized, and how the assets that should be enhanced. Workers need to competently manage, create favorable conditions for their development, including through the use of effective methods of motivation.

Management theory and practice, it is recognized that knowledge is the most important source of creating and maintaining a competitive advantage of the organization. Because of this special role played by knowledge workers, whose mental abilities and the ability to operate properly with this knowledge directly to create the product of labor.

Today there are a large number of methods of motivation of staff, and their range is increasing rapidly. However, in practice, do not emit specific methods of motivating employees of mental activities.

It should be noted that the structure of the motives of the intellectual and manual workers varies considerably. The need to explore incentives and motivation of labor activity of knowledge workers is due to the little-studied the issue of management theory and expressed the need to highlight key criteria influencing the motivation to work of this category of workers. The latter is necessary to increase the level of comfort of intellectual labor activities, and has a direct impact on the productivity growth of workers in this category.

For the most part, it is ideas, projects, judgment and reasoning knowledge workers provide sustainable existence of business, economic organizations and society in general, forced to evolve. They come up with new products, develop new strategies, negotiating, and help the company to be one step ahead of the competition.

The science of management has come a long way since then, as a management expert Peter Drucker in the late 1950s ushered in the scientific revolution, the term "knowledge worker". While only just begun the process of transition from manual labor to research his organization requiring a high level of knowledge, education and

experience. Today, between 25,0% and 50,0% of jobs require people to create, use and share knowledge [2].

How to quantify the cost of production of the products of intellectual labor? The process of this kind of work and produced with the help of the product is not materialized, not tangible. It is difficult to count the number of judgments and inferences man posing on a working day. Also, there are other problems. Managers often think that if these employees have a high level of intelligence, they themselves must know what and when to do it. In addition, managers can refer to knowledge workers, as well as to all other employees, applying the rules that prevent their full potential and are detrimental to their performance.

How can you manage knowledge workers productive? Before answering this question, it is necessary to define the category in question.

The term “knowledge worker” is controversial. Some people are uncomfortable to say that part of the workers use their knowledge, while others are not – for example, the marketing department employees are knowledge workers, and production staff – not. Such statements may give the impression that some jobs (and people) are better than others. On the other hand, it can be said that all personnel uses its intelligence in work to a greater or lesser extent.

Thomas Davenport, who has studied the features of the use of intelligence professionals over a decade, offers the following definition of the term “knowledge workers have a high degree of competence, education and experience, and the main purpose of their activity involves the creation, dissemination and application of their knowledge” [2].

Usually workers intellect is a source of innovation. So to get the most from their knowledge, and to create an environment in which new ideas can be freely distributed and flourish, should be directed to the basic leadership and management practices. They will help to build trust and improve communication between knowledge workers that will lead the organization to success and create additional competitive advantages.

There is a huge amount of knowledge, which also continues every day to develop and improve. Knowledge workers to use certain technologies to keep track of what they need. They do not have to create it yourself and spend a lot of time to search for information that may not even exist. So the leader should make sure that the staff category has access to the appropriate information channels. It can be something as simple as giving them a PC with Internet access. However, not enough just to provide technology. It is necessary to train the personnel of its use. For example, it is pointless to buy software that automatically searches the web of new information on specific subjects, but let employees still spend hours making their own web searches.

Find ways to provide the right technology to obtain information and ensure that the relevant employees use it is an important feature of labor productivity management knowledge workers.

The nature of mental activity in the work varies according to each profession. However, most of the staff of mental labor has a certain level of autonomy. There usually is not acceptable close supervision and complete control of their work.

Instead, they prefer to head created all conditions for productive work. In order to maintain the level of knowledge of employees, trust and respect, the manager still must be aware of what they do, and teach them as needed.

Knowledge workers often need to know the “why” so much and no more or less. No need to ask such staff suggestions for improving product design, without saying why he needs to be improved and how it will benefit the company. When this category of staff understands the “why”, the probability of innovative solutions from them will be much higher.

This deep understanding often leads to an increase in the collective relationships. The more knowledge workers are connected to the project activities and feel comfortable in the team, the more they will be motivated. This means more general knowledge to be shared, to make the project successful.

In order to guarantee a high level of motivation, it is necessary to identify and target projects intended for this category of workers. Need to find out their interests, and then seek to direct the work of each organization to achieve the main goal [3].

As already mentioned, the intellectual labor has not materialized in nature, and therefore it is virtually impossible to quantify. But the time spent on such activities as well as the creation of a physical, tangible product. Therefore, it is practically impossible to evaluate the product in and out, and decide which results are most important to the organization. For example, a marketing company can assume that the employee received awards for his work achievements are the most appropriate measurement performance of his work. Obtaining a patent can be an indicator of the company’s product. But here you need to be careful to avoid the increase of quantitative indicators at the expense of quality. Also, it should be flexible when setting the regulatory parameters that ultimately did not come to motivate the wrong behaviors.

Despite the complexity of evaluation of intellectual work, you can try to experiment with the conditions of employment of comfort to increase productivity. For example, to introduce new technologies and to assess their impact on the work. Or change the layout of the work area, to improve collaboration among knowledge workers, and then compare the results before and after the change to determine how successful the change.

It is important to note that different people use their knowledge in different ways. Some employees prefer to work alone in silence, while others would like to generate ideas together. Fairness in the workplace can be construed as committing the same things to everyone. But when the methods of work with this category of personnel averaged and applied generally, there is a risk to miss the opportunity to discover what motivates each employee individually, as well as understand what you need to do to work each of them was a creative and productive.

All can be personalized – the technology, working conditions, work schedule. Knowledge workers get the results implemented in order, rather than the traditional workers, so you should be open and flexible with their product of labor, resources, terms and conditions.

Thus, we can conclude that knowledge workers are usually responsible for the study and development of new ideas, and not the implementation and management of

existing processes. New products, new designs, new business models are the typical areas of their work. Therefore, this category of staff should produce results that differ from traditional workers, as well as the head must manage and measure their performance in different ways. Be flexible, to recognize the different needs and exercise motivation of knowledge workers based on their satisfaction will allow much easier to find creative and effective ways to maintain and increase their productivity.

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STATISTIC EVALUATION OF DEPENDENT RISKS IN HEALTH INSURANCE: CASE OF MULTIVARIATE PROBIT MODELS

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Annotation: Solvency of insurance company depends on tariff politics that should be adequate to value of risks insured. In health insurance this value depends on number of claims received. Claims arise from policyholders' diseases insured that can occur simultaneously or in various combinations. Thus claims in health insurance are depended. Traditional actuarial methods don't take into account possible dependencies between diseases occurrence. Multivariate probit models could provide an adequate evaluation of insurance risk in this case.

Key words: Dependent risks, health insurance, insurance tariffs adjusting, multivariate probit, risk evaluation.

1. Introduction

Medical insurance is one of most socially oriented insurance types, which is developing in Russia dynamically. According to "Insurance today" [2] the growth of premium amount from 2010 to 2015 was 50,36%.

Providing the guarantees of medical care by accumulations of insurance payments and preventive measures is the aim of medical insurance. Only minimum of

medical assistance is guaranteed by the modern Russian obligatory medical insurance system. Citizens interested in more medical assistance have an opportunity to participate in voluntary medical insurance.

The high loss ratio in voluntary medical insurance is the result of this tariff politics. The loss ratio during the period 2010-2015 remained in the range of 75,0-78,0% [2]. This problem can be solved by developing and using of such insurance risk assessment techniques that allow diversifying portfolio of policies and developing health insurance programs for groups of policyholders with different risk rates separately based upon different risk factors.

In modern actuarial science there are several approaches to tariff calculations that allow reevaluating the level of risk being insured. One of them is the Dash and the Grimshaw model (1990) [4; 6] (multiple decrement model), developed for Dread diseases cover. Another group of methods that helps to differentiate risk insured within policyholders groups is based upon correction factors calculations. This are Categorical rating factors system by Zhigalkin [1] and approach based upon logistic regression models (Sinyavskaya, Tregubova, 2011 [3]).

However all this methods don't consider possible relations between risks insured. Valdez and Frees (2005) [8] suggested using the multivariate probit models for solving this problem. Young, Valdez and Kohn (2006) [7] showed models' validity for conditional claim-types in automobile insurance. For health insurance as for automobile insurance conditional claim-types are typical as well as multiple risk occurrences in one insurance accident. Thus it seems important to investigate the possibility of multivariate probit models usage in health insurance.

2. Data description and modeling results

2.1 Data description

The available official health statistics data is not informative for identifying dependencies between diseases occurrence. In this case an adequate insurance risk assessment can be obtained using health insurance data. However, due to the lack of free access to health insurance statistics, the microdata of representative survey of the population were used in our research.

The data used in our empirical analysis has been sourced from RLMS-HSE (The Russia Longitudinal Monitoring Survey – Higher School of Economics) dataset – Round 22 (2013). We included in our sample only adults aged 18 years to 69 years inclusive. This choice of age interval caused by the standard conditions of health insurance, according to which insurance age is usually in the range from 18 to 69 years (exclusively to 74 years). Our sample size is 10 102 individuals.

2.2 Determinants of morbidity rates

The multivariate probit model was estimated using the method of simulated maximum likelihood (SML) in which the dependent variables were three types of diseases:

1. Heart diseases – a dummy variable set to 1 if the respondent has heart diseases and 0 otherwise;
2. Lung diseases – a dummy variable set to 1 if the respondent has lung diseases and 0 otherwise;
3. Spine diseases – a dummy variable set to 1 if the respondent has spine

diseases and 0 otherwise.

The independent variables included following characteristics: respondent's gender; the type of settlement; education of the responder; employment type; respondent's age; self-reported health status; income; disability; pension and children. Table 1 summarizes the results of multivariate probit model estimation.

Table 1 – The multivariate probit model of diseases types

Variable	(1) Heart diseases		(2) Lung diseases		(3) Spine diseases	
	Coefficient Estimate	Standard Error	Coefficient Estimate	Standard Error	Coefficient Estimate	Standard Error
Gender (female)						
Male	-0.0533	0.0415	0.0101	0.0443	0.0251	0.0347
Type of settlement (regional center)						
City	-0.0371	0.0493	-0.0543	0.0528	-0.1823***	0.0411
Urban-type settlement	0.3073***	0.0756	-0.0072	0.0883	0.0927	0.0653
Rural-type settlement	0.0977**	0.0495	0.0342	0.0531	-0.1024**	0.0419
Education of the responder (Higher and postgraduate education)						
Incomplete secondary (up to 9 years of study)	-0.1103	0.0697	0.0409	0.0749	-0.0645	0.0590
Secondary education (9-11 years of study)	-0.0820	0.0533	0.0306	0.0578	-0.0645	0.0441
Vocational education	-0.0433	0.0551	0.0413	0.0601	-0.0281	0.0457
Employment type (unemployed)						
Employed	-0.1876***	0.0545	0.0790	0.0595	-0.0129	0.0471
Responder has children (has no children)						
Has children	0.0137	0.0634	-0.1681***	0.0628	0.0559	0.0515
Responder receives a pension (no)						
Receives a pension	0.0310	0.0699	-0.1339*	0.0796	0.0625	0.0606
Disability (nondisabled)						
Disabled	0.4831***	0.0660	0.2508***	0.0773	0.0945	0.0642
Age group (18-24 years)						
25-29 years	-0.0483	0.1131	0.1008	0.1104	-0.0472	0.0874
30-34 years	-0.1509	0.1247	0.0637	0.1203	-0.0889	0.0938
35-39 years	-0.1050	0.1202	0.2484**	0.1147	0.0203	0.0921
40-44 years	-0.0246	0.1172	0.1489	0.1181	0.1542*	0.0908
45-49 years	0.2380**	0.1134	0.3610***	0.1156	0.2601***	0.0920
50-54 years	0.2689**	0.1101	0.2891**	0.1140	0.3577***	0.0892
55-59 years	0.4366***	0.1134	0.4784***	0.1182	0.4419***	0.0934
60-69 years	0.6455***	0.1176	0.5545***	0.1256	0.3629***	0.0986
Self-reported health status (poor or very poor)						
Good or very good	-1.5128***	0.0749	-1.0039***	0.0787	-1.0544***	0.0622

Moderate	-0.7017***	0.0525	- 0.3789***	0.0611	- 0.4053***	0.0514
20 percent income groups (first)						
Second	-0.0559	0.0649	- 0.1863***	0.0708	0.0565	0.0569
Third	-0.0871	0.0691	-0.0831	0.0724	0.0653	0.0593
Fourth	-0.0343	0.0779	-0.2045**	0.0822	0.0455	0.0650
Fifth	-0.0654	0.0821	-0.0583	0.0827	0.1325**	0.0667
Constant	-0.5813***	0.1075	- 1.1543***	0.1151	- 0.6943***	0.0917
Correlation of cross-equation error terms coefficient						
$\hat{\rho}_{21}$	0.0802***					
$\hat{\rho}_{31}$	0.1215***					
$\hat{\rho}_{32}$	0.0952***					
-2LL	-8798.1146					
Chi-square	2389.66					
Likelihood Ratio Test	$H_0: \rho_{21} = \rho_{31} = \rho_{32} = 0,$ chi2(3)= 50.1122, p-value = 0.0000					
Sample size	10 102					

***, **, * is significant at the level of 1, 5, and 10%, respectively.

The reference categories are shown in parentheses.

The reference categories are shown in parentheses.

The chances of respondent to have heart diseases are higher in urban and rural areas, compared with regional centers. The chances of respondent to have spine diseases are lower in the city and rural area compared with regional centers.

The chances of working respondents to have any of the three diseases are lower compared with unemployed respondents. Having children decrease the chances of respondents to have lung diseases, as well as pension. The chances to have any of the three diseases are higher for responders after age 45 compared with younger ones.

As we expected “Disability” increases the chances of respondents to have any of the three diseases. Similarly “Good or very good” self-reported health status” decreases the chances of respondents to have any of the three diseases.

Respondents moving to a higher income group decrease the probability of having lung diseases compared with the lowest income group. However the chances of respondents who belong to the fifth income group to have spine diseases are higher compared with the lowest income group. The respondent’s gender and education have no significant effect on the probability of having any of the three diseases.

2.3 Predicted probabilities

Then we computed predictions of several joint and marginal probabilities of having various diseases and their combinations (see Table 2). With predicted marginal success probabilities we calculated probabilities of having exclusively (1) heart diseases, (2) lung diseases, (3) spine diseases. Also we computed two predicted joint probabilities of having (1) no diseases and (2) all three diseases jointly.

Table 2 – Predicted probabilities from the multivariate probit model

N	Prediction	Diseases	Mean probability
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1	Predicted marginal success probabilities	(1) Heart: (2) Lung: (3) Spine:	0.11255 0.06375 0.15853
2	Predicted joint probabilities	(1) No disease will come: (2) All three diseases will come:	0.72993 0.00651

Thus, respondent has the probability of 0.0065 of having all three diseases jointly. This value is higher than the same probability computed as $0.11255 \cdot 0.06375 \cdot 0.15853 = 0.00113$. With probability 0.73 we can say that this respondent has none of the three diseases.

3. Conclusion

In contemporary Russian conditions an adequate estimators of probability of insured event is difficult because of absence of reliable relevant statistical data. So the efficiency and solvency of insurance companies are decreasing. That is why developing the methods that allow getting most adequate estimators of probabilities using available data is of great importance. Our calculations showed that modern multivariate probit models are suitable for this purposes. Using data about factors influencing policyholders' diseases occurrence we can evaluate probability of him becoming ill with one or more of diseases insured by term of policy termination. And this probability forecast is more precise that obtained using standard actuarial method based upon Probability Theory theorems.

Since multivariate probit models don't have any restrictions on number of equations estimated we can run our calculations for any number of diseases insured.

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**ROLE AND PLACE OF SOCIAL-ECOLOGICAL SYSTEMS
IN THE ECOLOGICAL PLACE MARKETING**

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Annotation: The article describes a promising direction in modern marketing – environmental place marketing. The attention is paid to socio-ecological systems as the object of territorial ecological marketing, and approach developed by Elinor Ostrom concerning the framework for analyzing social-ecological systems.

Key words: Social-ecological systems, principles Elinor Ostrom, marketing, environmental marketing, stakeholders, marketing approach, sustainable development.

At the modern stage of its development, the theory of place marketing and brand management extends the subject field of research, involving social and spatial, including ecological, context of place brands. Besides, intensive development of ecological tourism, which is one of the main trends of recent decade in the sphere of tourist industry, became a factor of activation of creation and promotion of ecological brands of various destinations [11]. Application of marketing approach to formation of local mechanisms of ecological development and protection of surrounding environment, despite multiple difficulties [3], is also becoming popular.

However, in most of scientific overviews, territorial aspect of ecological marketing is not mentioned at all and, therefore, it does not belong to the mainstream of marketing theory and practice [13]. It is rather strange, as significant role of marketing in sustainable development and solution of ecological problems at micro-level was beyond any doubt back in 1980's [8]. However, efforts of integration of approaches of ecological and place marketing are very rare at meso-level. Thus, terminological apparatus of ecological place marketing, which describes its subject sphere, is underdeveloped.

The object of territorial ecological marketing is socio-ecological system (SES). Primarily, SES is a complex interdisciplinary notion, so scientists very often view it as a subject of research of various spheres of science.

Categorical apparatus, which describes interaction of super systems of nature, society, and economy, is very heterogeneous and has a clearly expressed discussion character, which is caused mainly by interdisciplinary nature of such form of interconnections and complexity of coordination of corresponding conventions. That's why, besides SES, scientific literature includes similar notions, such as "socio-

eco-economic system”, “sociological natural economic system”, “eco-economic system”, “eco-social-economic system”, etc. At that, co-subordination and essential specificity of these complex notions are not very clear – and neither is expediency of their use.

Treatment of the paradigm of sustainable development as a purely ecological paradigm leads to appearance of ecological idealism, which does not take into account the reality of co-evolution of society and nature, as equal super systems of human being. In its turn, definitions of SES through enumeration of its components of the type “nature – society – human” [2] contain artificial estrangement of human from society, which is anthropologic idealism. A human is a part of society and its discrete item – not an equal system. Another example of ecological idealism is ignoring the economic component in definitions of SES. Treating SES as “integrity and differences of human and nature” [9; 17], scientists distort its sense: firstly, human and nature are hierarchically different phenomena; secondly, this definition ignores socio-economic connections, relations, and institutes which express the content of interactions of nature and society. Some authors [17] call the external environment of human activities a socio-ecological system. Such position is completely incorrect, as environment and system are totally different phenomena. The system on the whole is an emerging synergetic complex. Presence of emergence, i.e., irreducibility of the system’s features to the sum of features of its elements, and synergy, when the total effect of the system exceeds the sum of effects of all its elements, is a peculiarity of a system, which is something that environment lacks. Treatment of notions of SES from the position of biocentrism does not add clarity to this notion. Sometimes, the authors [6; 12] mix up the levels of classification, differentiating economic and institutional sub-systems of SES and ignoring the presence of economic institutes which create institutional sub-system of economy and its other sub-systems – technological, organizational, informational, financial, etc. Even now, many researchers view natural environment as exogenous applying to the society, though, as a matter of fact, it is an internal environment of social system, acquired and used by the society. That’s why opposing public environment to natural one is methodologically incorrect, as contradiction of the system to its internal environment as phenomena of one order.

Let us view the definitions of terms “ecosystem” and “socio-ecological system” given by the Nobel Prize winner E. Ostrom and her co-authors [1; 7]. On the one hand, they define SES as ecological system connected and depending on one or several social systems; on the other hand, they define SES as sub-sets of social systems, in which certain interdependent relations between people are mediated by interaction with biophysical and biological items (excluding people). In its turn, ecological system is defined by the authors as simply an interconnected system of organisms or biological objects. The scientists emphasize on the aspect of interaction of public and natural systems which, according to them, is a key one, and view only the SES in development or restoration of physical or institutional infrastructure of which people and groups of people consciously invest limited resources. In our opinion, such approach to definition and analysis of SES is most correct and universal. Firstly, from the point of view of clarity of categorical apparatus, this term

is based on the principle of descent, i.e., transition from the social to the ecological, as eco-system is closely connected to social system and is its internal environment, which could be treated as sub-system. Secondly, nature use objectively supposes presence of economic relations and institutes, i.e., existing ecological systems are economic and institutional. Thirdly, application of the notion of SES to local eco-systems, which emphasizes their social “inclusion” (integration), is very important for applied analysis and practice of regulation.

Local and regional SES have vivid cluster nature, which allows viewing them as socio-ecological clusters that unite different groups of social and economic subjects with specific interests – stakeholders.

Up until recent time, SES were not viewed as an object of ecological place marketing. The most significant progress in this sphere was performed in the works by A. Lukina [10], in which objects of eco-marketing are Russian regions, and, according to the author, ecological and marketing methods stimulate sustainable growth of socio-economic meso-systems. Let us emphasize that SES, as an object of marketing influence, is much more complex than socio-economic systems. Firstly, SES is characterized by increased level of systemic integration and interdependence of its elements which are very difficult to decompose into separate objects of management (lack of clear vertical and horizontal hierarchy, large number of self-organizing sub-systems and elements) [5]; secondly, SES are peculiar for domination of informal institutes and inhomogeneity of institutional structures, which determined high level of uncertainty and transaction costs [4]; thirdly, economic parameters of SES cannot be formalized by traditional methods, as they do not take into account external effects and costs of sustaining the homeostasis.

As an object of place ecological marketing, SES is market-integrated, institutionalized, emerging, and heterogeneous complex of regularly reproduced socio-economic ties and relations of stakeholders (subjects and groups of specific interests) regarding the use of resources and externalities of eco-systems in economic activities [14; 15; 16].

Based on this definition, let us distinguish methodological principles of marketing analysis of SES:

- Principle of unity of social and natural processes: as all eco-systems are localized in society, they should be viewed as social as to their content and analyzed in the aspect of socio-economic relations and institutes, i.e., as SES;
- Principle of heterogeneity: as SES are heterogeneous as to the rank (level) and scale, it is necessary to analytically identify the existing SES, which the subject of management may influence within its competence, thus providing their regulation and sustainability;
- Principle of search for economic causality: studying social relations and institutes, related to nature use, it is necessary to orient at determination of economic logic of models of behavior of stakeholders;
- Principle of stakeholders: during analysis of SES, an initial point is determination of its stakeholders, their interests, resources of influence, and behavioral patterns;
- Principle of evolutionism: SES develop constantly and continuously with

their resources, institutes, and stakeholders, involved into processes of nature use, the result of which is complex generation structure of SES. Thus, stakeholders of various generations differ by approaches to nature use, value, and level of trust to innovational developments in technology, management, etc.;

- Principle of market conversion of socio-ecological relations: any relations of stakeholders of SES, directly or indirectly related to the nature use, are inevitably involved into market mechanism and are expressed in change of income, risks, profit, costs, capitals, etc. As SES is actually a system of market type, regulation of its development requires application of marketing approach.

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FOREIGN ECONOMIC SPHERE AND DEVELOPMENT OF RUSSIAN BUSINESS

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Annotation: Foreign economic sphere becomes now a key factor of the national economy development. When exchanging goods, investment, improving the protection system countries create conditions favoring accelerated growth of the national business. For the Russian economy period of 2000 s. were marked by great changes in relations with the outside world and the prospects of accelerating economic development.

Key words: Internationalization, direct investment, protection, integration, export, MNC.

The second half of XX – beginning of XXI c.c. were marked by a significant increase in the effect of external economic factors on the development of national economies and business. In the vast majority of countries external economic environmental factors are playing an increasing role, particularly clearly manifested in periods of rapid world economy growth, and in moments of world crisis. Confirmation of this tendency is world exports outstripping growth to world GDP. During 1950-2001 global domestic product increased by 6,7 times, while world exports increased in more than 20 times.

Foreign economic sphere has become the decisive factor of the national economic growth. Most impressively it is demonstrated by the countries of East Asia,

firstly Japan, then by countries listed as the first wave of the “Tigers” of Southeast Asia (South Korea, Taiwan, Singapore, Hong Kong), then – the second wave of “Tigers” of this region (Malaysia, the Philippines, Thailand, Indonesia), and in the last 35 years by China. Just how the value of foreign economic sphere for the Chinese economy has increased it can be seen through the openness index that indicates growth: it was only 6,0% in 1980 and it rose to 26,0% till 2000. If in 1980 (the beginning of economic reforms in the country) China’s share in world exports was about 1,0% and in 2014 it was 12,3% [International Trade Statistics, 2002, 2014].

Let us mention the main channels of interaction between external economic environment and national business. They are:

- Foreign trade operations,
- Business internationalization through direct investment,
- National and regional protectionism.

Foreign trade (import-export) operation is one of the main external economic environment channels which impact on the state and development of the national economy and business. Particular target commodity and regional markets, which are focused on local companies, plays a decisive role in this relationship. For countries with a relatively high degree of the national economy involvement in the external economic relations (index of openness is the export quota) is essential characteristic of their export market. The Russian index of openness in the early 2000s. was greater than 40,0%. The peculiarity of foreign markets, which is implemented major part of products exported by Russian companies is their instability, are summarized in the high price volatility, the amplitude of fluctuations in the market of crude oil was around 700,0% (from \$ 20 per barrels in 1999 to 140 dollars in 2008). In such circumstances, exporting companies, as well as the government of the country, find themselves in a quandary when developing strategic development plans. It should be added that using incomes received during the period of extra favorable conjuncture on the commodity markets, was extremely inefficient. The accumulated monetary reserves have protected Russia’s economy from the extreme consequences of the economic crisis, but were deprived of the possibility of structural change and laying the foundations for sustainable economic growth.

Following facts show some criteria for the reorientation of Russian exports from the commodity markets with unstable situation to steadily growing markets, market products with high added value processing.

The successful development of the Russian agrarian sector, the increase in annual export of grain allow considering the export potential of the country’s agricultural sector as a kind of alternative to the export of fuel and energy and metallurgical products. In 2015, Russian companies exported 30 mln. tons of grain. Export of wheat from Russia is amounted about 15,0% of the world market, and potential of this industry is estimated at 30,0% of the world wheat market [Gurov, 2016]. In contrast to the market of fuel and energy products and metallurgy food market has great potential for sustainable growth and devoid of sharp fluctuations in the price.

The countries having a rich engineering school (including Russian Federation) are characterized by phenomenon that consists in the accelerated internationalization

of the companies belonging to small and medium businesses. Innovative products created by small and medium-sized companies is facing, especially in the first stage of its life cycle, with limited or no domestic demand. There is a push-local business abroad, determines its internationalization literally from the moment of birth. Companies are born global (born global companies) and since its inception mainly focused on foreign markets. The phenomenon, called by G.Simonom as “hidden champions”, can significantly increase the export potential of the country, focused on industrial products markets [Simon, 2009]. Special Report “Made in Russia” notes the steady growth tendency of export potential for small and medium-sized enterprises [Engineers, 2016].

Both of these phenomena, favorable for increasing the export potential of the country in the desired direction (development of the agricultural sector and small and medium-sized businesses with a high proportion of their activities in engineering work) in dire need of targeted state support.

The internationalization of business based on direct investments through the establishment of global value chains or insertion into existing chains of foreign MNCs.

The effect accompanying the inflow of foreign direct investment (FDI) in the form of local companies’ absorption or joint ventures is expressed in the increase in the volume and variety of products in the local market, the technological upgrading of domestic production, and institutional changes in business conditions due to the intensification of competition in the domestic market.

The arrival of large European retail chains radically changed the face of the domestic trade in the country, made a decisive contribution to the creation of the local competitive market. Foreign companies contribution to the development of a number of food industry sub-sectors, in particular, the confectionery industry.

A significant amount of foreign investment in the development of individual sectors, the creation of a large number of subsidiaries in the country sometimes create the illusion of real steps on the technological renovation of the national economy. In fact, the majority of Russian units of foreign MNCs are only the final link in the value chain, serving as assembly plants with relatively low coefficient of localization, which is typical, for example, for the Russian automotive industry. The strategic plan of the establishment in Russia of high-tech automotive cluster, like a locomotive capable to win over the whole complex associated with automotive industry, remains a dream.

Despite the high growth of the Russian economy in the 2000s. FDI inflows into the country did not bring significant changes in the technological basis of the key sectors of the national economy. Accumulated foreign investment in key sectors of the Russian economy such as metalworking, mechanical engineering, pharmaceuticals are extremely small. Successful example of Siemens, Caterpillar does not change the overall picture.

Global transnationalization experience of Russian business is mainly limited to the expansion of the commodity sector, exporters of gas, oil, metals.

In 2008, the share of fuel and energy companies and metallurgy industry was 44,0% and 36,0% of the total value of foreign assets of Russian MNCs. At the same

time the list of top three leaders – Lukoil, Gazprom and Norilsk Nickel – owned 57,0% of the total value of foreign assets. Globalization of Russian MNCs business is limited as by number of stages, integrated into a single value chain, as well as geographically, including numbers of disbursed overseas markets. Transnationalization index of Russian MNCs lags behind the performance of foreign MNCs. In 2005, the index for the 25 top Russian multinationals was 25,0% versus 57,0% for the 25 top MNCs of the world and 34,0% for the 25 largest corporations in developing countries. None of the Russian MNCs are among the top hundred global by size of foreign assets [Klimovets 2013].

Institutional changes in the environment, including, in particular, national and regional protectionism, are an important regulator of the system of relations, trade and investment flows between the different countries of the companies.

Russia's national protectionism at the turn of XX-XXI centuries carried out with the express purpose – to achieve accession to the WTO. While ignoring the current situation of the Russian economy, its unstable macroeconomic situation, far from complete institutionalization of the functioning of the domestic economy, weak competitiveness of domestic business, the lack of strategy for the development of the national economy, the list of key industries, the future of which is possible only if effective protection.

Having signed in 2012 the agreement on accession to the WTO, Russia has recorded a positive change in the system of relations with foreign countries, accompanying the accession to the WTO – the country had the opportunity to participate fully in all multilateral negotiations on improving the international legal framework for the development of world trade and an active influence on these processes are based on the national socio-economic and political interests; Russian exporters and importers must continue to be protected from discriminatory application of foreign partners protectionist measures to protect its domestic market; Russian exporters get conditions for access to foreign markets that appropriate to most-favored-nation treatment (MFN) with relatively low rates of import customs duties.

The extent to which Russia received the benefits outweighs the costs associated with the accession to the WTO, only time will tell. But the effect of certain merger costs is already evident:

- Rapid liberalization of foreign economic activity in the conditions of the low competitiveness of domestic business can only weaken it in the face of increasing competition from imported goods manufacturers;

- Sequential decline in customs duties in a significant dependence on the value of these revenues reduce the possibility of the implementation of current and strategic plans of the government [Burmistrov, 2012].

Russian business instead of measures to forestall the coming changes in the external economic sphere, allowing adapting to them, the situation was more like running the departing train.

The main trend of regional integration in the post-Soviet space is the desire to overcome the amorphousness of the simplest forms of regional integration, free trade zone, lifting the system of mutual obligations of the participating countries to the

level of the customs union, uniform rules and regulations of the foreign trade relations with third countries. Focusing on the achievements of the European Union, the mutual inter-country exchange within reaches two-thirds of the foreign trade turnover, the initiators of the deepening of integration processes require a close cooperation of businesses of member countries of the Customs Union. Meanwhile, the distinctive feature of the industry structure of the CIS countries' economies is their relatively low level of complementarities due to a significant proportion of the raw materials sector and industries with a relatively low degree of redistribution. This makes the nature of the raw material exporting countries in the region, an objective to prevent the growth complimentary trade (Table 1).

Table 1 – Structure of regional merchandise exports (2013) [International Trade Statistics, 2014]

Region	Industrial Products	Commodities	Agricultural products
Europe	4910	812	708
North Africa	1616	408	266
Asia	4566	690	390
South and Central America	194	297	212
Middle East	276	880	33
CIS	174	514	69
Africa	112	397	62

A high proportion of bilateral trade between the EU countries associated with the phenomenon of intra-industry trade, which developed on the basis of deep differentiation of industrial products, the objective of which is the basis a high level of per capita income.

In the foreseeable future, Russian companies in the manufacturing sector of the economy cannot rely on domestic demand growth due to the development of mutual trade between the Customs Union countries.

Not too successful experience of using the internationalization benefits is typical for the Russian business and the economy as a whole at the beginning of the XXI century due to:

- On the one hand, a certain “caution” shown by foreign business, driven government policies leading countries of the world community, which often prejudice defeated common sense.

- On the other – poor business environment, marked by both domestic and foreign experts. An annual ranking of Doing business project confirmed the positive trend in the business climate in the country, but it is still insufficiently attractive in terms of serious foreign investors. It is proved by fact that Russian Federation occupied 51-th place in the overall ranking. At the same time Kazakhstan takes 41-th place, and Belarus – 44th [Doing business, 2016].

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COMPETITION ON THE CONSUMER CREDIT REGIONAL MARKET (ON AN EXAMPLE OF BANKING SECTOR OF FEFD)

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Annotation: The article reviews the methodology for determining the competitiveness of the commercial bank, analyzes the competitive environment on the consumer credit market of the Far East and analyzes the competitiveness of regional banks. The article offers some ways to improve the competitiveness of commercial banks

Key words: Competition, competitiveness, methods for determining competitiveness, consumer crediting, commercial banks, assessment.

The market of consumer credit is an important segment of the banking market, where banks carry out the activity, aimed at meeting personal and family needs of the population. One of the most important strategic objectives of commercial banks on the retail banking market is to create and support the competitiveness of its products and services for survival and successful functioning on the banking market.

Furthermore, economic literature in detail covers the theoretical and practical aspects of competitiveness of business entities, methods of assessment of the level of competition. However, the competitiveness of banking is a relatively new topic. Common criteria and methods for determining the competitiveness of commercial banks have not been elaborated. Each of the currently existing methods has its advantages and disadvantages. Unaccounted factors in some methods can seriously

distort the results of the research. Many methods assume using of confidential information, which makes it impossible to analyze the activities of competitors. Therefore, it is necessary to examine the developments of Russian and foreign scientists to identify the best methodology that allows cover factors of competitiveness as widely as possible and to apply this knowledge in practice.

The analysis of the competitive situation on the consumer credit market and the factors affecting the competitiveness of the commercial bank needs to develop methods for improving the competitiveness of not only individual banks but also of the region's banking sector. This direction is especially important in case of the increasing economic interests of Russia in the Asia-Pacific region. At the same time the banking sector is an essential part of Russia's cooperation with Asia-Pacific countries, which causes increased attention to competitiveness.

The object of the research is the activity of banks on the consumer credit market.

The subject of the research is methodology for assessing the competitiveness of commercial banks on the consumer credit market.

Institutional structure of regional banking sector, which includes the regional banks and branches of banks from other regions, influences competitive environment in the region (Table 1).

Table 1 – The institutional structure of the banking sector of FEFD

№	Elements	01.01.2014	01.01.2015	01.01.2016
1	The number of CO in the region	22	22	17
2	Number of branches in the region	96	89	79
3	The number of branches of credit institutions, the head organization of which is in the region	7	6	5
4	The number of branches of credit institutions, the head organization of which is in other region	89	83	74
5	structural divisions	1910	1862	1675
6	subsidiary offices	1 040,00	1000	952
7	out-of-the-office cash counter	137	113	95
8	credit and cash office	111	104	91
9	operating offices	622	645	537

Source: compiled by the author according to the CBR [4].

According to the data presented in Table 1 there is a trend to reduction of credit institutions in the region and their structural divisions. Both regional banks and branches of banks from other regions leave the market.

Leaving of regional banks connected mainly with the tightening of the rules of the Bank of Russia to bring the system to international standards. Closing branches of large banks from other regions connected with the relatively low potential of the region in terms of customer base that does not allow the bank to build a strong business of sufficient scale. Reducing of structural divisions caused on the one hand, by the fact that more and more Far East operations are conducted through remote banking channels: mobile banking, internet banking, "Sberbank Online", ATMs and payment terminals. And it reduces the need to visit a bank office. On the other hand,

reduction of service points is a logical business decision in conditions of crisis and decreasing demand for consumer loans.

At the same time, the transformation of the institutional structure does not reduce the level of competition on the market, and continued consolidation of the banking system is beneficial to consumers.

Competition on the credit market is rivalry and fighting of credit institutions for the most profitable areas of resource allocation in order to ensure its stability in the banking market by meeting the social-economic needs of society [2].

The competitiveness of the bank is a complex, dynamic index, which indicates a relative level of development of criteria of its activities, including the competitiveness of its services. One of the indicators characterizing the bank's competitiveness on the market of credit services is the bank's share in the loan portfolio of the region banking sector [2].

Table 2 – The dynamics of loan debt of individuals in the banking sector of FEFD 2013-2015 years. (Billion rubles)

Index	01.01.2014		01.01.2015		01.01.2016	
	billion rubles	market share (%)	billion rubles	market share (%)	billion rubles	market share (%)
Loan debt of individuals to FEFD banking sector, total	513.96	100	575.1	100	537.9	100
Including:						
to regional banks	286.1	55.7	272.3	47	222.1	41.3
to banks from other region	227.86	44.3	302.8	53	315.8	58.7
to Far East Bank PJSC “Sberbank of Russia”	153.9	29.9	182.5	32	169	31.4

Source: compiled by the author according to the CBR [4].

According to the data of Table 2, the share of regional banks on the consumer credit market in the region tends to decrease, the share of banks from other regions and, above all, the Far Eastern Bank PJSC “Sberbank of Russia” increases, indicating a decrease in the competitiveness of the regional banks on the market.

The distribution of market shares between the regional banks and banks from other regions is shown in Figure 1.

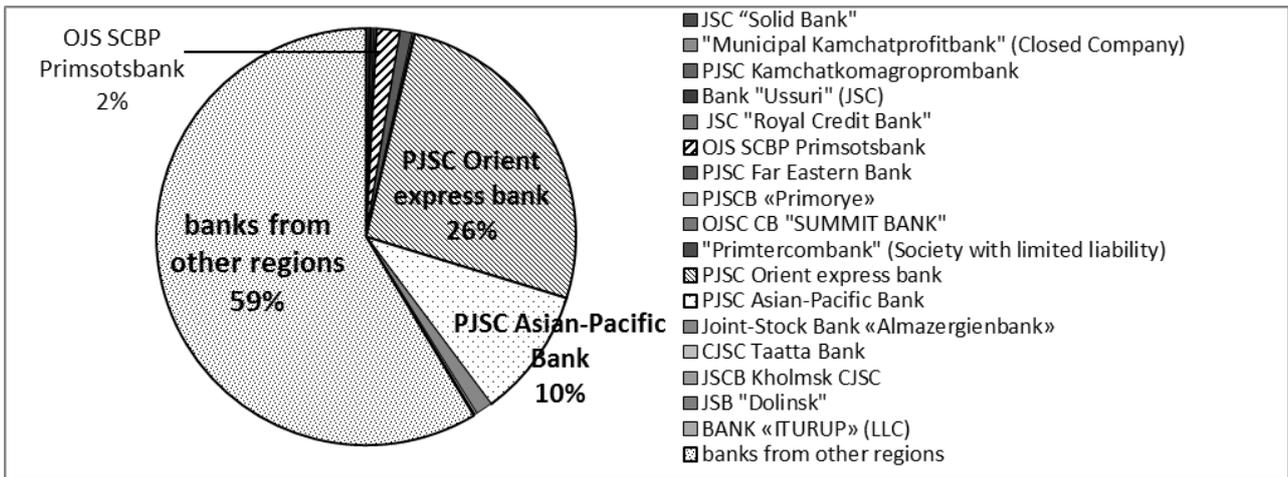


Figure 1 – Distribution of market share on the consumer credit market in the region [4]

The competitiveness of banking services is a relative dynamic indicator of its quality and value characteristics, the optimum ratio of which provides, firstly, the satisfaction of the specific needs of customers, and secondly, advantageous contrast to similar services of competitors [2].

The analysis of the competitive environment of the regional consumer credit market is based on an integral methodology for assessing the competitiveness of the bank that was proposed by such authors like M.J. Alieva, S.A. Chernova, G.S. Sultanov [1].

The essence of this method is to compare the parameters that characterize certain aspects of banking competitiveness by transferring them into qualitative analogs and positioning in the interval scale of competitiveness. Then qualitative analogs join them into a common integral index of competitiveness. For this the range of each indicator values is divided into 5 intervals of competitiveness levels (low, below average, average, above average, high). Using formula (1) each value is assigned quality measure in the form number of interval, in which this value gets into. Thus, we consider not only the absolute values of certain indicators of the bank, but also the degree of approximation to the minimum and maximum values of banks – competitors.

$$u_{ij} = \frac{(x_{ij} - x_{\min j})(N - 1)}{x_{\max j} - x_{\min j}} + 1, \quad (1)$$

u_{ij} – the qualitative analog of the j -th indicator for i -th object, $x_{\max j}, x_{\min j}$ – maximum and minimum values of the j -th indicator, N – number of levels of competitiveness. These values are rounded to the nearest whole

Next the integral index of the bank’s competitiveness is calculated using the formula (2).

$$Q_k = \sum_j^n u_{ij} * d_j, \quad (2)$$

Q_k – the total weighted assessment of competitiveness of the bank, u_{ij} – the qualitative analog of the j-th indicator, d_j – significance factor of the j-th indicator.

To determine the significance factor, which affects the degree of influence of particular indicators of competitiveness in the total assessment of banking competitiveness, the most commonly used method of expert evaluations is used. However, this method is subjective, difficult to use, time-consuming. Therefore we use the function of information entropy, which will help to obtain the objective significance factors based on statistical relationships. For example, if all the banks have the same value for one parameter, its entropy (significance) is zero. The greater value dispersion of qualitative analogs the greater the entropy, and therefore the significance factor. The information entropy can be determined with the formula (3)

$$H_j = \sum_k^n p_k \ln \frac{1}{p_k}, \quad (3)$$

H_j – information entropy (significance) of j – th index, p_k – the probability of the k-th event [3].

Using described method the competitiveness of the most aggressive credit organizations on the credit consumer market in the region was analyzed: three regional banks – PJSC Orient express bank, PJSC Asian-Pacific Bank, OJS SCBP Primotsbank, and three banks from other regions – PJSC Sberbank, PJSC VTB 24 and PJSC Alfa-bank (table 3).

Table 2 – The results of analysis of competitiveness of commercial banks operating in the Far Eastern Federal District

Index	Banks	PJSC Sberbank of Russia	PJSC VTB 24	PJSC Alfa - bank	PJSC Orient express bank	PJSC Asian-Pacific Bank	OJS SCBP Primotsbank	entropy (significance)
tariffs	rate on the loan in cash	2	2	1	4	5	2	1,24
	mortgage rate	4	4	5	1	4	4	0,87
	autocredit rate	1	5	1	1	1	1	0,45
assortment	loan in cash	4	2	1	2	2	5	1,24
	mortgage	5	3	5	1	5	5	0,87
	autocredit	1	5	2	1	1	3	1,24
	credit card	1	1	5	1	1	1	0,45
	education	5	1	1	1	1	1	0,45
consumer characteristics	application approval velocity	3	1	2	5	1	5	1,33
	document requirements	2	1	1	5	4	2	1,33
	max term of the loan	5	5	1	1	1	1	0,64
	max credit sum	5	2	2	1	1	2	1,01
	level of service	1	4	5	2	1	4	1,33

the bank's place on the banking market	the number of offices	5	1	1	2	2	1	1,01
	the number of ATMs and self-service devices	5	1	2	1	1	1	0,87
financial figures	capital ratio	2	1	5	2	2	3	1,24
	the share of arrears of individuals	5	1	4	4	5	5	1,01
	ROA	3	3	1	3	1	5	1,01
	ROC	4	4	2	3	1	5	1,56
Integral rating		64	49	48	46	41	62	
Ranking		1	3	4	5	6	2	

The distribution of points of the integral rating performed by the following principle

- 0-20 points – low,
- 21-40 points – below average,
- 41-60 points – average,
- 61-80 points – above average,
- 81-100 points – high [1].

Thus, PJSC Sberbank of Russia showed the greatest competitiveness. However, all the studied banks have or the average level of competitiveness (4 banks), or above average (2 banks).

Maintaining competitiveness of commercial banks on the retail services market lies in the development of the competitive strategy of the bank, which is an integral part of the system of commercial bank goals: profitability, liquidity, minimizing risk, ensuring the competitiveness.

One solution to the strategic objectives of maintaining the competitiveness might be to use a marketing strategy, effective human resources policy, organization of IT-management, the development of a simple line of products designed to attract the mass consumer.

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**SOCIAL INNOVATIONS IN HOSPITALITY INDUSTRY: DISABILITY
EMPLOYMENT POLICY**

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Annotation: Disability employment policy as social innovations in hospitality industry have been considered in the paper.

Key words: Social innovations, hospitality industry, disability employment policy.

The characteristics of the hospitality industry are extremely dynamic and differ from other industries. In the United States and many other parts of the world, the predominant industry is transitioning from manufacturing to service. The hospitality industry is growing – the U.S. Bureau of Labor Statistics expects the hospitality industry to add 17,0% in wage and salary employment, compared to the 14,0% for all other industries combined [1]. The nature of the hospitality industry makes it very labor intensive. Additionally, the hospitality industry has extremely high employee turnover rates. While the annual turnover rate for all industry sectors was 39,6% the leisure and hospitality sectors averaged 74,6% [1].

People with disabilities are the largest minority in the United States. There are approximately 50 million people with a disability, and about 10,4% of working-age individuals have disabilities [1]. Despite these large numbers, the employment rate of working-age people with disabilities in the United States is 39,5%, less than half that of their counterparts without disabilities (79,9%).

In the upcoming years, a greater portion of the available workforce will have a disability for four main reasons: medical and technological advances as well as demographic and legislative changes. Medical advances have enhanced the ability to diagnose disabilities earlier, and better treatments mean more people with disabilities can work. Second, technological advances in assistive technology allows for more disabilities to be effectively accommodated at an affordable price [1].

Third, demographic changes, including the aging US population and returning veterans, are increasing the number of individuals with disabilities. People over the age of 65 are four times more likely to have a disability than those aged 21 to 64. While many people over the age of 65 are on their way to retiring or already retired, a large portion of this population is staying in the workplace beyond the traditional retirement age. Also affecting demographic change are the returning disabled veterans who are reentering the workforce as armed conflicts abroad begin to wind

down. Lastly, legislative changes over the definition of “disability” impacts the number of employees considered disabled.

Many sources state that a shrinking labor force will be one of the biggest challenges facing the hospitality industry in the upcoming years. Due to the economic crisis, unemployment has risen, making it easier for employers to find and retain talent. When the economic crisis eases, the workforce and demographic forces that are in place will kick into high gear as baby boomers begin exiting in large numbers. While stories about layoffs feature prominently in the media, many sectors, including hospitality, will experience a talent shortage in the coming years. Smith and Clark estimate the service industry will create 5 million new jobs from 2004 to 2014 [1].

Service occupations already hire the greatest percentage of people with disabilities – 8,7% of workers employed in service occupations have a disability. Within service occupations, 7,8% of food preparation and serving workers have a disability. By pairing together the facts that more working-aged individuals will be considered disabled in the coming years with the knowledge of a talent shortage in the hospitality industry, it is safe to assume that the percent of workers with a disability in service occupations will be increasing. This means people with disabilities are an important upcoming source of labor. Disability inclusiveness will be a key strategy many companies should focus on when preparing for upcoming workforce changes.

The following research findings focus on the four main parts of the employment process – recruitment, hiring, retention, and advancement. Each section summarizes key points from available literature and is supplemented by personal accounts. Suggested best practices are included for each stage.

Recruitment. The majority of literature places the most importance on the recruitment and hiring of people with disabilities. Active recruitment of individuals with disabilities is extremely important in creating a diverse workforce. Employment agencies can provide valuable services to companies wanting to recruit people with disabilities. Lastly, one way to make recruiting people with disabilities a top-down commitment within an organization is to include “disabilities” in corporate diversity plans.

Active Recruitment. Service firms are more likely to actively recruit those with disabilities than are manufacturing firms. In a survey of 320 hospitality companies, 22,8% of large companies actively recruit people with disabilities, while medium-size and small-size actively recruited people with disabilities less frequently (17,7% and 12,4%, respectively). This is because larger companies have greater recruiting resources at their disposal.

While it may be easier for large companies to actively recruit people with disabilities, interviewees demonstrated that small companies could just as effectively do the same. Whenever Kerry Lee, the general manager of The Murray Hill Inn and Suites (a 76-room property) has an opening in an entry-level position, he notifies a local employment agency that works with people with disabilities. Other smaller hospitality companies should follow this example of tapping into this underutilized workforce.

Employment Agencies. Employment agencies offer valuable services by

effectively pre-screening candidates to make sure they are qualified for the job. Although employment agencies can provide hospitality companies with valuable resources, they are not widely utilized. Because the various employment agencies often lack an umbrella organization, employers find it cumbersome to maintain contact with many agencies at once. Human resources professionals would prefer to develop a relationship with one or two people instead of dealing with a different person from each agency.

Employment agencies should be on the front-line combating concerns about hiring workers with disabilities. Agencies could increase employment by generating awareness in hotels and restaurants about the benefits of hiring people with disabilities and by offering assistance in determining appropriate accommodations. Other services offered by employment agencies, including on-the-job coaches, are a valuable asset for people with disabilities during the training process.

Corporate Diversity Plans. Commitment from top management is the best method for reducing employment and advancement barriers. Though most organizations have a diversity plan, only 40% include disabilities. A few hospitality companies are noted for their top management commitment to employing people with disabilities. Marriott International is considered to be a leader in disability initiatives by both employing people with disabilities in its own company and founding a non-profit organization to aid special education high school graduates with job placement.

If companies want to utilize the available labor pool of people with disabilities, there needs to be top-down support. Including disabilities in corporate diversity plans will demonstrate that top management is committed to employing people with disabilities. This commitment will trickle down to managers and supervisors as they make recruitment and hiring decisions.

Hiring. Human resources professionals in the hospitality industry hold many of the same concerns about hiring people with disabilities as professionals in other sectors – most notably inability to perform the work and accommodation costs. Beyond these concerns shared by most industries, the hospitality industry provides a unique set of hiring challenges. First, the broader issues revolving around hiring people with disabilities will be discussed, and then particular attention will be paid to specific issues in hospitality.

Nature of the Work. The most commonly cited challenge in hiring people with disabilities was the “nature of the work”. Of the 320 hospitality and leisure companies surveyed, 77,0% believed that people with disabilities would not be able to do the work. In the same survey, 55,7% of companies were concerned that employees with disabilities lack experience and skills. These percentages reflect common misconceptions about employing people with disabilities. Labor pool statistics in Canada show that the working age people with disabilities (ages 21-64) are the least likely to have severe disabilities. Unemployed people with disabilities also tend to have very high levels of education, demonstrating that, as a whole, they are well-educated and qualified to work.

Despite the stereotype that people with disabilities are not qualified or cannot work as hard as employees without disabilities, employers consistently rate them average or above average in performance, quality and quantity of work, flexibility,

and attendance. Mr. Lee stated that employees with physical or cognitive disabilities at his hotel perform at the same (or higher) level as the rest of the employees following adequate training.

Accommodation Costs. Many surveys cite that a top concern of employers is the potentially high cost of providing reasonable accommodations to employees with disabilities. In a survey of 320 hospitality and leisure companies, 69,3% cited “actual cost of accommodation” as a challenge in hiring people with disabilities.

Although the majority of hospitality companies were concerned about the costs of accommodation, research shows that most accommodations are “low cost”. A Job Accommodation Network survey found that 49,0% of reasonable accommodations cost nothing and 78,0% cost less than \$500. There are also three tax subsidies for private companies to use towards the cost of reasonable accommodations.

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**INNOVATIVE TECHNOLOGIES IN THE REHABILITATION OF
CHILDREN WITH DISABILITIES USED IN GBUSO “STAVROPOL
REHABILITATION CENTER”**

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One of the Centre’ quality policy direction is the development of the institution in accordance with modern requirements for the efficiency of social services through the introduction of new technologies and service management in order to improve the quality and expand the list of provided services.

On the base of GBUSO “Stavropol RC” the complex of socio-medical, psychological and educational assistance, which is annually updated with new techniques is organized. During the course of the rehabilitation the constant monitoring of the health of children is carried out.

In the process of rehabilitation there are such technologies as kinesitherapy, phytotherapy, verticalization, cryotherapy and termconcentrated therapy in speech therapy, hippotherapy, Canistherapy, multterapiya, “Saling system”.

During the rehabilitation process it is widely used dark and light sensory room. Much attention has been given to work with teenagers. The most effective form is groups of psychological training aimed at correcting the emotional-personal sphere of children, development of adequate communication skills with peers and adults.

There is an equipped bathroom of social adaptation, which is a modern kitchen with a set of high-quality equipment, where children can acquire the skills needed in everyday life: washing dishes, washing and ironing, cooking affordable meals, proper handling of household items, electrical appliances.

From March 2012 work has begun on the rehabilitation program and creative socialization of children by means of collective animation creativity “Cartoon therapy”. In the process of creating a cartoon child works with a variety of art forms, studying computer graphics programs. An important organizational and psychological value of Cartoon therapy is teamwork. Movie Memorabilia Center already includes 100 cartoons created by our children.

In 2013, the project “Rehabilitation through Cartoon therapy” was the winner in the regional competition “The civil initiative” in the “Spread border opportunities”. In October 2015, the Center hosted the second edge festival of animation creation, where 33 of the cartoon were presented, 6 of them was in the new category “domestic partnership”.

Currently, the institution became co-executor of the activities of the program “The right to be equal in the years 2015-2017”, in which you purchased the new rehabilitation equipment (Gross trainer, rollers, trainer MOTomed Verticalizer, BOS with bioacoustic correction (LHC method), KIT complex , playground equipment

Montessori).

Let us consider new technologies with the use of this equipment.

Using the simulator “Gross” and roller skates implemented method of roller skates therapy aimed at the development and improvement of motor skills for children with impaired function of the musculoskeletal system, neuromuscular disease, and cerebral palsy. Gross combination of simulator and rollers provide improved mobility goleno jog joint; develop a sense of balance and coordination of movements; and develops the vestibular system, stimulates spatial perception.

In the rehabilitation process rollers are used separately. These exercises strengthen the muscles and ligaments of the foot and lower leg, thigh and abdomen, as a whole, the entire musculoskeletal system, form a correct posture, improve blood flow and metabolism.

Mechanotherapy using simulator "MotoMed" in working with children with diagnosis: cerebral palsy, polio, muscular dystrophy, the consequences of traumatic brain or spinal injuries, reduces muscle tone and improve physical activity.

Application Verticalizer «Robin» and «Shifu Ocean» helps the child to develop a vertical position, aimed at the development of the supporting leg function, prevention of shortening of the posterior group of thigh muscles, and the development of contractures ankles.

Since 2015 began to be used the hardware-computer complex with bioacoustic correction “SYNC-C” (LHC method), which helps normalize emotional state, the restoration of sleep; improve memory and attention; normalization of psychophysiological indicators.

One of the latest acquisitions of institutions is a complex computer-gaming simulators, consisting of: CIT “Horse” KIT “balancing platform”, “CIT” contact pad “Going with KIT” includes 13 computer programs, for example: “Mittens”, “Air ball”, “Rider” and others. The use of KIT-complex develops the child’s body, his simple movements and targeted action, and motor behavior of the child, his mind and intelligence.

Gaming equipment Montessori includes: game panel “Mouse in cheese”, “Target bell”, “Lace and embroidery”, “Tir theater” is a training, correctional facilities, designed for work with children of different age groups on the Montessori system. The main purpose of these materials – to promote the spiritual development of the child through the development of motor skills and sensory.

With the support of the Government of the Territory in accordance with the requirements of legislation in the framework of the program “Available environment” in the establishment of the conditions of barrier-free environment. Currently installed and put into operation the lifting platform a flight of stairs chair type, which ensures free movement of limited mobility of children from the 1st to 3rd floor of the center.

A special place in the work of the institution takes methodical work. GBUSO “Stavropol RC” is the basic institution of the Ministry of Labour and Social Protection of population of Stavropol Territory, which conducts retreats, workshops, developing training materials, manuals, etc. In September 2015 at the All-Russian exhibition-forum “Together – for the sake of the children”, where more than 60 Russian regions presented their social technologies, the establishment was highly

appreciated, as methodical site and within the exit area at the center of the base.

Experience institutions constantly reinforced by teaching aids, reflecting the theme of the Centre's work. Currently, the collection of materials published "The world of information technology in the rehabilitation of children with special health features".

Thus, the Centre's experience confirms the effectiveness of the implemented rehabilitation technologies in order to improve health outcomes, quality of life and reducing disability in children.

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ECONOMIC CONDITIONS OF THE MARKET DEVELOPMENT OF THE SPHERE OF SERVICES TRADE IN FOOD PRODUCTS IN THE REGION

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Annotation: The formation of a sustainable economic position in the sphere of food commodity trade today is an urgent task for both local researchers and the state administrative structures. Difficult market conditions (a strong dependence of demand on the solvency of the population and its variation over time parameters, reduction of food producers costs to the detriment of the goods quality, the presence of unfair competition on the market where enterprises are functioned) formed the necessity of studying the economic preconditions for development of market services in the sphere of food commodities trade.

Key words: Economic prerequisites, market services, development, food commodities trade, region.

The main guarantor of the regional trade sphere development is its production potential and strategic resource of allied industries, which provide dynamic of the regional economic development, food security and the availability of jobs for the economically active population. However, there are a number of economic prerequisites affecting the sustainable development of the market.

Primarily the macroeconomic situation of the state is one of the most important economic preconditions affecting all spheres of activity as a whole and the trade sector in particular.

From the beginning of 2015 the following tendencies have been identified according to macroeconomic indicators: GDP fell by 4,0% to the corresponding period; the federal budget deficit was 1,2% of GDP against a surplus of 2,0% of GDP in the same period a year earlier; since the beginning of 2015 inflation was 11,2% (previous year – 7,1%). At the same time a rise in prices for food products was 11,4%.

Thus, it is possible to note the negative situation of macroeconomic indicators as the end of the year, and in comparison with the previous period of time. At the same time, retail trade turnover by the end of 2015 decreased to its highest level in the last 20 years – by 11,7%. In particular there is a decrease on foods including beverage and tobacco products – by 10,9%. It continues to increase the share of food products retail turnover in the structure of total retail trade turnover.

Another economic prerequisite is growth of tariffs for services of natural monopolies and utilities sector, which leads to additional costs for the sale, and as a consequence to increasing in retail prices. During the analyzed period (October 2014

– October 2015), a rise in prices for housing, communal services and fuel has averaged 10,0%, tariffs for freight transportation increased by almost 16,0%, growth in telecommunications services tariffs for legal entities was 4,0%, which led to increase in prices of consumer goods by 12,5%.

The main driving force for market services development in the sphere of food commodities are the consumers. Consumers can tighten competition on the market in the region by bringing higher quality requirements of the goods to the level of service (service quality), putting pressure on the price level. Higher requirements for the finished product, make producers to improve the quality of manufactured product by increasing the costs (higher-quality raw materials, additional conditions of service, etc.), and therefore to reduce its level of profit. At the same time, in October 2015 there was a reduction of real wages in region, rising prices for commodities, reduced lending reduction to households by banks and as a result, the transition to the savings consumption model by population.

In 2014, the Krasnoyarsk region takes the first position in the value of monetary incomes and the third place in consumer spending, while revenues and expenses balance is also the highest among the regions of the Siberian Federal District (Table. 1), but the obtained values are still low compared to the all-Russian.

Table 1 – The balance of incomes and expenditures in 2014 in the regions of the Siberian Federal District [1]

Regions of the Siberian Federal District	Monetary income		Consumer expenditures		The balance of revenues and expenditures (household savings)	
	Rub. per month	Rating	Rub. per month	Rating	Rub. per month	Rating
Total SFD	20 454,1		17 695,0		2 759,10	
The Republic of Altai	14 751,7	11	13 929,8	10	821,90	12
The Republic of Buryatia	20 784,6	4	16 601,9	6	4 182,70	3
Republic of Tyva	13 471,8	12	10 040,7	12	3 431,10	6
The Republic of Khakassia	17 875,7	9	16 038,1	7	1 837,60	10
Altai region	15 979,1	10	11 874,8	11	4 104,30	4
Transbaikal region	19 886,1	6	16 919,8	5	2 966,30	7
Krasnoyarsk region	24 348,3	1	18 391,2	3	5 957,10	1
Irkutsk region	19 424,5	8	15 876,7	9	3 547,80	5
Kemerovo region	19 697,4	7	17 675,7	4	2 021,70	9
Novosibirsk region	22 597,4	2	20 178,1	1	2 419,30	8
Omsk region	21 363,7	3	16 030,9	8	5 332,80	2
Tomsk region	20 429,5	5	18 680,0	2	1 749,50	11

It should be noted that the current trend is an indication of economic crisis: consumers try do not spend available funds thus forming a financial “safety cushion”. At the same time there is a negative situation due to increasing percentage of the population with incomes below the subsistence level, which in turn suggests reducing total solvency of the population (Table. 2).

Table 2 - The dynamics of indicators characterizing the population solvency in Krasnoyarsk region [1]

Indicators	2009	2010	2011	2012	2013	2014
The number of people with incomes below the subsistence minimum, th. people.	500,9	506,7	512,1	444,1	433,4	488,4
The number of people with incomes below the subsistence level as a percentage of the total population, %	17,7	17,9	18,1	15,6	15,2	17,1
The subsistence level (the whole population, average value)	5144	5902	6209	6370	7326	8234
The pace of growth of the subsistence minimum in % to the previous year	-	14,7	5,2	2,6	15	12,4
Inflation rate, %	7,7	7,9	6,1	6,8	4,8	9,5

This figure could increase its value for the following reasons: population growth in the region; increase the minimum subsistence level and the growth of rate of inflation (due to an increase in consumer prices due to the impact of Western sanctions in the form of an embargo, as well as the rise in prices and tariffs for services).

Another economic problem of the market development of the sphere of trade services is the redistribution of the price burden in the production value chain, and, consequently, an increase in retail food prices. Analyzing the dynamics of change in prices for food products in the production chain from the receipt of agricultural raw materials to the retail sale of products it is possible to identify a significant imbalance in the pricing policy of each link.

The largest price increase was observed in the intermediary links, when bringing the goods from the producer to the consumer. And if at the stage of raw materials purchasing and the production of a commodity price change were minimal, a significant rise in prices was in the distribution chain, and vice versa, with the rapid rise in prices of raw materials or production of goods, the price load is reduced when selling the product.

For example, the confirmation of this pattern in the food market of Krasnoyarsk region is a change in prices for such product groups as bakery products from wheat, vegetables of all kinds, meat, etc. In some cases, the price change is due to speculative processes on the market since the current one or another economic or political situation. To fix this problem it is necessary to develop price controls for each link of the production chain of food products, namely the establishment of a limit level of the price change.

This will contribute to the best choice of sales channels by the manufacturer, as well as will reduce the price burden on consumers, especially in a crisis situation.

An example of finding the optimal solutions for minimizing the retail price is the practice of regional and federal trading networks of Krasnoyarsk region, namely, cooperative association of independent retailers, the introduction of retail chains in its range of products under proprietary brand name, which is significantly lower price than the competitors' products, and also lead the expansion policy of its own production by commodity groups gastronomy (salads, ready-made main dishes), bread and bakery products.

Since the past 15 years there has been a significant decrease in food production by large enterprises of food industry of the region [3] these measures allow retailers

increasing competitiveness, optimizing costs, increasing efficiency, sustainability and value of trading business.

Another factor affecting the development of the trade sphere is the dependence of the food industry from interregional and import of raw materials for food production, as well as finished goods to retailers. For its consideration of this factor it is necessary to analyze the ratio of market regulators such as supply and demand, by means of the balance sheet of resources and the use of products in the Krasnoyarsk region. On the basis of food resources balances it is determined an indicator characterizing the region's food security: the level of self-sufficiency main types of agricultural products [2].

The general trend of the resources dynamics is a slight decrease, both supply and demand according to the main product groups. At the same time the need for the region's population is slightly higher than production, which in turn is offset by the supply of resources from other regions, the importation into the region is between 18,0% (milk and dairy products) to 43,0% (meat and meat products) and only the group "grain" is a huge advantage for marginal producers.

In commodity demand removal of investigated products is negligible, in connection with which the build-up of demand occurs only at the expense of private consumption in the Krasnoyarsk region in the relative form. Also, the prevailing trend is confirmed by the structure of imports and exports to the territory of Krasnoyarsk region of foodstuffs and agricultural raw materials: in 2013 the ratio of these indicators was 89,0% to 11,0%, and in 2014 – 83,0% to 17,0%.

Thus it can be concluded that Krasnoyarsk region receives a sufficiently large number of raw materials and goods from which the final products subsequently produced and enters the retail network. Due to the sharp rise in the dollar, the cost of foreign raw materials and commodities has increased significantly, which affected the cost of production, and ultimately – to the retail price. Products that come from other regions of Russia, to a large extent dependent on transport costs.

All of this leads to additional efforts to find new suppliers with an acceptable level of prices from the sphere of trade enterprises. On the market of retail food trade the greatest competition is observed between the regional and federal trading networks, the range of which differs by structure, and especially by the presence of goods of local producers, production of which offers advantages to traders in quality and price of goods, as well as security of supply.

But, unfortunately, influence of barriers from trade enterprises is stronger, namely, in order to sell their products at retail outlets manufacturer has to pay money for "logon" and "beyond the shelf". Only federal manufacturers can allow such waste for itself and local producers are forced to seek more small traders.

Retail is one of the fastest growing areas of the Russian economy, so the solution to these problems, at least partially, will contribute to the development of the whole retail industry.

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**COMPREHENSIVE STUDY OF LABOUR POTENTIAL OF THE REGION
AS FUNDAMENTALS OF AGRARIAN SPHERE OF THE RUSSIAN
ECONOMY**

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Annotation: There is no consensus in the scientific economic literature to date about the definition of "employment potential". It should also be noted that there are different labor concept of transformation in the process of changing social and economic relations in the labor potential. There are various definitions of the labor potential of workers, enterprises in the region and the country as a whole, with all their similarities and differences. Regional aspect becomes important because the direction of the transition to an innovative social-oriented type of economic development shows that one of the key is to strengthen the strategic management of regional development, increasing complexity and balance regional development and distribution of productive forces.

Keywords: Employment potential, Russian economy, labour potential.

The development of the concept of labor potential of the rural market labor is perhaps only on the basis of objective economic conditions: the comprehensive development of production on the basis of strengthening the material-technical base, improve the financial condition of agricultural enterprises and radical improvement of wages, social development, improving the quality of human resources of the village and agribusiness personnel, their professional mobility, etc. The labor market has a significant influence on the formation of labor potential in agriculture. The crisis in the camp as a whole, and particularly in the agro-industrial complex, led to a significant reduction in the demand for qualified personnel.

Labor potential is characterized by a quantitative characteristic of the general and professional knowledge and working skills of people working in certain sectors of the economy within the framework of certain interacting structures. It finds expression not only functional (used) abilities of workers, but also the maximum of

their capabilities, which can be actuated to create certain conditions.

The category of “labor capacity” should be seen as an extension of the concepts of “human resources” and “work”. “Labour resources” includes both the existing resources and hidden, and “human resources” contain only provisions that are not used.

A characteristic feature of the “labor force” is that it has the properties and potential anonymity. They can be “distributed”, “extended”, “used”, etc. From an economic point of view for the workforce important tasks are the problem more fully involving them in the process of production, the growth of employment. Human resources are associated with the life in this or that sphere. Using the concept of “human resources” in relation to businesses in the agricultural economy (collective and state farms) was partially justified in the pre-reform period, when the majority of the population living in the same village, was equivalent to employment on the collective farm (state farm), operating in the village. Place of residence of the worker and his workplace were identified with a specific place “collective farm”, “state farm”.

The situation has now changed significantly. Agricultural enterprises are characterized by the use of labor resources now, formed on the territory of the village, but there are rural areas where such enterprises liquidated, sold or replaced by private enterprises, which do not bear any responsibility for the use of human resources work. Responsibility for the use of human resources is the responsibility of the regional authorities and local governments.

Consequently, the category of “human resources” in the village now can rightly be considered only in the territorial aspect, that is, in relation to the rural areas of the country as a whole, the republic, territory, region, district, inside the administrative units.

In the agricultural enterprises, as well as in other industries, it is advisable to use the term “labor potential”, which characterizes the workers in a particular company, the union having a uniform composition of professional qualifications.

A model that describes the effect of all components of human resources should take into account components such as the level of social development, morale and motivation, which depends on the abilities, health, legal, and moral values of the people. Consequently, the social and psychological capacity is determined by the system motivation and value orientations, levels of social maturity, a system of moral and cultural interests, personality type, attitude to work, the type of nervous system, creativity, competitiveness, interest in the work, the ability of self-development and self-education, mobility, moral qualities.

In accordance with this approach, human resources can be characterized by the following characteristics of the system: the physical side is characterized by the working population, which includes the degree of participation in the public manufacture of various groups. In addition to the physical characteristics used indicators such as economic activity, life expectancy, the number of hours worked per working age, the average age of people employed in social production; intellectual side is determined by the level of general and vocational education, work experience. A special place takes professionally-qualified consist of the labor force.

Structuring all parts of the labor potential on the basis of profession and qualification – the main condition for approval of structure of labor resources, labor force, on the one hand, the structure and activities on the other. Accounting professional qualification structure needs to balance the needs with the profile of training in the education system; the social side is determined by the working conditions, social status, psychological type of personality, the character of her motivation to work, family composition, material and housing, the level of consumption of material goods and services, a way of life.

The level of professional education, as a rule, shows the ability of employees to carry out certain works, which, together with the organization of the workplace is largely determined by productivity.

The modern practice of functioning, development and reproduction of labor potential of agriculture requires continuous improvement of methods and criteria for their evaluation.

Stand out the basic principles of labor potential, such as: integrity, quality, prioritization, flexibility, autonomy, differentiation, efficiency.

Integrity – is deepening the integration between the economic mechanisms and human relations, democratization and the organization of work.

Quality – the growing role of science-based management of human processes, the use of best practices, the provision of conditions for early learning, maintaining the continuity of personnel.

Priority provides priority to training and refresher basic trades, parallel training in new specialties.

Flexibility means a change in the rights and responsibilities of managers and HR services in personnel matters.

Autonomy involves the relative independence of managers in personnel matters.

Differentiation – the use of different methods of analysis of the staffing situation, taking into account the specifics of the labor potential of various businesses, improving the diversity of professional career development.

Efficiency – ensuring the conditions of expanded reproduction frames, optimal functioning of the skill-mix of high performance.

Maximum efficiency of formation of labor potential of agriculture is achieved by ensuring regular use of these principles.

Improving the quality of labor potential of agriculture can occur under the influence of both intensive and extensive factors, so that it becomes possible to classify them according to the source of formation.

Factors intensive labor potential of agriculture, linked to the improvement of its quality parameters: raising the educational level, professional skills, improving personal characteristics of workers.

Extensive factors influence the quantitative indicators, the number of employed workers in the industry, sex and age structure, fund of working time.

In modern conditions are particularly important factors of professional skill of the worker. A skilled worker has more knowledge and information than a simple employee labor, better skills and a creative attitude to work. So now raising the

qualification level of workers is particularly necessary, especially important to assess the place and role of the components of occupational factors – training and skills development.

High professional skills, education and culture are becoming increasingly necessary for the working sectors of agriculture. A distinctive feature of the HR policy in the industry is that the reproduction of the human resource potential of agriculture acts as a relatively complete system, which includes the higher and secondary special institutions, vocational schools and special courses for training and retraining of workers.

An important role of demographic factors that affect the quality of human resources should be noted. The main determinants of demographic factors are age and gender. Human age changes its potential in the socio-economic system, first, gradually increasing the employment potential, where different social characteristics reach their maximum in his mature years, and then begin to decrease due to the reduced physical capacity of the body.

A distinctive feature of the labor of agricultural workers is the fact that less than work in other sectors of material production, lends itself to mechanization and automatization of processes. Thus, innovation in agriculture came much later than in other sectors of the economy, and as a result, it is far behind technically. But this innovation not only increases the need for highly skilled labor. There is the opposite effect, leading to a reduction in the number of employees as a result of improving the organization and management, improve the placement and use of personnel, etc.

The methodical task of developing specific formation of governance and the distribution of the region's labor potential in the framework of social and economic policy, according to the author, should be as follows:

- system of the region's labor potential indicators should be as compact as possible, reflect only the primary characteristic features, but at the same time have enough information to be informative to enable effective decision-making at the regional level;

- Indicators included in the system need to fully characterize the scope of activities, in particular, when it comes to the region, it may be some sectors of the economy. We need a common system of weighting coefficients of individual indicators in the region and the blocks of the labor potential in general, to ensure the unity of the calculations and the possibility of comparing data;

- the system should be designed for data sets representing regional statistics authorities.

The principles can be divided into public and private. The general principles are the principles characteristic of economic systems: scientific, systematic, integrated, efficiency, focus, objectivity, consistency.

The principle of scientific management in labor potential is the use of mathematical formalism to describe the objective laws of labor potential, the use of economic and mathematical modeling methods and modern information technologies.

The systematic principle is in consideration labor potential as a complex socio-economic system. To determine the development of management techniques and the formation of labor potential is carried out in conjunction with the dynamics of its

constituent subsystems.

The focus principle is realized already in the process of strategic goals and directions of formation and development of labor potential of the region. The complex objectives of formation and development of labor potential of the region has a complex structure and is aimed at achieving the main goal, by solving the set of particular problems.

The solution to optimize labor potential problem: achieving maximum utilization of labor potential at the lowest cost, implements the principle of effectiveness. Implementation of this principle contributes to the establishment of full employment, an increase in the total income of the population of the entire region.

The principle of negotiation is to ensure consistent decision-making at all levels of governance in the region. It should be noted that all decisions at all levels should be aligned with the overall strategy of development of labor potential of the region. The regulatory role of the state in this matter is not sufficient, as the development and formation of labor potential of the process is a continuous and comprehensive. At all levels of regional management requires coordination, which will remove the competition and lead to the establishment of strong business links between all entities.

Labour potential as a complex dynamic socio-economic system is inherent stable and unstable state. Steady state of labor potential is typical for the equilibrium state of socio-economic development of the region. As soon as the work becomes untapped potential, the ability to self-development decreases, qualification skills are lost, personal qualities are destroyed, whereupon reduces efficiency of operation. Thus, the characteristic feature of the labor potential is its ability to change depending on the needs of the region.

In the process of formation of labor potential an important role played by the principle of adaptability, which consists in taking into account changes in both external and internal conditions of existence of the labor potential. This becomes an important advance preparation to a change in the conditions of formation and realization of the labor potential.

The principles of variance and balance are the logical continuation of the principle of adaptability. Analysis and forecasting of future labor market situation entails the possibility of considering different variants of the formation and development of labor potential. The balance of labor potential will provide its state stability, balance of quantitative and qualitative parameters.

In addition to the general principles mentioned above, the process of formation and realization of the labor potential should be based on private. Private principles are solving specific problems, characterized by features of a particular industry, company or person, and also reflect the specifics of the region. Such principles of the trends and characteristics of the labor factors are forming, including the complexity of the work, physical and mental costs, especially logistic status.

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INCLUSIVE HOSPITALITY: TRENDS AND PERSPECTIVES IN STAVROPOL REGION

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Annotation: This article describes the main problems of people with HIA in employment, as well as the support that the state provides.

Key words: Disability, employment, rights, responsibilities, employer, law, benefits, government support.

In modern Russia, one of the important, problem-solving, is the problem of employment of people with disabilities (people with disabilities).

A disabled person – a person who has a health violation with persistent disorder of body functions, caused by diseases, trauma or defect, leading to restriction of life and causing the need for its social protection.

Disability is increasingly seen in recent years as one of the possible social status and does not mean for a person excluded from the life of rejection by society. Numerous examples show that disability is not a man closes access to theaters, parks, even on sports fields, leaves room for the operation feasible. At the same time, disability gives certain rights and privileges that our government pays more and more attention. Measures of assistance provided by the state, over time became increasingly significant in nature, in order to reduce the distance, there is between the sick person and healthy. However, where this is not enough to help at all times come

human compassion.

Recognition of citizen disabled is carried out during the medical and social assessment on the basis of a comprehensive assessment of the citizen body condition based on an analysis of its clinical, functional, social, domestic, professional, labor and psychological data using classifications and criteria approved by the Ministry of Health and Social Development of the Russian Federation.

In Russia, there are 12,8 million people with disabilities, is a little less than 9,0% of the population. Abroad, this figure is also hovering around 10,0% of the population, although in some countries disability are 20-25. The figures depend, in particular, and what kind of disease it is a country relates to disability.

Invalids of the first, the worst, the group in Russia make up 12,8% of the total number of persons with disabilities, which is about 1.66 million. The second group of the largest disability – 50,0 percent, or about 6,4 million people. The third group of disability – 32,8 percent or 4,2 million. The number of children with disabilities is 4.4% of the total number of persons with disabilities, is 0,58 million.

About 70,0 percent of people with disabilities, it is the Russians retirement age.

According to expert estimates, in Russia about 190 thousand people with hearing disabilities, approximately 320 thousand wheelchairs, about 240 thousand people with visual impairments.

According to the Ministry of Labor and Social Protection of Population of Stavropol (MLSP), the province is home to 239,000 people with disabilities, or nine percent of the population of the region. The working age are more than 76 million, of which only 25 thousand, ie one third, have a stable salary. Those wishing to work a lot more, but the situation in some cases does not allow them to exercise their right to work.

At the moment, there is a “Federal Law on social protection of disabled persons in the Russian Federation “dated 24.11.1995 n 181-FZ (adopted by the State Duma 20.07.1995) (Ed. By 23.07.2008), there are painted all the rights and obligations of the employer to the employee having disabilities. They are: Article 20 “Provision of employment of persons with disabilities”; Article 21 “The establishment of quotas for the employment of disabled persons”; Article 22 “Special jobs for the employment of disabled persons”; Article 23 “Terms and conditions of disabled persons”; Article 24 “Rights, obligations and responsibilities of employers in providing employment for the disabled”.

Nevertheless, in the current legislation provides a penalty for the employer’s refusal to hire persons with disabilities within the quota. The fine ranges from 2,000 to 3,000 rubles.

Sometimes, the employer may refuse a disabled person in the job. According h. 3 tpsp. 3 of the Labour Code the right to work may be restricted if this is due to the care of the state about the people who are in need of greater social protection. In other words, the right of the disabled to work can be limited if the work on which he claims, it is contraindicated for health reasons.

Often leaders to artificially reduce the number of employees in the company, so as not to be subject to the law, as measures to create special jobs for persons with disabilities require significant expenditures.

Experts have concluded that a more complete and effective implementation of the regional law “On quoting” a need to develop additional mechanisms to encourage the employer. Federal law gives the regions the right to determine methods by which leaders are more willing to take on persons with disabilities. For example, in the Voronezh region (an idea borrowed from the Swedes) in the enterprise for the disabled equipped workplace, where it could fully and equally with other work, and the leader of “ustroitelnye costs” offset from the regional budget. But in the Stavropol region in the state authorities and local self-government funds for such practices do not.

Every human life is placed in a specific graph: born, studied, went to work ... However, people with disabilities, this schedule can be quite different. Not because they do not want or can not learn and work, but because in Russia is not too fond of taking in the company of persons with disabilities.

This is due not only to the fear that the person who has health problems, will bring less profit, but also the financial burden that falls on the company. What should take into account the employer who decides to take under his wing disabled? First of all, it should provide a special officer corresponding to his illness job. Those. If a job in the office accepted wheelchair users, it easy to enter (arranged ramp) must be provided, doorways should be extended so that they could easily drive the carriage, and on the walls is necessary to lay double rail. People with diseases of the cardiovascular system is necessary to ensure the workplace is not on the sunny side, those who had been ill with tuberculosis, in contrast, is not recommended to be in the cheese, basement, poorly ventilated and poorly lit room. Thus, people who have had this or that disease, should be given the job that meets their individual rehabilitation program. Non-standard conditions are often associated with high costs, and the greater the investments to be done to the head, the further he moves away from the idea to do a noble cause and to recruit disabled.

Meanwhile, the current legislation (Federal Law №181, art. 21) obliges companies whose number is more than 100 people, to employ from 2,0 to 4,0% of persons with disabilities from the general staff. If the employer refuses to respect the human rights of disabled employment, he could face administrative liability (according to Art. 5,42 of the Administrative Code) and a fine of five to ten thousand.

One of the outputs, which allows employers to comply with the law – is welcome disabled on remote work. It is convenient to both parties: employee working in a relaxed environment, being able to rest when he needs it, and the employer does not arise additional costs in connection with the arrangement of the workplace disability. The most popular are the specialty, which allow you to work out of the office: the programmer, translator, designer, copywriter. At a certain degree of courage to people with problematic health can start their own business on the Internet: do Web design or conduct groups in social networks, which will bring in a small income.

What will the employer is disabled in employment?

First, the company’s management, who took on the work of the man with disabilities, has the right to grant for the creation of specially equipped workplaces. Since the subsidy provides service employment at the expense of Social Security

Disability Fund, your future employee with a health problem must be registered with the state employment service. In the arrangement of jobs for people with disabilities and provide interest-free loans to the employer. Secondly, the employment of persons with disabilities, the State guarantees tax benefits and benefits to pay insurance premiums. But tax cuts can not get everything, but only those enterprises which are public organizations of the disabled or have a share in the authorized capital owned by the disabled. In this case, organizations are exempt from paying land tax and property tax. Benefits for the payment of insurance premiums is much wider and apply to all employers who make payments to the disabled 1,2 and 3 groups. The company, which has a staff of people with disabilities, will have to pay at a reduced rate when contributions to the FSS. As we see, not too thick. It is not surprising that many companies are in no hurry to look closely to people with disabilities. The latter, being recruited, often turn a blind eye to the concessions put them and just enjoyed the fact that they “took”.

What are the benefits laid persons with disabilities?

An employee with a disability can expect to receive positions without probation, shorter working day or working week, can choose any time of the year for holidays, the possibility of refusing night work and overtime, a tax deduction for personal income tax in the amount of 500 rubles. per month (for the disabled groups 1 and 2).

How to find a compromise?

Since the huge benefits when receiving disabled Russian employers today do not get, then hire a notoriously unhealthy employees are in no hurry. Many are afraid of not only the costs but also the endless hospital, which will “sit” staff unit, while its operation will fulfill someone else. Therefore, people with disabilities themselves, in case they are taken to work, prefer to talk less about the working conditions, knowing that the other office they may not be found. In an effort to circumvent the law, many companies are taking on people with disabilities is fictitious, paying them the minimum bid just so that they were listed in the company. Unfortunately, small and medium businesses will be provided with strong government support regarding employment of disabled people in our country will continue to work only 15,0% of people with disabilities, and to dream of a job – 80,0%.

Thus, people with disabilities have some difficulties in finding a job and therefore need support from the state. National disability policy must be aimed at giving them an equal footing with other citizens in the realization of economic, social, cultural, personal and political rights provided by the Constitution, and the removal of restrictions on their ability to live in order to restore social disabled status, achievement of financial independence .

Due to the fact that the narrow list of occupations does not allow the employ of the disabled, they have low motivation to work and after a period of unemployment again seek to register as unemployed.

Increasing the number of able-bodied citizens will solve not only the problems of this social group, but also the problems of social and economic policy in general.

Disability Employment Issues need to be addressed as soon as possible, as they can not live on their pensions. Therefore, we must solve the problem of the

competitiveness of the disabled in the labor market. In addition, the demographic situation in Russia is that in the coming years, society will face a severe shortage of workers.

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