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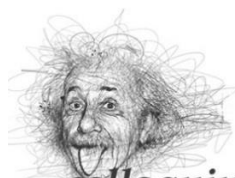
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В наше время система электронных денег очень развита, но она не регулируется государством, из-за чего государство предупреждает об опасности перевода крупных платежей. Государство планирует запретить мелким компаниям производить крупные переводы по своим системам.

Развитие электронных денег напрямую связано с приходом в экономическую сферу крупных предприятий, а также банков. Примером может служить апрель 2008 года, когда российская медиа группа «РБК Информационные системы» решила приобрести одну из систем электронных платежей, названную «RuPay». Но в наше время таких крупных предприятий немного, из-за финансового кризиса мелкие предприятия и банки замораживают перспективные проекты, в это время им нужно решать проблемы в реальном времени.

Преимущества электронных денег

- При транзакции используется только необходимое количество денежных средств то есть отсутствует деление на номинала.

- Отсутствует необходимость печатать бумажные деньги и чеканить монеты.

- Необходимость в физическом обмене отсутствует.

- Безопасность денег выше нежели в физическом виде

Недостатки электронных средств

- Из-за отсутствия чёткой законодательной базы, транзакции используются в теневом бизнесе для уменьшения, нелегальным путём, налогового бремени.

- При покупке или оплате услуг необходим стабильный выход в интернет, так как платёжные системы подключены к сервисам

- Нужно иметь знания для использования платёжных систем.

- Электронные платёжные системы могут заблокировать ваши средства по ряду причин указанных на сайте ЭПС

Пластиковая карточка - это банковская карта, сделанная из пластика, является средством безналичного расчёта, вещественная альтернатива электронным деньгам. Это карточка является одним из современных устройств, для защиты данных, то

УДК 330.3.061.5

есть денег. В ней переплетено множество технологий. Данную карту выдают в банках и привязывают её к одному или нескольким счетам для оплаты покупок или же для снятия наличных денег. Собственником является банк, выдавший данную карту, а держателем – клиент банка.

Пластиковые карты начали активно выпускаться в 1950 годах для замены устаревших чековых книжек. Первый банк, выпускавший их - Long Island Bank. Первооткрывателем пластиковых карточек в Европе стало предприятие -Findersr Services. С появлением новых технологий, пластиковые карточки тоже совершенствовались, с 1960-х годов появились первые карточки с магнитной лентой, с 1990-х годов появились первые пластиковые карточки с интегрированным чипом.

В наше время пластиковые карточки имеют самые обширные виды, а также сферы их применения с каждым годом всё увеличиваются. К их функциям относят осуществление безналичного расчёта, предоставление скидок.

Хоть пластиковые карточки и являются очень удобным средством оплаты, но люди производят операции по снятию наличных так, как многие магазины и иные предприятия торговли не принимают оплату с помощью банковских карт.

Большее половины объёма безналичных платежей, совершенных на территории России с использованием карт, приходится на платежи, совершенные с использованием карт, эмитированных за пределами России.

Электронные деньги имеют, как плюсы так и недостатки, но всё равно в будущем они заменят собой наличный расчёт. Вещественные деньги исчезнут и оплата будет производиться с помощью электронных карт.

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ENTREPRENEURSHIP AND DEVELOPMENT OF RURAL AREAS IN UKRAINE

Abstract.

The article considers the evolution of entrepreneurship, which contributes to the creation of the necessary conditions for the integrated development of rural areas, solving social problems of the village, ensuring food security of the country. It is stated that entrepreneurship as a type of economic activity is an independent, proactive activity carried out by business entities (entrepreneurs) in order to achieve economic and social results and make a profit. It is emphasized that the indisputable fact is that entrepreneurship acts not only as a way of life, but also as an incentive for self-improvement and self-development.

It is determined that the desire of people to ensure economic independence and professional self-realization leads to starting their own business, mastering a new profession, which will allow them to use their creative potential, show the best business qualities and entrepreneurship. It is indicated that personal realization takes place through the accumulation of intellectual experience and the formation of professional skills and competence. It is proved that the growth of entrepreneurial initiative in rural areas in a competitive environment forces participants in economic relations to show innovation, originality, creativity, ingenuity to give their product new properties, distinguish it from the goods and services of competitors and win the consumer.

It is concluded that a significant source of income for the rural population today is non-agricultural employment, which is justified by the rapid pace of agricultural mechanization and seasonality of agricultural production. It was found that one of the most effective ways to solve the problems of rural development in Ukraine is the development and implementation of a state strategy for balanced rural development, which must meet the norms and requirements already established in the European Union and other developed countries.

It is generalized that a promising and objectively possible direction of agricultural development as a basis for rural development is the spread of environmentally friendly organic production of agricultural products, which will create new jobs in rural areas, as organic farming requires more manual labor than traditional chemical.

Keywords: *entrepreneurship, rural areas, regional development, economic growth, agriculture, diversification.*

Introduction.

In the context of systemic structural transformations, entrepreneurship plays an important role in stabilizing the economy, acts as a source of social protection, makes a significant contribution to reducing social tensions and the development of market relations. Under market conditions, an important role in the formation of an efficient, socially oriented economy is given to entrepreneurship. Entrepreneurship development contributes to the creation of the necessary conditions for the integrated development of rural areas, solving social problems of the village, ensuring food security of the country. Positive changes in the external environment, in particular changes in the country's economy, are impossible without the development of entrepreneurship. Although entrepreneurship is a major driver of economic growth and a catalyst for development, there are a number of barriers to its development in rural areas.

Throughout the period of independence of our state, agrarian issues have always been in the center of attention of domestic politicians, economists, businessmen, public figures, experts, as well as a wide range of ordinary citizens who are more or less involved in the problems of the Ukrainian countryside.

In the socio-economic life of Ukraine, rural areas occupy a special place. They are home to a third of the population of our state and account for 90% of its area. The importance of these territories is enhanced by their exceptional contribution to the formation of the foundations of food security and increasing the country's export potential. These and other factors make the development of rural areas one of the main priorities of state policy of Ukraine aimed at raising living standards of the rural population, increasing the efficiency of the agro-industrial complex, improving the environment and improving the quality of human capital [10; 16].

The state policy of rural development is designed to ensure the formation of a favorable institutional, organizational and economic environment at the national and regional levels, to stimulate the establishment of effective mechanisms for attracting domestic and for-

eign investment in rural areas, and to create comfortable living and working conditions for Ukrainian villagers.

Methods.

The problematic of the development of the potential of rural territories is based on the use of multifaceted scientific methods of knowledge of phenomena and processes. Application of statistical methodology in the process of analyzing the dynamics and tendencies of rural development, the effective functioning of agriculture, which is the basis for the study of problems of rural development in general [10; 16]. Economic and statistical research is based on specific techniques, the totality of which forms the methodology of statistics (methods of mass observations, groupings, generalizations, time series, index method, etc.).

Presentation of the main research material.

Rural areas play an important role in the functioning of any state. On average, rural areas in the world account for 75% of the total area, where 51% of the world's population lives. These areas produce 32% of world GDP [13]. Socio-economic development of rural areas is one of the highest priorities of the development strategy of most highly developed countries and the European Union in particular. Entrepreneurial structures have a significant impact on the development of rural areas.

Entrepreneurship as a type of economic activity is an independent, proactive activity carried out by business entities (entrepreneurs) in order to achieve economic and social results and make a profit.

Entrepreneurial activity is carried out by free choice and independent formation of the program and choice of consumers and suppliers of production. To organize business activities at his own risk, the entrepreneur has the right to freely hire employees, attract the necessary logistical, financial and other resources and freely dispose of profits remaining after payment of taxes, fees and other payments provided by law [1; 8].

It is believed that entrepreneurship is a special type of economic activity, a type of economic behavior, which is characterized by certain features (Fig. 1) [1].

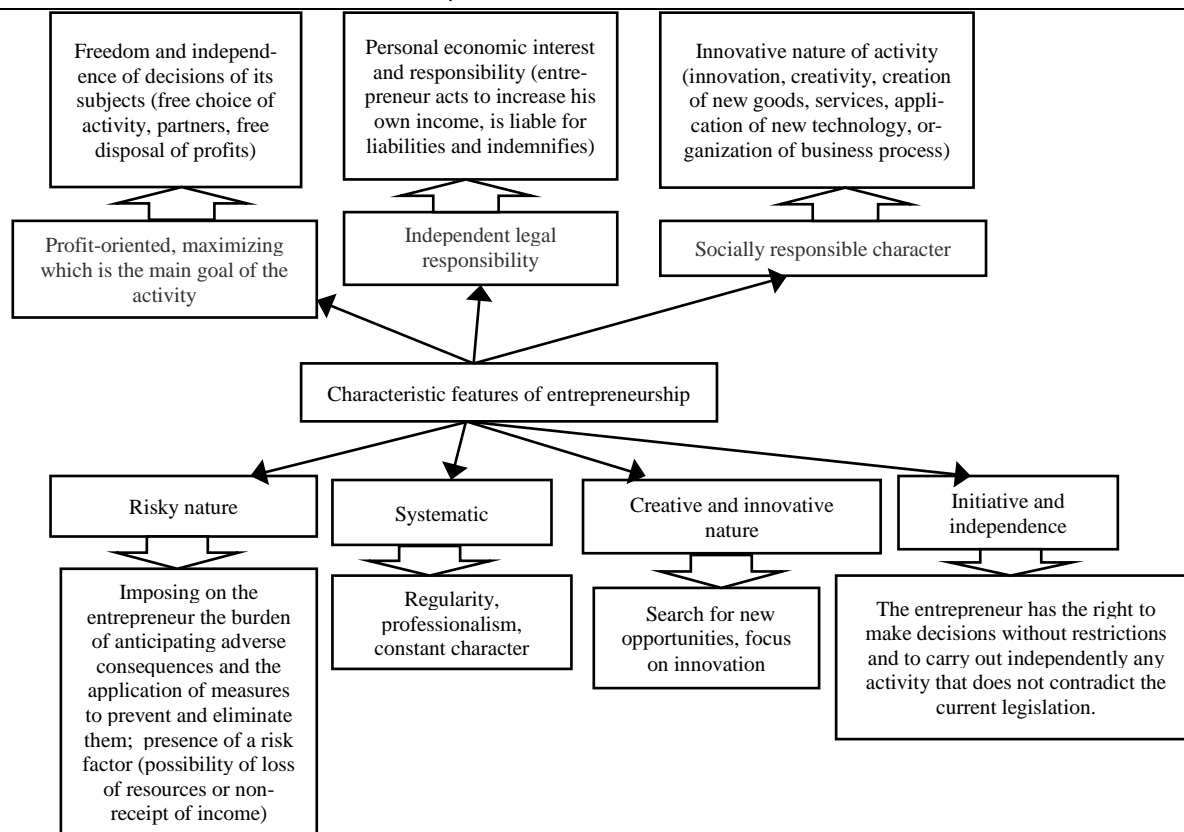


Fig. 1. Characteristic features of entrepreneurship

Thus, entrepreneurship can be one of the ways of human self-realization while satisfying needs. This is a socio-economic phenomenon, the main factor of social production, which, in addition to entrepreneurship, includes land, labor, capital, information, sets in motion

and gives it the effectiveness of market mechanisms [13; 16]. In the table 1 shows the indicators of the volume of products (goods, services) of large, medium, small and micro enterprises in Ukraine by type of economic activity in 2013-2019 [6].

Table - 1

Volume of manufactured products (goods, services) of subjects of large, medium, small and micro-enterprise in Ukraine by types of economic activity in 2013-2019

Indicator	2013	2014	2015	2016	2017	2018	2019	Deviation 2019+/- 2013
Large business entities, UAH billion	1136,6	1222,7	1439,8	1581,3	2039,4	2354,3	2503,0	1366,4
in% to the total indicator of economic entities of the respective type of activity	43,8	42,4	41,7	37,5	38,3	37,9	35,9	-7,9
medium-sized businesses, UAH billion	942,9	1046,7	1264,9	1622,3	1970,2	2247,9	2507,6	1564,7
in% to the total indicator of economic entities of the respective type of activity	36,4	36,3	36,7	38,5	37,0	36,2	35,9	-0,5
small businesses, UAH billion	513,6	616,0	745,0	1014,2	1319,3	1605,3	1971,1	1457,5
in% to the total indicator of economic entities of the respective type of activity	19,8	21,3	21,6	24,0	24,7	25,9	28,2	8,4
of which micro-business entities, UAH billion	228,7	305,2	373,9	528,8	706,3	875,9	1113,6	884,9
in% to the total indicator of economic entities of the respective type of activity	8,8	10,6	10,8	12,5	13,3	14,1	16,0	7,2
medium-sized businesses, UAH billion	8,0	5,7	6,5	9,0	12,8	21,0	18,5	10,5

in% to the total indicator of natural persons-entrepreneurs of the corresponding type of activity	6,5	3,5	2,8	2,7	2,8	3,6	2,7	-3,8
small businesses, UAH billion	116,3	155,8	228,0	324,1	443,3	560,2	661,8	545,5
in% to the total indicator of natural persons-entrepreneurs of the corresponding type of activity	93,5	96,5	97,2	97,3	97,2	96,4	97,3	3,8
of which micro-business entities, UAH billion	107,2	144,8	216,5	310,5	423,8	534,1	634,5	527,3
in% to the total indicator of natural persons-entrepreneurs of the corresponding type of activity	86,2	89,6	92,3	93,2	92,9	91,9	93,2	7,0

It is an indisputable fact that entrepreneurship acts not only as a way of life, but also as an incentive for self-improvement and self-development. Entrepreneurs do not require significant start-up capital, are able to solve problems quickly and effectively, fight market monopolization, stimulate the development of a competitive environment, etc. with some support. In addition, it provides an opportunity for farmers to provide themselves with an appropriate level of income, to adapt to changing economic conditions, to overcome the natural state of the rural economy and its focus on sustainable development and long-term efficiency [11; 15].

In view of the agreements with the EU, as well as the Ukraine 2020 Development Strategy, the government has made a commitment and should make every effort to develop domestic competitive small and medium enterprises, and not only through business deregulation. The mechanism of formation of professional and educational potential of the population, aimed at creating legal, economic, social and organizational bases for obtaining professional knowledge in accordance with the needs and opportunities for education and the situation on the labor market in terms of labor demand for certain occupations; creating conditions for self-employment and development of entrepreneurial initiative [3; 9]. Entrepreneurial activity of peasants is characterized by certain specific motives (Fig. 2) [1].

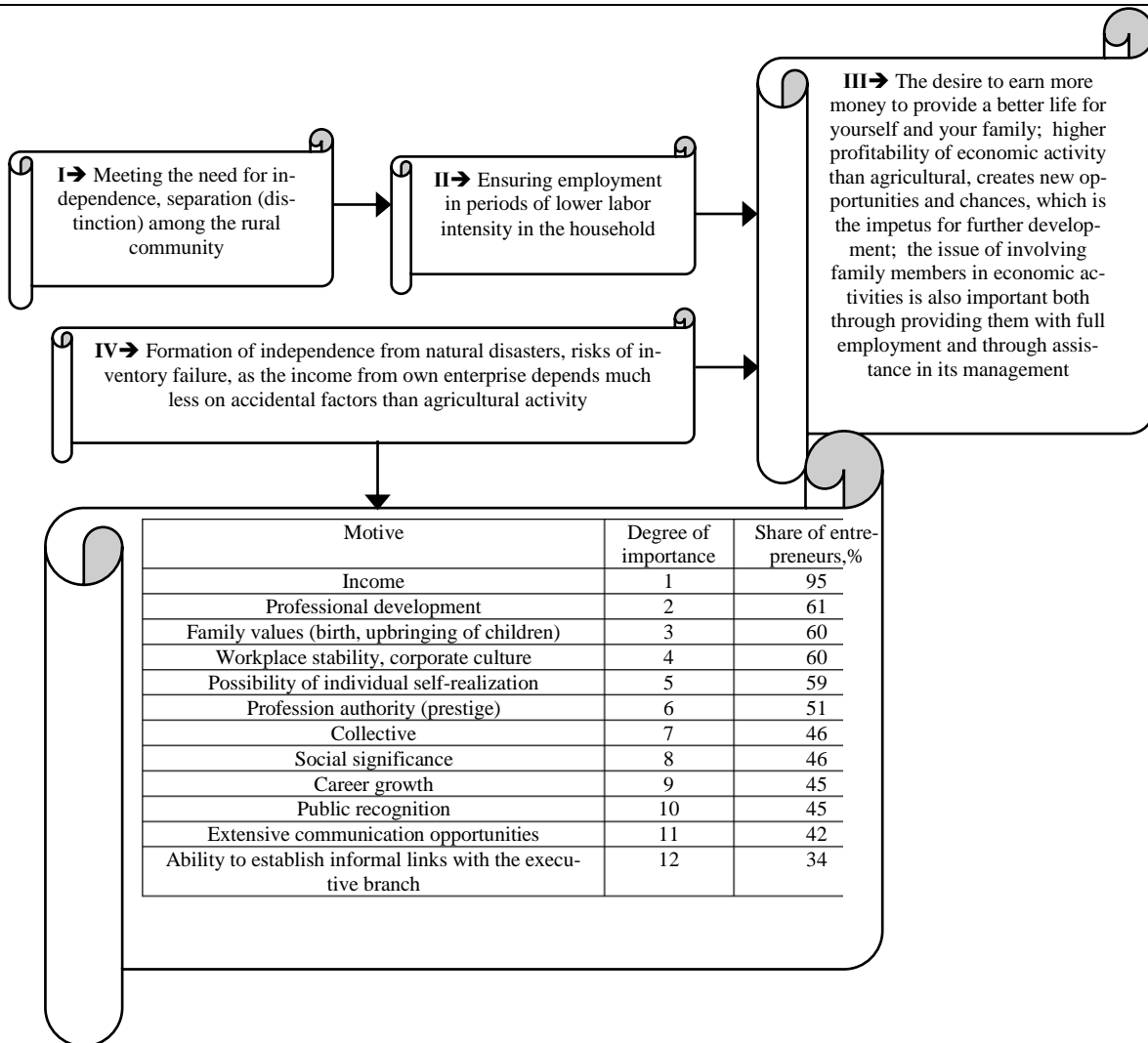


Fig. 2. The main motives of entrepreneurial activity of peasants

The results of experimental studies indicate that the organizational structure of the agricultural market of Ukraine is characterized by a large share of individual production (households and farms), especially in labor-intensive segments of agricultural production. But the corporate sector (agricultural enterprises) has better access to market resources, sales channels, support, and influence on agricultural policy in the country. In such

circumstances, in order to ensure competitiveness, small agricultural producers (households and farms) need to increase their efficiency and increase market weight through collective production, marketing, supply and funding [7; 12]. In the table 2 presents information on agricultural production by categories of farms [14].

Agricultural products by categories of farms in 2000-2018								
Indicator	2000	2005	2010	2015	2016	2017	2018	Deviation 2018+/- 2000
Farms of all categories								
Agricultural products	151022,2	179605,8	194886,5	239467,3	254640,5	249157,0	269408,1	118385,9
crop products	92838,9	114479,9	124554,1	168439,0	185052,1	179474,6	198658,1	105819,2
livestock products	58183,3	65125,9	70332,4	71028,3	69588,4	69682,4	70750,0	12566,7
Enterprises								
Agricultural products	57997,7	72764,7	94089,0	131918,6	145119,0	140535,2	158306,5	100308,8
crop products	45791,0	55677,0	66812,7	99584,7	113392,6	108601,1	124719,0	78928,0
livestock products	12206,7	17087,7	27276,3	32333,9	31726,4	31934,1	33587,5	21380,8
including farms								
Agricultural products	3125,2	8177,5	11965,8	18909,3	22101,4	21743,1	25118,9	21993,7
crop products	2903,3	7719,2	10840,9	17565,4	20705,3	20338,8	23619,6	20716,3
livestock products	221,9	458,3	1124,9	1343,9	1396,1	1404,3	1499,3	1277,4
Households								
Agricultural products	93024,5	106841,1	100797,5	107548,7	109521,5	108621,8	111101,6	18077,1
crop products	47047,9	58802,9	57741,4	68854,3	71659,5	70873,5	73939,1	26891,2
livestock products	45976,6	48038,2	43056,1	38694,4	37862,0	37748,3	37162,5	-8814,1
Produced agricultural products per person, UAH								
Farms of all categories	3071	3813	4249	5589	5967	5865	6374	3303
enterprises	1179	1545	2051	3079	3401	3308	3745	2566
households	1892	2268	2198	2510	2566	2557	2629	737

In fig. 3 presents information on the production of agricultural products by type (at constant prices in 2010) [14].

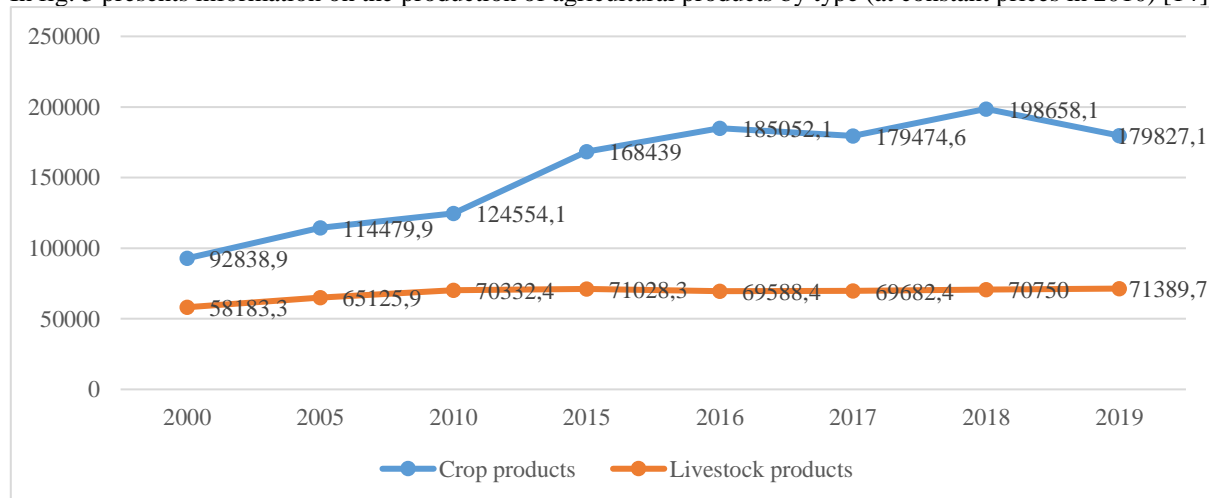


Fig. 3. Agricultural products by type (at constant 2010 prices; millions of hryvnias)

In fig. 4 presents information on the dynamics of labor productivity in agricultural enterprises of Ukraine [14].

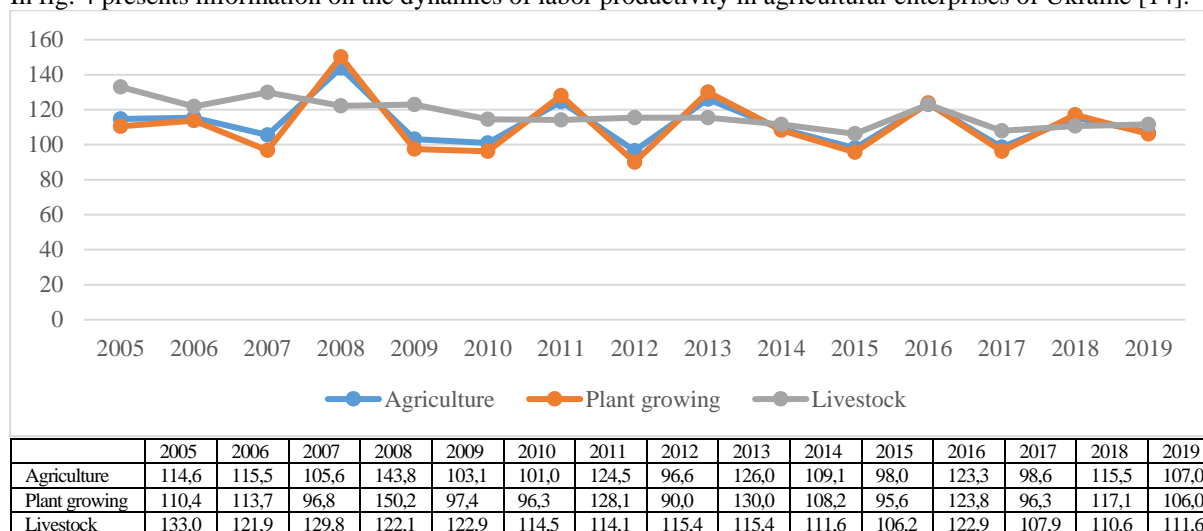


Fig. 4. Dynamics of labor productivity in agricultural enterprises (2005-2019)

Currently, in a rural economic space in the labor market has an extremely unfavorable situation due to the lack of appropriate opportunities for employment and diversification of the genus classes. As a result, problems of unemployment and employment in the village are among the most up-to-date. In fig. 5 shows information on the dynamics of rural population in Ukraine in the period 2010-2019 [6].

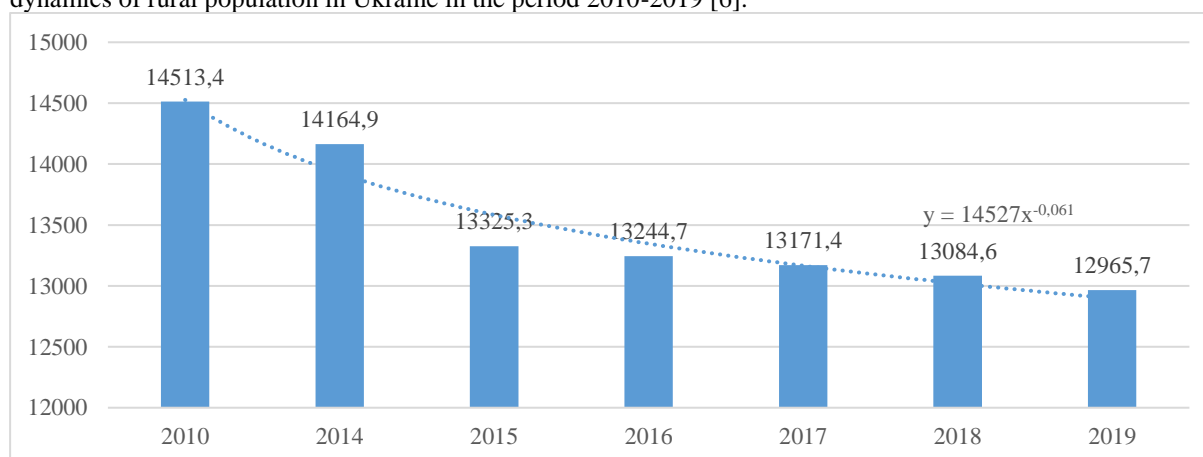


Fig. 5. Dynamics of the rural population in Ukraine, (as of January 1; thousands of people)

In fig. 6 presents information on the dynamics of the unemployed population of Ukraine aged 15-70 years in the period 2010-2019 [6].

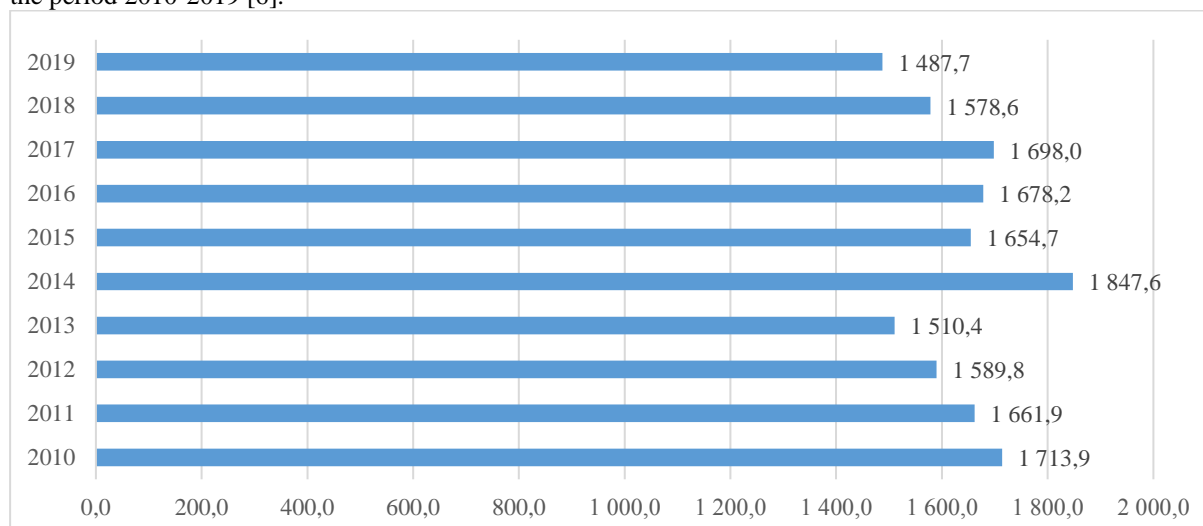


Fig. 6. Dynamics of the unemployed population of Ukraine aged 15-70 years, thousand people

The desire of people to ensure economic independence and professional self-realization leads to starting their own business, mastering a new profession, which will allow them to use their creative potential, show the best business qualities and entrepreneurship [1; 12]. There is a personal realization through the accumulation of intellectual experience and the formation of professional skills and competence.

To help rural residents fully adapt to the conditions of entrepreneurship, the State Employment Service of Ukraine has created a system of orientation of the unemployed to entrepreneurship and self-employment, which includes information and counseling services in this area, vocational testing and vocational

training [1; 3]. Today, work in homesteads and gardens has become a mass phenomenon in Ukraine, in which, according to experts, more than 80 percent of all families participate [1].

An important source of income for the rural population today is non-agricultural employment, which is justified by the rapid pace of agricultural mechanization and seasonality of agricultural production. These factors make it impossible to provide the population with year-round employment in agricultural production [1; 11].

According to Yu.O. Lupenko, five main models of rural development have been formed in Ukraine (Fig. 7) [11].

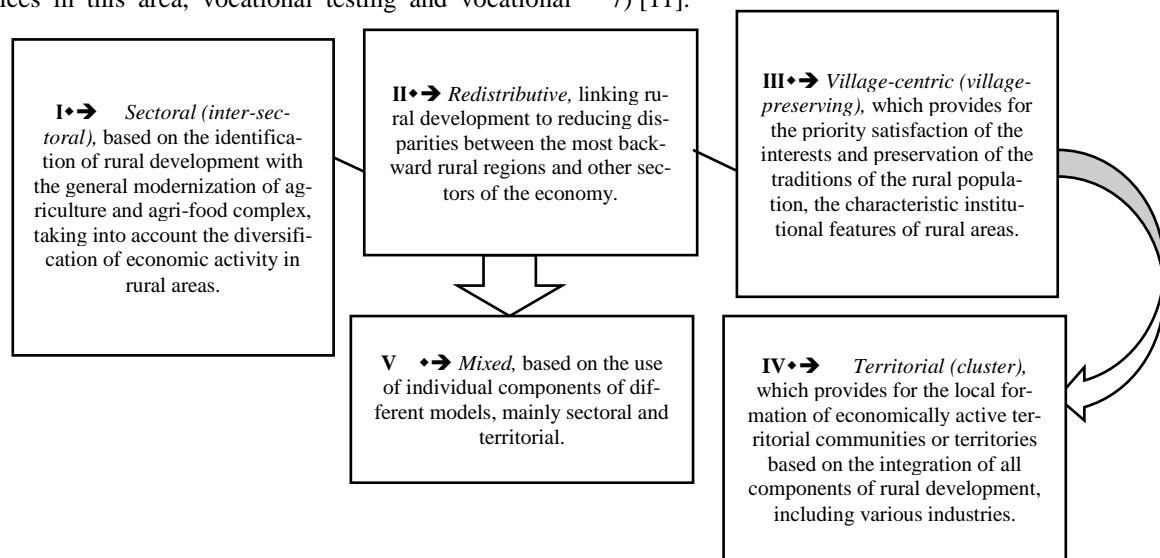


Fig. 7. Basic models of rural development

In our opinion, the territorial or cluster model of rural development deserves special attention. It best reveals the potential of decentralization reform aimed at increasing the managerial and economic independence of the regions [2; 11]. Because it allows us to consider two elements of the mesoeconomy - territories and intersectoral complexes as complementary factors in the formation of regional socio-economic systems. In this context, it is important to justify measures to reorganize the economic mechanism of territorial governance in

the context of decentralization, giving greater independence to regions and responsibility for economic and social development of rural areas on the basis of public-private partnership, economic management methods [1; 10], levers and tools to intensify economic activity to increase the level of rural development. To implement the state regional policy, which determines the legal, economic, social, environmental, humanitarian and organizational foundations of regional development, the Law of Ukraine "On the principles of state regional policy" was adopted [5; 15] (Table 3).

Table - 3

Principles of state regional policy				
<i>Main characteristics</i>				
<i>I</i>	<i>II</i>	<i>III</i>	<i>IV</i>	<i>V</i>
<i>Stimulation and support of local initiatives on effective use of internal potential of regions for creation of a high-grade living environment, improvement of quality of life of people;</i>	<i>Reduction of territorial differentiation according to the index of regional human development;</i>	<i>Development and implementation of programs and projects to increase the competitiveness of territories;</i>	<i>Improving material, financial, informational, personnel and other resource support for the development of regions;</i>	<i>Facilitating the exercise of powers by local governments.</i>

The powers and resources obtained as a result of decentralization have provided local governments with more opportunities for the development of territories, the creation of modern educational, medical, transport, housing and communal infrastructure.

Local authorities are now interested in developing the investment attractiveness of their territories for the benefit of the community, because the taxes paid here will improve the quality of life of residents of this area.

Various permits and registration documents for doing business will be available on the ground, communities will be able to attract investment [4], promoting socio-economic development.

The single comprehensive strategy for the development of agriculture and rural areas of Ukraine for 2015 - 2020 determines the procedure for implementing reforms on the ten main strategic priorities (Table 4) [7].

Table - 4

**Strategic priorities of a comprehensive strategy
for the development of agriculture and rural areas of Ukraine**

№	Priority name	Characteristic
1	<i>Business climate and anti-corruption, creation of a stable legal system that meets international and European standards, in particular through the implementation of the Association Agreement between Ukraine and the EU</i>	This priority is to radically change the production systems and provide state guarantees of Ukraine on safety and quality of food and other agricultural products by harmonizing national legislation with EU legislation in the field of sanitary and phytosanitary measures. In order to achieve this goal, it is necessary to change or repeal a number of regulations that are outdated rules, create unreasonable administrative burdens, or unreasonable material costs for market operators.
2	<i>Land reform</i>	The aim of the reform is to allow the efficient use of land as a productive resource and asset by creating favorable conditions for open and transparent lease of state and communal lands, as well as the introduction of a full-fledged market for agricultural land. To achieve this goal, it is necessary to weaken the regulation of land rights and consolidate land ownership and use, improve the system of cadastre and registration of real estate rights, ensure the protection of land rights.
3	<i>Institutional reform of the Ministry of Agrarian Policy, state enterprises, institutions, organizations belonging to its sphere of management</i>	It is important to build a policy of effective development of agriculture and rural areas, strategic management, programming and implementation of the structure, systems and procedures that exist within the Ministry of Agrarian Policy and are subordinated to it, which will ensure transparency and accountability in decision-making and ongoing stakeholder participation. all stages of policy implementation. It is also necessary to establish trained professional and qualified staff with the appropriate capabilities, skills, experience and resources to implement new tasks and responsibilities, thus giving the Ministry of Agrarian Policy the opportunity to restore confidence and trust of stakeholders in the sector at all levels. The reform of state-owned enterprises will allow for the separation of regulatory functions and economic activities of the Government, promote fair competition between public and private companies, reduce financial losses from the management of state-owned agricultural companies and increase budget revenues. All this will help create a favorable investment climate.
4	<i>Food security</i>	A targeted food aid program will be developed along with effective monitoring of the country's food security. State interventions will be carried out only to prevent crisis situations.
5	<i>Taxation</i>	Rationalization and elimination of existing shortcomings of the taxation system of the agricultural sector will make it more efficient, reduce the share of the shadow economy and the level of tax burden on legal business. All this will improve the conditions for further development of agribusiness and strengthen its export potential. The issue of VAT (special VAT regime, VAT refund) will be resolved taking into account the specifics of each sector.
6	<i>Development of agri-food value chains</i>	Improving the operational activities of food chain participants, as well as building and modernizing the production, warehousing and processing potential of the industry and logistics infrastructure will expand the capabilities of Ukrainian agricultural business and increase its competitiveness. It will also promote the development of diversified and innovative production structures and attract foreign investment. Promoting the development of various forms of producer organizations and their representative offices will increase their bargaining power and, accordingly, help to adapt business practices to global challenges.

7	<i>Rural development - the revival of the Ukrainian countryside</i>	The aim of the policy is to make basic services more accessible to the rural population, to develop diversified activities and infrastructure for rural tourism, to improve the skills of the rural population, to raise their awareness of the need to integrate local development processes, and to preserve local traditions and culture. heritage.
8	<i>Access to international markets, trade policy and export promotion</i>	This priority is aimed at increasing the competitiveness of agricultural enterprises through trade liberalization, reduction of transaction costs, simplification of trade procedures and export promotion.
9	<i>Agricultural science, education, innovation and advisory services</i>	Reforming and optimizing public research and educational institutions to improve the quality and efficiency of their work will allow them to conduct relevant research for farmers, create world-class innovations, and develop new curricula that take into account the needs of farmers. Dissemination of agricultural-related knowledge, innovation and relevant business information will be facilitated through the creation of appropriate infrastructure and the development of a network of advisory services.
10	<i>Environmental protection and management of natural resources, including forestry and fisheries</i>	Establishing minimum environmental standards, developing programs for the rational use of natural resources together with relevant indicators, as well as the development of organic agriculture will promote the integration of environmental and climatic aspects into the development of agriculture and rural areas. The development of a comprehensive program for sustainable waste management in rural areas will complement the measures implemented under this priority area, together with measures aimed at the development of bioenergy and ensuring the sustainable development of fisheries and forestry.

The economic results of entrepreneurial activity are the formation of a competitive environment, saturation of the market with goods and services and the intensification of economic relations in rural areas. The growth of entrepreneurial initiative in rural areas in a competitive environment forces participants in eco-

nomie relations to show innovation, originality, creativity, ingenuity to give their product new properties, distinguish it from the goods and services of competitors and win the consumer [1; 9]. In the table 5 presents a SWOT-analysis of the development of agriculture and rural areas in Ukraine [7].

Table - 5

SWOT-analysis of the development of agriculture and rural areas in Ukraine

STRENGTHS	WEAK SIDES
Production potential: favorable agro-climatic conditions and a third of the world's stock of the most fertile chernozems.	Unfavorable business climate: corruption; high regulatory and administrative burden.
Geographical location: location between the large markets of east and west, access to North Africa and Asia.	Lack of affordable credit, especially for small agricultural producers: underdeveloped infrastructure of agricultural financing; lack of investment opportunities and availability of credit resources (in particular, this is important for the development of animal husbandry), too high interest rates.
Modern agricultural sector: use of the latest technologies by large agricultural holdings (zero tillage, global positioning system, remote sensing).	Underdeveloped rural infrastructure: underdeveloped rural markets and other rural infrastructure; too expensive logistics (the difference between the price received by the agricultural producer and the price based on FOB is about 60 percent) and high transaction costs.
Export orientation: one of the global exporters of agricultural products (mainly cereals and sunflower oil); well-established export infrastructure and partners.	Low productivity: relatively low productivity in agriculture and industrial processing of agricultural products.
Infrastructure: developed system of railways and highways; network of navigable rivers; access to antifreeze ports with high capacity for large-capacity vessels throughout the year.	Non-compliant: Some national requirements for industrial hygiene, safety and food quality require additional scientific substantiation and do not currently meet international requirements.

<p><i>Some favorable conditions for the development of animal husbandry and food industry:</i> for the development of both industries, the availability of domestically produced grain and cheap labor is beneficial.</p>	<p>Lack of effective policy: unpredictable and opportunistic agricultural policy of the state; lack of long-term strategy; lack of equal conditions for all producers and sectors; intervention system that distorts the balance in the market; limited and unbalanced distribution of budget support.</p> <p>Inflexible land market: the moratorium on the purchase and sale of agricultural land; inability to use land as collateral; unprotected property rights.</p> <p>Structure of exports: exports are dominated by raw materials; sensitivity to adverse weather and market conditions or political events; not the development of the food industry and the export of high value-added products.</p> <p>Characteristics of agricultural producers: high share of households in production; prevailing conservative sentiments among farmers; psychological barriers to self-organization / cooperation.</p> <p>Low qualification: low level of education in rural areas, lack of qualified staff (especially highly qualified), lack of skills in using modern technologies and modern management practices.</p> <p>Ineffective research structures: insufficient effectiveness of agricultural science, research and development, as well as the education system; low support of producers from agricultural education, research and technical assistance.</p> <p>Quality of life in rural areas: low incomes and lack of prospects for rural residents.</p>
OPPORTUNITIES	THREATS
<p>Development of the world market: the growth of the world's population leads to an increase in demand, especially with the growth of the share of the middle-income population; the transition from supply to demand as a major factor in the development of agriculture in the world and the spread of Western food; growing demand for bioenergy; growth of trade in agricultural goods, including processed products, products of higher quality and price (ie not only raw materials but also meat, dairy products, fruits and vegetables, ready-to-eat foods).</p>	<p>Inability of some farmers to adapt: very small farms and possibly larger enterprises may not have enough information and will not be able to adapt to the requirements of the EU-Ukraine Association Agreement, in particular on hygiene, sanitation and phytosanitary.</p>
<p>Productivity growth: significant opportunities to increase productivity, for example, by increasing yields in the south by intensifying irrigation use.</p>	<p>Deterioration of agricultural infrastructure: lack of investment in agricultural infrastructure (equipment, storage, etc.), maintenance and development.</p>
<p>Investment opportunities: high return on capital has been recorded in some agricultural sectors, despite the current unfavorable business environment.</p>	<p>Loss of export opportunities: new export markets are occupied by more flexible and productive competitors.</p>
<p>Foreign trade: The Association Agreement between Ukraine and the EU provides access to EU external markets; the incentive to comply with international standards and technology transfer from the EU (in the context of modernization of the national quality infrastructure related to the harmonization of sanitary and phytosanitary measures) also provide access to other external markets.</p>	<p>Deterioration of the environment: the negative impact of intensification of agricultural production on nature (reduction of nutrients in soils, erosion, wear of reclamation systems) and climate.</p>
<p>Human capital, education and research potential: Ongoing reforms in education, existing research and advice lead to higher skill levels.</p>	<p>Fragile situation in rural areas: aging of rural population; rural depopulation; lack of skilled labor for agriculture; lack of development of non-agricultural economic activity.</p>

Attractiveness of farming as a profession: An increasing number of people in rural areas are willing to engage in farming as it becomes more profitable.	Resistance to change: counteracting the changes of stakeholders who benefit from maintaining the current situation and who have a strong interest in delaying and sabotaging many reforms.
Thinking reform: significant internal and external pressure on reforms.	Price dynamics: world prices for agricultural raw materials are expected to decline compared to recent highs.
	Political instability: continuation of aggression in the East and annexation of the Autonomous Republic of Crimea.
	Economic conditions: deteriorating economic situation and unfavorable exchange rate dynamics lead to budget constraints and lack of liquidity.
	Energy prices: high energy prices lead to higher production and transportation.
	Deterioration of logistics and infrastructure: in particular road deterioration and railway wear; insufficient level of investment in modernization.

Results and discussion.

Modern reform of local self-government (decentralization) has had a positive impact on the socio-economic development of rural areas and the development of entrepreneurship in rural areas. Viable and diversified business structures have been created in agriculture. Farms of different sizes and directions contribute to the efficient production of agricultural products; specialization and diversification of production, including the development of organic farming, ensures the viability of different types of farms [2; 9]. In-kind agricultural production on a small plot of land has given way to more market-oriented small family farms.

The creation of viable economic structures has been achieved through a more transparent and flexible

land market and the completion of the land reform process. The possibility of buying and selling and renting land, as well as clearly defined and guaranteed property rights have allowed businesses to develop gradually, as well as to find and implement effective ways to organize agricultural production.

Various forms of producer groups and organizations have been formed to help farmers reduce costs, increase income, adhere to standards and ensure the application of good business practices and contractual terms in the marketing chain [7; 15].

Rural development should become the main direction of Ukraine's agricultural policy. The main measures to ensure sustainable development of rural areas should include a number of priority steps (Fig. 8) [5].

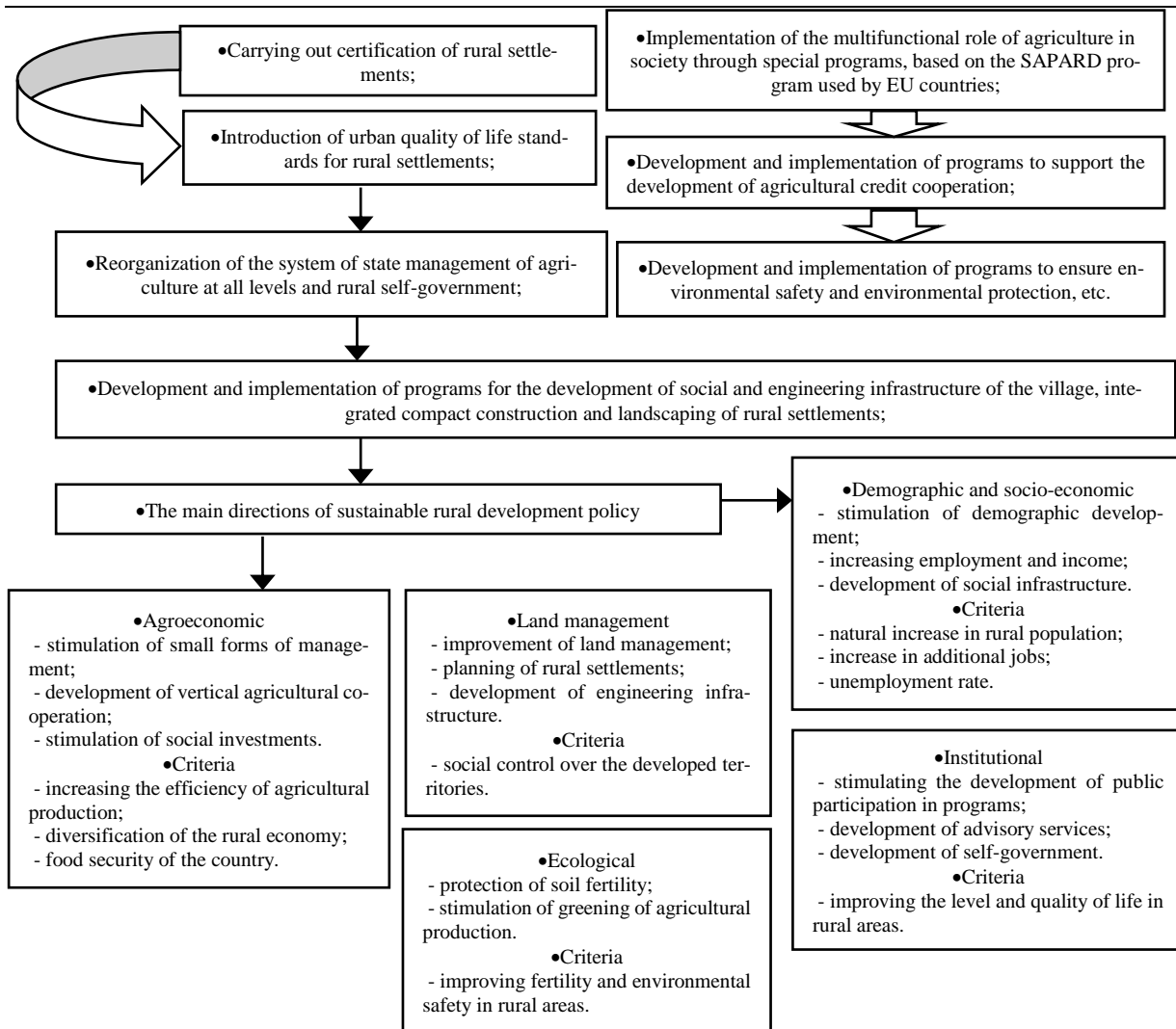


Fig. 8. The main measures to ensure sustainable development of rural areas

At the same time, favorable conditions have been created for investments in the modernization of the sector, which increase its efficiency, as well as promote innovation, training, research and improve the quality of agricultural education. This allows producers to fully explore the opportunities offered by changes in global agricultural markets.

These changes have taken place in the context of a stable and predictable, simple and targeted modern agricultural policy and system of state support. Market-distorting forms of support, such as price support and production-related payments, have been minimized so that farmers can focus on the market and be able to adapt to market demand rather than follow political signals [7; 13].

Prerequisite for the successful development of new business and job creation in rural areas was the improvement of public infrastructure - improved opportunities for road, river and rail transport, electricity and water supply became more reliable, etc., and improved the provision of such public services as education, health and medical care.

Rural development policy now takes better account of local needs and stimulates local initiatives through the decentralization of decision-making structures in rural areas, whose powers have become broader [7; 10].

Conclusions.

Entrepreneurship in rural areas will allow farmers to provide themselves with an appropriate level of income, adapt to changing economic conditions, overcome the natural state of the economy and focus on sustainable development and long-term efficiency.

One of the most effective ways to solve the problems of rural development in Ukraine is the development and implementation of a state strategy for balanced rural development, which must meet the norms and requirements already established in the European Union and other developed countries.

Another promising and fairly objectively determined possible direction of agricultural development as a basis for rural development is the spread of environmentally friendly organic agricultural production, which will create new jobs in rural areas, as organic farming requires more manual labor than traditional chemical.

In the conditions of the process of decentralization of power in Ukraine, new opportunities for the development of rural areas are emerging. Prospects for local development, social reproduction, the fight against poverty, improving the living standards of the rural population, the restoration of cultural institutions, health care, etc. are the main motivating factors for de-

centralization for local communities. Local governments are able to ensure sustainable development of rural areas through direct involvement of citizens in the implementation of local socio-economic projects.

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СОВРЕМЕННОЕ СОСТОЯНИЕ МОРСКОГО И РЕЧНОГО ТРАНСПОРТА В НАРОДНОМ ХОЗЯЙСТВЕ РОССИИ

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THE CURRENT STATE OF SEA AND RIVER TRANSPORT IN THE PEOPLE'S ECONOMY OF RUSSIA

Аннотация.

Целью данной статьи является роль и современного состояние морского и внутреннего водного транспорта в народном хозяйстве России. В рамках работы было проведено исследование объема грузооборота морского и речного транспорта и проанализирован их удельный вес в структуре транспортного комплекса России в период с 2000 по 2020 г. Рассмотрен зарубежный опыт использования водного транспорта в США, Франции и Японии. При написании статьи использовались такие методы исследования, как анализ, сравнение и экстраполяция трендов.

Abstract.

The purpose of this article is the role and current state of sea and inland waterway transport in the national economy of Russia. As part of the work, a study of the volume of cargo turnover of sea and river transport was carried out and their share in the structure of the transport complex of Russia in the period from 2000 to 2020 was analyzed. Foreign experience of using water transport in the USA, France and Japan was considered. When writing the article, research methods such as analysis, comparison and extrapolation of trends were used.