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Dear Friends and Colleagues!

Lucius Seneca is credited with the phrase «Per aspera ad astra – Through hardships to the stars ». More than two thousand years ago the Roman philosopher formulated this thought which with amazing accuracy characterizes the path that awaits a young scientist in the 21st century: before you reach the stars, you will not just climb up, you will have to wade through numerous thorns and hardships.

First of all, a young scientist has to escape from the suffocating embrace of the past, inexorably and cruelly pulling him back. Here I mean the methodological crisis of social sciences which has not yet been overcome. To a large extent it is the result of the conditions influencing the development of the social sciences in our country during the most part of the 20th century.

To this day we see research based upon methodology which is a bizarre mixture of superficially learned Marxism and one or another version of positivism. In historical sciences it manifests itself:

– In the researcher’s certainty of the exclusively positive nature of the historical process;
– In exalting the class struggle up to the role of the main driving force of history;
– In an unshakable faith in “the laws of history”, in the unity of methods in the natural and the social sciences;
– In the conviction that the process of learning history does not represent any difficulties and does not contain any restrictions.
Of course, with such methodological arsenal one can’t hope for a major breakthrough in the study of historical reality.

However, even if our young scientist is free from “the hardships” of the past, he will have to pass through the ordeal of facing the realities of our times.

It is not a secret that today there is the most dangerous attempt to transform historically established ties between the Russian science and the state.

As a result, we see cuts in fundamental research funding; the decline not only prestige – wise, but also the drop of living standards in significant number of scientists.

This is an especially hard blow for the young scientists. We cannot seriously assume that it’s possible to support one’s family and oneself and conduct productive research on the postgraduate student’s stipend.

In order to provide for the family a young scientist often has to moonlight, spending a lot of time and effort on something far from science. He is constantly tempted to give science up and build a career in other spheres, far from science, following the example of less talented but more successful peers.

One has to have a lot of courage and love for science in order not to choose this path.

Even if one succeeds in overcoming those hardships (and becomes a respected scholar), there are always new generations of scientists eager to replace one.

It may be very difficult for a young scientist not to sacrifice one’s principles, to defend one’s beliefs even when it’s a career risk.

In this respect I’d like to call to mind Alexandr Petrovich Pochinok at this conference, which is dedicated to his memory.

I met him for the first time back in 1995, when I was part of an expert group preparing drafts of laws on strengthening the defense potential of Russia.

The liberal part of the State Duma, inspired by B.N. Yeltsin, who was then the President and who categorically stated that “Russia has got no enemies”, strongly opposed this legislative initiative. A.P. Pochinok, being a scholar, an economist, supported us, comprehending the importance and necessity of this legislation.

At that time, he seriously risked his career and his future defending his convictions. As a result, the State Duma passed those laws.

Today Alexandr Petrovich Pochinok could be rightfully proud: the Armed Forces of Russia, to whose revival he contributed, brilliantly demonstrated the level of their combat readiness to the world.

Having waded through the hardships of the present time, our esteemed young colleagues have to face the challenges of the future, which is flying at us with the speed of a hurricane.

Even today we can’t fail to notice the major breakthrough of the past decade in the field of information technologies has already been changing dramatically our society, transferring it to a qualitatively new so-called informational stage of development.

The research of such qualitatively new social reality will require a substantial revision of aggregated prevailing paradigmatic approaches in science.

You will have to go through a very painful renunciation of the use of research policies, extremely positively proven in other conditions and through not always fruitful, but always thorny attempts to create something completely new out of the ashes.

You have to be ready for the rabid opposition of your conservative colleagues, which may lead to outright rejection of the results of your research and cast doubt on your entire life.

You have to go through this as well, and many of you will succeed!

I mentioned only a few of the difficulties awaiting a young scientist.

However, after listening to me, some of you may feel you have to accept the inevitable, to give up.
No, you need to soar up to the sky where the bright stars of Knowledge shine on the dark dome of the unknown. Those stars, however, will only fall into the hands of those, who are worth of them and successfully overcame all hardships on the way up.

And in order for you to succeed, here we are, your friends and colleagues, RSSU – our alma mater, and indestructible, all-conquering human craving for Knowledge!

Therefore I am telling you in the wake of Seneca: “Go ahead, my friends, reach the stars!” And let this thorny path be successful for you!
E-banking Customer Service of Modern Russian and Foreign Banks

Annotation: the objective of the study is determining the role of innovation in e-banking customer services of foreign and Russian commercial banks.

In the process of studies the author used General scientific methods of analysis and synthesis, comparisons, generalizations, system approach.

Author discovered top solutions implemented by foreign and Russian banks and other organizations in the field of remote bank client service. Information systematized for the first time about the number of Internet and mobile banks in Russia and abroad, as well as information about the quality of innovative activity of modern Russian and foreign banks in the field of remote services providing in 2015. Conclusions made about its success based on the evaluation of corporate and individual clients.

Evaluation of results of innovative activity of foreign banks in the provision of remote banking services in the 2014–2015 year provides a starting point for further research in the field of innovative activities of domestic credit institutions.

Key words: online banking; innovation bank; Internet bank; mobile banking.

Modern foreign and Russian commercial banks make significant investments in the development of many of their own new online products, mobile applications and services by means of information and digital technologies. All of this is for retention of existing customers and ways of gaining new ones.

Innovative digital development of commercial banks helps to minimize the risk of the growing threat from non-Bank competitors who are not only characterized by the presence of significant technical expertise, but also know how to develop the products quickly and efficiently. Therefore, banks, large and small, are creating their own virtual products and offer services in a very short timeframe.

Today online banking in the world is widely known. According to marketing service Cualisteam distribution of Internet banks by region is as follows:

- North America – 1699 banks (in the U.S. – 1665; in Canada, 34);
In 2015, a panel of judges from world class Infosys Technologies Limited (a company engaged in the development of complex software for electronic commerce and telecommunications companies) analyzed the innovation activity of commercial banks in the world in the field of remote banking services (RBS) for the award, - “the 2015 Digital World’s Best Banks Awards” (awarded as the best digital Bank – in the world 2015). The judging was based on submissions from participating banks by comparison of:
- their product line;
- success in attracting existing clients to innovative digital platforms;
- costs reduction and other benefits.

Analysis of the results of this study allows us to develop the following conclusions.

1. Medium-sized banks in Central and Eastern Europe and Turkey were “centers of innovation”, innovation award received the following banks:
   - Tatra banka (Slovakia);
   - mBank (Poland);
   - Akbank (Turkey);
   - Sberbank Europe Group (Austria, Bosnia and Herzegovina, Croatia, Czech Republic, Hungary, Serbia, Slovakia, Slovenia, Ukraine and Germany);
   - SEB (Sweden, Latvia).

Let us consider the results of the innovative activity of some of these banks e-banking services.

Tatra banka (Slovakia) – first Bank in the country, has released a unique app for the Apple Watch (wrist watch with added functionality, developed by Apple). In addition to the usual features: check account balance, transfer funds from card and history of movements on the account in the new app introduces instant push notifications from the Bank informing, for example, unrealized payments or changes in the account.

A Google Glass (”smart glasses”, headset for smartphone or wearable computer in the form of glasses) was developed by the Bank before the official sales of the device.

Tatra banka also implemented additional features for mobile banking: tracking the status of pension savings (if they transferred to Tatra banka), the differentiation of movements on the account, export to a pdf of the selected information and then send it to the specified email address.

In 2014, Tatra banka has expanded the range of smartphones that support the feature of cash withdrawal from ATM without using Bank cards. The amount required by the customer, indicated in the mobile app, which then generates a request to the selected client ATM. This service allows a person to do without a wallet and Bank cards.

Interesting features of Tatra banka offers for the analysis of income and expenses of clients. All movements on the account are distributed and included in various categories: auto, shop, online shopping, leisure, etc. In total it is possible to independently set to 14 categories and adjust spending. For example, you can set an upper limit on the amount of spending in the shops, and when exceeding this threshold the system generates a notification.

In addition, Tatra banka in Slovakia first used the innovative method of customer identification by voice. After activation of the technology “Voice biometrics”, the client may perform many financial transactions with Bank cards, deposits, loan, etc. without the usual authentication of identity 7 days a week, 24 hours a day.
MBank (Poland) delivers the highest level of remote service for customers on the Polish market [6]. This Bank, according to experts of the consulting firm Celent Research [20], in 2014 and in 2015 is the number one in the category “Digital Model Bank”. Each year this award is presented to financial institutions in the world, which makes best use of innovation (in this case – digital) technologies in the banking sector.

Akbank (Turkey). In 2014 the call center of the Bank won the Gold Stevie awards [19] (gold Stevie award) in the category “Contact center of the year (over 100 seats) in the financial services sector” (Contact Center of the Year (Over 100 Seats) – Financial Services Industries) and also in the category of “Service complaints. Team of the year. In banking, financial services and insurance” (Customer Service Complaints Team of the Year Banking, Financial Services & Insurance Industries).

In February 2014 Akbank Direkt Mobile (app for iOS, Android and Windows 8) was named “Best smartphone” (World’s Best Smartphone App) in the category “Best app of the year” (Best App of the Year) GSMA – Global Mobile Awards [1], the most prestigious awards of the mobile industry. The Akbank Direkt Mobile app was such a success largely due to the exceptional friendliness to the user and easy to login function (with single password). Akbank has once again pioneered the industry in Turkey.

Garanti Bank (Turkey) in 2015 won the award for winning in nomination “Best corporate / institutional Internet Bank” (The world’s best digital Bank) in the competition of mobile industry Global Mobile Awards [8];

2. The most innovative among the best banks in the category of remote services for corporate clients named Citi (Citibank). This Bank was recognized as the best, according to clients, in the following categories in the regional context:
   – “best online cash management” (North and Latin America, Western Europe, middle East and Africa);
   – “best integrated corporate Bank site” (North America, Western Europe, Asia and the Pacific);
   – “best online Treasury services” (North America, Asia Pacific, middle East and Africa);
   – “best mobile banking” (Western, Central and Eastern Europe, Latin America, Asia Pacific, middle East and Africa);
   – “best service in investment management” (Western, Central and Eastern Europe, Latin America, Asia Pacific, middle East and Africa);
   – “best web site design” (Western, Central and Eastern Europe, Latin America, middle East and Africa);
   – “the best in the field of information security” (Western, Central and Eastern Europe);
   – “best in social media” (Latin America, middle East and Africa).

Also among the best banks in the region for corporate customers called:
   – Wells Fargo (North America);
   – Nordea, Odeabank, Akbank, BBVA (Western Europe);
   – Millennium Bank, TBC Bank, mBank, Bank of Georgia (Central and Eastern Europe);
   – Bancolombia, BBVA, Banamex (Latin America);
   – DBS Bank; YES Bank, Maybank (Asia–Pacific);
   – SAMBA, Commercial International Bank, Bank Leumi (middle East and Africa).

3. In the category “Most digital consumer Bank” (Best Consumer Digital Banks) the leader is not revealed due to variety of opinions, two or even three different banks are leaders in each region.

3.1. In Canada and the United States:
   – Scotiabank (best Bank website, best mobile banking, best in social media);
   – Citi (the best in the field of information security, best online Deposit, credit and investment products).
3.2. In Western Europe:
- Akbank (the best in the field of information security, best online Deposit, credit and investment products, the best mobile Bank);
- Piraeus Bank Cyprus (best Bank website, the best SMS service);
- FinecoBank (the best in social media).
3.3. In Central and Eastern Europe:
- Sberbank (the best service to pay bills, the best in the field of information security);
- Tinkoff Bank (best online Deposit, credit and investment products);
- Bank Zachodni WBK (the best mobile banking);
- Tatra banka (best Bank website, the best in social media).
3.4. In Latin America:
- Santander Rio (the best service for paying bills, best online Deposit, credit and investment products, best Bank website, best SMS service, best mobile Bank);
- Banco Popular (best social media).
3.5. In the Asia–Pacific region:
- Standard Chartered (the best service for paying bills, best online Deposit, credit and investment products, the best mobile Bank);
- Citi (best SMS service, best web site of the Bank, the best in the field of information security);
- CTBC (best in social media).
3.6. In the middle East and Africa:
- Bank Hapoalim (best online Deposit, credit and investment products, best SMS service);
- Standard Chartered (best Bank website, the best in the field of information security);
- Emirates NBD (best mobile banking);
- Arab Bank (best in social media).
Especially noteworthy is the significant success of Islamic financial institutions in providing customers with cutting-edge digital products, as Islamic banks very conservative in their activities. However, it is obvious that Islamic banks accumulate useful experience, including with Western partners.

For example, Bank Hapoalim (Israel) with the aim of attracting children and adolescents (future customers) have developed a tool for the management of their savings in the form of a game called “Thrifty Dan” [17]. The account “Dan” open parents in the child’s name. This interactive game helps teach children to accumulate savings. Children accompanied by their parents to make savings and Deposit account funds in the form of coins (with the help of special machines, located in 30 shopping centers across the country). Unique to each child interface will allow children to choose goals for their savings and to monitor their achievement, to instill a habit of saving from an early age. It is important to stress that children will not be able to carry out banking operations with the funds in the account without the participation of the parents.

Let us list innovations in the field of remote banking.
1. The Bank Banco Industrial (Guatemala) as an innovative product introduced service “Transferencias Moviles” [14], which allows its customers to send money to any person owning a cell phone in Guatemala, regardless of whether the recipient is a customer of any Bank. Transferred funds can be cashiered at the ATM. This innovation allows you to create a positive experience with banking technology by the people who do not have such experience in daily life.
2. Emirates NBD (the largest banking group in the middle East in terms of assets) [7] has implemented the service of “DirectRemit” (money transfer services) [10], allowing free cross border instant money transfers to accounts of partner banks “Emirates NBD” in individual countries and the crediting of these funds in the same day to accounts opened in other banks (India, Philippines and Pakistan). Service available including mobile and online banking.
3. Fidor Bank (Germany) [3] is the first fully licensed Bank, offering customers to use the capabilities of the payment system “Ripple”. Online payments “Ripple Labs” [14] allows you to safely, instantly and for free to carry out global financial transactions of any size in any government currency, virtual currency or other units (e.g., miles, mobile minutes etc.). All accounts and transactions are cryptographically protected.

4. International company Fiserv, which is an expert in the field of financial services and innovative solutions in the field of mobile and Internet banking and payment services, has developed “Agiliti UK Banking Platform” (integrated software for retail banking) [14]. Use of this product allows a commercial Bank in the UK to meet the challenges of a changing banking system and regulatory environment. Using “Agiliti” financial institutions can focus on those distinctive attributes that provide them significant competitive advantages: brand, audience, service, sales strategy, pricing, risk model etc. instead of investments into building and maintaining costly infrastructure.

5. Innovative financial social network “Lendstar” allow users to make Bank transfers to other users quickly and reliably through the application that serves as a communication interface with Bank-sender – and at the same time allows users to communicate via integrated chat. Lendstar offers free support of making daily transactions: borrow, collect, provide or transfer money [15].

6. In 2014, the Citibank launched mobile banking service “Citi Mobile Snapshot” (mobile picture), it enables customers of mobile banking to check balances and recent transactions without entering a PIN or password. Citibank specialists believe that “the deterioration of the user experience”, “forcing” the client to perform a full authentication every time to access the most basic functionality of their mobile applications [21]. In 2015, Citibank launched the service as an app for Apple Watch (smart watch) [11].

Thus, many foreign banks go beyond traditional online or mobile capabilities to create services that are integrated into the lifestyle of the end user.

Clients remote service in Russia has more than 20-years history. The list of available banking services and products offered through e-banking in online mode via the Internet are quite diverse. Here you can find remote account management through client bank or internet bank services, mobile bank applications, call centers, which can receive requests for extra cards or new services.

In Russia more than 450 Internet banks, i.e. more than 72% of the total number of banks have implemented this system, more than 52% of credit institutions of the Russian Federation offers the mobile version of the bank to customers, more than 90% of banks in Russia implemented the Client-Bank system and made it available to their customers.

Virtually every Bank offers the client the possibility to check the current account balance, perform money transfers, pay electronic bills.

Payments for services of mobile communication (automatic payment by reducing the balance in the account of the mobile operator is below the threshold) and subscriptions to receive information on the debts of the client for fines and other state and municipal services are actively propagating in online banks.

Systems that are more sophisticated allow customers to complete an application for a loan (loans) to download information on your accounts on your own computer, to initiate the issue of additional credit card or open a term Deposit. Of course, traditional features are, the most interesting for the vast majority of users, but there are also less popular rather exotic functions of the systems. This could include batch and wages transfer to card accounts of employees of the company, the filing of applications for payment cards to receive or change the credit limit.

In addition, for users of magnetic cards you can change the PIN codes. Interestingly, the ability to provide customers remote control of the account, and banks often provide a secure channel for the exchange of any data, regardless, be it payment or a photo of the collateral property.
Several online banks have added or expanded the possibilities of card2card transfers, which are gradually replacing interbank transfers with free details. In several banks in Russia customer can now replenish the card with cards issued by another Bank.

Each year, the Agency Markswebb Rank & Report explores the activities of the 200 largest Russian retail banks in the field of banking. For the period from September 2013 to September 2014 websites of each of the third largest Russian Bank has undergone a fundamental change: a complete change of the interface and the subsequent changes of content and interactive services.

The most successful changes to their sites held:
– –Sberbank of Russia, won first place in the overall rating of effectiveness;
– –Bin-Bank, won first place in a rating of the effectiveness of the sale of products through the site, and 3rd place in the overall rating of effectiveness, receiving 70.8 out of 100;
– –Raiffeisenbank ranked 6th place in the General rating of efficiency and received 66.2 points out of 100 [16].

83% of studied banks offer their customers various opportunities of account management with the help of a computer connected to the Internet through a mobile device and SMS. 70% of the banks provide the service “Internet banking”, under which the client may gain access via computer to your Bank account and conduct various transactions. 80% of banks offer the service of “Internet banking”, the access to accounts, through their own web site. The highest proportion of use of the services associated with the remote operations with accounts covered by the two largest Russian cities – Moscow and St. Petersburg. The most popular services in the “Internet banking” continue to be a replenishment of mobile phone account, payment for Internet and utilities, replenishment of electronic purses.

66% or 23.3 million Russian Internet users aged 18 to 64 years living in cities with the population from 100 thousand people use the Internet-banking for individuals. The number of users of Internet banking for private individuals in Russia have increased for 2015 by 51% [10].

41% of users of Internet banking have access and use online banking in two or more Russian banks [10].

The most popular online banks among Russian users are Sberbank, Alfa-Click, Alfa-Bank, VTB24 Telebank, online banking Tinkoff Bank and Bank Russian Standard – these 5 Internet banks together cover 58% of Russian Internet users and 87% of all users of Internet banking in Russia [10].

The penetration of Internet banking into customer base varies greatly from Bank to Bank. The highest share of users of Internet banking to all Bank customers who have access to the Internet, are at Sberbank of Russia, Bank Avangard and Citibank (65–66%). The lowest percentage (20–30%) – OTP Bank, ROSBANK, Gazprombank, Renaissance Credit, Bank trust and several other major Russian banks.

The most effective online banks from the point of view of availability of functions and services interfaces according to the results of the study were recognized as an Internet Bank Tinkoff Bank, Promsvyazbank, Alfa-Bank, Sberbank and Russian Standard Bank. Best of Russian Internet banks offer their users many opportunities to pay for various services, non-Bank and intra-Bank transfers, opening deposits, order cards and other banking products online, the ability to analyze personal expenses and user-friendly interface to perform one-time and recurring transactions [10].

The most active users of online banking – men and women aged 25 to 44 years. The least active men up to 24 years and women aged 45–54 years [10].

The probability of use of Internet banking increases with income growth – more than 80% of Russian Internet users with an income of 100 thousand rubles a month used Internet banking. For the people with income up to 10 thousand rubles per month this figure is less than 55% [16].
There is no big difference between users of Internet banking in small and big cities. About 70% of the Internet audience in Moscow and St. Petersburg uses Internet banking, among residents of cities with population from 100 thousand to 500 thousand people – 65%.

The most effective online Bank for small business according to the research results is internet-bank of the Bank Point, working in the format of no-office service [4].

Second place on the effectiveness of Internet banks for business took service Alfa-Business Online Internet Bank for clients of small and average business of Alpha Bank [4].

Key factors influencing the competitive strategy of development of Internet banking in 2016 are as follows:

1. Top 5 Russian Internet banks by number of users (Sberbank, Alfa-Bank, VTB24, Russian Standard and Tinkoff Bank) that have almost 90% of Russian users of Internet banking, offering its customers more functionality and more convenient interfaces than most other online banks in the market.

2. More than 40% users of Internet banking use 2 or more Internet Bank. Most Internet banks except the savings Sberbank Online have only 10–20% exclusive audience (users of only one of the Internet Bank); 80–90% of the audience of the average Internet banking uses at least one Internet-Bank competitor.

Competitive development strategy of the Internet Bank in addition to the obvious strengthening of the information and payment functionality and simplification of interfaces in 2016 should include the following elements:

1. Reducing the cost of switching the user from the Internet banking competitor on your Internet banking: the introduction of online registration in the Internet banking, the ability to import data (patterns of payments, transaction history and other personal data and settings).

2. Increasing the cost of switching to other online banking competitors due to the stickiness to the online service in the current Internet Bank and experiencing a higher quality online service. Such as consultation in real time in the interface of the Internet Bank, the order, and tracking order fulfillment new cards, accounts, deposits and loans, expense analysis client integrated into the card statement, etc.

48% or 17 million Russian Internet users aged 18 to 64 years living in cities with the population from 100 thousand people use mobile banking for individuals. The number of users of mobile banking for private individuals in Russia has grown in 2015 by 58% [12].

75% of mobile banking users have access and only use one Bank mobile app and 18% have mobile applications of the two banks [12].

The penetration of mobile banking service to the customer base varies considerably from Bank to Bank but in average is in the range of 10–25% of all Bank customers who have access to the Internet. The highest share of mobile banking users in relation to all Bank customers who have access to the Internet, show the Sberbank of Russia (46%) and Svyaznoy Bank (37%). The lowest share (around 10%) – Renaissance Credit, the Bank of Moscow, Rosselkhozbank.

The most popular mobile applications among Russian banks are apps for iPhone and Android smartphones. Apps for smartphones running Windows Phone offer the customers less than half of the banks. Apps adapted for tablets iOS and Android offer less than a third of Russian banks.

The most popular among Russian mobile users are Sberbank, Alfa-mobile Alfa-Bank, mobile Bank VTB 24, TCS Bank, Svyaznoy Bank. The mobile Bank Sberbank has more than 72% of all users of mobile banking applications in Russia. The nearest competitor – Alfa-Bank and VTB24 – audience of mobile banking in 8 times less, at 8.7 percent of mobile banking users in Russia [12].

To the outsiders mobile banking may include mobile application Citibank, Gazprombank and Russian Standard Bank – legacy applications that do not implement many features and properties of interfaces that have become standard in mobile banking [12].
Strategy competitive development of mobile banking in 2016 should include the following elements:

1. Simplification of connection to mobile Bank, for example, registration to bypass the Internet Bank- using the card number of customers or number of accounts and contracts of the customer for non-card products.
2. Simplifying the process of logging in to the mobile Bank, for example, the use of faster methods of client authentication.
3. The extension of the payment capabilities in full compliance with the Internet banking services.
4. Simplification of payment confirmation, for example, the refusal to confirm one-time passwords for certain low risk operations.
5. The use of mobile Bank for the sale of new credit products, open Deposit accounts, and more.

Mobile banking is one of the fastest growing segments of remote banking services, forming new patterns of user behavior. In a situation where the payment interface not directly connected with the source of funding, those applications are benefiting that use the maximum capabilities of the mobile device and provide a convenient, simple and functional interface. Competition in the field of functionality and interface design of mobile applications is one of the key growth drivers of this market.

According to analysts J’son & Partners Consulting mobile banking must also not repeat the functionality of the Internet Bank, but logically extend it, taking into account the needs of users and the constraints of mobile devices. In this situation it is critically important for financial institutions to identify consumers – preferences in the terms of functionality, interface and user experience [8].

According to preliminary estimates of J’son & Partners Consulting, in 2015 the turnover of payments through mobile banking amounted to almost 20 billion, and the CAGR from 2015 to 2018 will be 28% [5; 8].

According to the survey the most used function of mobile banking is to check balances and recent transactions. In addition, a significant proportion of respondents noted that regularly perform transfers between accounts and to other people, pays for telecommunication services and transfers money from card to card. More than a third of respondents indicated that overall they are satisfied with their mobile apps, with the most desired features are: tracking of your expenses with the visualization and the simplification of the authorization.

According to experts of J’son & Partners Consulting, the best apps are mobile Bank Tinkoff Bank, Rosebank and Instabank. “Rosebank” and “Instabank” officially are not banks and use the infrastructure (processing, card issuance, etc.) from other financial institutions. They are remote and have no physical points for customer service, and that is making quality mobile apps business-critical [8].

Among the classical banks application of Sberbank, Bank St Petersburg and Bank Home Loan are the leaders [8].

Analysis of mobile banking leaders of the rating demonstrates the need to pay special attention to the issues of simplicity, convenience and visualization of application. Market launch of several successful mobile banking from traditional financial institutions, which compete to “easy” for banks, such as Rosebank and Instabank is a positive trend. In addition, according to some industry experts, the Russian banking sector not only does not lag behind foreign analogues in the field of mobile banks, but often exceeds them.

The company J’son & Partners Consulting has published the forecast of development of remote banking services for 2017. It predicts the turnover of payments of the Russian market of remote banking services will increase three times and will reach amount of 1.89 trillion rubles. At the same time the share of automatic payments will exceed 10% of this turnover. Payments
via “Internet banking” will have 1.83 trillion rubles, “mobile banking” – 29 billion rubles, “SMS-banking” service up to 31.8 billion rubles [8].

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Improving Public-Private Partnership Mechanism in the Sphere of Tourist Services

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Annotation: the article considers the basic mechanisms of the models of public-private partnership on the example of development of sphere of tourist services. Proposals are offered for improvement and further development. Model of socially-oriented tourism cluster is selected.

Key words: public-private partnership, tourist services, models of perfection of investment activity, the tourist cluster.

Sphere of tourism services is considered as an integral part of the long-term socio-economic development of the Russian Federation for the period until 2020, it is an essential component of innovative development of our country, it defines the basic goals, objectives, principles and directions of the state policy in the sphere of tourism [22]. Sphere of tourism is considered today as a source of financial revenue budgets of all levels, means of improving employment and quality of life of population under the regime of prohibition of entry into a number of countries, a source of upbringing of patriotic feelings of youth and civil society development. This article focuses only domestic tourism and models of public-private partnership in this particular sphere. As N.A. Voskolovich fairly marks: “The market of tourism services and recreation performs essential functions for efficient use of the primary factors of production and the provision of freedom of consumer choice” [24].

Public-private partnerships (hereinafter PPP) is an association of tangible and intangible resources of the state or provincial government and the private sector (private enterprises) to create public benefit (improvement and development of territories, development of engineer and social infrastructure) or provision of public services. The idea of solidarity or partnership interests of business and government is not new, but today it has acquired special urgency. The partnership is an equal legal relationship existing between two or more business entities connected on a contractual basis by combining the basic capital and business [10; 20].

Under market of goods (products and services) is commonly understood as a system of buying and selling relationship between cost-free buyers and sellers. A feature of the tourist market is a professional disunity of manufacturer of tourism services, their consumers and tourists and their performers of purchased services. Therefore, in the tourist services a special role plays market purchase advertising, informational and legal aspects for its normal functioning, ensuring that the provision of services (package) that was paid [17]. The subjects of the tourist market are the organizers and sellers of tours (tour operators and travel agents), their counterparties-service performers (hotels, restaurants, shipping companies, tour operators, etc.) and customers (consumers).
Tourist services market is heterogeneous, and not only because of the economic crisis and political sanctions, but in its essence, in its nature. Because for tourist services are not tangible and intangible, and therefore a useful overall effect can be characterized by a degree of end-user satisfaction. Namely factors affecting the completeness of the service, their complexity, completeness, aesthetics, safety and other ones influence largely on the end user decision to give preference to one or another a travel firm, to trust an operator or not.

At the present stage of development of the market of tourist services the following goals PPP are put forward: marketing and sales (improving the image of the territory, increased marketing efficiency, access to new markets, etc.); infrastructure (improvement of road transport infrastructure, promotion of mixed transportation, etc.); financing (attraction of investments, using state investment), integrated development of the territories.

The state should be an initiator of the integrated development of tourism sphere because it is the state, in the end, creates the conditions for the priority development of a tourist complex in the region. However, the process itself of development of tourism and recreational areas with the using forms of state-private partnership should be implemented on a parity basis of the participation of government agencies and the private sector.

In the article the author’s basic principles on which it is necessary to build a relationship of partners using forms of public-private partnership for the organization of the integrated development of tourism sector through public-private partnership are considered:

1. Public-private partnership must comply with its definition and to be justified. This provision (principle) means that, firstly, the form of public-private partnership should be the most effective form, organization of development, and secondly, the stakeholders (partners) must make maximum efforts to achieve the agreed objectives. The private sector should use managerial skills, planning ones, specialized professionals, financial resources, etc., and the state, for its turn, is obliged to monitor the process, effectively allocate and provide separate powers of the partners (e.g. right of expropriation) with respect to real estate (including land resource).

2. The right to development areas, state-owned, should be provided by the state for adequate compensation. The process of development of territories of any type implies the existence of rights for this type of activity, which may be represented by a set of regulations, orders, permits, agreements, other documentation. The extent of the powers by certain rights to the “development of the area may be different from the rights to manage and use property, located in a limited area with the subsequent refinancing of income from it on the development of the territory, to a wide range of powers, including the right to property expropriation, functional use of which is not corresponds to the development of the concept of territory.

As this or that amount of warrants (depending on the type of territories) allows to create a set of qualitatively new properties, capable of generating the maximum possible income from their using, in general, the right on the development must have cost. Maximum income is generated by most efficient using of the territory and the necessary infrastructure that contributes to any activity. An example of that action is the development of a tourist complex of the municipality, representing the “integrity of the collection of tourist facilities (business entities), located on the territory of the municipality” [16]. The cost of development of the law can be defined in different ways, but ultimately, from its value depends on the profitability of the key participant of the business (partner) – the developer.

3. State bodies, with the right to development should be responsible for the using of funds received in the course of implementation of this law. If the value of the rights on the development of the territory is expressed in monetary terms, the state must organize infrastructure. It is very important is the use of funds and the responsibility of public authorities for their effective using.

4. It is necessary some ineffective mechanisms of influence on the ineffective property owners located on the territories subjected to development for tourism purposes. Territories needed in comprehensive development may differ significantly from each other. However, in the case the
presence on the territory subjected to the development of a complex structure of owners (the most difficult type of territories) it is necessary to harmonize the concept of development in addition to the enforcement authorities even with all the owners whose interests are affected by the development process.

5. The process of organization of the development of the territory is subjected to agreement with all potential (not main) participations. At the stage of development of a comprehensive concept of development of tourist and recreational area, the concept itself and plan of organization of the territory should be coordinated not only among main participants (private and public sector).

6. Assignment to developer as much as possible to work effectively and must be justified from the point of view of the control of the state freedom of action in the process of the organization of development of tourism and recreation territory. Involvement of the private sector to participate in the projects of development of territories is primarily stipulated for the high professionalism in the sphere of effective management of the process and broad participation in the financing of development. To realize the full potential of the developer it is necessary provide maximum freedom in taking major decisions and the construction process of the organization of development of the territory. However, a measure of builder freedom of action to be justified, we must not forget that the state belongs to the role of the supervisory process. However, a measure of freedom of his or her actions is to be justified, one must not forget that the role of the supervisory process belongs to the state.

7. A clear regulation of the whole process by means of regulations, agreements and other rights and obligations of the parties must contribute to a productive partnership and high performance of the final result. After (and even on stage) prior approvals concepts of development and the signing of a protocol of intents or another document it is necessary to fix the rights and obligations of the partners in the implementation of territories development project. Rights on the development of the territory from very beginning belong to the state, and then they transit to the developer during the organization of the process of development as a set of powers for the management, using and orders. It is necessary to formulate a list of his responsibilities in the development process during investing with the power and rights. Similarly, one should be the rights and obligations of the state in this process.

8. The form of state-private partnership for the organization of development of tourist and recreational areas in terms of formation and preparation for the construction of suitable land (without taking further construction of real estate) is suitable to use for free and development of undeveloped territories. Federal laboratories financed from the state budget have the right to carry out joint research with commercial and non-commercial organizations on the basis of an agreement CRADA (Cooperative research & Development agreements) [21, p. 13].

9. State aid to tourism businesses in covering their costs and risk insurance when tourists travel. “Insurance allows to exchange the risk of large losses (life, property, income) on the definition of small losses” [18]. In extreme forms of tourism it is particularly important insurance of life and health of tourists.

In the US and the UK the territories subjected to the comprehensive development, which are in decline in accordance there is a law. But in our opinion, in the current situation the development of a tourist complex in many regions of Russia it is advisable to carry out on the territories which have already been developed in the tourist direction and investments are required to bring the development of such ones and their facilities at a level of quality in accordance with international standards of service. The effectiveness of the results is the key point here for the participants of the project, in particular when the question is the developer, who risks of significant financial resources.

Partner can get profit from the sale of the land’s part on the market and the state may consider the possibility of participation in infrastructure financing in whole or in part. On
the basis of state-private partnership projects of integrated development of the territories effectively have been implemented and are being realized that will create socially-oriented cluster in the developed regions, taking into account their specific features. That is, the using of interaction between the state and private sectors in the development of the territories is supported by theory and practice that can be justified.

The characteristic features of state-private partnership: the PPP meets the needs of the public sector. PPP supports the government powers and functions, providing services in conjunction with the private sector; PPP consists of two or more parties working to achieve common goals, PPP participants can be local and state governments, businesses and non-profit organizations; participants share the authority and responsibility to function on an equal rights, jointly spend time and resources, share investment, risks and benefits; support relation for a certain period, but not for carrying out transaction, have a clear agreement, contract or another act declarative [2].

Today PPP’s mechanisms are being actively developing in Russia due to the adoption of the Federal Law “On Concession Agreements” [6], the establishment of the Russian Investment Fund, designed for state co-financing of major projects of national importance. Federal Law on Concession Agreements defined the fundamental possibility participation of the State only in one of the form of PPP-concessions, the so-called model BTO (Build–Transfer–Operate): Build–Transfer–Operate).

The Federal Law “On bases of tourist activity in the Russian Federation” [6] tourist industry is defined as “a set of hotels and other accommodation facilities, means of transport, catering, facilities and means of entertainment facilities, educational, business, health, sports and other purposes, organizations engaged in tour operator and travel agency activities, as well as organizations providing excursion services and services of guides – translators”, but this definition is more suitable for tour infrastructure.

More broadly, the tourism industry can be defined as economic complex, which includes: passenger transport (air, water, road, rail ones), with its extensive network of technical services; various specialized companies that do not have clearly defined the nature of tourism, the so-called “secondary” for the tourism industry (in particular, transport machinery, and the automotive and fuel industry, capital and road construction, souvenir industry, food industry.

The nature and specifics of socially oriented tourism cluster can have the following features:
1. The vast majority of domestic and foreign authors interpret tourism only in a narrow sense from a consumer’s point of view. Definitions of tourism from the point of view of the manufacturer are less developed.
2. In our opinion, in order to eliminate the one-sided understanding of tourism and to balance different discussions including demand and supply and take into account the inclusion of tourism in the national and international economic relations, it is necessary to clarify the definition tourism. We offer to define tourism as a specific industry economy including the activities of tour companies providing a complex of tourist services and the sale of tourist products in order to meet human needs.
3. It is necessary to distinguish the concept of the tourist good and the tourist product. For example, products with the emblems of the Sochi 2014 are not tourist product. A recreation or sports services are the same.
4. Specifics of tourism as an industry of national economy lie in the fact that unlike the other sectors of the economy tourism offers as a product of the right to demand a certain kind services, while the services themselves are created in other sectors of the economy.
5. At the micro-level qualitative specifics of tourism which determines the particularly entrepreneurial activity in this sphere is manifested through the unique nature of the interaction between subject and object of tourism activities on the basis of technology for tourism, moreover the object of tourism is not a goods, and the consumer of the goods, i.e. it is service.
The draft of Federal Law “On social tourism” developed by the Russian State Duma Committee in cooperation with the Ministry of Sport and Tourism, gives the following definition: “Social Tourism – a sphere of the creation, promotion and implementation of the social product to meet the needs of travel and other kinds of tourist rest of poorly protected socially citizens.” [7–9; 13]. This definition also is not complete as it is not clear from what means social tourism product is subsidized, and what categories of citizens fall under the definition of “poorly protected socially citizens”.

Under the modernization conditions of the country President of our country has noted the importance of social priority namely in socially oriented tourism as a strategic objective of the country until 2020.

Thus, we note that the PPP development in the tourism sector has its own characteristics and traits.

1. The main feature of socially oriented tourism – its concern for low-income people based on their age, health, social status and, therefore, particularly important role of public support in this area.

2. Sphere of social tourism covers different categories of citizens – from students to pensioners, the disabled, war veterans and veterans of labour. A special group of participants includes poorly protected socially families. However, benefits are provided not only by the age qualification and financial insolvency.

3. Sources of financing of the social-oriented tourism can formed from of state and local government funds for social needs, such as funds of social insurance and social welfare ones, Compulsory Health Insurance Fund, as well as bank deposits tourist of cumulative nature of the relevant funds from private, corporate, state, mixed enterprises and philanthropic organization fund.

4. Despite the fact that social tourism can be carried out on based on individual approach, nevertheless the collective and organized forms prevail in it. Among its main tasks –there are not only the restoration of health and strength, but it is also the completion of the cultural baggage of tourists.

5. At the level of individual customer tour product social tourism gives a free and discounted vouchers to ret homes, sanatoriums, tourist centers, special freight rates, tax and customs privileges.

6. Development of social tourism favors creation of infrastructure on the undeveloped territories, i.e. development of territories and of their sustainable development.

7. Historical social tourism in RF was implemented through the resort complex and has been inextricably linked with people’s recreational activities, which is represented as a human activity in their free time, carried out in order to restore physical strength and also for its all-round development and characterized by comparison with other activities of the relative diversity of human behavior.

Recreational human activities have a number of public functions which are divided into biomedical, social, cultural and economic.

In recent years, the idea of social and corporate responsibility PPP participants is actively developed.

It is the social responsibility and safeguards and standards of the business community and public authorities act as a link in the chain of the relationship state-business-to-consumer.

![Figure 1. Social Corporate Responsibility](image-url)
For example, in France, the government together with the local business community allocates money for children's school trips according to school curricula. In this case, the children are not divided by income level of their parents. The trips are paid for all children. This type of state social support on the one hand instill interest and love for the studied school subjects, and on the other one help to raise a healthy generation. Thus, it can be noted that:

1. Approximately 18% of global investments are in the sphere of tourism in Russia in 2015, i.e. it is every 14th workplace, 7% of all tax revenues. In our opinion the most appropriate following definition of social tourism: “social tourism – a kind of tourism subsidized from the funds allocated for social needs, in order to create conditions for travel to schoolchildren, youth and pensioners.

2. Presently based on the Federal Law “About bases of tourist activity in the Russian Federation” from 14.10.2009 until the end of the year are not registered the mechanism of state regulation of the implementation of the rights of citizens on social tourism. Hence, structural and functional development of this issue in the legal and socio-economic field is needed [3].

It is important to consider the improvement of PPP mechanisms on an example of the formation of social and tourist clusters.

Tourism Cluster (English cluster.) is a concentrated group of interconnected companies on some territory: tour operators, travel agents, organizations of the sphere of placing tourism services providers; transport companies, infrastructure; research institutions and reinforcing the competitive advantages of individual companies and the cluster as a whole. It is in the tourist cluster motivation for cooperation is the implementation of PPP as strengthening the competitive advantages of the region’s development.

The effectiveness of the tourism cluster consists of the following functions:

1) Tourism – a source of foreign exchange earnings and a means to provide employment for the working population.

2) Tourism develops a tourism industry serving the tourism industry: construction, trade, production of consumer goods, communications.

3) Tourism expands investments in the country balance of payments.

Focusing on the creation of diverse tourism products is to raise an interest of demanding tourist interest (domestic or foreign). During the trip a tourist uses different services – general, specific and related to tourism. But above all, it requires the services to maintain its vital functions – housing, food, transport and leisure.

Table 1

<table>
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<tr>
<th>Conditions</th>
<th>Characteristics</th>
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<tr>
<td>Socio-cultural</td>
<td>– sanatoriums,</td>
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<td>– holiday home,</td>
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<td>– resorts,</td>
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<td>– sanatorium-preventorium,</td>
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<td></td>
<td>– palace of culture,</td>
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<td>– athletic facilities,</td>
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<td>– monumets,</td>
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<td>– museums,</td>
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<td></td>
<td>– tourist centre</td>
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<td>Natural</td>
<td>– the uniqueness of the territory/resources,</td>
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<td>– forest parks,</td>
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<td></td>
<td>– lakes</td>
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<td>Economic</td>
<td>– transport,</td>
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<td></td>
<td>– manufacturing outfits,</td>
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<td>– the service sector</td>
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Analysis and forecast of environmental factors is the assessment of the status and prospects of development of the most important in terms of tourist activity, environmental factors on which the state can not exert direct influence of its tourism policy.

Analysis of the environment allows to predict the appearance of potential threats and new opportunities and also to develop an adequate plan of actions to achieve their goals in time.

In an analysis of the environment it is necessary to carry out a separate analysis of the factors for the domestic, inbound and outbound tourism, причем on the federal level it is necessary for inbound and outbound tourism disaggregate some indicators analyzed to the level of individual countries, taking into account the intensity of tourist traffic.

From the point of tourism the following groups of environmental factors are key ones (examples are given to national level) [14]:

1) economic factors such as the level of economic development, employment, income levels, unemployment rate, country balance of payments, the global economic processes;
2) political factors: the political situation in individual countries, political image of the country, travel safety conditions;
3) market one's: state and development trends of the global travel market; changing the structure of consumer goods and services consumed in the direction of increasing the share of services, including tourism ones;
4) competitive factors: approaches to manage tourism in a variety of countries, the activity of governmental bodies to promote national tourism products;
5) demographics: the global population growth, urbanization;
6) international ones: activity of international tourist organizations, intergovernmental agreements in the field of tourism, the transition from confrontation between countries for cooperation and mutual understanding;
7) social ones: attitudes towards tourism, habits, growth welfare, increase of holidays and reduction of the working week;
8) technological ones: modern information technologies in tourist industry, state tourism scientific research;
9) increasing cultural and educational level of the population that promotes the development of the desire for knowledge, the use of other countries' experience in the professional activity;
10) the development of transport and trade;
11) the development of the mass media [4].

In its most general form the strategic goal of the state policy of tourism development can be defined as follows: the creation of competitive tourist complex that meets the needs of Russian and foreign citizens in tourism services.

Describing the model of PPP co-operation it is necessary to note the investment attractiveness of this cooperation and the resulting economic effect of the investment of the business community.

Economic analysis of the PPP model in the field of tourism can be defined as a summary measure of the effectiveness of all participants of business, entering into it. The main indicators of project efficiency evaluation are:

- Net Present Value (NPV);
- profitability index (PI);
- Internal Rate of Return (IRR,%);
- Modified Internal Rate of Return (MIRR,%);
- Payback Period of the initial cost (PP);
- the weighted Average Profitability Rate (ARR).

Method of net present profitability is based on a comparison of the present value of cash flows (investments) generated by the tourism cluster in the forecast period.

The net present value is calculated using the formula:
CONTEMPORARY PROBLEMS OF SOCIAL WORK

\[ NPV = \sum_{i=1}^{n} \frac{CF_i}{(1+r)^t} - IC, \]

where CF– discounted cash flow;
IC– initial investment (zero period);
t – the year of calculation;
r – discount rate equal to the weighted average cost of capital;
n – the discount period.

A new product or service will have costs on the start up, operating costs, as well as incoming cash flows for three years. This model assumes the existence of conditions:

- the volume of investment is accepted as completed;
- the volume of investments is adopted in the assessment at the time of analysis;
- return process begins after the completion of the investment.

The discount rate (r) can be used:

- bank credit rate;
- weighted average cost of capital;
- the opportunity cost of capital;
- internal Rate of Return.

If the analysis is carried out prior to the investment, the amount of investment expenditure should also be given to the present. Model calculation of net present value will be:

\[ NPV = \sum_{i=1}^{n_1} \frac{R_i}{(1+r)^t} - \sum_{i=1}^{n_2} \frac{IC_t}{(1+r)^t}, \]

where ICt– investment costs in the period t;
Ri – income in the period i;
n1 – the duration of the investment period;
n2 – duration of the period of return on investment
where ICt– investment costs in the period t;

The indicator NPV reflects predictive assessment of the economic potential of the commercial organization in the case of taking the project.

If NPV> 0, the project is profitable, increased by the amount of the NPV the actual cost of organizing.

Co-operation and improvement of PPP can be represented not only in the form of the creation of tourism clusters, but also in the form of specific projects and programs of development of tourism in different regions based on their features. The idea of formation of a socially oriented cluster was considered by S.V. Kashirin [6].

Particular importance is the development of the tourist cluster as the main core of the PPP movements in the tourism sector, but due to the lack of development of normative and legal framework and the concept of “cluster” is not clearly structured state order for the market development of domestic tourism and the prevalence of cluster initiatives in the tourism sector in our country.

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Cyclical Development of Society As a Feature of Technological Evolution

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Annotation: in article have been analyzed the fundamental theories of the cyclical society development – N.D. Kondratiev's theory of large cycles conjuncture and S.Y. Glazyev's theory of technological structures. In this research society evolution has studied as discrete in time process, also has marked that periods of development presented theories are synchronized with each other and has identified the cause of the stepwise evolution of society – the gradual dominance of the relevant technology. Particular attention has given to the processes that accompany the transition period of the cyclical society development.

Key words: large cycles conjuncture; industrial society; capital; Scientific and technical progress; post-industrial society; technological way; the theory of long waves, waves of innovation.

During the long evolution process society has gone through several stages of development, changed some social systems, socio-economic formations, technological structures, development cycles. All these processes have accompanied by social upheavals, revolutions, breaking the old world order. Digital development of society gave rise to the current trend among scientists, economists, sociologists; political scientists wish to understand the causes regular vibrations of instability. In the middle of the XIX century the international community paid special attention to the theory of cyclical economic development. Scientists from around the world puzzled search for reasons for which society, reaching a high level of economic growth, suddenly losing all fell into the “pit” of the economic crisis, which inevitably lead to a negative growth rate of the economy, a significant reduction in the standard of living, increasing unemployment, poverty and, as a consequence, the growth of social tension. To understand how to avoid or maximally smooth “corners” in the first place, you need to find the original source of the “problem”.

The phenomenon of cyclical development of society for the first time considered the economists still middle XIX century. In the 90th XIX century – 10th XX centuries about them wrote Marx, Engels, M.I. Tugan-Baranowski, K. Wicksell, Pareto, R. Hilferding, Kautsky, Aftalion A., G. Moore, J. Lesyuor and others.

In 1901, A.L. Gelfand suggested that the long-term fluctuations inherent in capitalism and permeate all spheres of the economy. Paul Samuelson in his book “Economics” notes that the cycle is an objective phenomenon, common to all countries with market economies and is connected with the internal and external factors. Thus, the cycle shows the viability system, the right to exist and it is the law of development of the market economy. Cyclical can be considered as one of the ways of self-regulation of the market economy. Marx wrote the following statement about changing lifestyles: “Performance varies and changes the conditions of production. Terms, for its part, alter performance. And the result of these differences are vibrations, which are aligned in the short term, partly in the gradual accumulating abnormalities
that lead to a crisis or to forcibly apparent return to the old relationship or only very gradually make their way and seek recognition for themselves as changing production’s conditions” [12]. This observation of Karl Marx with sufficient certainty expressed the idea that the dynamics of the capitalist economy encompasses commercial and industrial cycles, ending with crises of overproduction, as well as cycles of changes in production conditions (technologies) which have a much greater period of development.

However, the greatest contribution to the study of the theory of long waves made by the Russian economist N.D. Kondratiev. He developed the theory of large cycles conditions, doing a comprehensive study of reversible processes and the development trend of problems, the first systematized the accumulated results in the theory of “long waves” lasting 50–60 years. In describing the specifics of the economy’s development of cyclic processes N.D. Kondratiev formulated the hypothesis of the existence of large cycles environment (later in S.Y. Glazyev “technological structures”).

In his works devoted to the problem of wave – like development of the society, N.D. Kondratiev sought to create the universal concept, covering all types of cyclical fluctuations and is suitable for construction of both short- and long-term forecasts of economic development.

N.D. Kondratiev concluded that the long-term fluctuations are regular, cyclical nature of the economy. Big cycles, in his view, are “on the status of their rejection of the national economy of elements, in which they would have been if the economy developed, maintained dynamic equilibrium” [6, p. 263]. He also studied the socio-economic processes, the development of which is characterized by long intervals, and assume the existence of an internal relationship between them. This is the non-uniformity of scientific and technological progress, on the abrupt change in the technological structure of production and the conditions of the money turnover, about the rise and weakening of the social and political processes, and others.

Start of the next phase of economic growth, N.D. Kondratiev linked with the massive introduction of new technologies, with the involvement of new countries into the world economy. At the same time it has been an increase in investment activity, which stimulates production and demand, contributing to a rise in prices. Unemployment decreases, wages and productivity grow.

Evidence economy approach to the peak and subsequent decline in economic growth may be shifts in the income distribution structure, the increase in production costs, slowing profit growth, low return on investment. Causes of “exhaustion” of energy recovery can be a sharp increase in consumption rates, a change in the purchasing power of money, the end of the technological and production capabilities of the cycle.

N.D. Kondratiev developed the position of Marx on the basis of the material of cyclical fluctuations in the economy. He believed that the material basis of technological structures is depreciation of fixed capital. “Expanding fund these capital goods performed unevenly. The existence of pain-shih and wave conditions associated with the mechanism of the expansion funds of these blessings” [7].

N.D. Kondratiev wrote in his works that any revolutionary scientific and technological discoveries preceded the flow of capital from currently dominant, but increasingly less profitable industry in a new perspective. Indeed, the main engine of technological development is outstripping funding innovation. And thus there is a “request” society “news”. In other words there is the inertia of the business and political thinking of business and political elite. Capital moves to new technological segments of the economy, in which the management is ready for innovation. Historically it happened. And as soon as he became the capital goods available at a price, the development of technology has become a pipeline process, stimulated by freeing up some of the industry’s capital. The fact that the cost of capital charge, guides the development of the mainstream technologies to reduce costs (need to produce more at a lower price) and the creation of a revolutionary invention, the introduction of mass production which will provide a long supply and profit.
Analysis of large cycles conjuncture theory reveals the relationship of the concepts of “long waves” N. Kondratiev and “technological way”. According to the theory of long waves N.D. Kondratiev, scientific and technical progress develops in waves, with the cycles of length of about 50 years. The nature and mechanisms of functioning of the “long waves” N. Kondratiev and evolution of technological structures reflect a similar reason for their generators, which made it possible to base a typology of technological ways the concept of “long waves” N. Kondratiev. During the last centuries in the history of technological evolution it has been five waves and had the five technological structures. It is important to note that a country can simultaneously operate multiple orders within an economy. At the same time the bogeyman is one that has a decisive impact on economic growth.

The concept of “technological way” appeared relatively recently. The first term was coined in 1986 by Soviet economists D.S. Lvov and S.Y. Glazyev in the article “Theoretical and applied aspects of the management of STP” [2].

Technological structures [13, p. 520] – a combination of conjugated industries (inter-process applications) with a single technological level and considered as a kind of structural subsystem of the economic system – an alternative with respect to such sub-systems as the industry. Production included in a technological way, because of their contingency develop simultaneously: changes in one of the elements of technological structure cause changes in the other.

Technological structures developed by these characteristic laws, forming their life cycle, which is derived from the active phase of innovation-based growth. Completion of lower technological order life cycle does not cause the automatic emergence of a new, the highest technological order. The changing of technological structures forms transitive period. Economic history shows that there aren’t any countries in a changing technological structure who have not escaped the crisis processes. As a result such an evolutionary wave movements, new groups – the leading sectors of the economy, which then, covering the entire economic system involvement in its growth process, creating a qualitatively new stable relationship across the economic system – technological way.

The technological structure of the society as well as the socio-economic structure of multiform. That one or another sector of the economy wins and entails all the rest of the industry, it determines the allocation cycles.

Formation of the new technological order during the transition period in crisis conditions exacerbates the shortage of resources. New technological way consume resources for its development, and in large volumes. Essentially the same, albeit lower, technological way, it continues to “feed” a large number of people, and it is also required for the reproduction of resources. The lack of clearly verified the anti-crisis policy must inevitably lead to increased stress on the financial and other markets, and as a consequence – to the financial and currency crisis, which should be regarded as a complication of current general economic crisis.

If at the same time providing the irrational use of national wealth, and obtained funds from various sources are not aimed at the creation and development of modern high-tech industry, accumulate crisis potential, sooner or later will break out. Related innovation process at the macro level, technological orders have a stage in the life cycle of active growth of innovation – from the birth, form new basic industries and to the subsequent stagnation. Completion of the technological order life cycle due to a decrease in marginal productivity of capital. If time does not take effective proactive measures, the economy falls into the “stalemate” situation and crisis.

Retaining policies designed to bring about the stabilization of finances, will have a positive effect only in the short term, and this positive effect will only apply to the lowest technological system (which brings the greatest “contribution” to the component cost inflation). But at the same time, contractionary policies will have a dampening effect on the development of higher
technological way. Thus, economic growth will slow down and the economy, in the end, fails to even deeper economic crisis.

On the other hand, enabling policies, pursuing the goal of “warming” economy and its growth will also have a positive effect only in the short term, and this positive effect will be treated to higher technological way. But at the same time enabling policy support and lower technological way, unprofitable production, increasing resource consumption without corresponding benefits. Thus, negative trends will prevail, and the economy fell into a deep crisis.

Thus, any policy, if it is not election, during the transitional period leading to a negative result. For example, in the Russian attempt to “warm up” the economy in 1993 led to hyperinflation, but an attempt to stabilize it by curbing inflation tight monetary policy resulted in a permanent financial crisis 1997–1998.

Monetary and fiscal policies in the transition period in all circumstances must be selective. Selectivity policy must meet the logic flowing from the requirements of the innovative paradigm of economic development. Otherwise, a positive result will still be difficult to achieve, since only innovation gives marginal product of capital growth and transition in economic growth it has no alternatives. Any investment or economic stimulate the production related to the old technology ways, without prior disclosure of the innovation potential of ‘points’ growth will lead eventually to a negative result.

Expansionary monetary policy aimed at strengthening “the-check” of economic growth, can greatly contribute to the dis-Covered innovative capacity and the emergence of a new basic innovation. Basic innovations, playing the role of “point” of economic growth, giving an initial and decisive impetus to the creation of a new sector of the economy, open innovative potential, which results in increasing the marginal productivity of capital, and with it, and give new impetus to economic growth. Along with the change of technological structure occurs and a change of leadership economy sectors, basic industries. These are causes of changing flows of resources and capital.

The reason for the cyclical nature of the development of society

The immediate cause of the crisis and the decline of institutional systems is the loss of its original high “adaptability”.

Beginning of the industrial revolution in England it was in the 70-ies of the XVIII century. It ended after about 50 years. In 1825 there was the first industrial crisis of overproduction. The epoch may be called, according to Marxist theory, capitalism, free competition era.

After 50–70 years of XIX century, having a monopoly, as a sustainable Institute of the economic system, the most appropriate new technologies. It begins the era of monopoly capitalism.

After another 50 years, at the turn of the 20–30-ies of the XXth century it was replaced by the era of the domination of state-monopoly capitalism. In this period there is a dramatic change in all states of the industrial type. During the “Great Depression” of the British economist John M. Keynes created a holistic concept of the need for government intervention in the economy. In Germany, the Nazis came to power, carried out the program of industrialization and collectivization in the Soviet Union. Behind these disparate processes can be considered one major trend – the establishment of the state monopoly in the economy, albeit in a very different from each other within (from the “light” in the direction of the French market economy to the absolute monopoly of the state on economic activity in the economy of the USSR). The reasons for this shift are based primarily on fundamental technological shifts: the first place in the economy put forward mass flow technology, cumbersome and unwieldy for the unstable market economy. The government is forced to take them under its financial control, acting contrary to the principles of “natural order”.

The crisis of state-monopoly system in the industrialized countries, in full accordance with the logic of long waves, started in the 70-ies. At the heart of the crisis are the technological developments: mass line production industry inferior leadership, so-called flexible technologies.
State monopoly comes into confrontation with risk, dynamic and unstable scientific progress. During this period the majority of industrialized countries are starting their “reconstruction” institutional plan, aimed at reducing the scope of government intervention, strengthening the role of private initiative and financial recovery. One reason for the high efficiency in China’s reform is that Deng Xiaoping they just started in parallel with the development of new technological order.

It is important to understand that for the emergence of innovations, new technologies and production methods is crucial quality infrastructure. Stable development of the new technological order is caused by the presence of a well-organized infrastructure. Lack of investment in infrastructure, the lack of controls are the objective of the problem, not the solution of which the question of the stabilization of production and the transition to a new technological way becomes unsolvable.

Infrastructure – a mandatory component of any integrated economic system. With regard to the technological system infrastructure is a set of objects, buildings, industries, organizational, legal and social forms that mediate economic relations, linking these relations in one.

- new technological order is determined by the success of the formation:
- the degree of infrastructure development;
- the existence of a rapid response mechanism to the changing technological structure;
- the existence of state involvement in the promotion of the concept of the process infrastructure.

Formation of a developed system of market infrastructure is a prerequisite for an objective implementation of an effective transition to the new technological order. Market infrastructure combines the sphere of production, circulation and consumption in a single daisy chain, accelerates turnover of material, financial and information flows in the economy, thus contributing to the development of new technological order.

Analysis of the formation of the corresponding areas of the market infrastructure development of the new technological order is based on the fact that the market economy country – a system of complex, multivariate, with its unity and integrity. This unity and integrity is provided by a number of factors, among which are the existence of a single monetary system and adequate market information support objectives of market processes. Financial and credit system creates a unified monetary space, which is linked to flow of goods and money, formed a balance of income and expenditure, and it is compared with the plans of monetary circulation, which ensures the unity of the financial interests of the country and the market participants. Therefore, the formation of the market infrastructure includes the development of adequate market tax, financial and credit systems, which, in turn, have their own structure, specificity, content and are in a state of formation and development.

Important components of the institutional infrastructure of the market are financial and investment companies. The infrastructural role of financial and credit system lies in its ability to combine small, fragmented funds and send them to the development of new technological order.

Reform of the budgetary system will prioritize spending on education, science and technology, as well as state support for high-tech industries – information and telecommunications sector (related to computers, software, microelectronics, communications, Internet technologies and e-business, the media and the scientific and technical information), education and health care, aerospace industry, biotechnology, production of new materials, the environment and exploitation of natural resources.

In addition to the need to reform and improve financial and credit infrastructure, the establishment of the new technological order creates a new way of work and production.

The classic industrial production is focused on the reproduction of a series of large mass of the standard product. Organization of the classic production process at rest, so to say, on
six pillars: standardization, specialization, synchronization, concentration, maximization, centralization of production. Modern production is focused on the creation of (and a quick change) of a set of small batches of a single non-standard product (usually by special order or for a particular destination).

If the classical industrial production involves the separation of the functions of production and consumption, a compound which is carried out by the market (supply and demand fluctuation), the creation of a global computer network allows us to replace the anonymous production (an unknown user) targeted production (for a particular customer). Bridging the traditional gap of production and consumption significantly modifies the value of market regulation – appear neo-classical market of the address type.

In this sense, the current production has a significant analogy with the pre-industrial craft: the one and the other is not “Production” (in-line reproducing) in the strict sense of the word. The activities of the eastern and European medieval goldsmith, gunsmith, the tailor, the coach house are rather individual creativity, which discloses the unique author’s skillfulness than anonymous production. Work experience in the last stages of the STR increasingly acquires new features, which are implemented in intellectual capacity (knowledge, skills, abilities, experience) “new employee”. It is more like an independent craftsman, has a set of different tools than in the working conveyor.

The transition to the information and intelligent technology makes its basic structure – information and direct carrier generator which is the human person, in the amplification time of the new production system.

There is an active process of erasing distinctions between productive and non-productive spheres of life: in the process of transition to a postindustrial society non-productive sphere becomes a sphere of personal fulfillment options, and then the accumulation of “human capital” – the main resource of the new society. Science, education, health, recreation sector are essential elements of modern production; investments into this sphere become “operational needs” and may determine all other attachments. A new type of worker should be educated in a continuous manner throughout his life: the theoretical functionality of the universal nature of knowledge becomes a prerequisite for the new nature of work, as well as personal skills, experience and talent.

From the foregoing, it is clear that the development achievements of the last wave of scientific and technological revolution is possible only on the basis of the transition from the giant, totalitarian, supercentralized socio-economic structures in local, self-governing structures. Most clearly, these “new” socio-economic structures are presented in “high tech”, where the explosion occurred the creation of venture capital firms are small, with a flexible manufacturing strategy development – usually on the basis of the development of a unique intellectual resource. You create a small number of enthusiasts, namely venture capital firms occupied new niches in high-tech industry, opened during the last phase of the STR – microelectronics (computer) revolution.

If you judge the development of the world in terms of the achievements of most countries, it is necessary to recognize that humanity is still on the agricultural stage. But the development of humankind is not determined by what have achieved most of the countries, and those on which step up the most advanced, determining the level of social development. And, of course, in the advanced countries mentioning above changes are put on the agenda and will become crucial. However, this movement must be considered in the whole world environment to analyze its consequences not only for the countries where it is carried out, but also to the world community as a whole.

In this regard, it should be noted that transition countries are not carried out to a new type of development and the socio-economic structures and actors. These include certain firms, working there people, corporations, their separate subdivisions. At the same time the
surrounding structure is still live in old measurements. This movement is inherently global in nature and in the light of contemporary globalization knows no national borders.

Modern production significantly alters the nature of the work of his employees. Automation leads to the fact that the partial, repetitive, monotonous work, which inherent phase of industrialism and mass production, disappear. Machines themselves are no longer determined the rhythm and intensity of human labor. The employee “neoclassical” production more independent, more resourceful, he is no longer an appendage of the machine. Firstly, its activity is based primarily on the physical not, and mental resources. Second, the “new” labor demassed production loses its partial, fragmented one monotonously repetitive operation, which has no independent value. New destandardization products are not anonymous nature: it is the result of an individual author’s activities in which the person is realized (knowledge and skills) of its creator.

If we look at society and the processes occurring in it as a whole, it becomes apparent that society develops in constant interaction of its parts – one causes the other, which in turn gives rise to the third – the new technologies generate new dominant mode of production. As a result of all of this, there are new relations of production, they cause changes in the economic, political, social, cultural relations, which develop in the future creates a “social order” for new technologies. Thus started all new and a new cycle of social life. The main thing – technological breakthroughs give impetus to the development of society, which in the future re-stimulate new discoveries.

The cyclical development of society is a manifestation of the very nature of the production of its natural property, the method of its progressive movement. Cyclical – evidence of the viability of the social system, evidence of his right to exist.

It should again be noted that in the framework of the stated paradigms cyclical development of society, the primary function of the state is the implementation of counter-cyclical policies, the implementation of “painless” transition from one cycle to another, from one technological system to another. All this can be realized only through the election of economic and monetary policy, the creation of quality infrastructure, training of the modern, professional talent pool.

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Socio-Economic Factors of Competitiveness of Enterprises of Construction and Repair Services

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Annotation: the work shows the main objects and subjects of competitiveness, relevance of research objectives and the purposes. The theoretical and methodological methods of measuring competitiveness, model of competitiveness of repair and construction companies, the algorithm for estimating the competitive position of the enterprise. Developed the actual mechanism of increase of competitiveness of the firm, taking into account the strengths and weaknesses of the enterprise, and discuss the main mistakes of companies in achieving a competitive position in the industry.

Key words: competitiveness, factors of competitiveness, the competitiveness of enterprises of construction and repair services, economic factors of competitiveness, social factors of increase of competitiveness, competition.

Introduction.
The modern stage of society development is characterized by increasing competition at all levels. Identification of the economic nature of global competition, an analysis of the forms and circumstances, of the main trends and contradictions of development in the global economy becomes relevant not only in scientific but also in practical terms. Representatives of government and business increasingly note the presence of competition between the territories, are interested in its parameters and then estimate mi, address the issues of formation of those or other competitive advantages [16, p. 12] considering construction as a branch of it, in all its manifestations, reflects the socio-economic condition of the state. This field of management evaluates the nature of the culture and trend of the development aspirations of the nation to economic growth.

Improvement over the last decades the economic condition of the country has led to the needs of the increasing volume of construction services. That is why the number of companies engaged in repair and construction services increases annually. Accordingly, increased competition in the market among construction companies. While checking on the competitiveness and livelihoods were not only small companies engaged in this activity, but also large construction Corporation. It is important to remember about foreign firms offering their services on the domestic market. Being more experienced in doing business under the market conditions they are subjected to domestic companies even greater pressure. Naturally in this environment, many domestic companies as even professionals in the construction, but not having a strategic orientation in the vision of ways of development are closed. Their inability to understand modern marketing techniques, financial management tools and the lack of quality management leads to low competitiveness. There is no much difference in the size of the company and its main work. This is an enormous Corporation engaged in the construction of state orders, the company to build residential or civil-housing facilities, or a small company for repair of apartments or building the private sector are, in
General, in the same conditions. For the successful functioning of the company in these difficult conditions to all market actors of this profile must be timely to adapt to the latest achievements of technological progress.

More stable the competitiveness of those firms that together with professionalism intensively use innovative strategies, use the most flexible organizational forms, improve working conditions and improve the ways to stimulate employees. The complex of these measures will allow the company to increase its profitability or increase its market share of repair and construction services. This is not to forget that to use these measures need not be disposable, make them the norm for the company.

Competitiveness is not constant, being dependent on many market factors affecting the industry. Due to this seems the actual definition of directions of development of construction and repair business, research and competitiveness analysis of the firm, and finding reasons to have a significant impact on her improvement.

The object of the research will be the evaluation methods and the mechanism of increase of competitiveness of the organization. You must learn correct, to regard the competitiveness of repair and construction company, to detect weaknesses and to increase the aggregate competitiveness among other companies.

To achieve this goal it is necessary to solve following tasks: to analyze theoretical and methodological issues in the estimation of competitiveness; to create a model of competitiveness of construction firms to offer the actual mechanism of increase of competitiveness.

1. The main concept of competitiveness and factors affecting competitiveness.

1.1. Definition of competitiveness, objects and subjects.

The key of determining the competitiveness not. Whole is the ability of a product or company, or industry to compete in such market conditions.

One of the more systematic definitions was expressed L.P. Kurakova: “Competitiveness – the level of advantage or backlog of the firm, company, or organization relative to other participants—competitors in the market domestically and abroad, as determined by such parameters as technology, qualification of personnel, quality, sales policy, etc.

Competitiveness is a relative characteristic of the goods, reflecting the objective in the form of its difference from the goods of a competitor as the degree of satisfaction of the same substantive needs, and the cost of its satisfaction” [9. p. 56] among other things, competitiveness can be viewed from different positions. Thus emphasizing the main objects of competitiveness:

1. Goods and services.
2. Enterprise.
3. Industry.

The competitiveness of the product displays the ratio of cost and quality: ready the potential buyer to pay a designated price for a specific product quality. As a property company, it may be regarded as the company’s ability to compete on a particular segment of the market, to be more effective than similar firms, to be among the best companies. As a property industry, competitiveness indicates the ability of firms within the same branch, to implement their own products and services in the common market, where consumers struggling Finance products provided by different industries. Among other things, competitiveness is assessed similarly by different subjects, where each of them has their own purpose of this assessment. In principle, all actors may be divided into four types, each of which has its own considers the competitiveness of the considered objects:

1. consumers;
2. manufacturers;
3. investors;
4. state.
Consumers when evaluating a product (service), will always try for minimal cost to obtain maximum benefit from a given product. During the evaluation of enterprises, consumers often consider its position on the market. How long has whether it is other consumers and their feedback about his work, what is and more. Manufacturers also consider the product from the point of view of its profitability. And it’s not only profitability, in some cases, a symptom is considered to be the speed of asset turnover. When assessing companies in the same industry manufacturer regards as competitors. Fundamentally we should know what the compliance cost and the quality of the product from a competitor, its adoption of technology, compliance with environmental and other standards. Investors appreciate the goods in two ways. Profitability and demand. The investors both existing and potential assess more not a single high-yield deals, and regular sales. Evaluating a company, investors primarily look at the risk, financial stability and its economic situation.

1.2. The main factors that have a direct impact on businesses of any industry and regardless of location.

The dynamism of demand in the long term has a huge impact on companies in the industry. Attracting start new businesses, increasing demand and forcing to close in the conditions of tough competition in the fall of demand.

In addition, there is the so-called dynamics of the structure of demand in which the demand changes in the industry itself, but only to some products previously considered basic, for example when developing a new technology dramatically changes the requirements of consumers to the product. For example with the advent of touch screens in mobile phones has fallen sharply the demand for push-button phones, affecting only those companies that are unable to implement new technology in production. In light industry, an example could be a new change in fashion. Innovations are in the technological process. The development and introduction of new technologies in production can lead to increase in competitive among companies of similar focus and reduce tension. Also change the technology of the production process can change the basic requirements to enterprise size and their number on a particular segment of the market. The change is in the marketing environment. The introduction of any know-how in advertising, due to the fact that an enterprise has decided to save on advertising, for example through its creativity, and the completion of a marketing campaign has achieved high results will lead to the fact that firms do not innovate in marketing will lose its position in the market.

One such case is in U.S. history. Opening a new restaurant. The owner walked around, all the nearby hairdresser and invited all their employees to the free Banquet, feeding the best food. Leaving the next day at work, every one of the hairdressers told everyone how he well rested in the new restaurant. The rumor about the new restaurant grew exponentially, eventually had to open a vast network to meet all comers [20, p. 29] Also plays an important role and dynamics of leadership. Changing the positions of the leading firms in the market or their withdrawal from the arena has an impact on the main indicators of the industry. Also on the market for promising new companies can make a dent in the competitiveness of even the old-timers in the industry. Dissemination among competitors of technology, innovation or any unique achievements of the company significantly changes the General picture in the market. The creation of larger companies, including through the merger of smaller ones, may have a negative impact on less developed. By reducing the cost of production by increasing production volumes, small firms will be forced to remain within the fixed height.

Dissemination among competitors of technology, innovation or any unique achievements of the company significantly change the General picture in the market. The creation of larger companies, including through the merger of smaller ones, may have a negative impact on less developed. By reducing the cost of production by increasing production volumes, small firms will be forced to remain within the fixed height.
One of the main stops affecting the market is consumer preference, for example, massively customers in times of crisis, decide that the goods are of lower quality, but cheaper and meets their requirements as well as more expensive. State influence on the market has a huge impact on the competition among the segment of the market. International treaties focus on maintaining the industry changing decisions about what sector will be crucial in the state, all this is a huge change in the market. The rise of determination means to reduce uncertainty and risk. Latest industry characterized by high uncertainty of information about potential abilities of the market.

1.3. External and internal factors affecting the competitiveness of the company.

Independently from the industry in which the company operates, there is a single factors acting on the company’s performance and its competitiveness. They are divided into external (those causes that have an impact specifically on the enterprise, while the enterprise itself cannot influence them) and internal (those factors that are fully regulated by the business).

External factors include: 1. Various government grants to support business or industry; 2. Taxation of this sector; 3. The competitiveness in the world market; 4. Free market from state control; 5. Competition in the domestic market; 6. The cost of inputs and the speed of their deliveries to the facility; 7. Geographical position, climatic conditions.

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<tr>
<th>Types of Factors</th>
<th>Internal Factors</th>
<th>External Factors</th>
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<tbody>
<tr>
<td>Social</td>
<td>1. Human capacity (Personal motivation, commitment, skill level of staff)</td>
<td>1. Effective employment policy on the engagement of citizens to business activity;</td>
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<td>2. Social capacity(social guarantees for workers)</td>
<td>2. Targeted assistance to entrepreneurs for the stabilization of the social structure of the population;</td>
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<td>3. Cultural potential(business ethics, social values, customs, traditions)</td>
<td>3. The establishment of fair mechanisms legal regulation of protection of interests of entrepreneurs; connecting enterprises to implement social projects at various levels;</td>
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<td>4. Managerial capacity (competence management personnel, the form and nature of governance, decentralization)</td>
<td>4. A significant expansion of the rights of enterprises that are most active in charitable and social activities, etc.</td>
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<td>Economic</td>
<td>1. Indicators of profitability of production, production, capital and sales;</td>
<td>1. The level of openness of the economy;</td>
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<td>2. The rate of turnover of all types of material resources;</td>
<td>2. The level of integration of the country into the world economy;</td>
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<td>3. Financial stability of enterprise functioning;</td>
<td>3. The levels of competitiveness of the country, region, industry;</td>
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<td>4. The share of exports of knowledge-intensive goods</td>
<td>4. The level of competition in all areas in the country;</td>
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<td>5. State support for small and medium businesses in the country;</td>
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<td>6. Legal regulation of functioning of the economy and regions;</td>
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<td>7. Tax rates;</td>
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<td>8. Interest rates;</td>
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<td>9. Scientific management of economy of a country, region, and industry;</td>
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<td>10. The national system of standardization and certification;</td>
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<td>11. The availability of cheap natural resources</td>
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The internal factors include: 1. The management structure of the company, production capacity, regulation of production, specialization and professionalism of the staff. 2. The
In a given situation, these factors will be as competitive advantages towards other companies, and inadequate attention to them (this applies to internal factors) the main disadvantages. With proper consideration of these factors and appropriate responses to their changes they will become a competitive advantage. There are two types of competitive advantages: a tactical and strategic advantage. Tactical advantage is a positive difference from the competitor, which already have or will be implemented in the near foreseeable future. For example by reducing the cost of inputs due to their wholesale supplier or transportation due to the change of the logistics company And the company will be able to reduce the price, in contrast to B. company a Strategic advantage – this advantage in the long run, but the intent of the enterprise. Next year the company will conduct abroad marketing campaign and is already preparing plans for their implementation.

Also indirectly, can be divided all factors on social and economic.


2.1. Definition of competitiveness, the core algorithm assessment.

The algorithm of the research includes the following steps. First you should understand what the purpose of this assessment is; further, it is important to delineate what areas (types) of activity should be taken into account in this analysis; the choice of the main competitors, competitiveness is a relative value, i.e. shows the relation of one to another. Therefore, without a basis for comparison to analyze impossible is not to compare, and then determine the main characteristics to be measured. Whether it’s the cost of the finished product or service, the time to perform the tasks to satisfy consumers, power production capacity of companies, the image of the company, the number of regular clients (long term contracts), the quality of the products, and the like.

Next, you should conduct an objective evaluation of the selected characteristics, in this case, your company should not be treated no more gently, forgiving and forgetting the flaws, not too hard on remembering every puncture as a kind of tragedy. Only an objective assessment, it is best the item analysis to instruct to execute a third party, if it is the product of a wide profile, you can conduct a survey on most of the points (quality, cost, company image, review and the like).

After comprehensive data collection should conduct the calculation for each type of characteristics, and on the basis of the results obtained to deduce a total score for each of the objects of analysis of competitiveness. To make a conclusion from the data obtained and already on this basis to consider the future path of the company, to find ways of improving the final grade.

2.2. Basic methods for determining the competitiveness of enterprises.

SWOT analysis, is a rating assessment of the organizations on six points (blocks) each of which is divided into sub-items. Demonstrates the strengths and weaknesses of the enterprise, the speed of response to threats and the possibility of success. The main blocks of this analysis: the Finance include asset valuation, attractiveness to investors, return on assets, profit margin and return on invested capital. Production – considering the competitiveness in the use of equipment, potential production capacities, staffing levels, quality control, performance of the company, the novelty of the main technological equipment. Organization of work and management of the company. Provides analysis of the number of engineering personnel and
the number of managers. The speed with which managers respond to changes in the external environment, the quality of the separation of powers between employees and functions, as used in the management of information, and the flexibility of the organizational structure of the company. Marketing addresses the relationship of market share or segment, company reputation and prestige, advertising effectiveness, strategic plans, pricing policies and pricing, distribution and technical and organizational means to him, the level and quality of service, the total number of customers of the enterprise. Staffing analyses the level of professionalism and qualification of staff, level of knowledge of sales staff in the technical field considers (whether the sellers knows what kind of product or service they sell) Technological aspects include analysis of the applicable standards and the degree of their compatibility, the number of new goods and services produced (provided) by the company, the company’s expenses on research and development work (how much the company spends on the production of new goods or provide new services).

The score of each sub-item shall follow the principle of rating. First place get company, the market-leading, best company. The second place is occupied by the enterprises whose rate corresponds to the degree above average; they have a good stable performance. The third place is assigned to companies with the average level of economic activity; they fully comply with all the standards and are sufficiently stable in the market. Fourth place is the company’s below average, quite fragile condition in the market for out of the situation it is necessary to revise the set of indicators. Fifth place at the companies with the most worrying situation in the market, are in a crisis situation. The negative factor of this analysis is that SWOT analysis does not show the integral index of competitiveness making it difficult to compare competitive advantages.

Method of assessing the competitiveness 4P This method is based on marketing theory as one of the first founders of this discipline by Theodore Levitt and based on marketing theory of 4P (product; price; promotion; place location). First mentioned in his article “Marketing myopia”. Analysis as SWOT is a system interested in ratings between the enterprise and its main competitors. The first group of product – refers to the assessment of the reliability of the product or service (maximum service life, restoration or repair, the technological level of the product in relation to the goods of the same category and approximate the same value, prestige among consumers and recognition of a trademark, design or performance style, the level of post-sale service or warranty, a variety of additional services, the number of choices of sets of products or services, the diversity and breadth of the range presented). Price – estimates the cost of the selling price of a product or service, the appropriateness of retail prices, the use of discount schemes and how are they determined, calculations, and all connected with them, Deposit, loans, leasing, etc. Place – takes into account such indicators as the strategic features of distribution, types of distributions, of products, number of dealers, number of distributors, which part of the market covers the company at the time of the analysis, also estimated the positivity of the selected region for the company. Promotion – deals with different aspects of advancing the enterprise in the market, namely forms and types of advertising, place advertising, the budget allocated for advertising, the frequency of existence of advertising, the frequency of mention in the media. Each participant of this analysis is assigned a rating from one to five, where the lowest score. At the end of the calculated total score, and identifies negative indicators and strengths of enterprises.

3. Main directions in improvement of indicators of competitiveness.

3.1. Basic ways of increase of competitiveness of the enterprise

This list of activities carried out in the company is suitable for any branches of economic activity and is generalized for businesses of any size.

1. Constant use of different innovations and innovations. In this age of ever growing technological progress does not should try to be conservative. Using innovation to attract the customer in all areas and to all segments of the market.
2. Changing the shape of the products to search for more perfect. All international brands, especially those who are in the market occupies a leading position for many years trying every way to change from year to year form the production of their products. Example, in the Coca-cola bottle shape change in the entire history of the company happened dozens of times. These same changes are happening today.

3. The production of a quality product or providing such services, which would fully meet the state standards. Ideally, it should correspond to all requirements of the international norms and standards.

4. Sell the products in those market segments that are as well established among consumers. For example, the sale of its products in a huge network than in small shops or at the Bazaar. Also the situation with services.

5. Use high-quality, environmentally friendly materials and raw materials. The basis of quality products. If not financially profitable, seek to maximize quality without the cost by finding optimal suppliers.

6. Training, retraining of personnel at all levels of production. From simple worker to top managers. Companies with a world name try to maximize the cost of training their employees. Not forgetting to financially motivate employees retrained or shown good results. The staff is well trained, will bring the company a more favorable market position among competitors.

7. Increased engagement of staff by increasing material benefits and working conditions. Some companies offer employees with middle and senior managers, the partnership or the sale interest, whether to explain the difference between how the person works for the company and shows what the zeal by working on you.

8. A must-have item is the study of marketing. Study of the peculiarities of the needs of the buyer, to identify further targets for the development of the company.

9. Periodic and thorough analysis of competitors to identify strengths and weaknesses, and its competitors.

10. Contact support or aid in the research of scientific research institutions, will help to get the first on the market with the latest technology. If a company of this scale to conduct their own research, then at least to follow technological development.

11. Selection and use of favorable promotional activities. For each industry this will be a set of events. But standard advertising.

12. Perfect solution for young companies will also register your unique trademark, and the use of corporate branded products.

3.2. General recommendations for improving the competitiveness of construction enterprises.

After research and based on the results obtained, identifies the main factors negatively influencing competitiveness of the enterprise. The main task is to carry out several transformations of the company, or as you might say, the development and implementation of strategies competitive advantages. For example, the company has a number of opportunities allowing it to sell goods and services to consumers in a wider range. It is possible to somewhat reduce prices on the sale of goods or begin to provide discounts to regular customers thereby moving forward in the competition in this market segment. And there are a few locations that stand. The implementation of the strategy of competitive benefits will enable to improve the situation.

Let's consider some directions of increase of competitiveness of the company in more detail. Expanding the range of products the service is also the introduction of a new service providing wholesale buyer of warehouse space for the company the purchased building material will look completely attractive in addition this action will attract additional customers (may even discourage them from competitors). A good impression on consumers and has furnished the main office of the company, if it is located and prestigious, the consumer on a subconscious
level formed a positive opinion about the company. For companies in the construction industry and also engaged in selling construction materials, tools and vehicles must be well-developed logistics, if there is a point of sale retail, great competitive addition to it will be and convenient access and Parking. In times of crisis, it is necessary to control the level of prices for goods and services do not chase one-off profits.

Discounts (non cumulative solution coupons that will compel customers to return again), free delivery to wholesale buyers, lower prices when ordering a large list of services, reducing the cost of General repair turnkey, will not cause large losses, but will significantly increase the attractiveness of the company relative to competitors that do not have these bonuses. Increase awareness by increasing advertising on mass media, banner advertising, Internet advertising, various promotions attracting customers. It is important to inform the potential client of all company innovations, advertising should not work surges and to inform the consumer constantly. For the company’s positive image is also perfect for the charity event, for example, repair at its expense any social institution (kindergarten, school, hospital). Improving the quality of the lifts for people with disabilities. The cost of such an event is minimal, and with proper media coverage the effect is huge. The increased freedom to the consumer’s choice of payment method, wire transfers, loans, leases, payment of goods via the Internet. Providing warranty service. For example in the repair of the sewer to provide a guarantee for three years of operation (the costs are zero, the average time for the budget pipe is seven years, but this method will increase the number of customers).

Internships for students of construction areas will also be very useful. First, the opportunity for education of staff member, secondly a pleasant experience from a company that helps students. The creation of a site on the Internet and special discounts to customers who order a service or a product via the Internet, online consultation of potential customers, demos with description of goods and services. Offer the clients a discount or a certificate for the purchase to allow the company to hang a banner with their advertising. For example, in the regeneration and extension of the balcony on the facade, to offer retail customers a discount to wholesale customer for advertising. The provision of any minor gifts to everyone who ordered any goods or services, promotions like “bring a friend” for regular customers (will make of them a kind of distributors).

Constant improvement of professionalism of employees, various courses and trainings and not only specialists, but also representatives of management and the sales Department. It is important that users had the image of the company, offering high quality services at a reasonable price.

3.3. The Danger of competition from market leaders.

Securing their position in the industry, the enterprise is the emergence of new competitors. The first question that should be the responsibility of the company, is: how difficult is it to penetrate the market? Economists have analyzed this issue from the point of view of various obstacles input [3, p. 260].

The successful market position of the company or even leading in their field does not mean that a company can lose almost everything overnight. One recent example is the dispute between Nokia and Apple is looking to develop more unique then the iPhone representatives of the company Nokia said with confidence that this lineup among consumers not accustomed. This was for the company market leading fatal mistake. Excessive self-confidence and reluctance to reach a new level of technological progress have resulted in the deaths of a huge Corporation.

The nineteenth century also suffered and the company who owned the railroad, which brought them huge profits resources bound their potential. With the invention and development of internal combustion engines, cars and planes quickly forced them out of transportation.

The lack of desire to evolve due to the fact that their brand has a leading position in its market segment, will lead first to stagnation and then to devastating effect.
The rejection of a correct position in relation to the staff leads to an outflow to competitors. Not so long ago, Samsung has lost one of its managers, that seems to be fired and nothing wrong. This Manager started his company producing smartphones, and now offers to buy their products of similar quality compared to Samsung phones for the price of one and a half times less. Dismissing employee, the company has established itself rival and now suffers large losses.

A feeling of extra confidence and experience of a company working in pharmaceutical environment. Knowing that to enter the market new companies, even with more advanced products will take a huge amount of financial investments, they are not worried about new companies. And it’s wrong, various investment institutions, the same “business angels” (an independent investment funds going to risky deal for a share in the company) can lead ambitious beginner with no personal funds, and any know-how can displace a huge Corporation.

In contrast to them there are and the company’s consumer-oriented, such as Procter & Gamble, Gillette. These companies bought up all the small firms with any innovative products. Thereby reducing the risk of standing competitor.

**Conclusion.**

In the fast scrolling competition it is important to analyze the competitiveness of their firms. These studies will enable us to obtain information about what are the advantages of own-company rivals, similarly, we know that to attract buyers to their product or service. Similarly, the analysis needs to base on it; we had the opportunity to improve the factors that contribute to lowering the competitiveness of our company.

In this work, the main aspects influencing the competitiveness of the company, reviewed the term of competitiveness, the factors both internal and external that affect every company regardless of industry focus. An example of an algorithm of evaluation of enterprises and the basic methods of estimation of competitiveness.

Thanks to the data obtained from these analyses, it is possible to identify the main competitors of the company, the leader in this market, the strengths and weaknesses of both its and rival organizations. Describes the main steps in increasing the ability of the company to compete in the market regardless of the direction of the firm and a number of suggestions for improvements of this indicator for the companies working in the sphere of repair and construction. An example of the basic mistakes already established companies with a high proportion of occupied market.

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REFERENCE TO ARTICLE

The Economic Security of the Some Public-Private Partnerships

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Annotation: this article analyzes public-private partnerships in modern system of toll collection trucks on federal highways. The author of the report suggested that the system of toll collection will affect the economy of motor carriers. It is suggested that the change following the financial and operating performance of carriers: the volume of traffic, cost structure, average mileage. It is also suggested that the introduction of tolls will increase tariffs which will affect the growth of prices of the final products. The author of this article tried to investigate how the public-private partnership affects the economic security.

Key words: public-private partnerships, toll truck tariffs, PLATON, road fund.

Introduction.
In 2015, in Russia began to work a system of toll collection trucks on federal highways. This system was named “Platon”. The operator of the system is “RTITS Ltd”.

Russia has 50,774 km of federal highways. From November 15, 2015 to February 29, 2016 the fare was 1.53 rubles per 1 km. From March 1, 2016 the fee is 3.73 rubles ($ 0.05) per 1 km.

In 2012 Ministry of Economic Development of Russia made forecast about socio-economic impact of the introduction of “Platon”. These calculations were based on the report of the Ministry of Transport of Russia. In turn, the Ministry of Transport of Russia based on the results of a study conducted in 2010–2011 “CIC Transproject Ltd”. The price of study was 79 million rubles1.

The report’s authors took as a basis for their analysis the typical Russian trucking company. A typical Russian trucking company has 10 trucks that are used more than 7 years, and the average annual mileage of 100,000 km. The cost of transportation in Russia is 30 rubles ($ 0.40) per 1 km, and the fare is 40 rubles ($ 0.53) per 1 km.

Calculations of the authors of the report showed that revenues of trucking companies increase by 10%, and the total costs will increase by 11%. The profitability of Russian trucking company should be reduced by 0.5%. The annual average mileage should be reduced. The costs should be passed on to the consumer.

These negative factors have to be offset by the following positive effects. The fare will increase Road Fund and will allow to invest in the repair and reconstruction of roads. These investments will give a multiplier effect. These investments will increase the number of jobs, the production in related industries, and as a result will increase the Gross Domestic Product.

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The Table 3 of the Report shows that Russian roads need 181 billion rubles for repair. The Russian Ministry of Transport decided that the trucks must compensate 56% of the damage (101 billion rubles). According to these calculations, the rate was 6.80 rubles per 1 km. After deducing the excise tax on fuel rate was 3.50 rubles per 1 km. Then, the rate was increased by a factor of inflation and the rate became 3.73 rubles per 1 km.

The RTITIS Ltd collects money from transporters using the system “Platon”. The system “Platon” is Russia’s largest public-private partnership.

Results.

The author agrees that the amount of damage caused by trucks is exaggerated.

The author also agrees that the calculations do not take into account the factor of rerouting trucks on alternative regional roads, which is still free. This factor will affect the collection of payments. The concessionaire will receive 11 billion rubles from 50 billion rubles received as a fare. This is about 20%. This is a fixed fee to the concessionaire. It is seems really successful public-private partnership (Figure 1).

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**Figure 1. The Successful Public-Private Partnership**

The cost of maintaining the system is 59%, the return of the loan is 35%, the profit is only 6%. The payback period is 11 years. But if the collection rate is reduced as a result of the transition to regional truck roads, the concessionaire will receive an even greater share.

In December 2015, the system “Platon” have registered over 19 thousand owners “12-tonner” with a total fleet of 34,000 vehicles. Of these, individuals are 64%, individual entrepreneurs are 15% and legal entities are 21%. Total in the “Platon” registered 123,000 owners of vehicles with a total fleet of 650,000 cars.

The movement of heavy vehicles on federal highways will now be under constant supervision. N. Krichevskiy believes that this will completely eliminate shady, unrecorded and good-organized transport [2]. According to some expert estimates, the Public-private partnership is

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able to withdraw from the shadow some transport companies of which the Russian budget loses 1.3 trillion rubles (Figure 2).

Figure 2. The Public-Private Partnership Brings Out of the Shadows.

However, the carriers come out of the shadows or they will go out of business?

The author has taken to calculate the distance of 1000 km. The shipping cost on this distance is 40,000 rubles. The transportation of cargo passing in the opposite direction is 10,000 rubles. Total is 50,000 rubles. The fuel costs constitute almost half of the amount earned (50,000 – 25,000 = 25,000). Approximately 7 runs can be done within a month at this distance (1,000 km * 2 * 7 = 14,000 km). These runs allow you to earn 175,000 rubles (25,000 * 7 = 175,000). The salary of the driver is 40,000 rubles. The amount of tax is 15,000 rubles. The average costs for repair and maintenance is 15,000 rubles. The amount of fines and bribes is 5,000 rubles. There are only 100,000 rubles (175,000 – 40,000 – 15,000 – 15,000 – 5,000 = 100,000). Generally, trucks are leased and not owned by trucking company. The leasing fee is 60,000 rubles per truck. Now there are only 40,000 rubles (100,000 – 60,000 = 40,000). One must pay to the system “Platon” 52,000 rubles (14,000 * 3.73 = 52,220). Thus the carrier owes more 10,000 rubles (40,000 – 52,220 = -12,220). Will they be indignant in this case? (Figure 3)

As can be seen, the level of economic security of the plurality of motor companies decreases as a result of this public-private partnership. But without any doubt, the level of economic security of the private partner of this partnership significantly increases. Because the private partner will receive a fixed income in the amount of 11 billion. This is a really successful project.

Other projects of public-private partnerships are not so successful. E. Reshetova identifies the following reasons [5].

(a) the return on investment even in the most successful project is 10–15 years or more. Accordingly, investors should be confident in the stability of the “rules of the game” throughout the period of the project;

(b) the cost of capital for the private partner is 2–3 times higher than for government borrowing;
The level of economic security of the private partner will keep if the following conditions are met.

(a) a government funding of the project should be significant;
(b) a private partner is one of the largest organizations;
(c) private investments are in fact borrowed funds of banks with state participation;
(d) the state accepts the operational risk.

This hypothesis is confirmed by the practice of the some projects of public-private partnerships (Table 1).

Table 1

<table>
<thead>
<tr>
<th>Name of the project</th>
<th>Period, years</th>
<th>Project cost, billion rubles</th>
<th>The share of the private investor, %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Road M-1 Belarus (33–132 km)</td>
<td>35</td>
<td>93.1</td>
<td>22</td>
</tr>
<tr>
<td>Road M-3 Ukraine (124–194 km)</td>
<td>23</td>
<td>18.6</td>
<td>10</td>
</tr>
<tr>
<td>Road M-4 Don (1091–1319 km)</td>
<td>30</td>
<td>11.5</td>
<td>12</td>
</tr>
<tr>
<td>Road M-11 Moscow-Saint Petersburg (58–149 km)</td>
<td>30</td>
<td>80.4</td>
<td>41</td>
</tr>
<tr>
<td>Road M-11 Moscow-Saint Petersburg (208–258 km)</td>
<td>30</td>
<td>32.3</td>
<td>29</td>
</tr>
</tbody>
</table>

The projects of public-private partnerships in the future will provide paid services. In general, the negative attitude to the idea of paid services by the users makes them unattractive.
to private investors, because the requirement of payment will reduce the level of economic security of private partners.

V. Varnavskiy believes that it is necessary to give way to a comprehensive concession for private partners. This concession involves not only the construction of the road and its operation, but also exclusive concessionaire’s right to use and possession of the roadside [6]. V. Varnavskiy writes that if the exclusive right to build a road along the gas station, car wash, canteens, hotels and other facilities had been provided to the concessionaire, the struggle between private companies would not unfold for the road itself, and for the possession of the roadside, investment in the development of which would bring huge profits.

The author of this article believes that this also may be applied to other public-private partnership. Indeed, the economic security of the public-private partnership will remain at the same level, if the effect of creating or reconstruction of the object will receive the one who creates or reconstructs the object. On the other hand, the projects of public-private partnerships should not pose a threat to the interests of other market players and reduce their economic security.

**Discuss.** To April 1, 2016 the Russian Government will draft a bill on the abolition of vehicle tax for trucks heavier than 12 tons. The MPs explanatory note says that if the average heavy vehicles passes per month 9 thousand Km, the proceeds from the collection to “Platon” system will be 33,570 or 402,840 rubles per year. At the same time, the transport tax for powerful vehicles is 25,500 rubles per year, taking into account the application of the maximum step-up ratio, MPs say. That is, according to their estimates, revenues from the fee to “Platon” system ten times exceeds payments on transportation tax [4].

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**REFERENCE TO ARTICLE**

Eurasian Economic Union As a New Level of Regional Economic Integration in the Eurasian Space. Innovative Component As a Determinant of the Development of the EAEU

Annotation: the article describes the main models of socio-economic development: migration and industrial and resource. Shows the characteristic features of each model. Identified real problems that affect the processes of formation and development of the EAEU, not deprived of contradictions associated with potential threats industry competition and risks of inter-state crises and, in particular, concerning regulation of export of energy resources. Article considers the innovation component as a determinant of the development of the EAEU. Lit main objectives of the Centre of high technologies. Set the basic parameters for the emergence of a common monetary system. The proposed path of the priorities of state funding.

Key words: integration, Eurasian Economic Union, migration model, industrial model, resource model, innovation, High technology Center of the EAEU, research and development.

In the context of globalization, widespread regional economic structure, focusing on the creation of free trade zones, customs and monetary unions. They are increasing production volumes and increasing their influence on the change in the content and forms of international cooperation in contemporary international economic relations. Thus, the most influential of regional integration organizations of the XXI century – the European Union (EU) and North American free trade area (NAFTA), produce about 40% of global GDP. Positive dynamics of development is characteristic of other structures of regional integration – Asia-Pacific economic cooperation (APEC), Association of South East Asian Nations (ASEAN), the Organization of countries-exporters of oil (OPEC). But leaders in the development of regional integration structures, according to international export indicators are the EU and APEC.

Regional economic integration unions unite the markets of goods, services, capital, labour and technology, in an effort to unify tax, customs and investment system. The acceleration of trade turnover, share capital and information of any structure, economic integration increases the efficiency of economic development in its member countries and their competitiveness in the global economic market. However, the experience of the global economic development
of recent decades shows the emergence of two distinct trends. First, the formation on the basis of regional economic groupings of the three global poles of economic and technological development – North American, Western European and Asia-Pacific, the leaders of which are the USA, China and Germany, with respective shares in world GDP: 21%, 20% and 12.5%. Therefore, these major poles of economic development account for more than 50% of global GDP. Secondly, there is no universal model of regional development. This is evidenced by the fact that for each of the three leading regional associations, representing the pole of economic development, there is no single ideology formation. For North American pole sine qua non for introduction of new technologies in production and services and the pace of development is increasing efforts to ensure freedom of entrepreneurship. For Western European pole – improvement of forms and methods of interstate interaction within the single economic space integration. For the Asia-Pacific – the introduction of advanced technologies of Western countries, their replication and use to increase our export potential on the basis of reducing production costs.

Therefore, a new integration structure on the post-Soviet space should take into account the experience of regional economic integration organizations, its specific features, and on this basis, taking into account the specifics of the region’s countries, mutual economic interests, especially the current socio-economic situation, to build a regional strategy.

The stage of profound changes and transition to market economy in the independent republics of the CIS and the current member countries of the EAEU in the early 90-ies preceded by a period of difficult economic problems. It also is a specific result of modern industrial relations in the different geopolitical strategies of different powers. Considering the socio-labour sphere of most countries of the world, we can make a conclusion about such unwavering problems as:

- unequal distribution of income and profits;
- reduced incentive to productive work and a sharp increase in unemployment;
- the flaws in the system of social protection of the population;
- relatively high poverty rates;
- overall low rates of population with the increase of uncontrollable labour migration.

The execution of the planned tasks are implemented under different socio-economic levels of modernization and social sphere, which keeps the need to consider ways of solving socio-economic problems of the countries of the EAEU. Successful implementation of a coherent employment policy within the overall social strategy of the member countries of the EAEU is based on the strategic vectors of socio-economic development and further implementation of social programs. This will create an Association of socially-oriented States, guaranteeing the rights of people and the growth of prosperity of citizens living in the EAEU.

The basis of stable and sustainable development is the cohesion of the peoples in achieving your goals, which seek to resolve social problems. This initiative will become a reality if the government will be able to objectively consider the needs of society and different population groups, to act in a coordinated manner, and to set feasible goals and objectives. And today, each item of the planned programme it is necessary to realize, working through the formula of “government – private sector”.

The implementation of the Eurasian idea and the creation of the EAEU could become a starting point of an entirely new period in the history of the countries and peoples of the post-soviet space. Today, you can see specific results of the Eurasian structures, which demonstrated their abilities and proved the viability of the Eurasian project. The interest in it growing, and want to cooperate with this Association is becoming more. It is obvious that the Eurasian idea for many years identified for the countries participating in the EAEU, the vectors of development and specific tasks that must be implemented in the near future with the help of common programs.
Eurasian Economic Union as a new level of regional economic integration in the Eurasian space.

The collapse of the Soviet Union has launched a process of systematic disintegration of industrial cooperation, a common network and a single financial system, having a destructive influence on decades of cooperation and technological communication, both between individual subjects and between whole sectors of the former economic complex of the USSR.

Emerged on the political map of the world, new states have defined their own reform scenarios, based primarily on neo-liberal principles. Centrifugal processes in the region were accelerated by the emergence of new customs borders, inflation and general stress in the socio-political situation in the former soviet republics. Actions to strengthen sovereignty in some States gradually acquired the features of nationalism, and the reorientation of foreign economic relations, driven by the desire to obtain rapid and significant results, and increasing the protectionism that led to the refusal of purchases of raw materials from traditional partners, the deprivation industries of the guaranteed demand and the general growth of tension in related fields. Characteristic ways of economic development of CIS countries in this period reflected the researchers identified three main models of socio-economic development: migration, industrial and resource.

Migration international model causing the movement of funds through remittances of labour migrants to their homeland. This process has a rather ambiguous impact on many areas of public life. Financial resources from migrants are considered as a potential source of foreign exchange earnings to the economy of the state labour provider. Some researchers believe that the effect of labor migration is several times higher than the efficiency of foreign exchange commodity exports, but the losses of the countries exporting labour force – due to the lack of tax revenue exceed the potential income resulting from reductions in public goods and services. Thus, the migration model is quite voluminous and ambiguous structure. Nevertheless, it provides quite a large amount of foreign currency, indirectly received in the state’s economy. In modern conditions the given model, with some reservations, characteristic for Armenia, Kyrgyzstan, Moldova, Tajikistan, Uzbekistan and part of Ukraine.

The industrial model of socio-economic development that tries to preserve and develop productive capacity that ensures the formation of relatively stable markets based on the inherited soviet industrial capacity and allows you to maintain the high competitiveness of human capital. However, for this model the inherent problems of property rights and establishing realistic industrial policy. This model of development is observed in Belarus and the Eastern regions of Ukraine.

The resource model is characterized by the profits of the state from the sale of raw materials and energy, but has structural problems in several economic sectors. In addition, this model depends on the fluctuations of world prices for resources, applied to Azerbaijan, Kazakhstan and Turkmenistan.

As for the Russian Federation, it possesses characteristics of all these models. The accumulated static unfulfilled economic aspirations as well as the challenges and threats of today's global world has led the Eurasian region states the need not only of finding optimal ways of economic cooperation, but also address wider issues. Key factors in the integration processes between former Soviet States were:

- restoration of cooperation ties;
- establish joint production cycles;
- state economic protectionism;
- attracting investments;
- development of scientific and technical potential etc.

Another important direction is to ensure the national security of the Eurasian countries and their joint inclusion into the global economic system that involves the creation of a new format of cooperation within a regional institutionalized framework.
The geopolitical situation in the region demanded the adoption of measures aimed at creating a single integrated space within the Eurasian project. It was emphasized that the process must occur with respect for the sovereignty, without interference in the internal Affairs of States in the region. Thus, the priorities to create an integration model became the economic feasibility and voluntariness. The combination of these factors determined the logic of gradual advancement from the economic community to the customs Union, then common market and subsequently to the common economic Union.

In 2008 the Prime Ministers of Belarus, Kazakhstan and Russia signed a range of inter-state agreements, and submitting Customs Union and the Eurasian economic community and having, thus, a Mature form of trade and economic integration between the three states. The next step was accelerated by world standards, the movement to the next stage – the Eurasian economic space. The plan of measures on realization of the agreements that form the CES, approved by Interstate Council of Eurasian economic community at the level of heads of government on 15 March 2011.

Laying in the CES potential is assumed uniform mechanisms for regulating trade and coordinated tax, monetary-credit and currency-financial policy. A common market for goods, services, capital and labour was meant to contribute to the effective development of cooperation between enterprises, improving the competitiveness of the final product. These measures also provided new opportunities in the humanitarian sphere. November 18, 2011 adopted a Declaration on Eurasian economic integration, defining the strategic objective is the full realization of the potential of the CU and SES. On the transition of CES has been in full operation mode was announced in 2012. In the Declaration the SES, it was stated that, “by developing the Customs Union and common economic space, the Eurasian economic community moves to a new form of integration – the Eurasian economic Union”. The Treaty establishing the EAC, which, in addition to Belarus, Russia and Kazakhstan, also includes Armenia and Kyrgyzstan, was signed on May 29, 2014. The basis of the functionality of the EAEU formed the legal base of CU and CES that are optimized in accordance with WTO rules. The new Association, unlike the CIS, has centripetal tendencies, so it can be argued that the EAEU was a high point of integration of the former States of the USSR at the present stage according to the formula of “CU+2”.

The processes of formation and development of the EAEU are not without controversies related to potential threats industry competition and risks of inter-state crises and, in particular, concerning regulation of export of energy resources. In this situation, we should not forget that for detailed specifications of possible contradictions is to assess the bilateral relations of all states-participants of the EAEU, and not finding differences based on economic statistics, which are not always effective in the calculation of common indicators. It seems quite significant, for example, the risk of flow of counterfeit goods from third countries, which will inevitably lead to the criminalization of this environment. Another important object of criticism from skeptics of the EAEU is the imbalance in the development of the economies of member States of the Alliance, where the clear leader is the Russian Federation. It is also necessary to take into account the predominantly primary nature of the forces leading economies of the EAEU, a high level of state control and corruption, conditions of production, transport infrastructures and low efficiency of public sector reform.

It should be noted that such skepticism was also evident at all stages of formation of the customs Union and the common economic space and gradually turned into a debate about the future of the EAEU. In this situation, we should not forget that for detailed specifications of possible contradictions is to assess the bilateral relations of all states-participants of the EAEU, and not finding differences based on economic statistics. Statistics are not always objective about the overall effect: often there is no accounting of the work done in the humanitarian sphere and neglected the groundwork for growth sectors of the economy. For the EAEU strategic direction of economic reforms is the modernization of the economy.
Optimists, using similar reasoning, note that the creation of a competitive environment for most sectors of the economy will yield little result, and the effect caused by the decrease in monopolization of the market would be rather positive. It is obvious that the EAEU for the strategic direction of economic reforms is the modernization of the economy. With accumulated experience and legal base, the formation of the EAEU is advisable to, synchronizing the steps in all key areas, subject to the fulfillment of mutual obligations and appropriate adjustments of the national legislations of the States participating in integration processes.

Thus, the EAEU with the corresponding objectivity reflects current integration processes in the region and requires from its participants coordination, identification of clear directions, objectives and implementation mechanisms. This will allow build effective integrated association in Eurasia.

The consequences of the sanctions imposed by Western countries against Russia are evidence that the Russian Federation and other countries of the EAEU have no economic opportunities, sufficient to meet the consumption needs of its own citizens. On the Russian market is manifested in the scarcity of goods and rising prices that, in turn, affects the economies of other member States of the EAEU. The situation revealed the omissions, which are still not paying enough attention. The questions are: why Kazakh or Belarusian textile production can reduce supply in the Republic the volume of Turkish or Chinese goods? Why an Armenian agricultural product has sufficiently penetrated competes with the market of the EAEU expensive European agricultural products? Why the balance of foreign trade of Russia mostly energy resources? – Questions to answer constantly. One solution is to strengthen the EAEU through the introduction of principally new economic mechanisms.

**Innovative component as a determinant of the development of the EAEU.**

EAEU created for the purpose of development of economic cooperation, trade, effectively promoting the formation of the Customs Union and Single economic space, coordinate the actions of Community States during integration into the world economy and the international trading system.

One of the main vectors of the organization – ensuring dynamic development of members of the Community by harmonizing the socio-economic transformation through the effective use of economic potentials of States in order to improve the standard of living of the people [22]. The main tasks of the Community:

- the completion of full free trade regime; [22]
- the establishment of a common customs tariff and a unified system of tariff regulation measures;
- ensuring the free movement of capital; formation of a common financial market;
- harmonization of principles and conditions of transition to single currency within the EAEU; [22]
- creating a common unified system of customs regulation; [23]
- development and implementation of interstate target programmes; [22]
- creating equal conditions for production and entrepreneurial activities; [22]
- forming a common market for transportation services and a unified transport system;
- the formation of a common energy market;
- creating equal conditions for access by foreign investment to the markets of the States of the Community;
- ensuring the free movement of citizens of the EAEU within the Community;
- harmonization of social policy with the aim of forming a community of social States that provide a common labour market, common educational space, coordinated approaches in resolving health issues, labor migration, etc.;
- convergence and harmonization of national legislations;
- ensuring coordination of the legal systems of the EAEU.
In recent years, under the influence of globalization processes, new programs and options for integration development the States of the region are interested in coordinated action, because there are a lot of topical issues relevant for each country and the region as a whole. The Central Asian republics currently interconnected with the world. With improved access to the satellites quickly develop telephony and the Internet, new educational institutions, there are resources for distance learning. In the Central Asian region today are thinking seriously about the importance of education for integration. There are several areas in which higher education institutions can contribute to regional development:

- innovation for business (closely linked to the research function of universities);
- human capital development (associated with learning function);
- social and cultural development (associated with public function);
- creation of regional institutional capacity through the participation of University staff and students in local civil society.

9 June 2009 the heads of government of Community States signed documents establishing the Centre of high technologies of the Eurasian Economic Union. The Centre’s activities focused on the development of scientific-technical programs and innovation projects, the analysis of the state of the normative legal framework regulating relations in the sphere of scientific-technical and innovative activity, and the development of national innovation systems, scientific-technical and educational potential of the EAEU. The main goals of the high-tech Centre:

- facilitate the development and implementation of a coordinated innovation policy of the States parties of the Centre;
- coordination of works on creation of the Eurasian innovation system;
- development of infrastructure of scientific-technical and innovation activities;
- creation of mechanisms for financing innovative projects and create conditions for attracting investment in innovation sphere.

Currently the world economy is undergoing major transformation in connection with reconsideration of the contents of the structure of national economic systems. The most important factor of growth in the economy is innovation. Russia will need to solve the problem, the relevance of which has increased as never before, the necessity of creation of innovative technologies. To date, the catalyst and source for the development of innovative manufacturing industries are investing. But an unfavorable economic climate does not allow meeting the needs of the state in investment, providing much needed structural transformation of the national economy.

With its unique geographical position, a powerful industrial complex, leading educational institutions, workforce training, Russia has all chances to become the innovation state of world level. Need to address issues related to modeling building an effective system of assessment of innovativeness of the economies of the EAEU. It is very important to develop a system of valuation of intangible assets, this problem is faced by all developed and especially developing countries. The creation of a favorable investment climate, along with the formation of credible assessment mechanism is a sure way to increase the innovation component countries.

Integration of the economies of the EAEU also is a very challenging and at the same time a necessary factor for innovative development of the economy. In this context, it is necessary to take into account the resources and the geographical position of the countries of the EAEU and develop a strategy for concrete cooperation and integration between states. The EAEU to function effectively, it is necessary to create conditions for the normal development of financial and credit relations. Also for the formation of the innovative environment is necessary to provide funding for research and development.

The most important direction of realization of innovative development of integration associations is the formation of a unified currency system. For the emergence of a common monetary system is needed to prepare the economies of the countries:
a) to increase the share of innovative products in total volume of industrial production up to 15–20%;
b) fraction of advanced production technologies, used less than three years, up to 45–50%;
c) the share of expenses on science in GDP by more than 2%;
d) the share of expenditures on innovations in total industrial output – by 2%, the coefficient of renewal of fixed production assets – to the level of not less than 8%.

A particular priority in public funding should benefit the projects of several scientific, educational and industrial organizations. An example could be the “SKOLKOVO” Fund, which was established to support innovative projects implemented by the three countries of the CIS. Unfortunately, it’s working a lot of costs, errors, violations, but in any case it is necessary direction, contributing to the development of innovativeness at the interregional level.

Finally, it is advisable to increase the efficiency of the EEU countries in order to not only maintain their scientific-technical and intellectual potential, but their capacity. The only way that countries will be able to reach the starting position that would eventually compete with developed countries in innovative sectors of the economy and production.

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REFERENCE TO ARTICLE

Setevisation of Modern Russian Economy in the Conditions of Modernization

Annotation: in recent decades, the rapid development and distribution of information technology products and the impetus for the formation of a network in the Russian economy. In terms of the creation and development of networks there is a need for a completely new way of interaction between economic agents, receiving and processing information. For today, Russia has a lot of obstacles and challenges to create the network economy. This article will be given statistical data and describes their relationship.

Key words: setevisation, network, network economy, information technology, Internet.

Analysis of features of the present stage of development of human life and the transition to a postindustrial society leads to the conclusion about the appearance of the knowledge economy, which forms a network coordinating mechanism, eliminating the risks and synthesizing functional competitive advantages of business entities and objects within the national economic system. Moving away from an administrative to a market economy, Russia has taken a step in the formation of the network economy, which involves enhancing the role of information and information and communication technologies (ICT) in all areas of public life. International experience shows that setevisation and informatization of society and the economy leads to sustainable economic development and sustainable economic growth. In modern conditions of the country’s modernization and globalization of the world priority is to move towards the networked economy, where the most important are economic relations and integration of network relationships among economic agents.

Networking performs the regulatory function. Network communication is a factor in large-scale economic growth and diffusion of innovation. Enhanced interaction networks leads to increased scale of economic agents and institutions, which leads to a synergistic effect.

There are many approaches to the definition of “network economy” in the modern economic literature. Thus, according to economists S. Parinova, T. Yakovleva, a network economy means the information economy, the economy of direct peer connections, the Internet economy, digital economy, electronic economy. The scientific works of D Cua., V. Inozemtsev, R. Kroufforda emphasis on knowledge as the basis of a new economy, but it is more sociological approach than economic, as little affected by themselves network aspects. Enough can be considered complete, and the approach of the American economist Manuel Castells, who noted that “there was a new type of economy in the past two decades in the world, which I call the information and global. Information, as productivity and competitiveness factors or agents in this economy depends primarily on their ability to generate, process and effectively use information based on knowledge”. [10]. In addition, the network economy can be understood in two ways:
Macroeconomic and microeconomic. Microeconomic essence lies in the system of e-commerce, e-payment, the new order of business, and in the macroeconomic aspect refers to the network systematically organized, multi-level, the spatial structure of the relationship between economic agents, which includes the industry to create new information technologies and information products, telecommunication and provider services, e-business, electronic markets, electronic exchanges, telebanking, teleworking and other components [19].

Several major processes that enhance the daily position of the network economy:
1) Globalization of the economy, which resulted in business goes beyond national borders;
2) The basic condition of existence is the development and dissemination of Internet technology around the world and their widespread use;
3) The attractiveness and efficiency of the network economy is dependent on the presence of a critical mass of economic agents and related infrastructure that enables their activities;
4) New features of global communications between people and give them new tools for reorganization forms of joint activities;
5) The growing impact on business strategy and the increased level of consumer sovereignty. The transfer of power in the hands of the consumer changes the business model of companies whose activities are now directed not so much to attract new customers, how to retain existing ones;
6) The increasing role of corporate knowledge and capabilities as new ideas, innovation and strong managerial potential are the most valuable and stable form of capital;
7) The trend towards the formation of alliances. Association partners and colleagues, suppliers and customers based on mutually assured benefits, create a new organizational space, able to withstand hyper [8].

Classifications concept of “network” there is about the same as the concept of “network economy”. In the most abstract form of “network” it can be represented as a union of individual factors and organizations that are constantly interacting with each other through information sharing and other resources on the basis of relatively stable relations structure. This gives sufficient grounds to consider the network as a new form of competition development. An important aspect of the development of the network of interactions within the framework of market institutions is that it can lead to the following: reduction of transaction costs by pooling limited resources agent; transfer of good practices within the unions and associations; the possibility of rapid restructuring and dissolution of the network of enterprises in accordance with market conditions; cooperation experts and teams, separated from each other; flexible distribution of power; rapid decision-making at all levels of the structure, and others.

“Information” is a key element in the development of the network economy. Its feature is that it is not subject to material does not disappear during production has storage properties and properties of multiple use of Consumer without losing its qualities, is processed by various techniques. Information services market is developing very rapidly, especially in the United States, European countries and Japan. In 2014, investments in this sector amounted to more than 1.6 trillion dollars, and the volume of global market information services to more than 900 billion dollars [3].

The primary objective of any state at the present stage of development is to create a free information space, information services market development at the same time carrying out the opposite process – the closure of any confidential information. Imagine that the distribution of information to occur uniformly.

The Figure 1 shows that all economic agents are arranged in three circles: in a small, radius Rs; it is, but in the zone and the radius Rk of a circle with a maximum radius Rr. The exchange of information within a small circle occurs very rapidly and smoothly, unlike the other two circles. Minor circle inherent network connection, the other two – the command: administrative and market. Information expands the boundaries of a small circle, involving new agents
that are more long-range. This information becomes a determining factor in destroying the traditional economic structure. This process involves changes in the production, management, entrepreneurship, consumer behavior, the relationship between economic agents and so on.

![Figure 1. The Economic Model of Information Permeability of the Environment](image)

The network environment more adaptable and flexible, that is caused by a high degree of interaction between economic agents, as well as the absence of rigid connections between them. In this environment, there is a full formation of information – economic society, information flows freely reflect changes in the economy, in contrast to the market and the Environment [17].

Allocation of resources in the networked economy is due to not only economic criteria related to the maximization of profits from the placement of a particular production, but also social criteria, which takes into account the rights and interests of society.

With the process of formation of the network economy hierarchical structures are replaced by the decentralization of management. Network principle – the principle of independence of many centers connected by different nodes. Under this system, the company may not have the internal structure of all kinds of activities, it can only enter into long-term contracts outside the organization, forming a network and contributing to the redistribution of resources [9; 13].

Thanks to information technology, economic agents can not only real-time tracking of changes in the price level, but also to interact with each other through the respective websites. Development of the sector contributes to a database based on user requests, allowing you to identify their preferences. Network economy is focused on the continuous updating of the species composition and diversity of effects, unlike other types of economy, coupled with the mass production of the same type of products and economies of scale.

In this regard, the network economy leads to a qualitative restructuring of the economic system. It has its own unique features and completely new rules of the game. All perspective nowadays due to the communication, interdependence and interchange. They work not only the actors, institutions, and their relationship. It binds all with all, and is not simply a widespread dissemination of information and linking and life together. In the area of trade and finance occur appreciable changes in the transition to a network economy. In the area of trade is getting stronger developing e-commerce. It makes producers and consumers are absolutely equal, allowing them to do without intermediaries in transactions. Through the integration of
the enterprise network is a decrease in its transaction costs that affect, inter alia, on the price of the product itself. Manage business becomes easier; it is possible to control from any point on Earth, at any distance from the organization. There is an opportunity to communicate directly with the customer, to respond quickly to changes in demand, go on sale around the clock thanks to the huge flow of information and the Internet. Returning to the e-commerce, we note that at this time it is one of the fastest growing areas. If at the beginning of the XXI century its turnover was about 130 billion Dollars, the turnover is more than $1 trillion in 2010, according to the bank Morgan Stanley. Dollars, except for e-advertising market, whose market was 61.8 bln. dollars. In the field of finance in our everyday life firmly part of banking operations conducted through the Internet, which is called the “e-banking”. Transaction costs for operations via the network average about 13 cents, for operations carried out within the banks themselves, they make up 1 dollar significantly. Internet-banking quieter developing in the world, in Russia, they are 6–12% of Internet users per month, the customer base growth of about 100% per year [2].

The development of the network economy in Russia began simultaneously with the development of market relations in the 1990-ies. It was during this period in the company introduce modern information technology, improving the old, appears and is actively developing the Internet, more and more economic agents starting to use them in their business activities. Today we can say, on the one hand, the inclusion of Russia in the global information system on the other side of this inclusion is far from widespread. Its effectiveness is demonstrated in only a few regions with a strong information and scientific basis (Moscow, Saint-Petersburg, Novosibirsk, etc.) [11]. Vast expanses are also excluded from the general process of information, such as rural areas or regions of the North. According to 2014 in the countryside of the 100 people 23.6 phones, while in the city – 49 to 100 phones [14]. According to the company “Rostelecom” today in the countryside in a queue for a phone cost about 1 million people, not to mention the connection of these areas to the best means of information. By the end of 2014 – beginning of 2015 Internet users in rural areas is about 32%, at least 50% in small towns, although the process is slowly gaining positive dynamics [21]. This undoubtedly is a huge obstacle for the further transformation of market structures and institutions in our country. Development of network structures in Russia is associated with a symbiosis of problems: from the geo-economic to the socio-cultural.

The main problem is the lack of the necessary conditions for this process. To review and analyze this perspective, it is necessary to compare a number of indicators in Russia with the countries with the most advanced network structure: Denmark, Norway, the USA, Great Britain, Switzerland, Germany, Sweden, the Netherlands. In comparison with the leading foreign countries, Russia essentially loses most indicators.

<table>
<thead>
<tr>
<th>Country</th>
<th>Internet users</th>
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<tr>
<td>Russia</td>
<td>614</td>
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<tr>
<td>Denmark</td>
<td>946</td>
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<tr>
<td>USA</td>
<td>842</td>
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<tr>
<td>Norway</td>
<td>951</td>
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<tr>
<td>Germany</td>
<td>840</td>
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<td>Sweden</td>
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<td>Ukraine</td>
<td>418</td>
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<td>Nigeria</td>
<td>380</td>
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<td>Argentina</td>
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The number of Internet users per 1,000 people is 614 people [16]. In 2014 against 951 in Norway, 946 in Denmark, 842 in the United States an average of almost 2 times less than in these countries. Russia is at the level of most post-Soviet countries, such as Azerbaijan and Ukraine, where the figures slightly different, and higher than only the poorest countries in Africa, Central and South America, Asia (Vietnam – 439 user, Nigeria – 380, Argentina – 599 and so on) [15]. Thus, many companies in Russia may face the problem of the competent use of this resource on the part of employees.
Number of Personal Computers per 1000 Population, Units [20]

<table>
<thead>
<tr>
<th>Country / year</th>
<th>Lithuania</th>
<th>Singapore</th>
<th>Sweden</th>
<th>Switzerland</th>
<th>Slovakia</th>
<th>Russia</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>480</td>
<td>970</td>
<td>990</td>
<td>992</td>
<td>760</td>
<td>580</td>
</tr>
<tr>
<td>2012</td>
<td>245</td>
<td>790</td>
<td>783</td>
<td>976</td>
<td>582</td>
<td>270</td>
</tr>
<tr>
<td>2005</td>
<td>180</td>
<td>694</td>
<td>833</td>
<td>864</td>
<td>358</td>
<td>121</td>
</tr>
<tr>
<td>2000</td>
<td>69</td>
<td>483</td>
<td>508</td>
<td>654</td>
<td>138</td>
<td>64</td>
</tr>
</tbody>
</table>

Although the number of personal computers per 1,000 people everywhere growing, for Russia is also characterized by lagging behind the other countries on this indicator, including Slovakia (where 1000 people of 760 computers). Thus, on the basis of this information, many companies in Russia may face some difficulties in providing some means for employees effective fulfillment activities.

The Proportion of Research Organizations That Use Information and Communication Technologies in 2014, % [20]

<table>
<thead>
<tr>
<th>Country</th>
<th>Organizations using personal computers</th>
<th>Organizations using the Internet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Russia</td>
<td>94</td>
<td>70</td>
</tr>
<tr>
<td>Netherlands</td>
<td>100</td>
<td>99</td>
</tr>
<tr>
<td>Slovenia</td>
<td>98</td>
<td>96</td>
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<tr>
<td>Slovakia</td>
<td>98</td>
<td>97</td>
</tr>
<tr>
<td>Portugal</td>
<td>96</td>
<td>92</td>
</tr>
<tr>
<td>Norway</td>
<td>97</td>
<td>95</td>
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</table>

The share of research organizations that use information technology in Russia is 70%, while in Europe most countries have crossed 95% threshold, the same number of uses personal computers, at an average 97% in Europe represented. Thus, we see that the figure in Russia is also lower than in the analyzed countries.

Complements this pessimistic statistics the fact that most of the progress in the field of information was reached in Russia at the expense of foreign technology, the use of a large number of pirated products, including in the public sector. In Russia, has not yet adopted a common method for objective evaluation of informatization level. She was so modest results, even in generalized indicators require serious attention on the part of state policy. The problem of network rights stands. Russian law today just do not keep up with rapidly changing realities, the number of laws in the field of information technology is not enough, it has a lot of white spots, which leads to the inability of the state to make a decision quickly in the dynamic challenges of the network society. If we talk about piracy, the Russian on the share of counterfeit products ahead of the country, which are aggregates behind her in the development of, for example, Peru, Egypt, Jordan. In the Far East the share of pirated products it is greater than 71% [5]. Exacerbating this situation is the fact that the products are distributed not only on the media, but also actively through the Internet, and anyone can download them for free file hosting: DepositFiles, Shareman, BitTorrent. For a long time the complexity of legal procedures, established by the state, hindered the development of the network economy [7]. However, the first legislative step towards the networked economy was made in 2013, when due to “the law of piracy”, which was supplemented in 2015.

One of the problems of development of the network economy in Russia is the low level of qualification of specialists in the field of information technology. Russia has inherited
one of the best education systems in the world from the Soviet Union. Her representatives
directed their activities in a thorough study of the basic sciences, the broad general
technical and general scientific training of technical personnel. This distinguishes it from
the Western system, with her characteristic single-minded focus in the education system.
Russian engineer was able to cope with the work, very far from its original specialty, it is easy
to acquire new knowledge. In Russia there is small proportion of skilled programmers and
specialists in information systems, is continuing “brain” of scientific minds and information.
Unfortunately, at the moment the best Russian programmer staff claimed not so much in
the country as abroad. Being competitive in economic space and military segments, Russia
plays the leading countries in the marketing of its information services [25]. This indirectly
indicates that the share of Russia in the global aerospace industry around 2%, while the US –
50%, Europe – 25%, Canada and Japan – by 5%.

These problems one way or another affect the Networked Readiness Index Russia. This index
was developed in 2001. Produced by the World Economic Forum and the international school
in a special series of annual reports on the development of the information society in the
countries of the world INSEAD business since 2002 – “Global report on information technology.”
The authors of the study are based on the position, according to which there is a close link
between the development of ICT and economic well-being. “The index measures the level of ICT
development on 67 parameters grouped into three main groups:

1. The presence of conditions for the development of ICT—overall business and regulatory
environment in terms of ICT, the existence of healthy competition, innovation potential, the
necessary infrastructure, the possibility of financing new projects, regulatory aspects and so on.

2. The willingness of citizens, businesses and governments to use ICT – the state’s position
on the development of information technology, public spending on the development of the
sphere, the availability of information technology for businesses, the level of penetration and
accessibility of the Internet, the cost of mobile communications and so on.

3. The level of ICT use in the public, commercial and public sectors – the number of PCs,
Internet users and mobile phone users, the availability of existing Internet resources of state
organizations, as well as the total production and consumption of information technology in
the country” [18].

In 2013–2014 ranking in the first places were Sweden and Singapore, rose to third place
Finland (from 6th last year), 4th and 5th places retained, compared with last year, Switzerland and
the United States. The highest place is occupied Estonia from the former Soviet republics and
Eastern Europe (26th) and Slovenia (34th). The Russian Federation as well as in 2009, occupies
only 77th place close to countries such as Egypt, Botswana, El Salvador, and others [12].

Despite the many challenges, the world’s leading economists believe that in the near future,
Russia will be able to go in the stage of development of the network economy and become
an information network and a global leader. By the way, the leading information technology
investors say great promise of the information space in Russia, in particular the Internet-space.
Jeremiah Delhi, a senior fund investor Accel partners noted that the company has invested
heavily in Russian startups and is going to invest even more. “From our point of view here opens
significant opportunities to create businesses based on providing consumers with goods and
services. There are opportunities to make billions of dollars in the market, where competition is
low or it is not at all” [22].

For this jump is necessary to develop public information and communications technology
strategy. One promising step is the implementation of the program “Electronic Russia”. It also
will provide an opportunity to balance regional development [4].

The success of the formation of the “network economy” becomes active investment activities
in the development and implementation of advanced technologies in the field of information
and communication, increase of Internet users, the introduction of broadband Internet.
As part of the modernization of networks, the introduction of advanced technologies, many companies are working today, as the most active participant is the largest company of “Rostelecom”. Her work is ubiquitous in Russia. Under the state program of the Russian Federation “Information Society 2011–2020”, the widespread introduction in all the regions of the “electronic government”. [23]. In addition, under this same state program will complete computerization of the entire territory of the Russian Federation in 2020, Russia's transition to the 10 leading countries in the development of information technology, in the top 20 countries on the network readiness for the economy, an increase of 2.2 times the export of information services from 3697 to 8,100 million US dollars, an increase in the number of computers per 100 pupils in 3 times to the level of 30 computers, an increase in the proportion of people with access to information technology, up to folders 99–100% and so on.

An important condition for the transition to the network type of development is to train the necessary staff. This condition implies: the development of innovative education in the general system of higher education, as well as in the form of special training programs for innovative managers, human resources for the implementation of innovative programs and projects. In many high schools, there are special areas for the preparation of innovative personnel. For example, in the Tomsk State University is allocated a whole new direction “Innovation”, where students can learn in three fields: innovation management, quality management, applied informatics in the economy. In some regions, the preparation of investment cadres laid more school age: the introduction in 2011 in the city of Novosibirsk project “Early Preparation of Innovation Personnel” is aimed at both students and high school students, and the younger representatives of the school. In some regions of targeted programs to support educational programs created for the training of high-tech industries.

It should also develop a network of law in the country, which could have contributed to the rapid implementation of networks in Russia. It should cover the scope of information and communication technology, to make it more secure and safe, standardized and stable and forming a network architecture in the Russian economy, to stop the use of the information in the “shadow” purposes. It is important to create not just new laws, but including and unify them to the maximum and simultaneously worked on the entire territory of Russia and in relations with other countries, to make the legislative process of a free and automated, to save him from paperwork. Formation of the network and the innovative culture allows a more flexible approach to the transformation of the old market structures.

In conclusion, I would like to sum up the results of research on the subject. First of all, the network economy is an essential stage in the development of modern society, as the economic structure is in constant development and improvement. The level of development of network structures determines the location of countries in today's global community, and their level of performance.
Attempts to form a stable network structure in the Russian economy prevents a lot of problems and contradictions. Based on the set of common criteria, it can be argued that the country has not yet fully ready for the final transition to a qualitatively new stage of development. Multiple economic problems and difficulties are complemented by related industries: underdeveloped network rights, the lack of innovative educational programs.

However, there are directions for solving these problems, which is gradually and successfully implemented by the state (in the legislative sphere in particular). Widespread technical re-equipment, the development of high technologies, personnel training innovation, expanding the scope of the legislation in the information space – all this speaks of the faithfulness of the vector direction chosen by the state in the conditions of modernization of the society that makes the talk about Russia as a country with a huge network potential.

Realizing this potential, the final consolidation of the “new” way of economic life in the society, solving the most important problems depends, above all, from those who will determine the economic course of the country in the future, who will work on creating a new and strong Russia that should be and will be the leading world power in terms of modernization and globalization of the world community.

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REFERENCE TO ARTICLE
Current Problems in the Mortgage Lending

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Annotation: to date, mortgage loans for a large number of people – this is one of the few ways to obtain home ownership. Of course, the mortgage has its own nuances and risks. To date, mortgage lending bank has a sufficient number of unresolved problems. This article will address the problem of mortgage lending and describes the options for solving them. This will be analyzed official data sources and the statistical data.

Key words: mortgage lending, mortgage problem mortgage loans.

Currently, about 10% of the populations of the Russian Federation are in the ownership of the residential area in excess of 20 m² per person. Few can afford to buy property in the private funds. “According to the Federal State Statistics Service at the beginning of 2014 to 5% of the total number of Russian families are in dire need of housing” [15]. One can not but take into account that the number of those in need in their own living space constantly increasing.

On this basis, we can conclude that the problem of housing the population of Russia is quite urgent.

One solution to this problem is mortgage lending, which should be carried out with state support.

Based on data from AHML, from January to October 2015, you will notice a slowdown recovery of the mortgage market. According to the Bank of Russia, in October 2015 the volume of mortgage loans amounted to 111.0 billion rubles, which is 33% lower than in October 2014.

The purpose of this study – to identify the main problems of mortgage lending in today’s unstable economic situation in the Russian Federation, as well as find and suggest solutions.

On the one hand, mortgage promise fulfillment wildest desires – the prospects for the acquisition of their own homes, on the other – would have serious liabilities for a very impressive amount of money (realizing the seriousness of commitments, the majority of our fellow citizens are mortgages with caution).

But despite how differently the population belongs to the mortgage, it can be stated with confidence that the phenomenon of mortgages is so firmly established in our lives, that in the short term to replace a mortgage than a more successful, it is not possible.

Mortgage is an important tool for real estate acquisition process among the population, because most Russians can not find the necessary amount of money to buy housing. Especially need such mortgages population stratum, as a young family. Young people, who are married, are the most vulnerable in this regard. To accumulate the amount needed to buy housing must be sufficient time. And to do this is becoming increasingly difficult in an unstable economic environment.

But this is not all. Mortgage lending – one of the most popular banking products outside the Russian Federation. For most civilized highly developed countries, a mortgage on a house – quite
a common practice. So credit is not neglected the most different segments of the population – from least secure to quite well-off. Long-term credit for housing are taking everything from pensioners and ending millionaires. So do because the state has created all the conditions for the population could receive and painless to pay these loans for many years without any problems.

So, for the majority of Russian citizens, the mortgage – this is one of the few, and often the only opportunity to purchase a house. And, although to date the mortgage lending conditions in Russia, in comparison with developed European countries, remain quite stringent, the state is doing everything possible to make them as acceptable and accessible to the majority of Russians.

Next, we consider the problem of the mortgage market and suggest methods to solve them.

1. The problems that are associated with the economic situation in the Russian Federation.

“As a long-term mortgage loans, banks must be assured in order to maintain its economic stability” [14]. Also, borrowers also want to be sure that they will pay for the loan in a timely manner and not be deprived of property, for which they have already paid part of the money. However, incomes are unstable, as well as the minimum subsistence level, due to the sharp inflation jumps. Therefore, mortgage lending, as well as any other type of lending is carried out under a certain risk. Banks may offset some of the expected financial risks by assigning a higher interest rate on loans. On the part of borrowers, protection can be provided by the state.

In 2014–2015 years, due to changes in the geopolitical situation and the macroeconomic environment in the Russian economy crisis arose, in this connection, the ruble has fallen sharply. Based on this and because of the devaluation of the national currency and the emerging clean the banking sector can be observed an increase in consumer activity of the population.

In times of crisis the citizens prefer to invest the accumulated funds in real estate, including through mortgage lending. As a down payment borrowers often use their own funds held in the bank. Potential borrowers who are just planning to buy residential real estate involving mortgage loans, fearing a possible rate hike, quickly rushed to take credit.

The housing market in 2015, compared with 2014 suffered inhibition by the falling investment demand, rising interest rates on bank operations and increase of the exchange rate of foreign currencies. The decline in housing construction is due to reduction of volumes of individual housing construction, at the same time, support for the construction of houses has by the state program of subsidizing interest rates on mortgage loans, provided the purchase of new housing. On this basis, the Agency for Housing Mortgage Lending (AHML) remains a priority support for the construction sector. It must be provided to stimulate both supply and demand for residential real estate. The priority will be to use the projects that are carried out in the framework of the program “Housing for Russian family” which envisages the construction of 25 million square meters total area of economy-class housing with the necessary social infrastructure. Square meter of such housing will be sold at a price lower than the market by 20% and no higher than 35 thousand rubles. The group of companies JSC “AHML” is one of the key participants in the program “Housing for Russian family” and is responsible for its implementation.

2. Problems related to the monopolization of the market housing construction. “In Russia, a variety of small construction companies that are engaged in construction of residential apartment buildings. Based on this, it turns out that there is practically no competition and the owners of construction companies keep their prices per built square meter of residential real estate at a high level, and therefore, they get huge profits, but that the population is suffering. Thus, it appears that the residential real estate market is actually operate under monopoly. In this situation, most affected individuals and families who can not because of lack of security to acquire ownership of housing at prevailing prices, but they are in dire need of it. It is also dependent on the construction companies fell and credit institutions, as prices per square meter they dictate monopoly” [13].
With this issue must be addressed and the method of struggle is the creation of healthy competition in the housing market. State aid is necessary to create favorable conditions for the development of this market and the creation of new businesses on it. As a result, we will make mortgages more affordable for needy citizens. If we take the statistics for the last 5 years, we can see a positive trend in the housing market, namely with growth of mortgage lending in the last five years have seen the stop the volume of construction of new residential real estate. When housing sales in the primary market share of transactions with borrowed funds is about 40%, and some projects reaches 80%. Of course, a key role in this dynamic played mortgages.

3. The problems associated with down payment for a mortgage.

If we consider a mortgage of the population, we can distinguish the following problem: rather high requirements of mortgage companies. Most of these organizations provide citizens mortgage at an interest rate of about 14–15% per annum with an initial contribution should be around 10–20% of the loan amount. The problem lies in the very high amount of down payment, which is the most common obstacle to the registration of mortgage citizens. For many families, one-time fee in the amount of 200 thousand rub. just not possible.

“To solve this problem, the Government has developed a state program” for the Russian family Housing “and a number of sub-programs, which are aimed at providing assistance to those in need of housing to citizens, namely: young families, large families, disabled, military, public sector employees, and others” [1]. Each of these categories is given certain favorable conditions when you make a mortgage as for example, low interest rates, minimum initial payment, which can be paid for by the state and so on.

4. The problem of high inflation. “The value of inflation for December 2015 according to official data was 12.91%” [17]. And it’s quite a big difference. One of the factors that influenced on the growth of inflation was a sharp rise in food prices across the country. The reasons for the price growth were the weakening of the ruble and food embargo imposed by the Russian authorities in response to Western sanctions in August last year. According to the forecasts of the Central Bank (CB) of Russia in response to rising inflation, banks continue to raise rates on deposits of the population. At the same time continue to increase interest rates on loans to borrowers’ quality requirements will be tightened. “The Central Bank is going to take measures to curb the rise in prices to the target of 4% in the long term for 2017. In particular, the Central Bank of Russia has decided to keep the key rate unchanged at 11.00% per annum. Amid a new wave of reduction of oil prices monthly consumer price inflation stabilized at a high level. It increases the risk of accelerating inflation. The deterioration of the situation in the world commodity markets will require further adaptation of the Russian economy. In view of the decision the Bank of Russia predicts decline in the annual inflation rate to less than 7% in January 2017 and up to the target level of 4% by the end of 2017. In the case of strengthening of inflationary risks the Bank of Russia does not rule out tightening of monetary policy. Table 1 shows the monthly inflation on an annualized basis since 2010 and ending December 2015” [13].

Table 1

<table>
<thead>
<tr>
<th>Year</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>6.05</td>
<td>6.2</td>
<td>6.92</td>
<td>7.33</td>
<td>7.59</td>
<td>7.8</td>
<td>7.45</td>
<td>7.56</td>
<td>8.03</td>
<td>8.3</td>
<td>9.07</td>
<td>11.36</td>
<td>11.36</td>
</tr>
<tr>
<td>2012</td>
<td>4.16</td>
<td>3.74</td>
<td>3.7</td>
<td>3.57</td>
<td>3.61</td>
<td>4.3</td>
<td>5.59</td>
<td>5.95</td>
<td>6.58</td>
<td>6.55</td>
<td>6.47</td>
<td>6.58</td>
<td>6.58</td>
</tr>
<tr>
<td>2010</td>
<td>8.02</td>
<td>7.18</td>
<td>6.46</td>
<td>6.04</td>
<td>5.97</td>
<td>5.74</td>
<td>5.46</td>
<td>6.04</td>
<td>6.96</td>
<td>7.5</td>
<td>8.06</td>
<td>8.78</td>
<td>8.78</td>
</tr>
</tbody>
</table>
The table 1 clearly shows that inflation in 2014 began to actively grow and by March 2015 had reached its maximum value 16.93%.

According to the data presented in table 1 clearly shows how the unstable economic situation in the Russian Federation was created after the events of August 2014 also, it is easy to notice that the total inflation rate for 2015 exceeds the annual inflation rate in 2013, 2 times. However, as can be seen that the end of 2015, inflation began to decline.

5. Currency mortgage lending problem. This problem, in our opinion, is the most urgent of all the above. According to the JSC “AHML” in the period from 2009 to 2014 mortgages in foreign currencies took about 12.5 thousand. Chet borrowers amounting to more than 81 billion rubles.

Table 2

<table>
<thead>
<tr>
<th>Index</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>The volume of mortgage housing loans in foreign currencies, cumulative from the beginning of the year, according to the Bank of Russia, RUR mln.</td>
<td>9533</td>
<td>15 427</td>
<td>19 527</td>
<td>14 676</td>
<td>15 195</td>
<td>10 832</td>
<td>3771</td>
</tr>
</tbody>
</table>

“According to some estimates, the amount of foreign currency mortgage borrowers reached 100 thousands in Moscow and the Moscow region. In this case, the debtor to perform certain actions, which can not be unambiguously interpreted. Some, in the event of problems with payments on the mortgage, stop payments, and others, continue to pay as long as they have the opportunity, but do not think about how to pay next. If you have problems with the payment of the loan, the citizens must be mandatory to put the bank aware of the impossibility of repayment of monthly payments. At the same time, borrowers should conduct negotiations with the bank about the possible conversion of the loan into rubles or it’s restructuring. In addition, no harm would be to examine the proposals of other banks that offer loans to repay previous loans, and being fully informed on this issue, choose the most suitable conditions for itself” [13].

If the currency of the mortgage term is relatively small, it is possible to increase the loan term, to significantly reduce the amount of monthly payments. It should be remembered that when translating currency mortgages in rubles increased the balance owed, as well as change the monthly payment. Please note that the credit agencies are considering such statements quite a long time. In some cases, the duration of up to 90 calendar days.

To solve the problems associated with currency mortgage, you can analyze the foreign experience and based on it to take the necessary action. According to RBC, the peak of the currency mortgage lending in Poland took place in the year 2008: while almost 70% of loans were taken in foreign currencies, the majority – in Swiss francs. During the financial crisis, the zloty exchange rate has fallen, so the Poles faced with an increase in its debt because of the difference in the exchange rate.

“Last summer, the preparation of the bill was launched in Poland, which would allow 20% of borrowers who purchased small apartments to convert the loan into the z oty on favorable terms. The difference between the current value of the loan and the value of the zloty at the time of issue must be repaid by the borrower only half, the second half of the bank will write off. This conversion may be worth $ 2.5 billion.

In Hungary in 2014 the government forced the banks operating in the country, including international, convert loans issued in foreign currency, in forints at a reduced rate. According to the Central Bank of Hungary, subject to the conversion of loans to $14 billion, as banks could lose up to $406 million annual payments of its customers. Hungarian currency mortgage loans were converted entirely from February 1, 2015, when rates on loans in forints almost equal to foreign exchange rates (about 2%)” [4].
It follows that one option is to sell the apartment either by the borrower or the bank through auction. And if the cost of apartments is above the amount of the debt, the difference must remain the borrower.

“It is important to note that over 90% of all Russian mortgage loans issued by the five largest state-owned banks, including Sberbank, VTB 24, Delta Credit, Uralsib and Rosbank. But the most influential in matters of mortgage lending has been and remains Sberbank. It accounts for over 66% of all disbursements” [13].

One of the main areas of mortgage lending Savings Bank is lending to young families which has been said before. In mortgage lending, the young family has a number of benefits and advantages. For example, such additional benefits include:

- favorable preferential conditions without government grants;
- no need for documentary evidence “families in need of better living conditions” status.

Despite this, the main condition for banks is the presence of the borrower’s stable income, which is able to cover the mortgage payments.

In my opinion, to facilitate obtaining mortgage citizens of Russia, as well as providing construction companies funds must be a comprehensive approach to the issue of housing. So, for the beginning of construction, the company needs to prepare a sufficiently large set of documents and go through several approvals that require certain financial investments. Only then may proceed directly to the construction. Next, the construction companies following costs arise. For the purchase of rent special construction machinery, attracting specialists in certain types of work, for the purchase of building materials, etc. All this requires a sufficiently large cash costs at the initial stage of construction, not to mention the time cost. Here is another problem – the problem of excessive bureaucracy. To solve it, you need to reduce the number of required approvals and to accelerate the rest, but to do this without compromising the quality of decisions.

Further, in order to qualitatively build a residential apartment building, need high quality building materials and high-quality professionals. To be a stable growth of the construction sector professionals, construction companies can enter into a contract with a number of universities of hiring students practice. Those, for the construction of apartment buildings will be involved in, say, 95% of professionals working in this company, and 5% of the students/graduates, some of whom will receive experience for continuing education at the university, and the other part will get a job in their field. So perhaps the question of the necessary specialists. Let us return to the question of building materials. For simplicity, we take the bricks and cement. Company-manufacturer of building materials data will be made an order for the production of the required amount and will only issue with the payment of the order. Because construction – a lengthy process, and the income from it can begin to act only after the completion of construction and commissioning, then the manufacturer may have feared that the order will be paid in full and in their entirety.

Let’s say that the construction of an apartment building completed and put into operation the house, but the apartments in no hurry to buy one due to their relatively high cost. It turns out that one of the few solutions to this problem is the mortgage. Approximately 14% are citizens of Russia will be able to purchase the desired apartment, but a few resolved to take this step.

To the mortgage has become more accessible, in my opinion, the following actions should be taken. Select several banks and create one group that will lead the project of construction of individual houses or even entire regions. Namely, will grant loans or lines of credit to construction companies for the construction of residential buildings. For hiring professionals, rental equipment, purchase of materials, etc. Also, this group of banks will guarantee that the construction company will pay on time and in full the required service volume manufacturers of building materials, landlords, recruitment agencies that play an important role in the delivery of residential homes in time.
It is also necessary to the construction of each house or residential area of the state involved. Assume that the state's participation in the construction of houses will be 10% of the total amount specified in the business plan. Hence we have that group of banks can open a credit line for the construction company at a rate of approximately 70–80% of the total amount + 10% state participation. It turns out that in order to building the company built an apartment building, it is necessary to have only 10–20% of the total amount. This will increase the number of construction companies that will create healthy competition in the construction industry and will get rid of the existing monopoly. It is also a positive impact on the cost of mortgages for those citizens who are going to buy a property. Because some citizens wish to buy an apartment in another house under construction, it will cost them less than buying an apartment in already built a house, but at the same time, they will be sure that the house will be completed on time, and the company did not steal their money and not pleads bankrupt.

Summarizing all the above, we can conclude that in an unstable economic situation in the Russian problems in the mortgage lending enough and all of them require timely competent solutions. Of course, the state plays an important role in stabilizing the economic situation, but the problems in mortgage lending to date remain. This is due not only to credit institutions, but also with the financial illiteracy of many citizens.

Of course, as with all the problems, the approach to their solution must be comprehensive, flexible, covering all participants in mortgage lending, and then we can safely count on the gradual resolution of all existing problems to date on mortgage loans.

References

REFERENCE TO ARTICLE

Social Security in the Provision of Services to the Population

Annotation: social security is a number of certain actions from the state. Social security should perform the main task – the creation of decent conditions of human existence by carrying out different functions, and affecting social relations using all sorts of economic, political and legal facilities. A system of measures is required for this assistance that will promote the equalization of economic and sometimes psychological condition of the person. Normative legal acts are developed for these purposes. As well as places of social and psychological assistance are created.

Key words: social security, social risk, extra-budgetary funds, social rights.

Introduction.
The need for social security appeared simultaneously with the emergence of human society. In any society, regardless of their economic, political, social and cultural conditions there will always be people who are not able to earn their living due to the natural reasons they cannot control. These categories of people are children, the elderly and the disabled. At some point, anyone may be in need of social assistance. The reason for this can be, for example, temporary illness, economic or political situation in the country that can cause unemployment, inflation, poverty.

Nowadays, the relevance of this problem is increasing every year. The consequences of the 2008 crisis resulted in massive layoffs and reductions, bankruptcy and liquidation of a large number of enterprises. Mortality in Russia still exceeds the birth rate. According to official statistics, the number of employed people is less than the number of unemployed. Thus, social problems and their solutions should be the main focus of any government.

The aim of this paper is to identify the essence of the Social Security, its features and species. The subject of this study is the relationship between government and the indigent categories of citizens. The main task is focused on the elucidation of the mechanism of social security.

The role of social security in society.
Anyone in their lives may face a difficult life situation; anyone can be exposed to social risks. Under the social risk is necessary to understand a particular society recognized the alleged event in a person’s life, which leads to the loss of his ability to work, any restriction on labor demand due to not depend on human circumstances and, accordingly, full or partial loss of earnings (income), which is a source of livelihood. Some social risks are: illness, disability, maternity (child support), loss of breadwinner, old age, unemployment, employment injury, occupational disease, pregnancy and childbirth. In addition to a number of social risks in the Russian Federation also include death and all kinds of emergency situations such as natural, technological and military.
The following types of social risks should be highlighted:

- economic (unemployment, inflation, the crisis);
- production (industrial injury, critical process industry which is harmful to health, professional diseases);
- physiological (temporary / permanent disability, pregnancy and childbirth, old age);
- demographic (orphanhood, incomplete families, large families).

Demographic and economic risks indirectly affect human disability, and socio-economic conditions do not depend on human desire and that is why, as a rule, it is difficult, and sometimes impossible, to overcome the consequences of such risks on their own.

The government, which provides its citizens, foreign citizens or stateless persons who are legally in the territory of the country, adequate standard of living and free development, is called “social”. Any social state is interested in the preservation and improvement of the quality of life of its people. Thus, the social protection of the population – one of the most acute problems of socio-economic development of the country.

An analysis of the current literature indicates that is not currently formulated the general concept of social protection of the population, there is no single approach to the definition of this concept. Summarizing proposed by authors’ modern interpretations of the term “social protection”, we can distinguish a number of features:

- It is a system of social relations, which is made to satisfy human’s material needs by individuals forms of distribution of special funds;
- It is realized by government departments and local government at the expense of society;
- Social protection can be provided instead of salary or in addition to, in cases stipulated by normative legal acts of the Russian Federation (in case of loss or reduction of salary, in case of impossibility of employment, etc.) [8].

Defining the nature of social protection, it is important to distinguish it from the concept of “social security”. Some researchers believe that they are synonymous, while others argue that the social protection – is a broader concept, which includes the concept of “social security”. Social protection – is help offered by the state, as well as private organizations throughout the population, particularly those in need categories of the population: single mothers, large families, families of social risk, the disabled, pensioners, etc. The main tasks of social protection – protection of the population from various social risks, not only give the right to social security, but also on other social rights such as the right to education.

As a result of the foregoing, it can be said that social protection – a complex of organizational, legal and economic measures aimed at ensuring the life, health and welfare of the population in certain socio-economic conditions [3].

Social security – is a narrower concept that includes pensions, social assistance, social care, health care, public support mothers and children.

The concept of social protection includes such categories as “social security”, “social insurance” and “social guarantees”. Financing of social protection of the population in the Russian Federation distributed as follows: social guarantees in full funded from state and municipal budgets, and in social security and social insurance budget funds are involved.

The concept of “social security” in different countries has a different meaning. For example, in the US, this concept refers to pensions for old age, in the UK it covers all cash benefits plus the cost of healthcare, in Russia – a system of material support of citizens in old age, illness, support for low-income families and others. But in all countries the social security system is central to the mechanism of social protection of the population.

The role and place of social security in the life of every person and all society is determined by the features that this society performs. Social security functions provide answers to the main question: what kind of society’s problems need to be solved [12]. There are five basic functions of social security:
1. economic;
2. political;
3. protection;
4. demographic;
5. social and rehabilitation.

The economic function, perhaps, the most important function of social security. This function is mainly to provide financial assistance to citizens who are in a difficult situation, as well as in promoting the development of social production and the individual sectors of the economy, the economic growth of the priority development zones and others [12]. In practice, this function is implemented as follows: social security is used as one of the items of expenditure distribution of the GDP, thus affecting the alignment of personal incomes by providing benefits, pensions, various social payments.

The next function of social security – political. It is aimed at maintaining stability in the society, because any society is characterized by strong differences in the standard of living of different segments of the population. Consequently, the political function is focused on creating the conditions that will ensure a decent life for every citizen. With this function, the government will stabilize social relations in the social sphere. Article 7 of the Constitution of the Russian Federation Russia consolidates its position as a social state, it means that in our country the labor and health of people are legally protected, established a guaranteed minimum wage, provided state support for family, motherhood, fatherhood and childhood, the disabled and senior citizens, the system of social services and established government pensions, benefits and other social security guarantees [16]. In dependence on how well the state will fulfill its political function in the field of social security, directly depends on the state of social security in society. Currently, social tensions in Russia demonstrate only that the state system of social security of the population does not meet fully the needs of society [1].

The protective function of social security is the protection of society in a difficult situation, support and assistance in dealing with various problems (physical, material, psychological and others.), it is the main focus of social security.

Accepted provide two different protective effects in social security:
• Security of social rights;
• Protection of social rights.

Security of social rights – a combination of various interrelated measures that implement public authorities, local governments and public organizations which are aimed at preventing violations of human rights or social removal of obstacles which are not offenses in the implementation of these rights [1]. Social protection – a system of measures aimed at the observance of human rights, to the satisfaction of social needs.

Demographic function is aimed at increasing population growth and its stimulus, healthy generation reproduction and increase the life expectancy of citizens. This function is implemented by the impact of the social security system on a variety of demographic processes. For example, if it does not improve the system of social assistance to families with children, it will certainly lead to a significant reduction in the birth rate in the country [1].

Socio-rehabilitation function is mainly aimed at restoring the social status of disabled people and other socially weak groups. For any society it is very necessary to do everything possible to socially weak groups feel themselves full members of society. Socio-rehabilitation function is to maintain the social status of citizens from various social risks, such as disability, old age, sickness, unemployment, poverty, etc. Support appears in the provision of various types of material support, for example, in the form of social services, the benefits in order to maintain a decent standard of living. Socio-rehabilitation function aimed at restoring human life, implying the opportunity to work, study, independently take care for themselves, communicate with others and so on.
Thus, social security, carrying out various functions, acting on public relations in different
directions and using all sorts of tools (economic, political, legal, etc.), should fulfill the main
task – the creation of decent conditions of human existence [1].

Social security as a form of expression of social policy.
Social security is not only connected with the life of a human and society, but economic and
political spheres. Social security includes measures of government that aim to help people in
need. Therefore, these actions must have a certain focus should be limited. Those limits can be
economic, political, social, and could even be ethical. For example, the minimum wage, at what
age a person is considered retired what categories of citizens are in need of social assistance
and support, etc. All of that is achieved by means of legislation.

The social security system in Russia is the responsibility of the state and the main government
agency dealing with it is the Ministry of Labour and Social Protection.

Only Russian citizens are eligible for all kinds of governmental support. The exception
is emergency healthcare, which is accessible by everyone in the country on humanitarian
grounds.

In addition to this, foreign nationals who have permanent or temporary residency status
may also be eligible for other benefits in some cases. Unemployment benefits, additional health
benefits or pensions may be available for expatriates with permanent or temporary residency
who have paid into these funds. For those with long-term aims to live in Russia, it is advisable
to make contributions to the relevant funds, as this then entitles the claiming of these benefits
and drawing a pension. However, rules about this are currently in a state of change and should
be checked with an employer or with the relevant government department [21].

Free basic medical care is provided to everyone in the country, without discrimination, partly
funded by the state and partly by a mandatory health insurance system paid into by employers
on behalf of employees. The state pays for pensioners (both age and sickness related), school-
age children, students and the unemployed. Self-employed professionals must make their own
health insurance payments. It should be possible to get help or advice about how and where to
make payments for spouses or children for this health insurance from an employer.

Russian legislation identifies the following categories of population as reliable of
governmental support:
1. Elderly citizens;
2. Disabled WWII participants and families of diseased military personnel;
3. Disabled people (this category also includes disabled children);
4. Orphans and minors left without parental care and families;
5. Unemployed citizens;
6. Refugees and immigrants (in case of forced relocation);
7. Indigent families, families with 3 or more children, single mothers;
8. Citizens diagnosed with HIV or AIDS;

For these categories of population social protection system is guaranteed by the state and
includes permanent or long-term measures that will help to provide decent conditions to help
with overcoming difficult situations. These measures include social assistance and social
support.

Social assistance can be understood as regular or periodic activities that will contribute to
the improvement and, if possible, elimination of the difficulty. Social assistance may take the
form of grants, subsidies, compensation, food and medical provision.

Allowance – is the free represent the amount of money. It has a non-targeted nature, and this
means that the recipient may dispose of the money at its discretion. Payment of allowances is
treated as an auxiliary measure, its purpose – financial support, rather than a complete software
material resources [1]. But unlike grants, the grant is strictly earmarked. It is a payment given
to citizens of material goods or services (for example, a subsidiary care in Russia is to provide subsidies for utilities).

Compensation – reimbursement of expenses of citizens established by the state.

Social support – one-time or occasional activities that are not focused on the complete elimination of the social problem, but which contribute to its improvement [10].

There are two main funds financing social security:

- Social Insurance Fund;
- Pension Fund of the Russian Federation.

Both are funded by mandatory social insurance contributions and personal voluntary payments. Mandatory contributions are only deducted by the employer from the salaries of foreign nationals with the status of permanent or temporary residency, not expatriates living and working in Russia temporarily, as there is no entitlement to these benefits for this type of employee [21].

All needy strata and groups of population social protection provides in accordance with the law in the enjoyment of the benefits of social consumption funds, direct social assistance, tax cuts. Social protection is expressed not only targeted, but also is diverse in its methods and forms, it is complex. Along with social security are different forms of social assistance and support, including various forms of social service, counseling and psychological assistance [13].

Social security is also directed at the able-bodied citizens. An example of the support of the working population – a guarantee from the state equal livelihood opportunities through individual labor input, economic independence and entrepreneurship.

The means of social security are [13]:

- regulatory restrictions that prevent the consequences of market mechanisms to achieve a socially dangerous level. For example, the level of regulation of the minimum wage, guarantee minimum acceptable tax rates, guarantee of free education and health care;
- social stimulants in the form of subsidies, benefits, installments, and stimulation of benefactors;
- consideration of the results of a comprehensive analysis of the economic and social conditions of those in need in the support of the population;
- development of measures for financially-household maintenance of disabled and other citizens who need social protection;
- organization of pension provision of citizens, the establishment of a private pension system;
- organization and implementation of new forms and types of extreme, technical, natural and humanitarian assistance;
- create a support system at the state and charity level, aimed at persons finding themselves in a difficult situation.

The state mainly regulates the social sphere of society with the federal laws and regulatory legal acts, thus setting the standards and rules of social security. In order to understand how social policy is implemented in practice, it is necessary to consider the regulatory framework in the areas of social policy such as the promotion of employment and protection against unemployment, labor, government pensions, social services, social assistance, social insurance.

In the promotion of employment and protection against unemployment, the legal basis is the Federal Law “About population employment in the Russian Federation” of 19 April 1991 No. 1032-1 (latest revision: the revision of the Federal Law of 29.12.2015 No. 388-FL). This Federal Law defines the legal, economic and organizational basis of public policy to promote employment, including state guarantees for the implementation of the constitutional rights of Russian citizens to work and social protection against unemployment [4]. One of the activities of public employment services is to inform Russian citizens, including in electronic form, on the situation in the labor market, the rights and guarantees in the field of employment and
protection against unemployment. In the case of the citizen in the local governments, they can
assist the employment service bodies to obtain reliable information about citizens’ employment
[3].

The main legal instrument in the field of labor protection is the Labour Code of the Russian
Federation (ed. By 12.30.15). One of the main directions of the state policy is to ensure the
functioning of the unified information system of labor protection. Nowadays, the importance
of information and the speed of its transmission play an important role. Therefore, the information
system of labor protection must be credible and transparent.

Regional executive authorities in the field of occupational safety and health organize the
collection and processing of information on the state of working conditions and safety for
employers. In accordance with the laws and regulations, well-established in our society, the
employer must provide a safe working environment for its employees to comply with labor laws.
The employee has the right and should have the opportunity to receive reliable information from
the employer, relevant state bodies and public organizations about the conditions and labor
protection at the workplace, about the risk of damage to health, measures for protection from
influence of harmful and dangerous production factors. The employer must provide employees
such information, such as information about the guarantees provided by them, be entitled to
compensation, and personal protective equipment [3].

In accordance with the Federal Law “About State Pensions in the Russian Federation” dated
December 15, 2001 No. 166-FL (as amended on 28.11.2015 No. 358-FL) the right to a pension
are:

1. Citizens of the Russian Federation under the conditions stipulated by the Federal law for
different sizes and types of pensions for state pensions;
2. Foreigners and stateless persons permanently residing in the territory of the Russian
Federation – on the same basis as the citizens of Russia.

Citizens can file petitions for the establishment, payment and delivery of pensions for state
pensions. They may apply directly to the body or pension into a multifunctional center (MFC) of
state and municipal services in the community.

The next document, which must be mentioned, is the Federal Law of 15.12.2001 No. 167-FL
“About Mandatory Pension Insurance in the Russian Federation”. This law considers the object,
the subject, the subject of pension insurance, the rights and obligations of participants pension
in Russia.

Federal Law “About the basis of social service of citizens of the Russian Federation” dated
28 December 2013 No. 442-FL (in the wording of Federal Law of 21.07.2014 No. 256-FL) is the
foundation of social security of citizens. It states:

1. The legal, organizational and economic basis of social service of citizens in Russia;
2. The powers of public authorities in the field of social services to citizens;
3. The rights and obligations of providers and recipients of social services.

The powers of public authorities of subjects of the Russian Federation include the formation
and maintenance of the register of social service providers and the register of recipients of
social services; ensuring free access to information about suppliers. This information includes
the provision of free access to it, which provides social services providers. Free access to
information can be provided through the media, publication of information on the official
websites in the “Internet”. The recipients of social services are eligible for free in an accessible
form the information.

Federal Law “About State Social Assistance” of July 17, 1999 No. 178-FL (as amended on
29.12.2015 No. 388-FL) serves as the base of the right support in the area of reception of the
state social assistance to citizens who are in difficult life situations. It establishes the legal
and organizational framework for the provision of state social assistance to poor families, low-
income citizens living alone. State social assistance is provided for the purpose of:
1. Maintain the standard of living of poor families and needy alone living citizens, which income below size of the subsistence minimum;
2. The targeted use of budgetary funds, increased targeting of social support;
3. The creation of the necessary conditions to ensure universal access, transparency, and socially acceptable quality of social services;
4. Reducing the level of social inequality, and as a consequence of the increase in household incomes.

Poor citizens have the right to receive monthly payments, social services, social additional payments to pensions, quality and efficient expenditure of funds allocated for the monthly payments and social services.

Legal support in the field of compulsory social insurance is carried out on the basis of several federal laws. One of the main is the Federal Law “About the basis of compulsory social insurance” of July 16, 1999 No. 165-FL (as amended on 01.12.2014 No. 407-FL). This Federal Law in accordance with the generally recognized principles and norms of international law regulates relations in compulsory social insurance system. This regulation takes place on the means of determining the legal status of the subjects of relations of social insurance, the grounds for emergence and procedure for exercising the rights, the duties of subjects, responsibilities, and sets the foundations of state regulation of mandatory social insurance [6].

Conclusion.

Initially, the state was formed for protection. This function is still very important. The state protects its citizens by means of the law and legal acts, the redistribution of money, the creation of special funds and aid organizations.

Social security is a number of certain actions from the state, a form of social policies aimed at financial assistance of various categories of citizens from the state budget and specially-created non-budgetary funds in case of the situations that are considered as socially significant. The main purpose is to diminish the difference between different layers of the society. Every human being may be subject to social risks. Sometimes it is difficult or impossible to resolve the situation on their own. In those cases, the state has to provide help and support, thus preserving and protecting its population.

Social security should perform the main task – the creation of decent conditions of human existence by carrying out different functions, and affecting social relations using all sorts of economic, political and legal facilities.

The essence of social security is aid. To help people in difficult circumstances, in situations that they can not cope with, a system of measures is required for this assistance that will promote the equalization of economic and sometimes psychological condition of the person. Normative legal acts are developed for these purposes. As well as places of social and psychological assistance are created. The condition of the whole society in general depends on the condition of a single individual.

It is important to note that the legal framework in the field of social security, pension insurance, labor relations is subject to constant changes and adjustments. This can be explained by the specifics of the development of modern society, or rather its pace. A simple worker, a pensioner, a single mother, and other categories of citizens who legally have the right of social support, do not always have an opportunity to learn about the changes and additions to the law on time. There is a lack of information support of this sector, especially for the elderly.

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REFERENCE TO ARTICLE
The Programs of State Support of the Labor Market: Theoretical Aspect

Annotation: the article reviews the main programs of state support of the labour market, aimed at improvement of the market economy in general and the development of priority areas such as: large-scale structural adjustment, human development, financial mechanism, creation of a system of strategic planning.

Key words: labour market, employment, unemployment, state, labor migration, neoindustrialization, productivity.

The world economic crisis and the serious problems encountered point to the priority need for the spread to a new economic model, capable of overcoming the systemic and structural change. This applies equally to the world and to the domestic economy. The visible manifestation of a crisis of structural-systemic elements indicates the exhaustion of economy with a dominant throughout the world economy and is accompanied by the fading away of industrial production activities. Only consistent displacement of accumulated disadvantages will translate the economy beyond the regenerative phase of short-term growth, providing an outlet for the tendency of sustainable long-term development.

To solve the above ambitious goals will require an enormous and concerted efforts in various areas, among which is essential deindustrialise overcoming of inertia, the return of the real economy lost the leading status and the return of the authority of productive labor in the economic activities. In relation to our country the program of neo-industrialization is very important, as without its implementation it is hardly possible to expect the full revival and economic prosperity.

Time for a new industrialization of Russia really has come. The start of a trend of deindustrialization of the Russian economy was associated with “neoliberal” policies of market reform 1990 “Neoliberal policies” have led not only to an effective market mechanism, but rather to the destruction of scientific-production sector, especially in manufacturing. The ongoing transformation has resulted in the prolonged socio-economic crisis. That a change of course towards the re-industrialization creates the preconditions for more effective neutralization of the external risks through the strengthening sustainability of the national economy countries and gives chance to restore the dynamic potential in the world economy. If you take it as a priority, we can understand the difficulties that arose during the exit from the crisis due to persisting systemic constraints related to the violation of national integrity and a reduction in domestic demand. The continuing imbalances and system imbalances have become more active. It is a growing concern of economists and politicians about the future of the economy
of developed countries. The increase in commodity specialization as a form of manifestation of deindustrialization of the country has many adverse effects [4; 11–13].

Sustainable and dynamic development of the national economy requires reviving industrial production, to invest financial resources in the manufacturing industry, in creating new equipment. To lift the national economy should increase the size of the investment Fund, according to many scientists, up to 25% of GDP. State activity in the field of innovation able to increase the real potential of a competitive economy, only in the case that the main strategy will be aimed at ensuring economic growth based on new industrialisation and carrying out innovation and investment policies. The acute question about the increase in the share of state ownership. The answer to this question is given in the economic law of vertical integration S.S. Gubanov: “The productive forces does not exist outside of certain relations of production, outside the historically conditioned forms of their organization.... By virtue of the law of conformity of productive forces and relations of production... neoindustrialization is not feasible without vertical integration” [5]. The exit of Russia on the path of economic growth is possible on the basis of vertically integrated structures and the public sector with resources intended to encourage the creative initiative of people working in science and production. Vertical integration is a way of actually integrating science, of productive capital, mining and manufacturing sectors. When creating vertically-integrated structures, the leading role should belong to the state. Under the new industrialization budget expenditures should grow in proportion with GDP. The share of expenditures on national economy should be increased in order to increase the share of high-tech and knowledge-intensive industries by 1.5 times by 2018. Development strategy the domestic economy Sergei Glazyev aimed at creating a strategic planning oriented on support of scientific and technical breakthrough [2; 3]. Required major investment and innovation policy on the basis of advanced development of new technological order, which is impossible without maintaining an average annual growth rate of GDP below 8%, industrial production – 10, research and development work (RDW) expenditure is 20%, of fixed capital investment – 15% [2; 3]. Active participation of the scientific community is in the development of forecasts of socio-economic development. System forecasting and planning of socio-economic development of the country and its regions should be based on national legal framework and contain a unified organizational and legal mechanism of interaction of bodies of state power. Strategic planning should focus on the rapid growth of new technological order. The most important mission of strategic planning for the transition of modern society towards a “knowledge economy” is scientific and technological progress. The necessary transition to a sovereign monetary policy, which is impossible without the deoffshorization of our economy, the return of capital in domestic banks, the cessation of use of offshores for tax evasion. Have radically to revise most of the agreements about avoiding the “double taxation”. Appropriate additional steps to curb the illegal export of capital. Based on the proportions of the use of the GDP of developed countries needed at least a doubling of health care costs and a 50% increase on education in Russia’s GDP [8].

The latest crisis began in the heart of the world economy and quickly spread across the global economic space, leading to a real drop in global economic performance in many countries. In 2009, the absolute reduction in global GDP amounted to 0.7%, while reducing world trade by 12%. Moreover, in the developed capitalist countries, the fall in GDP reached 3.7% (in 2008 growth was only 0.1%), whereas in developing countries there has been a decline in the growth rates – from 6.1 to 2.8%. The decline in production was observed in 90 out of 182 countries for which information is available in the database of the IMF. It affected 30 out of 33 developed countries, 18 of 26 post-Soviet countries, 42 out of 101 developing country. The record in crisis the decline in GDP were: Latvia (-18%), Ukraine (-15.1%), Lithuania (-15%), Armenia (-14.4%), Estonia (-14.1%). Among the developed capitalist countries – Finland (-8.5%), Ireland (-6.5%) and Japan (-5.5%) [8].
The reasons explaining the scale and nature of the crisis, define core. First, the developed capitalist and post-Soviet States were most inherent to the unfolding trends of deindustrialization – with the nomination for the dominant role of the financial sector. Second, they were characterized by the position of openness in the external sector, the predominance of export-oriented economic growth model that was considered as the moment of positive engagement in globalization. Note that many experts predicted incremental improvement in post-crisis situation in developed countries. In the period 1996–2005 the developed capitalist countries provided a 1.7% average annual increase in world GDP while its growth by 3.6%. The contribution of the USA was 0.7% overall growth, the EU – 0.6%, which is comparable with the share of China – also by 0.6%. However, 2006–2014, with an average annual global GDP growth of 3.4%, the role of locomotive in the world economy has moved to China, thanks to which world production grew at an average annual rate at 1.3%, and developing countries in General provided a major portion of the increase, and the contribution of the US and the EU are close to zero.

In the post-crisis years, there has been a gradual change of direction in the movement of foreign direct investment in developing countries. If in 2011 in the developed countries has been invested 807.8 billion in developing countries 702.7 billion in 2012 the ratio changed in favor of developing countries 680.4 against 548.9 bln. However, we can assume that the high probability of occurrence in developed part of the world of the period with low economic activity once again confirms the objective need for a radical restructuring of the prevailing economic system, in order to return it in working mode and restore the position of the industry, the current economic leaders.

Let’s consider some programs of state regulation of the labour market in Russia. The Federal program “Promotion of employment”. The goal of the program to ensure conditions for the development of effective labour market and state guarantees to promote the implementation of the rights of citizens to full, productive and freely chosen employment. Objectives of the program promote the development of predictable, efficient, and managed national and regional labour market; the prevention of unemployment unemployed people with disabilities, parents of children with disabilities, parents with many children. The results of the implementation: preservation of the situation on the labour market is stable and controllable; improving the quality and competitiveness of labor resources; increasing the degree of equilibrium of demand and supply of labour in the labour market on professional-qualification structure and territories; reduction of the share of foreign labour force on the labour market; exclusion by 2020 growth, unemployment rates more than 5.4 percent of the economically active population; the prevention by 2020 of the growth of registered unemployment of more than 1.3% of the economically active population; a reduction in the coefficient of tension in the labour market by 2020, to 0.8 people per one vacancy. Total funding is 25.3 billion rubles (with the number of participants 1.4 million) [7]. The Federal program “Training and retraining of managerial personnel reserve”. The goal of the program is to enhance the professional and managerial competence of the persons included in the managerial personnel reserve. The objectives of the program: creation of necessary conditions for professional development; creating an effective system of training and retraining of reserve for advanced learning technologies. The program is the basis for implementation of complex of measures aimed at the development of managerial capacity in the public service; public organizations can at the expense of high qualification and motivation to solve problems of innovative development of the Russian Federation. The program of Cooperation between Russia and the ILO for 2016–2018, which is a continuation of previous programs of cooperation in social and labour sphere, takes into account new conditions. The main areas identified employment and labour migration, improving labor protection and social dialogue. In order to enhance the competitiveness of enterprises employees work on the implementation of the program of advancing vocational training of workers threatened
with layoffs, contraction. There is a program of the organization of public and temporary works, including training of graduates. Participate in training various categories of citizens, but priority is given to graduates of professional institutions to acquire practical experience in their profession (specialty). All of these programs are not sufficiently effective, as evidenced by the current state of the labour market in Russia, namely: inefficient employment, a high level of hidden unemployment, low wages, etc.

The presidential decree “On long-term state economic policy” can be considered the document outlining the intention and starting point of transition to the new economic policy. For the first time in the period of market reforms was formulated ambitious strategic goals, the achievement of which would allow Russia to return to the number of countries with developed and then highly developed economy and social sphere. As a key long-term goals of state economic policy marked a new industrialization of the economy, enabling the movement along the innovative path of socio-economic development [10];

- increase investment by at least 27% of GDP by 2018;
- create and modernize 25 million highly-productive jobs by 2020;
- increasing funding of RDW

In 2017, respectively, to the target indicators, the volume of capital investments should be more than 2 times exceed the actual amount of fixed capital investment in 2013–2014, achieving such high values, as well as changes in the structure of accumulation is a complex task. One of the key areas in the development programs of the leading Western countries was the formulation of the policy of re-industrialization. A more specific aspect of re-industrialization is associated with the search of anti-crisis lever. Essentially, the policy of reindustrialization is switching to the investment component of aggregate demand. After all, that to bring the market economy into the phase of sustained growth is needed to overcome the limitations of the demand, to rely on expanding the potential represented by consumption and investment demand, public expenditure.

At this stage, the achieved redundancy of the consumption of material goods and contraction of external demand in the advanced capitalist countries objectively determined the choice of investment demand in its different possible versions. Its accompanying characteristics of the acts bearing on the revitalization of the industrial policy of the state as a starting motor to bring the economy into a phase of sustainable growth. Reindustrialization involves the policy of increasing industrial activities by the return of production capacity, derived earlier in developing countries. To this end, developed a set of measures designed to encourage such a policy – “insourcing”. The implementation of the proposed program of insourcing will allow by 2020 to return to the country from 10 to 20% of the volume of production of industrial goods now being produced in China. It is symptomatic that in the period 2010–2012 in the United States managed to re-create about 4 million new jobs. Note that the shift of Chinese industry in the domestic market led to significant growth of wages in aggregate demand in the country [8]. At the present time there are foreign studies that are associated with the onset of the “new industrial revolution” or “third industrial revolution”. Note that the true role of the new industrial revolution will be performed in the case that it will spread not only on the transformations in management and service areas, and will affect primarily the sphere of direct production, providing it with innovative upgrades. The potential of the information technologies is demonstrated by the fact that now their resources are not used more than 20%. Other priority areas of breakthrough technologies in advanced countries are energy and the transition to green technologies.

In USA this is the place to be in scale for the allocation of RDW expenditure and their implementation into production. Spending on RDW annually not less than 400 billion what is 30% of worldwide spending for these purposes, the country has prepared a starting platform for future technological breakthrough. The second industrialization, due to which it is expected
to revive industrial activity and revive many industries. In the process of its implementation is planned by 2020 to increase the share of industry in EU GDP to 20%. Serious competition in the area of deployment of the new industrial revolution may be China, which in recent years rapidly increasing RDW funding [6]. For post-reform Russia the problem of the reconstruction of the “industrial framework” becomes much more acute in comparison with other developed countries. Therefore, the raw material component of the economic system of Russia was complemented rent and debt, which further increases the effect of inertia deindustrialise with negative consequences. Although in terms of GDP the economy has surpassed the level of 1990 by 8%, however, total industrial production still significantly below pre-reform period. To the level of 1990 came only the fuel and metallurgical complexes, which refocused on serving foreign multinationals. After 1990, ceased operations more than 75 thousand industrial enterprises. If the share of mechanical engineering in the structure of industrial production has decreased in 2 times, in some positions fall acquired a failed character. For example, the production of civilian aircraft dropped to 15 times, tractors – 30, cutting machines – 34 times etc. In the end the real economic potential of the country is to be fully restored, not to mention his high-quality state. Secondly, the national economy has undergone extensive structural degradation, which has many manifestations. It can be observed, comparing the increasing gap between the stagnant state of real production and its scientific support with faster growing trade, financial and managerial fields. Currently the trade employed more workers than in the whole manufacturing industry. If in 1990 in the RDW sector employed 1.5 million people, by 2011 the figure had dropped to 0.8 million people. Today the number of employees in public administration more than 4 times higher than employment in RDW exceed 1/3 of those employed in the manufacturing industry [1; p. 35]. If such capacity of the state apparatus, the size of which is more than 2 times higher than in 1990, led to improved quality control, it could be justified. If the volume of value added in industry in Russia was in 1993, eighth in the world with a share of 2.5%, in 2011, the country moved to twelfth place, but its share dropped to 1.9%.

In the program of new industrialization of Russia it is important to abandon absolutely unproductive opposition of “old” traditional industries disappearing in the course of conversion activities, and new high-tech industries coming to change. The innovation sector needs to grow by crowding out of traditional industries and complexes of agricultural activities: from the outset, it should focus on technological renovation, which is intended to give historically relevant branches of the high-tech look. Thus it is necessary to pay especial attention to the commodity complex as the Foundation of current prosperity and the source of financial support of neoindustrialization. This is a balanced approach to diversification is needed to restore the balance of the division of labor and economy, combining a focus on the domestic and external demand, which is a necessary condition of sustainable economic development. Therefore, in order for the RDW could make to give, you must have major financial investments and personnel replenishment and the prevention of destructive innovations. In conditions of state ownership in the Soviet economy one of the main forms were the scientific and production Association: 1988 acted 451 NGOs and they produced about 6% of the all-Union industrial output. For 20 years from Russia abroad was derived 2 trillion. dollars. and only in 2016 it is expected 75 billion dollars. An example of a quite successful application of import substitution became the anti-crisis policy of Russia after the default of 1998, which helped in the short term to translate the crisis economies in the phase of recovery growth that came as a surprise to most experts. However, the reduction in 1998, imports from 72 to 39.6 billion allowed over the next 3 years, when the import volume does not exceed the 1997, in a faster pace to increase both industrial production and retail turnover. The high growth rates of industrial production in the post-Soviet period were provided in 1999 and 2000, amounting to 11 and 11.9%, respectively. Also high rates were also achieved in the investment sphere. Investment in fixed assets of industry in comparable prices has increased by 5.3% in 1999, 17.4 – in 2000, 10% in 2001.
According to the Ministry of Economic Development of Russia, the overall level of capacity utilization of the domestic industry is quite low, not exceeding 65%, which indicates the existence of substantial reserves for increasing production. Note that the development of the transport system of Russia till 2020 it is planned to spend 12.5 trillion RUB, including $7 trillion RUB from the budget and road fund. In 2013, in addition to this program, the decision on the allocation of 450 billion rubles, from the National Welfare Fund (NWF) for three priority infrastructure projects for co-financing. The plan of rearmament until 2020 for the army and Navy with the allocation of budget funds in the amount of 20 trillion rubles, of which 3 trillion RUB directed to technical upgrading of the defense industry. In the Soviet economy at the enterprises of the defense complex was made up to 25% of GDP, including the production of non-military purposes. This provides 60% of the production of high-tech products. And now surviving the high-tech sector of the national economy is concentrated mainly in the defense industry, which employs about 2 million people. Procurement of equipment and weapons for the army now reaches $2 trillion RUB (in 2000 – 46 billion rubles), accounting for 6% of the volume of industrial products. The volume of military exports in 2012 exceeded $15 billion this is 40% of engineering exports. These data confirm the important role of DIC in development of high-tech sectors of our economy. Let us add that the country's defense in the modern world acquires the value of the immediate element of its competitiveness. For a planned u-turn in the process of neo-industrialization particularly important Eastern regions of the country – the Urals, Siberia and the Far East. It is on their site is the largest resources in the country. In these regions produces of oil and 87% of gas revenues from exports which are key to national wealth. They even greater amount can be used for the development of old and new industrial centers and technology clusters in other regions of the country. Thus, we are talking about the fact that Moscow has performed the traditional political functions of the capital of the state and implemented his already established role of the financial center, but also to move the function of economic center to implement the program of neo-industrialization to the East. Definitely requires a special discussion of the choice of the location of such center (the Urals (Yekaterinburg), Siberia (Novosibirsk). This choice supports the development of industry in these regions, the presence of significant natural resources. Without granting the control center with the necessary resources to the new program of industrialization is not implemented. It can be solved by changing the principles of formation and use of the NWF and the Reserve Fund of the Russian Federation and the accumulation of foreign exchange assets. For this purpose it is expedient to consolidate the new control center NWF, creating on its basis the Foundation of the new industrialization. The proposal to establish such a Fund has been put forward by the Ministry of Economic Development of Russia, but did not receive support. Nevertheless, it deserves to return to him. For the current replenishment of the Fund of the new industrialization of Russia it is possible to use a fixed part of the rental income generated through export tariffs and mineral extraction tax.

A new program of industrialization will require, according to various estimates, from 43 to 70 trillion RUB the entire 10–15 year period. The amount is quite significant. Its concentration actually means an increase of 1.5 times the annual value of capital investment in the economy – at the initial stage from 12 to 18 trillion. RUB, closer to the rate of accumulation at the level of 30% of GDP. Because the gross amount of savings reaches 28–30% of GDP, such as the increase of investment base quite possible, and relying on internal resources. The post-crisis situation shows that the reserves of raw materials export model of development is exhausted, Russia needs a large-scale restructuring of the economy through the new industrialization, able to provide innovative revival of industry and the development of human potential. The new industrialization of Russia will require the creation of a financial mechanism for investment, the inflow of both public and private investment. You want to form a new monetary policy. It is necessary to create system of strategic planning, able to identify promising areas of economic
growth, the formation of institutions to finance projects of creation and development of production-technological complexes of a new technological order.

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REFERENCE TO ARTICLE

To the Question of Franchising System in Russia

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Annotation: franchising is selling, cloning and replication are willing to “trade mark”. The article considers preconditions for development of the regional franchising (economic, organizational, social, marketing, legal, financial, regional) and problems (economic, organizational, legal, socio-psychological and educational) hampering the development of franchising in the Russian market.

Key words: market, franchise, franchising, trademark, goods.

One of the first successful global franchising systems was used by General Motors (USA). In 1898, the young company not having sufficient amount of cash capital required to open stores started selling steam engines through the dealer system. This system still remains the main way of selling cars. One of the first franchises were owners of shops selling bicycles and manufactured goods [5]. In many countries, particularly rapidly began to develop a franchising system for creating hotels and restaurants. This was facilitated by the emergence in the USA of the law on the trademark. The enterprise – a manufacturer of products, works or services, which took competitors their individual characteristics, relatively high quality of service reputation in certain conditions, acquired the trademark. The owner of a trademark may be granted licenses to other companies for a certain period of time, during which the owner controls the quality of the goods or services sold under its trademark.

In modern Russian economic situation and the condition of constantly increasing competition it is especially important that there are regional networks, franchisees, branches (the effect of scale) for enterprises and companies.

The situation and assumptions provide an opportunity for regional franchising to grow steadily [17].

The prerequisites for the development of regional franchising can be grouped into economic, organizational, social, marketing, legal, financial, and regional.
1. Economic.

Market relations exacerbated the competitiveness of industrial products, the most significant feature – quality.

High quality products – the key to meet the requirements of consumers, that is why it is necessary to improve it systematically. Along with the continuous improvement of the quality it is necessary to identify the following prerequisites:

1. continuous increasing of personal, industrial and social needs;
2. increasing competition;
3. integration of small business into the production networks of more powerful economic systems;
4. increasing role and place of technological progress in the development of science, technology, production, economy and the entire international community;
5. the increasing complexity of product designs and increasing demands for reliability;
6. the increasing of global volumes production;
7. the failure of consumers with relatively low level of quality;
8. stricter requirements for production efficiency [20].

Lately in Russia the active market has been developed in which the business itself acts as a commodity. We have not enough buyers who need to close the technological chain, to expand or diversify their business, to take marketing’s and etc. Therefore, the most relevant questions are selling and purchasing of a business in property.

The most important things here are the correct assessment of such specific goods and the optimal problems’ solving when buying a business problem. Therefore, the process of business development is always a process of invention of new needs, new products, new forms of growth.

2. Organizational prerequisites.

A small business must be developed, because sooner or later it will come to integration in larger and more powerful economic system for:

– minimizing costs and reducing production cycle
– releasing financial resources that can be directed to other strategically important areas of activity (research and development, product marketing)
– cooperation in the industrial field,
– cooperation in the field of commodity circulation,
– Cooperation in the field of services [16].

3. Social prerequisites.

Franchising is selling, cloning and replication of ready-made “trade mark”. The consumer becomes picky and sooner or later he/she develops good attitude to the brand. This attitude depends on many factors, the main of them is a good impression about someone or something, that makes the consumer desire to continue the relationship with the company – the franchisee, whereas a bad impression, on the contrary, break off communication connection consumer manufacturer [21]. Leader brands, whether brand or products (goods or services) consistently cause a good impression about themselves. Small manufacturers unable to compete, pouring into the major brands.

Personal character. The very nature of individual relationships and experiences in each case makes the brand special and very personal object. In different cities, district centers consumers are united the attitude about one and the same product or service. Brands provide exclusivity, based on the association [8].

Emotional factor. It associated with using of the trademarks, which are able to evoke human emotions that affect the behavior of participants of franchising relations. Emotions are the basis of the strategy of promoting famous brands, as it is important to influence not only on rational but also on emotional characteristics of target consumers. Brands have the ability to refer, i.e. they get information and send their buyers. Successes are achieved by those brands that maintain a constant “dialogue” with customers.
4. Marketing prerequisites.

McDonald’s has developed uniform standards of cooking, equipment technology, marketing strategies, staff training programs, service organization, methodology of selecting the location of the institutions and procurement systems. These standards are valid in all restaurants of the company in any country of the world.

The strategic priorities of the company called to ensure the steady growth, impeccable customer service, maintaining the status of effective and high-quality products, training of staff at all levels, organization of exchange of experience between units in different countries, constant improvement of the concept of fast food, encouraging the development of new dishes, innovations in equipment, marketing, services and technologies [11].

Therefore, franchising is primarily the development and promotion of a unique product or service with continuous improvement of product quality and sales growth.

5. Legal.

Franchising has no legislative regulation in Russia that requires serious legal and economic study of the many issues that define the essence of the above-mentioned relations. The contract of commercial concession (analogue of a franchising agreement) which is the subject of a separate legal regulation (Chapter 54 of the Civil Code), a number of items have a restraining influence on the formation of systems. Strengthening business relations between partners of a franchising agreement in Russia would greatly reduce the number of disagreements in controversial situations in business [19].

In the framework of current legislation, franchising can be implemented in practice provided those align with the basic contract of the entire system of contractual relations between the participants, organizational structure and development of the technology intersystem relations. With this purpose currently the methodology being developed for the formation of these relationships as applied to Russian conditions [15].


Franchising involves a long and stable relationship partners, which allows us to provide predictability of development of the system and gives the possibility of establishing long-lasting and perspective goals. Franchising relationships significantly reduce costs at the initial stage of the business, the franchisors calculate the financial indicators, the profitability of the business and the average return on investment. Most franchisors provide a ready-made design store project, developed on the basis of the plan of a customer premises, ordering commercial equipment and expenses for its production in the amount of 50% of the cost, providing design layouts of promotional materials, advertising support in mass media and the Internet, assistance in the formation of the original order, training on technology, etc.


The lack massivization of the business process adds a franchised business such quality as the unique, i.e. the impossibility of the manifestation of the above processes at other enterprises of the region. User is not interested in brand, but if a trade mark becomes synonymous with and a symbol of quality, the consumer needs it. Therefore, the reputation of a large reputable company can become a guarantee for the success of its partners, promoting in its territory the goods or services under the sign of her authority, of technological power and Mature system of comprehensive monitoring of the activities of the Junior member of the business. That’s why this progressive form of business – franchising – is the place to be and has won many supporters in the regions with a long entrepreneurial tradition and is now being actively developed the regional business community [18].

The history of the development of the franchising abroad has been half a century since then, when Singer first used it for selling of sewing machines. In Russia, the interest in this economic tool was revived in the 90-ies of the last century, when almost simultaneously, there were several franchising systems, both domestic and foreign capital participation. It can be argued that the
franchising currently is the only business format, which allows to increase the efficiency of small business. It gives the possibility to combine advantages of small and large businesses, but there are major problems hindering the development of franchising in our country.

Economic problems. Franchising is an economic tool, and its implementation requires appropriate economic conditions, which in Russia is not formed either at all or partially [6]. These problems include:
- the process of structuring of markets and the instability of the competitive situation;
- the lack of most entrepreneurs – potential franchisees;
- the necessary start-up capital for entry in the franchising system;
- the difficulty (impossibility) of obtaining credits for the creation of start-up capital [12].

The most important economic problem of franchising in Russia becomes insecure structuring of markets. Given that many franchisees are forced due to the lack of own funds to open their businesses in rented premises, change of owner, adversely affects the work as a franchisee and the franchising system as a whole. Redistribution of the market, and very often non-market methods, can also reduce the effectiveness of franchising systems.

Franchising, as it has been repeatedly noted, is based on the interaction of two types of independent entrepreneurs, franchisor and franchisee, each of them is a separate legal entity. Therefore, not only the franchisor, but the franchisee needs to invest in the development of a system for his/her own start-up capital. If we consider that a franchisee must pay a one-time franchising fee (lump sum payment), the starting capital of the franchisee must be large enough. Unfortunately, not all entrepreneurs have such capital. Attempt to obtain start-up capital in the form of Bank credit also faces a number of challenges: the level of profitability of franchisees, taking into account all regular payments (royalty, payments to the centralized advertising fund and other fees), can lead to the fact that the repayment period is large enough, and given current rates of the loan, not impossible; the existing legal system further complicates lending to franchisees [14].

Organizational and legal problems. In Russia, franchising development deterrence occurs primarily in the legal field. These problems, from our point of view, associated with almost complete absence of legal support of franchising in Russia. According to leading Russian lawyers who took part in the preparation of the new Civil Code, the actual use of franchising relationships in the domestic conditions required a special legislative registration of these relations. Initiation in Russia the law 01.01.1996 part II of the Civil code of the Russian Federation (there is Chapter 54 of the Civil Code “The Commercial Concession”) poses new challenges associated with the need for a comprehensive study and scientific analysis of legal structure of a franchising agreement, and identification of problems arising in the process of its implementation [1].

The subjects of Russian “franchising” are the legal relationship arising from the implementation of the concept of preferential enterprise, considered from the point of view of three aspects of a complex economic-legal phenomenon:
- commercial concession; commercial concession as an economic category;
- the design of the agreement of commercial concession;
- commercial concession as a system of property relations.

Center for legal franchising relationship is a commentary on the main elements of the franchising agreement. Franchising contract, like any formal agreement, is an extremely important document. The franchising agreement is signed between the franchisor and many franchisees for the long term. It is invoked frequently and over a long period, so the franchising agreement must be carefully worked out [3].

The franchisor should prepare a franchising agreement so that the franchisee does not have any doubts and desire to change it. If someone from the franchisee will be able to bring about changes in the contract, the other franchisee may be unhappy that the franchisor has made an
exception for someone. These franchisees can now consider the contract is not quite perfect. The franchising agreement must be uniform for all franchisees.

The franchising agreement usually includes the definition of “intellectual property” of the franchisor. Intellectual property refers to the franchisor’s trade mark, know-how, specific details of the production process, trade and industrial secrets and other confidential information. It is recommended that a professional lawyer participated in the elaboration of this issue [7; 9].

The successful franchising structure consists of a four-sided partnership between the franchisor, franchisee, other franchisees in the system and the user. These relations must be explicitly stated in the contract, protecting the rights of all parties. The contract should spell out the mechanism through which the franchisor can control the standards among franchisees. If the franchisor is unable to do this, then the whole franchising system is being suffered. The best way to protect the interests of each individual franchisee is the tight control of the entire system.

Improving the efficiency and the development of franchising in Russia requires changes in the legislation, in order to achieve the following goals: creating conditions for real competition franchising systems with existing traditional mechanisms of realization of goods; ensuring ease of implementation of legislation for members of the franchising system; creating transparency of the franchising system and its elements for the regulatory authorities [2].

All three aims are closely linked. To achieve these goals, it is necessary to establish a system of legislative acts, which should include:

– Civil Code of the Russian Federation, containing the basic provisions governing the use of franchising in Russia;
– Laws governing intellectual property rights and responsibility for its violation;
– Tax Code and related laws and regulations.

This system needs in developing and adopting a new law about franchising. The Civil Code of the Russian Federation is needed in:

– introducing the concept and definition of franchising;
– forming the basic concepts and their typology, such as goods, franchising and franchising object entities (the franchisor and the franchisee);
– determining the typology of types of franchising and features of their use;
– introducing the concept of the franchising (the franchising agreement).

All these changes should bring both the legislation and the terminology of the franchising to the world practice.

Federal Law “On the franchising in the Russian Federation” is to develop the basic provisions of the Civil Code and include:

– basic concepts and definitions, including the definition of franchising, which should coincide in their meaning and content to the same concept of franchising abroad, the typology of the basic concepts of franchising;
– the concept of royalty (currently exists in the Federal Law “On Production Sharing Agreements”, franchising (lump sum) payments, advertising fund characteristics;
– separate sections of the law describing the features of each type franchising;
– order concessions trademarks, licenses, copyrights, patents, know-how (the concept of know-how on the basis of the Civil Code can probably expand) [13].

As a result, entrepreneurs will have sufficient normative material for the conclusion of contracts, where they can use these or other regulatory documents and contracts to select samples. The regulations governing intellectual property rights and responsibility for its violation, must take into account the franchising scheme, which is currently just missing.

Socio-psychological problems. They include:

– lack of local experience and the fear of failure in subjects’ franchising system – the franchisor and franchisee;
– lack of proper respect for intellectual property;
– the franchisor’s fear of losing control over the franchisee;
– the franchisee’s fear to lose independence and its own “face” of the entrepreneur and the manager.

A special place among the problems the franchising takes education as a mechanism for resolving the socio-psychological problems. This problem is caused by poor preparation of small businesses in the field of franchising. Of course, that the problem cannot be analyzed locally, they are closely related and have a significant impact on each other. Thus, the economic problems of franchising caused not only by the state of the economy, but also the influence of other problems, particularly organizational-legal. Domestic legislation practically does not use the term “franchising”. Commercial concession, which is dedicated the whole chapter in the Civil code of the Russian Federation not equivalent to the concept of “franchising”.

As we can see from the above the relationship of economic, organizational-legal, socio-psychological and educational problems of franchising is only possible in the complex when the solution of one problem associated with the need of others.

Popular brand as “hyped mechanism” easily overcomes all recessions and crises and helps its partners. This is the power brand-leader. Summarizing the above-mentioned problems, from our point of view, it can be concluded that the development and the formation of franchising networks must adhere to its principles.

1. **Professionalism.** Franchising describes the growing needs peculiar to developing countries. They need a high level of professionalism and expect that the franchisor will be implemented in the management of the business marketing strategy based on the quality of goods and services.

2. **Equality.** At the conclusion of the franchising agreement must take into account that the relationship between the franchisor and the franchisee is not the relationship of employee and employer, fixed in labor agreements. It is necessary to convince the franchisees in the benefits of its proposal in comparison with others, rather than dictate their conditions. It should be set with its franchisee relationship of trust.

3. **The training system.** Franchisees are eager to participate in learning programs in the field of management and financial activities. It can also be very useful and short-term training courses.

4. **Marketing support.** Franchisee seeks to effectively organize advertising on regional and local levels. They need such advertising because it cannot be provided alone.

5. **Information support.** To attract prospective franchisees franchisor under the terms of the public conditions should provide him with their financial statements, which as practice shows, the developed countries reflects the activity of the three previous years, and its main indicators should be provided to the transmission partner promotional materials. It is to be verified by an independent audit firm.

6. **Constant exchange of experience.** Franchisees are eager to participate in the development of future plans; they want to be consulted, to have their views taken into account in the strategic planning activities of the company (the double bond).

7. **Planning growth potential.** Franchisees are committed to the development and expansion of their company; they are not attracted to the monotonous business. For this reason, there is a need for innovation.

8. **Monitoring and support franchisees.** Monitoring and supporting of franchisees are systematic processes, starting with initial training, followed by further training and assistance on the spot. The efficiency of this process is characterized by its quality, solidity and practicality [4].

Only under the above principles franchising gives the expected development effects that can be represented in the form of conclusions: franchising creates a tendency of the inelasticity price demand – a situation in which the price change does not entail a change of the demand
for the product, because assets and capital of the company are continuously growing and are not amenable to the material dimension.

References

REFERENCE TO ARTICLE
International Tourism Operators’ Responsibility Guarantees in Russian Federation: Current Status and Legislation Development Prospects

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Annotation: The authors analyze the features of the existing legal guarantees of the international tour operators, such as financial provision and compensation fund for urgent tourist support. Legal practice shows that the said legal guarantees may not be sufficient in case of large-scale suspensions of tour operators’ activities; and the problems with the return of tourists to the countries of their residence may arise as a result. Due to these facts, the legislator amended the fundamentals of the legislation on tourism in order to increase responsibility of tourist market participants and improve legal protection of tourists going abroad of Russian Federation. The authors analyze the amendments and consider that the excessive increase of tour operators’ responsibility may decrease the number of tour operators at the tourist services market considerably.

Key words: tourist, tour operator, travel agent, tour operator responsibility, financial provision, compensation fund, tour operator personal responsibility fund, reserve fund.

Introduction.

Rather close attention is paid in current Russian economic conditions to tourism and to the features of legal regulation at this economic relation area. Tourism is recognized as significant component of innovative country development within the scope of social and economic development. Demand for tourist products on the one hand and the lack of due quality of touristic services contribute to judicial disputes growth between travel companies and tourist service consumers, caused by tourist product sale contracts and related to travel companies responsibility for non-execution or improper execution of contractual obligations. Recently, more and more anxiety is caused by situations related to operations suspension by large tourism operators, and therefore the need of urgent support provision to tourists abroad to return them to their residence country.
Methodology.

During the study the authors relied upon general and private methods of cognition: legal, formal-legal, comparative legal and others. The main method is the system-structural which helped to reveal the features of existing legal guarantees of international tour operators, in connection with other phenomena, as well as the existing problems in this area.

Formal legal method made it possible to analyze legal rules governing tourism activity describing features of legal guarantees of the international tour operators.

Systemic-structural method provided the authors with the opportunity to review the new mechanisms of tourist rights protection.

Results and discussion.


In works of A.V. Tikhomirova the following problematic issues are discussed: the legal position of the Russian tour operator; the system of the financial provision of the tourist organization responsibility to the tourists-consumers provision: in form of the responsibility insurance contract or the bank guarantee; the issues of the tour operators’ membership in the Association of tour operators in sphere of the outbound tourism, and the payment to the Compensation fund of the Association of tour operators of the outbound tourism. The grounded suggestions are made on the development of self-regulation of tour operators [19].

On the other hand, in the dissertation of A.A. Mutalieva the conclusion on the need of strengthening of the public-legal measures in sphere of the tourist activity control in Russian Federation was grounded, and the author considers the usage of the self-regulation untimely [9].

In the dissertation of S.V. Zavyalova the hypothesis is proposed and substantiated about the possibility of optimization of the mechanism of protection of the rights of tourists by expanding the responsibilities of the tour operator (travel agent) to carry out compulsory personal insurance of tourists in order paragraph 1 of article 935 of the Civil Code, in case that the legislation of the country (place) of temporary residence does not require guarantees of payment for medical assistance to persons temporarily residing on its territory [22].

M.V. Sharueva suggests the introduction of the obligatory medical insurance for the tourists going abroad. This measure should provide timely the due provision of the medical aid for the tourists abroad [13].

E.A. Batischev suggests the obligatory membership of the tour operators (regardless the type of tourism) and the tour agents in the self-regulating organizations [1].

Responsibility measures of equal scope are traditionally applied to civil-law relations participants in equal conditions (that arises from the principle of parties’ legal equality). At the same time, we shall consider the fact that in some cases stipulated by law the law-maker, following rules of protecting interests of a weaker party in civil-law relations, provides various options of solving responsibility matters depending on which party of the contract faces the problem [17; 18].

Deputy Head of the Federal Agency for Tourism E.L. Pisarevsky mentioned that in case, when one talks about the action or inaction of the tourist company, as a rule because of the impossibility of obtaining tourist visas and travelling, usually violation is associated with the actions of travel companies or with the failure to provide the tourists with the necessary information on registration of visas, for example with the failure to provide information about the required list of the documents provided to the Consulate, resulting in the violation of the legislative provisions. He also considers self-regulation as the effective mechanism in tourism [10].
Legal relations related to the provision of services in the area of citizens’ travel arrangement arise out of the contracts on the implementation of the touristic product according to the Federal Law of 24.11.1996 No.132 “On the bases of touristic operations in Russian Federation” (hereinafter – the Law).

The analysis of Law allows us to note that the contract on the realization of the touristic product shall be understood as a contract of paid provision of complex of services (connected with the transportation and accommodation of tourists), which is sold for a total price which may also include other so called touristic services, such as guided tours etc.

Speaking about the content of the contract, one should note the following most important elements.

A tourist can obtain information about the rules of entry into the country of temporary stay and the rules of stay there, about the objects of touristic interest, as well as the customs of the local population and the environment. The tourist has the freedom of movement and freedom of access to touristic resources taking into account the restrictive measures existing in the country of temporary stay.

In turn, the tourist is obliged to observe the legislation of the country of temporary stay, including the rules of entry and rules of departure. The tourist is obliged to take care of the monuments of nature, history, culture in the place of temporary stay, and also to follow the rules of personal safety. Most important to the second party of the contract is the responsibility of the tourist to pay for the tourist services.

In its turn, the main responsibility of the tour operator or travel agent is to organize and provide the complex of touristic services stipulated in the agreement in target dates established by the contract.

In the context of our article, first and foremost, it should be noted that parties to the contract of compensated rendering of services are the contractor and the customer.

The executor is the person providing services, and the customer is a person in respect of and on behalf of which this service is provided. According to the acting civil legislation, contractor and customer can be both citizens and legal entities. It is important to note that special legal acts in the framework of the individual types of contract of compensated rendering of services to the contractor may be subject to additional requirements which are caused by specifics of the services provided.

Thus, in accordance with the Federal law “on the bases of touristic operations in Russian Federation” the parties to the contract of compensated rendering of tourist services are the tour operator or travel agent and a tourist. According to article 1 of the Law the tour operator is a person engaged in the formation, promotion and realization of tourist product, the agent implements only the promotion and realization of tourist product, often formed by the tour operator. Please note that the activities of a tour operator or travel agent shall be subject to compulsory licensing.

Speaking of the tourist, as the second party to the analyzed contract, the legislator defines it as a citizen visiting the country, a place of temporary stay in recreational, educational, vocational and business, sports, religious and other purposes (except paid activities) in the period from 24 hours to 6 months or exercising for at least one night.

In our opinion, it is necessary to pay attention that in the article 11 of the Federal Law “On the bases of touristic operations in Russian Federation” provides the possibility of so-called Association of tour operators and travel agents. Russian legislation provides that in order to control its business activities these subjects as well as represent and protect common property interests can create the combined group. However, in accordance with this Federal law, tour operators that operate in the field of outbound tourism, must be members of the Association of tour operators in outbound tourism. A tour operator in the sphere of tourism, to make information in the register may not exercise activities related to outbound tourism.
A touristic product customer and a tour operator, or a travel agent acting by order of a tour operator, are the parties of this contract. The tour operator and the travel agent act as the professional participants of the tourist services market. Herewith the tour operator may be only a legal entity that complies the requirements of Clause 4.1 of the Law. According to this Clause in the current edition, a tour operator should have financial provision, and in case of activity in the outbound sphere it should also be a member of the association of the outbound tourism. Unlike the tour operator activity that includes the formation of the touristic product, its promotion, and realization; the tour agent activity includes touristic product promotion and sale and may be performed by both legal entities and individual entrepreneurs. The Law contains no special requirements for travel agents.

The implementation of the tour operator activity is connected with concluding and execution of contracts between the tour operator and the immediate providers of travel services (hotels, carriers, guides etc.) for the purposes of touristic product formation; its further promotion by advertising, presentation at touristic exhibition, catalogues publishing etc.; and finally, making contracts with tourists and provision of services according to these contracts.

In order to provide services and to take risky and legally important orders, the tour operator (travel agent) needs financial guarantees against the possibility of adverse developments or incorrect harmful actions. Otherwise the loss of professional status, reputation or image of the servicing companies are not excluded [14].

Financial provision was introduced by the legislator in 2007 in order to protect rights and legal interests of individuals and legal entities after the cancel of this kind of activity licensing. Currently the financial provision is possible in the form of tour operator responsibility insurance and bank guarantee of obligations performance according to contracts with tourists. This duty of having financial provision is also stipulated for the entrepreneurs – the agents of foreign touristic operators, who sell touristic products.

Features of legal regulation of matters related to bank guarantee issuing are more defined by provisions of paragraph 6 of Chapter 23 of the Russian Civil Code (in the current edition of the 8 the of March, 2015 it is called independent guarantee). According to bank guarantee, bank, or other credit institution, or an insurance company, so called “Warranter”, shall, in case of non-execution or improper execution by a tour operator or a travel agent acting by an order from a tour operator (Principal) his contractual obligations, pay money to a tourist (Beneficiary) who made the contract immediately to the Principal or, by his order, to the travel agent, after submitting by the Beneficiary a written claim for money payment containing notification that the Principal has not executed, or executed improperly his obligations according to the Contract (Guarantee).

Insurance contract is currently considered as one of viable mechanisms intended to protect property interests of persons providing various services. Such services include also touristic services because their provision has sometimes been connected with various risks, including those caused by executor’s (tour operator) mistakes. Tour operator’s property interests related to the risk of arising the duty to compensate the actual damage to the tourists are objects of tour operator responsibility insurance contract. The fact of establishment of tour operator’s duty to compensate real damage to the tourist according to the contract, which arose during the tour operator’s responsibility insurance contract duration, is an insured event. Financial provision should be issued for the term of at least one-year and its amount should meet the requirements of Article 17.2 of the Law. If the tour operator has had a duty to compensate to a tourist and/or to any other client a real damage caused by non-execution or by improper execution of contractual obligations, in case if this violation of such contract has been significant, the financial provision should guarantee:

- money return for the services paid but not provided;
- payment for real damage compensation, including money for compensation of the expenses connected with the unexpected departure from the temporary staying country.
According to Article 17.2. of the Law, the required financial provision amount for the foreign tour operators is 30 million rubles if the money inflow from touristic products sold by them in this sphere does not exceed 250 million rubles according to accounting by the end of the reporting year, as well as for the tour operators using simplified taxation system. If the collected sum of money exceeds 250 million rubles, then financial provision amount will be 12% of the named sum.

As we mentioned above, one of the requirements to foreign tour operators is an obligatory membership in a foreign tour operators association. This mechanism of citizens’ rights protection has been established for the providing of the urgent assistance to tourists and was introduced in 2012. For the purpose of implementing requirements of the Federal Law dated August 24, 2012, tour operators signed deed of establishment of an Association of tour operators of the outbound tourism “TOURPOMOSHCH”, which obtained the status of association of the outbound tourism tour operators association by Government Decree. According to Article 11.2. of the Federal Law, the main function of this Association is assistance provision for tourists in case of impossibility of a tour operator to perform his contractual obligation, as well as in case of actual non-execution or improper execution.

Emergency assistance is considered as actions on tourist evacuation from temporary stay country (including payment for transportation and/or accommodation) that are performed by the association of the tour operators of the outbound tourism according to the Law.

Procedure of the emergency assistance provision and expenses financing rules are stipulated by Russian Government Decree. Emergency assistance is provided for the tourists – the clients of the tour operators – members of the Association, regardless to whom the contract was entered into with: tour operator directly or a travel agent authorized by him.

Decision on provision of the emergency assistance to the tourist or on refusal according to p.7 of Rules of Emergency Assistance Provision to Tourists should be made no later than 24 hours after receiving an application from a tourist by the Association of tour operators.

Expenses on the emergency assistance provision should be financed for the account of Association’s compensation fund which is formed for the account of tour operators which shall replenish it, according to Article 11.4 of the Law, by contributions in the amount of 0.1% of money inflow from foreign touristic products selling, according to accounting data by the end of the reporting year, but not less than 100 thousand rubles and not later than 15 of April of the current year.

The recent events connected with the large-scale suspension of tour operators activity (ZAO Firma Neva, OOO IntAer Travel, OOO Labyrinth, OOO “Solvex-Tourne and others) and with the need of emergency assistance provision to tourists abroad predetermined the need for the next reformation of tourism related legislation. Therefore, in December 2014, Russian Ministry of Culture developed and then Russian Government introduced for consideration into the State Duma of RF another draft law aimed to increase responsibility of tourism market participants and to improve legal protection for the tourists going abroad from Russian Federation.

The President of Russia signed the Federal Law No. 49 “On the amendments to some legislative acts of the Russian Federation in order to improve the legislation regulating touristic activity” (hereinafter – the Federal Law). It comes into force from the 1st of January, 2017 (excepting certain provisions, coming into force in different terms). The analysis of the Federal law allows noticing significant increase of the burden of expenses of the subject of the outbound tourism. This is caused by the fact that another legislative initiative is aimed for both increasing minimum financial provision amount and introduction of a new guarantee of the outbound tour operator obligations performance by establishing tour operator’s personal responsibility fund.

According to paragraph 22 of Article 1 of the Federal law, the financial provision of the tour operators of the outbound tourism shall be at least 3% (for 2016), and from 2017 – 5% of the total price of touristic products in foreign tourism area for the year preceding to the
reported one, but at least 50 million rubles. As it was mentioned above the Federal law comes into force form the 1st of January, 2017. In this regard we consider that the amount of the financial provision for the 2016 is not consistent with the date of the Federal Law entry into force and therefore requires deleting.

Moreover, we believe that this norm will be unrealistic for many foreign tour operators because the insurance companies suffered big losses after suspension of operating activity by the number of tour operators. According to sources from Internet [20], this problematic situation on the market has occurred because about one thousand tour operators were not able to present information about the new financial provision within the legal period that led to exclusion of a number of tour operators from the register of tour operators. This problem is stipulated by both refusals of the insurance companies to insure outbound tour operators’ civil liability by and also substantial increase of tariffs for the insurance premium payment. And it is quite reasonable due to the risky nature of this transaction.

As it was said above, the establishment of foreign tour operators’ personal responsibility fund is supposed in the amount of not less than 7 per cents from the total amount of the touristic product cost for the previous year. The aim of the formation of these funds by each tour operator is determined by the need of payments to tourists and (or) other customers in order to recover the actual damage incurred as a result of the non-fulfillment of obligations by tour operator under the contract of realization of tourist product in the field of outbound tourism. The function of the administration of these funds has been entrusted to the Association of tour operators of the outbound tourism.

The Federal Law provides for the order of forming of such funds by the annual payments in amount of 1 per cent of the whole amount of the touristic product in sphere of the outbound tourism for the previous year by the equal parts not later than the 15th of each month, following the previous calendar quarter.

For the newly created tour operators, and also for those who had not realized activity in sphere of the outbound tourism the payment to this fund is determined by the amount of 100 000 rubles.

According to the Federal law, the reserve fund amount also includes annual contributions from the foreign tour operators defined by the quantity of tourists, and can be from 50 thousand rubles (if the number of tourists is 10 thousand or less) up to 500 thousand rubles (if the number of tourists exceeds 500 thousand).

Conclusion.

Thus, the analysis of the Federal Law allows concluding that from the 1st of January, 2017 for performing the tour operating activity in sphere of the outbound tourism, the tour operators in Russia will have to bear expenses related to paying insurance premium and with making contributions into both personal responsibility fund and reserve fund. It is obvious that all these expenses will bring to substantial reduction of number of commercial entities – participants of legal relations in sphere of formation and provision of the touristic product as complex services, competition decrease and the price rise of the touristic products. We believe that under economic relations instability the lawmaker will establish, to find balance between interests of business and service consumers, justified mechanisms of tourist rights protection and give business rights to use alternative ways of guaranteeing obligations execution instead of all the above-listed together.

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REFERENCE TO ARTICLE
Legal Nihilism: The History of the Development and Its Expressive Means in the Society

Annotation: the article reveals the notion and essence of legal nihilism. For the most accurate understanding of the specified term, it shows the roots for its occurrence, the history of the studied social phenomenon in Russia is studied as well. The article also touches upon the most acute expressive means of legal nihilism in the society and in the conclusion the author summarizes the completed research.

Key words: nihilism, legal nihilism, state, general subject, civil society, law, human rights, democracy, civil law, natural law, legal conscience, legal culture, socialism, bolshevism, constitution, legislative, state apparatus, right.

Introduction.

The issue of legal nihilism in the minds of citizens is acute for a lot of countries, particularly, for our country of Russia. Throughout its existence legal nihilism has acquired a distinct form of demonstration, which is taken in mind as the adequate state of affairs and they are constantly growing.

The width of the expressive forms of legal nihilism is huge: it starts with the idea of the inability to use the guaranteed rights and freedoms of man and citizen, the incompetence and bias of the state and ends up with the direct violation of law and order, and, in addition to this, a belief in the impunity for their actions.

We should note that similar trends in the legal consciousness of citizens shape a purely negative attitude not only to the state but to the law in general, and the implementation of their illegal and criminal actions acts out as a large barrier for the development and self-regulation of the democratic principles of the Russian society, which aims to build a legal state and civil society, real and not only formal implementation and possibility to realize rights and freedoms of man and citizen, the freedom of the media, the real participation of citizens in the state government and so on. From this point of view it would be fair to characterize legal nihilism as a negative, harmful, and hindering the development of society factors of public and social life, and detailed study and elaborated plan to overcome legal nihilism is particularly important for modern states. But in order to overcome a phenomenon, first of all we are to study it from various angles, and we should begin the study with its origins, because it is by means of it one can develop a counter strategy to overcome such phenomenon as legal nihilism.

The aim of this work is to clarify the definition of “nihilism”, to study its history of development, to learn its historical causes, and to distinguish expressive means of legal nihilism.

The object of this work is the concept itself of legal nihilism, its history and its forms of expression.
For the most clear understanding of all the features of nihilism in general, numerous works issued by philosophers who investigated the problem of nihilism, such as Nietzsche, S. Montese, M. Heidegger, O. Spengler and others have been examined. Aspects of the legal nihilism are also discussed in the works of theorists of law: N.I. Matuzov, A.V. Malko, I.A. Ilyin and others.

The origin of the term “nihilism”.

The notion “nihilism” was first introduced by a well-known Christian philosopher and theologian Saint Augustine of Hippo who had called people who reject the religion. With the time passing, the meaning of this word did not change much: in the Medieval times people called “nihilists” non-believers and heretics, and only in the late eighteenth century the philosophical use of the term “nihilist” was discovered. It is seen in a letter by the German philosopher Friedrich Heinrich Jacobi, who was a supporter of theism as the matter of fact. Here you can notice that the original nihilism was taken from religion. In his letter to Johann Fichte he says: “Believe me, my dear Fichte, I will not be upset if you or whoever calls chimerism doctrine, which is opposed to idealism, which I accused of nihilism...” [15, p. 163].

Subsequently, this concept received a most complete expression in the works by Friedrich Nietzsche, who is called the ancestor, even partisan of the philosophical theory of nihilism. He first gave the definition of nihilism. “What is nihilism? The fact that the highest values lose their value... no purpose, no answer to the question “why?” [5, p. 64]. In his study of nihilism, Nietzsche indicates the relationship between values and human nature, thus expressing the essence of the phenomenon. He explains that despite the fact that a person devalues all the values of the world, he cannot completely refuse them, and eventually he continues sticking to them. But why? It is all because it will not go beyond its subjectivity not creating the values [4, p. 2].

Another famous German philosopher Martin Heidegger pointed out, Nietzsche, in spite of his complete immersion into the study of nihilism, could not reveal its essence, because he did not tie the nihilism with the history of Being. It is clear, because Heidegger is the creator of the doctrine of Being as the fundamental element of the universe.

Heidegger gave a definition of nihilism as “a historic movement, and not something like a doctrine or view presented. Nihilism is not purely a historical phenomenon among others, not only a spiritual branch along with others: Christianity, humanism and enlightenment in the framework of European history. Nihilism in its sense is the main movement in the history of Western Europe. This movement finds such depth that its deployment can entail only world catastrophe. Nihilism is the world-historical movement of the peoples of the earth, drawn into the sphere of influence of modernism”.

Anyway, the German philosopher agrees with his colleague that nihilism is “the internal logic of European history, this is a consequence of the split of the world into “being” and “value”, separation of the reality from its meaning” [5, p. 65].

Another equally important personality in German philosophy of the 20th century Oswald Spengler, part-time philosopher and historian, in his most famous work “The Decline of the West” noted: “Nihilism is a purely practical ideology of a big city's citizens, which have a finished culture behind and nothing is found ahead”. “We have three forms of nihilism. Yesterday’s ideals, the great religious ideals, governmental ideals, artistic forms are eliminated, and only the last act of this culture – its negation – serves to express the great symbol of all its existence... Stoicism is referring to the way to keep yourself, to keep an individual, his statue like, present-centered existence, without any relation to the future or to the past. Socialism is a dynamic interpretation of the same topic” [20, p. 1374].

According to the representative of the Nordic philosophy, a Danish theologian Søren Kierkegaard, nihilism can arise only in the individual level. “Everyone, no matter if he is happy or not, sick or healthy, successful or wretched, brings despair, because a man as a spiritual
creature stays constantly in a critical state, in a state of the search for ways and means of self-realization and this unconscious search that is derived from the creative nature of man, is permanent” [14, p. 83].

Among Russian philosophers and famous personalities studying nihilism, we would like to highlight Alexander Herzen. According to his idea, the term “nihilism” means not only the negation of each value, the rejection of the existing structure and old-fashioned things, but also the pursuit of radical change of the accepted principles, the desire to remake everything in a new method on the basis of its views and beliefs.

Let us note that examples of the nihilists in the works by A.I. Herzen were not only fictional characters like Onegin and Pechorin, Chatsky, and the most outstanding representative of the nihilism in Russian literature, the protagonist of the novel by Ivan Turgenev “Fathers and sons” Bazarov, which in a sense were just skeptics and inactive, talking nihilists. As for the people who expressed their views through practice, he believed the Decembrists to be such persons, who tried to make a revolution 14 December 1825, which was not successful. A.I. Herzen was sure that the actions of those people were not shown in the literature for ideological reasons of the nature of power, and filling this gap wrote as follows: “We inherited from the Decembrists a huge sense of human dignity, desire for independence, respect for the West and the revolution, faith in the possibility of revolution in Russia, desire to participate, youth and great forces” [19, p. 2].

The concept of legal nihilism.

Let us turn to the definition of nihilism based to law, i.e. legal nihilism. A unified approach to the definition of this term still does not exist, although there are a lot of different definitions. Even having read it the question arises, what is the context of the right used? Is it negative attitude to positive or natural law? Anyway, it all depends on the context, so let us try to give the most general term.

The life shows us that the most of the vices of society, such as the lawlessness of state organs, the permissiveness both considering citizens and considering the state, ignoring the their duties by the organs, it is all first due to the irresponsibility and lack of proper attitude to law, which is expressed in legal nihilism of public persons and citizens. Government persons’ ones can be expressed via the abuse of the position and power, using the law for their own purposes, and as for the citizens, it is expressed by lack of desire to use existing rights and freedoms, in opposition to duties as a burden.

French lawyer and philosopher Charles de Montesquieu wrote: “Understand the reasons of any dissoluteness and you will see that it is the result of impunity” [11, p. 456].

Russian philosopher and historian Ivan Ilyin noted: “People who refuse to accept taboos, are easy to forget all the discipline or are doomed to legal insanity” – in other terms, on law, legal nihilism [7, p. 24].

If we turn back to the origins of legal nihilism, first of all, it is a form of social nihilism, which implies a negative attitude of a person or group of persons to social values, social norms and established rules, accompanied by their denial and disrespect [8, p. 32].

As noted, the concept of legal nihilism is quite versatile, and it has a large number of approaches to the definition. Let us outline the two most interesting approaches to its definition, traditional and modern.

We should start with the traditional approach. According to this one, legal nihilism is a social phenomenon, the essence of which is expressed in a negative attitude to the law, the rules of behavior prescribed in legal acts and to the legal system in general. Besides, it is always complemented by the low level of legal awareness and legal culture of citizens. This definition is the most developed and accepted by the majority of lawyers and political scientists.

The modern approach to the definition of legal nihilism is fundamentally different in an attempt to give it positive features, thereby exposing the right imperfect. By the nature, legal
nihilism is an indicator, a reflection of the quality of rule-making and rule-applying of the state’s activity. The manifestation of legal nihilism indicates the level of professionalism of the bodies responsible for the creation of law rules. We mean it is a kind of connection, the people’s opinion about the state bodies’ work, their real actions, as expressed in the legal behavior of citizens [16, p. 65]. We would not like to deny the fact, but there are such cases when the laws are not effective in their application. In any case, we should not forget that laws is the creation of the same people, and it is only people who can correct them, Thus it is necessary to modify the laws in order to avoid gaps in the law, competition of laws and the various legal conflicts, not attributing all the causes of legal nihilism only of the law.

Let us consider the subjective structure of the person who sticks to legal nihilism. We can distinguish three parts:

– first, it is his internal understanding (personally motivated), or recognition (confirmed by experience or intuitive) of inappropriateness of law (norms, branches, the system as a whole) as the objective value of the society;

– second, it is a personal attitude to the law in the form of active or passive behavioral acts, depending on the level of awareness and overall development and qualities of a relation of the subject, its behavioral incentive;

– third, it is a motivated behavior of the subject, which can be either legitimate or not which aims to achieve its goal.

Thus we see the structure that shows us, depending on what factors and beliefs worldview of the individual is built, and may assist to identifying the causes of legal nihilism [16, p. 66].

Nowadays the situation with the observance and execution of laws is quite sharp, thus expressing the law failure and the low level of legal consciousness and legal culture, which need to be improved at the level of all priority state tasks. As previously noted by an academician Oleg Emelyanovich Kutafin: “We have never been so far from a legal state, as it is now... we have people who do not believe in laws and do not respect them so far” [9, p. 150].

**History of Russian legal nihilism.**

Let us have a look at Russian legal nihilism and note its development at various stages of our history.

In the Russia of the 19th century such movement as antijuridism which is considered to be a part of legal nihilism became widespread. By the way, here we can mention the Slavs, the adherents of the original development of Russia in all the spheres, of receiving independence from the West, and of conveying Orthodox truths to the peoples of Europe. Rejecting the European way of development of the state, they believed that the laws and the right, in their essence, are the prerogative of the West, meanwhile in Russia, according to the opinion, there must exist religious and moral norms. Thereby, the negation of the law and skeptical attitude to the law as to the necessary institution for Russia are seen.

The influence on the citizens’ awareness, in practice, is produced not only by the state but also by the populist movement. We can underline two of the most famous movements: these are the anarchist movement, which was headed by Mikhail Aleksandrovich Bakunin, and the propaganda movement, the head of which was Peter Lavrovich Lavrov.

It is necessary to focus on the ideas by Bakunin. Being a revolutionary and an anarchist he believed that it was necessary to reject all the political laws, and only then the society would gain freedom. Along with the Slavophiles he denied the need of a Constitution for Russia. The anarchist movement of that time did not hide the desire of the destruction of state and law due to their uselessness for further development. Bakunin noted that human’s freedom can consist only in his obedience to the natural laws because he, as a part of nature, accepts them and they are not imposed upon him by any extraneous will, whether it is human or divine [3, p. 416].

Besides, there existed other movements, such as the liberal democratic movement, which demanded a transformation of the form of government in the Republic, were waiting for the
granting of democratic liberties, the Constitution and the rule of law. It includes G.R. Derzhavin, M.M. Speranskii and others.

The next stage of legal nihilism refers to the Soviet period. Based on the works by K. Marx, F. Engels and V.I. Lenin, in the earliest stages of building up a Communist state of society, law was proposed a minor role, thereby proclaiming another aspect which is the socialist legal consciousness of citizens. The purpose of all the modifications was a perishing of state and law for the Communist society, because of their uselessness. With the capture of the state by Bolshevism, all the norms established by the Russian Empire lost its legal force, and they were substituted by the revolutionary movement, which subsequently led to the abuse of state power, massive repressions and the exiles. It contributed to the appearance and consolidation in the minds of citizens of legal nihilism.

By the end of the 20th century, in the era of perestroika nihilism took the floor again. It can be attributed to the fact that in the emergence of some freedom and transparency, articles about repressions, the Gulag (exiles to the camps), the various government scams and frauds and so on started to be issued, the Economic crisis of 1998 broke out, in the course of which people lived in a highly restricted conditions due to the depreciation of the money, the financial pyramid gained momentum. Furthermore, there was an active development of the black market. And all of these factors couldn’t have a positive impact on people’s ideas about the government and law. Comparing all the officials and other countries, people saw a difference in their lives, and believed that the incompetent authorities and ineffective laws are to blame.

Anyway, all this led to the loss of people’s faith in honest, legitimate and legal power, leading to the top of legal nihilism in the Russian society [12, p. 309].

Expressive forms of legal nihilism.

Legal nihilism has different aspects and there are a lot of forms of its manifestation. We can highlight the most obvious ones:

1. First, the most dangerous form of legal nihilism is a direct violation of existing laws, which are expressed in the crimes of various degrees of severity, as well as disciplinary, civil, and administrative misconduct. The crime can be called a powerful catalyst of legal nihilism. Criminals are not afraid of the established sanctions for committing of specific actions, they can directly break the law, or avoid it using various loopholes and imperfection of the state apparatus with its main vice of corruption.

2. Second, it is a mass non-compliance and non-performance of rules of conduct, in which participants of legal relations (subjects can be such as: citizens, legal persons, public officials) are ignoring the law, thereby setting its own rules, feeling the impunity. Non-performance of laws is a clear sign that the authorities are powerless and people realize that the law can be ignored, it is not taken seriously that means a kind of social obstruction, from which it can be concluded that the law for such people is optional. General disobedience is not only a problem of the state, but of the society. After all, it is the result of the low level of legal consciousness and legal culture.

3. The third form is possible the contradiction between the regulations, the occurrence of conflicts of law, due to the adoption of parallel legal acts, therefore they are poorly synchronized and they are confusing in law, showing a low level of professionalism of law-making bodies [13; 18, p. 17].

4. The substitution of the legality in connection with any expediency, the output of persons in non-legal field of activity, avoidance of the law, the pursuit of the personal interests out of the established rules of conduct. In the majority of cases, it occurs in the activities of public officials take advantage of their privileged position. Besides, their usefulness is not only in the framework of personal gain, but also in the framework of party, state, region and so on. Anyway, the law is put aside [10, p. 126–127].

Thus we face the majority of forms of nihilism in everyday’s life. After all, crossing the street when the red light is on even if there are no cars and no one watches you, you violate not only
criminal rules, but also shape a kind of impunity and permissiveness in others minds as well as the ability to avoid the law for their own reasons, which may lead to more radical speculations about established rules of conduct, and expressing disrespect to the law.

Conclusion.

We would like to mention the obvious fact that changing society’s attitude to law is a tough task that takes a huge amount of time and effort. It is quite possible that the solution will take several decades, great efforts of several generations, or a century. Foreign countries, unlike us, show that attitude to the right is possible to imagine within a positive adjustment, thereby increasing the level of legal awareness of citizens, legal culture in general, to ensure that people respect and value the right, not only being afraid of punishment and unquestioningly carrying out their duties. Undoubtedly, beside the mentioned problems there are also many other issues, which must be fought by our society and the state, which at a glance may seem more negative and dangerous. These are crimes, corruption, the age-old stumbling blocks of any society, but at the same time, they should not be put the problem of nihilism as a whole aside, because the society consists of the citizens, each of which has its own consciousness, worldviews, and education of a positive way in relation to the right must start as soon as possible because all the actions are rooted from the consciousness of people. If the right will not act on them as an irritant, and will not bind them within reason, all the future problems of society will gradually be regulated on its own. Here we can mention the words of the famous Russian jurist and philosopher P.I. Novgorodtsev: “If Russia... does not believe in the power of the law... it will never have success in any of the affairs, neither foreign nor domestic...” [17, p. 2].

Having defined the essence of nihilism, and emerged a little into history of its development in our country, we can conclude that the greater part of its existence, the Russian society was in such circumstances that the notion of “right” as possible subject to use to present the goods and possibilities that haven’t originated in the public consciousness yet. Can it be called legal nihilism feature of our mentality? It is possible that even taking into account our historical experience. Almost the entire history of the people from childhood are raised to be obedient to his “idols”, to people who are in positions of authority, thereby paying attention to the power vertical in the country. And the problem is that in most cases, we still cannot understand that the government is not for controlling the citizens, that its primary purpose is not intimidation of the population, the levying of taxes, the imposition of duties. It is designed to resolve our common problems arising in the society. It gives us a specific list of rights we can exploit, thereby creating a balance of rights and obligations.

All the confusion of the situation is that the Russian people could not understand what they want. Over the last hundred years there have been numerous reforms that transformed one state to another. One hundred years sharp ago we were the Russian Empire, but within a few years did not want to live according to the laws of parliamentary monarchy and went over to the side of Bolshevism, creating instead the state with other views, believing in the power of Marxism–Leninism. But subsequently, the Union is “indestructible” could not resist, and now our government is democratic legal state with a Republican form of government. Therefore, both the society and the state should correspond to the declared standards, join forces to build a civil society with a high level of legal consciousness and legal culture, eliminate all the negative phenomena, including legal nihilism, and something to strive for everyone, so as not to find himself in a situation of our predecessors, where anything other than complete transformation will not help.

“First we should develop domestic morals of peoples, other than their political morality; first they should know how to learn and appreciate themselves as individuals; they must know their vices and their virtues; they must learn to admit the mistakes and the crimes they committed, correct the evil mistake, persist in goodness, in the way that they go. This is, in our opinion, the first condition of this capacity of improvement for peoples as for individuals; both these and
others should rely upon the past and find the future in the past to accomplish its mission” [2, p. 542].

References

REFERENCE TO ARTICLE
Equity Construction in Progress:
Problems of Theory and Practice

Annotation: this article analyzes the socio-economic problems faced during shared construction, when, for one reason or another it becomes obvious a breach by the developer and purchase the property status of the object under construction.

The analysis was applied to regulatory legal acts and judicial practice, enshrines such objects of civil rights as construction in progress.

In the process of studying the notion of incomplete construction were used General scientific and private methods of cognition: historical-legal, formal-legal, sociological, etc. The main method made systematic and structural, which allowed to reveal the legal nature of unfinished construction in the civil law.

Key words: object of incomplete construction, real estate, participation in shared construction, developer, investor, user.

Every person needs housing. This need is fundamental and inalienable, so the need to resolve the housing problem acute in any state.

The human right to housing is constitutional, it is enshrined in article 40 of the Constitution of the Russian Federation – the basic law of the Russian Federation. Fixing in the Constitution the right to housing the state has assumed responsibility for ensuring and protecting the rights of citizens, which means the ability of everyone to have housing and, where necessary, be protected by the state against its arbitrary deprivation.

In this article, we consider the problem of equity of unfinished construction in the Russian Federation. Construction in progress is a fairly new property that is underdeveloped in our country at the legislative level. Consequently, discussion of this topic is more than relevant today.

Consider the concept of “shared construction” and assumptions of its occurrence. Equity construction is a form of investment activity in construction, construction organization which raises money for the construction of real estate [2]. After obtaining permission for commissioning of the property developer is obliged to transfer the facility to the participants of shared construction [20].

This form of investments is not of Russian design, it originated in Argentina during the rule of President Raúl Alfonsín in the 80-ies years of the last century. In 1985, there was launched the program ‘Construction of justice.” Specially created joint-stock company took contributions of the population, means went on support of housing construction by the developer. The sum was equivalent to a certain area in square meters. The transaction was registered with shares, which accumulated, you can exchange them for an apartment. Such a scheme was convenient due to the fact that buyers had the opportunity to pay in installments until the end of construction. The number of homeowners in Argentina increased from 2% to 21%. Later, this scheme appeared in
Great Britain and spread to Egypt, Kuwait, United Arab Emirates, where the British construction company built the estate. The British company did not create a special joint-stock companies or cooperatives, sold no shares, shares or units, immediately square meters of concrete future housing. It was a guarantee of compensation has not yet begun construction [8].

In Russia participation in joint construction is regulated by the Federal Law dated 30.12.2004 No. 214-FL “About participation in share building of apartment houses and other real estate and on amendments to certain legislative acts of the Russian Federation”¹ as a means to protect shareholders from unscrupulous developers. In accordance with the law, the Builder – the legal entity who own or lease land and obtain funds of participatory construction partners to create on the property of apartment houses and (or) other objects of real estate, except for objects of industrial purpose, based on the obtained construction permits [17].

World crises, inflation and other force-majeure circumstances connected with the economic side of the issue, create a situation where construction can pause or stop altogether, and at any stage. The concept of the object under construction is the building intended for the further implementation. Construction company sells such items or as a construction material or as property. In the latter case, and there are difficulties in connection with the legal status of such a blurred object.

To sell the objects of unfinished construction, it is required to register the ownership of the object [18], but because it is a property, it uses the same documentation as in the completed facility.

The legislation does not set, from which it is the construction phase, with the extent to which there is erected structures of unfinished construction object, the ownership of which can be registered in the Unified State Register [13].

On the one hand, construction in progress – this, of course, is real estate because of its natural properties. Unfinished construction has features of real estate – it is a separate object, firmly connected to the ground. Indeed, those structures that are erected as capital cannot be moved without disproportionate damage to the property and, therefore, fall under the signs of real property set forth in Art. 130 of the Civil Code. On the other hand, in accordance with Art. 219 of the Civil Code the ownership of the buildings, structures and other newly created real estate, subject to state registration shall arise from the date of such registration.² Thus, prior to the relevant state registration of newly constructed objects of immovable property cannot be in public circulation, because their owners have not registered their ownership [21].

The legislation currently establishes only one case of compulsory state registration facility under construction – in the case of raising funds for the construction of the developer (the creation of) the object, which was funded with the assistance of funds of participants of shared construction. Be sure to keep in mind that, under the shared construction participants are meant not only physical, but also legal entities.

The object of share building is a residential or non-residential premises, the common property in an apartment house and (or) other object of real estate to be transferred the participant of share building after obtaining permission for commissioning of apartment houses and (or) other object of real estate.

Under the contract of participation in share building the Builder agrees in contractual life on their own and (or) with attraction of other persons (3 persons) to build an apartment house and (or) other object of real estate and after receiving the permission to commissioning of these objects to pass the corresponding object of share building to the participant of share building [1]. In turn, the participant of share building shall pay the contract price and accept the object of shared construction in the presence of the permission to commissioning of an apartment house and (or) other object of real estate [14].

² “The civil code of the Russian Federation (part one)” from 30.11.1994 No. 51-FL.
Acquisition of construction in progress today is a very common practice. This form of acquisition of rights to future ready the property has its own advantages and disadvantages respectively.

Currently in our country about a hundred thousand people cheated by builders and banks, and most importantly, that they can’t return any invested money, none of the promised apartments. The government is trying to resolve the situation through improvement of the legislative framework, but still remains many unresolved issues.

The legislation of the Russian Federation currently recognizes the object of unfinished construction of immovable property [19]. Accordingly, such property can be sold (buy) contracts of purchase and sale [12]. The status of the real property construction in progress acquires from the moment of its state registration. These standards are reflected:

– in article 130 of the civil code. “Immovable and movable things”, which States that “To be immovable (immovable property, real estate) includes land plots, subsoil plots, isolated water objects and everything that is connected with the earth, i.e. the objects, which moving without a disproportionate damage to their purpose is impossible, including forests, perennial plantings, buildings, constructions, objects of incomplete construction (as amended by Federal Laws from 30.12.2004 No. 213-FL, dated 03.06.2006 No. 73-FL, dated 04.12.2006 No. 201-FL)”1.

– in article 25 of the Federal Law of 21.07.1997 No. 122-FL (as amended on 13.07.2015) “On state registration of rights to immovable property and transactions with it”, according to which “The ownership of the created object of immovable property is registered on the basis of title documents for the land plot on which this immovable property, as well as the permission to object input in operation, if in accordance with the legislation of the Russian Federation require such authorization”.

The presentation of documents of title to the specified land is not required in case that on the basis of this document has previously been registered the applicant’s right [16] (the right of the person represented by the applicant, if the documents for state registration submitted by the representative) on specified land in accordance FL “On state registration of rights to immovable property and transactions with it”.

The permission to input of object in operation, if in accordance with the legislation of the Russian Federation required to obtain such permission is requested by the body conducting state registration of rights, the authority issuing such authorization, provided that the applicant has not submitted such permit on its own initiative.

Ownership of object of unfinished construction shall be registered on the basis of title documents for the land on which is located the object under construction, and a construction permit if in accordance with the legislation of the Russian Federation for the construction of a facility required to obtain such permission [7].

The presentation of documents of title to the specified land is not required in case that on the basis of this document has previously been registered the applicant’s right (the right of the person represented by the applicant, if the documents for state registration submitted by the representative) to the land.

A building permit, if, in accordance with the legislation of the Russian Federation for the construction of a facility required to obtain such permission is requested by the body conducting state registration of rights, the authority issuing such authorization, provided that the applicant has not submitted such permit on its own initiative.

If the land plot allocated for the establishment of a real estate object, owned by the applicant on the property right, the claimant’s ownership of the unfinished construction shall be registered on the basis of documents confirming the property right to this land plot, permit for construction. A building permit (the information contained in this document) is requested by the body conducting state registration of rights, the authority which issued the construction permit, if the applicant

1 “The civil code of the Russian Federation (part one)” from 30.11.1994 No. 51-FL.
has not submitted a specified document on his own initiative. If the land plot allocated for the establishment of a real estate object, owned by the applicant for other right than ownership, the claimant’s ownership of the unfinished construction shall be registered on the basis of documents confirming the right of use of this land plot, permit for construction.¹

It should be separately emphasized that if earlier the construction in progress was recorded only in case of necessity of the transaction with him, at the present time such an object can be registered at any time.

Moreover it should be emphasized that without the state registration of the object under construction is impossible to carry out the transaction. The resolution FAS West Siberian district from 15.03.2011 in the case No. A70-6800/2010² (the requirement about collecting of percent for using another’s money resources). Circumstances: the Municipal contract on share participation in construction is not duly registered, which caused its nullity. Taking into account the previously listed funds on the side of the developer formed unjust enrichment, for the amount credited to the interest for using another’s money resources. The decision: the Requirement is satisfied partially as the rate of interest reduced on the basis of article 333 of the civil code) is established, in the absence of the state registration of the contract on share participation in construction in accordance with article 4 of the Federal Law “About participation in share building of apartment houses and other real estate and on amendments to certain legislative acts of the Russian Federation” the developer had no right to attract funds for construction of a house, and his cash are unjust enrichment, in the absence of legal grounds for the use of funds from the Builder subject to recovery of interest for using another’s money resources, the court also explained that municipal contract, has not passed in the established procedure the state registration, is not concluded pursuant to the provisions of section 3 of Article 433 Civil Code of the Russian Federation³ and Article 4 of the above FL.⁴

The legislation currently sets out only one case of mandatory state registration of object of incomplete construction – in a case involving the developer the funds for the construction (creation) of the object, the financing of which was carried out with attraction of money resources of participants of share building. Be sure to keep in mind that under the participatory construction means not only physical but also legal entities.

If the citizen – the participant of share building acquires the property not for business activity for the purpose of obtaining financial or other benefits (for family, personal, home use), its relationship with the developer regulated by the Federal Law dated 30.12.2004 No. 214-FL “About participation in share building of apartment houses and other real estate (residential) and on amendments to certain legislative acts of the Russian Federation” ⁵, as well as the legislative acts of the Russian Federation aimed at protection of consumer rights (in the part not regulated by 214-FL of questions).

You also need to understand some of the issues related to the protection of the violated rights in the sphere of shared construction in progress. Legislation on consumer protection can be used in court only in cases where no selfish purposes of the buyer are proved by consideration of the following issues:
– does a citizen of another residential property;
– what is the composition of his family;

² The resolution FAS West Siberian district from 15.03.2011 in the case No. A70-6800/2010.
⁴ “The Civil Code of the Russian Federation (part one)” from 30.11.1994 No 51-FL.

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– what is the area of housing the participant of share building, which he and his family occupied previously;
– if he needs to improve living conditions and whether registered.

But even in the case of judgments in favor of the equity holder, there is no guarantee that he can get his money or apartment, as the developer may go bankrupt or undergo the procedure of elimination. During the research we identified a number of problems associated with Contracting for equity. In particular, in practice there is a problem such as delay of completion of construction (putting the house in operation).

The cause of the problem:

1. Misappropriation of funds by the developer – the construction of other facilities not covered by the agreement the equity at the expense of the shareholders. That is, the developer receives funds investors, invests them in construction is more promising (in his view) of the construction, hoping to get the money back with a profit after the sale of apartments in the new object.

2. The project participants do not fulfill their contractual obligations – problems with the supply of materials or performance of work or subcontracting by contractors leads to the termination of their contracts [11] and find new participants in the construction, which takes additional time.

3. Inadequate financing – the developer expects to sell all apartments before the end of the completion of construction without having its own funds or not wanting to invest in this building.

4. Settlement between contractor and developers, not direct funding, but in the form of housing under construction. Thus, to carry out work contractor often he needs to implement these apartments.

5. Wrong preparation, contract equity participation – indicate the planned completion date or connect it to the city or other utilities, do not bind the developer to specific dates [21]. Compliance with planned dates is not one of the duties of developers, if the responsibility for the late delivery of the object and arising in this case, the penalty (and their size) is not registered in the equity participation agreements.

It is also necessary to highlight the problem of extra payment of the amounts specified in the contract. Shareholders of each tenth under construction in the Russian Federation are faced with the proposal of the developer to Deposit additional cash amounts above the contract signed.

The cause of the problem:

1. The contract does not stipulate the scope of work or costs included in the cost of one square meter of housing. For example, contractors have fulfilled landscaping site – these costs without prior (when signing the contract) notify the shareholders do not belong to the main building, and the customer has the right to include them in excess of initial cost per square meter. To avoid such problems in the contract, it must be mentioned that the amount deposited by the shareholder, sufficient to transfer his apartment and the registration of its rights to this apartment.

2. Protracted construction or the overall situation in the country, which caused a sharp rise in the cost of construction or other materials needed for the construction of works and services. If such risks and responsibility for them is not spelled out in the contract, the developer may try to oblige shareholders to pay in full. If the object is already completed, future homeowners likely will get property without making payment, otherwise the construction may move to the stage of unfinished.

3. Construction in progress – if the developer has not coped with the duties, authorities municipalities have full right to transfer the building to another company. Change the Builder without saving obligations to investors guaranteed involves the occurrence of various types of copayments.

4. Increasing the area of apartments, in terms of project documentation. This situation can arise when reducing, for example, the thickness of the interior partitions. In this case, the equity holders must pay in full for the “extra” square meter.
Even real estate investors meet with such a problem, as the impossibility of termination of the sharing agreement. If one of the sharers are not satisfied with the progress of construction or for any other reasons, he is willing to terminate the contract, then he has that right, but in practice this is not always so.

The contract must contain, first, the maximum detail the paragraph “Terms of termination” [21] – it should contain the possible causes and initiators of termination.

Secondly, the conditions of signing the termination agreement must contain: obligations of the parties upon the signing of the repayment period and the amount of cash the amount to be refunded to the shareholder. Otherwise, a situation may arise that the Builder refuses to sign the agreement or makes an apartment co-investors to sell, leading to delay the refund [15].

These conditions will allow to reduce risks of equity holders upon termination of the contract of share building to a minimum.

Also highlight the problem of registration of ownership rights of real estate investors. The interest holders in the registration of property rights may encounter difficulties associated with the inability of the registration.

The cause of the problem:
1. The developer has not fulfilled its obligations to public investors;
2. The developer for whatever reason cannot prepare a package of documents necessary for the transfer to the state registration authorities.

The solution is carried out only by judicial order with the assistance of professional lawyers, who on the basis of the documents available to the equity holder of the rights on an apartment, seek recognition of property rights.

The most unpleasant problem is the double sale of housing. Although rare, there are cases when one and the same apartment are several (more often two) contracts of share building, and learn about each other investors can only when the registration of property rights.

The cause of the problem:
1. Ignorance of the citizens legal background of contracts of share building. All contracts of this type must be registered with the relevant authorities – then the risk that such problems will be minimized.
2. The unscrupulous Builder who enters into a contract with multiple equity-holders (without registration) or paying with apartments, already burdened by the obligation suppliers of building materials or subcontractors. This reason is a fraud.

Also one of the highlighted problems is the acquisition of housing is not the developer. Common risk buying the rights to the property not the direct Builder and contractor through the organization. If the developer is paying the price of under construction flats with the contractor on the terms of their compliance with all contractual obligations, in this case, there is a risk of termination of the contract between them for reasons beyond shareholder reasons. Therefore, at the stage of signing the contract, the equity purchaser shall ensure that the rights to the apartment already belongs to the contractor and they have met all obligations to the developer. Otherwise the Builder, tearing a contractual relationship with the contractor may withdraw his or her right to a previously transmitted apartment.

Well, the last problem is “Grey schemes”. Often a person’s desire to have an apartment in this area and it was in this house is so big that, contrary to common sense or because of a misunderstanding of the seriousness of the risks he is involved in the construction on the conditions provided by the legislation of our country, and agrees to the terms of the developer and makes its money on the so-called “gray” schemes:
1. The acquisition of the notes or the conclusion of the interest-free loan agreement with the developer – in this case the legal provision of transfer of the apartment to the buyer is possible only on a voluntary basis the developer. Most real estate investors just return the funds
without payment of interest thereon. And if from the loan before the repayment takes place more than one year, but in this case, the equity holder loses is not difficult to predict.

2. Transfer money to a Bank account that is not associated with the construction of a particular object – in this case, the relationship between enrollment funding and acquisition of property rights is absent. In addition, developers can oblige its shareholders to use the services of a particular Bank that violates the antitrust law.

3. Conclusion of preliminary contracts equity – in this case, the possible disruption of the schedule conclusion of the basic contract.

4. The onerous contract of purchase and sale of real estate – the signing of such a document entails tax consequences for the shareholder, which may also be brought to administrative responsibility for violation of law No. 241-FL of joint construction [9].

Obviously, to prevent the emergence of new defrauded investors in the future and the development of new legislation providing for the abolition of shared construction. However, the real estate market experts believe that the adoption of such a law may have several negative consequences. In particular, can significantly lengthen the process of purchase of housing taking into account connection of third parties to the sales process during the transition period. At the present time the scheme of sale POS developed and takes an average of two weeks.

In addition, the scheme of shared construction enables conscientious developers to create large-scale, interesting projects without resorting to debt Finance; and people with even small incomes had the opportunity to purchase an apartment in the primary market.

The main negative consequence of the cancellation of share building will be higher prices. Once in the chain of Builder – buyer will receive the Bank, the price of money will increase, which can not affect the value of the final product – housing.

According to A. Hinstein, you must change the Federal law on share building and eventually to abandon it because it was a temporary scheme. However, currently this is not advisable due to the current economic situation. He believes it inappropriate to simultaneously cancel the construction of equity, this can only be done progressively and in stages, since today almost half of all construction in Russia is through shared construction, and the prohibition of this scheme will lead to the collapse of the construction market [8].

Market analysts and real estate lawyers pay attention to the fact that execution of contracts of shared construction in the majority is not in favor of the participant of share building – the sharer. Developers by all available means try to protect themselves from potential financial and other risks and are not prescribed in the contracts of such important moments as:

- the exact date of commissioning of the house;
- fixing the cost per square meter for the entire period of construction;
- termination of contract and return of authorized funds;
- clear responsibility for failures in compliance.

As usually in practice the text of treaties drawn up by the interested lawyer (typically regular), then you need to understand that the developer will not drive yourself into a narrow framework. Most real estate investors don’t delve into the essence of the signed documents condemning themselves to a risky deal, and if attentive reading of the document, we are not always able to interpret some points in the right direction. The signing of the contract the equity in the presence of disinterested shareholder invited by a professional lawyer who specializes in this area will help to avoid potential problems and conclusions questionable or unfavorable to the citizen of the transaction.

Often and conscientious developers, who reflect in their contracts all the possible aspects of joint cooperation with real estate investors, right down to seemingly insignificant details, but this kind of safety is assessed much higher – the cost per square meter in the constructed object will be different from the market in a much bigger way.
And yet, it should be noted that the state is trying to rectify the situation in the equity of unfinished construction. This Federal Law dated 30.12.2004 No. 214-FL (as amended on 13.07.2015) “About participation in share building of apartment houses and other real estate and on amendments to certain legislative acts of the Russian Federation” is constantly being improved. But its effectiveness is still minimal, as the mechanism of erection of object of capital construction “from the beginning to the end” does not exist. The effectiveness of the law and the reduction of risk sharers to a minimum can be reached only after review of the entire legislative framework related to construction, including land legislation.

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REFERENCE TO ARTICLE
The Nation’s Health: What Is It?

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Annotation: this article describes the following concepts: health, nation. Describes in detail and defines “health of the nation”. Refers to three kinds of health: physical, mental and moral (social). Lists the key indicators for health assessment. Describes the Festival of active leisure, sports, martial arts and healing practices “BudaFest”, mainly organized by the author.

Key words: health, nation, health of the nation.

The basis of national wealth and national security of the Russian state is the nation’s health that should be assessed as an important factor for the resilience of civil society and its political activity. Therefore, among the priorities of the Russian Federation as a social state should take care of people’s health and well-being.

For the topic of this article, a definition of the following key concepts: health, nation, health of the nation.

Health is a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity. The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social status. The health of all peoples is fundamental to the achievement of peace and security and is dependent upon the fullest cooperation of individuals and States. The achievement of any state in the promotion and protection of health is of value to all.

In the Constitution of the world health organization refers to the highest level of health as one of fundamental human rights.

By definition of the world health organization “health is a state of physical, mental and social wellbeing and not merely the absence of disease or infirmity”. Generally, it is possible to talk about three kinds of health: about health physical, mental and moral (social):

Physical health is the natural state of the body due to normal operation of all its organs and systems. Work well if all organs and systems, and the entire human body (self-regulating system) correctly operate and develop.
Mental health depends on the state of the brain, it is characterized by the level and quality of thinking, development of attention and memory, degree of emotional stability, development of volitional qualities.

Moral health is defined by the moral principles that are the Foundation of human social life, i.e. life in a particular human society. Distinctive features of the moral health of a man are, first of all, a conscious attitude to work, the mastery of the treasures of culture, active rejection of the mores and habits that are contrary to a normal lifestyle. Social health is considered the highest measure of human health. Morally healthy people have some human qualities that make them true citizens.

A nation is a historically formed in the process of developing a sustainable community of people living on the same territory with common culture, language, identity. Characterized by economic community and the common, manifested by a diverse system of political life, a complex ethno-psychological nature, the nation has a special warehouse, style of thinking, mentality, sense of self-esteem [17].

Being the most developed historical-cultural community of people, the nation continues to evolve culturally to become independent and to internationalize. There are two trends in the development of national relations – the trend of economic integration and internationalization of all aspects of human life and a tendency to national self-determination, self-expression, self-government. These trends are often in acute conflict situations, contradictions, which are caused by objective and subjective factors and causes with roots in economic, social, political and especially spiritual areas. In consciousness, culture, individual psychology of the nation was concluded the main source and cause of all potential and real contradictions of modern life. Every nation, in acute situations, you must look for the root of the intractable problem in itself, and then in relation to the objectivity of the dispute, the conflict with other Nations. Life practice show that the awakening of national life, national sovereignty is quite often in conflict with the trend of internationalization, cross-fertilization relations of cooperation and unity that leads to permanent national conflicts. Nation-States base their policies on the traditional political expediency and not on strict consideration of the interests of people [17].

The nation’s health is not just the absence of disease but a state of physical, moral, psychological and social well-being, including such forms of behavior and ways of life that make life better.

The nation’s health is an area of mutual interests and mutual responsibility of the state, society and person.

The health of the nation (people, population) – this kind of meter integrates quality, and one of such integrating meters, along with the level of development of culture, including physical culture, the level of harmonious development of personality, the level of employment of productive labour, level of preservation and development of the family level socio-natural harmony. The measure of quality of life measured by the quality measure spiritual, social and physical health of the population.

In most countries the health potential of the population is characterized by the system of statistical indicators, including:

- demographic indicators: birth rate, mortality (total, prenatal, infant, age-specific, individual causes), natural population increase, life expectancy;
- prevalence: overall, by individual classes, groups, diseases, certain age groups, temporary disability, occupational, infectious, non-infectious;
- physical development: the total population or specific age groups;
- group health;
- disability.

To assess use of health and other indicators, indicators that characterize the conditions causing the occurrence of diseases. The latter include risk factors: low birth weight, obesity,
short intervals between births, low levels of immunization coverage, Smoking, abuse of alcohol and drugs.

In addition, use is made of indicators which include the factors contributing to the health and success of human development. The indicators of quality of functioning of health services, their availability and extent of use, level of education and its contribution to health, labour conditions, income level, availability of water, quality of housing, indicators of sanitary and epidemiological welfare, and many others.

In the world of political science it is considered that the vitality of the state, its security is characterized by four main indicators, the preservation and strengthening of which is designed to look after all government officials, if they consider themselves the exponents of the highest national interests, fighting for the health and welfare of the people.

The first criterion is the state territory, in the gathering and development of which, as a rule, invested enormous strength of all previous generations. The constitutions of all countries of the world consider the integrity of the national territory the most important characteristic feature of national sovereignty.

The second criterion of the national security state is the quantity and quality of its population.

The third criterion of the health of the nation is a logistical wealth – all the things created by our ancestors and by our own: industry, agriculture, transport.

Fourth, but not less important criterion for the viability and stability of the state is the way of life of its population. It is the spiritual component of national security. Under the way of life is understood as the totality of historically formed relationships of personality with society and the state [17].

The end result in politics of any state is the health of the nation, health is a measure of the quality of life. The health of children and adolescents is one of the most important parameters determining the potential of the country (economic, intellectual, cultural), as well as one of the characteristics of national security.

Among the most important social challenges now facing are education, health care, physical education and development of students. In recent years hygienic studies show the main reasons for the deterioration of the health of schoolchildren – the future of our country, the younger generation.

One of the reasons is the nature of the educational process in the school built without regard to actualizing needs of students. Another reason for the deterioration of the health of children and young people and a sharp decline in moral and spiritual condition of the students is low sanitary culture, lack of basic hygienic skills, irresponsible attitude towards their health. Unhealthy lifestyle is perceived as normal behavior.

The last time a legitimate concern is the state of health of the Russian population. Undoubtedly, Russia is one of the countries where the deterioration in the health of the population has become a disaster. There is a significant increase in congenital malformations. A growing number of chronic patients, mental and malignant diseases reduces life expectancy of the population [3, p. 23].

Socio-economic indicators show insufficient concern from the state about the health of the population. The direct proofs of this are the low figures of expenditure on health and physical education, decreasing quality of food, limitation of opportunities of hospitals in the delivery of health services. The introduction of paid medicine has caused a decline in the number of treatment of the sick to medical assistance, free medicine state ceased to trust, and paid medicine people don’t have enough money. And the question about the quality of services often remains open [3, p. 23].

Little attention is paid to questions of formation of culture of rest of the population, especially the youth. The absence of such a culture makes a person hostage to ill-conceived
ways, abuse of Smoking, alcohol and drug abuse. As a result, the time available for relaxation, relieving the effects of occupational fatigue and prepare for the next phase of activity, is used with low efficiency and often with a negative result [3, p. 23].

Constantly increasing technogenic load on the environment has turned much of the territory of our country in the area of high environmental risk.

Increasingly, the function is reduced state control over labour conditions and the environment. If we take into consideration the impact of harmful substances in the soil, poor drinking water, electromagnetic radiation and pollution, we can understand the effects of ecological environment on human health [3, p. 23].

The media replicate bad habits, violence, paying little attention to the lessons of physical culture and sports, the formation of orientations and attitudes for a healthy lifestyle. Moreover, when considering health today experts estimate at best, the role of the biological component, environmental factors, working conditions, life and leisure of a person, not a system of his own active work aimed at continually strengthening the vital forces of the organism [3, p. 23].

The main task should be the formation of knowledge, values, practical skills for the effective management of the vital forces of the body, the preservation of human health [3, p. 23].

A truly alarming proportions are reached criminalization of Russian society. Underworld now has in its ranks tens of thousands of armed men. Together, they are able to solve not only local problems but also to influence the formation of public policy. Recent surveys show that fear of crime is placed by the respondents on the first place, sometimes ahead of traditional fears of rising prices and impoverishment.

A more weighty word need to say Russian humanitarian science. Clearly, the necessary objective scientific research, not only revealing the nature of conflict and its applied component, but also enables to answer two main questions:

– firstly whether the interests of the state and society the current system of Russian law and how it is adequate to the needs of sustainable stable development of Russian society?

– secondly, what initiatives and actions should be taken to transition to the active state proactive strategy in combating social conflicts of any kind (negative impacts on the health of the nation and national security)?

The answers to these questions is seen the contribution of domestic science in the Russian state, leading to a healthier nation and to strengthen national security.

16–17 September 2015 in a Festival of active leisure, sports, martial arts and healing practices “Budapest”, the Vth Moscow Forum “Muscovites – healthy lifestyle” on the territory of VDNH (pavilion No. 75). The main organizer of the Festival was the author of this article.

The Festival aims at attracting people of any age and health status to active and healthy leisure. The name of the festival comes from the Japanese concept of “Budo”, which translates as “martial arts”, “the way of the warrior” whose main objective is constant improvement and careful attention to their physical and therefore mental health.

This project was a presentation at the summer Summit youth parliaments of Moscow “Faces of the future – 2015”.

In the period of Budafest were educated to inform people about the different types of martial arts and their philosophy. Artists demonstrated the beauty of the movements and their practical application.

Martial arts are a complex system. It structures a person, generates respect for yourself, which in turn teaches a person proper, constructive attitude to people and surrounding world. Allowing you to look inside yourself, through the practice style is chosen, the person reflects, analyses and identifies himself and his actions. What is the impetus for its development and prosperity?

The event was supported by Moscow Government and with participation of the departments of health, social protection, physical culture and sport, culture, natural resources and environment,
Committee on tourism and hotel industry of Moscow, National medical society of preventive cardiology, NF National Fund of healthcare development, the Russian diabetes Association, the Eurasian Federation of Oncology, BUT the Professional Association of Naturotherapists, DOSAAF, the Council on youth policy NEAD of Moscow.

Also, the festival was attended by the head of the Council of the Ostankino district Kiriakou S.L., Deputy Prefect of the NEAD – Grimalskaya Y., Ostankino municipal Council and neighboring districts.

The forum and the festival were attended by Moscow Mayor Sergei Sobyanin, noting the high social significance of the events and a decent level of organization.

“Budapest” – not a single project. It will be at least annually.

“Muscovites healthy lifestyle” is a platform promoting the development of effective solutions in the prevention and treatment of diseases, preservation of health, promotion of mass sport as the basis of human health and a healthy lifestyle among the population of the city.

In the framework of the forum the service staff Management profit center carried out advocacy and awareness-raising work with the population, directed on formation of negative attitude to drugs and the promotion of healthy lifestyles, and used a handout (prepared by Management), as well as staff took part in cultural – mass, sports and health programs of the exhibition.

In addition, in the context of the city forum “Muscovites healthy lifestyle” at the initiative of the anti-Doping Committee of the year Moscow Service, profit center Management conducted preventive anti-drug event for specialists of educational institutions of the Moscow Sports Committee.

The nomination of a health problem in the priority of social development of the country causes the urgency, the need for scientific research and organizational approaches to the preservation and strengthening of health, formation healthy lifestyle.

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Ethnic Entrepreneurship in a Discourse of Social Problems

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Annotation: in this article we review the data obtained by the author in previous research and create new theoretical model of interaction of ethnic entrepreneurs. Studying of the issue is in an interdisciplinary discourse of sociology, ethnology, psychology, economy. Proceeding from ambiguity of a subject and its interdisciplinary, the author does not consider it only with a conceptual framework of sociology. Further the author describes the main social problems connected with the migration and entrepreneurship and a focus on them from an aspect of the described theoretical model.

Key words: ethnic entrepreneurs, ethnic economic, cultural attitudes, ethnosociology, migration.

Introduction.
Within social, economic, ethnological, culturological and historical researches there are different concepts of ethnic entrepreneurship exist which are always caused by “methodological fashion” and a historical context of the forming. Originally this phenomenon of ethnic entrepreneurship was comprehended at the theoretical level in the works of outstanding scientists of the 20th century by M. Webr [23] and W. Sombart [21] who emphasized predisposition of certain people to occupation with business activity and more rational economic behavior generally.

From the middle of the 20th century the research of this phenomenon has moved to the empirical level of knowledge, on the received empirical facts the set of theoretical models has been constructed. Distinctive feature of these researches, is the question of ethnic entrepreneurship that was considered in indissoluble connection with ethnic migrations as a form of social and economic adaptation of migrants who, have got into other environment, will mobilize the internal resources and, try to survive, to open their own business. This approach is characterized for such researchers as Horowitz D. in his work “Ethnic Groups in Conflict” [12, p. 108] or Light I. and Karageorgis S. in their work “The Ethnic Economy” [15] which considers success of ethnic entrepreneurs with their opportunity to find new economic niches which are not peculiar to this region before.
At the end of 90th Voronkov V. with group of authors in the Center of independent social researches in the project “Caucasians in the big Russian city: integration against xenophobia” [22] have raised a question of ethnicity of ethnic entrepreneurship in other aspect. The main conclusion by results of researches which has been pushed that most of migrants do not think with ethnic imperatives (this line item is characterized the researchers from the former Soviet Union). Voronkov specifies that in order to research group of ethnic entrepreneurs, you must follow not through ethnicity prism [22], and by means of methodology of economic behavior, relying on rationalization of behavior of the individual of the profit earning aimed at maximization in ethnic networks.

Agreeing with the last stare above, we will try to describe theoretical model of interaction of ethnic entrepreneurs, on the empirical facts received by the author as a result of degree research. We will connect the described theoretical model with a discourse of social problems delivered by other authors.

The existing understanding of ethnic economy and entrepreneurship in the western practice relies on a concept of ethnicity and is considered from aspect of accessory of the individuals involved in it.

As Brednikova O. noted in her research [3] “Ethnicity of Ethnic Economy and Social Networks of Migrants”

1) how and by whom an ethnic origin of individuals is determined and
2) what influenced on an ethnic origin on actually economic behavior of these individuals.

In sociological practice the research of ethnic entrepreneurship becomes popular. It is already possible to allocate two approaches of studying this phenomenon:

1) Research through ethnicity prism
   Aimed at social dispassionateness of migrants and also considered entrepreneurship as one of exits of this statement
   2) Research through a prism of economic behavior and a special migratory and national situation in Russia
      Aimed at identification of economic behavior of migrants, identification of stereotypes, etc.

Having considered both approaches of studying of ethnic entrepreneurship in Russia, it is possible to make several conclusions:

1) first, the ethnic entrepreneur shall not act in ethnicity imperative, a basis of its activities is generation of profit and risk minimization,
2) but studying the phenomenon of ethnic entrepreneurship we cannot ignore the fact influence of ethnicity on his behavior,
3) therefore we shall approach the studying of the issue from studying of economic behavior and influence on it of ethnic installations.

In Russia the basic research work which has found incompliance in entrepreneurial activity of ethnic minorities and the flagman nation is called, “Ethnic entrepreneurship: international experience and Russia” which was published in 1993 by Radayevva V. [18]. The statement of this fact (this fact has been also determined in works of other researchers at different times) was interpreted from two opposite aspects and as a result has divided scientists on two campaigns. The first one considered the activity is connected with cultural features of these ethnoses and that these cultures are predisposed to entrepreneurship historically, others from the second point of view said that this activity is not marked in ethnic tone and has economic prerequisites.

The author adheres to the second point of view; we will try to explain it more detailed. Ethnic designing in Russia has the basic features connected with (1) availability of prior strong Soviet identity and (2) the liquidation in the Russian cities of ethnic communities in the 1930-ies years and the destruction of the mechanism of transfer of ethnicity in the course of socialization. The former national policy aimed at forming of single Soviet “ethnicity” was rather successful. And
the Armenians living in the Russian cities, Jews or Azerbaijanians joined in entrepreneurship not as representatives of the ethnic group, but as “Russian” (Russian individuals).

Since 2000 the strong trend on ethnic self-identifications has appeared in Russia, “recently in mass consciousness value of such traditional categories as history, the territory customs etc. amplify. The feeling of the nationality and the residence becomes aggravated; ethnic identification prevails over solidarity with civil communities. Many people feel the belonging to a nationality rather more than feel of the Russian citizenship. It is clearly seen like the negative image extends both to illegal emigrants, and to the people having both the work permit, and even citizenship of the Russian Federation. There is a forming of new elements of ethnocultural structure. At the same time there are new problems, such as discrimination and violence because of national hostility” [7]. Despite this fact, the difference in entrepreneurial activity between the flagman nation and ethnic minority has not changed that is confirmed by the research conducted National university – Higher School of Economics “Value of culture and model of economic behavior” [14]. (It is also need to mention that researches carried out by HSE in 2011 and Radayev in 1993, are cannot to be compared as the purposes and selections of researches are not comparable, but the author is forced to this comparison because of not enough representative researches on this subject).

**Methodology.**

In 2014–2015 the author conducted his own research within the degree research “Influence of Culture of Armenians on Their Economic Behaviour (on the example of the Moscow Megalopolis)”.

Research purpose: to analyze influence of cultural installations on economic behavior of the Armenian entrepreneur.

**Object of research:** economic behavior and installations of the entrepreneur of the Armenians

**Subject of research:** nature influence of cultural values on economic behavior of the Armenian entrepreneur.

With the following methods have been used: (1) Questionnaire method: questionnaire purpose: to obtain the representative mass information displaying economic behavior of Armenians. (2) Method of deep interview with the purpose of addition of biographical surveys and to clear to the researcher the problems which are earlier not noticed by it, the facts as the questionnaire assumes a set of restrictions. (3) The method of a projective technique (collage) is experimental. As in case of high-quality methods it is not possible to reveal a business model of the ethnic entrepreneur, not in case of deep interview because the subject of a business model of the entity is tabooed and to ask directly about details of strategy of the entity it is not acceptable. The experts were offered to show on the sample scheme of a business model the choice of the entrepreneurial strategy in a game form, by means of the interviewer, a business model of the entity.

**Results.**

**Main conclusions:** 1) in economic installations of Russians and Armenians we have not found essential distinctions. The unique model of economic behavior on which groups significantly differ are the relations to a profit priority over the law, Armenians have estimated the readiness on a scale of emotional preferences to be beyond the law much below than representatives of the Russian ethnicity, but on a scale of typicalness of the behavior Armenians noted higher level of a priority of profit it is necessary the law that can tell us about the imposed ethnicity from the ethnic majority.

2) the cultural installations of Armenians connected with money are similar to installations of Russians and have no cultural and ethnic features. The unique distinctive parameter of Armenians is “prosperity exaggeration”, all other factors of Armenians and Russians are compared among themselves. To reveal statistical and mathematical dependence of clusters with other variables in this research was not successful.
3) also it was not succeeded to reveal statistical and mathematical interrelation between influence of cultural installations on models of economic behavior of Armenians, but we cannot say that there is no such communication, quantitative data have not shown interrelation, but by means of collected high-quality data, we can determine that this communication exists.

4) the interrelation of an inclusiveness in ethnic social networks with economic behavior on means of the statistical and mathematical analysis of quantitative data is not revealed. But the analysis of high-quality data has shown that the interrelation exists. The stronger the Armenians are included in ethnic social networks, more chances to find the start capital and confidential partners.

5) the business model of the Armenian entrepreneurs revealed by means of projective techniques has shown that business activity of Armenians has no ethnic nature.

The author shall state that the conducted survey was not solvent and the obtained data did not conform to necessary requirements. But high-quality methods have allowed to reveal certain regularities in business activity of the Armenian entrepreneurs that has allowed to further theorization of the matter and creation of theoretical model of interaction of ethnic entrepreneurs. The purpose of writing of this article of reconsideration of the obtained high-quality data in last works and search of new solutions of social problems of the interethnic relations connected with escalation.

In research it has been revealed that ethnic entrepreneurs aim at the organization of business which is already organized in their diaspora or in ethnic networks. That is, the representative of ethnic minority not long ago migrating will realize the business in that area where his compatriots were already implemented. In this context economic area and the geographical place of migration is important if N migrates to Kazan and there his compatriots are engaged in restaurant business, then and N will be engaged in restaurant business or business which is closely connected with restaurant, but if N migrates in the USA the State of Florida and there his compatriot are engaged in advertising, then and N will arrive also. Especially brightly this regularity is shown in one of the interview conducted by the author:

“There is such a region in Georgia, called Akhalkalaki, and there 90% of the population – Armenians, their largest representative here, in Moscow, has begun to asphalt roads, and now everywhere. Where asphalt roads where there are Armenians, these are natives of Akhalkalaki. They are both workers, and owners, and all the rest. Taking only Armenians from Akhalkalaki. And this business completely, here I distinguish them easily, I distinguish (you, may not distinguish, but I know them, their dialect directly), here you will see – the person has come, has got equipment, you have looked – that's all, it from Akhalkalaki. You can even not communicate with him; it is already visible. They all have come in this direction.

In the States, let us assume, there can be... in Argentina, let us assume, in a law direction: they all have companies of solicitors from Buenos Aires, the largest – Armenians. Lawyers who work in large enterprises, Armenians in Argentina, also have taken this industry there”.

This regularity it is possible to note in several interviews and practically in all business models of the Armenian entrepreneurs.

Also this regularity can be noted in other not scientific researches, in the article “Who prospers in Russia?” published by the Lenta.ru edition [20], the special project on studying of ethnic structure of the richest citizens of Russia, it is visible surprising regularity of success of an ethnic group of Mountain Jews whose total equity according to Forbs and Lenta.ru exceeds more than 3% in case of an ethnos share in the population of Russia less than 0,0005% (less than 27 thousand people on oversleep 2006). It is easily possible to find information in open sources that representatives of diaspora of Mountain Jews mainly are engaged in construction in commercial real estate and the banking sector that quite corresponds to our theoretical model.
Discussion.

The main social problem which rises within above issue is connected directly with xenophobia. The History of Russia witnessed many examples of riots of ethnic minority or migrants to local populations. At the Russian folklore there is a set not of flatter ideas of other adjoining nations beginning from culturally close Ukrainians and finishing gypsies, reductions of these examples is not correct. In modern Russia mass media often the incidents connected with migrants are highlighted in very subjective manner. And migrants face a set of problems in everyday life.

The Russian researchers often emphasize that the ethnic entrepreneurship in Russia has forced character (however, not only in Russia). For migrants, in most cases, access to political or professional activity is closed where they could lift the social status. For migrants it is not possible to find work in the sphere of the public or budget sector, in large diggings some taboo also affects acceptance of migrants. At recently arrived ethnic minorities few opportunities well will be arranged in the large city as the majority of social elevators for them are closed. To them it is necessary or to agree to low-paid job, without prospect of growth, or to stay itself in small business. These conclusions confirm many researches connected with migratory behavior. Social researches show us that only 27% find it possible to promote for themselves in Russia in power state bodies, less fifth part allow a possibility of career in a public sector and more than a half are not sure that they in general will be able to make successful career except retail somewhere.

Many researchers note that blocking of the majority of social elevators for migrants, is strong incentive to occupation by business activity. It turns out that most of migrants are the entrepreneur “necessarily”. Those migrants who are not capable to become forced by entrepreneurs looking for the remained opportunities for earnings – the lowest positions in services industry. T. Zaslavskaya notes that “availability of such autonomous systems destroys traditional institutes of the ascending mobility”. Thereby blocking social mobility of migrants and leaving them at the lowest positions because of a popular belief that they well work at the lowest positions, but upon, they are forced to work well due to the lack of alternatives. Private business is the unique social elevator of migrants. And ethnic entrepreneurs are forced to use all possible resources to survive in the market that lead to a number of many other social problems, both criminalization of their business, and a fetch of ethnicity of economic behavior and strong “pressure from the outside”.

The big contribution to forming of “ethnicity-fetched” is made by the Russian mass media. The Mass media does not put “pressure from the outside” and does not impose ethnicity to economic behavior of entrepreneurs, but they participate in forming of a social image. In forming of a social image the following strategy is characteristic: “accusations” and “self-justification”, strategy work for the account maintenance of own identity and rejection of identity of another. Especially clearly similar intensions of social representations are shown in the sphere of interethnic interactions. “To resultants of process of an attribution of motives, a categorization and a metaforization of identity of another the objectivization of an image when attributed becomes really significant basis for installations and the principles of interaction with “other”. “Other” already stops being neutral object of perception, and becomes a symbol for forming of a certain line of conduct. Process of mutual determination of motives, identity is performed on the basis of ordinary characteristics and guessing of implicit cultural regulations. Thus, forming of rather certain rules and regulations of economic interaction (the institutional environment) between the population of the host party and ethnic migrants depends in many respects on nature of cross-cultural communication and the intergroup social representations created in this symbolical interaction”.

According to E. Goffman, stigmatization in social sense means type of the relations between shameful social quality and a stereotype – the expected attitude towards him, setting inability to full-fledged social life because of deprivation of the right to public recognition. Social
stigmatization carries dualistic, it is directed both on the stigma carrier, and to use of stigma by its owner:

Cultural stigmatization – stereotypes about behavior the societies which have taken roots in consciousness (“nepotism is peculiar to the Caucasian entrepreneurs”).

Personal (or internal) stigmatization – prejudices against itself, is based on accessory to any social group (“any Armenian shall help the compatriots”)

The perception to the person with stigma attributes it additional imperfections, on the basis of one taken roots stereotype (or real imperfection) additional imperfections or additional opportunities are also attributed. Hoffman cites the attitudes towards the blind person, towards the blind person in most cases people as an example address more loudly as though it has problems with hearing, plus many people consider that at blind people “sixth sense” and “special sensitivity of perception” can be developed. On the other hand, people, often use stigma and receive from it “secondary benefits”, most often they are shown in a justification of the failures or blackmail of others (women can often manipulate gender identity and in convenient situations to apply for equality or for protection of men). Hoffman also notes the stigmatized person or group of people often does not know or does not see as society treats them “really”, because the whole society does not pay attention to stigmatization of the person and accept them without stereotypes. Therefore each new contact for the ethnic entrepreneur has unpredictable character.

Considering group of ethnic entrepreneurs often seems to us that certain ethnoses are predisposed to be determined in view of activities which are determined by features of culture. A narrow-minded look watching at this fact, apparently, that all residents of Uzbekistan are engaged to small retail, and Tatars are in implementation of vegetables. That’s true, coming out of our theoretical model, but acts as determinants not cultural patterns, but economic prerequisites, plus this distribution is characteristic only of a certain geographical area. But exactly at present there is also a xenophobia forming, offense on uneven resource allocation between migrants and local the populations that eventually leads to the serious conflicts, up to riots and bloodshed. Prevention of these conflicts creates a certain demand for researches in the field and solutions of this social problem. We will try to suggest some solutions of this problem.

Making a start from the fact that this problem has economic character and that at the expense of the supplementary confidential capital in ethnic networks, minorities have easier way to receipt of resources necessary to start the case. Also diasporas help to solve to their participants a great number of others additional business of problems: solutions of personnel problems, competent consultation, first “anchor” customers and so on. The representative of local population shall act within market economy and use only subject’s opportunities which it gives. According to the research BNP Paribas [17] more than a third of successful entrepreneurs were from entrepreneurial families, they gave the help in search of the first equity and necessary consultation, in particular diasporas partially replace, this family function.

**Conclusion.**

It is possible to remove escalation in the interethnic relations in Russia by means of liberalization of the market, simpler access to credit money. What would allow to enter more easily the markets to other entrepreneurs. But liberalization of economy is very difficult process which requires stability of the majority of other institutes in the country. Therefore, practical advice, according to the solution of this problem it is difficult to give, except general and standard recommendations. Also you should not forget that so ethnic entrepreneurs promote strong market development by their existence as emergence of the new competition in of course always well affects the final consumer, and there is nothing terrible in removing several “habitual” local entrepreneurs from their places.

Migration and entrepreneurship, completely divided processes, but it is unconditional, ethnic entrepreneurs are one of the core social groups which are actively included in economic institutes of the country and directly influencing many processes.
In sight of our research there are ethnic entrepreneurs as a certain social group. Interest of the author in studying of ethnic entrepreneurs and influence on it of ethnic and cultural factors is caused by the fact that their entrepreneurial activity is one many higher than local population and their behavior is subject to a strong mythologization from the ethnic majority.

References

REFERENCE TO ARTICLE
Use of Remote Technologies in Educational Process As Means of Increasing Interest in Studying School Subjects

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Annotation: possible problem solutions of the use of remote technologies in educational institutions are considered; some results of future teacher activity (bachelors, undergraduates and graduate students) on application of distance learning technologies within research work are presented.

Key words: educational process, remote education, remote technologies at high school.

In the last several years, one of the priority directions of the development of modern Russian education is introduction and common usage of means of distance learning. E.S. Polat gives the following definition to the concept of “distance learning”: Distance learning is an educational system based on interaction of the teacher and the pupils studying among themselves distantly, reflecting all components inherent in educational process (the purposes, contents, organizational forms, tutorials) specific means of ICT and Internet technologies [11].

Why is this definition the most acceptable? Training is a two-sided process in which the teacher and a pupil interact and during which education and development of the person is systematically and purposefully carried out. It means, if we speak about education, that we assume the existence of the teacher in the process. It is the basic difference, conceptual difference from systems and programs of self-education, self-training which we deal with during the work with courses on videotapes, television and radio courses, during the work with computer programs and even programs on CD ROM.
Distance learning is understood as a technique in which the teacher and a pupil, being divided in space and time, use all types of educational activity of the Internet technology, including material studying, test passing, consultations, communication in the course of all education process, sometimes total control.

Distance learning allows solving a number of the problems inherent in a traditional teaching method. The main advantage of distance learning consists in a solution of the problem of availability of education. The problem of remote education has been discussed for some time in national professional literature, on the Internet. As a rule, it is all about the organization of distance learning in higher educational institutions. Such scientists as Andreyev A.A., Pidkasisty P.I., Polat E.S., Hutorskoi A.V., etc. pay much attention to the analysis of application of distance learning technologies in education [2; 5; 11; 12].

However, it is obvious that there is a category of pupils for whom creation of distance learning system according to the principles of flexibility, mobility, interactivity, etc. is nearly the only way of studying with full involvement in process of interaction with other subjects of education.

The purpose of this work is the discussion of the importance of application of distance learning technologies at comprehensive school. Distance learning technologies are a tool for realization of the basic principles of personally focused educational approach. The system provides continuous communication of the pupils among themselves as well as with the teacher. However, it has to be cooperation, but not a transfer of knowledge. In this situation, the educational system has to turn from the authoritative the teacher – the pupil relations to the cooperation the partner teacher – the partner pupil relations. At the same time, it is important to learn to carry out educational differentiation. L.A. Vnukova, N.V. Shkarupy’s thesis works are devoted to the problem of educational differentiation in Informatics with the application of the elements of distance learning technologies at high school [18; 21]. Vedeneeva E.A. in her thesis work considers the individualization principle realization in the conditions of Physics distance learning at the level of the general education [20].

Distance learning introduces a lot of new in the school life: system of distance learning (for example, SW Moodle, Prometheus, E-learning, etc.); storage of data with search, joint access to documents and a possibility of their publication on the Internet (for example, on the basis of the GoogleDocs service); means of additional control of pupil progress (for example, on the Moodle SW base); post system with the personally adjusted antispam filters.

One of the strong points of the system of remote school preparation is ample opportunities for communication. Modern technologies allow uploading not only text information, but also images, video and audio materials. All this is supplied with a convenient system of discipline section navigation. In the sphere of distance learning placement of training materials is provided, as well as testing, and sometimes also means of communication with the teacher and other pupils. However, the technique of application of distance learning technologies defines, first of all, the presence of the teachers who are specially trained for work in the new information and education environment.

Educational activity in the modern educational environment is updated by active use of open education technologies. At the same time the main role is assigned to comprehensive school, which modernization assumes educational orientation not only to acquisition of a certain part of knowledge by the pupils, but also on the development of their personality, their informative and creative abilities. Distance learning technologies allow expanding different ways of these abilities development [1].

Some scientists offer the following interpretation of remote education supported by the authors of the article. Open education can be realized internally, off-site, remotely, in the form of the external studies while remote education is guided by the standards developed for the specific field of education, programs. The Distance Learning (DL) is an education form, along with internal and off-site one, at which the best traditional and innovative methods, means
and forms of education based on computer and telecommunication technologies are used. The basis of educational process at DL is made by purposeful and controlled independent hard work of a pupil who can study in a comfortable place according to the individual schedule, having a set of special tutorials and the agreed possibility of contact with the teacher via telephone, electronic mail and post, and internally as well. The education system based on distance learning technologies foremost answers the principle of a humaneness according to which nobody has to be deprived of an opportunity to study because of poverty, geographical or temporary isolation, social vulnerability and impossibility to visit educational institutions due to disability or production and personal engagement [14; 15].

The technology of distance learning is that education and knowledge acquisition control happens with the help of the Internet, using the on-line and off-line technologies. The conducted theoretical research has allowed allocating a number of contradictions:

- between the existing need in distance learning system for high school and crudity of a set of methodical, technological, technical means of distance learning realization of comprehensive school pupils;
- between need of cognitive activity formation at comprehensive high school education at any form of education and absence of the scientifically based principles of creation of the curriculum materials focused on the development of the relevant activity for the distance learning system;
- between the need of information about the process of educational knowledge and abilities acquisition and about formation of learning activity and lack of the corresponding diagnostic tools intended for the distance learning system at comprehensive high school.

As an attempt of the contradiction resolution stated above on the basis of theoretical research results, the graduation thesis works by the bachelors and undergraduates of Department of Social and Pedagogical Informatics of RGSU have been chosen: “Remote educational technologies as a tutorial of Mathematics at school”, “Development of additional remote education of the senior school students on the basis of webinars”, “Bases formation of ICT competence of pupils in the course of Informatics distance learning”, “Preparation for final state assessment on Mathematics on the basis of remote educational technologies”, “Use of distance network learning for training of the rural school graduates for enrolling higher education institutions”. The results of the researches have been published in scientific articles of the students [7; 9].

Distance learning is provided by the use of educational technologies set at which the purposeful mediated or not completely mediated interaction of a pupil and the teacher is carried out irrespective of location area and time distribution on the basis of pedagogically organized information technologies, primarily, with the use of telecommunication means.

Various methods of the educational information delivery to the pupils can be used at distance learning. Those can be the pupils of high comprehensive and special needs schools as well as students of higher educational institutions now. At the moment several generations have taken turns using technologies in this field of education – from traditional printing editions to the most modern computer technologies: radio, television, audio and video broadcastings, audio and videoconferences, E-Learning and on-line Learning, Internet conferences, Internet broadcastings.

The analysis of the domestic and foreign theory and practice of distance learning has allowed noting the characteristics inherent in remote education. Among them:

“Flexibility”. Pupils study at convenient time, comfortable location and at convenient speed. Everyone can study as much as it is personally necessary for the acquisition of a course and acquiring of the necessary knowledge of the chosen disciplines.

“Modularity”. The modular principle is established in the basis of distance learning programs. Each separate discipline (curriculum), which is mastered by a pupil, is adequate in
the maintenance of a certain subject domain. It allows forming the curriculum out of a set of independent courses meeting individual or group requirements.

“Parallelism”. Education can be provided combining the primary professional activity with the studies, i.e. “on-the-job”.

“Long-range action”. The distance from the location of a pupil to educational institution (on condition of high-quality connection) is not an obstacle for the effective educational process.

“Asynchrony”. It means that in the course of studying the teacher and a pupil work according to the schedule, convenient for everyone.

“Coverage”. This feature is sometimes called “mass character”. The quantity of the pupils is not a critical parameter.

“Profitability”. This feature means economic efficiency of distant learning.

“Teacher”. It is about a new role and functions of the teacher.

“Pupil”. The requirements to a pupil significantly differ from the traditional ones.

“NIT” (New Information Technologies). In means of distance learning all types of information technologies are used, but mainly new information technologies, which are computers, computer networks, system multimedia, etc.

“Sociality”. Distance learning defuses social tension to some extent, providing an equal opportunity of education irrespective of the place of residence and material welfare.

“Internationality”. Distance learning provides a convenient possibility of export and import of educational services.

The listed features also define the advantages of distance learning over other forms of education, but at the same time, imposing certain specific requirements to the teacher as well as to a pupil, without facilitating, and sometimes increasing the labor effort of both [11].

The main distance learning technologies are the case technology, Internet technology, telecommunication technology. The combination of main types of technologies is acceptable.

Educational process with the use of distance learning can be carried out by educational institution in internal, intra-extramural (evening), extramural forms of education, in the form of the external studies or at a combination of the specified forms [10].

In order to help the pupils with the development of educational programs directly at the place to their residence the educational institution has the right to carry out consultations, the current progress control and midterm assessment of the regular scientific and pedagogical employees of an educational institution who are trained on educational and methodical base.

The specified activity is carried out with the consent of the governing body of education of the territorial subject of the Russian Federation and local government.

The educational institution can implement one or several educational programs with the use of distance learning either in part or in whole. A restriction can be introduced in the separate areas and profiles of the programs of additional professional education for their development with use of distance learning in full.

Educational programs are admitted to be implemented with use of distance learning in full in case the pupils master not less than 70% of the curriculum volume by means of distance learning technologies. At the same time, not less than 80% of hour volume of the general humanitarian and social and economic, mathematical and general natural-science disciplines should be actualized for educational programs of the higher and secondary professional education by means of distant learning technologies.

The organization of the educational process for intramural form of education with the use of distance learning in full is allowed taking into account the established requirements of the educational process organization for this form of education. Along with traditional information resources for ensuring the process of distance learning the following means of distance learning are used: specialized textbooks with multimedia maintenance, the electronic educational and methodical complexes including electronic textbooks, manuals, training computer programs,
As the main information resource in educational process methodically (didactically) elaborated databases of distance learning are used, providing the modern level of requirements at the moment of their use, conforming to the requirements on the volume and contents of the state educational standards of the main educational programs of a certain level or the requirements to the contents of additional professional educational programs.

The distance learning database includes the fund of the main educational, educational and methodical literature in the form of publications on various types of storage devices; the fund of periodicals completed with the trade publications corresponding to the training profiles, reference and popular central and local social and political editions as well; the fund of scientific literature presented by monographs and periodic scientific publications on a profile of each educational program.

At distance learning the educational institution provides every pupil with an access to the distance learning funds and main information resource in the curriculum volume necessary for the development of the appropriate educational program or its part.

At the same time, all main types of information services are used:

- e-mail;
- teleconferences;
- data transfer (FTR-servers);
- hypertext environments (WWW-servers);
- resources of the Internet (World Wide Web page, databases, information retrieval systems);
- video conferences.

Specific and didactic problems are solved by the means of each of this type of interaction between a pupil and the teacher:

- the computer educational programs;
- electronic manuals;
- computer systems of knowledge testing and control;
- electronic reference books;
- educational audio and video records;
- information resources.

At distance learning, the educational institution carries out the scientific, educational and methodical help for a pupil by the consultations of the qualified teachers with the use of telecommunication means [11; 13].

The current control and midterm assessment of a pupil are carried out by educational institution either by traditional methods, or with the use of the electronic means (electronic testing, etc.) providing personality identification. Obligatory final assessment of the graduates is carried out by traditional methods.

The professorial and academic staff, carrying out distance learning, can consist of teachers of educational institution and its branches, living in various cities and settlements united organizationally and methodically by means of telecommunications, conducting educational process in the branches and providing consultations, the current progress control and midterm assessment of the pupils, who are studying extramurally in regional offices in the network mode with the use of telecommunication and other means irrespective of the teacher’s location.

To confirm a possibility of realization of one or several educational programs with the use of distance learning in full, the educational institution can send in an application to the Russian Ministry of Education and Science with a petition to carry out a check of such readiness in accordance with the following and other requirements of the method: availability of electronic educational and methodical complexes on each discipline or special cases (individual sets of educational and methodical materials with the use of multimedia means); presence of the
special corporate information system of document flow (including electronic one) which is completely providing administration of educational process; presence of the teachers who are specially trained for work in the new information and education environment; presence of special (including electronic) forms of examination of the pupils.

In this case, the volume of the requirements imposed to educational institutions when carrying out the inspection and an order of its carrying out are established by the Russian Ministry of Education and Science taking into account the type of educational institution and features of the used distant learning technology.

Organizing the process of distance learning, it is expedient to keep record of the accounting of educational process results and internal document management in electronic form with an application of provisions of the Federal law from 1/10/2002 No. 1-FL “On Digital Signature”.

For carrying out the laboratory and practical training specified by the curriculum the educational institution gives the pupils an opportunity of actual participation in these activities or with application of distance learning (virtual laboratory work or work in a remote access laboratory) [3].

Depending on the accepted distance learning technology, the educational institution needs to have a set of specially equipped rooms, which provide carrying out educational process on all disciplines according to the state educational standards. All rooms and workplaces have to conform to the established requirements.

Within the graduation thesis of the students with a specialization in “Pedagogical Education Informatics Profile” the experience of distance learning of pupils on various disciplines has been used.

In the work “Distance learning technologies as means of Mathematics studying at the main school” the experience of distance learning method application is shown exemplified by a pupil, who for the health reasons couldn’t be present at the lessons as she was in hospital.

Using Skype, after the visual contact, the meeting was agreed upon a certain time in advance and the new topic was explained to the girl at the appointed hour, the girl could ask again and specify the unclear moments. Homework, tests and self-study tasks, as well as results with marks were sent to her via email. The girl spent 1.5 months in hospital.

Thereby upon return from hospital, the child could join work of the class without any gap in knowledge. The pluses of distance learning are clearly visible from this example. Nowadays it appears that it is just necessary – children have various reasons and circumstances on which they can’t be present at the lessons, whether it is an illness or a departure for a long time, such education is absolutely necessary, it will help pupils to gain knowledge in due time. The world practice states pedagogical and economic feasibility of integration of distant and intramural forms of education for the senior step of high school and for the senior classes. It is the development forecast of the school of the future. At such model of education the pupils can study a number of subjects or sections of the program, or carry out separate kinds of activities distantly in convenient time.

Distant technologies allow making education exterritorial. The citizens of the Russian Federation living in the remote areas as well as foreign citizens can get education in the leading training centers of Russia, without leaving their place of residence, which excludes the additional travel and accommodation expenses. To get education by the representatives of various layers and groups of the population, irrespective of their social status and state of health [17].

References
CONTEMPORARY PROBLEMS OF SOCIAL WORK


REFERENCE TO ARTICLE

The Main Directions and Forms of Development of Mental Qualities of Students with Disabilities by Means of Chess

Annotation: the article analyzes the main scientific works of domestic and foreign researchers on the issues of the impact of chess on the development of mental qualities, the main directions and forms of development of mental qualities of students with disabilities by means of chess.

Key words: chess, the development of psychophysical qualities, students with disabilities, and persons with disabilities.

Introduction.

The solution to the problem of the education of persons who have impairments in health status in recent years is a priority. To create accessible environment, implementation of new information technologies, development of adapted educational programs [7]. However, many issues remain to be worked out and as a consequence unresolved [14].

One such problem is the organization of sports work with students with disabilities studying in higher education institutions. Adaptive physical education is a powerful factor contributing to successful social adaptation and integration of persons with disabilities into society [6]. Adaptive sports, as a kind of adaptive physical culture, could be a Central element in the socialization of people with disabilities within educational institutions. Therefore, adaptive sport should be positioned as a fundamental factor of development of sports-mass work with students having deviations in health status [16].

Despite the fact that to date to improve the conditions of creating an accessible environment for students with limitations in health, development of physical culture and sports work with students in our country is natural, weakly managed nature [15]. This is manifested, primarily, in the absence of the concept and program of development of physical culture and sports work in educational institutions with a clearly defined purpose, the main directions of its realization, mechanisms of governance at different educational levels.

In this regard, the use of chess as a sport can be an effective way to engage students with disabilities in sports activities.

Methods.

Analysis was made of the literature and electronic resources normative legal documents in the field of chess sport, and conducted a number of pedagogical supervision in the training of chess players, made discussions with representatives of the state service in the sphere of physical culture and sports, responsible for the development of chess sport, made the generalization of empirical experience in the system of the game of chess.
Results.

According to the classification of sports made by L.P. Matveev, chess belong to the fifth group – the sports, the main content of the competition which is determined by the nature of the abstract logic beat the opponent [19].

Chess game not only develops the intellect of the player, but also enriches the game experience – memorization, repetition of theoretical options, the principles of strategy and tactics. This position is held by a number of scientists, educators and psychologists [1; 4; 11; 21; 23; 29; 34; 35] contrary to the erroneous, in our view, the opinions of the researchers of the problems of the game of chess, considering that the dominant factor in chess sport is the development of intelligence. A.V. Barashikova, foreign scientists, practitioners Z. Tarrasch into life, A.De Groot, V.L. Korchnoi, Golombek, P. Kurzdorfer and others described the practical studies that reveal the development of combinatorial thinking of the chess players of medium and higher categories [3; 8; 9; 10; 13; 33].

The problem of development of psychophysical qualities of chess players dedicated to the work of A.V. Rodionov, who identifies seven qualities important for sports games and martial arts. The scientist believes that in the process of playing chess games and their related activities develop four of them, namely [32]:

– the speed and accuracy of response selection when the number of alternatives from two to four;
– the speed of solving tasks in the presence of three to five solutions and four to six moves needed for finding the correct answer;
– the accuracy of the probabilistic forecast;
– attention span.

Own studies to determine research directions of domestic and foreign scientists on the development of the mental qualities of the personality by means of chess allowed us to determine nine major (Table 1).

As can be seen from table 1, the interest of scientists and researchers in the field of development of mental qualities of chess players focused on different categories of students and athletes: the chess players medium and high discharges (A.V. Potashnikov; Z. Tarrasch; A.De Groot; V.L. Korchnoi; G. Golombek; P. Kurzdorfer); highly skilled chess players (I.V. Mikhailova; Ngo Huu Bien, 2014); disabled children (I.V. Mikhailova, S.V. Shmelev, A.S. Makhov); younger students (V.A. Polodin).

This shows that a large category of citizens – students with disabilities, including persons with disabilities, does not have sufficient attention from scientists and researchers. In this regard the work of Kravchenko V.I. «Formation of professionally important qualities of students of pedagogical universities in the process of a chess playing activity». The main practical value of this study V.I. Kravchenko is [11]:

– the use of special modules of a chess playing activities (tasks, etudes, exercises) for the development of students ‘ logical thinking, the amount of attention, and visual memory needed in future professional activity;
– to use the developed program chess gaming activities in the educational process of pedagogical higher education institutions that provide purposeful development of professionally significant qualities of students;
– the ability to use in the classroom with students of chess a new chess test game activity – technologic training;
– the possibility of use in the chess sections, clubs, hobby groups developed a new kind of competitive activity – collective chess game.

However, the author did not consider the impact of chess lessons to students with disabilities to develop their mental qualities, perhaps because this question was not included in the objectives of the study.
### The Basic Directions of Researches of Domestic and Foreign Scientists on the Development of the Mental Qualities of the Personality by Means of Chess [18]

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<td>2</td>
<td><strong>Chess</strong> as a solution to the problem of the development of combinatorial thinking of the chess players of medium and higher categories</td>
<td>A.V. Potashnikov, Z. Tarrasch, A. De Groot, V.L. Korchnoi, G. Golombek, P. Kurzdorfer</td>
</tr>
<tr>
<td>3</td>
<td><strong>Chess</strong> is:</td>
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<td></td>
<td>– the speed and accuracy of reaction;</td>
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<td></td>
<td>– the speed of solving problems;</td>
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<td></td>
<td>– the accuracy of the probabilistic forecast;</td>
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<td></td>
<td>– attention span</td>
<td>A.V. Rodionov</td>
</tr>
<tr>
<td>4</td>
<td><strong>Chess</strong> as an intellectual, moral and aesthetic education, development of logical thinking, the amount of attention, and visual memory</td>
<td>V.I. Kravchenko</td>
</tr>
<tr>
<td>5</td>
<td>Using ICT technologies in system of training of highly qualified players</td>
<td>I.V. Mikhailova</td>
</tr>
<tr>
<td>6</td>
<td>Information communication technology adaptive chess learning disabled children</td>
<td>I.V. Mikhailova, S.V. Shmeleva, A.S. Makhov</td>
</tr>
<tr>
<td>7</td>
<td><strong>Chess</strong> as improvement analytical skills of chess players the highest qualification</td>
<td>Ngo Huu Bien</td>
</tr>
<tr>
<td>8</td>
<td><strong>Chess</strong> as a means of improving intellectual and gaming abilities of younger students</td>
<td>V.A. Poloduin</td>
</tr>
<tr>
<td>9</td>
<td><strong>Chess</strong> prevent Alzheimer’s disease</td>
<td>V.M. Murza, 2015</td>
</tr>
</tbody>
</table>

To fill this gap, researchers decided of the Russian state social University, whose works are of particular interest to research on the development of mental and physical qualities by means of chess. Attempt to prepare a highly skilled chess players with the help of computer chess programs and the Internet was undertaken by I.V. Mikhailova. She managed to increase the intensity and increase the productivity of practice for the development of strategic and tactical chess material, as well as successfully meet the challenges of the mastering of the technique of calculation options, troubleshoot chess [21]. This work became the first, where was theory-based, designed, researched and successfully implemented an innovative method that uses chess computer software, Internet resources and electronic database «Thinking in schemes», which intensifies the process of training and speed of achievement of high sports results of young chess players [2].

The use of rehabilitation technology, adaptive learning chess, sport and recreation, developed by I.V. Mikhailova, and implementation of significant discoveries A.S. Makhova and O.N. Stepanova management of development of adaptive sport produces good synergistic effect. One result has been the development of the theoretical and practical model of info-communication...
technology adaptive chess learning disabled children [20]. Currently integrated research group (AMG) scientists and graduate students RSSU research continues on the development of the mental qualities of students with disabilities. For this study created the necessary launch pad and logistical support. I.V. Mikhailov notes that “…in 2015, RSSU has additionally created the «Chess house», a comfortable area is provided for holding competitions on four hundred men with modern ICT equipment and various software...” [18], were developed levels of information competence of students (table. 2).

<table>
<thead>
<tr>
<th>Skills</th>
<th>Description of Levels</th>
<th>The Initial</th>
<th>Basic</th>
<th>Advanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Search information</td>
<td>Information use the only source of information, automatic follow the instructions of the teacher. Awareness of shortcomings in the training if you don’t correct them</td>
<td>The use of multiple sources of information. Awareness of shortcomings in training and makes attempts to correct them. Mechanical following the instructions of the teacher</td>
<td>Independently plans search. Selects a variety of information sources, forming a sparring group with other students. Critical to the guidance of the teacher</td>
<td></td>
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<tr>
<td>Order-organization</td>
<td>Demonstrate understanding of the obtained information. Owns the methods of organizing information</td>
<td>Parse the received information in chess training</td>
<td>Analyzes the information, makes conclusions</td>
<td></td>
</tr>
<tr>
<td>The creation of didactic resources</td>
<td>The Creation of electronic databases, active use of email</td>
<td>Good knowledge of chess Internet resources, create your own chess site</td>
<td>Creating chess applications and training programs</td>
<td></td>
</tr>
</tbody>
</table>

The development of mental qualities of students with disabilities means of chess organically rests on scientific foundations of programmed learning developed by F. Skinner in the last century, and used for learning chess students with special needs and disabilities in RSSU. AMG the researchers believe that the potential of adaptive sport of chess is very high, because they include a combination of many factors [20]:
- wide availability of qualified scientific–pedagogical personnel and specialists in the field of ICT to the development of training and methodological support;
- high level of cognitive activity of students;
- a large number of chess training materials research;
- broader use of the potential of collective creativity during teleconferences on the Internet.
- provided individual communication between teacher and children with disabilities;
- in remote forms of adaptive learning chess has a large Arsenal of teaching resources, including technical, such as a case technology, video technology, Internet technology, and computer speech recognition. The researchers emphasized that adaptive chess training in the standard, remote and integrated forms of teaching depends on the material and technical resources of specific educational institutions. Practical recommendations for the development of a mechanism for the integration of children with disabilities by means of the game of chess, formed the basis for further research on the development of chess among students with disabilities [20]:
- in the process of remote adaptation of learning chess can be successfully used materials CMD “Chess course”, developed by employees of the University;
– in the complex form of learning basic chess computer programs are “CT-ART 5.0” and “Strategy” developed by the domestic producer LLC “Daiv”;
– to develop strategic skills skilled players are encouraged to use the electronic textbook I.V. Mikhailova, “Thinking schemes”;
– for gaming and remote training of disabled children with disorders of the ODE and of hearing proposed to use the chess portal “Chess planet” [www.chessplanet.ru];
– for children and youth with visual impairments it is recommended to use the chess portal “ICC” [www.chessclub.com];
– for information on the use of technology is useful to study the materials of the Internet portal of MCSO RSSU;
– teacher, performing adaptive learning in remote and complex forms, you must have a high degree of formation of information competencies.

Based on the fundamental research of scientists of University in the field of adaptive learning chess, identified the main objectives of the main directions for the development of the mental qualities of students with disabilities by the means of chess, namely:
– socialization and the maximum integration of students with disabilities in the student community;
– creation for students with disabilities the necessary conditions for playing chess;
– the formation of their needs in the development of mental qualities, assisting in the understanding of their importance and the need of playing chess;

The main objectives are:
– creating conditions for continuous training chess for students with disabilities;
– preparation of sportsmen from among the students with disabilities to participate in various events and recreational activities chess for persons with disabilities;
– establishing a system for the promotion and popularization of chess among young students through University services of marketing and advertising;
– conducting at the University regular competitions on chess among students with disabilities.

It allows to allocate the following areas of work:
1. Sports and improving work with students with disabilities.
   In this area the following tasks were fulfilled:
   – organization of work of sports sections in the framework of the project “Chess house” and conducting sports and recreation events for students enrolled in the University;
   – developing and conducting sporting events, festivals, chess competitions of different levels for students with disabilities of various categories, on the basis of RSSU;
   – preparation and participation of students in the all-Russian Universiade in adaptive physical education;
   – development of a program of fitness classes for students with disabilities in conjunction with the students who have no abnormalities in health status;
   – preparation and participation of students with disabilities in competitions at various levels outside the University.

2. Information and methodological support.
   In this area the following tasks were fulfilled:
   – development of mechanisms of involvement of students in collaborative activities and work with students with disabilities;
   – psychological-pedagogical support of joint activities of students within inclusive groups;
   – conducting seminars, workshops, round tables on the theme of chess development;
   – generalize the experience of sports and improving work with pupils with health problems;
   – development of methodical recommendations for students of RSSU for chess development with disabled people in different nosological groups.
3. The research direction.
In the framework of this direction the following steps are implemented:
- analysis of scientific-methodical literature on the problems of development of mental and physical qualities of students with disabilities;
- testing the level of psychophysical development and fitness of the study participants;
- development of experimental methods of training in chess is with students with disabilities;
- survey the staff and students of educational institutions.

Forms of organization of work on development of mental and physical qualities of students with disabilities means of chess are the following:
- group, malgruppe and individual lessons;
- training lessons in chess;
- sports activities at different levels, including competitions, sports festivals, Championships, holidays, etc.;
- courses of improvement of qualification and retraining of personnel (coaches, referees, volunteers, managers) of the sphere of adaptive sport;
- meeting famous players and coaches, the leadership of the national teams, representatives of various organizations operating in the sphere of chess development;
- seminars, round tables and conferences on development of chess in higher academic institutions.

During the implementation of the main directions for the development of mental qualities with the students having deviations in health status by means of chess, it is planned to receive following results:
- the socialization of students with disabilities in the student community, the development of communicative skills;
- raising the level of education in the field of chess, in particular the acquisition of new basic knowledge, abilities and skills;
- improving mental health, which leads in General to promote health, improve health;
- popularizing chess, namely: increase in the number engaged in the game of chess students with disabilities; the growing number of students with disabilities participating in sporting events; the growing number of students with disabilities engaged in chess with students who do not have deviations in health status;
- development of a system of sports competitions: the increase in the total number held sports competitions and organization of interregional and all-Russian competitions on chess on the basis of RSSU;
- improving athletic performance, namely the increase in the number of Champions and prize-winners of chess;
- improvement of personnel of physical culture and sports activities – the appearance of judges in chess, serving national competitions for persons with disabilities, the increase in the number of volunteers for the sphere of adaptive sport and organized refresher courses and retraining of personnel in sphere of adaptive physical culture;
- strengthening research activities and outreach work: increasing the number of scientific publications and educational publications on the development of chess with students with disabilities; the growing number of publications in the media, highlighting the sporting achievements of students-chess players with disabilities.

Discussion.
Based on the analysis of specialist literature and electronic resources normative legal documents in the field of chess sport, pedagogical supervision for the training-competitive activity of players, interviews with representatives of the state service in the sphere of physical culture and sports, responsible for the development of the game of chess, summarizing their
own experience, were identified and proved the main directions and forms of development of mental qualities of students with disabilities by means of chess.

References


REFERENCE TO ARTICLE

Teachers As “Wind Of Change” with ICTs in Education

Annotation: while information and communication technologies (ICTs) continue to make a tremendous impact on – and transform – working life, teachers still find it difficult to decide how and to what extent such technologies fit in classrooms and other settings of formal schooling. At the same time, research shows that where information and communication technologies are successfully implemented, teachers are a crucial factor and even the most decisive element in successful integration of ICTs. Consequently, the following question arises: Under what conditions do we see successful, innovative and future-oriented ICT practices emerge? This is a very broad question as it involves conditions on several levels: classroom, educational organization (e.g. school), and regional/national level. Currently, there is much debate on how teachers are expected to work in a knowledge society. Teachers are caught between demands that promote standardization, efficacy, and curriculum goals on the one hand, and demands for creative, future-oriented, and innovative use of ICTs on the other. The present article isolates some salient aspects of networked ICTs in language learning and teaching that may explain why ICTs do not automatically enhance teaching and learning but transform such practices. It goes on to suggest a way forward that may increase teacher professionalism to embrace technology-intensive settings.

Key words: informational technologies in education, ICT in education, web 2.0, learning in the 21st century.

The latter half of the 20th century saw great advances in cognitive psychology, which also produced new insights in issues related to learning. In many ways, a computer metaphor dominated the leading perspective on learning with the (individual) mind seen as processing input that matched or was slightly ahead of the learner’s abilities. In language learning, the acquisition metaphor along with comprehensible input formed some basic assumptions of foreign language learning. However, mentalistic and individual approaches do not satisfactorily explain the perhaps primary function of language; its basically social and cultural nature that serves to reproduce a culture as well as renew it. In the 1990-ies, learning (including language learning) increasingly became influenced by Vygotskian and neo-Vygotskian social and cultural approaches that regarded human conduct as interwoven with its immediate and historical environment. The interplay between humans and their environment produce certain opportunities, affordances, and these are mediated by available tools in the form of e.g. signs, language, or technologies. In the sociocultural perspective the notion of such cultural tools, or artifacts, constitutes an essential prerequisite for learning. Hence, this perspective is able to bring a much needed social, cultural, and basically interactional perspective to technologies in education. In the case of language learning, the underlying metaphor of acquisition is challenged by that of participation; learning a foreign language should be framed as a process of increasingly mature engagement in authentic and meaning-making communicative practices. ICTs offer opportunities for such practices. With
It follows that the image of the individual learner processing input gives way to an image of learners collaboratively negotiating meaning as well as building knowledge and skills and that such processes are mediated by available tools. In the case of language learning, it involves an emphasis on language learning as socialization, as exploring and exploiting the affordances that are produced by the learning environment. Technologies increasingly form a crucial part of this learning environment. Consequently, we need to adopt a perspective that embraces humans, technologies, and contexts as an overall, integrated unit, not as discrete items to be studied separately.

This shift in theoretical approach represents the first major challenge that faces language teachers who work at integrating ICTs in their practices. They have been applied to curricula, tasks, activities, and exams that basically take the individual learner’s mental processing capacities as the point of departure. But digital and networked technologies primarily invite joint efforts, negotiated problem solving, and shared outcomes. The result is that teachers find themselves at the interface of two approaches to learning: one is traditional and with institutional legitimacy in the form of policy documents and exams, the other is emerging and has innovative potential but is still far from materializing in classrooms, in school thinking, and in educational policies. The result is that we see innovations in practices of individual teachers who advanced milieus (that tend to burn out after a while) but rarely in the form of sustained efforts on a broader scale and with organizational or political support.

The typical in-service course for teachers has also been traditionalist in nature. Usually it is either a general introduction to generic skills, such as word processing or use of the Internet. Teachers are then expected to transform these acquired skills into productive learning and teaching processes without taking the nature of technologies, how they affect the subject they teach, and the contextual variables into consideration. We need a broader view of ICTs in education and language learning, a view that focuses not only on how such technologies can be applied, but also on how they change our conception of knowledge and our relationship to it. These are fundamental questions of epistemology, too far-reaching to be pursued here, but they are currently attracting a lot of interest.

To summarize, the first major challenge for education in general and teachers in particular is represented by a changing perspective on learning, teaching, and knowledge. This is a process that accelerates as ICTs increasingly make their impact and force us to reconsider how such technologies may affect classroom practices. However, first we need to take a closer look at the nature of digital technologies. What makes them so special?

**ICTs as agents of change**

The way we have come to regard learning, as participating in social practices and not just as cognitive processing, has a fundamental impact on the way we regard the role of technologies. ICTs are seen as mediating our communicative efforts, whether it is in the form of a cell phone (including short message service – SMS), an electronic bilingual dictionary, or a Learning Management System (LMS or “platform”). But while they mediate our communicative efforts these technologies also influence such practices. The three examples above tell us that:

- Technologies accumulate communicative practices, they can act as tools for cultural reproduction in the sense that they store historical insights in and conventions of language use. Spell checkers, evolving translation facilities in cell phones, and online chat forums all embody important historical, social, and cultural aspects of human conduct. In this perspective technologies serve as artifacts – they encapsulate certain insights that enable people engage in diverse communicative activities.

- Technologies influence future practices because they open up new spaces or opportunities for communication. The cell phone has brought about a (youth) culture of hybrid language
practices (multi-lingual, acronymic, iconic), hypermedia has blended and embedded text in colors, font types, images, sound, and video, the Internet provides opportunities for asynchronous and synchronous communication where new genres (the web page, many-to-many mode online discussion) and new conventions (turn-taking in chat and e-mail) are constituted.

In sum, ICTs carry dimensions that are both traditional and future-oriented. They serve as a cultural, collective memory as well as new opportunities for communication. What is more, such opportunities are not curriculum-oriented or confined to schooling. On the contrary, they are more often found beyond the classroom and in emergent but no less authentic practices that connect people regardless of time, place, and culture. For teachers who want to integrate ICTs, a dilemma emerges: if they want to exploit communicative technologies to the full it means teaching beyond the curriculum and to develop new classroom practices that may not be compatible with a traditional view of language as a system to be acquired and the result of such acquisition to be tested.

The field of Computer-Assisted Language Learning (CALL) needs to acknowledge such perspectives. While there is still a strong tradition of CALL addressing materials, software packages and technologies that aid and promote cognitive development and linguistic performance, there is a growing attention to how technologies are embedded in larger social and cultural practices. CALL simply cannot escape such perspectives unless it wants to end up as a backwater phenomenon.

But just as technologies may afford and change communicative practices they are also changed through the intentions and expectations learners, teachers, and policy makers bring to them. For instance, to young learners’ technologies represent creativity, exploration, adventure (games!), and generally transcending constraints of the classroom. To the policy maker, technologies are often framed in terms of efficiency, user competence, and economic growth. To the teacher, technologies are sought employed to improve learners’ performance and facilitate the exam-oriented curriculum, only to find that his/her efforts take an unforeseen turn or are disrupted by the intentions of the learners.

What we see, then, are different cultures-of-use. Technologies are not the same to everyone, they are not deterministic and unambiguous in the way they have an impact on users. On the contrary, users approach them from very different positions and from very different perspectives. ICTs are much too sophisticated, too much of historical-cultural constructions to be approached instrumentally, i.e. as neutral tools that merely facilitate certain communicative operations. ICTs are primarily social in nature, i.e. they mediate a cultural heritage and they have the potential of developing a culture as the people who constitute it make technologies serve their own intentions and needs.

Hence, the second major challenge for teachers is to adopt a transformational perspective on ICTs. Technologies provide a largely untapped potential for language practices but this potential will often be at odds with curriculum and exam-oriented educational policies. Currently, we are witnessing a multitude of emerging language practices. David Crystal refers to such computer-mediated communication (CMC) as “Netspeak” and estimates its impact as follows:

“The phenomenon of Netspeak is going to “change the way we think” about language in a fundamental way, because it is a linguistic singularity – a genuine new medium. (...) For Netspeak is something completely new. It is neither “spoken writing” nor “written speech.” (...) It is, in short, a fourth medium. In language studies, we are used to discussing issues in terms of “speech vs. writing vs. signing.” From now on we must add a further dimension to comparative enquiry: spoken language vs. written language vs. sign language vs. computer-mediated language. Netspeak is a development of millennial significance.”

The implication of Crystal’s assessment is that we are not just adding a dimension to communicative processes. What we see is a new perception of what it means to be literate in the 21st century.
Conclusion.

Expertise is a notoriously vague concept. Rather, expertise is developed by people partaking in progressively more sophisticated and demanding activities that, at least in the case of ICTs and (foreign) language learning and teaching, involve multiliteracies. The implication is that expertise presupposes and involves participation in emergent practices. On the basis of this assumption, point to three aspects of expertise that might guide teacher education and in-service training:

- Expertise is equal to the process of maneuvering in complex relationships where humans and artifacts form social practices that are never fixed or can be pinned down in a “didactic method.” The permutations are endless. For a teacher, expertise involves the ability to design and take part in activities and practices that can open new opportunities for learning, not just enhance existing ones. In this perspective, expertise is relational – the ability to realign humans and artifacts around meaning-making and future-oriented practices. Tom’s series of online discussions (above) is a typical example.

- Expertise is equal to acknowledging and determining the distributed nature of knowledge, across humans as well as artifacts. In the digitally networked knowledge society, cultural tools increasingly carry accumulated knowledge and insights. How to design practices that involve the mastery of such tools is a new challenge for teachers. It means breaking away from a view of knowledge, e.g. in the form of a school subject, as something found in a place (e.g. a textbook) and transmitted to a learner. For language learning, it means developing critical, digital, and cultural literacies in order to tap into and make sense of hypermedia, linguistic variants, and make connections between content located in different “nodes” (e.g. servers and folders).

- Expertise is equal to transforming classroom practices in accordance with the relational and distributed aspects of knowledge construction. This involves teaching beyond the classroom and, ultimately, beyond the curriculum. From research we know that digital networks open up new spaces, new opportunities, but that teachers are not prepared to exploit such opportunities. Largely, curriculum-oriented practices are looking to history, towards a cultural-historical consensus of what it means to be proficient in e.g. French or Spanish. The 21st century calls for future-oriented practices in school settings.

A view of ICT-related teacher expertise as it is outlined in the three characteristics above may seem to place the technologies too far in the background. However, the intention is to make them transparent, seamlessly interwoven into the practices they enter into. Consequently, teachers’ need for instrumental mastery of technologies is observed, but made secondary to the social practices they enter into since these are challenging and changing traditional classroom activities. After doing several classroom studies of literacy learning and development, Kris D. Gutierrez and Lynda D. Stone observe that “we have begun to recognize how much we have underestimated the complexity of classroom life and its relationship to literacy development.”

The implication is that teachers will need to become agents of change since they are the ones closest to the practical manifestations of the above perspective. It is their situated expertise that may prove to be the most important factor in developing the didactics of the digital and networked learning community. When teachers acknowledge the transformational potential found in technologies, they can truly integrate them in their practices, i.e. they can appropriate them (Lund, 2003b) so that such technologies become a seamlessly interwoven component in their professional repertoire.

In his introduction to a volume on teaching in the knowledge society, Andy Hargreaves makes the following bold assertion:

“We are living in a defining moment of educational history when the world in which teachers do their work is changing profoundly, and the demographic composition of teaching is turning over dramatically. The vast cohort of teachers who entered the profession in the expansionist decades of the 1960-ies and 1970-ies are retiring. Teaching is becoming a young person’s
profession again. Whoever enters teaching and however they approach their work will shape the profession and what it is able to achieve with our children for the next thirty years.”

Hargreaves’ perspective of teaching embodies social, formational, and future aspects of the teaching profession. The responsibility of realizing such aspects rests squarely on the shoulders of a new generation of teachers. This is an interesting and perhaps quite daunting situation for prospective educators. At the same time, it means that there is a unique opportunity to make future-oriented, technology-integrated, dynamic and authentic practices the backbone of teacher education. We know that given the right support (e.g. institutional organization, educational policies), such teacher expertise can be developed. However, it implies a radical shift away from the bureaucratic view of teachers as merely providers of a pre-designed curriculum. Technologies influence language production, our use and understanding of language, and how we are socialized through taking part in communicative activities. In short they transform important aspects of our social lives. This is the real and truly challenging perspective for language teachers.

References

REFERENCE TO ARTICLE

The Culture of Interethnic Communication in Activity of Customs Service of the Russian Federation

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Introduction.
The objectives of the research: to establish relevance of this problem of research; to define the nature and content of the concept of culture of interethnic communication; to establish the existing scientific approaches to the solution of the main questions of development of the Russian Customs Service; to develop model of formation of culture of interethnic communication in the activities of the customs service.

Methodology.
There are various approaches to studying of culture of international communication allocated in classical psychology and pedagogical concepts of N.A. Ageeva., S.A Arutyunova., Z.T Gasanova., R.K Grdzelidze., F.M Mustafayeva., L.V. Kulikova. However, the most important factors that affect on the process of formation of culture of interethnic dialogue in the professional training of the Customs officer in modern Russian.

In this research generally theoretical methods were used: analysis of scientific literature: philosophical, sociological, pedagogical works of foreign authors on this problem of research, forecasting of the directions and results of research, comparison and generalization of research material (processing of the received material, writing of conclusions).

Results.
As a result of the conducted research all objectives have been solved. The results have the following expression: a) relevance of formation of culture of interethnic communication at future customs officer in professional training; b) definition of a sociocultural situation in modern community; c) the nature and content of the concept of “culture of interethnic communication” has a different definition, author’s definition is formulated; d) the need of modernization and improvement of Customs Service.
Discussion.

Every sovereign nation has its own customs (service), which plays an important role in the relations with other states and peoples of the world community in the development of national economic and financial systems.

It should be noted that the problem of customs in Russia, despite the long historical period of its existence, at the moment of development of Russian statehood has some problems to be solved.

The analysis of scientific literature reflecting the main aspects of activity of the Russian Customs service and vocational training of experts of customs affairs in system of the higher school, allows to find contradictions, between:

– orientation of the Russian state policy on high quality development of all aspects of customs business, and the training of specialists with high professional level, common developed culture, citizenship and patriotism, capable of interethnic communication and cooperation within the framework of performance management and insufficient level of preparedness of personnel of the customs service to effectively implement a variety of service tasks associated with the implementation of the inter-ethnic contacts in the professional activity;

– the need for a qualitative organization of educational process at higher school for customs officers training, which involves the formation of culture of interethnic communication and interaction and the lack of scientific and methodical substantiation of ways and means, pedagogical conditions, and related technologies solve this problem.

The solution of the tasks of this study required the need to: conduct a thorough analysis of the socio-cultural situation in the world community, generating inter-ethnic conflicts; identify the nature of ethnic conflict; the determination of the substance of the phenomenon “culture of interethnic communication”, including deep analysis of all aspects of the activity of the Russian customs service: the detection of the specificity of its activities; understanding the nature and quality of customs services; the management in the customs authorities; definition of the basic provisions of assessing the effectiveness of its activities, etc.

As historical practice shows multi-millennial existence and development of national cultures and civilizations, the problem of interethnic communication and interaction has always been quite acute for all countries and peoples of the world community. In the twenty-first century it got its new expression associated with socio-cultural processes and global trends occurring in the global community.

The contemporary sociocultural changes happening in the world community generate many social processes which bear as the positive, creating energy, and negative, destructive.

Despite the urgency of the problem of interethnic communication in the modern world and in the Russian society in particular, the presence of a significant number of works in this direction, it still needs deep comprehending with the emerging realities of development of interethnic relations in modern conflict society. For Russia, this problem has become the number one problem. Russian society was formed shortage of positive international communication and as a whole it a crisis that has destroyed existed in Soviet society a culture of interethnic communication in a multinational environment, which was the basis for knowledge and respect for specific ethnic and national codes and behavioral principles interact nationalities.

Concerning the concept “nation” there is a set of interpretations which Zh.T. Toshchenko reduces to three basic: the nation as the state nation (Anglo-American tradition) according to which the co-citizenship means a nationality; the nation as the certain community (“the German school”, Marxist interpretation of the nation) which is formed on the basis of a community of language, culture taking into account from a high level of development of economic and political life; the nation as the principle of self-identification, recognition of belonging to a certain group with uniform ethnic consciousness.
The Russian researchers write that in modern science the peculiar tripartite concept of the nation including the “western”, “east” and “southern” concepts of the nation, and also classification in which are allocated is applied: 1) ethnic; 2) social; 3) official concepts and 1) ethnic (including Marxist); 2) etatism (civic-minded); 3) ethno-culturological (civilization).

In our research of basic is the ethnoculturological concept within which the nation is the type of an ethnic community characterized by a community of culture, language, mental characteristics, historical and spiritual development acts, and therefore such concepts as “international communication” and “interethnic communication” will be considered as identical, equally, as well as the concepts “interethnic relations” and “international relations”, “international conflicts” and “interethnic conflicts”, “culture of international communication” and “culture of interethnic communication”.

With ethnic culturological points of view of the nation’s key features are: customs, traditions, especially religious philosophy and spiritual culture, folklore, and psychological make-up of people, the mentality, on the basis of which there is self-identification of the individual with his national group.

The co-existence of different Nations within a single society requires the existence of a culture of interethnic communication as the basis for the stability and security of social development. This is an extremely important problem which is characteristic of any multiethnic society and those in the modern world the most. The growth of xenophobia, based on national differences and their absolutism in the communicative space of specific national groups, nationalist tendencies and intolerance is forcing scientists to pay close attention to the problems of national character, the sources of national tension in the country in order to identify the mechanisms of stabilization of interethnic relations. The problem of interethnic communication at the same time acts paramount for many researchers of various branches of social and humanitarian knowledge: psychology, sociology, ethnology, history of political science, pedagogics, culturologists, linguistics, religious studies, ethnopsychology, ethnography, conflictology etc.

The subject of research in the field of interethnic communication are the structure and functions of international communication, the factors influencing the formation and destruction of culture of interethnic communication and some other aspects of this multifaceted and polyphonic perspective, however, frequently there is limited industry research, beyond methodological framework of a specific scientific field and because of this there is the conceptual incompleteness, that lets you take them as a basis for creating a new paradigm of international communication in modern society. The growth of international disasters in the absence of methodological guidance of their research and development of measures to resolve them threatens the safety of civilization, the multinational composition which assumes as the primary conditions to maintain stable positive international relations, but without a clear understanding of the nature that arise in their area of conflict and its socio-cultural implications multinational state is not possible to solve this problem.

Scientists and politicians try to define not one century the nature of the national conflict, to find ways of management them. There is a set of the concepts and theories explaining the nature of the national conflict, their various classifications are made (social and economic, cultural and language, territorial and status, other). According to many researchers, understanding the nature of ethnic conflict is the key to their solution.

So, back to the problem of international communication should be noted that the problem is the nature of a polyphonic, multi-faceted, interdisciplinary, synthetic [15].

The interindustry essence of the phenomenon studied by us allows to apply polyphonic approach to research of a problem of interethnic communication as attempt of variable and subjective judgment of this phenomenon from the point of view of his integrity, universality, multivariability, systemacity, a harmony, an equivalence, equal rights of all components of
elements. Polyphonic approach allows considering subjects of interethnic communication as the equal partners though different in the cultural plan.

There are several factors that make it difficult interethnic communication, i.e. the so-called barriers to international communication. These factors can conditionally be divided on objective and subjective. The former include primarily the specifics of national history, national language and national culture and national psychology, religion, traditions and customs and national mentality of the people.

Every nation has its own history, speaks in their national language, and has its own system of religious and cultural symbols, traditions, customs, values, attitudes. While not every representative of a people master of the art of international communication, it is in the complex form of the essence of the subjective factor, which is expressed in the ability and willingness to engage in inter-ethnic contacts, maintain adequate respectful, tolerant and decent in all respects the level of inter-ethnic communication without manifestations of ethnocentrism, national egoism, chauvinism, arrogance, etc.

Level of culture of interethnic communication of the people and specific personality depends on the level of education, existence and intensity of international contacts, i.e. existence of an ethnocontact zone, history of formation of the international relations between various people because history of the international relations is stored in the national memory of the people dominating in society and the state of national ideology and the realized national policy. In the course of international communication expresses the perception of each of the communicating parties and the relation to each other, in which, as the researchers note, a valid manifestation of both positive and negative ethnic and moral ratings at the level of “own” and “others” national-valuable, but only if it is within reasonable limits.

Interethnic communication is formed in specific ethnosophical conditions which the national structure of the population treats, coefficient of his multinationality, a percentage ratio of quantity of the making nationalities, existence or absence of the title people, confessional specifics of the population of this region and the dominating faith (if that is allocated). Under the auspices of religious values and their protection today is fueled by nationalism and ethnic strife is sown.

Nationalism is to some extent characteristic of each ethnic group, people, because this notion contains, in addition to explicitly negative characteristics, the positive properties associated with the commitment of people to the interests of their nation (ethnos), its cultural values, however, taken to extremes, nationalism is fraught with incitement of national hatred, which is preserved in the national memory and becomes a source of escalating inter-ethnic conflicts. Among the factors that determine the process of inter-ethnic communication, include the problems of correlation of national and religious.

The national language represents one more major factor of international communication, acting as a peculiar cover of ethnic consciousness and a symbol of ethnic originality. The national language recognized historical, mythical, spiritual, cultural characteristics of the people and their mentality as the unconscious part of the socio-cultural code of a particular people, but largely determines its behavior and values and practices.

The adequate understanding of interethnic communication assumes existence of orientation in the course of interaction of representatives of different nationalities to respect for legal equality of nationalities, high respect for their traditions and customs, the big positive force of opposition to various false beliefs about advantages of this or that nation before another. In other words inter-ethnic communicating person should possess a wide range of sociocultural, ethnic-complementary and communicative means in order to exercise social control over thoughts, feelings, and actions in the process of communication with representatives of different nationalities.

So, interethnic communication is caused of course by intensity of international contacts which, in turn, is defined by specifics of the most ethnocontact zone and its ethnostructure.
So, it is necessary to consider how various scientists interpret the concept “international communication”, basic for our research, which was widely adopted in recent years, especially taking into account that researchers put contents identical to the concept “international communication” in the concept “interethnic communication” which is used so often.

At the state level also recognizes the high importance of interethnic relations in the country. So, in “Strategy of the state national policy of the Russian Federation till 2025” it is noted that only on the basis of knowledge of psychology, culture and ethics of national and international communication it is possible to fight successfully for the statement of high humanistic values in the course of communication of people of various nationalities.

Among the existing definitions in the science of interethnic communication are the following. So, Z.T. Gasanov writes that it is necessary to understand definition of interrelation and relationship in the course of which representatives of different nationalities and different religious views exchange experience, cultural wealth, thoughts, feelings as international communication [8, p. 51].

R.K. Grdzelidze believes that interethnic communication represents concrete, real manifestation of relationship between representatives of two and more nationalities which exchange, on the one hand, material and cultural wealth, and with another – views, feelings and emotions [10].

I.I. Serova considers that interethnic communication should be considered as process of interaction and interference of representatives of various social and ethnic communities thanks to which there is an exchange of activity products, information, transfer of experience, labor skills, and also spiritual needs are shown and satisfied, the moral and estimated norms and rules defining the relations of people of various nationalities are developed and the social and psychological qualities essentially influencing character, content and level of the interpersonal relations of representatives of various nationalities are formed.

An obstacle to the formation of positive interethnic interactions in a multi-ethnic society is increasingly common in today's reality the idea of national exceptionalism, superiority of some peoples over others, updating of national stereotypes and values. The moral imperative of international communication shouldn't contain in similar ideas and installations as promoting the statement of national egoism, growth of international mistrust, decrease in culture of interethnic communication.

Interethnic communication should be seen as complex and specific subjective-objective process necessary for a multi-ethnic society of the entry of people of various nationalities in intersubjective communicative relationships, which in reality are not only in direct, indirect and Internet technology space, which, in turn, greatly expands the possibilities of international contacts, while eliminating ethnic disparities of the subjects of communication in a virtual force of nature of this type of communication. Interethnic communication implies the presence in the national and public consciousness installation on a favorable attitude towards interethnic contacts, in respect to the national attributes and characteristics, to cultural differences, the history, language, traditions, symbols and beliefs of the subjects of communication. Interethnic communication also involves recognition and practical implementation of the principle of absolute equivalence, equivalence and equality of different nationalities and the rejection of various forms of nationalism, destroying the climate of inter-ethnic relations in society. So, the phenomenon “Interethnic communication” reflects a various range of interactions and relationship between representatives of various national communities in their modern and retrospective key as history of the interethnic relations registers in memory of these or those people and is transmitted through generation to generation or with positive practice of international contacts, or with negative. After analyzing a large number of existing definitions of the term “culture of interethnic communication”, we have developed the following author’s definition: Interethnic communication is a socio-cultural phenomenon, the content of which
is determined ethno-cultural, historical and mental characteristics of interaction between representatives of different national groups and communities, in which is formed specific to each society, region, state, culture of interethnic communication, reflecting key trends in the development of international relations and development prospects of the dialogue of cultures in the multinational space of the society.

The whole history of the development of the Russian system of education connected with search and assertion of the national ideal, in the formation of the Russian identity in a multinational state that had influence on maintaining its national status in the world community.

The Great Russian teacher K.D. Ushinsky (1824–1870), has been in Russia for the creation of their national education system.

K.D. Ushinsky's ideas have very accurate, verified by time social and philosophical reasons allowing by means of creation of a national education system not only to keep the ideal of the person, but also to preserve bases of national system of the Russian statehood, her ethnic identity, to bring up the person of high culture.

The success on formation of culture of interethnic communication of specialists of customs service in many respects depends on teachers who have to do everything depending on them that their work was effective and consecutive at all stages.

Contemporary education has to promote formation at future specialists of Customs Service of a set of the specific subject qualities defined as “social competences”. Among the most significant, “key” social competences: adaptation in the conditions of dynamically changing social environment, cross-cultural communication of specialists of Customs Service.

The specific of the Customs Service of the Russian Federation is reflected in the federal law (from 21.07.1997 No. 114-FL “On service in customs authorities’). The main functions of the customs bodies determined by the Federal Law “On Customs Regulation in the Russian Federation” (from 27.11.2010 No. 311-FL, art. 12). Customs services are inherent in the main function: control and monitoring; law enforcement; other.

In spite of the fact that practically all actions of staff of customs service of the Russian Federation are regulated by various Federal laws, the human factor defining quality of customs services are always present acts and any administrative regulations and registers of the Federal Customs Service, nevertheless, at system of all office relations. It is the human factor, as a rule, often leads to conflict of interests of interacting parties, which disrupts the normal functioning of the customs service, leads to a decline of its image, and affects the economic interests of the Russian Federation.

The purposes, the principles, mechanisms of activity of specialists of customs service of the Russian Federation are also determined by a number of international treaties by functioning of the Customs union within Eurasian Economic Community. The legal base of the Customs union has been defined in Minsk 10.27.2009 by Presidents of Republic of Belarus, the Republic of Kazakhstan and the Russian Federation. Members of the Eurasian Economic Community from the moment of his education are five states – Belarus, Kazakhstan, Kyrgyzstan, Russia and Tajikistan. Since May, 2002 Ukraine and Moldova, since January, 2003 – Armenia have the status of observers at EurAsEC. Him the Interstate Aviation Committee (IAC), Eurasian Development Bank (EABR) also possesses.

All called countries entering into modern world system of trade and economic relations differ from each other in the socio-political purposes of development, the dominating religion, the broadcast meanings and values, traditions.

World globalization sharply staticized trade and economic relations. Having placed great demands on partnership of the countries which are in trade and economic relations it has at the same time aggravated the international competition. To the countries, being in various
political, social and economic and trade unions, it is necessary to toughen indicators of an assessment of activity of customs services.

**Conclusion.**

1. The problem of international communication and interaction has the high importance and relevance in the solution of many socio-political, sociocultural, economic and interpersonal problems of all world community.

2. The problem of formation of positive culture of interethnic communication acts priority in system of measures for ensuring national and civilization security as the international relations which are realized in rather conflict option at the present stage act as a factor of threat of stable and safe functioning of civilization space.

3. The international, polycultural customs space demands ability to conduct polycultural dialogue, to know cultural realities of the country and other people from the expert to be able to realize this knowledge in direct communication with foreign partners.

The foundation of culture of interethnic communication of customs officer is laid in the course of high school preparation and allows solving professional problems in the long term effectively.

Today there is an urgent need in an integrated approach of a solution of the problem of formation of culture of interethnic communication of customs officers who could realize positive modifications in the field of the professional activity and, as a result – in international policy, economy and the social sphere of Russia.

**References**


REFERENCE TO ARTICLE
Social Rehabilitation: History and Development

Annotation: the article considers the history of social rehabilitation, its structure and methods of rehabilitation on the example of recipients of social services in the house for veterans of labor No. 17.

Key words: social work, social rehabilitation, social rehabilitation institutions, subject, object, subject, levels of rehabilitation, functions, main activities, theatre therapy, garden therapy, examination, maintenance, prevention, correction, socialization, custody, guardianship, social shelter, halfway house, center for social services, stress, neglect.

One of the important directions of social work is the restoration and maintenance of autonomy, disability and social adaptation during the life of the person who in the course of his life may face the problem of destruction of the familiar patterns of life and the rupture of certain social ties and relations.

In the new, significantly changed conditions, he needs to get used to them, as well as to recover physical and moral strength, emotional state, and lost for meaningful social connection. In other words, an important aspect of social assistance and support to the individual (or group of persons) is the return of significant social and personal qualities, as well as in overcoming the situation of personal and social limitations and inferiority.

In this process plays a very important role in social rehabilitation, which has a set of methods and tools to restore lost or not acquired by the individual in the socialization process functions, relationships, and social role functioning.

Thus, an important task and function of rehabilitation is to restore and/or creating opportunities, providing the support person in the environment with the available level of health he has after completion of treatment [1].

The concept of “rehabilitation” comes from the Latin phrase rehailities – which literally means “re-fit”. You should pay attention to the fact that in social work the concept of rehabilitation has been widely used since the early 90-ies of XX century and till this time has found its application in medicine and psychology. Because of the wide scope of application, the concept of rehabilitation, depending on the subject area of their use, content different. But even
within a single subject area such as medicine, depending on particular scientific school may be
different the content of this concept [20].

Types of rehabilitation activities is presented in Figure 1.

![Rehabilitation Diagram]

**Figure 1. Types of Rehabilitation Activities**

The first on the concept of “rehabilitation” drew the attention of Franz Joseph Rutter
background of Beads in his book “the System of General guardianship on the sick” (1903),
considering it as one part of the system of guardianship, and determining as a charitable activity.

Further development of the term has become in 1918, when it was applied to persons with
physical disabilities. This significantly contributed to the creation of the red cross Institute for
disabled people in New York and paying attention to those with injuries and physical disabilities,
was approved the program of action in relation to them.

In 1922, in the United States of America have appeared and received the status of the
international Society for the care of children with disabilities, responsible for the development
of solutions in the field of rehabilitation.

It is very important to pay attention to the fact that social rehabilitation at the initial stage
of its formation was more of a help to people with congenital or acquired defects, and was aimed
mainly at ensuring suitable conditions, and the adaptation of these conditions for their life,
that is, in the early period was dominated by the so-called medical approach.

However, after 1945, medical social approach to rehabilitation begins gradually to acquire a
more pronounced social character. This largely was due to the increase in the number of mental
diseases and disorders, increasing the number of people, the injured and injuries are born or
come disabled because of various situations, as well as the birth of children with various
disabilities. All this has led to the fact that the number of people who needed and wanted an
active social assistance aimed at the restoration of social functions, has increased significantly.
Required to readaptive people to live in society [11].

Therefore, in 50-ies of the twentieth century to address the important issues of rehabilitation
have received special attention at the meeting of the United Nations (UN). And in 1958, realizing
the global importance of the issue and problems associated with it, developed international
system of the organization of rehabilitation, there are rehabilitation centers, conducted the
first meeting of the Committee of experts of the world health organization, which indicated the
importance of rehabilitation as the main activities aimed at reducing negative consequences
from the impacts of disease [10].

Further development of measures for the rehabilitation was associated with the emergence
of the International society for rehabilitation of persons with disabilities, which started
operations in 1960 And held the congresses on rehabilitation in Leptite (1958) and Dresden
(1962), as well as the world Congress in new York (1960), noted the importance of rehabilitation
after illness and receive various injuries, and not just for the disabled.
Since 1961, first at the medical Academy in Warsaw and then in other countries, there are special chair and clinic of rehabilitation.

At the ongoing International Congress on rehabilitation in Dublin (1969) approved the Directive on the social aspect of rehabilitation. Approach to the person as biopsychosocial entity, existing in a specific socio-cultural environment formed the basis of the concept of social rehabilitation, involving not only social, socio-psychological and other aspects of human life, but also the socio-cultural conditions of his daily activities [7].

The results of the Singapore world Congress of the society of disabled persons (1981) was the basis of the approved resolution by the UN General Assembly in December 1982, the world ten-year programme of action (1983–1993), involving such important areas of rehabilitation, early detection of disabilities, providing advice, social and medical assistance, mobility, social tools, preparation for independent way of life, a number of educational services, etc.

In the history of Russian social rehabilitation also done a lot for rehabilitation treatment, the organization of work and assistance for the disabled and infirm under the supervision of the Ministry of health and Ministry of social development [3]. Created hospitals, schools for handicapped children, nursing homes, specialized nursing home, rehabilitation and other centers. However, the attitude towards people in need of social rehabilitation, could be characterized as ambiguous, and indeed social rehabilitation, in General, in modern Russian conditions it experiences many problems of various kinds.

Despite the fact that the term “social rehabilitation” has been widely used since 1991, the theoretical framework for the content of this concept is still at the stage of its formation. On the one hand, it can be used in various interpretations and does not allow the development of rehabilitation practices in relation to persons with deviant behavior, convicts, orphans, etc.

According to one of the existing areas, rehabilitation aimed at restoring lost or not formed in the socialization process skills of social relationships and roles.

Levels of social rehabilitation and their content are presented in Figure 2. Each of the levels corresponds to certain content that characterize it.

To ensure social rehabilitation has been allocated its objects and subjects, which are presented in Figures 3 and 4, respectively. A social rehabilitation environment is a living environment and functioning, social services, employment, recreation, study, creative art, information.

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<tr>
<th>Levels of social rehabilitation</th>
<th>Contents</th>
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<tr>
<td>Federal</td>
<td>The system of organizational, legal, economic, informational and educational measures taken by the governing bodies to create conditions for the formation and operation of the system of rehabilitation of social services of various departmental subordination and forms of ownership</td>
<td>Creating a regulatory framework, thus forming the legal field rehabilitation activities</td>
</tr>
<tr>
<td>Regional</td>
<td>Technology and system tools, forms, methods and techniques used by social services and facilities for the recovery of lost or not acquired the individual’s skills and abilities performing social functions and roles to develop the necessary social relations</td>
<td>Selection of the main areas of training social workers who provide social services activities of rehabilitation</td>
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<tr>
<td>Local</td>
<td>Creating economic conditions for business and commercial activities in the field of rehabilitation activities</td>
<td>Creating economic conditions for business and commercial activities in the field of rehabilitation activities</td>
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<tr>
<td>Group work</td>
<td>Development of provisions on the procedure for the provision of rehabilitation services to various categories of citizens</td>
<td>Development of provisions on the procedure for the provision of rehabilitation services to various categories of citizens</td>
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<tr>
<td>Individual work</td>
<td>Coordination of the system of rehabilitation of social services of various departmental subordination and different forms of ownership</td>
<td>Coordination of the system of rehabilitation of social services of various departmental subordination and different forms of ownership</td>
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<td>Provision of facilities for the organization and activities of rehabilitation of social services</td>
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Figure 5 presents the institutions of social rehabilitation. Due to the fact that social rehabilitation is aimed at restoring lost or not formed in the socialization process skills of social relationships and roles, it is associated with technologies is presented in Figure 6.

### Objects of Social Rehabilitation

- Individuals or groups requiring the recovery of lost or not acquired in the socialization process skills and abilities to interact in social relationships and perform social roles
- Persons with disabilities of all ages, degrees of disability and types
- Former prisoners
- The graduates of residential institutions
- Aged and old, single and living alone, associative family
- Street children
- Homeless

*Figure 3. Objects of Social Rehabilitation*

### Subjects of Social Rehabilitation

- Professionals of the social sphere (bachelors and masters of social work)
- Social workers
- Therapists, psychologists, owning the technology and having the skill of a practical work on restoration of lost or not acquired skills of performance

*Figure 4. Subjects of Social Rehabilitation*
The institutions of social rehabilitation

The state service of medico-social examination
Institutions and services of social service
Socialshelter
The center for families and children
The center of post-boarding adjustment
Socialhotel
Centersfor social services
Institutions of education and training: kindergarten, school, University
Institutions of additional education and upbringing: centers of development of human potential, centers of vocational guidance and training, foster family, foster family, or workforce

Figure 5. The Institutions of Social Rehabilitation

Technologies of Social Rehabilitation

Socialdiagnosis
Socialadaptation
Socialization
Custody
Guardianship
Adoption
Correction
Prevention
Socialservices
Socialassessment

Figure 6. Technologies of Social Rehabilitation
Population ageing is primarily due to the improvement of the material conditions and medical advances. However, in this process are very significant differences across countries and regions. The proportion of elderly people higher, as a rule, in developed countries, in big cities, in rural areas. With appropriate regard for elderly people by the state, public and other associations and organizations, society in General, their life can be quite full.

The rhythm of the aging depends on the lifestyle of older people (usually pensioners), their family situation, living standards, working conditions, social and psychological factors [6].

Among elderly people are highlighted in different groups: good and physically healthy; sick; living in families; lonely; happy retirement; it’s still working, but weary work, wretched, hopeless in life; sedentary, homebodies; conducting intensive, varied their leisure time (visit, attend clubs, etc.).

In order to work with older people, need to know their social situation (past and present), features of mentality, material and spiritual needs, and in this work to be based on science, sociological, socio-psychological, socio-economic and other research.

The transition to the older group significantly alters its relationship with society and such normative notions as purpose and meaning of life, goodness and happiness, etc. Significantly changed the lifestyles of people. Before they were connected with the society, production, social activities. As pensioners (on age) they most often lose in constant contact with the production. However, as members of society remain active in certain activities in various spheres of public life [21; 22].

Retirement is especially tough for people whose work activity was highly valued in the past, and now (for example, in modern Russian conditions) is recognized to be unnecessary and useless. Practice shows that the gap with work (and now this also applies to the large army of unemployed) has a negative impact in some cases on the condition, life tonus, psychological. And this is natural, since the work (feasible, of course) is the source of the longevity, one of the most important conditions for good health.

The way of life of a people is largely determined by how they spend their free time, what opportunities this creates for society. Actively engaged in public activities, the elderly make their lives more fulfilling. In this sense, it is useful to bring older people to the work of the various societies, meetings, programs on radio and television especially for older people, to work with children and young people, etc.

Practice of social work in foreign countries shows that older people’s lives (at least, significant) portion of the importance of the religion. The reasons here may be different. In many countries, a significant proportion of the population is religious. This is first. Secondly, older people are more often asking themselves: what next after death? Thirdly, for many older people (in many countries) religion serves as a basis of a steady state. This is extremely important in times of crisis development of society. Not casually therefore in our country in 90th years of the XX century. and now there is a thirst for religion. And this should be considered in working with elderly people.

For a social worker are extremely important to a number of factors of social and psychological nature that are associated with the image and quality of life of older people, position in the family, the ability and desire to work, health, social conditions, etc.

Specialist in the field of social work with older people it is important to know:
- features of their psychology;
- to possess communication skills and etiquette with clients of the “third age”;
- to have personal qualities and competence, contributing to the formation of a stable, optimistic, life-affirming position of the older person in relation to himself, his age, and the world [16].

The essence of social work with elderly – social rehabilitation is the restoration in the usual duties, functions, activities, relations with people.
Forms of social care for older people: inpatient care; semi-mobile social services, socio-medical care at home; emergency social services, socio-advice aimed at adapting to the elderly and disabled in society, the weakening of social tension, creation of favorable family relations, and ensuring interaction of the individual, family, society and state.

Social policy concerning elderly and elderly will only be effective if its concept is based on a thorough knowledge of the characteristics and needs of this age, if the technology of implementation of the principles of social and legal protection of this category of citizens will be adequate to modern state of Russian society.

Further work is needed to improve legislative and regulatory framework, to introduce standards for the organization of social service of the population, using the scientific potential of the country and abroad.

Indicators of rehabilitation and ways of their achievement by clients of a boarding house for veterans of work. Exploring the livelihoods of the elderly, should pay attention to several psychological and physiological features, characteristic for people older than 55–60 years. Statistics show that almost one third of this age group suffering from atherosclerosis of cerebral vessels, and this disease leads to significant changes in the psyche and memory impairment. These changes happen according to the law RIBO (“return memory”), pursuant to which that person is later cleared from memory before. Mostly to disorders in atherosclerosis in the elderly are hypertrophied suspiciousness and resentment, dementia, hypersensitivity (sentimentality). Often a woman in age is difficult to hold back tears of pity for the heroine of the series melodramatic or touching tenderness at the sight of the little naive child, or cute kitties.

From the elderly amplified, distorted their inherent individual characteristics: economical man becomes greedy, careful, suspicious, conservative – grumpy, sensitive and Moody.

Limitation of activity in older people this age is a deviation from the norm and can be defined as any restriction or absence (due to violations) ability to implement social, scientific and other activity, which is usual for persons of advanced age. The main criterion to measure the extent of violation is the degree of manifestation of this disability.

Here mention should be made of the ethical aspects of the problem of evaluating the degree of activity of the elderly. Analysis of the religious situation in the Russian Federation allows to draw a conclusion about what’s basically a religion for them plays the role of compensatory function. Also important is the psychological aspect – the possibility of stress relief, consolation, catharsis, meditation, spiritual pleasure, etc [9].

Activated regulatory and communicative functions as communication happens in religious and non-religious environment by means of certain attitudes, ideas, values, opinions, traditions; has a prevailing value system of norms of religious law, morality.

Today, the social and cultural interests and needs of older people need to obtain individual high quality services in various fields. The basis of medical, social, cultural maintenance and education of older people ensure that the standards reflected in the governing documents of the UN and the Russian legislation. With the aim of providing quality social services and meet the needs of older people in them, in our country at the regional and municipal levels, implemented a new approach to the creation of a network of institutions providing these services. This approach includes not only the provision of specialized social assistance, but also providing some additional services such as socio-cultural and leisure services. In addition, it involves the development, along with the stationary, semi-mobile and extrastationary service for older people and expanding the network of relevant institutions, as well as the connection possibilities of the specialized agencies of socializing with powerful support from family and community organizations [2].

In modern society, which is focused more on youth culture, there is a wrong, and, to a greater extent, negative stereotypes of older people and the disabled, which have a negative impact, as for this category of citizens and society as a whole. And artificially imposed bans and
restrictions on the participation of older persons and persons with disabilities in various areas of society: economic, political, social, spiritual, cultural, etc. and the education of the young generation negatively affect the level, quality and their way of life and also prevent them to be moral – moral qualities, knowledge and experience, as well as its active social position.

To fill the uneventful life of older people living in the boarding house, to create a climate of demand for them in the society to find interested interlocutors and listeners meetings are held in the “Literary salon” where members socialize, share life experiences, mutual advice of the members of the club. There are meetings at which visiting club get acquainted with the life and work of interesting writers and poets, listen to poetry, share their impressions about heard, that touched me so much. Many visitors choose talented, write and read their own poems, someone professionally engaged in photography.

One of the innovative projects is THEATRE THERAPY, which is used in the pension in the form of social and cultural treatment of people with disabilities.

Theatrical activity always involves activity, and is a prerequisite for the personality changes, even in very old age.

In the early days of theatre “d j vu” specialists experienced significant difficulties due to impaired cognitive function among clients, namely, disorder of attention and memorisation, abstraction, thinking. Gradually the efforts of specialists began to promote the development of creative abilities of participants of the theatre Studio, the mastering means of expression – facial expressions, intonation, etc, which was accompanied by improved memory, attention, thinking, imagination, perception, recognition of one’s own emotionality.

Today in the Studio theater are 30 clients. Thanks to the coordinated work of the psychological service, the organizer of cultural activities, the librarian of the 10 performances were offered to customers of the institution and the staff.

In the framework of non-pharmacological rehabilitative therapy makes use of innovative methods of health improvement activities, new direction – GARDEN THERAPY.

The process of using plants to improve welfare through its influence on the mind, body and soul. Working with plants has a beneficial effect on physical and psychological well-being and is one of the oldest types of active therapy.

Some of the obvious advantages of garden therapy includes:

- doing physical activity,
- providing sensory stimulation,
- the appearance of motivation, improved concentration and memory,
- relief emotional pain from bereavement,
- foster a sense of self-love and self-belief,
- the reduction of stress and removal of aggression,
- reasonable physical activity
- energy, triggered mechanisms of sound, aroma and colour.

Organized by the Voluntary movement of pupils and students “Help a veteran”, in which young professionals and volunteers try to provide comprehensive assistance and support to veterans, Conducted tours and walks with students, organized their cultural activities, celebrations of holidays.

Young professionals of pension take an active part in charity events. Take an active part in district and city events: competition of creative Amateur, the professional skill contest and others.

Monthly psychologists conduct surveys of clients, where the dynamics or the statics of evolution and adaptation in living conditions; examines the level of mental activity.

70% of customers staying in the Guesthouse, the interests are reduced to the satisfaction of physical needs; motivation to communicate is reduced. The low level of physical activity, and social skills at 80–85% lost.
In other words, customers of the pension, in particular gerontopsychiatric Department is a group of older people who have lost virtually all interest in life as such. The whole point of their existence is only to meet minimum physical needs.

The task of the psychologists and medical staff is “to breathe” new life into these people, labeling them the “necessity” in this society, “to light a” spark in their eyes and conscious to see a smile on their faces.

After all, there is a very good expression: “the Main thing that people need you!”

After a certain amount of time, systematic practice with psychologists, medical help and involve clients in a life of a boarding house, they begin to feel the right people, gradually realize its importance, realizing that they are a Person and not just unhappy that neither children nor grandchildren elderly parents evicted from their apartments in the boarding houses and boarding schools.

Across the street from the resort for veterans health № 17 is situated the Church of St. Tikhon the Patriarch of Moscow and all Russia where it comes to visit clients and interview them the priest Father John.

The priest helps in carrying out spiritual work with clients, listening, confessing, and declaring their Picasa.

From April 2015 the resort for veterans health № 17 open House Church of the Intercession. Customers of both buildings (somatic and gerontopsychiatric) participate in the Church’s feasts dedicated to the celebration of the Holy events and saints are especially revered. In the Church is the Divine Liturgy.

In working with clients directly involved students and volunteers who walk with residents, read to them, talk with them about different topics, involve them in various activities conducted by the boarding house.

In total, the Guesthouse consists of a homelike atmosphere where you feel comfortable and customers and staff, which will eventually become one big family.

Social rehabilitation at the initial stage of its formation differed medical approach, but gradually she began to acquire a more pronounced social character. In modern conditions the approach to the person as biopsychosocial entity, existing in a specific socio-cultural environment, becomes the basis of the concept of social rehabilitation, involving not only social, socio-psychological and other aspects of human life and socio-cultural conditions of his life. This fully confirms the social rehabilitation of the elderly, which is very important prerequisite is to ensure cultural life, attention to personal problems and needs in communication.

Of course, all this is important, because 70% of customers staying in the Guesthouse, the interests are reduced to the satisfaction of physical needs, and the motivation to communicate is reduced. The use of the considered techniques allows to create a more conducive and comfortable environment for an elderly person and is a stimulus, pushing him to the creative realization of personality. Thus, socio-cultural rehabilitation enables the elderly to realize their potential, feel their importance.

Of course, it is impractical to expect that can be created by ways of social rehabilitation, the application of which will lead to full integration of every elderly person in normal social and cultural life. However, efforts will be made, of course, necessary, since any widening of the scope of autonomy in the relationship with the environment is good as the oldest person and the people around him.

Considered in work methods and ways of socio-cultural rehabilitation, as well as their practical application, allows to draw conclusions about what is currently the most effective way to maintain an active position in life is precisely social and cultural activities related to organizing and conducting various cultural and leisure activities, as well as expanding the club activities for the elderly.
When planning leisure and recreation preference naturally is given to developing technologies that are associated with the involvement of older people in various forms of artistic, technical and applied arts providing on elderly people socializing influence, expand the scope of self-affirmation and self-realization and social adaptation.

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REFERENCE TO ARTICLE

Annotation: in today's world there is a build-up of information resources that are essential for the tool of human life itself. The Internet is becoming a key aspect of post-industrial society, under the influence of “digitalization” and virtualization, a new system of industrial relations, in which the special role played by social networks. Information coming every day and contains a lot of contradictory information, value judgments and some facts. Human consciousness does not have time to properly process the data that affects the information security workforce.

Key words: information, security, information security, social capital, social network, work team, information society.

All way of experience person need for security throughout its development. As society develops, the security relevance is manifested in different ways. “Security” – a state of protection of the vital interests of the individual, society and state from internal and external threats. In turn, based on the individual interests lie occurrence needs. According to Maslow, there is a hierarchy of human needs from the simple to the higher. The quest for higher requirements usually occurs after the meet the needs of the lower level. It turns out that the highest human need for self-actualization, recognition and measurement, love and affection are implemented on the basis of satisfaction of physiological needs of man, as well as inherent to each of us in the security needs [19]. Therefore, the need for security – the fundamental one, which includes criteria such as: stability, protection, order, and freedom from the need to fear structure. If a person feels threatened, then this need can play a leading role in shaping human behavior, aiming to achieve its security.

As Maslow writes, “In this case, we can rightly be considered the body as a security tool” [11]. “The average adult representative of our culture, every effort is made to live in a safe, stable, organized, predictable world, in a world where there are once and for all established rules and regulations, where no danger of surprise, confusion and chaos, where it has a strong defense that protect him from danger”,– emphasizes Maslow.

Maslow states that the need for security is rarely acts as an active force, “people living in a peaceful, stable, well-functioning, good society, can not be afraid of predators, heat, frost, criminals, it does not threaten any chaos or oppression of tyrants”.

This need, Maslow said, beginning to prevail “in a critical situation, extreme, prompting the body to mobilize all forces to combat the threat”. For critical or extreme situations include wars, revolutions, epidemics, natural disasters, outbreaks of crime, social upheavals and crises. At such times, people will call tyrants, that those strong hands have established order and stability. The desire for security, becoming the main goal, not only determines the perception of a man of peace, but also, according to Maslow, “determines his future philosophy, philosophy of values”. According to Maslow, in the stable, the need for security and the desire for stability, find...
themselves in the conservative behavior, “most people tend to prefer the familiar and familiar things”. He also believes that “the desire of man to explain the principles of the universe and determine its place in the universe, science and philosophy, as such, to some extent motivated by the need for security” [11].

Failure to comply with conditions of personal and group safety (both together and individually) affected negatively on the development of mental and psychological health of the team. Potential sources of threats can serve a variety of phobias and fears.

**Information society.**

In the mid 20th century, the social structure of society is undergoing dramatic changes, which were caused by the evolution of industrial society in the post-industrial society. But the information society originated from the very first mention of civilization, when every citizen of our vast planet literally felt on itself of its manifestation. This was evident in many spheres of our life, from day to day, ending with the scientific sphere. Information society dates back to the advent of the first computer, which once upon a time no one could even think of. But after the appearance of the so-called “digital age” and were certain consequences.

Given the depth and size of the effects of computerization and information of various spheres of public life, they are often called “computer or informational” revolution. It is important that the Western public political thought not just put forward various ideas “the information society”, which are intended to explain the latest events arising from scientific and technological progress, globalization of society. In the West, the idea of an information society are very important and are interested in all the more researchers, it says a huge number of issued publications, articles, research papers devoted to this very topic. Currently, the West in social thought she slowly but surely moved to the place which in the 70-ies of the twentieth century is the theory of post-industrial society.

So, let’s see, what is the general “information society”? Information Society – an important element of the post-industrial society; new world aspect of the development of civilization, in which an important place occupied by knowledge and information. Available features:

1. Very strong increase information elements in society, play important role knowledge, prestige, which also increases with considerable speed;
2. There are changes in the gross domestic product: increase the proportion of data communications products and services;
3. Create a global information space, which is guaranteed by:
   – the interaction of people with great efficiency;
   – access to global information resources;
   – meet their needs in information products and services.

W. Martin tried to identify and formulate the main characteristics of the information society for the following reasons:

– Technology: an important element – information technology, widely used in industry, educational institutions, private life;
– Social: the information serves as a very important factor in changing the quality of life, creates and approves the “information awareness”;
– Economics: Information is a key factor in the economy as a resource, service, product, source of added value and employment;
– Political: freedom of information, which leads to the political process, characterized by between different classes and social strata of the population;
– Cultural: the recognition of the cultural value of information by facilitating the approval of information assets in the interests of the individual and society as a whole. It is a post-industrial society has become a defining social form of the 20th century in Japan and the leading countries of the West. Post-industrial society can be characterized as the information society, knowledge society. There are serious changes in the industrial, cultural and social structure of
society, which are new opportunities and new dangers. In the information society the majority of workers engaged in the production, storage, processing and marketing information.

The Internet is becoming a key aspect of post-industrial society; the new system of industrial relations is formed under the influence of “digitalization” and virtualization [9]. The volume, communication between people from different countries received information has increased many times no longer pose any problems, humanity in some way is now a single entity, while in the information society. Through the use of digital technology, the majority of people around the world gained access to previously unfathomable variety of information.

Information can be understood as the most important strategic resource for the information society, the information forming the human mind, it acts as an important stimulator, changing the quality of human life.

The meaning of the term “information” is very extensive, because of what is often a contradiction may arise in the context content. Many authors try to give a universal interpretation of this term, summarizing his ideological and philosophical sense, along with such philosophical categories like matter and energy. Some concepts reflect the material world, but beyond that the term “information” is also associated with the ideal, immaterial substance.

If you rely on the Great Encyclopedic Dictionary, the concept of information varies depending on the time. Initially, the information – information is transmitted by people, either orally, in writing or in any other way (with the help of conventional signals, technical equipment, etc.). From the middle of the 20th century – it is a general scientific term that includes the exchange of information between people, man and machine, and the machine gun; exchange of signals in the animal and plant world; transfer characteristics from cell to cell, from organism to organism [6].

From the monograph Friedland, information – is the understanding that occurs in a person’s thinking apparatus after receiving the data they are interrelated with previous knowledge and concepts [5]. In turn, understanding – is a universal thinking operation associated with the assimilation of new content, turning it on in the established ideas and concepts [21]. This means the information is not only information, but also a process of learning new material, which is able to change the appearance and established views.

“Globalization as well as any other external force, ready to conquer the human and replace the knowledge of the world’s information” [16]. Knowledge is always supported by the evidence base, as opposed to opinion, not having a serious argument. Increasing number of information is transformed into quality, opinions prevail over knowledge. Scientific data are replaced by pseudo-scientific misinformation, and it becomes increasingly difficult to separate one from another. “The spread of new information technologies, particularly the Internet, creates tremendous opportunities for manipulation of the psyche. Disappear impassable boundaries between personal opinions and imposed. There are new restrictions of human freedom, there is a need to rethink it. Aggravated an old philosophical problem of the relation of the real and apparent, as well as the knowledge and views as using information technology can fabricate a knowledge of reality and thus to a certain extent and reality itself. You can create virtual I and in a sense to live in a virtual space in which to dissolve the differences of the real world and the dream world” [10].

The informational reality of capitalist society there is a constant increase in how knowledge flows and flow of things, their rapid update. Information and material aspects are closely intertwined, since the emergence of new generations of things entails the emergence of new information – in their operation. This reinforces the gap between the generations, so that people in the age difference between them is only a few years, they feel the representatives of different generations [7].

As the virtualization of information and social conditions, consumer trends are increasing. Advertising fills the Internet, there are new, information and technological capabilities
presentation of goods, related status and identity. Make a qualified choice in the (dis)information is extremely difficult [7].

As noted by A. Toffler, due to information overload weakens the ability to “think” to do correct conclusions upon which rational behavior based. There is the stress of decision-making. Increased environmental change and the novelty of the amplitude of the medium leads to an increase in the information that a person needs to process for effective rational decisions. Information overload can lead to mental disorders [18].

At the moment, the information society is characterized by ambivalence – and spam information, knowledge and pseudoknowledge. It is, on the one hand, totally informed and on the other – are chronically not informed enough.

As noted by A. Tabachkov, the term “information” has become one of the main tools of attack on the perfect and meaningful as the quality of living [17]. Meaningful replaced by sliding consumption. “Knowledge society”, contrary to established forecasts did not take place. The idea of consumption, being localized in the area of human desires, is connected with the need to drown out the state of chronic anxiety generated by an excess of information. Complex historical events are compressed into a collection of simple, short gaming moments. Philosophical Systems perfected as a result of cross-criticism of prominent thinkers, are compressed to take out of context. The study of classical literature is reduced to reading the executive summary. Entire emotions and moods are packed in simple printing plates. Playing with language forms leads to the fact that the grammar, phonetic and other features of natural languages are ignored or replaced. Science also forced to “profane” your content to the level of “fun facts”. Everything that goes beyond the boundaries of the “show”, the collective game, is extremely difficult for the layman perceived. In the end, avoiding the complexity, each fancies himself an expert in the areas from which it is far enough. Even complex, uncertain future in the framework of the consumer society is packaged in a simple, understandable now [7].

Moreover, in terms of information overload, the accelerated pace of life and emotional stress in humans there is a need of intellectual recreation – treatment to the products of low quality kitsch culture. This kind of psychological defense mechanism, the need and even the need to slide over the flow of information, and especially – for its kitsch component. As rightly noticed S.A. Shusharin “excess information leads only to a superficial acquaintance with it, and superficial attitude people transferred to other areas of his life” [16]. Therefore, the consumer society may also be called a society of cognitive simplicity, developing on the background of the (pseudo) information boom, and the information society – a society of increased cognitive dissonance.

The development of multimedia technologies has led to a situation where virtual worlds can be transmitted and updated 60 times per second, which is much faster than the human mind. Increasing the rate of change in the objective and the spiritual world, leading to the acceleration of the flow of information, which in turn causes information overload, which entails the possibility of information fatigue syndrome. Information overload can remain intact by going to a more abstract level.

Information overload is highly dependent on the specific situation. At the initial stage, a certain amount of information is required, it was possible to adapt to it. Adaptation occurs as the information overload is reduced, but the growth of psychological stress, at this stage, is not compensated. An important problem is the chaos information space, leading to a decrease in the quality of information, which is due to the rapid increase of its quantity.

Psychologists say that the fewer number of contacts with the external stimuli, the greater the depth of interaction. The variety and diversity of information exacerbates the superficial analysis of the incoming data. Therefore, to change this situation, you should reduce the number of contacts, and to concentrate on the primary. Then, by reducing the amount we increase the intensity of the input signals [14].
Information security of work team.

The components of risk management procedures are timely identification of risks, their assessment and subsequent treatment.

Should be guided by ISO/IEC 27001: 2013. This standard requires the formalization of the process, which assesses the risks to obtain comparable results. Last version of the standard (2005) description of the process of formalizing a more structured way. The standard 2013 are only the basic steps of risk assessment (IB market analysis, risk identification, risk ranking by degree of severity).

It should be noted that any well-thought-out methodology for information security risk assessment includes steps such as:
- identify threats directed at the assets in question;
- Identification of the implications of the implementation of the threats;
- identify vulnerabilities;
- identify existing control measures;
- definition of the probability of threats [3].

At present, various types of inter-network communications are an important part of the daily lives of billions of people, so before moving on to the issue of information security team needs to determine first that directly threaten the individual. In general, in every field – the economy, politics, culture and communication – which communicates personality, are their own threat associated with obtaining or lack of any information. Their importance can vary from sphere to sphere, but in fact all of the threats remain one.

We can identify the following information security threats to the individual:
- The threat of confidential information, leave the person in a variety of network communications;
- The threat of reliability of the information obtained by the user;
- Threat completeness of the information received by the user;
- Threat relevance of information obtained by the user;
- The threat of “information hunger”;
- The threat of redundancy.

Information, coming every day, contains a lot of contradictory information, value judgments and facts. Human consciousness does not have time to properly process the data, which leads to difficulties in self-determination in the intellectual, cognitive and morally.

Information security is to ensure that the state, which creates conditions for the free development of the individual, the family and the state. This preserves the possibility of objective evaluation and decision-making based on current accurate information [1].

In sociology, the concept of social networking is used to refer to the social structures, consisting of a group of nodes, which are the social facilities (community, social group, individual, person, individual).

Typology of connections in the network is dependent on the nature of the environmental stops. In certain circumstances there are definite connections. Trusted environment in a team can help to unite in a particular type of network. Emotions can spread across networks also spread positive emotions better than negative. It can be assumed that the positive and negative emotions can serve different purposes, the first group tend to bind, and the latter responsible for the transmission of information. Good information in addition to the transmission properties can be organizational components of the social group, as a result of the positive emotions have a much greater force. However, in the workplace is an aspect of competition, so some form of positive information for one person or group can be perceived negatively for the other, causing a feeling of envy, etc.

Each employee workforce has a network of social contacts, just like any other member of the team, with whom he has established cooperation network. Suffice it difficult to build a
team, optimizing the social interaction of each, because of the large number of complicated relationships. Therefore, the most productive for the manager to create a specific command, on the basis of the problem command structure must comply with the requirements and the relevant qualifications for the task. You can achieve maximum efficiency performance, as long as each employee workforce is engaged in a separate part of a running project.

The concept of the organization’s resources includes components such as a patent, manufacturing facilities, finance, human capital, and social capital. It serves as an indicator of cultural society, social capital, in which communication can serve the resource to benefit. In turn, the value of social capital is the ability to reduce transaction costs, which has a positive effect on the profit of the organization [2].

Pierre Bourdieu introduces the concept of “social capital” in 1980 to refer to the social relations that can serve the resource to benefit. The concept of Pierre Bourdieu, social capital is the only group resource. The value of social capital is the ability to reduce transaction costs, which ultimately leads to an increase in profit of the organization. A prerequisite for building social capital is the establishment of friendly and fair relations with members of other groups. Supporting the “mutually advantageous” terms, that is constantly increasing the total social capital, members of the group strengthens the links between each other and at the same time are in some ways richer. In other words, the stronger the relationship and the greater interdependence, the more social capital. The greater the social capital, the less the need for normative regulation of relations. Thus, the reduced time and other transaction costs: no need to fix the written agreement, to attract foreign arbitrators and witnesses, and so on.

The basis of social capital are confidential, partnerships that are established and maintained within the workforce, who are members of social networks in turn. That confidence, partnerships encourage everyone to contribute to the joint achievement of a specific goal. At the same time, the degree of impact of each employee in the process correlates the level of trust established between them.

In addition to the positive aspects of social networks have a strong negative impact on the physical condition of the person, because they have a lot of potential occurrence of addictive behavior.

During the time in the social network in the brain pleasure centers irritation occurs. Man feels good emotions every time reading the positive comments below the photo read good reviews about his work, he gets compliments. The desire to get these emotions again encourages people to visit again and again, social networking, pursuing them even more time.

Another reason lies in the features of the assimilation of information when working in multi-user web-based platforms. Man gets a lot of diverse and heterogeneous information in small doses over a small period of time on a single resource. When working with a network resource begins to include more functionality, such as communication, listening to audio, watching videos, discussion and so on. The user is tempted to start everything at the same time and carry out several processes. As a result, this has a negative impact on the capacity of thinking, or rather on the concentration. In the course of a long presence in the social network, the habit to switch from one subject to another, so in the future may have problems with concentration. Working in a steady stream of information regime and the successive emotional experiences, the brain is tiring, so that the body is under stress.

If we consider the danger of social networks for security breaches of confidential information in accordance with the qualitative and quantitative characteristics of circulating information within the network, it is necessary to assess its vulnerability, the degree of importance for the defense mechanisms are the following types of information, the main threats to the social network:

- Privacy threat (a leak of confidential information, and causing direct or indirect damage to the user of social networks);
- The integrity of the threat (modification of circulating information within the network and the loss of its adequacy);
- The availability of the threat (violation of access to network information and the blocking of access to the resource);
- The threat of the fullness (the destruction of circulating information within the network and causing direct or indirect damage to the user as a social network, and its owner);
- The threat of relevance (delay of obtaining a legal user information network);
- The importance of the threat (unauthorized reading of sensitive network information, which leads to the loss of its valuable characteristics);
- Targeting the threat (forwarding network information that can lead to a reduction of its confidentiality and availability);
- The threat of redundancy (multiple duplication of network information).

Research results.
We conducted an anonymous online survey of 143 people, the results of which can draw the following conclusions:
More than a third of respondents visit social networks through personal devices such as smartphone, tablet, and others. This indicator gives reason to believe that a lack of available staff productivity, as social networking information overloaded. Because of what may decrease performance if they are constantly distracted, since it entails a possible “surface” relating to the performance of working duties. On the other hand, using personal electronic gadgets to enter the social network, work team provides additional security for business information, in the absence of this on personal gadgets.
More than 18% of respondents believe that it is necessary to remove blocking of social networking on your computer. However, slightly less than 10% of them disagree and believe that blocking social networking on your computer is required as a restrictive measure.
About a quarter of respondents no lock on the office computer, which in principle is true in politics above standing workforce management. The rest expressed indifference to this issue.

Conclusion.
The need for security – one of the fundamental. Failure to comply with conditions of personal and group safety (both together and individually) affected negatively on the development of mental and psychological health staff.
Increasing the rate of change in the objective and the spiritual world, leading to the acceleration of the flow of information, which in turn causes information overload, which entails the possibility of information fatigue syndrome.
Command structure must comply with the requirements and the relevant qualifications for the task. You can achieve maximum efficiency performance, as long as each employee workforce is engaged in a separate part of a running project. In turn, restrictions on social networks – is a manifestation of the inability of management to organize the work in the company so that employees themselves were interested in the result of their labor. If you disable access, then the staff will spend that time on activities that are not work-related, or will attempt to bypass access restrictions as our research shows.

References

REFERENCE TO ARTICLE
State Regulation of Forestry As an Element of Environmental Safety of Moscow Region

Annotation: the article discusses the management system of forestry of the Moscow region, and also presents General characteristics of forestry in the region. Set out the General scheme of forest management of the Moscow region, and provides reference information on the state of forests in the world and the Russian Federation. The main causes of deforestation in the Moscow region, as well as the main problems in the scheme: “the state – society – environment”.

Key words: forest code of the Russian Federation, ecological safety, ecology Moscow region.

According to the Global forest resources assessment FAO (FRA-2010), total forest area is world 4 033 060 thousand hectares (according to the methodology of FAO in the concept of “forest” does not include shrubs and urban forests). 5 forest resources of the richest countries (Russia, Brazil, Canada, USA, China) are more than half of the forests of planet Earth. 10 countries and territories have areas that according to the definition of the FRA 2010, the forests are classified as [4].

The total volume of timber in forests is 527 billion m$^3$. First place in the world is Brazil – 126 221 million m$^3$, then Russia – 83 106 million m$^3$, USA – 47 088 million m$^3$, Canada 32 983 million m$^3$. China – 14 684 million m$^3$ [4].

The harvesting volumes Russia is the 4th largest in the world after USA, Brazil and Canada [4].

The Russian Federation is the world leader in forest area – 809 090 thousand ha, or 20.1% of the total area of world forests. The proportion of the area of Brazil at 12.9%, Canada 7.7 percent, the USA – 7.5%, China – 5.1% [4].

The lands of the forest Fund and of forests not within the forest Fund, make up about 70% of the land area of the Russian Federation and are an important stabilizing natural complex of the country. Russia’s forests are the only renewable natural resource, which meets multiple needs of industry, society and implement important habitat and environmental functions [4].

In the Russian Federation, the share of the volume of timber under lease agreements in the total harvesting volume for 2013 was 76% (2009 – 60%). Five thousand of the eight thousand
persons, who rent the forest areas have an annual volume of timber less than 20 m³ (financial and organizational performance, depending on the degree of processing correspond to a small or medium business). The share of logging data entities in the total volume of the work piece under leases of forest land for 2013 is less than 20% [2].

The volume of timber under contracts of sale of forest plantations, and concluded by placing the order for performance of works on protection, protection, reproduction of forests and, in extreme cases, reduced: 2011 – 35.7 million m³; 2012 – 29.9 million m³; 2013 of 26.3 million m³ [2].

The forest area of the Moscow region according to the state forest register by 1 January 2012 was 2 and 177.8 thousand hectares, or 47.5% of the total land area. Forest area is 43.4%. Most of the forests of the region is situated in the forest zone, the lowest part (in the South) – in the forest-steppe zone. Large forests have been preserved only in the Western and Eastern districts of the Moscow region. The Moscow region is located on the border of forest and forest-steppe zones, at the intersection of three natural regions: boreal, deciduous and steppe [5; 24].

A large part of the Moscow region belongs to the subzone of mixed forests forest zone; only the most southern part of it (Zaokskie districts) refers to the area of forest. A natural boundary between the zones is the river Oka. Forests, by their nature and composition are quite diverse. In the North-West region the main species are spruce and pine; broad-leaved and small-leaved species – in the form of impurities. South of Moscow, often there are representatives of broad-leaved trees – a Linden and an oak, in small groups – ash and elm; of small-leaved forests are the most widespread forests with birch and aspen; on the territory of Meschersky lowland dominated by pine. South of the Moscow region on the right Bank of the Oka, belongs to the subzone of broad-leaved forests [8].

The forest has long been subject to intensive human impact, so most of them put not indigenous, but derived spaces. However, forming for a long time, many derivatives of the plantations have become resilient and seem indigenous. Forests of the Moscow region is heterogeneous, due to the nature of parent rocks, hydration, relief [8].

The Moscow region is one of the most urbanized and densely populated regions of the country. The territory of the Moscow region amounts to almost 46 thousand km². The Moscow region is one of the largest by population of regions of Russia. The total length of the outer limits of the area of about 1200 km [21].

The environment is one of the most acute socio-economic problems directly or indirectly affecting the interests of every person, especially in this most urbanized region of the country, as the Moscow region, where the ecology of their powerful influence is the largest Russian city – Moscow [21].

The creation of the territory of Moscow region the environment can not affect the interests of every person living in its territory [21].

In 2013 was approved the State program of Moscow region “Ecology and environment of the Moscow region” for 2014–2018.

The purpose of this program is:
– ensuring constitutional rights of citizens to a healthy environment due to the stabilization of the ecological situation in the Moscow region and improve on the areas with the highest levels of air pollution, water bodies and waste disposal of production and consumption;
– improving the efficiency of use, conservation, protection and reproduction of forests [21].

In a separate list of routines include a separate column: “the Development of forestry in the Moscow region” [21].

Unsatisfactory sanitary condition of forests is a consequence of unfavorable climatic and anthropogenic impacts, increasing recreational load, the prohibition of clear cuts in ripe and overripe plantings to increase the area of forest plantations with a low environmental sustainability and commercial value [21].
The lands of the forest Fund of Moscow region is characterized by rather high natural fire hazard. The average class of natural fire danger III. The most dangerous in the fire relation of the forest (classes I and II) occupy 21.9% of the area of forest land. A distinctive feature of the forests of the Moscow region is that they are all classified as protective forests, including 82.4% of forests classified as “green areas and a Park area”, in which every year there is high recreational load, exceeding the average across Russia in ten times, especially in the fire season, which increases the probability of occurrence of forest fires [21].

An important source of economic income in forestry is the organization of forest use, including a set of activities: provision of forest plots for permanent (perpetual) use, rent, gratuitous urgent use; the carrying out by the state expertise of forest development plans, including the approval of the state expert examination of forest development plans; conclusion of contracts of sale of forest plantations, including the organization and carrying out of the relevant auctions; implementation of reception of reports on the use of forests and forest declarations [21].

In accordance with the decree of the Government of the Russian Federation from 11.11.2015 No. 1219 “On approval of the Regulations on the Ministry of natural resources and ecology of the Russian Federation and on amending and declaring null and void certain acts of the Government of the Russian Federation” the Ministry of natural resources is a Federal body of Executive power carrying out the functions of elaborating state policy and normative and legal regulation including, in the study of forest, land relations, associated with the transfer of forest Fund lands and lands of specially protected territories and objects (in respect of lands of specially protected natural areas) into land of a different category, and in the field of forest relations [12].

Administered by the Ministry of natural resources of Russia are the Federal forestry Agency (Rosleskhoz) and the Federal service for supervision in the sphere of nature use (Rosprirodnadzor), which is within the competence carry out control and Supervisory activities in the field of forest relations [23].

The government of the Russian Federation dated 23.09.2010 No. 736 “About Federal Agency of a forestry” found that the forest service is a Federal body of Executive power exercising functions on control and supervision in the field of forest relations (excluding forests located on specially protected natural areas), as well as for providing government services and managing state property in the sphere of forest relations [14].


In the structure of the authorities of the Moscow region there are specialized departments such as the Ministry of ecology and nature management of Moscow region and the forestry Committee of the Moscow region.

In the regulations of the Ministry of ecology and nature management of Moscow region approved by the resolution of the government of Moscow region dated 26.04.2013 No. 277/12, it is stipulated that the Ministry is the Central Executive body of state authority of the Moscow area of special competence, exercising Executive and administrative activities on the territory of the Moscow region, including in the field of forestry and land relations [17].

On the basis of the decree of the Government of Moscow region by order dated 26.06 2012 No. 863/22 “regulations on the forestry Committee of the Moscow region”, the forestry Committee of the Moscow region is the Central Executive body of state authority of the Moscow area of special competence, carrying out state policy and implementing cross-sectorial management,
coordination and functional regulation in the field of forestry Affairs and is administered by the Ministry of ecology and nature management of Moscow region [22].

Administered by the forestry Committee of the Moscow region are forests located on lands of the forest Fund area 2014,5 thousand hectares or 92,5% of the total forest area of the region. Forests located on lands of other categories are: forests on lands of defense and security – 129,1 thousand hectares or 5.9% of the total forested area of the region; forests located on lands of specially protected natural territories – 13,5 thousand ha or 0.7% of the total forested area of the region; forests on the lands of settlements – 20,2 thousand ha or 0.9% of the total forested area [24].

In accordance with information posted on the official website of the forestry Committee of the Moscow region, the Committee under its control, has two subordinate organizations: CCU MO “Mosoblles” and GAU MO “Centreless” [20].

The main goal of CCU MO “Mosoblles” is to enforce the authority of the forestry Committee of the Moscow region in the sphere of forest relations, has 19 branches-forest areas on the territory of Moscow region; the main objective of GAU MO “Centerless” is: the implementation of fire safety measures, elimination of emergency situations in the forests, including the elimination of forest fires, has 13 branches [1; 20; 24].

On the territory of Moscow region there is a representation of two regional Executive authorities and Federal Executive authorities operating in the field of forestry.

Rosprirodnadzor and the Federal Agency for forestry also have a number of subordinate institutions and organizations, however, according to the author, the reflection of the full structure of the Federal agencies under this article is not advisable, and so the structure of the forest management of the Moscow region can be represented as follows.

![Diagram of Forest Management of the Moscow Region](image)

Figure 1. Basic Scheme of Forest Management of the Moscow Region

I would like to note that the Rosleskhoz and Rosprirodnadzor within the scope of the conducted scheduled and unscheduled Supervisory arrangements, including regional bodies of Executive power, subject to the provisions of the Federal law of 26.12.2008 No. 294-FL “On protection of rights of legal entities and individual entrepreneurs when exercising state control (supervision) and municipal control” [15].
According to the author, in the Moscow region, due to the large population and population density, control of forestry should take a more prominent role, unfortunately, a superficial approach to forestry, including at the Federal level, adversely affected the forests of the Moscow region, for example: abnormally high temperatures in 2010 caused the fires, and a sharp rise in the population of beetle bark beetle (Ips typographus l.).

Since the formation of the Russian Federation in 1991, as of 2015, forest fires and activities xylophage are the consequences of untimely management decisions, thus becoming one of the key factors of the lack of positive dynamics in the development and forest management, as government and business [10].

For example, in the 1970-ies the Soviet government adopted a decree banning the felling of forests in the Moscow region. This resolution was subsequently created conditions for the formation of forage and the development of xylophages insects, such as beetle bark beetle (Ips typographus l.), population which after windfalls and fires in 2010 destroyed according to various estimates, about 100 thousand ha of forest [10].

Be aware that in forests with sustainable flows of matter and energy activity of xylophages insects is natural for ecosystems. Any human intervention can create the conditions for homeostasis. On the example of the 2010 wildfires, and follow-up of xylophages insects can say that it was the work of man, and his inactivity has created all the conditions for the occurrence of forest fires and outbreaks of populations of xylophages insects [10].

A loose and streamlined language to existing Federal legislation are among the main problems of forestry. First, the forest is understood as an ecological system or as a natural resource. Secondly, does not define the conditions under which applied the concept of ecological system, and under what conditions applied the concept of a natural resource, in this case, the conjunction “or” clearly underlines the difference between the two concepts. Thirdly, understanding both woods are applied to the same relations: its use, protection, reproduction. Fourthly, today Article 81 and 82 of the Forest code of the Russian Federation are formulated as open, which implies that uncertainty in the classification of “other” powers of the Federal authorities [6; 9; 18].

Forest relations are very complex and multidimensional, including not only forest relations associated with the use of wood, but also land, agrarian relations, relations on use of the animal world, atmospheric air, sports-medical and other purposes [3, p. 77].

Hence the peculiarity of legal regulation of forest relations, namely, that these relations can be regulated by various industries and the law [3, p. 77].

I would like to note that in 2013 was adopted the decree of the Government of the Russian Federation dated 26.09.2013 No. 1724-p “On approving the Fundamentals of state policy in the field of use, protection, protection and reproduction of forests in the Russian Federation for the period till 2030”, which indicates that the forest sector of the economy needs to adapt to the globalization of markets, development of technologies, the emergence of new types of wood products, increased competition and tighter environmental requirements [13; 16].

In the period from 2011 to 2012 there were two entirely new information product: the Concept of a unified automated information system (UAIS) of the forest complex and the departmental target program – plan to create this system. This is just the first step on creation of the uniform automated information system, which can be used to link into a whole different sector of the forest complex and to obtain three-dimensional picture of what is happening in forest processes, allowing not only optimal solutions but also to see long-term prospects [7].

Of course, the primary responsibility for forest management of the Moscow region rests with the regional authorities, however, regional authorities do not always promptly can take the necessary measures, including, but also reflects current Federal law, which fails to take into account and respond to subtle changes in society, business and the environment.
Currently the interaction between society and nature occurs in such large scale that originated as one of the global problems of environmental crisis. The problem is caused by the deterioration of environment, increasing demographic pressure on nature, a violation of homeostasis in the ecosphere, reduction of biodiversity, which ultimately can affect a person at a genetic level [19, p. 240].

The basis of the solution of environmental problems is ideologically and methodologically correct, a genuinely scientific understanding of the relationship of society and nature [19, p. 240].

It should also be noted that today, on the territory of the Russian Federation, including according to the world health organization the most common cause of death are cardiovascular diseases [25, p. 31].

In Moscow region it is necessary to develop cultural and sports cooperation between the state-society-business-environment. As an example, the development of sport tourism, which is one of the activities. In the theory of physical culture tourism refers to her background species, in particular to recreate physical culture, presents the advanced rest [26].

According to the author, the development of public-private partnership, should consider not only economic efficiency of the conceived idea, but also the social benefits it will bring.

For example, the development of the following types of tourism:
- pedestrian;
- ski;
- equestrian;
- alpine skiing;
- hunting;
- fishing etc. including, and in the forest area will provide excellent conditions both for moral and mental relaxation and physical recovery [26].

Considering all the above, we can conclude that the development of forestry of the Moscow region is closely associated with the environmental stability of the region; the conservation of forests is an essential element in the ecology and economy of the region and is a reliable support for the rest of the citizens living in the region and one of the elements in the preservation and protection of public health.

In Moscow region it is extremely important to preserve forests, including for the protection of the health of citizens living in the region. Unfortunately, the mass building of cities (causing “concrete jungle”), the illiterate population in the cities, the creation of artificial congestion of traffic flows, lack of medical facilities, education “multi-dumps” near major regional cities, etc., according to the author, is short-sighted activity and creates cluttering and withering forests.

The lack of sanitized places for recreation in forests and other problems create social tensions and reduce the efficiency of each person, reduces its activity and creativity.

At this historical stage of development of the region cannot ignore the high urbanization of some cities, such as Balashikha, Korolev.

According to the author, the decision of problems of preservation of forestry and the balance between state—society—business—ecology is planning new cities, cottage-like, with a population of not more than 5 000 persons in close proximity will be ennobled forest areas for recreation of citizens. The construction of high-rise buildings (over five stores), given the area the territory of the Russian Federation, is not acceptable.

The powers of the Federal forestry Agency, Rosprirodnadzor, the Moscow region Ministry of environment and forestry Committee of the Moscow region is sufficient. The key development of the forest sector is the creation of a single “live” electronic databases at the Federal level, and displays real-time information about the region’s plans for development of the forest industry, prescribed plans for reforestation, timber harvesting and other activities; where in real time you can see any citizen, business representative, etc. information, where a site is
located, information about lots, etc., which will reduce the corruption component of the forest industry regions.

The first step in this direction is the creation of a unified automated information system of forest complex, and further development and its adaptation for use by businesses, societies, organizations, and other stakeholders.

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REFERENCE TO ARTICLE

Information Security of the Automated Systems of Financial Credit Institutions

Annotation: In article the main aspects of information security and regulatory base of use of the automated information systems of the bank sphere are considered. The list is carried out and characteristics are given to the most known systems of automation of work of banks and realization of remote bank service of m by the accounting of requirements and recommendations of normative documents about information security.

Key words: bank, the automated system, information system, information, safety, bank service, threats.

The Automated Banking System (ABS) is a complex of the hardware and software realizing the multiple currency information system providing modern financial and administrative technologies in real time at transaction data processing [13].

Application of ABS in financial credit institutions is based on the following principles:
1. Modular principle of construction;
2. Principle of unity of information space;
3. Principle of safety;
4. Principle of efficiency;
5. Principle of interaction separate program component;
6. Full interrelation of all types of providing.

Traditionally in ABS consider three interacting layers of information processing (Figure 1):
- Front office – the top level form the modules providing fast and convenient input of information, her preprocessing and any external interaction of bank with clients, other banks, the Central Bank, information and sales agents (program systems for information processing).
- Back office – the average level make special functional applications which correspond to the different directions of intra bank activity and internal calculations (work with the credits, deposits, securities, plastic cards etc.).
– Accounting – the lower level form modules which carry out basic functions of accounting or are the accounting center.

Figure 1. Layers of Interaction of ABS

All bank operations can be automated within the uniform monolithic program of universal character. This approach is characteristic of the commercial banks which were engaged generally only in the settlement and cash service (SCS) of legal entities. At expansion of clients and, the main thing, the list of operations (credit depository) within one system it became almost impossible to execute it. It has served as the reason of development of multicomponent or modular systems. Each module of such system is intended for service of one field of activity of bank and provides bank employees to all necessary for full automation of their activity on the workplace in this sphere. Some general working modules of the lower level intended for input and processing of primary information are the cornerstone. Along with it the modern control system of bank contains also modules of the top level for work with the aggregated information which correspond to analytical information processing and are intended for the top managers providing adoption of effective decisions.

ABS of the last generation are focused on full realization of the full-function WORKFLOW automation [9; 10] model business of processes (Figure 2).
It should be noted that recently the IT infrastructures model which is called SOA-service—the focused architecture [4; 5; 6; 22] significantly expanding possibilities of business gains ground.

It is also possible to allocate several principles of creation of ABS:
- centralized,
- consolidation,
- replicative,
- distributed.

In the centralized scheme for maintaining databases the uniform computer center which is usually in the main branch of the organizations of the banking system (BS) of the Russian Federation is used. Access to data is provided according to the scheme “Terminal Server”. As well as for maintaining databases, for processing of all data the uniform server is used.

When using the consolidation scheme each of bank branches is almost completely autonomous, that is we don’t depend on information system of all bank. For maintaining databases the computer center of each of branches is used, also it performs all banking operations. Calculations between branches occur on clearing scheme. With the established frequency computer centers of branches are connected to the central branch for clearing and (or) consolidation of balance.

The replicative scheme means that the bank has no expeditious idea of current state of the assets, of their movement. During a communication session to which periodically there are branches with the main office of bank not only consolidation of balance, but also full of updating of relevance of data on a condition of a banking system is made.

When using of the distributed scheme it is supposed uses of the manager of transactions who isolates “client” part of bank from “server”, at the same time from the client the monitor of transactions looks as the ordinary bank server, and from the server – as the ordinary client. At the same time the basic difference between them is that the monitor of transactions has data on what of servers data which the client addresses are placed. At the same time separate parts of this information can be on absolutely different servers, nevertheless, thanks to the monitor of transactions the client addresses them as if they settle down on one server.

The analysis shows that the modern the automated information system (AIS) of bank has to represent the integrated complex of the hardware and software realizing the multisubject information system providing the modern financial, administrative, projecting, production and marketing technologies in real time at processing transaction data. At the same time she has to meet the main requirements of information security stated in standards of the Bank of Russia and other normative legal acts [12] which, in particular, treat:
- The decree of the Russian President of March 17, 2008 No. 351 “About measures for ensuring information security of the Russian Federation when using information and telecommunication networks of the international information exchange”;
- The resolution of the Government of the Russian Federation of November 1, 2012 No. 1119 “About the approval of requirements to protection of personal information at their processing in information systems of personal information”;
- The order of FSCEC (federal service on customs and export control) of Russia of February 18, 2013 No. 21 “About the statement of structure and the maintenance of organizational and technical measures for safety of personal information at their processing in information systems of personal information”;
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- A technique of definition of actual threats to security of personal information at their processing in information systems of personal information, FSCEC of Russia on February 14, 2008;
- Methodical recommendations about providing by means of cryptosecurity aids of personal information at their processing in information systems of personal information with use of an
automation equipment (are approved by 8 Center of Federal Security Service of the Russian Federation [2] of February 21, 2008 No. 149/6/6-622);

– Standard requirements for the organization and ensuring functioning of the cryptography (cryptographic) tools intended for the information security which isn’t containing the data which are the state secret in case of their use for safety of personal information when processing in information systems of personal information (are approved by 8 Center of Federal Security Service of the Russian Federation of February 21, 2008 No. 149/6/6-622);

– Situation on certification of objects of informatization for information safety requirements, state technical commission of Russia, 1994;

– Regulating Document (RD) “The automated systems. Protection against illegal access to information. Classification automated systems and requirements for information security”, state technical commission of Russia, 1992;

– RD “Computer aids. Protection against illegal access to information. Security indicators from illegal access to information”, state technical commission of Russia, 1992;


Apparently, this list is wide, and can be continued.

Absence (and it is probable, and impossibility of their creation) technologies of the guaranteed verification of the software leads to the fact that completion of AIS is carried out already in the course of their operation. Also such dangerous situations when systems, despite externally steady work, possess the serious hidden defects which detection turns into an independent problem are quite possible. Cases when as a result of mistakes in conductings milliard divergences which only some was possible to notice a time later ran are known.

Bank AIS have to provide:

1. Reliability of data storage.
2. Confidentiality of access.
3. Efficiency of the distributed processing.
4. A possibility of work in real time with uniform information base in the uniform information environment.
5. Lack of basic restrictions for productivity.
6. The developed tools of applications programming in architecture the “client – server” allowing creating systems which are reliable and effective in work are convenient for maintenance and modification.

All specified indicators are directly connected with the main aspects of information security. So, reliability of data storage – the major indicator defining safety and integrity of information after failures. Confidentiality of access is provided with levels of access and control of access to data for different groups of users: managing director, administrator, operator, etc. Efficiency of the distributed processing defines first of all availability of system to users.

Several tens Russian banks use the Russian AIS #FA the Diasoft companies (Figure 3) [18].

<table>
<thead>
<tr>
<th>Financial markets</th>
<th>CORE BANKING</th>
<th>Economic activity and human resource management</th>
<th>Reporting</th>
</tr>
</thead>
</table>

Figure 3. Architecture #FA
Apparently from fig. 3, the functional architecture #FA is divided into 4 subgroups which include a number of functions which automate maintaining bank process business. The subgroup “Financial markets” includes such functions as: “Securities”, “Operations in the foreign exchange market”, “Operations with precious metals”, “Bills”, “Depositary”, “FOREX”, etc. The subgroup of “CORE BANKING” comprises functions of management of bank operations, such as: “Settlement and cash service”, “Translations without opening of the account”, “Deposits”, “Credits”, “Providing”, “Reserves”, “Factoring” and many others. Also ABS supports automation of work of economic activity and human resource management. This subgroup contains functions of automation of “Human resource management”, “The material account”, “The accounting of economic contracts” and “Budgeting of economic activity”. The architecture #FA also includes a number of ways of accounting on spheres of bank activity of the enterprise, such as “The obligatory reporting”, “the Reporting of FFMS”, “The operational reporting” and “The tax reporting”. Apparently from structure of functional architecture of Diasoft #FA, the system covers the majority of fields of activity of banking business of the BS Russian Federation organizations. Each of components of functional architecture Diasoft, is service provider within SOA.

AIS #FA from the Diasoft company offers a standard set of functions of a security system (Figure 4), and seeks to conform to the requirements specified in documents of standardization of information security in the organizations of a banking system of the Russian Federation, such as STO BR IBBS-1.0-2014, STO BR-1.2-2007 and STO of BR 1.2 2014.

![Figure 4. Information Security System #FA](image)

Authentication [7] of users is based on mechanisms which are built in the established DBMS, it or MSQl Server or Sybase Adaptive Server. The concept used at the same time is called through authentication and authorization at which the uniform account both in system, and in DBMS is used. It follows from this that all operations with data of DBMS are made by users with use of personal accounts that allows to monitor their actions not only means by systems, but also with use of monitors and audit of the established DBMS.

On management of passwords in system realized the corresponding policy is:
1. The password of the user can be changed only by the user or the administrator;
2. There is a possibility of a task of period of validity of the password of the user;
3. There is a possibility of check of uniqueness of the entered password at his change;
4. There is a possibility of check of complexity of the password at his change, on the algorithm set in system, including such as control at length, existence of signs of the top register, the Russian and Latin letters;
5. A possibility of blocking of the user for the set term, after a certain number of unsuccessful attempts of login.
The policy of differentiation of the rights of users is also provided in ABS information security system #FA. The following categories of the rights of users are provided in it:

1. Rights for access to a certain type of objects or to concrete object;
2. The rights for implementation of a certain list of operations with the set type of objects or concrete object;
3. The rights for access to objects which are in a certain state;
4. Limit visibilities of the menu and any other elements of the interface.

The system allows to carry out verification of the performed operations by the authorized employee of the company. Authorization of operations can be carried out by viewing and verification of data on operation by other employee of the company.

The system also provides an opportunity violation of the rules of information security, unauthorized access and change of information by persons which possess powers of the administrator to avoid it, in system special measures for division of areas of responsibility of all administrators and restriction of their powers are taken. In this regard in system the following types of users are supported:

1. The administrator of users – has powers on addition/change/removal of users from system;
2. The administrator of safety – possesses powers of management of the rights of the user;
3. The administrator of system – has powers of work with structure of the database;
4. Business the user – has all powers for performance of business activities.

This security policy deprives of administrators of system of an opportunity to break safety rules, to distribute applied powers to itself or to temporarily change to the user the password and to make actions from others name.

The system also books audit of actions of the user with objects of system which are fixed by an audit subsystem. On each action all data, such as date and time of his performance, the user who has performed this operation and some additional information are fixed. On each of a number of objects there is an opportunity to see date of the last change, his state before change and current state of object, and also to compare two any changes. For viewing of data of audit, in system “The magazine of operations” is used.

Alternative of ABS #FA it is possible to call the information banking system (IBS) of “RS-Bank” from other domestic developer of banking software “R-Style Softclub” [20]. This complex software solution for automation of operating, registration, administrative activities of multifilial bank, developed on the basis of functionally developed Oracle DBMS. IBS RS-Bank is compatible to products and the Oracle components.

The functional structure of IBS RS-Bank consists of 6 blocks, each of which is responsible for automation of a certain environment bank business of activity (Figure 5).

Core – an account kernel in IBS RS-Bank V.6 responsible for realization of all-system functions and modules for automation of different types of activity of credit institution. Functionality of RS-Core V.6 with the subsystems which are built in it ensures safety of system and will organize all her work. It in turn increases the level of information security of bank.

The Banking system – automates work of settlement and cash service of legal entities, electronic interbank calculations and conducting the corresponding accounting. This system...
considerably increases quality bank service of the client and does more effective interbank interaction.

Reporting – automates release of the reporting in bank.

The Retail module – is responsible for automation of the retail direction of business of banks: deposits of individuals, cash cards (issuer and acquiring), utility payments, currency exchange transactions, safe deposit boxes, services in encashment, operation with securities, precious metals. Differs in the increased flexibility of control and orientation to processing of large volumes of information.

Loans subsystem – is responsible for full and functional automation of process of credit business for large financial institutions. The system supports almost everything modern, demanded in the market, ways of crediting.

Dealing – the decision intended for automation of the accounting of conversion transactions of bank and transactions in the market of interbank crediting and allowing to capture all sides of this direction of business of bank.

From the point of view of information security the system has a package of measures which can be adapted under needs of concrete bank. A basic element of this complex is the control system of access to various objects of system. This system provides ample opportunities for its users.

The first barrier on the way of information risks is a control of the mode of safety in IBS RS-Bank V.6. If in bank the “usual” mode is set, then all restrictions for actions of users of system are defined by the administrator who is responsible for safety; the “rigid” mode provides a number of restrictions for work of system at which introduction functional settings don’t change towards decrease in level of safety. The technology of performance of operations is based on the principle of “two persons” – when for each operation the performer and the controlling person is designated.

In a basis of IBS RS-Bank V.6 the principle of continuous electronic document flow is underlain. Confidentiality of information and confirmation of authorship are provided here by the digital signature (DS) imposed on documents. At the same time all the cryptographic systems, most widespread in Russia, are supported.

Flexible mechanisms of differentiation of access rights to information and functionality are realized. For each user it is possible to adjust individual structure of the menu, to specify the list of available subsystems and modules, and also lists of clients, accounts and other objects of system with which it is authorized to him to work. Means of recording and audit are provided.

IBS RS-Bank V.6 allows to adjust flexibly rules of formation of passwords for each user – to specify the minimum length and frequency of his replacement, both on time, and on number of entrances. The system allows the user to modify passwords independently or imposes a ban on these actions. She controls quality of the password – in particular, watches that not only alphabetic or numerical symbols, but also, for example, their combination entered him, and also behind that the new password didn’t coincide with former, etc.

Also such, become standards de facto, means of protection as blocking of a profile and the keyboard at a long absence of the user are applied and so forth. If after input of the password the user doesn’t log into the system during certain time, then access is automatically forbidden. If the employee interrupts for some time work (won’t press any key during individually set period), then the system will automatically block the keyboard (it is possible to unblock it at input of login and the password).

Safety of information is promoted also by three-level architecture at which physical access for users to the database is excluded. The used mechanism of enciphering of channels ensures safety of data transmission between remote terminals and an application server. The possibility of use of the certified means of enciphering is provided in IBS RS-Bank V.6.
The main systems focused on rendering of services of the remote bank service (RBS) [11] are program complexes:

- **iBank** – the BIFIT company [21]. It is the system, rather wide by opportunities, realizing the majority of the opportunities necessary for ordinary users. Her client part is executed in the form of several java-applets, each of which realizes the type of operations. The client of bank working with this system can form payment orders, receive statements of the accounts, and also exchange letters with bank. Currency transactions in this system are available only to legal entities, ready templates aren’t provided. However, unpretentiousness of system allows to reconcile with these inconveniences: execution of client part in the form of a java-applet does possible work with her practically from any computer;

- **RBS BS-Client** – the Bank’s Soft Sistems company [17]. It is the electronic document management system focused first of all on service of legal entities, and supporting work with natural persons in the form of an option. The system allows the client to exchange with bank any documents, including payment orders, applications for the purchase/sale/translation/obligatory sale of currency and documents of any format. Unlike “iBank”, the system demands installation of the additional software, however doesn’t demand use of additional technical means;

- **Factura.ru** – the Center of Financial Technologies company [15]. This development is intended both for corporate, and for private clients of banks. The system includes a standard set of operations, such as creation and sending to bank of payment documents, receiving statements of accounts, to exchange any information with bank. Besides, the system gives the chance of work with documents in the multiuser mode (the accountant, being in office forms the document, and the director, being in business trip right there signs the payment order). Having connected to the Faktura.ru system, in addition there is an opportunity to use the payment FacturaPay service. It gives the chance to make necessary payments: to pay utilities, services of mobile operators, Internet service of providers, insurance companies and other service providers, to pay the purchases made in online stores;

- **Bank client of the INIST** [19] company. This system gives the chance of work to clients on any communication channels. Communication can directly be carried out on the switched channel, or, as well as in case of the Web interface, the client can use direct IP connection with Bank by means of Internet or a local network. The system allows to work with payment orders, currency documents, to receive statements of accounts, to carry out transmission of messages of any format with the signature of the client. Besides, the central place of system in Bank can be ready for communication with any automated banking system;

- **5NT@Client** – Diasoft firm. This system represents the decision allowing the client of bank to work with the account from any computer having Internet connection: to make payments, to look through account balances and extracts for a certain period, to obtain reference information from bank. The electronic document flow realized in system of remote service allows to perform such operations as creation and editing, signing by authorized officers of the client, confirmation and sending to bank. Users have an opportunity to check actual information on the remains and statements of accounts. Besides the client has an opportunity to trace information on the course of processing of documents in bank;

- **Telebank** – the STEP UP company [3; 8; 16]. The Telebank system gives the chance to dispose of the bank accounts, using for this purpose the Internet, WAP, phone in a voice-frequency set or SMS. The client can buy and sell currency in the on-line mode, make transfers in rubles and currency, to place deposits, to fill up plastic cards, to pay utilities, cellular communication, Internet access, long-distance and international negotiations and many other things. The system allows to learn the remains and to receive statements of accounts, including of accounts of plastic cards. There is also a function informing clients on revenues to the account, execution of orders, and many others by sending of messages on e-mail, a pager, the SMS.
From considered it is possible to draw a conclusion that modern domestic ABS has rather high level of security of information. The majority of software developers for financial credit institutions when developing the products follow recommendations from normative documents and coordinate the products with standards STO BR Russian Federation in the field of information security of the BS Russian Federation organizations. Despite it, cases of successful rogueish operations with use of information systems of banks are periodically fixed. Also, periodically, the staff of security services of banks stops attempts of embezzlement by malefactors. Systems of own development, and also the highly specialized systems which don’t have global audience of application can have bigger amount of vulnerabilities.

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– The original;
– Content (to reflect the main content of the articles and studies);
– strukturirovannoy (follow the logic description of the results in the article).

Abstract includes the following aspects of the content of the article:
– The subject, the purpose of the work;
– A method or methodology of work;
– The results of the work;
– The scope of the results;
– Novelty;
– Conclusions.

The information contained in the title should not be repeated in the text annotations. Avoid unnecessary opening phrases (such as “the author of the article considers ...”, “The article deals with ...”). History, if they do not constitute the main content of a document, a description of previously published works and well-known position in the summary are not given.
The text of the annotations should be used syntax inherent language of scientific and technical documents, avoid complex grammatical constructions.

**Keywords** are selected from the text material (except editorials, reports, theses, scientific reports, letters to the editor) and placed in a separate line after the abstract. The key words are in the nominative case. It must be presented from 3 to 10 key words or phrases.

Keywords should not contain formulas and figures.

4. **Basic requirements for the content of copyright material (scientific article, review, review of monographs, textbooks, review of the scientific article)**

4.1. **The scientific (practical) Article.** The text goes right after keywords. The text is recommended to split into parts or stick to the logical structure of this when writing:

- Introduction;
- Methodology;
- Results;
- Discussion;
- Conclusion;
- Thanks.

**The volume of each part** (introduction, methods, results, discussion, conclusion) must be at least 150 words. If part of the more than 600 words, preferably broken into points (eg, Part 1, section 1.1 and 1.2, and specify a title for each item).

**Introduction.** Responsible of the manuscript, which contains all the necessary qualifications of the article. In the introduction, the author introduces the subject, objectives and the stages of the study. The introduction allows the reader to understand the authors’ hypothesis and means of verification.

In the scientific paper should set out the author’s private study. But it is important at the outset to show that the authors are aware of the studies that are made by scientists before them, and how the newly obtained results fit into existing knowledge. Therefore, in the Introduction should reflect the results of previous studies scientists, they managed that requires further study, what are the alternatives.

**Methods.** Please describe research methods, procedures, equipment, measuring parameters, etc. to be able to evaluate and / or to reproduce the study. Note that in the English language journals, these data are allocated to the section “Materials and Methods” («Materials and Methods»). Here the authors present the assumptions and deviations, as well as the procedures used to reduce them.

**The results** describe very accurately and informatively. The basic theoretical and experimental results, the evidence found and the relationship patterns. This preference is a new long-term results and data values, important discoveries, findings that refute existing theories and data that, according to the author, are of practical importance.

**Discussion.** In this article the authors describe the significance of their work, primarily from a subjective point of view. They can interpret the results based on the combination of his experience, knowledge base and scientific potential, resulting in a number of possible explanations.

In this section, the scientific article should also display not only the selected tool and the results obtained, but also the process of investigation or the sequence of arguments, the result will be the theoretical conclusions. The scientific-practical paper should describe the steps and stages of experiments or tests, the interim results and justification of the total output in the form of physical or statistical explanation.

It is also necessary to present data on experiments with negative results. Here, as elsewhere, it is appropriate to declare that “the result is also negative results.” Effort exclude conduct similar tests in the future and reduce the path for the following scientists. It should describe all the types and number of negative results, the conditions for their preparation and methods of their elimination.

Ongoing studies are available in visual form, and not only experimental but also theoretical. This may be tables, charts, graphics models, graphs, charts, etc. The formulas, equations, figures, photos and tables should have captions or titles. When their design is recommended to follow the provisions of GOST R 7.0.5-2008 that recommended by analogy in the part devoted to the issues regulated.

**The conclusion** may contain recommendations, evaluations, proposals on the subject of the article. Authors may give an interpretation of the results obtained in accordance with the intended objectives of the study.

**Thanks.** This section is needed if you want to specify that the article was prepared under a grant, thank the colleagues who are not the authors, but with their assistance surveyed, etc.

4.2. **Review (Review).** The review should be analyzed, compared and identified the most important and promising areas of science (the practice), some of its activities, events, events, and so on. The material should have a problematic character, display different views on the development of scientific (practical) knowledge, contain conclusions, generalization, summary data.

4.3. **Review of the monograph, a textbook - analysis, critique, evaluation of scientific work (except dissertation research) in the genre of newspaper and magazine journalism.** Title Reviews allowed to replace the bibliographic product under review. Bibliographical description is made according to GOST 7.1-2003.

4.4. **Review of the scientific article** - to review scientific work before publishing it. The review, which is sent to the data RSSU scientific publications by mail, e-mail (in scanned form), by fax or in person, must disclose the relevance, importance and scientific-theoretical methodological and practical value of the article, include an evaluation, job characteristics, findings and the following mandatory sections:

- Subject or title of the book under review.
- The author.
- The relevance of the topic chosen.
- The degree of development of the topic.
- Scientific novelty.
- Completeness of the disclosure issues.
- The results of the theoretical and practical testing.
- Have clear conclusions.
- The use of theoretical and methodological basis of research and information.
– Quality of design work.
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– Conclusion on the possibility of admission of the manuscript for publication.

5. Specifications

Font Times New Roman, 14 pt, normal spacing between letters, line spacing 1.5; margins 2 cm on all sides, Space before - 0 pt, after paragraph 0 pt. The font size and line spacing should be the same throughout the text.

Paragraphs (a “red line”) should be entered automatically, not by pressing “space.”

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Do not use the Auto Wrap.

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Terms and definitions, physical units that are used in the paper must comply with national or international standards.

The formulas should be numbered in parentheses, literary references - in square brackets, subscript notes are issued in the form of footnotes. Formula expression are performed only in the equation editor MathType or Equation Editor. In the formulas, the Latin and the Greek lowercase letters should be typed in italics, while the Greek capital - right. Vectors and matrices should be typed in bold straight; “E” in the value of the exponent - straight light font. The indices reduction of Russian and English words should be typed font.

6. Requirements for tables and figures

The text can contain tables, signatures which must be given above the table with width alignment.

Making text in tables: single spacing, font 10 Times New Roman.

The text must be given a reference to the figure indicating the number of the figure.

Note. Avoid abbreviations tables, figures and equations (ie Tab. 1, Fig. 2, Eq. 3) in the caption or text. Do not write “in the table above / below” or “in the figure on page 2”, because the position and page number of the table or figure may vary in layout.

All components of the formulas must be made in macro «Microsoft equation» (program Word).

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The number of tables, figures and formulas are not limited.

Please send files with articles in the format .doc, or else in the publication may not be displayed correctly the drawings and formulas.

7. Literature (sources list)

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References in the text are in parentheses.

Sources indicated by author and year (for example, in the case of one author - Muralidharan, 2010, in the case of two authors - Muralidharan and Bor, 2010, in the case of three authors or more - Muralidharan et al., 2010).

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References is made in strict alphabetical order.

Allowed minimum number - 20 sources. When you borrow material from other sources link to this source. All sources of bibliography should be cited in the text.

At least 2-3 sources - is the work published in the last 5-10 years.

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8. Supporting Documents
Together with the author's original author must submit:
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3. Certificate from the place of study (for full-time post-graduate students).

9. Materials can be sent:
- By mail (registered mail or by post), by courier: at the address: 129226, Moscow, st. Wilhelm Pieck, d. 4, p. 2, office. 410, 412. Tel. / Fax: 8 (495) 255-67-67, ext. 17-63, 17-71, 17-80, ip: 17-63, 17-71, 17-80;
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