

СЕКЦІЯ 6

СОЦІАЛЬНО-ЕКОНОМІЧНІ ПРОБЛЕМИ РОЗВИТКУ УКРАЇНИ В УМОВАХ ЄВРОІНТЕГРАЦІЇ

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COMPULSORY STATE SOCIAL INSURANCE AND ITS PRINCIPLES

The state nature of social insurance does not mean that budget financing should be the main source of social security spending, it can only mean the obligation of this mechanism: the obligation to pay insurance contributions, the obligation to apply the grounds, the conditions of social security and legal liability. State insurance guarantees the necessary standard of living, its source being, first and foremost, the mandatory contributions of workers and employers, that is, as noted above, it is a system of rights, duties and guarantees that provides social protection (includes the financial support of citizens in the statutory provisions cases) [1, p. 153].

The analysis of foreign experience makes it possible to distinguish three main models of states, taking into account their approach to social policy and implementation of insurance principles. For example, the liberal model that exists in countries such as the USA, Canada, Australia, and the United Kingdom, where citizens are supported by advanced insurance systems, implements the principle of minimal state intervention, which is only a regulator of certain guarantees. Conservative (corporate) - in countries such as Austria, Germany, Italy, France, where budgetary contributions to social events are roughly equal to workers 'and employers' insurance contributions, the main channels of redistribution are either in the hands of the state or under its control. Social-democratic is inherent in countries such as Sweden, Norway, Finland, Denmark, the Netherlands, Switzerland. The basis of financing the social sphere is a developed public sector of the economy, which is not least facilitated by a very high level of taxation [2, p. 14–15]. Thus, at the present stage, it can be stated that most developed countries have managed to form a highly efficient institutional structure of social security, in which social insurance is a key place (60–70% of all social spending) [3, p. 11].

It should be noted that the social insurance system has been built on insurance principles since the very beginning. Insurance principles of providing social guarantees to the population are generally accepted and recognized in the world. Standards are the principles adopted by the International Association of Insurance Supervisors (IAIS). The IAIS, as the coordinating body and supervisory authority over the activities of the supervisory organizations of the member countries of

this association, seeks to establish the public legal principles of the latter. This will make it possible to properly harmonize national legislation with world insurance standards. The analysis of these principles showed that the rapidly developing global insurance system requires adequate integration processes to improve the domestic legislation of the insurance industry [4, p. 11].

Mandatory social insurance is based on the principles of: financial system sustainability; equivalence of insurance and insurance premiums; obligatory payment of insurance premiums; solidarity and subsidization; liability for misuse of funds, autonomy of the compulsory social security financial system, etc. Health insurance as a type of public insurance is based on four basic principles: coverage of the whole population; full protection that provides risk-free guarantees; a single system requiring centralized national governance; consistency of benefits for which the proposal meets the needs [6, p. 45].

The state, implementing the principle of solidarity, creates social funds mainly at the expense of the able-bodied population, and the funds from these funds are directed to providing citizens who are entitled to it because of partial or complete disability or who for other reasons cannot by themselves. In other words, the present-day able-bodied population "provides" for incapacitated citizens. Subsidizing is the principle that means that the distribution of social security is carried out according to need, but given that the rates of insurance premiums and payments are determined by insurers and insureds independently and that the income limits from which insurers are obliged to pay contributions are set [7, p. 184]. Of particular note is the principle of the targeted and effective use of funds from various social funds. Considering this principle, I.Yu. Khomich notes that funds accumulated in state and non-state social funds should be directed to clearly defined social goals and measures in the legislation, as well as underpin the legally defined social funds. The effectiveness of the distribution of funds, as a principle of social security, means that the funds should be allocated according to the needs of citizens who, for objective reasons, find themselves in a difficult life situation. The practical significance of this principle is that its implementation in social and legal relations arising in the field of social security will allow the distribution of social funds in such a way that every citizen who is entitled to social security in one form or another social security in a legally prescribed amount that covers material and household and other social needs. In addition, this principle underlies the organization of state control and supervision over the targeted use of funds of both state and non-state social funds [5, p. 187].

The content of relations between participants in the insurance process is revealed in the basic principles of social insurance, where the following are the basic: universal and obligatory nature of social insurance, accessibility in the implementation of social guarantees; a combination of compulsory and voluntary social insurance; state guarantee of stability of the system, level of payments on compulsory insurance, ensuring democracy in management; obligatory financial

participation of insured persons and employers, in some cases - attraction of state subsidies; the interest of a wide range of people in one or another type of social security insurance; equality of all insured persons in terms of obligations to finance expenditures and resulting rights and guarantees [8, p. 87].

Principles of Social Insurance Nesterenko unites in two groups: 1) economic, based on solidarity mutual assistance, which allows to link insurance premiums with insurance payments based on the principle of total equivalence of insurance premiums and insurance payments; 2) legal, which are the individual responsibility of individuals and condition the coordination of obligations to pay insurance premiums for compulsory insurance with the presence of an equivalent amount of rights to the insurer in respect of the insurer and receiving insurance payments, which are mostly protected by court procedure [9, p. 82].

Summarizing the above, it should be noted that the practical importance of the principles under consideration is that they determine the nature and size of social benefits, the procedure for forming social funds and the distribution of funds of these funds. The principles always serve the purpose of fairness and equality in the exercise of everyone's right to social security. Their implementation of the legal relationships that arise in this area will allow the distribution of social funds so that every citizen who is entitled to social security in one form or another, receives social security in the proper amount, which covers materially - household and other social needs. At the same time, the legal nature of the principles of compulsory state social insurance reflects the essence of this social institution and consists in the fact that with these principles the most effective and socially equitable distribution of funds of different social funds is carried out.

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ПРОБЛЕМИ РОЗВИТКУ МАЛОГО БІЗНЕСУ В УКРАЇНІ

Малий бізнес є невід’ємною частиною ринкової економіки, яка прискорює науково-технічний прогрес, мобілізує фінанси і виробничі ресурси, наповнює ринок товарами потрібної якості, продукує додаткові робочі місця та створює середній клас.

Великий внесок у вивченні проблем малого бізнесу та визначенні його ролі в розвитку економіки країни зробили такі вчені-економісти: Варналій З., Ващенко К., Данилишин Б., Рижакова Г., Вороніна Л., Бутко М. та інші. У своїх дослідженнях вони розглядали процес становлення малого підприємництва, вивчали причини, що гальмують розвиток малого бізнесу та його перспективи розвитку.

Дана тема є надзвичайно актуальною для нашої країни, оскільки, на сучасному етапі розвитку, саме розвиток малого бізнесу є рушійною силою економіки України.

У сучасній змішаній економіці співіснує і органічно взаємодоповнюється малий, середній і великий бізнес. Однак, малий бізнес, на відміну від середнього та великого є найчисельнішим і найпоширенішим сектором в економіці. Саме тому, малий бізнес може стати тим фактором, який допоможе подолати стагнацію у розвитках регіонів, буде сприяти впровадженню інновацій в господарській діяльності задля подолання диспропорцій у регіонах і забезпечення економічного росту.

Однак розвитку бізнесу в Україні перешкоджає ряд проблем, серед яких недосконале законодавство у сфері малого бізнесу; високе податкове навантаження; нехватка внутрішніх джерел фінансування і складна процедура залучення зовнішніх інвестицій; недостатньо добре розвинена система підготовки персоналу та підвищення кваліфікації кадрів для бізнесу; відсутність державної політики по допомозі підприємству [1].