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**ОСНОВНЫЕ ТЕНДЕНЦИИ РАЗВИТИЯ ЭКОНОМИКИ И
УПРАВЛЕНИЯ В СОВРЕМЕННОЙ РОССИИ**



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Сборник составлен по материалам, представленным на VIII Всероссийскую научную конференцию студентов и молодых ученых «Основные тенденции развития экономики и управления в современной России», которая состоялась 25-26 октября 2019 г. на базе Карачаево-Черкесского государственного университета имени У.Д. Алиева. Тематика докладов отражает широкий круг теоретических и практических вопросов развития экономики на макро- и микроуровнях, специфики и особенностей современной ситуации в России в условиях применения санкций и ухудшения внешнеэкономических условий, роли инвестиций в развитии и модернизации ключевых отраслей национальной экономики, государственной поддержки малого бизнеса и сельского хозяйства, управления инновационными процессами. Исследуются также проблемы и перспективы развития государственного и муниципального управления в России, в том числе большое внимание уделяется вопросам занятости населения и государственного регулирования рынка труда, а также актуальным проблемам управления социальной сферой в современных условиях.

Авторы опубликованных материалов несут ответственность за подбор и точность приведенных фактов, цитат, статистических данных и прочих сведений.

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ture, were represented as the victory of large-scale production over small-scale production. Moreover, their relationship has always been seen as a relationship of antagonism, which corresponded to the reality of the period and is confirmed in the economic history of the now developed countries.

Here we can draw some analogy with the sphere of circulation, where wholesale trade is treated as big business to retail trade as small one. The less stable position of small traders and the outright ruin of some of them does not mean the disappearance of the retail sector as such. In the sphere of circulation, it is also a necessary element of the social division of labor, where the demand for retail services is constantly reproduced. Therefore, the bankrupt of small traders are replaced by their more successful colleagues, because the need of society in retail trade still remains [5, p.201].

There is another side in the relation of the concepts of "large-small" production, the analysis of which allows us to approach the study of small production, almost represented by enterprises with millions of capital turnover, i.e. to explain the reasons for the constant increase in the boundaries of small business, the upper layer of which exists as completely independent capitalist enterprises. The fact is that the very concept of small production exists only in its relation to large. With the disappearance of small production as a concept, the concept of large obviously disappears.

At the same time, the existing terminological stereotype, the opposition of different groups of production accompanies the entire course of modern industrial evolution. No matter how large the large-scale production, there will always be some types of production, although the same type with him, but different from him in size. Therefore, increasing its scale and moving away from its previous boundaries, large-scale production by its movement and further "enlargement" itself enters into the category of small and medium-sized production the size of production, the boundaries of which it has already outgrown. This entails a constant increase in borders and small-scale production, which is observed in the current situation [2, p.69].

Thus, from the above mention remarks may be made an important conclusion for the analysis of the current situation in countries with economies in transition and developing countries. While studying of small industry in the process of capitalist evolution of the economies of these countries it is necessary to proceed methodologically, not of its inevitable disappearance, but of its transformation.

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THE PROBLEM OF POVERTY AND THE WAYS OF ITS SOLUTION

Annotation: The article discusses theoretical and practical aspects of questions connected with poverty in Russia and other countries. The basis reasons of poverty are analyzed. Some recommendations to reduce the level of poverty in modern Russia are proposed.

Key words: poverty, relation poverty, absolute poverty, subjective poverty, employment, social programs

The problem of poverty is one of the most important socio-economic problems in Russia. In today's world, this issue is given a great importance. So, many scientists in Economics, including Russian scientists, have devoted their works to solve this problem [1].

A general description of poverty can be described as an economic condition of the individual. As a rule, there are three types of poverty: relative, absolute, and subjective. Relative poverty is generally understood as the inability to maintain certain standards of living in a more advanced society. Absolute poverty means the powerlessness of a person to meet the minimum needs necessary for life. Subjective poverty is determined by a person's own assessment. It means that poverty is a mental or socio-economic state of a person.

The concept of poverty has two meanings, broad and narrow. The poverty of state, which results from financial, political and social (negative) impacts, can be attributed to broad significance. For example, Burundi is considered as the poorest country in Africa with the lowest GDP in the world. The narrow meaning refers to the poverty of individuals. Thus, the level of poverty depends on the methods and tools used to solve problems with poverty [2].

In the period from 2000 to 2012, the number of Russian residents whose income is less than the subsistence minimum, decreased by 18.3 %. Thus, in 2012, about 15 million people were living below the poverty line, or 10.7 % of the population of the country. Over the next 4 years, the number of poor people began to increase again. According to official data of the Federal state statistics service of the Russian Federation in 2016 in Russia behind the poverty line lived about 21 million people, or 14.5% of the population [3].

There are many causes of poverty. It all depends on the concrete situation. Sometimes a person is not able to influence it, but in some cases, people bring themselves to poverty. So economists divided the causes of poverty into the following groups:

- political-war;
- public and medical — old age,
- people with disabilities;
- financial and currency devaluation, the crisis in the country,
- low wages;
- geographical — the presence of unfavorable habitats and their uneven development;
- demographics-single-parent family, dependents;
- personal-drug or alcohol addiction, passion for gambling;
- qualification — limited knowledge and skills.

Thus, poverty can affect an individual or a family, as well as entire cities and states. For example, in 2013 Russia's GDP increased by 1.3 %, and in 2014 by 0.6 %. By the end of 2015 Russia's GDP decreased by 3.8 %, and by the end of 2016 by 0.3 %. Thus, in the period from 2013 to 2016 the Russian economy showed almost zero growth. At the same time, the ruble devalued twice, and imports of goods increased. The situation was also aggravated by inflation and the imposition of sanctions in 2014. Since 2013, the level of poverty in Russia has started to grow again.

As we know, poverty has affected many countries of the world. But most of all suffer African Republics, Asian States, and some European countries. According to official World Bank (WB) data for 2015, the countries with the lowest GDP per capita were : Burundi (276 \$), CAR (307\$), Niger (359\$), Malawi (381\$), Madagascar (412\$). At the same time people live well in Luxembourg(101393\$), Switzerland(80186\$), Norway(74677\$), Australia (56330\$). According to official World Bank data, Russia ranks only 60th in terms of GDP per capita. Based on this, it should be concluded that even though the Russian Federation is a majestic power, having on its territory a large number of different industries, the level of GDP in relation to other superpowers can be called low [4].

Methods of combating poverty.

The fight against poverty is an integral part of the financial and social political (negative) activities of any state. There is no General description of the fight against poverty. Therefore, in each country, the methods to some extent are unique. Despite this, there are still two ways in which highly developed countries try to adhere [5].

The first method is aimed at ensuring a good minimum income of the population of a country.

The second method is aimed at a narrow circle of people, and helps people who are found themselves in a critical situation.

Thus, there is no general pattern of combating poverty, but there are several methods that highly developed countries try to adhere to. A special feature of modern Russia is that in addition to social poverty, financial poverty is also growing due to low wages that cannot guarantee a minimum income to working people. Experts believe that more than 30 million

workers in Russia receive a salary of less than 10 thousand rubles per month/ To reduce the level of poverty in the Russian Federation, the following methods should be singled out:

- creating conditions for the rise of industry;
- maintaining macroeconomic stability;
- increasing the minimum wage;
- developing social programs;
- increasing the importance of people's lives.

Of course, the entry into force of such measures does not guarantee that the number of poor people will be immediately decreased significantly. But the fight against poverty must begin with those measures. Thus, an important part of the economic policy of any state is to solve the problems of human poverty. And in order to change the level of poverty in the Russian Federation, it is necessary first of all to increase the employment in the country, and to ensure an optimal level of income for the working population.

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NECESSITY AND PREREQUISITES OF INVESTMENT ACTIVITY BY INSURANCE COMPANIES

Abstract: The research paper investigates the problems connected with in investment activities of insurance company/ The process of implementation of insurance services is fundamentally different from the same process in other types of business. The article indicates how the insurance company independently determines its investment strategy for the placement of its own funds and insurance reserves.

Keywords: insurance company, investment activity, profit, state regulation, insurer, investment potential.

The profit of any insurance company, as a rule, is derived from investment activities. It should be noted that the source of profit can be connected insurance activities of the company, but such a situation in the "fair" calculation of premiums should not be practically or with small profit, otherwise the principle of equivalence of payment flows is violated; in only world practice the volume of payments constitutes more than 90% of the value of collected premiums. But in our country, this figure is on average 70%, i.e. in essence, Russian insurers overestimate accepted risks and probability of occurrence of insured events. The high proportion of the remaining premium allows you not to look for options for profitable and reliable placement of assets [1].

At the present stage of development in the Russian Federation, the need to expand the investment activities of insurance companies is becoming increasingly important.

The process of implementation of insurance services is fundamentally different from the same process in other types of business. This is due to the fact that the policyholder actually advances the insurer, and the implementation of the insurance service is carried out after a long time or may not be available at all. The specified feature of realization of insurance service allows drawing two conclusions.