

предприятий и повышая экономический потенциал и конкурентоспособность региона в целом. Привлечение новых инвестиций через совместное участие в инвестиционных программах обеспечит дополнительные поступления в бюджет.

Благодаря взаимодействию бизнеса и науки будет происходить обмен информацией, передача знаний и опыта научного, технического, производственного, административного или иного характера. Объединение совместных финансовых возможностей предприятий позволит больше вкладывать в инновационную деятельность. Функционирование кластера позволит сохранить культурно-исторические памятники, природные парки и заповедники, развить сферу услуг, усовершенствовать инфраструктуру территорий.

При формировании туристического кластера на любом территориальном уровне необходимо учитывать, что недостаточный уровень развития одной из составляющих туристической инфраструктуры может негативно отразиться на общем впечатлении туриста от посещения туристическо-рекреационного региона. Поэтому задачей туристического кластера является успешное продвижение на рынке туристического продукта и достижения общего экономического результата благодаря эффективному управлению и применению маркетинговых коммуникаций, сотрудничеству взаимосвязанных предприятий и учреждений, которые совместно используют туристические ресурсы, специализированную туристическую инфраструктуру, локальные рынки труда.

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#### **ЭКОНОМИЧЕСКИЕ ПРЕДПОСЫЛКИ ОПРЕДЕЛЕНИЯ МЕСТА СТРАНЫ В СИСТЕМЕ ПОКАЗАТЕЛЕЙ ЧЕЛОВЕЧЕСКОГО РАЗВИТИЯ**

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#### **ECONOMIC PREREQUISITES FOR DETERMINING A COUNTRY'S PLACE IN THE HUMAN DEVELOPMENT INDICATORS**

This article is devoted to the research of problems of methodology of estimation of quality of life of the population for estimation of level of socio-economic development of the state. Assessing the quality of life of the population is important instrument of socio-economic policy of any state, because it allows you to: set socio-economic benchmarks long-term policies; to analyze the current level of socio-economic development of the country; assess poverty; determine the country's place in global progress; to conduct inter-regional comparisons of level and quality life of the population.

Данная статья посвящена исследованию проблем методологии оценки качества жизни населения для оценки уровня социально-экономического развития государства. Оценка качества жизни населения является важным инструментом социально-экономической политики любого государства, поскольку позволяет: устанавливать социально-экономические ориентиры долгосрочной политики; проанализировать современный уровень социально-экономического развития страны; оценить бедность; определить место страны в мировом прогрессе; проводить межрегиональные сопоставления уровня и качества жизни населения.

The analysis of national approaches in different countries of the world showed sufficient flexibility and adaptation of most techniques to the peculiarities of the development of a country. A number of techniques provide the opportunity to measure the quality of life at a regional level. At the same time, the directions for analysis are more or less universal and approximated to international assessment systems. This allows you to attract to assess the international context and at least partially make cross-country comparisons.

Currently, over 150 composite welfare indicators have been developed by public and private institutions to assess the performance of governments in different countries, social and environmental issues at the international level. There are more than a hundred initiatives on the use of quality of life indicators in decision-making processes at national and local level.

The indicators used to evaluate it the standard and quality of life at the international level, can be divided into quantitative and qualitative: quantitative include GNP or national income on per capita, income level and distribution in society, the level of consumption of various material goods and services by class of goods, the level employment, etc. Quality indicators of quality of life include indicators of working conditions, everyday life and leisure, etc.

What is inequality, how is it measured, what methodologies are used. Different coefficients of inequality.

Quintile ratio: the ratio of the average income of the richest 20% of the population to the average income of the poorest 20% of the population.

Palma ratio: proportion of the richest 10% of the population in gross national income (GNI) divided by the share of the poorest 40%. It is based on the work of Jose Gabriel Palma (Palma, 2011), who found that middle-class incomes almost always make up about half of GNI, while the second half is divided between the richest 10% and the poorest 40%, but the shares of these two groups in different countries vary significantly.

Gini coefficient: a measure of the deviation of the actual income distribution of individuals or households in a given country from absolute equality. Index value 0 corresponds to absolute equality, 1 - absolute inequality. Gini and Palm Indices are percentages, multiplied by 100%.

In 2017, Development Finance International (DFI) and Oxfam produced the first index to measure the commitment of governments to reduce the gap between the rich and the poor. The index is based on a new database of indicators, now covering 157 countries, which measures government action on social spending, tax and labour rights – three areas found to be critical to reducing the gap [1].

The calculations of the Human Development Report 2016 Division are based on World Bank data. Detailed data on the dynamics of changes in the Gini Index by year for individual countries can be found on the World Bank website.

The main aggregates of national accounts are compiled from institutional units, namely non-financial or financial corporations, general government, households, and non-profit institutions serving households (NPISH).

GDP is the central measure of national accounts, which summarises the economic position of a country (or region). It can be calculated using different approaches: the output approach; the expenditure approach; and the income approach.

An analysis of GDP per capita removes the influence of the absolute size of the population, making comparisons between different countries easier. GDP per capita is a broad economic indicator of living standards. GDP data in national currencies can be converted into purchasing power standards (PPS) using purchasing power parities (PPPs) that reflect the purchasing power of each

currency, rather than using market exchange rates; in this way differences in price levels between countries are eliminated.

In addition to the techniques that assess quality of life directly through a system of developed indicators, there are several indices that aimed at exploring individual aspects of life human and society (Table 1).

Table 1 – General characteristics of individual countries' quality of life indices

Name	The subject, who exercises calculation	Principle calculation	Indicators	Number covered countries
Human Development Index	UNDP	Geometric average three indices	Life expectancy, education, gross national income	187
Prosperity Index	Legatum Institute	Integral parameter estimation	Economy, level of entrepreneurship development and business opportunities, government, education, health, security, personal freedom, social capital	110
Quality Index Gallup life	Institute Gallup	Sociological examination quality of life	Health, education, material wealth, social activity, political freedom, social relations, environment, economic and physical security	Changes with year to year
Index / Rating the highest quality cities life	Consulting company Mercer Human Resource Consulting	Rating evaluation	39 evaluation criteria: political and social environment, economic indicators, certain limitations (such as censorship), quality health systems, quality education systems, affordability and cost of living, cultural life, climate and the probability of natural disasters	215 cities world

Source: The authors

The Human Development Index is a composite index measuring average achievement in three basic dimensions of human development that tracks progress in providing a long and healthy life, improved knowledge and a decent standard of living.

On March 14, 2019, the World Happiness Report 2018 was released, assessing the happiness of residents of 156 countries and the happiness of immigrants in 117 countries. Particular attention in this year's report focused on intra- and inter-country migration [2].

Finland is ranked 1 in the Happiest Countries of 2018. The top ten have not changed for 2 years, they only change places. Norway, Denmark, Iceland, Switzerland are located after Finland. These countries have been in the top rank of happiness for the last four years.

Six criteria that the authors of the report are pushing against: GDP per capita, life expectancy, social support, personal freedom, trust and generosity. All leading countries have high values for these indicators [3].

Unfortunately, Ukraine was ranked 138th (out of 156) with a rating of 4,103 points. The downside is the position in the happiness rating for the period from 2008-2010 to 2015-2017 by 1.03 points on a scale of 0 to 10.

Recent discussions about income inequality within countries have focused heavily on the income and well-being of the richest 1 percent of the population and even the richest 0.1 percent compared to others. Credit Suisse new data shows that today 42 people have the same wealth as the poorest half of humanity. This figure does not correspond to the data published earlier (statistics 2016/17), according to which eight people have the same wealth as half the world - due to the fact that it is based on an updated, expanded set of data published by Credit Suisse in November 2017. When Oxfam counted the numbers in 2016, it turned out that half of the world's goods were owned not by eight, but by 61 people. Although the share of the richest 1 percent and 0.1 percent is striking, focusing on these groups alone can mask another acute problem of inequality - stagnation and worsening living conditions for middle-income households [4].

Billionaire wealth has risen by an annual average of 13 percent since 2010 – six times faster than the wages of ordinary workers, which have risen by a yearly average of just 2 percent. The number of billionaires rose at an unprecedented rate of one every two days between March 2016 and March 2017.

Wealth concentration is the process by which, under certain conditions, newly created wealth concentrates in the possession of already rich individuals or entities. Over time, the concentration of wealth can greatly contribute to maintaining inequality in society. In his book «Capital in the Twenty-First Century», Thomas Piketty argues that the fundamental power of divergence is, as a rule, greater return on capital ( $r$ ) than economic growth ( $g$ ), and that greater wealth generates higher income [5].

As Table 2 shows, Poland is the most prominent among the 5 countries studied - the Quintile Income Ratio is 5 units, which is more than one unit (or about 30%) higher than the comparable indicator in the compared countries, the Palm Index is also higher 25%, Gini Index - up about 20%. But we intentionally in the same table compare these indicators with the CRI Index (government measures in three policy areas or 'pillars': social spending, taxation and labor. These were selected because of widespread records<sup>6</sup> that government actions in these three areas have in the past played a key part in reducing the gap between rich and poor).

Some countries are using social spending as a means of redistributing wealth and income, and this is having a significant impact on inequality. Near the top of the rankings for the spending pillar are two broad clusters of countries. First, there is a cluster of high-performing OECD countries: renowned for their well-established, long-term commitments to publicly funded social investments, this group includes Finland, Germany and Denmark. It should be noted that Poland has topped this rating recently.

Thus, inequality reduces the global HDI by one-fifth. And this is a serious blow to low and middle-income countries.

Table 2 – Country Inequality Indices

Name of the countries	Quintile Income Ratio 2010–2015	Palm Index 2010–2015	Gini Index 2010–2015	CRII-2 score Europe & Central Asia (ECA)	
				score	Regional CRII-2 rank
Czech Republic	3,8	0,9	26,1	0,641	22
Poland	5	1,2	32,1	0,679	17
Moldova	3,8	0,9	26,8	0,420	37
Belarus	3,9	1	27,2	0,523	27
Ukraine	3,3	0,8	24,1	0,498	29

Source: The authors [6-11].

Ukraine’s HDI value for 2017 is 0.751 – which put the country in the high human development category – positioning it at 88 out of 189 countries and territories (Figure 1). Between 1990 and 2017, Ukraine’s HDI value increased from 0.705 to 0.751, an increase of 6.5 percent.

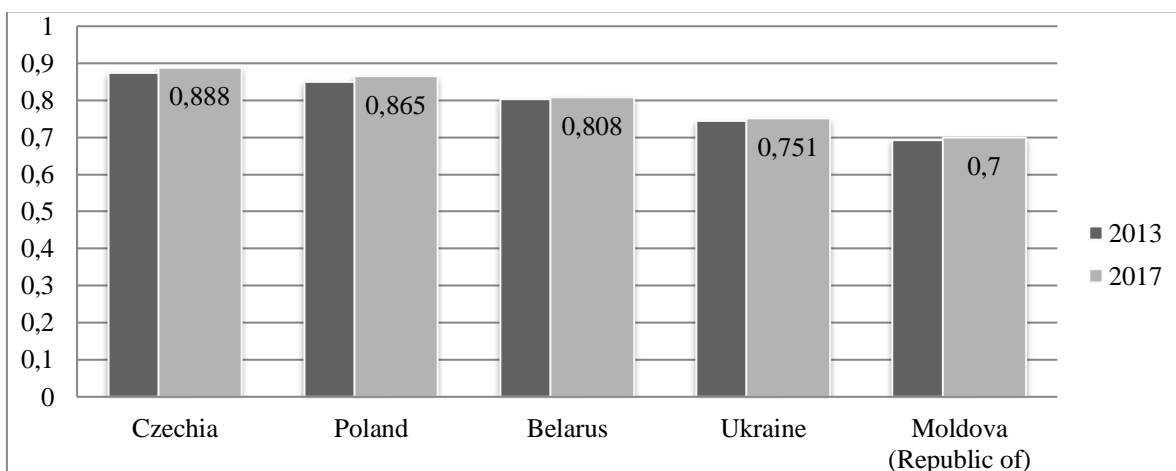


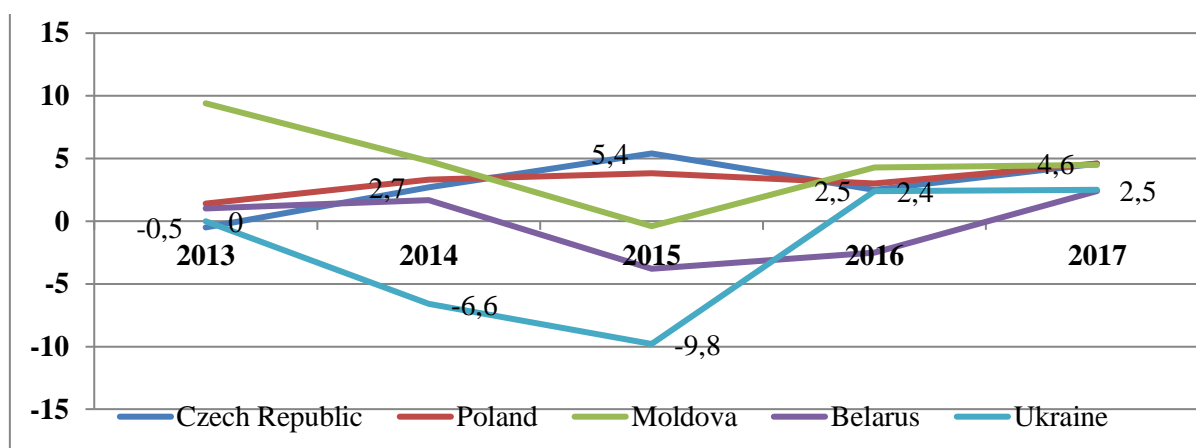
Figure 1 - Human Development Index

Source: The authors [6-11].

Table 3 reviews Ukraine's progress in each of the HDI indicators. Between 1990 and 2017, Ukraine's life expectancy at birth increased by 2.3 years, mean years of schooling increased by 2.2 years and expected years of schooling increased by 2.6 years.

GDP is the central measure of national accounts, which summarises the economic position of a country (or region). It can be calculated using different approaches: the output approach; the expenditure approach; and the income approach.

As the data in Figure 2 shows, Ukraine is the most different among the countries studied - the change in GDP ranges from (-) 9.8% in 2015 to (+) 2.5% in the last surveyed year 2017. It is clear that such fluctuations (sharp changes) have a number of specific objective and subjective reasons (the main ones being annexation of Crimea and Russia's military invasion of Eastern Ukraine).



*Figure 2 - GDP, annual variation in %*

Source: The authors [6-11].

The most stable GDP change rate in 2013-2017 is in Poland - from 1.4 to 4.6%, with the nature of these changes being gradual and growing.

Macroeconomic analysis has made interesting attempts to determine aggregated valuation indicators that are calculated by weighing a number of macroeconomic indicators. For example, social development indices, which reflect not only production and consumption indicators, but also life expectancy, health status, and educational level of the population, began to be applied.

Thus, the methodology of measuring the level of socio-economic development is constantly enriched with new techniques and models. International comparisons of macroeconomic indicators make it possible for experts to see the place of any country in the world economic system, to identify the reasons for successful development or lag.

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## **ОСОБЕННОСТИ РАЗВИТИЯ МАЛЫХ ПРЕДПРИЯТИЙ В УКРАИНЕ**

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## **FEATURES OF THE DEVELOPMENT OF SMALL ENTERPRISES IN UKRAINE**

В статье рассмотрены суть и фундаментальные особенности малых предприятий как субъектов хозяйствования Украины. Проведен анализ показателей структурной статистики по субъектам хозяйствования с распределением по их размерам, определены основные проблемы развития малых предприятий и пути их преодоления.

In the article the essence and fundamental features of small enterprises as subjects of management of Ukraine are considered. The analysis of indicators of structural statistics on subjects of management with distribution on their sizes is carried out, the basic problems of development of the small enterprises and ways of their overcoming are defined.

Развитие малого предпринимательства является одним из приоритетных направлений развития экономики в большинстве стран мира. Малые предприятия рассматриваются экономистами как источник увеличения количества рабочих мест, дохода и благосостояния. Их развитие способствует формированию среднего класса, внедрению инноваций за счет мобильности управления, быстроты принятия решений, привлечения высококвалифицированных специалистов.

Рассмотрим разницу между микро- и малыми предприятиями как разных субъектов хозяйствования, которые не стоит отождествлять. Так, согласно Закону Украины «О бухгалтерском учете и финансовой отчетности в Украине» [1], микропредприятиями являются предприятия, показатели которых на дату составления годовой финансовой отчетности за год, предшествующий отчетному, отвечают как минимум двум из критериев: балансовая стоимость активов - до 350 тысяч евро; чистый доход от реализации - до 700 тысяч евро; среднее количество работников - до 10 человек. Малыми, согласно этому же Закону Украины, являются предприятия, которые не соответствуют критериям для микропредприятий и показатели которых на дату составления годовой финансовой отчетности за год, предшествующий отчетному, отвечают как минимум двум из критериев: балансовая стоимость активов - до 4 млн евро; чистый доход от реализации продукции - до 8 млн евро; среднее количество работников - до 50 человек.

Следует отметить, что согласно этой классификации малые предприятия включают микропредприятия, что находит отражение в показателях статистики Украины. Практика выделения микропредприятий не нашла соответствующего развития в других нормативно-правовых актах Украины.

Мы исследуем данные категории, как в странах Европейского союза, выделив в отдельную категорию малые предприятия от микропредприятий.