

coefficient. In 2018 there are Finland, Norway, Denmark, Iceland, Switzerland in a TOP 5 countries. The abovementioned shows that the state provides a balance in a socio-economic development by the performing of a redistributive function, through the implementation of the budget and tax mechanism and the promotion for culture.

Through the comparative analysis of the international integrated ratings for the world countries we are able to determine the existing economic and socio-cultural state of a particular country and choose the vectors of its socio-economic development.

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DEVELOPMENT OF FOREIGN PENSION INSURANCE SYSTEMS: EXPERIENCE FOR UKRAINE

Today the pension insurance system in Ukraine does not properly fulfil its main task, since the size of pensions in most cases does not allow maintaining a minimum level of living. Therefore, in order to improve the situation in the country, it is important to apply successful foreign experience of building pension systems, adapting it to its national peculiarities.

Each country has its own way of building a pension system based on demographic and socio-economic peculiarities of development. However, they all have the same objectives, such as: protection from poverty, providing income upon completion of work and protecting this income from lowering

the real standard of living as a result of inflation. Today in the world there are two ways of financing pension systems: accumulative and distributive ones. The distribution system involves funding through contributions paid by employers and employees. In this system, pensions are paid at the expense of current income.

Accordingly, the accumulation system is to raise funds and transfer them to a specialized organization that deals with their investment. In this case, pensions are paid out from the funds collected and income from their placement. Accumulation systems include both compulsory (state) and non-state pension programs.

Today, most countries in the world have moved to a three-tiered pension system. This allows citizens to receive a pension not from one source, but from three sources simultaneously. Also, the main trend is the transition to a cumulative pension system, the positive side of which is the possibility of increasing investment in the development of the economy and receiving investment income for pensioners.

In 1999, for example, Sweden moved to a new pension system, consisting of three levels. Compulsory contribution in the amount of 18.5% of the salary partly goes to the joint pension system (16%) and to the individual savings account (2.5%). The guaranteed minimum pension in Sweden is paid only to citizens who have reached the age of 65 and who receive very little or no accumulated pension, or who do not receive them at all. Residents can also apply for a share-holding pension. Thus, 2.5% of wages of hired employee places in one of 800 pension funds with a minimum profitability of 3% per annum [1, p. 290].

The most up-to-date pension system is Australia's ones. It allows anyone who wants to register a personal pension fund and manage their retirement money on their own. In this country, every employee and employer are required to deduct contributions to any private pension fund. Those who opted for an unsuccessful investment strategy are guaranteed public old-age pension, which is financed by general tax revenues. Its size depends on the Australian income and the value of its assets. However, the state spends about 10% of the budget for payment of pensions and expects to develop private pension funds, participation in which is obligatory. Such a system of pension insurance is mandatory and in the overwhelming majority it is a professional insurance system. The employer must contribute to the fund 9% of the salary of each hired employee whose earnings before tax exceeds \$ 450 [1, p. 296].

Poland's experience in reforming the pension system is interesting. The new pension system came into force in 1999 and was based on three independent components: two of them are mandatory, and one is voluntary. Compulsory retirement component is 19.5% of wages and consists of two components: social insurance (12%) and accrual system (7.5%). With the achievement of retirement age, Polish residents receive a guaranteed

minimum retirement of \$ 235 if their seniority is 25 years for men and 20 years for women [2, p. 408].

Taking into account the positive foreign experience of reforming pension systems, the Ukrainian government should conduct a gradual transition of the domestic pension system of the solidarity type into the system of accumulative pensions, which will start the long-term process of reducing the state pension obligations, strengthen the insurance principles in pension insurance, and create the preconditions for development personal responsibility of insured persons for their own future.

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МЕЖДУНАРОДНЫЙ ТУРИЗМ КАК ФАКТОР ЭКОНОМИЧЕСКОГО РОСТА РАЗВИВАЮЩИХСЯ СТРАН

Международный туризм уже более пятидесяти лет является одной из самых динамичных отраслей мирового хозяйства. Начиная с середины прошлого века количество международных туристов в терминах прибытия выросло с 25 млн. в 1950 году до 278 млн. в 1980, 528 млн. в 1995 до 1146 млн. в 2016 году.

По оценкам Всемирного Совета по путешествиям и туризму, на туризм приходится 9% мирового ВВП, 6% мирового экспорта товаров и услуг, 30% экспорта услуг, а поступления от туризма в 2015 году составили 1223 млрд. долл. США [1]. Кроме того, по прогнозам к 2020 году, вклад путешествий и туризма в мировой ВВП увеличится до 10,5%, а в рост занятости - до 9,2%. Туризм играет важную роль в экономическом развитии стран разного размера территории и масштабов экономики. В отдельных развитых странах, как Австралия, Греция, Испания, Новая Зеландия, Португалия и Турция, от 14 до 25% экспортных поступлений происходят от иностранных туристов, а в странах с диверсифицированной экономикой, как Италия, США, Франция - от 8 до 10 %. Вместе с тем, одна из ведущих тенденций