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SHOULD WE INSIST ON ENGLISH?

This article takes a look at the modern, global trend in teaching and learning English as a foreign language, and compares it to the cultural attitude of native English speakers to learning foreign languages. It poses a debate on the modern world's insistence on English language skills as a necessity and whether the modern world has made a mistake in relying too heavily on English, and looks at alternatives.

Keywords: English; Foreign Languages; Education; Culture; Society

As you all know, English language is one of the most sought-after skills in the 21st century. I know this first hand, as an English teacher in Mykolaiv I am inundated with students, my schedule is normally incredibly full, due to the huge demand from businessmen, IT professionals, academics and students wanting to improve their English skills for their current or future jobs and study. Having been doing this job nearly 8 years I have become accustomed to this. It wasn't until I went back to England last summer, after about 2 years wait because of the Covid pandemic, that I realized something strange. My former classmate had told me that he had recently started learning Italian. Intrigued I asked him why he had chosen to learn Italian, and he answered that he had been on holiday to Italy a few months previous, and just liked the sound of the language. The reason why this seemed strange to me is through the hundreds of students who have passed through my classroom, I had never met anyone whose motivation for studying English was so simple. Sure, some people like to learn English, they even enjoy English literature and culture, but above all there is also some practical reason to study. Of course, the reason for this is quite simple, English is the global language. For the native speakers a second language is either for pleasure or for personal fulfillment. However, for the rest of the world, English is a necessity in order to get the better jobs with the higher salaries. On this topic, I came across a TED talk called *Don't insist on English*. It was created by an English teacher from Dubai, who, despite her job, made the case that actually we should put less emphasis on the need to speak English. Her reasons were firstly it's unfair; and secondly are stunting our own development. I want to quickly give you my thoughts on this.

The speaker makes the case that insisting that the whole world speaks English is unfair. There is no linguistic reason why English should be the global language. It isn't the simplest language, nor the most logical, it isn't the oldest and it isn't the most widely spoken as a native language. It is purely a result of British then American dominance on the world that this has become the global language. Yet for these reasons people in the non-speaking parts of the world must learn, past tests and become competent in English, often spending large amounts of money on lessons and qualifications to study at the most prestigious universities and get professional jobs. As an example, an IT professional from Ukraine must have good knowledge of computer skills and English language, where as a programmer from the UK can dedicate all his time to his professional skills. This is not just a huge investment of time but money too, tests such as IELTS can cost upwards of \$150 per an exam, which in some countries may be considered a small investment, but in others is prohibitively expensive.

The second point though is perhaps more interesting. If we insist on English do we deny ourselves knowledge from some of the worlds smartest people, who it just so happens don't know English? If a monolingual Dutch speaker knows the cure for cancer, according to the current standards of British universities we would turn him away, because at an American or British institution, knowledge of English is a necessity. Knowledge of English is not a benchmark for Intelligence as a whole, some of the smartest people alive, scientists, artists, philosophers and Economists, didn't know English, likewise if you were to watch 5 minutes of American reality-tv I can assure you that some fluent English speakers are quite stupid. How many great inventions and discoveries are we missing because we insist that our professionals know English?

Of course, the main counter argument to all of these points is that we live in a

global world. We have to be able to communicate between nations and cultures and for that we will need a common language. If it weren't English, it would be Chinese, or French, or Russian, or Spanish. The world is not a perfect place, and it is certainly very rarely fair. However, is there anything we can do to soften the blow? Maybe we should make more use of our translators? Afterall, in the Islamic Golden age at the beginning of the millennium, translators enabled the revolutionary ideas in mathematics and culture to spread across the Arab world, through Asia, into Europe through translation.

So, I will leave this with you as food for thought. I definitely don't want to discourage any of you from studying English. Afterall my livelihood depends on it. But it is an interesting question that I wanted to raise. Please check out the video for yourself, ironically the video is in English, so you will get a chance to practice your skills. Languages are a necessary skill, and I would encourage anyone to learn English who feels they would benefit from it, but we should be careful not to place too high a value on its importance.

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Geir Spachmo

THE COVID-19 PANDEMIC IN NORWAY IN RETROSPECT

This article is about the experience and the knowledge that came out of this world-wide ordeal on a national level in Norway.

Keywords: corona virus, pandemic, health care service, Vaccination, measures

Almost 2 years has passed since we for the first time heard about a serious respiratory virus that was discovered in China. The Corona virus (SARS-Cov-2), which causes the Covid-19 (Coronavirus Disease 2019) respiratory disease.

Since the outbreak, in early 2010, Norway, as most other countries in the world, has by and by learned how to deal with the virus and all the acquired knowledge about pandemic handling has been put to the test. Government, parliament, health-authorities, both central and local, hospitals, schools, workplaces, and private homes have all been affected in some way, minor or major, by this new virus.

What I will share in this article is the experience and the knowledge that came out of this world-wide ordeal on a national level here in Norway.

Norway is blessed with a well-developed and highly modern health care service, which is available and affordable for all citizens. Norway was well prepared to handle such a pandemic, as this kind of scenarios was made familiar to most nations in the world through the previous pandemics of Sars, Swine-flu and Bird-flu, and with the experiences which has been drawn from the highly serious Ebola-virus epidemic in Western-Africa.

In the outset of the virus outbreak, the highest fear of the Norwegian health authorities, which on the national level consists of the Government's Health Department, the national Norwegian Institute of Public Health – NIPH and the Norwegian Directorate of Health, was a breakdown of the capacity on the local hospitals. Therefore, the Norwegian Health authorities, both the governmental and the civil, launched at a very early stage of the pandemic several interventions in the personal freedoms, to be able to reduce the speed of the spreading of the virus. The strategy was to slow down the speed in which the virus spread.

These measures were:

- Prohibited wearing of face masks in public areas and transportation.
- Separation between individuals with at least 1 meter.
- Reduction in the number of individuals who could meet in public places, such as restaurants, cinemas, theatres, schools, workplaces, transportation and other.
 - The use of home-offices for workers in relevant professions.
 - Home schooling where this was relevant.
- Reduction of number of people to gather in homes, in funerals, weddings, churches.

- Vaccination of the whole population, when the vaccines were finally available from the medical producers.
 - Closing the borders
 - And many more.

For most people these measures were a serious intervention in the personal freedom. But Norwegians are accustomed to reliable authorities and as such the population is rather uniform in their respect towards the authorities. Most people accepted the limitations of freedom, but as in most other countries we also had some minor groups in the population that did not obey to the restrictions.

One famous case we had in Norway was a man who actively and publicly tried to convince people that the virus was not real, and that this was an attempt from the government to restrict people's freedom from political reasons. In other terms, it was a conspiratorial theory. After a public meeting this man held in his home, several people were infected by the virus, and this man caught the covid-19 disease and died. After this incident, many more Norwegians realized the seriousness of this virus.

Some immigrant groups were also skeptical, especially against the vaccine, and didn't want to be vaccinated. The government had to launch special information campaigns directed especially towards these groups. But still a minority resisted the vaccine.

Due to these minority groups, the Norwegian health authorities had a problem to keep the virus at bay and the hospitals started to fill up with sick people who were not vaccinated. At one point of time, the death rate amongst none-vaccinated citizens, were 18 times higher than with the vaccinated population.

A very well-organized, national testing regime and a wide use of quarantines and isolation of infected people was able to keep the spreading speed of the virus at bay.

But Norway never made any attempt to make vaccinations mandatory or to punish people or restrict the motions of none-vaccinated people among the population.

This is both the strong and the week side of democracy, but I think the way that the Norwegian health authorities handled this problem was a good example for the rest of the world.

We see now, at this stage of the pandemic, in the early 2022, that countries who introduced mandatory vaccinations are much more pestered with protests and riots, as we can see today for example in Canada.

At one point Norway introduced some restriction on health personnel, who were not vaccinated and were dealing with persons at risk. They were to to other departments or other tasks in the hospitals to prevent spreading of the virus among weak and elderly people who had a high death risk.

The most severe consequences of the virus in Norway, was the loss of jobs for people who worked in restaurants, cinemas, theaters, gyms, and other professions that lost their basis of income. But the Norwegian government granted financial support for people in many of these job categories. As a total these compensations have costed the Norwegian State around \$25 billion as of January 2022.

The severe restrictions have, as this article is being written, at a time when it seems the pandemic is finally losing its grip, saved many lives. A total of around 1.500 deaths among a population of 5.5 million, while in Sweden, with a population of 10.2 million the death toll was more than 16.000, shows us that Norway have done a very good job during this pandemic. Sweden chose another approach on how to keep the virus at bay and this resulted in a much higher death toll.

I think many lessons have been learned by most countries in the world through this pandemic. A total of nearly 6 million people have died from the virus, but a new vaccine has been developed which have saved an unknown number of lives. And the whole world has learned many a lesson on how to meet the next virus to come. Because, come it will.

We are much more prepared now than we were 2 years ago.

THE ROLE OF CULTURE IN MODERN SOCIETY

This article analyses the importance of culture plays in the development and progression of both the person and society, it's role in unifying and integrating people into a society, and shaping and progressing those societies. Further the complexity of modern cultures is analyzed the effects of multiple subcultures within a society and the role of world culture.

Keywords: culture; society; socialization; integration; behavior;

Culture has an important role in the life of a person and society, which lies, first of all, in the fact that culture acts as a means of accumulating, storing and transmitting human experience. It is culture that makes a person a person. An individual becomes a member of society through progressive socialization, i.e. education, language, symbols, values, norms, customs and traditions of their people, their social group and all of humanity. The level of culture of an individual is determined by its socialization - familiarization with the cultural heritage, as well as the degree of development of individual abilities.

Culture unites people, integrates them and ensures the integrity of the community. However, while uniting some via some kind of subculture, it opposes them to others, sharing wider communities. Within these broader communities, cultural conflicts can arise. Thus, culture can and often does perform a disintegrating function.

In the course of socialization, values, ideals, norms and patterns of behavior become a part of the self-consciousness of the individual. They shape and regulate her behavior. It can be said that culture as a whole determines the framework within which a person can and should act. Violation of these prescriptions and prohibitions entails certain sanctions, which are established by society and supported by the power of public

opinion and various forms of institutional coercion.

Culture, which is a complex sign system, transmits social experience from generation to generation, from era to era. In addition to culture, society has no other mechanisms for concentrating the entire wealth of experience accumulated by people. Therefore, it is no coincidence that culture is considered the social memory of mankind. Culture, concentrating in itself the best social experience of many generations of people, acquires the ability to accumulate the richest knowledge about the world and thereby create favorable opportunities for its knowledge and development.

It can be argued that a society is reasonable only to the extent that it makes full use of the richest knowledge contained in the cultural gene pool of mankind. All types of society living on Earth today differ significantly, primarily on this basis.

Representing a certain sign system, culture implies the possession of knowledge. It is impossible to master the achievements of culture without studying the corresponding sign systems. Thus, language is a means of communication between people. The literary language acts as the most important means of mastering the national culture. We need specific languages to understand the world of music, painting and theater. The natural sciences also have their sign systems.

Culture as a certain system of values forms a person's well-defined value needs and orientations. By their level and quality, people most often judge the degree of human culture. Moral and intellectual content, as a rule, acts as a criterion for an appropriate assessment.

Thus, the system of culture is not only complex and diverse, but also very mobile. This is a living process, a living destiny of peoples, constantly moving, developing and changing. Culture is an integral component of the life of both society as a whole and subjects closely related to it: the individual, social communities, social institutions.

Culture is a historically defined level of development of society, expressed in certain types and forms of people's lives. At the same time, culture is a universal phenomenon that reflects universal aspirations. Culture embodies and expresses the generic essence of man, which goes beyond any particular historically defined

community. This general generic or universal principle is present in the culture. Thanks to this, a person is both a creator and a successor of culture. He is able, for example, to write music and perceive various works of art, regardless of his social status, his nationality.

Culture is continuous and in this sense universal, since human activity requires the use of the cumulative social experience of all mankind, but at the same time it is discrete, discontinuous, since world culture itself is the result of interaction, a dialogue of national cultures, each of which has its own specifics, accumulating the cultural achievements of different eras and civilizations, different socio-demographic groups.

УДК111.111

Laurent Orieux

L'ÉDUCATION SUPÉRIEURE COMME PRIORITÉ DU XXI E SIÈCLE

In this paper the author discusses about importance of advance education as a priority of the XXI century. The accent is made on the necessity of search of the new educational paradigm, which presupposes formation of the specialist with cultural worldview, the humanized human, highly cultural, highly educational, creative, highly intelligent person, who is oriented not on thoughtless consumption, but on creation of the better world and aiding other people.

Keywords: advance education, cultural worldview, highly educational person.

Au début du XXIe siècle, la crise spirituelle de la société a commencé.

La domination des valeurs matérielles sur les valeurs spirituelles, la consommation irréfléchie, l'exploitation excessive des ressources naturelles, ont aggravé cette crise.

Ce déséquilibre supplémentaire du système mondial a conduit à sa division en

deux parties inégales.

L'éducation est aujourd'hui considérée comme l'un des mécanismes les plus importants de sa survie. Son but est vu non seulement dans la transmission aux générations futures de l'expérience socialement significative des générations passées, mais aussi dans l'information et l'interaction environnementale de l'homme et du monde.

De plus, aujourd'hui, l'accent dans l'éducation est déplacé, de la formation d'une personne économique, d'un industriel avec une spécialisation étroite, à la formation d'un être humain, hautement spirituel, hautement cultivé, hautement éduqué, créatif, généreux, axé non sur la consommation, mais sur la création un monde meilleur et en aidant les autres.

L'instrument de sa formation est la sphère culturelle, à travers laquelle tous les peuples, quelle que soit leur localisation, pourront rassembler tous les fragments du miroir brisé de la société, car seule la culture peut établir un lien fort entre passé, présent et futur ; réduire le fossé entre riches et pauvres, entre pays riches et pays pauvres ; améliorer les relations interculturelles et créer des opportunités efficaces de communication entre différentes cultures et civilisations.

Les chercheurs modernes soulignent la nécessité de développer un nouveau paradigme de l'éducation, soulignant que l'éducation doit être avancée, capable de préparer les jeunes professionnels aux nouvelles conditions de leur existence dans la société mondiale de l'information. Le nouvel accent mis dans le nouveau paradigme de l'éducation n'est pas seulement sur la qualité de certaines connaissances, compétences et capacités, mais aussi sur le développement de la créativité humaine, la formation de valeurs spirituelles, culturelles, morales, intellectuelles et esthétiques, qui contribueront à un équilibre l'existence humaine dans le monde moderne sera le premier pas vers l'harmonie, le développement durable et le bien-être de l'humanité à l'avenir.

La pierre angulaire du nouveau paradigme de l'éducation est l'idée de développement durable, qui est impossible sans surmonter la crise du système éducatif. Les érudits modernes voient le moyen d'en sortir dans la réorientation de l'éducation de la technologie, de la masse, du rationalisme vers la créativité, l'humanisme, la

spiritualité et la culture. Il convient de noter qu'un accent particulier est mis sur le développement de la sphère émotionnelle de l'homme avec l'intellectuel, c'est-à-dire la synthèse de l'esprit et des sentiments, des connaissances et de l'éducation, ce qui, par conséquent, résoudra le problème des érudits répandus. Le sens de l'éducation au XXIe siècle est l'enseignement de la créativité par l'activation de la conscience, de la raison et des émotions, qui dans leur unité peuvent assurer le succès du processus d'adaptation à des conditions en constante évolution et souvent inconnues, pour obtenir de meilleurs résultats.

Les composantes du nouveau paradigme de l'éducation devraient être des idées sur sa nature avancée. L'essence de l'enseignement supérieur est de se concentrer sur les besoins à long terme non seulement de l'industrie mais aussi de l'individu et de la société; dans le développement du désir des jeunes de s'améliorer constamment, de tirer leurs propres conclusions et prédictions sur les perspectives à long terme du développement de la civilisation; dans l'amélioration de la qualité de l'éducation et l'inclusion des capacités créatives dans son nouveau paradigme, ce qui contribuera à révéler les capacités du jeune spécialiste à dépasser l'idée fragmentaire du monde, à le voir comme un tout et harmonieux. Cela n'est possible que par le développement de la sphère émotionnelle de l'homme, la révélation de son potentiel créatif. En conséquence, dans le processus d'éducation, les conditions nécessaires seront créées pour la formation d'une personnalité holistique, créative, généreuse, hautement cultivée, hautement spirituelle et hautement éduquée.

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THE STUDY OF THE BIOPOLYETHYLENE DECOMPOSITION PRODUCT INFLUENCE ON THE PLANT SEED GERMINATION AND PRIMARY DEVELOPMENT IN ENVIRONMENTAL CONDITIONS

The practical purpose of the work was to verify the feasibility of replacing conventional polyethylene in agricultural fields with biopolyethylene, that can easily decompose in natural conditions. The main task was to study the influence of decomposition products of biopackages on the germination and development of dicotyledonous and monocotyledonous crops.

Keywords: polyethylene, biopolyethylene, decomposition of biopolyethylene, oxobiodegradable additive, plastic bags.

Although most developed countries are trying to abandon polyethylene and plastic, but nowadays it is impossible to imagine life without polyethylene, because, indeed, it is very convenient and practical. Pollution of land and oceans with polyethylene is gaining global scale.

Polyethylene film is used in economic enterprises of European and other developed countries to protect crops and inhibit weed growth. But after harvesting every time it is necessary to remove and get rid of many thousands of square kilometers of dirty polyethylene. This is a very expensive process and creates a huge amount of contaminated waste that cannot be burnt or processed into useful products.

However, oxobiodegradable polyethylene film can be programmed in production to decompose shortly after harvest. So can biopolyethylene be a substitute for conventional polyethylene in agricultural production?

To study the influence of decomposition products of biopackages on the germination and development of dicotyledonous and monocotyledonous crops was the

main task of the work.

The problem of lack of available and comprehensive information for the general population on the composition, decomposition and using of biopolyethylene attach special importance to this work.

The scientific novelty of the work consists in the study of the influence of biopackages' decomposition on the growth of cultivated plants, in particular wheat and watercress.

The practical significance of the work is that the experimental studies show the feasibility of replacing conventional polyethylene with biopolyethylene. The study of the influence of these materials on the germination and development of cultivated plants can be used in agriculture, in particular to replace the widely used conventional polyethylene film for crop protection in agricultural enterprises with biopolyethylene, which, according to primary sources, does not pollute the environment.

The hypothesis of the work was that biopolyethylene is a good substitute for conventional polyethylene in agricultural production. It doesn't have any negative influence on cultivated plants or may even subsequently become a carbon source for future generations.

Background research

Polyethylene biopackages differ from conventional packages in that they contain oxobiodegradable impurity d2W. This impurity is a catalyst superconcentrate that accelerates the decomposition of polyethylene in the environment.

A catalyst is a chemical that accelerates a reaction but it is not a part of the reaction product. The chemical is a bioadditive d2W, the reaction is the process of decomposition of polyethylene, and the reaction product is CO2 [1].

Developer and manufacturer d2W: Symphony Environmental Technologies plc. (Great Britain). D2W is a brand of plastic technology designed to control and reduce the service life of conventional polyethylene products. D2W is a thoroughly researched and tested additive that is added to ordinary plastic at the stage of manufacture, pressing or casting.

The process of decomposition of polyethylene with the addition of d2W is

divided into 3 stages:

- Step 1: d2W additive is added to the base polymer resin during the manufacturing process.
- Step 2: d2W breaks down molecular chains so that at the end of its predetermined service life, polyethylene begins to decompose in the presence of oxygen as a result of an oxidation process that is accelerated by light, heat, and pressure.
 - Stage 3: finally, biodegradation is completed by microorganisms.

The molecular weight of a material can be a good indication of the complexity of its molecular bonds and, therefore, its resistance to oxidation [2].

Research methods

During the study, the biotesting method was used. The biotesting method plays one of the most important roles in the system of monitoring the state of the environment. The essence of this process is to assess the effect of toxicants on specially selected organisms, their growth, development, behavior.

Biotesting is a method of assessing the toxicity of the environment using test objects that signal danger, regardless of which substances and in which combination cause changes in vital functions in test objects [3].

Test-object is an organism used in assessing the toxicity of chemicals, natural and wastewater, soils, sediments, feed, etc. The condition of the test objects can be used to assess the environmental conditions [3]. As test-objects the Podolyanka variety wheat and the Adjur variety watercress were chosen. As biopolyethylene garbage biobags "Your Line", biopackages with handles for purchases "Tavriya B", biopackages with handles for purchases "Mercadona" were chosen.

The obtained research results have been analyzed using mathematical analysis of variance (ANOVA).

In addition, the laboratory research of soil samples of experimental plots containing biopackages for pathogenic mycoflora and the study of public awareness about the use of biopackages were carried out.

Results

According to my experiments, the existence of negative influence of biopackages decomposition on germination and primary growth of monocotyledonous cultivated plants was revealed on the example of the Podolyanka variety wheat and the existence of negative influence of biopackages decomposition on germination and biomass of dicotyledonous cultivated plants was revealed on the example of the Adjur variety watercress.

The results of the study indicate the negative influence of decomposition products of biopackages of all studied manufacturers. The biopackages of the Spanish manufacturer "Mercadona" have the smallest negative influence, and the biopackages of the Ukrainian manufacturer "Your Line" and "ATB" have the largest negative influence.

The results of laboratory research to determine the pathogen mycoflora in the soil samples of the experimental plots indicate that the biopackages of the Ukrainian producer "Your Line" contribute the development of fungi that cause plant diseases and the biopackages of the Spanish manufacturer "Mercadona" inhibit the development of antagonistic fungi, which should inhibit the development and impact of pathogenic mycoflora on cultivated plants.

The study of public awareness about the use of biopackages shows a lack of awareness and knowledge of the majority of the population on this issue, although the survey shows the high level of the respondents' concern about our polyethylene pollution situation.

Conclusions

My hypothesis was that biopolyethylene would not have any negative influence or may even subsequently become a carbon source for future generations. My results do not support my hypothesis.

The results of research revealed the existence of a negative influence of biopackages decomposition on on the plant seed germination and primary development on the Podolyanka variety wheat and the Adjur variety watercress in environmental

conditions.

The question of the influence of decomposition of biopackages on the

germination and development of cultivated plants needs further research in connection

with the practically proved discrepancies with the literature-source base.

Ideas for Future Research

Prospects for further work are to study the chemical composition of

decomposition products of biopolyethylene, germination of the test-plants second-

generation seeds (seeds of plants grown in the soil with biodegradable bags), as well as

research the influence of other manufacturers' biopackages decomposition products on

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Барбалат А.

Ганніченко Т.А.

FUTURE ECONOMIC BENEFITS

У роботі розглядаються деякі проблеми, пов'язані з майбутніми

економічними вигодами, а також визначення активів та їх роль у грошових

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схемах. Розгляд активів протягом торгового циклу і його дію на майбутні економічні вигоди.

The paper discusses some of the problems associated with future economic benefits, as well as the definition of assets and their role in monetary circuits. Review of assets during the trading cycle and its effect on future economic benefits.

Keywords: benefits, assets, economic, trading cycle, trade receivables.

Most businesses use resources in the expectation that they will eventually generate cash. Some resources generate cash more quickly than others. If the business manufactures goods in order to sell them to customers, those goods carry a future economic benefit in terms of the expectation of sale. That benefit comes to the entity relatively quickly. The business may own a warehouse in which it stores the goods before they are sold. There is a future economic benefit associated with the warehouse because it helps create the cash flow from sale of the goods (by keeping them safe from damage and theft) and also because at some time in the future the warehouse could itself be sold for cash [1].

The example of the warehouse is relatively easy to understand, but in other cases there may be some uncertainty about the amount of the future economic benefit. When goods are sold to a customer who is allowed time to pay, the customer becomes a debtor of the business (a person who owes money to the business) and the amount of the trade receivable is regarded as an asset. There may be some uncertainty as to whether the customer will eventually pay for the goods. That uncertainty does not prevent the trade receivable being regarded as an asset but may require some caution as to how the asset is measured in money terms. To establish probability needs evidence. What evidence is sufficient? Usually more than one item of evidence is looked for. In the case of noncurrent assets (fixed assets) which have a physical existence, looking at them to make sure they do exist is a useful precaution which some auditors have in the past regretted not taking. Checking on physical existence is not sufficient, however, because the enterprise may have no control over the future economic benefit associated

with the item.

Evidence of the benefit from noncurrent assets may lie in: title deeds of property; registration documents for vehicles plus the purchase invoice from the supplier; invoices from suppliers of plant and equipment or office furniture; a written lease agreement for a computer or other type of equipment; and also the enterprise's internal forecasts of the profits it will make by using these non-current assets. This is the kind of evidence which the auditor seeks in forming an opinion on the financial statements. For current assets the evidence of future benefit comes when the assets are used within the trading cycle. A satisfactory sales record will suggest that the present inventory (stock) of finished goods is also likely to sell. Analysis of the time that credit customers have taken to pay will give some indication of whether the trade receivables should be recognised as an asset. Cash can be counted, while amounts deposited in banks may be confirmed by a bank statement or bank letter. Internal projections of profit and cash flow provide supporting evidence of the expected benefit from using current assets in trading activities [1].

Meaning of economic benefits when taken in context of asset's definition is the capability or potential of asset to generate cash flows (in form of cash and cash equivalents) for the entity. Asset can generate cash flows either by contributing to cash flow generation or by having the capacity to be readily converted into cash and cash equivalents [2].

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CAMEMBERT CHEESE PRODUCTION TECHNOLOGY

У статті йдеться про технологію виробництва сиру Камамбер, труднощі, які виникають при цьому, особливості технологічного процесу.

Ключові слова: обробка під високим тиском, Камамбер, стабілізований сир, сир з шкіркою.

This article discusses the technology of Camembert cheese production, the difficulties that arise, the peculiarities of the technological process.

Keywords: high-pressure processing, Camembert, stabilized cheese, bloomy rind cheese.

Bloomy rind cheeses, including Camembert and Brie, belong to the soft surface-ripened category of cheeses that originated in France (Shaw, 1981). These cheeses make up a significant portion of the specialty cheese market and are now produced around the world. Many varieties of bloomy rind cheeses are produced using different recipes and cheesemaking practices; however, they all rely on surface yeasts and molds for ripening. The predominant fungi associated with bloomy rind cheeses include Penicillium candidum, Geotrichum candidum, and Kluyveromyces marxianus (Leclercq-Perlat, 2011). These yeasts and molds are not only important for cheese ripening but give these cheeses their distinctive white—gray appearance (Shaw, 1981; Galli et al., 2016) [1].

Many soft cheeses, including bloomy rind cheeses, are open-air ripened and are therefore at high risk of contamination from environmental pathogens, specifically Listeria monocytogenes (Choi et al., 2016). Between 1986 and 2008, the United States had 22 recalls associated with L. monocytogenes in soft-ripened cheeses

(CDC (Centers for Disease Control and Prevention) and Health Canada, 2015). Between 1995 and 2013, 151 reported illnesses and 20 deaths worldwide were linked to Camembert and Brie consumption (CDC (Centers for Disease Control and Prevention) and Health Canada, 2015).

The high risk of contamination for bloomy rind cheese is due to many factors, including cheese composition and physicochemical changes during ripening, high frequency of handling, and lack of a process intervention after manufacture (CDC (Centers for Disease Control and Prevention) and Health Canada, 2015). During the ripening process, a unique environment is created, which supports the growth of L. monocytogenes (Ryser and Marth, 1987). The increase in pH and elevated ripening temperatures (up to 15°C) sustain or encourage growth of psychrotrophic microorganisms (CDC (Centers for Disease Control and Prevention) and Health Canada, 2015). This growth is particularly concerning because cheesemaking environments and ripening areas have previously been identified as niches for L. monocytogenes (Muhterem-Uyar et al., 2015). Camembert-type cheeses are typically open-air aged for up to 2 wk to encourage fungal growth on the cheese surface. This prolonged environmental exposure and frequent handling increases the likelihood of L. monocytogenes coming into contact with the cheese and contaminating it. Currently, sanitation practices are the primary method of control to reduce the risk of L. monocytogenes contamination in bloomy rind cheeses.

In the traditional manufacture of the surface mold-ripened Camembert cheese, whole pasteurized milk is warmed to 29–33 °C and ripened using a lactic acid bacteria starter culture. The high acidity of the milk assists in whey drainage and suppresses the growth of undesirable organisms. Coagulating enzyme is added to allow the formation of a firm curd within a 1–2 h period. The resulting curd is then dipped into small, perforated forms and allowed to drain for 1–2 days, with frequent turning. The cheese is then removed and salted, and is typically inoculated with a culture containing both mold and bacteria. The curing of Camembert cheese is quite a complex process and involves not only the uniform and progressive development of certain ripening agents, but also the gradual drying out of the curd. To help achieve this, the curing rooms are usually

maintained at temperatures of around 13 °C and at a relative humidity of 90%. The creamy, semiliquid interior consistency characteristics of Camembert are largely due to the activity of P. camemberti. The mold can be mixed with the milk, sprinkled on the curd, or rubbed on the cheese along with salt. After 2 weeks, the primary surface of mold growth forms a thin, gray-white, felt-like rind but does not penetrate the cheese. The cheese is then wrapped in parchment and foil, and boxed. The cheese is regarded as being in prime condition after a 4- to 5-week period at which time it should be consumed [2].

Ammonia, which has a low odor threshold (5 mmol kg-1), is associated with a ripened aroma when its concentration is within the accepted limit. However, overripened Camembert cheeses can develop a strong ammonia odor as a result of the intense deamination activity of P. camemberti. Thus, a pronounced aroma of ammonia is indicative of overripening of Camembert. Flavor defects characterized by a typical celluloid flavor originating from the production of styrene by the mold sometimes appear during ripening or storage of mold-ripened cheese. It has recently been shown that P. camemberti can produce styrene from phenylalanine by phenylalanine ammonia lyase activity followed by a decarboxylation reaction catalyzed by a cinnamic acid decarboxylase [3].

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Борисова-Ярига А.

ВИКОРИСТАННЯ ІНТЕРНЕТ - ТЕХНОЛОГІЙ В ТУРИЗМІ

B Україні інформаційні системи ϵ новим засобом організації туристичної сфери, тому вітчизняними науковцями вони досліджені недостатньо. У нинишніх умовах використання інформаційних технологій у сфері туристичних послуг ϵ необхідною умовою успішного просування туристичного продукту на національний та міжнародний ринок послуг.

Ключові слова: туризм, туристичні послуги, інтернет-технологія, туристичний бізнес, туристичне агентство, туристичний ринок.

Сфера туризму вимагає застосування систем, які за найкоротший проміжок часу можуть надати відомості про доступність транспортних засобів, забезпечити швидке резервування, вирішення ряду питань в момент надання туристичних послуг. Особливо актуальним це є для операторів, що працюють у сфері в'їзного туризму, а отже мають справу з туристичними агенціями країн світу в яких поширення інформаційних технологій має тривалу історію і на даний момент розвивається більш значними темпами.

Зараз як на Україні, так і за кордоном Інтернет стає активним учасником життя людини. Інтернет блискуче місце для реалізації творчих прагнень. Інтернет добре с получить у собі практично все те, що вже придумал людство з успіхом зміцнює це активне середовище.

Вплив інформаційних технологій на розвиток туризму величезний, оскільки прямо пов'язаний з підвищенням ефективності роботи як кожного

туроператор окремо, так і усього туристичного бізнесу в цілому. Це прямо впливає на конкурентоздатність фірми на сьогоднішньому ринку. Використання комп' ютерних мереж Інтернету та інтернет-технологій, програмні продукти наскрізної автоматизації всіх бізнез-процесів у туризмі сьогодні не просто питання лідерства і створення конкурентних переваг, але і виживання на ринку в найближчому майбутньому.

Характерними рисами сучасного туристичного ринку є висока динамічність, значна кількість суб'єктів та учасників, надзвичайно широка географічна охоплюваність, а також необхідність відповідного оперативного інформування. Активізація та розвиток туристичного ринку, підвищення рівня вимог споживачів до якості і комплексності послуг, які пропонують підприємства сфери туризму, вимагають активного впровадження і використання сучасних інформаційних технологій та методів управління, які призначені для оптимізації діяльності підприємств різних типів, підвищення ефективності процесів обслуговування споживачів. Адже специфіка технологій створення та реалізації туристичного продукту вимагає таких систем, які б в найкоротший термін надавали відомості про доступність усіх складових туристичної інфраструктури, а також забезпечували своєчасність вирішення додаткових завдань при наданні туристичних послуг.

Питання про можливість використання інформаційних технологій у сфері туризму висвітлені у ряді праць українських та зарубіжних вчених, таких як Г. Багієв, В. Мартін, А. Виноградова, А. Дурович, В. Квартальнов, М. Морозов, С. Мельниченко, М. Скопень, Т. Ткаченко та інші.

Інформаційні технології - це сукупність прийомів, методів і засобів послідовного якісного перетворення інформації на таких етапах інформаційних процесів, як: збір, передача, зберігання, обробка, накопичення. Суть інформаційних технологій становить методи і засоби формування та підтримки інформаційних потоків у системах управління будь-якими об'єктами, у тому числі підприємствами індустрії гостинності [1]. Індустрія туризму за останні два-три десятиліття зазнала величезного впливу науково-технічного прогресу. Вона

ідеально пристосована для впровадження сучасних інформаційних технологій, які мають забезпечувати інтеграцію і зв'язок, покращення якості послуг, передачу великого обсягу інформації, збільшення швидкості обслуговування та ефективність діяльності, можливість враховувати потреби кожного індивідуального клієнта [1].

У даний час сформувалися наступні напрями розвитку інформаційних технологій у туризмі [3]:

- локальна автоматизація роботи у туристичному офісі,
- впровадження прикладних програм автоматизації,
- використання систем управління базами даних,
- -використання локальних комп'ютерних мереж,
- впровадження телекомунікаційних систем резервування місць в готелях і бронювання квитків,
 - впровадження мультимедійних маркетингових систем,
 - -використання глобальної мережі Інтернет.

У практичній діяльності туристичних підприємств застосовуються різноманітні види інформаційних технологій, а саме: глобальні розподільчі системи, системи бронювання та резервування, електронні інформаційні системи менеджменту, мобільні системи зв'язку, послуги глобальної комп' ютерної мережі Інтернет [1].

Позитивний вплив інформаційних технологій на динаміку вітчизняного та міжнародного туристичного потоку привів до трансформувався туристичної галузі з такої, що орієнтована на обслуговування організованих туристів, на багатогалузеву сферу діяльності, спрямовану на задоволення різноманітних потреб мільйонів індивідуальних туристів.

Таким чином, Інтернет дозволяє туристичним підприємствам долучатися до нових технологій, відкриває нові форми роботи з клієнтами, забезпечує можливість постійної взаємодії зі своїми діловими партнерами, а також доступ до різноманітних інформаційних джерел. Розробка шляхів вдосконалення використання інтернет-технологій у сфері туризму представляє

безперечний інтерес не тільки до окремих туристичних підприємств, але може в цілому вплинути на розвиток туристичної галузі у світі.

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GENETICALLY MODIFIED ORGANISMS

В статті розглянуті основні напрямки модифікації культур, перераховані переваги ГМ культур та вказана безпека ГМ культур.

Ключові слова: вакцини, генетика, модифікація, безпека, ДНК, ядро

The article considers the directions of modification crops, listed benefits of GM crops and specified Safety Concerns of GM Foods.

Keywords: vaccines, genetics, modification, safety, DNA, nucleus

In the last few decades, modern biotechnology has been increasingly applied to various crops to increase the yield and nutritional content. Genetic modification generally involves the manipulation or designing of existing and new crops to achieve the desired traits. Thus, the most widespread application of biotechnology in agriculture by far is GM crops, having the potential to impart desirable characteristics in crops. GM crops involve the genetic modification of the nuclear DNA of the plant having the desired trait through the permanent integration of recombinant DNA sequences. The introduction of first GM crop for human consumption began in 1994, when the federal Food and Drug Administration (FDA) approved the first whole GM food for commercialization, i.e., Flavr Savr tomato, which was soon followed by the introduction of GM crops of cotton, maize, soybean, sugar beet, canola, papaya, banana, and golden rice.

GM crops usually contain a gene encoding a desired trait like herbicide tolerance, insect tolerance, endurance to biotic/abiotic stress, etc. Genetically engineered crops also facilitate agriculturalists to meet the problems of malnutrition by improving the quality and quantity of various crops (golden rice, GM soybean, GM canola, GM maize, etc.) by keeping in pace with declining sources of water and land Farmers generally employ large amount of pesticides and herbicides annually to protect their crops from harmful pests and weeds. Due to increase in knowledge and awareness, consumers are not willing to eat food that has been treated with chemical pesticides because of potential health hazards and environmental concerns. The concomitant progress in molecular genetics made it possible to incorporate resistance genes from unrelated organisms into susceptible crops to make them herbicide and pesticide resistant. Many different types of insects not only damage the different types of crops but also reduce the yield and quality of crop-derived products. Several species of bacteria produce proteins, which can kill the insect larvae that ingest these bacteria with theirfood. All of the commercially available insecttolerant plants contain a gene from the soil bacterium Bacillus thuringiensis (Bt). Bt toxins or "cry" genes are highly effective for controlling many pest organisms, like beetles and moth larva, but are not toxic to mammals and most other nontarget organisms. Genetic engineering has also led

to the development of male sterile plants, in which the "barnase" gene isolated from Bacillus amyloliquefaciens has been transformed in crop species like tobacco and rapeseed oil.

A new approach for delivering vaccine antigen is the use of inexpensive, oral vaccines derived from transgenic food crops, i.e., edible vaccines. These vaccines offer exciting possibilities in reducing the trouble caused by diseases like hepatitis and diarrhea by using transgenic fruits and vegetables, particularly in the developing world where storing and administering vaccines are major problems. Edible vaccines are mainly developed by using the genetic engineering technique in which the selected genes are introduced into the desired plants and the transgenic plant is further induced to express the recombinant protein. This protein triggers the immune response to produce antigen-specific antibodies and functions as an oral vaccine to treat the specific disease, when the recombinant plant is taken by an organism as food. Some of the potential benefits of plant-derived vaccines include their heat stability, easy administration, easy storage and transportation, and generation of systemic/mucosal immunity, and more importantly they are free of pathogens, contaminants, and toxins. A rice-based mucosal vaccine (needle-free vaccination) has been developed in which the cholera toxin B (CTB) gene of Vibrio cholerae was modified to make it suitable for rice grains, which is easy to store and administer .Alzheimer's disease (a neurodegenerative disease) can also be treated by reducing the accumulation of βamyloid with the help of transgenic tomato.

The level of risk to accept a food by community is greatly influenced by past experience and knowledge about particular food. The safety assessment of a GM food has been achieved by the comparison between GM food and its conventional counterpart. This is generally referred to as the concept of substantial equivalence .The basic idea is that novel GM organism (GMO)-derived food products should be at least as safe as the traditional products. Today, there is an increase in the number of new and modified varieties of food and food additives that do not have any history, so these foods need to be carefully assessed before they reach the market for commercialization and ensure that these are safe for human consumption. Many factors are taken into

account during the safety assessment of GM foods, such as identity, source, composition, transformation process, and protein expression products of the novel DNA and their effects in the future. Some of the problems related to safety concerns of GM foods involve unintended harm to other organisms and economical and religious concerns

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УДК: 811.111+330.3

Встрова Н.

Ганніченко Т.А.

INTERNATIONAL TRADE

У статті подані дефініції поняття «міжнародна торгівля», її основні чинники.

Ключові слова: міжнародна торгівля, вигода, ціна, товар, фактори виробництва, світовий ринок.

The article gives definitions of the concept of "international trade" and its main factors.

Keywords: international trade, benefit, price, commodity, factors of production, world market.

International trade is a means by which countries can develop a specialization, to improve the productivity of their resources and thus increase total production .

Sovereign states as individuals and regions of the country can benefit through specialization on products that they can do with the highest relative efficiency and subsequent exchange of goods that they can not effectively do the same.

International trade is a form of communication between producers in different countries, arising from the international division of labor, and expressing their mutual economic dependence. The literature is often given the following definition: "International trade is the buying and selling process, carried out between buyers, sellers and intermediaries in different countries" [1, p. 37]. International trade involves the export and import of goods, the ratio between them is called the trade balance. In statistical references UN provides data on the extent and dynamics of world trade as the export value amounts all over the world.

Structural changes in the economy under the influence of the STR, specialization and cooperation in industrial production enhance the interaction of national economies. It promotes active international trade. International trade cross-country movement of all goods flows, growing faster than production. According to research foreign trade, for every 10 % increase in world output accounted for 16% of the increase in world trade. Thus created more favorable conditions for its development. When failures occur in trade, slowing development and production.

The term "foreign trade" means trade of a country to other countries, consisting of paid import (import) and paid export (export) goods.

Various foreign trade activities divided by commodity specialization in trade finished goods, trade in machinery and equipment, raw materials trade and trade in services.

International trade is called paid aggregate turnover among all countries. However, the concept of " international trade and is used in a narrower sense: for example, the total turnover of industrialized countries, the aggregate turnover of the developing countries, the aggregate turnover of any continent, region, such as Eastern Europe, etc.

World prices vary depending on time of year, location, conditions of sale of goods, the characteristics of the contract. In practice accepted as world prices for major,

systematic and sustainable export or import transactions entered into in certain World Trade Center known companies - exporters or importers of the relevant types of goods. For many commodities (grains, rubber, cotton, etc.) World prices are determined in the course of operations in the world's biggest commodity exchange [2, p. 47].

In the interest of each country to specialize in the production in which it has the greatest advantage and for which the relative benefit is greatest.

National production differences are determined by various factors of production - labor, land, capital, and various internal demand for certain goods. The effect is that foreign trade (including exports) for the dynamics of growth of national income, the size of employment, consumption and investment activity, characterized by each country fully quantified dependencies and can be calculated and expressed in the form of a certain coefficient - multiplier (multiplier). First export orders directly increase output, and hence wages in industries that perform this order. And then come into motion secondary consumer spending.

The term "international trade" refers to a complex mechanism relationships arising from the sale of goods on the world market.

Firms seeking to international activities for various reasons. In particular, you may need to purchase raw materials or any goods overseas for the reason that you can not buy these products from domestic producers. This situation leads to the need for imports. There's also the opposite situation - when the company has products for sale abroad which may be more favorable than at home. So it turns out the need for export. It often happens that firms serve the foreign market and how to trade intermediaries between buyers and sellers in different countries [3, p. 94].

In international trade, the exporter usually puts the buyer in a foreign currency or buyer pays for goods in the currency of the country that is foreign to the exporter. Often the currency becomes the currency of a third country, such as U.S. dollar, the euro. In this regard, one of the problems is the need for an importer to obtain foreign currency for payment, and the exporter may need sales resulting foreign currency for the currency of their country. Services for sale and purchase of foreign currency for the

currency of the exporting country or importer making banks. In Ukraine are banks with currency license.

However, the purchase or sale of foreign currency is not so safe for the company as it may seem at first glance. The reason for this - the instability indices of exchange rates. The possibility of adverse changes in foreign exchange rates in the foreign exchange market and a potential currency risk for each counterparty.

Of course, if you change course in favor of one party is a chance to get a profit, however, the risk of incurring losses, particularly for Ukrainian organizations in connection with the fall of the hryvnia, more real [2, p. 41].

Protect themselves against currency risk is the ability of firms, foreign trade payments and receipts are made in the same foreign currency. However, the exchange rate of foreign and domestic currency will not conceal substantial danger to the company only if the proceeds in foreign currency accounts and payments from its place in concert. Such a situation is possible if the firm is largely engaged and import and export. The majority of foreign organizations operating only in one direction because the possibility of using such a scheme is limited.

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AGRONOMIST IS THE MOST PROMISING PROFESSION

Сучасний агроном — різнобічний спеціаліст сільськогосподарського виробництва. Йому до тонкощів відомо все, що пов'язане з вирощуванням рослин, тобто їх агротехніка: способи обробки ґрунту, терміни та способи сівби та

збирання врожаю, особливості догляду за посівами та посадками. Метою цієї доповіді є визначення цінності професії агроном у сільському господарстві.

Ключові слова: планування виробничого процесу, ефективність сортових посівів, ініціативність, оперативність, екстрені та нестандартні рішення.

Modern agronomist - a versatile specialist in agricultural production. He knows the intricacies of everything related to growing plants, ie their agricultural techniques: methods of tillage, timing and methods of sowing and harvesting, especially care for crops and plantings. The purpose of this report is to determine the value of the profession of agronomist in agriculture.

Keywords: production process planning, efficiency of varietal crops, initiative, efficiency, emergency and non-standard solutions.

Agronomist is a team specialty that requires the knowledge of a plant grower and soil scientist, microbiologist and breeder. The classifier of professions of Ukraine states that the main requirements for specialists in this field are a complete higher education in the relevant field of training without the requirements for work experience. In practice, agronomists must be not only hardy people, but also savvy in the natural sciences (physics, chemistry, biology). After all, true professionals in this field are able to understand the types of soils, stages of growth and development of crops, the principles of agricultural machinery and be ready to work in the laboratory [5].

The first agronomists were people who grew wild plants with their subsequent cultivation. During the development of agriculture, the specifics of the profession has undergone many changes, but still remains a significant part of the science of growing cultivated crops [1]. The specialist sees better than others how plants develop, what they lack, what changes occur in the soil. He is the main leader of science in the economy, determines the technology of labor, its organization. A significant place in the activities of the agronomist is the planning of the production process. It determines the set of field work, their sequence, beginning and end, the content of field experiments, distributes the means of production; conducts not only production, but also research and

production work; carefully studies the effectiveness of varietal crops, one or another tillage, application of various types of fertilizers.

To successfully perform their functions, the agronomist must first have such personality traits as initiative, efficiency, creative attitude to work, the ability to be observant, notice and take into account changes in nature, if necessary, make emergency and non-standard decisions. Often his activities take place against the background of emotional tension, accompanied by anxiety, for example, in adverse weather conditions, which can nullify everything previously done. Therefore, the will, a developed sense of responsibility for the decisions made - the qualities needed in this profession [2].

Agronomists have to work hard not only in the field but also on themselves, improve their professional knowledge and gain new experience. Young experts say that the agricultural sector is developing very quickly, companies are focusing on new equipment and agricultural technology, and universities do not have time to keep up with the times and therefore have to retrain "on the go" [3].

There have been huge changes over the last decade. Labor productivity has increased especially. After all, new equipment is appearing, new technologies are being introduced that can facilitate the work of an agronomist. If a person understands all this, the profession will bring not only pleasure but also high yields [4].

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ТРУДНОЩІ ФОРМУВАННЯ АУДИТИВНОГО ВМІННЯ У ЗДОБУВАЧІВ ВИЩОЇ ОСВІТИ НЕМОВНИХ СПЕЦІАЛЬНОСТЕЙ

Стаття присвячена проблемі формування аудитивного вміння, а саме труднощам, які виникають при формуванні цього вміння у здобувачів вищої освіти немовних спеціальностей. З огляду на те, що аудіювання є найскладнішим видом мовленнєвої діяльності і йому приділяється недостатньо уваги під час навчання, визначено мету нашого дослідження.

Ключові слова: аудіювання, труднощі аудіювання, автентичні тексти, здобувачі вищої освіти немовних спеціальностей, педагогічний експеримент.

The article is devoted to the problem of formation the listening comprehension skills, namely the difficulties of listening comprehension skills formation, which can be met by students of non-philological specialties. Given that listening comprehension is the most difficult type of speech activity and it is not given enough attention during training, the purpose of our study has been defined.

Keywords: listening comprehension, listening comprehension difficulties, authentic texts, students of non-philological specialties, pedagogical experiment.

У закладах вищої освіти курс іноземної мови носить комунікативноорієнтований та професійно спрямований характер, і його завдання визначаються комунікативними та пізнавальними потребами фахівців відповідного профілю.

Завдання викладача іноземної мови - активізувати діяльність кожного здобувача в процесі навчання, створити ситуації для їх мовленнєвої діяльності. Завдання, які стоять на сучасному етапі перед вищою школою, орієнтують навчання іноземної мови не на пасивне володіння, яке полягає в умінні читати і перекладати літературу за фахом, а на практичне використання іноземної мови як засобу спілкування в соціокультурній та професійній сферах, тобто на формування вміння говоріння та аудіювання. Відтак, у нашому дослідженні ми

розглянули один з найважливіших видів мовленнєвої діяльності - аудіювання, а саме труднощі у формуванні цього вміння.

Останнім часом увага до аудіювання значно зросла, адже практичне володіння, усним мовленням, його розвиток і збагачення неможливі без формування і вдосконалення вмінь сприймати усне мовлення й використовувати одержану інформацію у власних висловлюваннях.

С. Ю. Ніколаєва, визначає аудіювання, як розуміння сприйнятого на слух [3, с. 117]. А З. А. Кочкіна, яка ввела термін «аудіювання» у вітчизняну літературу, вважає, що термін «слухання» включає й інші значення: «розуміння усного мовлення, уважність під час сприймання, обмірковування фактів, вдумливе слухання і відокремлення значення з прослуханої інформації». Дослідниця пропонує термін «аудіювання» на позначення сприймання, розпізнавання й розуміння почутих мовних сигналів за аналогією та на відміну від читання як сприймання й розуміння написаного [5, с. 11]. Взагалі, термін "аудіювання" був введений у літературу американським психологом Брауном. Воно являє собою перцептивну розумову мнемічну діяльність [3, с. 117].

Спостереження за навчальним процесом переконують у недостатній підготовці здобувачів вищої освіти до подолання *труднощів* аудіювання. Відтак, спираючись на дослідження С. Ю. Ніколаєвої [3, 123], ми можемо прослідити, що успішність аудіювання залежить: по-перше від самого слухача, а саме від рівня розвитку у нього мовленнєвого слуху, пам'яті, наявності уваги, інтересу та інших особливостей, від його індивідуально-психологічних особливостей; по-друге, від мовних особливостей аудіотексту та його відповідності мовленнєвому досвіду і знання здобувачів вищої освіти; і по-третє від умов сприймання аудіотексту.

Отже, розглянемо детальніше суб'єктивні труднощі, які пов'язані з індивідуально-віковими особливостями слухачів. Труднощі аудіювання, зумовлені індивідуально-віковими особливостями здобувачів вищої освіти, є суб'єктивними, на відміну від труднощів об'єктивного характеру, спричинених змістом і структурою аудіотексту та умовами сприйняття. Успішність їх подолання залежить від уміння слухача користуватися механізмами ймовірного

прогнозування, переносити аудитивні вміння та навички рідної мови на іноземну. Значну роль відіграють такі індивідуальні особливості здобувача: кмітливість, уміння слухати і швидко реагувати на сигнали усномовленнєвої комунікації, переключатися з однієї розумової операції на іншу тощо. У процесі навчання аудіювання вирішальну роль відіграють індивідуально-психологічні особливості слухачів: рівень розвитку слухової диференційованої чутливості, слухової пам'яті, концентрації уваги. При навчанні аудіювання необхідно спиратися на ті особливості слухача, які відіграють суттєву роль у процесі сприйняття мовленнєвого повідомлення. Ці особливості розглядаються у психології на рівні таких підструктур особистості: спрямованість, досвід і форми відображення. Спрямованість особистості визначає стійку аперцепцію, що лежить в основі сприймання мовлення і формується усім процесом виховання людини. Обсяг мовних і немовних знань суттєво впливає на ступінь розуміння аудіотексту, він впливає на процес інтерпретації тексту на рівнях значення і смислу та на форму його відображення [4, 17].

Далі слід розглянути *мовні труднощі аудіювання*. Ці труднощі ϵ об'єктивними, вони зумовлюються характером мовних засобів і структурнокомпозиційними характеристиками аудіотекстів. Існують: граматичні, лексичні та фонетичні трудноші аудіювання. Отже, у галузі граматики ці труднощі пов'язані як з синтаксисом, так із морфологією. Сприймаючи фразу, слухач повинен розчленити її на окремі елементи, встановити зв'язок між ними та їх роль у висловлюванні. Деякі граматичні труднощі зумовлені наявністю аналітичних форм, відсутніх у рідній мові, та граматичною омонімією. Лексичні труднощі виникають при кількісному збільшені словникового матеріалу його різноманітності, при вживанні слів у переносному значенні, фразеологічних зворотів. Труднощі розуміння також створюють багатозначні слова: пароніми, антоніми та синоніми також створюють труднощі розуміння, так само як слова, близькі за значенням до слів рідної мови, але різні за значенням. При сприйманні таких слів на слух необхідно утримувати у пам'яті весь контекст чи ситуацію, оскільки слухач чує засвоєне раніше слово замість іншого. І щодо

фонетичних труднощів, то вони вважаються основними труднощами аудіювання. Основними фонетичними труднощами аудіювання є труднощі, пов'язані з інтонацією, логічним наголосом і темпом мовлення. Велике значення для адекватного розуміння має логічний наголос: він несе основне смислове навантаження [1, 2]. Для розуміння на слух велике значення має композиційна структура текстів, спосіб викладу думок, міжфразові зв'язки. Особливо складним для аудіювання є діалогічне мовлення, що вимагає додаткових аналітикосинтетичних дій. До мовних труднощів потрібно віднести також стилістичні особливості тексту (образні засоби, діалектизми, імена, реалії тощо).

Труднощі аудіювання, зумовлені умовами сприймання. Темп повідомлення визначає швидкість і точність розуміння на слух, а також ефективність запам'ятовування. Середній темп мовлення англійською мовою – 140-150 слів за хвилину. У процесі навчання аудіювання темп мовлення, що сприймається, не повинен перевищувати темпу внутрішнього мовлення слухача, отже, перший можна збільшити, лише прискорюючи останній. Кількість пред'явлень тексту. Більшість методистів погоджуються, що одноразове пред'явлення ϵ найбільш оптимальним, адже в реальній комунікації повідомлення не повторюється. І все ж в умовах навчання досить часто доводиться пред'являти наявності труднощів). У таких випадках текст двічі (наприклад, при рекомендовано пропонувати трансформовані варіанти тексту [3, 126]. Слід зауважити, що при безпосередньому спілкуванні аудіювання полегшується позамовними засобами (мімікою, жестами). При використані аудіозапису ці фактори відсутні. Отже, дослідження довели, що якщо джерело мовлення бачимо, то відсоток розуміння мовлення на слух буде набагато вище, ніж у його зорову відсутність. Міміка, жести, рухи губ і просто контакт очей сприяють кращому розумінню мовлення. Грамотне використання аудіо та відео треків на заняттях з іноземної буде значно сприяти підготовці слухачів до ситуацій реального спілкування та знімає можливі труднощі.

Викладач має ставити здобувачів вищої освіти у такі умови, коли вони стикатимуться з тими труднощами і шукати шляхи та ефективні методи та засоби

для подолання цих труднощів.

Таким чином, у процесі навчання аудіювання здобувачі вищої освіти обов'язково зіштовхуються із труднощами різного характеру. Наявність цих труднощів ϵ , з одного боку, тією проблемою, вирішення якої призводить до формування навичок аудіювання, з іншого боку, вони не повинні перешкоджати навчальному процесу. Тому викладачу необхідно уживати певних заходів для їх подолання, навчити здобувачів переборювати труднощі власними зусиллями, за допомогою спеціально розробленої системи вправ та використання новітніх засобів навчання.

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MANIFESTATIONS OF BIOTECHNOLOGY IN MEDICINE

У статті йдеться про створення медичних препаратів, біологічно активних речовин за допомогою біотехнології, які необхідні лікування захворювань, запальних процесів.

Ключові слова: ГМО, антибіотики, гормони, моноклональні антитіла, рекомбінатні вакцини, ферменти.

The article discusses the creation of medicines, biologically active substances with the help of biotechnology, which are necessary for the treatment of diseases and inflammatory processes.

Keywords: GMO, antibiotics, hormones, monoclonal antibodies, recombinant vaccines, enzymes.

In medicine, biotechnological methods and techniques play a major role in creating new biologically active substances and drugs for early diagnosis and treatment of various diseases [1]. The first research in this area was conducted in the 70's years of the 20th century, when scientists transferred genetic material from one organism to another through the use of recombinant DNA [2]. Thus formed the first modified organisms (GMOs).

The history of GMOs begins in the 1970s, when a new branch of science was formed, genetic engineering. The first recombinant bacteria were created in 1973; it was an existing E. coli bacterium that expressed the Salmonella gene [3]. GMOs are used in biological and medical research, drug production, gene therapy and agriculture. With the help of GMOs the patterns of development of some diseases, aging and regeneration processes are studied [3].

The development of antibiotics has helped to treat and prevent inflammatory processes not only in humans but also in plants caused by bacteria. Antibiotics are the largest class of pharmaceutical compounds produced by microbiological synthesis. They are specific products of life that have high physiological activity, in very low concentrations disrupt the growth of microorganisms, malignant tumors. Most antibiotics belong to secondary metabolites, so-called idiolites. The industry produces antibiotics for medical or veterinary purposes, using the ability of the respective producer strains to generate this antibiotic at a certain stage of growth and a given mode of cultivation. The constant search for new antibiotics is associated with the toxicity of existing drugs, allergic reactions caused by their use, increasing the resistance of pathogenic microorganisms to the drugs used [4].

Until recently, peptide hormones required for medicine were isolated mainly from animal and human organs and tissues (blood from donors removed during organ surgery, carcass material, organs after slaughter, etc.) [4]. But today they are created with the help of genetically modified bacteria. Thus, hormones such as insulin for the treatment of diabetes, erythropoietin, which helps stimulate the appearance of erythrocytes in the bone marrow, somatotropin for the treatment of dwarfism, follicle-stimulating and luteinizing hormones for the treatment of infertility, cortisone and art.

Monoclonal antibodies are antibodies produced by identical immune cells that are cloned from a single progenitor cell (B-lymphocyte) that are specific for a single antigen. These antibodies can be made against any natural antigen which can bind these antibodies. Obtaining monoclonal antibodies includes several stages, in particular, immunization of animals, production of lymphocytes, production of hybrids and cloning on an industrial biotechnological scale [5]. They are used to diagnose various diseases, such as cancer and to determine its forms. Due to their high specificity, they provide identification not only of the type of pathogen, but also its serotype, allow to diagnose pregnancy, detect predisposition to diabetes, identify hereditary diseases. In addition, monoclonal antibodies have therapeutic value, especially for the treatment of cancer. Monoclonal antibodies bind to compounds that are toxic to cancer cells and, due to their high specificity, they deliver the poison exactly to the address without causing

destruction and damage to healthy cells [6].

Vaccination is one of the ways to fight infectious diseases. Cowpox virus (WWII virus) is used to make recombinant vaccines. Foreign genes encoding immunogenic proteins of various pathogens (influenza virus, herpes, hepatitis B, etc.) are incorporated into its DNA. In practice, the obtained vaccines are used against hepatitis B, tick-borne encephalitis and others [6].

The creation of enzymes contributed to the dissolution of blood clots, treatment of hereditary diseases, removal of non-viable, denatured structures, cellular and tissue fragments, the release of the body from toxic substances. In modern medicine it is known that proteinases break down denatured protein and promote wound cleansing and healing. As carriers for the immobilization of proteolytic enzymes use fibrous materials based on cellulose, polyvinyl alcohol, polyamide and collagen fiber. Prepare threads, which in the formation include the enzyme, and use them as a suture material. The analysis shows that the use of these drugs accelerates the process twice wound healing. Immobilized proteolytic enzymes are used with great success in the treatment of purulent diseases of the lungs and pleura, trophic ulcers, radiation ulcers of the skin [6].

In the future, scientists consider the use of biotechnology technologies as a way to combat incurable diseases and hereditary diseases. In addition, genetic engineering can help with the development of hormonal drugs to boost immunity and gene transplantation to address the birth of defective children [2].

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УДК 811.111

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AGRICULTURAL INSURANCE

Стаття присвячується аграрному страхуванню як одиому із головних інструментів управління ризиками, що надає змогу поєднувати інтереси учасників ринку аграрного страхування та держави.

Ключові слова: страхування, аграрне стахування, сільськогосподарське виробництво, ризики, захист інтересів.

The article is devoted to agricultural insurance as one of the main tools of risk management, which allows to combine the interests of participants in the agricultural insurance market and the state.

Keywords: insurance, agricultural insurance, agricultural production, risks, protection of interests.

Today, agricultural production is considered one of the most risky areas of business. The basis of socio-economic development of the state is the agricultural sector, which meets the demand for food, as the efficiency of agricultural production depends on the level of infrastructure of the agricultural market, an integral part of which is the insurance market. Today, insurance is an integral tool for protecting the financial and economic interests of farmers in the production, processing and sale of agricultural products.

Agricultural insurance as one of the main tools of risk management allows to combine the interests of participants in the agricultural insurance market and the state.

The need to develop insurance in the agricultural sector is due to a number of major factors, including:

- importance in terms of scale, place and role of the agricultural sector in providing the population with food and industry with raw materials;
- the amount of necessary investments in the agricultural sector, the need for constant investment in material, energy and labor costs (fertilizers, pesticides, fuels and lubricants, electricity, seeds, machinery, human labor) and the need to protect them;
- increased, compared to other sectors of the economy, dependence on natural conditions (excess or lack of heat and moisture for optimal development of crop production, diseases, pests, natural disasters, etc.).

A significant number of scholars refer to agricultural insurance as a specific class of insurance. Agricultural insurance is a separate type of insurance that combines several sub-sectors. The allocation of agricultural insurance in a separate class is based on the principles of formation of complex types of insurance. Such types include, for example, marine, space, aviation, medical, and so on. Agricultural insurance is a branched concept, it includes many different types of insurance, both property and liability.

Therefore, it is a sub-branch of both property insurance and liability insurance, which, in turn, are subcategories of insurance [1].

The values of the definition of "agricultural insurance" are given in table 1.

Table 1

Author	Definition	
Ostapenko	an objective category	that allows to regulate the
O. M. [2]	relationship between insurers and	agricultural producers regarding

	the settlement of damages to each other.	
Lobova	system of economic relations between specific economic	
O.M. [3]	entities, where on the one hand there are insurers - financial	
	institutions, and on the other insurers are agricultural enterprises,	
	tenants, peasant (farmer) farms, which for a fee transfer their	
	property markets, financial losses in agricultural activities in order	
	to obtain compensation in the event of an insured event.	
Matvienko	creation of special funds at the expense of contributions of	
G.A. [4]	agricultural producers to compensate for losses caused by climatic	
	and other risks and is the main lever for agricultural development.	
Kravchuk	a set of measures to protect the property interests of	
O.V. [5]	citizens, organizations and institutions engaged in agricultural	
	activities in the event of certain events due to insurance reserves	
	organized by specialized insurance government and non-	
	government agencies.	

Source: author's development

State support of insurance is an integral part of the financial policy of the agricultural sector of Ukraine's economy and is carried out by subsidizing part of the insurance payments. This type of public financial support is of great importance today, as it provides the implementation of one of the most risky types of insurance. Reimbursement of part of insurance payments by the state strengthens the financial condition of policyholders and creates favorable conditions for insurers.

Insurers that insure agricultural products with state support are united in the Agrarian Insurance Pool. The participation of these insurers is a condition for insurance of agricultural goods with state support. The functions of the Agrarian Insurance Pool include ensuring the interaction of participants in the insurance of agricultural products; organization of reinsurance programs to ensure guarantees of fulfillment of insurers' obligations to policyholders; participation in the development of standard insurance services; creation of a centralized database for insurance of agricultural products and keeping records of insurance contracts; conducting research in the field of agricultural

insurance market; monitoring compliance with the terms of agricultural insurance contracts; ensuring compensation for catastrophic risks in case of emergencies; managing the fund to cover catastrophic risks and invest the accumulated financial resources [6].

Thus, the state provides support to agricultural producers by compensating no more than 50% of insurance payments. The Ministry of Agrarian Policy and Food of Ukraine distributes funds in proportion to the needs of policyholders within the allocated allocations. Insurers that insure agricultural goods with state support are united in the Agrarian Insurance Pool.

Today, there are problems with state support for agricultural insurance, which are related to its instability and lack of growth trends. The development of state support for insurance of agricultural products is also negatively affected by the lack of financial capacity of the state, low confidence in insurance companies and the lack of a mechanism to protect the rights of farmers in this area of insurance.

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ДИСТАНЦІЙНЕ НАВЧАННЯ

Стаття про дистанційну форму навчання в сучасному світі, ії позитивні і негативні риси.

Ключові слова: дистанційна форма навчання, позитивні і негативні характеристики

An article is about distance learning in the modern world, its positive and negative futures.

Keywords: distance learning, positive and negative characteristics

Сучасний світ не стоїть на місці, він активно розвивається і рухається вперед. Як не дивно, але різні економічні труднощі, віруси і ізоляції людей, навпаки, сприяли створенню чогось нового у світі, нові форми спілкування у веденні бізнесу і навчанні. Люди, шукаючи вихід у складних умовах, пристосувалися виживати і навіть, продовжувати працювати в нових умовах і з новим потенціалом. Сучасна освіта почала частіше звертатись до ресурсів інтернету і вивчати різні онлайн платформи для навчання. Їх виявляється було достатньо і зараз вони стали у нагоді. В умовах карантинної ізоляції з приводу ковід-19 у 2021, 2022 роках та війни в Україні освіта повністю перейшла на дистанційну форму навчання.

Дистанційне навчання — сукупність інформаційних технологій та методик викладання, які передбачають здобуття освіти без фізичної присутності здобувачів у навчальному закладі.

Дистанційна освіта має як багато переваг, так і багато недоліків:

- . дозволяє більш зручне використання інтерактивних технологій,
- ь вирішує питання фактору відстані та транспорту,
- ь виключає питання з затратами на переїзди,
- ь виключає фактори затримки у переміщені до навчальних занять,
- . дозволяє більш легко залучати у навчальний процес фізично віддалених експертів, фахівців або замін викладачів.

Недоліками дистанційної освіти ϵ :

- . потреба у надійному технічному оснащенні,
- . переформатування окремих підходів у спілкуванні,
- . оновлення програм та тем у роботі,
- . покращення методичного забезпечення,
- . перенавчання викладацького складу та оволодіння новими знаннями та навичками педагогічної майстерності, які будуть працювати у дистанційному режимі за умов недостатньої чи відсутньої візуальної, емоційної та психологічної комунікації із учасниками навчального процесу.

Позитивні характеристики дистанційного навчання:

- 1. Коли щось незрозуміло, діти можуть соромитись попросити викладача пояснити матеріал ще раз. В онлайні це не проблема: студент може прослухати урок чи його частину стільки раз, скільки потрібно, щоб закріпити знання. Тести, які можна проходити кілька разів, чудово працюють на закріплення вивченого. А ще до матеріалу, викладеного в онлайн-форматі, студент може повернутись у будь-який час, щоб освіжити в пам'яті конкретні дати, факти, правила. Особливо зручно це робити, якщо ці матеріали у вигляді слайдів, презентацій чи аудіоформаті, коли можна повернутися до будь-якої секунди лекції.
- 2. Найчастіше вдома панує передбачувана та спокійна атмосфера. Учень випрацьовує власний ритм і дотримується його без додаткових переживань, чи встигне він щось, чи ні. Хтось отримав більше часу на вирішення рівнянь з математики, хтось швидше пише завдання з англійської та отримує додатковий час на поглиблене вивчення іншої теми чи фізичну активність. Є змога відчути, як

це круто, коли ритм формує не шкільний дзвоник і перерви між уроками, а ти сам.

3. Історії про батьківські війни з учителями за «свідоме заниження оцінок» смакував чи не кожен другий батьківський чат. А ось до електронної системи претензій не поставиш. Перевірка знань стала автоматизованою, адже дитина виконує тести, і батьки можуть одразу побачити статистику. Є ще формат перевірки завдань з учительськими коментарями — це теж дає об'єктивне розуміння, чому поставлено саме такий бал.

Негативні характеристики дистанційного навчання:

- 1. Для ефективного навчання потрібна людина, якій довіряють та в присутності якої не бояться зробити помилку. Ця людина має бути здатна створити ефект безпечного простору, формувати й підтримувати динаміку групи. А коли здобувачі сидять у Zoom з вимкненим відео, створити атмосферу довіри надскладно. Ще гірше, коли зв'язок підвисає і губляться уривки сказаних викладачем фраз. Це впливає на цілісність і магію навчального процесу.
- 2. Зазвичай уроки в школі тривають з 8-ї до 14-ї (парі в університеті проходять за набагато довшим графіком), а далі на дітей чекають факультативи, спортивні секції. Карантин змусив дітей цілісінькими днями просиджувати перед моніторами, а це негативно впливає на зір. Навіть враховуючи перерви на руханки й відпочинок. Офтальмологи взагалі не радять дітям перебувати біля екранів понад дві години на добу. Тому час життя в гаджетах збільшується чи не вдвічі.
- 3. Багато того, чому ми навчаємось ще з дитинства, відбувається через peer-to-peer learning взаємне навчання. Дорослішання й відчуття приналежності до соціальної групи надважлива складова становлення для підлітків. В онлайні вони неначе позбавлені пього.

У звичайному житті діти вчаться командної роботи, вирішення конфліктних ситуації та ефективної взаємодії одне з одним. В умовах дистанційного навчання в них не так багато можливостей здобути soft skills, які на першому місці серед навичок XXI століття. Але суспільство не стоїть на місці,

воно прагне розвиватися і удосконалюватися, тому будемо сподіватися на краще і приймати участь у розвитку і викладанні на користь нашої країни.

УДК: 811.111+330.3

Калашніков І.

Ганніченко Т.А.

FINLAND: THE SICK MAN OF EUROPE?

У статті зроблено короткий огляд економіки Фінляндії.

Ключові слова: економічна діяльність, фінансова криза, конкуренція, населення.

The article gives a brief overview of the Finnish economy.

Keywords: economic activity, financial crisis, competition, population.

Is Finland now officially "the sick man of Europe"? That dismal description comes from the country's own Finance Minister, Alexander Stubb.

New figures for the economy's performance in 2015, showed that it managed to avoid a fourth consecutive year of declining economic activity. Even so, it was very lacklustre growth and the longer picture remains pretty bleak.

The broadest measure of that, GDP, is still about 7% below the high it reached at the end of 2007, just before the global financial crisis.

Most, though not all, eurozone countries have got back to those earlier levels and a bit above. Even one country that was bailed out, Ireland, is among those relatively strong performers.

Finland's disappointing performance has also shown up in the unemployment figures, which rose from 6.2% of the workforce in early 2008 to 9.5% in the most recent figures.

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Finland's economy

- GDP in 2015: €207bn (\$231bn; £150bn) eighth biggest in the eurozone (Source: IMF)
- GDP per capita: €37,893 (\$42,195; £27,504) fifth in the eurozone, just ahead of France and Germany (Source: IMF)
 - Population: 5.5 million 10th in the eurozone
- Two pillars of the economy have been in decline in recent years the timber industry and Nokia.
- High-profile companies today include dairy producer Valio, Angry Birds maker Rovio, and Kone, which manufactures lifts and escalators
- The country spends heavily on education, training and research investment which delivers one of the best-qualified workforces in the world
- Finland is the only Nordic EU member to use the euro as its national currency

There has been another external problem, this one supplied by one of Finland's neighbours, Russia. Not for the first time, trouble across the eastern border has made itself felt in the domestic Finnish economy.

The collapse of the Soviet Union in the early 1990s hit Finnish exports. So have the more recent problems in Russia, which were the result of lower oil prices and Western sanctions related to the crisis in Ukraine. Russia's trade retaliation against the EU has also hit Finland, as it banned some EU imports. To take one example, for the country's leading dairy business, Valio, that was a serious blow.

There are other issues that can't be blamed on bad luck descending from overseas. The population is ageing. That means a lower proportion of the population is working, generating wealth and paying income taxes.

There is also an issue with competitiveness. One measure is known as unit labour costs. According to data from the Organisation for Economic Co-operation and Development, that rose by 25% between 2007 (just before the crisis) and 2014.

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УДК 368

Кугляр А.А.

Тішечкіна К.В.

BLIGHTY AND FOREIGN DIGITAL INSURANCE

У статті розглядається зарубіжний досвід ведення страхової справи

та місце України на європейському та світовому ринках страхування,

з'ясовується існування суттєвих відмінностей параметрів та пропорцій

ринку від стандартів європейського ринку вітчизняного

Наголошується на складних та довготермінових завданнях, які постають перед

державою у цілому. Разом із тим національний страховий ринок має ознаки

еволюційного розвитку та намагається адаптуватися до сучасних змін і викликів

українських реалій.

Ключові слова: страхування, зарубіжний досвід, розвиток страхування.

The article examines the foreign experience of insurance business and the

place of Ukraine in the European and world insurance markets, clarifies the existence

of significant differences in the parameters and proportions of the domestic insurance

market in the domestic market. Emphasis is placed on the complex and long-term tasks

facing the state as a whole. At the same time, the national insurance market has signs of

evolutionary development and is trying to adapt to modern changes and challenges of

Ukrainian realities.

Keywords: insurance, foreign experience, insurance development.

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Modern economic conditions are impossible without the introduction of digital technologies, and their development is becoming increasingly important and leads to significant changes in the world economy. Thanks to such innovations, production cycles have been reduced and simplified. The current state of development of the insurance market is characterized by rapid automation of business processes and the transition to cloud and Internet technologies.

The main purpose of digitalization processes in the economy is to restructure production into a more flexible and adapted to rapid technical development. Digitalization is a means of obtaining the expected result that meets the requirements and needs of society and satisfies producers and business owners in terms of opportunities for high profits.

The main goal of digitalization is to achieve the digital transformation of existing and the creation of new sectors of the economy, as well as the transformation of spheres of life into new more efficient and modern. Such growth is only possible when digitization ideas, actions, initiatives and programs are integrated, in particular into national, regional, sectoral and development strategies [1].

One of the reasons for the growth of the Internet insurance market in developed countries is the increase in demand for self-service systems. The main examples, which can undoubtedly be called Internet banking, self-service cash registers in supermarkets indicate the significant promotion of "using the system" yourself. The main argument in the refusal of additional staff and the performance of certain operations by the client is the ability to get rid of queues and the ability of the client to perform certain operations at a time and place where it is necessary and convenient [2].

Foreign insurance companies, which are more active in the market, much earlier began to implement digital technologies and offer customers online insurance. According to the rating published by The Balance commerce team, the best digital insurance companies are Lemonade, Insurify, Root, Metromile, Oscar Health [3]. These are the companies that best satisfy customers, given their digital needs.

Lemonade is a digital insurer, founded in 2015, which offers home insurance. The company uses artificial intelligence in the form of chatbots to process claims and provide insurance policies. AI Jim handles policyholder claims, and when filing a claim, the application reviews, processes, classifies, and responds.

Insurify digital insurer uses artificial intelligence to provide auto insurance services. To fill in the data in the application you need to download a copy of the car license plate. Since 2016, the company has been using the Evia program, which is available in 30 US states. To minimize time, Evia artificial intelligence collects driver data and enters personal information in the register.

Metromile is a digital insurer founded in 2011 that offers car insurance for drivers with low mileage through Metromile Pulse, a device installed in a vehicle that measures the kilometers you drive. Metromile also offers a smart driving app that optimizes trip optimization, vehicle condition diagnostics and breakdown prevention. Metromile Pulse can potentially save up to \$500 a year on car insurance. It is important to note that the insurance company Root uses an application that tracks the habits of drivers, such as hard braking, mileage, hard turns and much more to calculate the insurance rate. The most decisive factor in determining the price paid for car insurance is ability, respectively, only experienced drivers can claim a low price. The insurance program is supported on iPhone (5s and above) and many Android phones.

Oskar Insurance Company has been operating since 2012 and provides health insurance services. The application, which is used by the company, offers round-the-clock doctor services on call, free yoga classes and classes for expectant mothers. Clients can consult with doctors around the clock, through the application they can get a prescription [4].

In Ukraine, Privat24 was the first to offer online insurance. The bank sells policies of leading companies using modern digital and other sales channels

In addition to automation and streamlining of processes, in particular, with the participation of intelligent underwriting; insurance service providers improve the use of external data as well as unstructured and structured data; and exploring ways to use graphs of knowledge to identify correlated data trends.

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УДК: 811.111+378

Магар Г.

Ганніченко Т.А.

MODERN EDUCATION TECHNOLOGIES AS THE BASIS OF PROJECTION OF CLASSES IN HIGH SCHOOL

У статті зроблено спробу схарактеризувати сучасні освітні технології як основу для побудови занять у вищій школі.

Ключові слова: знання, інформація, освітній процес, освітні технології, дистанційне навчання.

The article attempts to characterize modern educational technologies as a basis to building classes in high school.

Keywords: knowledge, information, educational process, educational technologies, distance learning.

The current state of social development, one of the features of which is

multiple increasing of data flows, is forcing us to formulate fundamentally new priorities in training of high school specialists, including medical. Modern society is characterized by the following features (Morse NV, 2008):

- The amount of knowledge that generates in the global community is doubling every two-three years;
- The amount of information that is sent via satellites within two weeks is enough to fill 19 million volumes
- In industrialized countries, pupils after graduating from secondary school know more information than their grandparents gain during lifetime.
- During the next three decades will be as much changes as they were for the last three hundred decades.

The information society during training of competitive specialists requires from education not only new skills and knowledge, but also restructuring of strategic activity aimed at taking to consideration these features.

That's why one of the most important tasks of the state level and education in general is informatization of society and training of specialists, possessing modern information and communication technologies.

The use of modern information technologies in the educational process of institute of higher education requires changes in methods of teaching all disciplines

It is connected with the fact that the teacher ceases to be the only source of knowledge for the student.

Nowadays a lot of information can be found on the Internet. Focusing on the formation of reproductive skills such as memorization and reproduction, replaces by the development of skills of comparison, synthesis, analysis and evaluation of the links, planning, group interaction using ICT.

In such circumstances, changes should affect methods of holding classes and independent work organization. ICT enhance the role of methods of active learning and distance learning.

According to the requirements of the Bologna process the proportion of independent work of students in training programs in all disciplines increases.

ICT and distant technologies of learning allow providing students with electronic educational resources for self-study, tasks for independent performance, realize an individual approach to each student and others.

The use of distant technologies in circumstances of credit-modular system enables (BatsurovskaI.V., 2011):

- a) students to choose a convenient time for study and mastering of subjects, perform module control distantly and independently, to analyze their training activities.
- b) teachers systematically manage the academic work of students, to control and analyze their activities per each module of educational discipline. All mentioned above encourages students qualitatively master the content of higher education.

Nowadays the most widely spread distant technologies of the learning process support in higher school are (Tolochko V.M., 2009):

- Case-technologies;
- Television-satellite technology;
- Network ICT (information and communication technologies).

In higher medical education television-satellite and network ICT are used the most often.

Among the latter the most common are specialized information systems, called learning management system (LMS) or, sometimes, software-pedagogical systems.

At present there is quite a wide range of developed learning management systems that distribute both commercially (WebCT, Blackboard, Microsoft Learning Gateway, etc.) and for free (ATutor, OLAT, Sakai, MOODLE).

For providing students, doctors (pharmacists) interns and medical students with the electronic training materials, organization and management of independent work, automated testing, the model of integration of full time studying with networked information and communication technologies of studying based on LMS «MOODLE» is used in BSMU.

MOODLE (Modular Object-Oriented Dynamic Learning Environment) - the system of the management of studying or virtual training environment.

This is a free (distributes under the GNU GPL) web application that allows to

create sites for online studying.

The given system implements the philosophy of "pedagogy of social

constructivism" and is focused primarily on the organization of interaction between

teacher and students, is suitable for organization of traditional distance learning courses

and support of full-time study.

MOODLE is translated into dozens of languages, including Ukrainian

language. The system is used in 50 thousand institutions in more than 200 countries

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УДК: 811.111+330.3

Онопрійчук Д.

Ганніченко Т.А.

BASIC ACCOUNTING PRINCIPLES

У статті розглядаються основні принципи бухгалтерського обліку.

Ключові слова: облік, угода, платежі, фінансовий звіт, вартість, дохід.

The basic principles of accounting is considered in the article.

Keywords: accounting, transactions, payments, financial statement, cost,

revenue.

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A number of basic accounting principles have been developed through common usage. They form the basis upon which modern accounting is based. The bestknown of these principles are as follows:

- Accrual principle. This is the concept that accounting transactions should be recorded in the accounting periods when they actually occur, rather than in the periods when there are cash flows associated with them. This is the foundation of the accrual basis of accounting. It is important for the construction of financial statements that show what actually happened in an accounting period, rather than being artificially delayed or accelerated by the associated cash flows. For example, if you ignored the accrual principle, you would record an expense only when you paid for it, which might incorporate a lengthy delay caused by the payment terms for the associated supplier invoice.
- Conservatism principle. This is the concept that you should record expenses and liabilities as soon as possible, but to record revenues and assets only when you are sure that they will occur. This introduces a conservative slant to the financial statements that may yield lower reported profits, since revenue and asset recognition may be delayed for some time. Conversely, this principle tends to encourage the recordation of losses earlier, rather than later. This concept can be taken too far, where a business persistently misstates its results to be worse than is realistically the case.
- Consistency principle. This is the concept that, once you adopt an accounting principle or method, you should continue to use it until a demonstrably better principle or method comes along. Not following the consistency principle means that a business could continually jump between different accounting treatments of its transactions that makes its long-term financial results extremely difficult to discern.
- Cost principle. This is the concept that a business should only record its assets, liabilities, and equity investments at their original purchase costs. This principle is becoming less valid, as a host of accounting standards are heading in the direction of adjusting assets and liabilities to their fair values.
- Economic entity principle. This is the concept that the transactions of a business should be kept separate from those of its owners and other businesses. This

prevents intermingling of assets and liabilities among multiple entities, which can cause considerable difficulties when the financial statements of a fledgling business are first audited.

- Full disclosure principle. This is the concept that you should include in or alongside the financial statements of a business all of the information that may impact a reader's understanding of those financial statements. The accounting standards have greatly amplified upon this concept in specifying an enormous number of informational disclosures.
- Going concern principle. This is the concept that a business will remain in operation for the foreseeable future. This means that you would be justified in deferring the recognition of some expenses, such as depreciation, until later periods. Otherwise, you would have to recognize all expenses at once and not defer any of them.
- *Matching principle*. This is the concept that, when you record revenue, you should record all related expenses at the same time. Thus, you charge inventory to the cost of goods sold at the same time that you record revenue from the sale of those inventory items. This is a cornerstone of the accrual basis of accounting. The cash basis of accounting does not use the matching the principle.
- *Materiality principle*. This is the concept that you should record a transaction in the accounting records if not doing so might have altered the decision making process of someone reading the company's financial statements. This is quite a vague concept that is difficult to quantify, which has led some of the more picayune controllers to record even the smallest transactions.
- *Monetary unit principle*. This is the concept that a business should only record transactions that can be stated in terms of a unit of currency. Thus, it is easy enough to record the purchase of a fixed asset, since it was bought for a specific price, whereas the value of the quality control system of a business is not recorded. This concept keeps a business from engaging in an excessive level of estimation in deriving the value of its assets and liabilities.
- *Reliability principle*. This is the concept that only those transactions that can be proven should be recorded. For example, a supplier invoice is solid evidence that

an expense has been recorded. This concept is of prime interest to auditors, who are constantly in search of the evidence supporting transactions.

- Revenue recognition principle. This is the concept that you should only recognize revenue when the business has substantially completed the earnings process. So many people have skirted around the fringes of this concept to commit reporting fraud that a variety of standard-setting bodies have developed a massive amount of information about what constitutes proper revenue recognition.
- *Time period principle*. This is the concept that a business should report the results of its operations over a standard period of time. This may qualify as the most glaringly obvious of all accounting principles, but is intended to create a standard set of comparable periods, which is useful for trend analysis.

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УДК 141+378.1 (430)

Пономаренко Н. Г.

EVALUATION IM HOCHSCHULBEREICH

У статті розглядаються процесс оцінювання якості вищої освіти та її специфіка у Німеччині, розкриваються основні механізми її реалізації. Процедури експертизи та акредитації проводяться на основі тісного співробітництва з відповідними наднаціональними організаціями, з залученням міжнародних експертів та представників студентських організацій, із використанням стандартів та критеріїв, розроблених в форматі Болонського процессу.

Ключові слова: оцінювання, якість вищої освіти, експертиза, акредитація

The article considers the process of assessing the quality of higher education and its specifics in Germany, reveals the main mechanisms of its implementation. Examination and accreditation procedures are carried out on the basis of close cooperation with relevant supranational organizations, with the involvement of international experts and representatives of student organizations, using standards and criteria developed in the format of the Bologna Process.

Keywords: evaluation, quality of higher education, examination, accreditation

Zur Unterstützung der internen Evaluation sowie zur Durchführung von externer Evaluation der verschiedenen Aufgaben der Hochschulen sind seit 1994 verschiedene Strukturen entstanden, die inzwischen die Hochschulen aller 16 Länder erfassen. Mittlerweile wird in Deutschland weitgehend ein zweistufiges Evaluationsverfahren angewandt, in dem interne und externe Evaluation kombiniert werden.

Dabei besteht die interne Evaluation aus einer systematischen Bestandsaufnahme und Analyse der Lehre und des Studiums unter Berücksichtigung der Forschung durch den Fachbereich oder die Fakultät und endet mit einem schriftlichen Bericht. Auf dieser Basis findet eine Begutachtung durch externe Experten statt, die ihre Erkenntnisse und Empfehlungen ebenfalls in einem schriftlichen Abschlussbericht niederlegen.

Die externe Evaluation wird von regionalen Evaluationsagenturen auf Landesebene oder von länderübergreifenden Hochschulnetzwerken oder -verbänden durchgeführt. Sowohl auf der Ebene der Hochschulen als auch der Ministerien bestehen vielfache internationale Kooperationen bei der Entwicklung und Durchführung von Evaluationsmaßnahmen. In der Regel werden externe Evaluationen in Form von *peer reviews*, d. h. durch sachverständige Gutachter von anderen Hochschulen, aus Forschungseinrichtungen oder aus der Wirtschaft durchgeführt und in unterschiedlichen Abständen wiederholt. Für die Studiengänge einiger Hochschulen liegen inzwischen auch Berichte zur Umsetzung der Evaluationsergebnisse vor.

Zielsetzung der Evaluationsmaßnahmen ist zunächst, den akademischen Standard in der Lehre, die Lehrmethoden und den Erfolg des Lehrbetriebs einer regelmäßigen Beurteilung zu unterziehen, um aus den gewonnenen Erkenntnissen Maßnahmen zur Verbesserung von Studium und Lehre abzuleiten. Darüber hinaus geht es darum, dass die Hochschulen öffentlich Rechenschaft über ihre Leistungen in der Lehre und Forschung ablegen. Die Ergebnisse der Evaluation werden in den Ländern zunehmend bei der Bemessung der Hochschulbudgets berücksichtigt.

Als Methode zur Evaluation der Lehre im Hochschulbereich ist inzwischen auch die studentische Veranstaltungskritik, in die teilweise auch die Absolventen einbezogen werden, weit verbreitet. Diese dient vor allem dem Zweck einer hochschulinternen Optimierung der Lehre, sie ist kein staatliches Mittel zur Kontrolle der Lehrenden. Die Hochschullehrer sollen sich einer Kritik stellen, um sich selbst besser einschätzen und Mängel abstellen zu können.

Mit ihrem Beschluss zur Qualitätssicherung in der Lehre hat die Kultusministerkonferenz im September 2005 die unverzichtbaren Kernelemente eines kohärenten und die gesamte Hochschule umfassenden Qualitätsmanagementsystems definiert, das unterschiedliche Maßnahmen und Verfahren der Qualitätssicherung verknüpft. Zu diesen Maßnahmen und Verfahren gehört auch eine Evaluation, die sich auf bestimmte Indikatoren bezieht und im Einzelnen festgelegte Instrumente aufweist (z. B. Kombination interner und externer Evaluation, Einbeziehung der Studierenden und Absolventen). Im Oktober 2008 hat die Kultusministerkonferenz gemeinsam mit dem Stifterverband für die deutsche Wissenschaft einen Wettbewerb ins Leben gerufen, der überzeugende Konzepte von Universitäten und gleichgestellten Hochschulen sowie von Fachhochschulen zur Strategieentwicklung in Lehre und Studium auszeichnen und fördern soll.

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Ракова А.Ю.

Матвеєва А.Л.

HOW THE WAR IN UKRAINE AFFECTS THE EUMIGRATION SITUATION

At least 660,000 people, mostly women and children, fled Ukraine in the five days after Russia invaded — the most intense wave of European migration since at least the 1990s. Ukraine is facing major safety threats as its neighbouring country, Russia has attacked it after months of deploying military camps near their common border. This conflict is expected to have severe consequences not only for the Ukrainian population and Russian invaders but also the European Member States, which have warned that they will proceed with the most stringent sanctions to Russia.

Keywords: migration, sanction, conflict, the European Union

Volodymyr Zelenskyy, the Ukrainian President, has already declared a state of emergency – urging its citizens in Russia to leave immediately and also imposing compulsory military service for all men of the fighting age.

Ukraine has closed all civilian flights, and air traffic services were suspended. In addition, its neighbouring country, Moldova, also closed its airspace, while Belarus said civilian flights would not be permitted in certain parts of its territory.

In addition, EU Member States have also ordered their airlines to avoid the airspace above Ukraine and Crimea and also called on their citizens to refrain from travelling to Ukraine.

The EU Member States such as the

Netherlands, Norway, France, Switzerland, Ireland and Latvia have announced their advice against travelling to the conflict zone since early February.

A high volume of migrants is expected to reach the 27-nation-bloc from Ukraine, which will further increase the migration wave that the EU Member States are witnessing.

Previously, the Polish Interior Minister, Maciej Wąsik, revealed that his country is prepared to shelter one million refugees from Ukraine, while other neighbouring countries of Ukraine like Hungary, Czechia and Slovakia pointed out they were also preparing for incoming refugees.

Poland is home to thousands of Ukrainians – 130,000 of them, who have been living in the country since 2015 when the Russian forces invaded Crimea, the land in southern Ukraine. In the same year, Poland saw the number of long-term residency applications from Ukrainians surge by five per cent.

According to data by the United Nations (UN), the country is one of the top ten with the highest emigration levels, which remain on the rise. About five to eight million Ukrainians are believed to have left the country for better living standards in the last few years.

In addition, the same source reveals that the number of Ukrainian immigrants in the USA, Canada, Western, Central Europe and Australia has increased from 0.7 to 1.6 million, and their share in the total number of Ukrainians who moved abroad has increased from 13 per cent to 27 per cent.

Excluding Russia, which is the leading country with Ukrainian migrants – mostly linked to the political situation, USA (377,000) and Kazakhstan (346,000) had the most migrants from the country in 2017.

On the other hand, the Central European countries have also welcomed thousands of Ukrainian migrants in the same year, as data shows that 262,000 migrants were admitted in Germany, followed by 236,000 in Italy and 209,000 in Poland.

The migration of people leaving their home countries due to safety concerns has brought the EU Member States a migration crisis in 2015 and nearly another one last year, as Afghan nationals fled their country after Taliban forces captured it.

According to data by Frontex, the EU Border and Coast Agency, the number of refugees and migrants entering the EU increased from 200,000 in 2014 to over a million in 2015, with the majority of migrants reaching the zone through the sea.

The latest data from the European Union Agency for Asylum (EUAA) shows that the number of applicants for international protection in the EU had reached 617,800 – which is way less than in 2015, but far more than in 2020 when 461,272 applications were filed.

Such developments forced a surge of migration in the EU, as EUAA revealed that Afghan nationals filed the most applications for international protection in 2021 – 97,800 of those. Together with Syrians, which also left their home country due to political conflict, they make up for more than one-third of all asylum applications filed in the EU for 2021.

Moreover, Middle Eastern refugees were involved in another inconvenience that happened in 2021 with Belarus authorities. More specifically, the Belarus President, Aleksandar Lukashenko, has been accused of allowing groups of immigrants to enter the country and later push them towards the Polish border.

Such a situation has caused Polish authorities, in addition to those from Lithuania, to deploy additional border control and to even build walls, to halt the flow of illegal migration.

Although the 27-nation-bloc is actively dealing with social and economic detrimental damage caused by the COVID-19 pandemic, the Union can expect another hit from the conflict in Ukraine due to sanctions the EU Commission has vowed to impose on Russia.

According to the Vice President, Joseph Borell, the authority will impose the strongest sanctions on Russia. Other EU representatives condemned the attack and estimated that it "targets the EU's model of a democratic society" and cannot go unanswered.

The sanctions can include cutting off gas supplies the EU gets from Russia, which makes up for 40 per cent of the natural gas and about 25 per cent of oil – used for fabrics across the 27-nation-bloc.

In addition, the tourism industry, which had just started showing signs of recovery, will be affected by the conflict in Ukraine. Ukrainians make up for one of the top market sources for tourism in Poland.

Moreover, the Global Data's Tourism Demand and Flows Database reveals that Ukraine was experiencing a noticeable surge in inbound tourism during the first five years of the pre-pandemic period (2014-2019), peaking at 2.5 million visitors in 2019. This figure dropped by 71 per cent in 2020, when the pandemic began and the travel and tourism sector fell silent.

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УДК 811.111

Саламатіна О.О.

EMOTIONALITY AND EVALUATION IN A PUBLICISTIC INTERVIEW

As we know, emotions are based on a person's experience of his attitude to reality, to the facts of social and personal life and due to the emergence of any needs and the ability to meet them, so they motivate and direct any activity, including journalism.

In addition to interjections, emotions are expressed in units that capture the state of the man's emotional sphere in the form of indirect evaluative description of objects and phenomena of reality. They include units of kinetics (gestures, poses),

oculesics (eye contact), tactile contacts, emotional assessments and more.

Thus, emotions as a form of relationship between the interviewer and the respondent in the interview are manifested in their external reactions, both verbal and nonverbal [1, p. 75].

Research in the field of journalism shows that in addition to emotionality, the mechanisms of realization of the interview text purpose also include evaluation, which, along with emotionality, has an impact that changes the psychological state of the addressee, his knowledge and thoughts, and finally social activity. L.I. Pavlenko points out that during the direct communication between the interviewer and the respondent, the modal-evaluative component of the statement is usually layered on the main content of the message and can become the main subject of targeted influence on the interlocutor [4, p. 10]. The most consistent views on evaluation as a linguistic belong E.M. Wolf category [3] to and N.D. Arutyunova [2], who paid special attention to the structural and semantic features of this multifaceted phenomenon. However, the belonging of emotions and evaluations to the inner world of a man, the inaccessibility of their direct observation lead to mixing, and sometimes to the identification of the concepts of "emotionality" and "evaluation".

These concepts require some clarification. Emotionality as a semantic component of a language unit is based on evaluability, but is not reduced to it. The presence of value in the meaning of a language unit does not mean emotionality, but any emotional meaning involves the speaker's assessment of the phenomena of the surrounding reality.

An analysis of theories developed within the functional-pragmatic approach to evaluation research has led to the important conclusion for this study that evaluation judgments have illocutionary power and are designed to influence the addressee of a journalistic interview, forming or changing his thoughts and behavior. In addition, it is necessary for the author not only to provide evaluation of a certain event, fact, phenomenon in the text of the interview, but also to assure the reader that his opinion is generally accepted, or at least shared by a reasonable majority, if not occurs, the

evaluation activity loses its meaning.

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УДК 811.111

Самарська С. А.

Саламатіна О. О.

WHY IS BIOTECHNOLOGY OUR FUTURE?

У статті йдеться про можливості біотехнології зараз та її майбутнє.

Ключові слова: біотехнологія, медицина, лікування, виробництво.

This article discusses the possibilities of biotechnology now and its future. **Keywords:** biotechnology, medicine, treatment, production.

Biotechnology is a huge part of our everyday lives, from the clothes we wear, the food we eat, the medicine we use to keep us healthy and even the fuel we use to take us around. Biotechnology plays, and will continue to play, an invaluable role in meeting our needs.

But how did this science arise?

Karl Ereky first coined the term biotechnology in 1919. However, biotechnology's roots trace back to as early as the 1600s when a Prussian physician, Georg Ernst Stahl, pioneered a new fermentation technology referred to as "zymotechnology."

Over the next few centuries, "biotechnology" was primarily focused on improving fermentation processes to make alcohol and later food production. With the discovery of penicillin, new applications emerged for human health. In 1981, the Organization for Economic Cooperation and Development (OECD) defined biotechnology as, "the application of scientific and engineering principles to the processing of materials by biological agents to provide the goods and services."

Within healthcare biotech is already benefiting more than 350 million patients around the world through the use of biotech medicine to treat and prevent every day and chronic illnesses. It is estimated to account for more than 20% of all marketed medicines and it is estimated that by 2015, 50% of all medicines will come from biotech. In addition to the treatment and prevention of diseases, various drugs, vaccines and serums are being developed, more reliable and rapid diagnostic methods are being developed, gene therapy, regenerative medicine and transplantology are being developed, and human organ cloning will soon be possible [2].

Biotechnology is important not only in medicine, but also in other areas, such as the food industry, environmental protection, agriculture, industrial production and many others. In agriculture, biotechnology is used to: breed new varieties of plants and animal breeds, create biofertilizers, produce vitamins for animal feed and to protect plants from pests and diseases. Industrial production uses the potential of biotechnology for the production of enzymes for household chemicals, production of new materials, mining and energy production (biogas) [1].

Biotech is one of the one of the most exciting sectors at the moment. No other sector has the same promise of extraordinary rewards for investors as biotech stocks, to say nothing of the patients who will benefit from the new drugs and treatments that are developed [3].

The future of biotechnology is strong. We envision a day when breakthrough drugs lead to a world without cancer, or AIDS or Alzheimer's, a world where there is sustainable development that will tackle energy, food and environmental needs without compromising the Earth's resources or its future.

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FREELANCE AS A FORM OF MODERN BUSINESS

Самозайнятість як економіко-трудовий феномен розвивається і робить все більш помітний внесок у національну економіку багатьох держав світу. Фріланс є новою інтегрованою формою підприємництва та самозайнятості (форма інтелектуально-креативно-інноваційної самозайнятості), яка сприяє створенню та розвитку інноваційних технологій, товарів та послуг. Метою цієї статті є розкриття змісту феноменів самозайнятості та фрілансу на основі аналізу наукових публікацій, спрямованих на розуміння сучасних процесів та тенденцій на ринку самозайнятості.

Ключові слова: самозайнятість, фріланс, інновації, економіка знань,

Self-employment as an economic and labor phenomenon is developing and making an increasingly significant contribution to the national economy of many countries. Freelance is a new integrated form of entrepreneurship and self-employment (form of intellectual-creative-innovative self-employment), which promotes the creation and development of innovative technologies, goods and services. The purpose of this article is to reveal the content of the phenomena of self-employment and freelance based on the analysis of scientific publications aimed at understanding current processes and trends in the self-employment market.

Keywords: self-employment, freelance, innovation, knowledge economy, creative and innovative economy

For the sake of ensuring a decent standard of living, modern society is constantly finding new ways to apply its skills and abilities. More often this happens in times of crisis, due to the insolvency of commercial organizations and job cuts, many employers overestimate the requirements for workers, and wages remain at the same level. Therefore, people begin to look for other forms of activity in which they can realize themselves. Freelance is one of the main forms of earning money in the labor market in the modern world. Freelance is a unique form of manifestation of economic activity of the population, which allows you to move away from traditional work, earn money with the help of your favorite business, showing your talents, and allows you to limit the costs of creating your own business [1]. Peace of mind, teleworking from home allows you to raise your professional level and creativity. Remote work allows many to develop their creativity and professional skills. Thanks to the Internet, a person receives completely different orders, and this, first of all, distinguishes freelancing from monotonous work in the office. Students, middle-aged people and retirees can earn extra money in their free time thanks to this type of activity, and even create the preconditions for international mobility. Freelancing has its advantages and disadvantages, and the main points are discussed below. Let's take a look at the benefits first. One of the most important is a free work schedule. The freelancer independently decides what hours to work, based on the timing of the assignment and its volume. If a person is more productive in the evening, then he can afford to sleep until dinner. But don't think that a freelancer has a lot of free time - he works the same way as an office worker, and sometimes even longer [2].

The second important plus is that a freelancer can choose a project and a customer himself, and refuse some projects. He has the opportunity to do work not only for the sake of earning money, but also out of pleasure and interest. The freelancer himself sets the prices for his work, and the employer only agrees or does not agree to these conditions. A freelancer has access to an unlimited number of leads. The Internet opens up tremendous opportunities for finding customers almost all over the world. The Internet provides access to an unlimited number of potential customers. A freelancer has the ability to find customers almost all over the world. It is possible to combine several professions. For example, you make money from programming, and your hobby is painting in oils. Nothing prevents you from earning on a hobby except your main field of activity. Another advantage is the ability to work from anywhere in the world. The freelancer is not tied to the premises, he only needs access to the network. Therefore, he can travel to any country without being distracted from work [3].

Freelancing is not an ideal way to make money, and it has several disadvantages. Firstly, in one period a freelancer may have a lot of orders, and in the next they may not be at all. Employment is fickle, so earnings are not regular. In the early stages, a freelancer will experience difficulties in finding customers, due to lack of experience and lack of a client base. Quite a lot of time is spent with each new customer discussing payment methods and working conditions. The employer can also ask to redo the work several times, without additional payment. There is a risk of running into scammers or inadequate people [2].

The freelancer works from home and is usually alone. Working in a team is attractive because in the process of work you can ask colleagues for advice, communicate with them during your lunch break, and during off-hours celebrate corporate holidays together, and just be friends. A freelancer is deprived of such

communication. It is more difficult for freelancers to organize their workflow as there is no timetable. If a person is not accustomed to self-discipline, then difficulties may arise at first. Most freelancers do not pay taxes, which means that the state does not receive budget revenues. In this case, these people will not receive pensions, such individuals do not form the potential for economic growth. There is also no social package. During his illness, no one will pay him sick leave, if he wants to go on vacation, he will have to build his own schedule so that so that he can afford to take a break from work. Accordingly, there is no vacation, as well as pension savings. It should be added that the income of Ukrainian freelancers averages 20,000 - 60,000 hryvnia per month, which is 1.5-2 times more than that of ordinary full-time employees. Freelancing is becoming more and more popular among traditional professions every year. In many countries of the world, freelancing support companies are held at the state level, because this form of self-employment is economically beneficial to all subjects of macroeconomic relations. Freelancing is becoming more and more popular among traditional professions every year. In many countries of the world, freelancing support companies are held at the state level, because this form of self-employment is economically beneficial to all subjects of macroeconomic relations. Freelancing is becoming more and more popular among traditional professions every year. In many countries of the world, freelancing support companies are held at the state level, because this form of self-employment is economically beneficial to all subjects of macroeconomic relations.

Thus, the state and society should begin to consider freelancing as a new form of labor relations, since the scale is growing every year, the world economy is transforming into the fact that the subjects no longer want to work for the common good, but pursue their individual goals.

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ADVANCED EDUCATION AS A PRIORITY OF THE XXI CENTURY

Робота присвячена обговоренню важливості випереджаючої освіти як пріоритету XXI століття. Закцентовано увагу на необхідності пошуку нової освітньої парадигми, яка б передбачала формування фахівця з культурним світоглядом, гуманізованої людини, висококультурної, високоосвіченої, творчої, високоінтелектуальної особистості, зорієнтованої не на бездумне споживанні, а на створенні кращого світу та допомогу іншим людям.

Ключові слова: випереджаюча освіта, культурний світогляд, високоосвічена людина.

In this paper the author discusses about importance of advance education as a priority of the XXI century. The accent is made on the necessity of search of the new educational paradigm, which presupposes formation of the specialist with cultural worldview, the humanized human, highly cultural, highly educational, creative, highly intelligent person, who is oriented not on thoughtless consumption, but on creation of the better world and aiding other people.

Keywords: advance education, cultural worldview, highly educational person.

At the beginning of the XXI century in the context of exacerbation of the spiritual crisis of society, the dominance of material values over spiritual, thoughtless

consumption, overexploitation of natural resources, further imbalance of the world system and its division into two unequal parts the question of human survival in the future is acute. Education today is considered one of the most important mechanisms of his survival. Its purpose is seen not only in the transmission to future generations of socially significant experience of past generations, but also in the information and environmental interaction of man and the world. Moreover, today the emphasis in education has shifted from the formation of an economic person, an industrialist with a narrow specialization to the formation of a human, highly spiritual, highly cultured, highly educated, creative, generous, focused not on consumption but on creating a better world and helping others. The instrument of its formation is the cultural sphere, through which all people, regardless of their location, will be able to reassemble all the fragments of the broken mirror of society, because only culture can establish a strong link between past, present and future; to reduce the gap between rich and poor people, between rich and poor countries; improve intercultural relations and create effective opportunities for communication between different cultures and civilizations.

Modern scholars emphasize the need to develop a new paradigm of education, emphasizing that education should be advanced, able to prepare young professionals for the new conditions of their existence in the global information society. The new emphasis in the new paradigm of education is not only on the quality of certain knowledge, skills and abilities, but also on the development of human creativity, formation of spiritual, cultural, moral, intellectual and aesthetic values, which will contribute to balanced human existence in the modern world. It will be the first step towards achieving harmony, sustainable development and the well-being of humanity in the future.

The cornerstone of the new paradigm of education is the idea of sustainable development, which is impossible without overcoming the crisis of the education system. Modern scholars see a way out of it in the reorientation of education from technology, mass, rationalism to creativity, humanism, spirituality and culture. It should be noted that special emphasis is placed on the development of the emotional sphere of man along with the intellectual, the synthesis of mind and feelings, knowledge and

education, which, as a result, will solve the problem of widespread erudite people. The meaning of education in the XXI century is the teaching of creativity through the activation of conscience, reason and emotions, which in their unity can ensure the success of the process of adaptation to conditions that are constantly changing and often unknown, to achieve better results.

Components of the new paradigm of education should be ideas about its advanced nature. The essence of advanced education is its focus on the long-term needs of not only industry but also the individual and society; in the development of young people's desire to constantly improve themselves, to make their own conclusions and predictions about the long-term prospects for the development of civilization; in improving the quality of education and the inclusion of creative abilities in its new paradigm, which will help to reveal the abilities of young professionals to go beyond the fragmented view of the world, to see it as a whole and harmonious. This is possible only through the development of the emotional sphere of man, the disclosure of his creative potential. As a result, in the process of receiving education, the necessary conditions will be created for the formation of a holistic, creative, generous, highly cultured, highly spiritual and highly educated personality.

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ФІЗИЧНЕ ВИХОВАННЯ В УМОВАХ ДИСТАНЦІЙНОГО НАВЧАННЯ

Обгрунтовано роль фізичного виховання за умов дистанційного навчання. Розглянуто фізичну дисципліну, як основу збереження та покращення здоров'я студента або учня. Виявлено низку причин поганої фізичної підготовки сучасної молоді. Зазначено умови проведення занять під час дистанційного навчання та його змішаної форми.

Ключові слова: навчання, фізичне виховання, дистанційне навчання, змішана форма навчання.

The role of physical education in terms of distance learning is substantiated. Physical discipline is considered as a basis for maintaining and improving the health of a student or pupil. A number of reasons for poor physical training of modern youth have been identified. The conditions of conducting classes during distance learning and its mixed form are indicated.

Keywords: training, physical education, distance learning, mixed form of education.

Дистанційна форма навчання набуває неабиякого значення на сьогоднішній день. Вищі навчальні заклади, школи, дитячі садки були змушені організуватися та пристосуватися до умов дистанційної освіти, через епідеміологічну ситуацію, яка склалася не лише в Україні, а й в усьому світі. Цей вид навчальної діяльності в сучасних реаліях витіснив класичну освіту. Проте, поєднання цих двох форм освітнього процесу, а саме «змішана форма навчання» має певні переваги.

Введення карантину в Україні змінило звичні форми і методи викладання навчальних дисциплін. Освітній простір країни перейшов на дистанційне

навчання. Не виключенням стало й фізичне виховання. Посеред навчального року вчителі та викладачі терміново опановували новітні технології. Як ніколи, набула актуальності організація самостійної роботи з фізичного виховання. Надбання та засвоєння студентами теоретичних і методичних знань у галузі фізичної культури і здоров'язбереження, а також практики самоорганізації рухової діяльності, стало метою створення нового навчального курсу «Фізичне виховання дистанційно» [1].

В умовах упровадження дистанційної, а згодом змішаної форми навчання ця тема набула актуального значення, адже багато свого часу студенти змушенні були витрачати на розумову працю, забуваючи про збереження та покращення власного фізичного здоров'я. Це питання почали вивчати такі сучасні науковці як: Кривенцова І. В. [1], Клименченко В. Г. [1], Іванов О. В. [1], Тимошенко О. В. [2].

Всім відомо, що фізичне виховання ϵ єдиною рекреаційною дисципліною, яка безпосередньо має на меті збереження та покращення здоров'я учня або студента під час вивчення та засвоєння значних обсягів теоретичного матеріалу. Правильно спланована та розроблена рухова активність ϵ запорукою набуття міцного імунітету та профілактики від захворювань.

Сьогодні фізичне виховання студентської молоді, на жаль, далеке від досконалості, що зумовлено низкою об'єктивних причин:

- недостатньою кількістю аудиторних та позааудиторних занять з фізичного виховання;
 - низьким рівнем мотивації до самостійних занять фізичними вправами;
- недостатнім рівнем спеціальних знань і практичних умінь у галузі фізичної культури;
- низьким рівнем використання новітніх технологій і сучасних технічних засобів під час позааудиторних занять;
- недостатнім фінансовим забезпечення; низькою ефективністю управління фізичним вихованням, яке здійснюється в закладах вищої освіти [3].

Під час початкового етапу впровадження карантину в країні, а також швидкого переходу ВНЗ та шкіл на систему дистанційного навчання, викладачами кафедри фізичної культури було запропоновано студентам дистанційну роботу з

виконання різних комплексів фізичних вправ. Студенти сумлінно виконували вправи та активно консультувалися з викладачами, а також власні роботи надсилали особисто викладачу, який проводив практичні заняття фізичного виховання з групою.

3 переходом до змішаної форми навчання у студентів нарешті з'явилася можливіть особисто відвідувати практичні заняття з фізичної підготовки.

Отже, можна дійти до висновку, що фізичне виховання — це дисципліна, яка є ефективним засобом збереження та зміцнення здоров'я молоді. Навіть в умовах дистанційного навчання вона мала значні можливості, а саме виявлення у студента самоорганізованості задля збереження фізичного здоров'я та швидке пристосування викладачів до непередбачуваних умов, що склалися в країні та світі.

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