



Sciences of
Europe

Sciences of Europe

No 59(59)

Vol 3

2020



Sciences of Europe

VOL 3, No 59 (2020)

Sciences of Europe
(Praha, Czech Republic)

ISSN 3162-2364

The journal is registered and published in Czech Republic.
Articles in all spheres of sciences are published in the journal.

Journal is published in Czech, English, Polish, Russian, Chinese, German and French.

Articles are accepted each month.

Frequency: 24 issues per year.

Format - A4

All articles are reviewed

Free access to the electronic version of journal

All manuscripts are peer reviewed by experts in the respective field. Authors of the manuscripts bear responsibility for their content, credibility and reliability.

Editorial board doesn't expect the manuscripts' authors to always agree with its opinion.

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the 180th day from the moment of breach of the client's obligations to repay the loan, the client is obliged to repay the loan to the bank, interest on the loan, penalty and fulfill other obligations under the contract in full.

Credit policy plays an important role in ensuring the efficient and reliable operation of banks, which establishes the basic rules for the formation of the loan portfolio and the regulation of their lending activities.

It is established that the main tasks of credit policy are to increase the loan portfolio, ensure its profitability and promote the provision of quality loans.

The credit policy of systemically important banks is formed and implemented on the basis of significant state support, which reduces the risks of violating their financial stability in crisis and post-crisis periods unlike other banking institutions, and potential access to state aid in the form of recapitalization shows that they are competitors. first of all, to each other and not to other banks.

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PROBLEMS AND CURRENT TRENDS OF RURAL TOURISM DEVELOPMENT

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ABSTRACT

Ukraine has a high tourist and recreational potential. Unique natural and recreational resources, objects of national and world cultural and historical heritage are concentrated on its territory, important economic, cultural, social and sports events are held. In many regions there is a wide range of potentially attractive tourist sites and complexes, which are very popular with Ukrainian and foreign tourists. The presence of a variety of tourist and recreational resources of the country makes it possible to develop almost all types of tourism, including recreational (beach), cultural and educational, business, active, health and ecological tourism, as well as sea and river cruises, rural tourism.

There is great potential in Ukraine for the development of various types of tourism. However, unfortunately, development is proceeding very slowly and not systematically. Rural tourism (agritourism) is one of the priorities on which it is necessary to stake in the development of this industry and attracting additional tourists (including foreign ones). For Ukraine, this direction can become one of the important sources of income for rural areas and a market niche for many rural entrepreneurs.

Rural tourism is a relatively new and promising area that allows citizens to join the traditional way of life of rural residents. The essence of this type of tourism is recreation in the countryside, where all the organizational support of tourists' accommodation (including food, leisure, service, etc.) is taken over by the host family. Rural tourism offers recreation opportunities for those who, for whatever reason, cannot afford other types of tourism. Its attractive features are clean air, a homely atmosphere, unspoiled nature, natural products, silence and a leisurely life.

Keywords: agritourism, competitiveness of the territory, rural entrepreneurship, development strategy.

In world practice, in rural areas, along with the development of agricultural activities, spheres of non-agricultural employment of the population, in particular, rural tourism, become a source of additional income. Since 1972, agritourism has become a separate branch of the economy. In Western Europe, rural tourism has been characterized by sustainable development since the early 1960s. Currently, this phenomenon is ubiquitous, although the regional models of functioning of this type of destination differ significantly [1].

Today, rural tourism is developing very rapidly and in some countries attracts a significant part of foreign tourists. Examples include Italy, Ireland, France, Switzerland, Scandinavian countries, Spain - these countries are recognized leaders in rural tourism in Europe, the profit from which amounts to hundreds of millions of dollars [2].

Historically, rural tourism in Europe began to develop intensively in the 1950s and 1960s. as a reaction to the rapid outflow of rural residents to cities. In this regard, the agrarian sector began to observe a process of a sharp decline in the number of employed, and as a consequence of a deterioration in the standard of living. Agritourism was intended to create an alternative type of employment and entrepreneurship in rural areas and become a source of income for rural households.

In a number of states, agritourism is one of the leading directions of the tourism industry, which is reflected in the national concepts of tourism development. Thus, rural tourism in France is represented by the National Organization of Holiday Homes and Green Tourism (Maison des Gites de France et du Tourisme Vert). This organization provides holidays certified to the highest national service standards. Every year the country is visited by 7 million tourists who prefer to rest in the villages. In France, a program of children's recreation in the countryside during school holidays has been developed and is being implemented.

Children from 3 to 13 years old are accommodated in families, get acquainted with the rural backyard (lambs, piglets, rabbits), are engaged in active games in nature with their rural peers, and go hiking. They also have the opportunity to study folk dances, arts and crafts, local folklore, foreign languages. The quality of recreation is controlled and certified by DDASS - the Ministry of Health and Social Security and the Ministry of Youth and Sports [3].

According to statistics, only agricultural activity does not bring an urgent standard of living to rural residents, so it is appropriate along with the main activities to promote rural green tourism in Ukraine as a major aspect of rural diversification, as tourism according to World Tourism and Excursions Council (WTTC) and the World Tourism Organization (WTO), is the world's largest dynamic industry. According to the Ministry of Economic Development and Trade of Ukraine at the end of 2018, there are 522 tour operators for domestic, inbound and outbound tourism. In general, if we analyze the dynamics of tourist flows over the past decade, we obtain the following results (Table 1) [4].

According to the data, in 2018 there is an increase in foreign tourists compared to 2017, namely 35071 thousand people, there is also an increase in domestic tourist flows- 453561 thousand people. The development of domestic tourism was influenced by the political and economic situation in the country [4].

Today, many experts note green and rural tourism as one of the most famous and popular types of recreation. Rural regions of Ukraine are significant areas with a high level of agricultural development and rich tourist and recreational potential.

The diversity of tourist resources, the cultural heritage of Ukraine have allowed entrepreneurs to create different types of tourist products in the segment of rural recreation.

Table 1

Analysis of tourist flows of Ukraine

Years	Number citizens Ukraine, which left for cordon - total, thousand people	Number foreign citizens, which visited Ukraine - Total, thousand people	Number tourists, serviced subjects tourist activities of Ukraine - total, thousand people	Of the total number of tourists:		
				terrestrial turisti, thousand persons	tourist-citizens Of Ukraine, which left abroad, thousand people	internal tourists, thousand people
2010	15498567	25449078	3041655	372752	1282023	1386880
2012	15333949	20798342	2290097	282287	913640	1094170
2013	17180034	21203327	2280757	335835	1295623	649299
2014	19773143	21415296	2199977	234271	1250068	715638
2015	21432836	23012823	3000696	270064	1956662	773970
2016	23761287	24671227	3454316	232311	2519390	702615
2017	22437671	12711507	2425089	17070	2085273	322746
2018	23141646	12428286	2019576	15159	1647390	357027
2019	24668233	13333096	2549606	35071	2060974	453561

The importance of tourism, in particular rural tourism, for the national economy at the same time is associated with the benefits it brings to successful develop-

ment and, above all, is an increase in income and welfare, job growth not only in the industry, but also in related service industries. To this end, we offer use such tools to attract the rural population.

Table 2

Tools for involving the rural population in tourism activities

INFORMING THE POPULATION ABOUT RURAL TOURISM	MESSAGE OF THE POPULATION ABOUT RURAL TOURISM	INVOLVEMENT OF THE RURAL POPULATION IN TOURIST ACTIVITIES
<ul style="list-style-type: none"> ○ Publication of materials in the media ○ on the effectiveness of tourism development in the region, the experience of rural tourism development; ○ Informing the population about events, hospitality values, industry news ○ Career guidance work with students to obtain professions in the field of tourism, signing targeted contracts for training; ○ Development of measures for the formation of the younger generation of patriotic, responsible attitude to the region, rural areas; ○ Promoting the formation of volunteer movements and their involvement in the implementation of projects promoting the development of rural tourism in the region 	<ul style="list-style-type: none"> ○ Youth education ○ Conducting field trips for specialists in the field of rural tourism and entrepreneurs ○ Ensuring coordination between participants in the educational process in rural tourism ○ Support of specialized vocational education, training and retraining systems for enterprises of the tourism industry, integration into the educational process of rural tourism 	<ul style="list-style-type: none"> ○ Organization and holding of annual competitions in the field of rural tourism ○ Organization and holding of festivals, holidays, competitions, events dedicated to memorable dates, tourist and sports events in rural areas ○ Creation of a system of preferences involved in the promotion of rural tourism brands engaged in rural tourism, initiating projects in the field of rural tourism ○ Conducting a competition of projects for the development of rural routes / projects ○ Guaranteeing organizational and informational support for projects in rural tourism

Spain, where the number of foreign tourists using these services (about 1.2 million people annually), exceeds domestic agrotourist flows, is a serious competitor to France in the market of agritourism services in Western Europe. Spain has over 5,000 options for rural recreation. At the same time, the country can accommodate almost 27,000 agritourists. The approximate

cost of living in the agritourism sector is US \$ 25-120 per person per night [5].

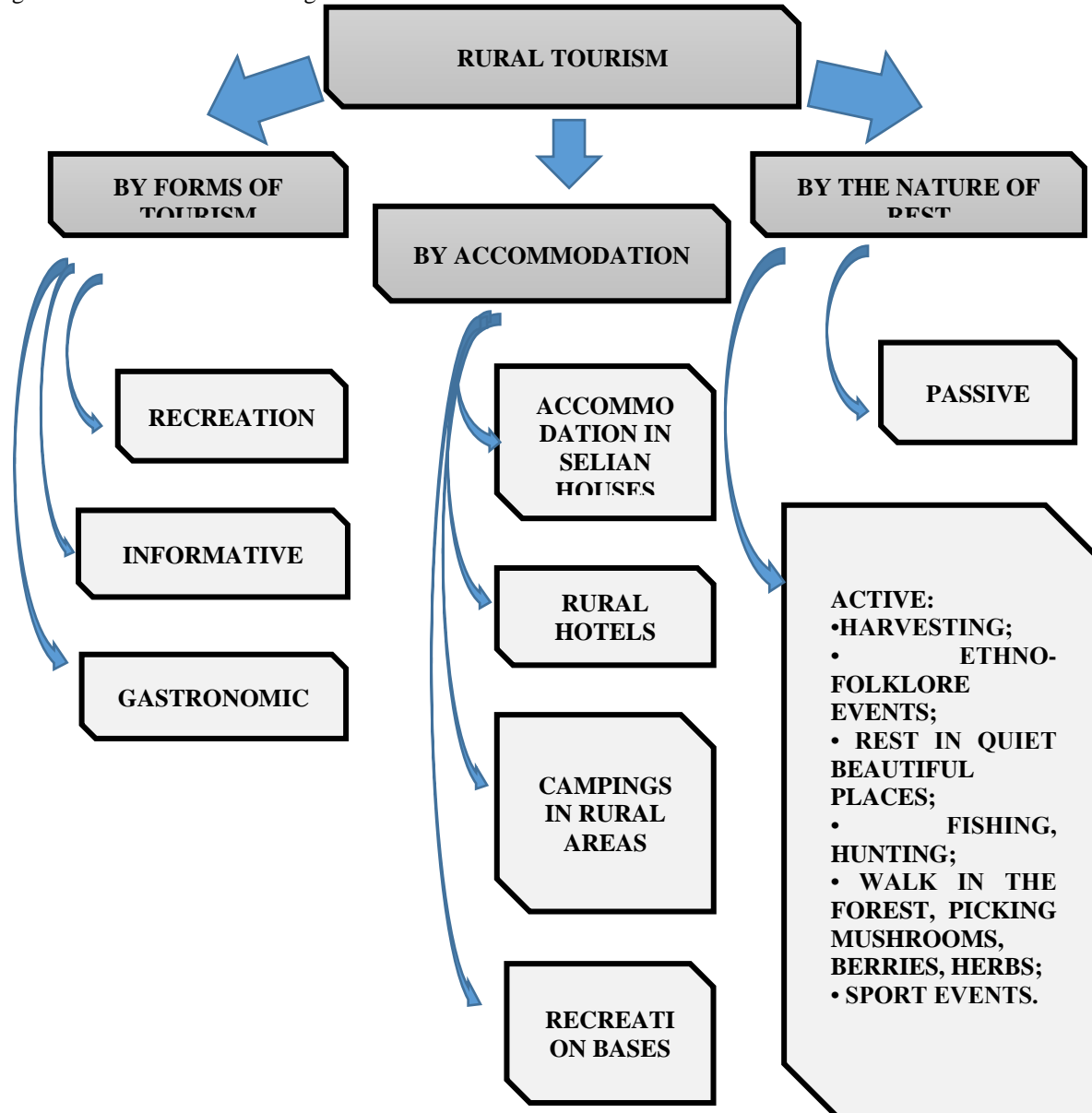
In Poland, there is a special educational program "Green Schools", which implies a mandatory two-week stay for urban children in the village, in specialized agritourism farms. Such rest gives the children the op-

portunity not only to have a rest, but also to get acquainted with the rural way of life, to undergo special training. The farms are developing special training courses. One of them - "From grain to loaf" - involves the participation of children in the production of bread (grinding grain in a windmill, kneading dough and baking bread) [6]

International practice in the development of agritourism testifies to the high socio-economic im-

portance of this type of rural entrepreneurship for ensuring the competitiveness of rural areas in the process of creating the added value of a tourist product. The development of rural entrepreneurship helps to reduce social tension in rural areas by creating additional jobs.

In Europe, this type of recreation has long stood out as a separate area of the tourism industry. Almost 40% of Europeans living in metropolitan areas choose rural tourism.



Pic.1. Classification of rural tourism types

The concept of tourism in the village is to immerse guests in the cozy atmosphere of a leisurely village life with the opportunity to master folk crafts and participate in agricultural work. Agritourism allows you to feel the way of life that is inaccessible to the inhabitants of megalopolises, to feel like a full-fledged inhabitant of the village.

The main segments of the target audience:

- families with children;
- people leading an active lifestyle;
- elderly couples who want to take a break from the bustle of the city;

- young people 20-35 years old, looking for new experiences and choosing a village romance;
- families with a high level of income living in large cities;
- Foreign tourists.

Among the adherents of recreation in the village there are more women than men. Although the latter are attracted by such pastime as hunting and fishing.

The competition in this type of business in Ukraine as a whole is not particularly high yet. For the success of the project, it is important to determine the range of services and entertainment that the project can provide guests.[7]

Economy sector	Program activities for the management of rural tourism development
Government sector	<ul style="list-style-type: none"> ➤ increasing the role of rural tourism in the national policy of the state ➤ shaping rural tourism policies in line with the needs of the private sector and improving local welfare and environmental protection; ➤ formation of a regulatory framework for rural tourism; ➤ conducting advertising and information activities for the development of rural tourism in the regions; ➤ assistance from the state budget; ➤ creation of favorable conditions for attracting investment in rural tourism; ➤ assistance in training personnel for rural tourism.
Private sector	<ul style="list-style-type: none"> ➤ formation of new tourism products on the rural tourism market; ➤ exchange of experience on using the most successful projects in the field of rural tourism; ➤ improving methods and ways of effective business development in the field of rural tourism; ➤ development of methods to encourage and attract consumers in rural tourism.
Interaction between the private and public sectors	<ul style="list-style-type: none"> ➤ formation of effective ways of cooperation in finding ways to develop rural tourism; ➤ focusing on empowering people, from job creation to raising living standards; ➤ overcoming obstacles that hinder the development of rural tourism, such as underdeveloped infrastructure, environmental pollution and others; ➤ rational use of the natural and cultural heritage of agricultural regions; ➤ creating conditions for the development of rural tourism complexes; ➤ promotion of the national rural tourism product in the national and world markets.

Pic. 2. Distribution of program activities for the development of rural tourism between the public and private sectors

The analysis of conceptual bases and practical organizational and economic approaches to the development of rural tourism shows that, unlike other types of tourism, the formation of the industry and infrastructure of rural recreation is influenced by a variety of socio-economic factors. In general, considering the typology of socio-economic factors of tourism development, researchers adhere to different points of view on their composition and grouping.

By means of advancing the information of the Syrian population to the region with the food of tourist activity, the formation of a positive goal to the sphere of tourism in general, incl. Silskogo, intelligence of the significance and possibilities of the Silk tourism, the prospects for the development of tourist activity in the

boundaries of the territory, as well as learning in the background of the Silk tourism. Reach out of the way of the journey, come in, linking to the broadened and clarified information about the development of rural tourism in the tourist region.

The basis of the visits is guilty of the distribution of publications in the old friends and electronic devices, radio and television regions of materials about the efficiency of development of the social tourism, dynamism of the main indicators I especially respect for the coming of the 3rd and the largest information channels that are important in the Silk world of the region. Tsei zhid allow the development of the population of the region.[8]

SOCIO-ECONOMIC FACTORS	factors of the tourism industry	<ul style="list-style-type: none"> • production • engineering and infrastructure • transport • factors of tourist resources and tourist and recreational support
	factors of tourism infrastructure	<ul style="list-style-type: none"> • regulatory • financial and investment • labor • innovative • marketing

Pic.3. Socio-economic factors that affect the development of tourism at the regional level

From the presented scheme it is seen that this typology is universal in relation to any type of tourism.

In practice, a more detailed approach to determining the factors of rural tourism development is in demand. When developing the concept of rural tourism development in Ukraine, two groups of such factors are identified: systemic factors, typical for the regions of

Ukraine in general, and private factors, typical for a particular region.

Allowing the population to become a tourist allowance to formulate and develop the necessary human resources for rural tourism, as well as to partially increase the problems of increasing the occupation and

quality of life of the rural population, in the development of it is shown that you can go in a straightforward way, related to the activities of enterprises in the industry of green and industrial tourism, to help people in the tourism industry, to stimulate the activities of the industry.

Methods for the development of the necessary human resources for the development of the necessary human resources in the region into the tourist activity of the rural population reach out to the community of tourism, go in, due to the promotion of the activity of

the industry of the rural tourism, the policy of the tourist region, the stimulation of employment in the sphere of tourism.

Kozhna Krajina with significant tourist streams is practically a model of Syl's green tourism on the national level. Slid pidcreslity, so the development of Sylska green tourism is possible in the regions, in which there is obviously a low indicator of the growth of the midst. Thus, according to the results of the rating of the countries, according to the Index of Environmental Steel, the Center for Environmental Legislation and Policy of the Ukrainian University, Ukraine, in 2019, has borrowed 44 months from 180 countries.[9]

SYSTEMIC FACTORS THAT HINDER THE DEVELOPMENT OF RURAL TOURISM

- **NO REGULATORY FRAMEWORK SUPPORTING THE DEVELOPMENT OF RURAL GREEN TOURISM, ESPECIALLY IN THE PART OF USE FOR TRAILS.**
- **TAXATION SYSTEM;**
- **SYSTEM OF INVESTMENT DEVELOPMENT OF AGRO TOURIST RESOURCES;**
- **WEAK MATERIAL BASE OF THE RURAL POPULATION;**
- **INAPPROPRIATE DEMOGRAPHIC SITUATION**

PRIVATE FACTORS HINDERING THE DEVELOPMENT OF RURAL TOURISM

- **LACK OF A SIGNIFICANT PART OF THE URBAN POPULATION NEEDS RURAL TOURISM REGARDING THE PRESENCE OF RELATIVES OR OWN MANORS IN RURAL CITY;**
- **LACK OF RURAL POPULATION SUPPORT SYSTEM WHO WISH TO PROVIDE SERVICES OF THIS TYPE OF TOURISM;**
- **LACK OF THE SYSTEM OF INFORMING POTENTIAL TOURISTS ABOUT THE POSSIBILITIES OF REST IN RURAL MACHINERY;**
- **LACK OF THE SYSTEM OF ADVISORY OF MANAGEMENT OWNERS ON BUSINESS ISSUES;**
- **LACK OF A SYSTEM OF ECONOMIC SUPPORT FOR THE RURAL POPULATION WHO WISH TO ENGAGE IN TOURIST ACTIVITIES IN RURAL CITIES;**
- **LACK OF MEASURES TO ATTRACT TOURISTS IN RURAL AREAS IN WINTER;**
- **LACK OF TERRITORIAL PLANNING SYSTEM FOR THE DETERMINATION OF REGIONS OF RURAL GREEN TOURISM.**

Pic. 4. Factors hindering the development of rural green tourism

This approach shows how specific conditions negatively affect the development of rural tourism.

Rural tourism has great potential in the areas of domestic tourism and entrepreneurship development, as well as territorial development. Travel companies can organize and develop rural tourism by negotiating with local authorities.

The rural area is considered as an underdeveloped area, structurally lagging behind the development of urban areas, therefore, one of the levers to overcome this gap is the development of agritourism.

Rural tourism can effectively develop and function not everywhere, but only in regions not covered by activities that pollute the environment, in areas such as villages and villages; small towns with typical traditional architecture, way of life, culture; agricultural farms; forest fund; natural parks and specific protected areas; recreation areas and summer cottages; natural phenomena; monasteries and sacred sites; sights of folk culture in the open air

Agritourism is a new impetus and vector for the development of territories. With its development, not only the living standard of the rural population rises, but also the improvement of the improvement of villages through the development of engineering, social and road infrastructure. It is also predicted that the population will grow in business, increase employment, increase income, improve cultural and historical resources, and increase respect from tourists for the local religion. There is a need for a good tax and legal basis in local settlements and qualified personnel.

Rural tourism contributes to the restoration of rural landscapes, the preservation of old estates and parks of high cultural and historical value. Effective use, protection and restoration of natural recreational resources of rural settlements appears.

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КОНЦЕПТУАЛЬНІ ЗАСАДИ УПРАВЛІННЯ КАДРОВИМ ПОТЕНЦІАЛОМ ПІДПРИЄМСТВА

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CONCEPTUAL PRINCIPLES OF HUMAN RESOURCES MANAGEMENT OF THE ENTERPRISE

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АНОТАЦІЯ

В статті розглянуто теоретико-методичні та практичні аспекти кадрового потенціалу підприємства. Сформульовано та обґрунтовано комплекс заходів спрямованих на підвищення ефективності управління кадровим потенціалом підприємства.

ABSTRACT

The article considers of theoretical, methodological and practical aspects of human resource potential. A set of measures aimed at improving the efficiency of enterprises resource management is formulated and substantiated.

Ключові слова: кадровий потенціал, управління кадровим потенціалом, формування кадрового потенціалу, мотивація.

Keywords: resource potential, enterprise potential, potential criteria, material resources, motivation.