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Thus, the Republic of Belarus has a problem of low level of financial literacy of the population. An integrated approach to the training of citizens, as well as the integration of foreign experience can significantly increase the awareness of the population leading to additional fundraising in the economy.

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Svetlana Braytseva, Mariyam Arpentieva
Science tutor M.Arpenyeva
KSU them. K.E. Tsiolkovsky (Kaluga, Russia)

INDEPENDENCE OF REGIONAL MANAGEMENT IN BELARUS

Thanks to the restoration of historical traditions, as well as the penetration and development of new, including foreign ideas, a new round of development of

concepts, practices and technologies of intersubjective management begins. On this path, each region and each country choose between two main management orientations: social engineering and humanitarian. The first seeks to modify and improve "scientific management", that is, its classical and non-classical concepts, methods and technologies, and the second - to preserve and develop universal, humanitarian forms of interaction between states, people, communities, etc., that is, post-non-classical concepts, methods and technologies. The integration of these orientations - "humanitarian management" - perceives management activities from the standpoint of interaction and understanding, reflection and correction of values and meanings, processes and results of joint activities of diverse subjects: individual, group, society, state. An important point of humanitarian management is the principle of subsidiarity. Its foundations are laid in the history of Russia in the traditions of the veche system (parliament) and the Magdeburg law, they are manifested in the modern trends of revivalism, clustering programs and innovations.

Modern approaches to self-government include several basic ideas and concepts that are common to: 1) adopting alternative points of view, taking into account the opinions of all the subjects involved in the dialogue on solving the problem, moving towards consensus as a common solution for all through dissensus - detection and research differences as "hidden knowledge"; 2) to achieve common goals - to solve the problem ("effective communities", "situational communities", constancy as perseverance and (self) efficiency, etc.); 3) to achieve / maintain harmony of actors with each other and with themselves, a multi-level and diversified understanding of their own needs, capabilities and limitations, as well as the capabilities and limitations of the world around us as a world of people, together with which each person is a free and self-governing subject and as included in the community, the "real" member of the association makes a decision in this situation: there is a transformation of the content and form of relationships in organizations and communities: a movement towards acephalic communities, living but moral laws and based on the traditions and survival experience of previous generations [2; 3; 4; 8; 9]. The activity of the central, including state, authorities should be auxiliary ("subsidiary"), and not subordinate ("auxiliary"). At the beginning of the 20th century, during the rule of the classical management model, this principle was deformed into a bureaucratic one. Nowadays, this principle is becoming more and more common both at the interstate and at the intrastate levels: it originates from the teachings of F. Aquinas and his ideas about man as the carrier, creator and goal of the entire social structure. They are based on dignity and autonomy, respect and self-respect of the individual and the group. At the same time, it is assumed that all communities / groups should serve the individual. Small and medium-sized communities and institutions, such as family, church, trade unions and other public organizations, act as intermediary structures that provide individuals with the opportunity to participate in the life of the whole community. The institutions of state and public authorities need to support the members of society, to destroy or absorb the civil society, to perform its tasks instead of it is destructive. At the same time, the idea

of the vertical hierarchy of society is incorrect: a society is formed by a number of concentric spheres enclosed in one another. The tasks of large communities and institutions as external spheres, such as the state, include only the support of the morning, if a person and a group cannot cope with the problems that arise, with the tasks that they face in life. From here - "secondary nature of social assistance" is declared, as well as other, including repressive forms of state invasion of the community.

The origins of democracy as a culture of participation and subsidiarity as self-government in Belarus are associated with the veche (parliamentary) system of Novgorod, Polotsk, Pskov, Smolensk Russia. The prince (king) was elected at a general meeting, and citizens had the right to re-elect him. Many Western Russian territories, including the state of Belarus, then called the Grand Duchy of Lithuania, Rusyn and Zhmitas (ON), unlike Novgorod, opposed conquests and preserved Russian state traditions, including as part of European states: the veche system eventually turned into Magdeburg Law - a form of European self-government. At the same time, the activities of local law and the power of the state bureaucracy were abolished, and the rule of law was established, which is not the case in Russia now. Magdeburg Law (city government law) (Magdeburger Recht, Magdeburg Law, Magdeburg rights), in which different communities, like artisan and artisan workshops, trade missions (trading posts), city magistrates and city councils, the church and the state formed internal "concentric circles", is one of the most interesting legal systems of the feudal times. Magdeburg Law was the legal consolidation of the success of citizens in the fight against the feudal lords for independence, against coercion and repression by the feudal lords [1; 5; 6; 7].

The destruction of democratic autonomies in the territories of the former USSR took place during the construction of the Russian Empire in the XVI-XVIII centuries, including after the third section of the Polish-Lithuanian Commonwealth. No less tragic events took place in the Russian North and in Siberia, where independence and freedom, including freedom of religion, were persecuted and destroyed along with their bearers. However, Belarus has preserved the memory of self-government. It is not surprising that the harmony of relations between civil society and the state has a productive and effective impact on neighboring countries, with which the country begins to build partnerships of mutual exchange, cooperation, and mutual assistance.

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Darya Vitashkevich
Science tutor I. Kuzminova
BSEU (Minsk)

SMALL BUSINESS IN BELARUS, THE USA AND EUROPE

The purpose of my abstract is to find out the most effective way of conducting small business in Belarus. In order to do this we compared small business in Belarus with that in the USA and Europe.

Historically, entrepreneurship has existed in the USA and Europe for many years. In Europe small and medium-sized businesses represent more than 70% of GDP, in the USA this number is 65% and in Belarus they account for about 26%. Nowadays small innovative firms' shares in GDP are about 30% of scientific research and 20% of all inventions.