



SUMMARY



The Scientific work of **Giorgi Malashkhia** discusses “ **Useless Economics and Losses of Welfare** ”. Created goods (wealth) and universal welfare, as well as their growth, do not correspond to one another. Welfare is much behind the quantity and growth of the goods (wealth). This is caused by lack of reasonability of consumption and gaining, i.e. satisfaction of the unreasonable, unsound requirements, consumption and accumulation of the greater quantities than needed, as well as use of the goods for detrimental reasons. In such cases, economic goods are not transformed into the social wellbeing, actual benefits. This, on its side, is based on excessive trends to gaining of wealth, unfair distribution thereof and unreasonable consumption behavior. Thus, generated goods (wealth) in excess to the quantities actually needed could be regarded as relatively useless, as it does not serve to obtaining of actual benefits (wealth). The other side of this situation is lack of goods for the most people, finally reduction of the common welfare and actual great loss of the goods.

In addition, the mentioned useless goods could be regarded from the other point of view, seeing in them significant reserves for improvement of welfare, which, in the certain sense, are actually free of charge, as already existing ones and which could be transformed into the actual resources from the excess and loss. This is required and possible ways for this are within the progressive development of the mankind

* * *

В статье **Карло Гурцкая, Рамаз Отинашвили, Илья Папашвили, Экатерине Чиковани** „Эволюция отношений государства и экономики“ отмечено : как показывает опыт индустриально развитых стран, рыночная экономика никогда не существовала и не может су-

SUMMARY

ществовать в чистом виде, без общества и отдельно от государства. Хотя рыночная ориентация экономики, которая, с одной стороны, подразумевает свободу выбора, теоретически учитывает отделение от государства экономических и социальных сфер, с другой стороны, это вовсе не значит, что государство отказывается от регулирования этих процессов на макро- и микроуровнях.

В результате управляющие органы развитых стран дошли до необходимости признания вмешательства государства как де-факто, так и де-юре в экономическую и политическую жизнь общества. Потребность осуществления единого руководства экономикой вызвала на протяжении всего XX века значительный рост регулирующей роли государства в экономической системе. В индустриально развитых странах росту роли государства в социально-экономической сфере особенно сильный импульс придал всемирно экономический кризис 1929-1933 годов, который окончательно рассеял иллюзии о неограниченном саморегулирующемся рынке.

* * *

Natalia Robitashvili's article is about **“The Current Issues about Statistics of Population's Income Differentiation In Georgia”**. One of the most important issues for scientific researches is the survey of the transformational processes in living standards of the population.

The process of transition to a market economy influences the living standards of the population and differentiates it. Economic crisis causes social crisis and is reflected in social and material differentiation.

The goal of our country is to move to socially oriented market economy and raise living standards of the population.

In order to solve the social problems and reduce differentiation in the incomes and living standards of the population, it is desirable to study the issue theoretically and methodologically using statistical methods.

* * *

Nana Benidze, Jambul Bitsadze’ article analyzes “ **Private Insurance System Problems: the Characteristic Defects or Problems with the Administration ?** “ Total expenditure on health care is now one of the main index of public health priority. The World Organization estimates that Georgia has the last place among the indicators in Europe and the CIS countries.

Georgia has produced numerous scientific papers and researches that reasonably confirm problems in insurance business, in particular, the defective functioning of the Institute of Life Insurance in Georgia.

Whether the funds are spent properly, which are allocated for the benefit of citizens? The Chamber of Control data confirms that in 2011, only 40% of the money allocated to service the population - was spent and used for a fifth insured individuals only.

Thus, as we can see in terms of personal insurance picture is quite hard. There are numerous small areas that need to be regulated by the state. The next activities include a lengthy and tense work processes to be carried out, the state has to obtain optimal solutions by using regulated methods. The government should be able to secure the country’s perspective private insurance model.

* * *

The article of **Khatuna Shalamberidze** refers to “ **The Ways of Improvement of Banking Competitiveness in Georgia**”. In the last few years banking system is developing dynamically. There are nineteen banks which operate in Georgia and offer its services to customers. Despite the fact that only ten - twelve years ago, few people had experience with the bank, the bank is increasingly becoming an integral part of our daily life. The banking sector in Georgia is one - one of the most developed and modernized sectors of economy. This sector, as a financial intermediary is a large contribution to the economic development of the country.

The banking sector’s rapid growth and increasing competition among

SUMMARY

banks in terms of the variety of banking services is growing rapidly. However, it is noteworthy that such rapid growth has disadvantages as well. Among the countless products and services, it is very difficult to find the right way and to select the required service for our customers. Along with the financial education, banking services has not been developed rapidly. This was partly due to the fact that more and more attention was paid to the service advertised, rather than exhaustive and detailed information about the services offered to customers. While relationship between the customer and bank staff, the appropriate attention is not paid to banking services in giving information in transparent and easy way.

* * *

In the article of **Nargiza Qarqashadze, Lela Kamlaze** is discussed **“The Role and Importance of Cultural Tourism in the Development of Region”**. It also says that tourism poses to the region. It is noted that the concept of sustainable development of tourism in the local economy, we should consider, together with the support and participation of the local population, which will contribute to the comprehensive development of the local economy.

The article points out the essence of cultural tourism, forms and directions. It is said that cultural tourism in Georgia plays one of the main role. It explains the role of the state in the development of cultural tourism.

The article says that in Georgia there is a lot of opportunity to invest in the tourism sector. It also says that it is necessary to make a list of the most important monuments, because they constitute the basis for cultural tourism.

The article provides some statistical data that gives a clear impression of the tourist market, who are the most frequent users of Georgian tourist product.

Also it discusses the types of tourism seasonality. Is said about the importance of cultural heritage tourism.

Sergo Turmanidze, Bagrat Devadze’s article “ The Development of Cruise Industry in Black Sea” refers to the Cruise Industry issues. The cruise industry has enjoyed dynamic growth over a period of 30 years. Over the ten years from 2001 to 2011 demand for cruising worldwide has more than doubled from 9.9 million passengers to 20.6 million. Although North American cruise passenger numbers have increased by 66%, the region’s relative share of the total market has declined from 70% in 2000 to 56% in 2011. In 2001 an estimated 2.14 million Europeans cruised but by 2011 this figure had grown to 6.18 million, representing an increase of 189%. The global cruise fleet was served by approximately 417.000 berths on 285 ships at the end of 2011. North America was served by 138 ships with 248.000 berths, Europe was served by 121 ships with 155.000 berths.

Global sales revenue of the cruise industry has reached 29 billion dollars in the year 2011. It employs over 150,000 shipboard officers and crew as well as approximately 15.000 employees ashore. Indirectly, the industry provides employment for food suppliers, engineering services, manufacturers, port agents and authorities, hotels, destination companies, and car-hire and employment agencies.

The Black Sea is now a popular tourist destination, – cruise passengers have the advantage of taking in a breathtaking landscapes and famous landmarks of Turkey, Ukraine, Romania, Bulgaria, Russia and Georgia. The 18 port on the Black Sea region, which includes the Cruise Ships, the main of them: Odessa, Sevastopol, Varna, Constanta, Yalta, Sochi, Batumi. Over the ten years from 2001 to 2011 Cruise passenger number in Black Sea has more than doubled from 52.823 passengers to 134.869 (+250 %) with 25.5% growth. Azamara Club Cruises offers higher-end cruises with a number of amenities included in the fare, similar to various other competitors. Azamara’s style can be described as “upscale service and food, small ship coziness, and unusual itineraries. AIDA Cruises ships incorporate the successful elements of upmarket clubs and resorts in the

SUMMARY

premium and four-star range, with a host on on-board amenities and facilities that attract younger, more active vacationers.

* * *

В статье **М. Кавтарадзе и Н. Бежанидзе: «Круизный туризм – особенности, текущее положение и перспективы развития»** рассматриваются сущность круиза, как специфического вида туризма, ее отличительные особенности от сухопутного туризма, проанализированы показатели мирового круизного рынка, динамика прибытий по регионам мира и др.

Сделан вывод, что динамичное развитие мирового рынка круизного судоходства обуславливает интерес к этой сфере деятельности как со стороны отечественных морских портов, имеющих пассажирские терминалы и возможность принимать круизные суда значительных размеров, так и со стороны потенциальных круизных операторов и туристических компаний. К сожалению, отсутствию собственного флота пассажирские порты Грузии рассматриваются международными круизными операторами в качестве исключительно транзитных для рейсов, базирующихся на средиземноморских направлениях. Существенной закономерностью развития круизного является осуществление целевых инвестиций различных видов инноваций и правильного менеджмента.

* * *

The article “ **The Role and Importance of Cultural Tourism in the Development of Region**“ of **Erekle Solomnishvili** analyzes the types of reserves, estimates working capital as an important part of the balance. The necessity of using methods that could facilitate evaluation is grounded in view of balancing policy and freedom of action. Based on a comparative analysis, it is concluded that during the rise in prices high-value assessment is a result of the use of the average and FIFO - method. In this regard, the fictitious profits arise, because sales are assessed not by

their actual but lower prices.

The LIFO-method evaluating discussion offers the ways to prevent fictitious profits during the rise in prices, but there is also proved that the application of this method leads to the creation of hidden reserves, as reserves are reflected in the cost of expenses during their historical acquisition and production cost. The article provides expected errors in using the LIFO method during stochastic demands. Based on the analysis it is concluded that while monotonically decreasing prices, all three methods produce an exaggerated assessment of the reserve balance.

* * *

In the article of **Darejan Chkhubadze** “there are discussed “**Mathematical Modeling Methods of Economic Analysis**”. Any company operating in a market always falls under the influence of a number of factors, which are able to cause the loss or failure of development of the economic situation. To the economic sustainability of farming, diagnostics enables us to get a reasonable possibility of the functioning of the enterprise management solutions, develop its economy and to promote the sustainability of the activities.

Assessment of the financial condition of the enterprise is impossible without an analysis of their activities, for which it is necessary to calculate a range of financial indicators, diagnosis and tracking of changes in trends and dynamics, as well as the solvency of the enterprise in order to make optimal management decisions taken on this basis.

* * *

Irma Chkhaidze's work discusses “Demographic Problems of the Rural Population, and their Solutions in Georgia”. At the modern Stage individual nations is facing the real threat, for which on the one hand it is characterized the problem of the physical continuity and on the

SUMMARY

other hand, the annual decline of the population. Two decades has been such a threat to Georgia and its separate administrative - territorial division of the core units - villages, which outward appearance is different by the natural conditions and industrial areas.

This article discusses about Georgia and Achara, which is one of the administrative - territorial unit in the demographic problems, which finds its expression in the main demographic indicators: A significant reduction in the number of population, falling of birth rate to the critical thresholds, A significant increase in mortality, natural population growth has almost stopped, ageing of the population, indoor and outdoor wide-scale migration.

The role of demographic problems of the state is determinated. That will be implemented by the development of demographic effective program and consistent implementation. The demographic development will be devoted to a special place.

* * *

The Thesis “ **Modern Trends of Unemployment and Prospects of its Management** “ of **Tamar Ghambashidze , Naira Ghvedashvili** “ is about the active problems of modern trends of unemployment and prospects of its management. In particular, labor market of Georgia is behind the time requirements. The main constituent parts of market structure - Labor legislation, qualification development services, trade unions, labor force – is weakly developed. It can't meet Western standards, because state services of specialist training is inactive. Private companies operating on the market have difficulties to assimilate all of these fields that will satisfy the requirements of changing labor force in the conditions of market economy. This thesis includes these and other active issues.

* * *

В статье **Евгени Бараташвили „Ана Болквადзе”** „Деловая культура – ключевой элемент сравнительного менеджмента” рассмотрена сущность «кросс-культурного» и «ментального» менеджмента и их соответствие между собой. Также отмечена особая роль системы духовных ценностей для менеджмента. Хотя многие аспекты управления, например «мотивация», почти полностью основана на системе ценностей.

В статье внимание также заострено на менталитете нации, на взаимосвязях менеджмента и менталитета, которые нашли отображение в «принципах соответствия менеджмента и ментальности».

Соответствие между менеджментом и менталитетом обуславливает относительноустойчивую систему производства, сглаживает противоречия между управляемыми и управляющими, способствует преодолению кризисных ситуаций.

Соответствие между менеджментом и менталитетом является одним из основополагающих характеристик равновесия социальных систем.

* * *

Vasil Khizanishvili’s work is about “**Business Ethics Management**” . What does business ethics management mean? The most relevant aspects of the management of business ethics are those, that are clearly visible and directed specifically to resolving ethical problems and issues.

Business ethics management covers a whole range of different elements, each of which may be applied individually, or in combination to address ethical issues in business.

Organizing the different components of business ethics and their integration into the company is very important question in order to the corporation could achieve its goal.

* * *

Vasil Khizanishvili's article refers to "Organizing Business Ethics Management". Organizing business ethics management means to organize the various components best and to integrate them into the company in order to achieve its goals. There are two approaches – formal and informal, by means of which it is possible to solve the similar task. Formal approach consists of compliance, values, external and protection orientations. Informal approach is connected with the ethical culture of the organization. Clearly both approaches have their advantages and disadvantages. In spite of this, they help the managers to make the right decisions.

* * *

In the article “**Globalization and Statistical Current Problems in 21th Century** (main directions of scientific and innovative globalization)” of **Nona Akhvlediani** there are considered global changes in the world economy, science and technologies. Science and Technology in global processes arising from the need for international regulation and governance. In the statistical analysis of economic globalization an important role plays statistical methodology (Index, mirror method of variation statistics). From mirroring the necessity of using statistical methodology, as globalization properly conduct, as well as between countries in terms of elimination of the shadow economy, that can be achieved by a single electronic network, software realization and partner countries to export-import data.

* * *

В работе **Роланд Сарчимелия, Гела Лобжанидзе** “**Экономическая наука и религия условиях активаций глобализаций**” обсуждаются отношения между наукой и религией в условиях активаций экономической глобализаций.

Глобализаций должна разумное использование, которое будет направлена на благо страны. Для этого, в первую очередь, необхо-

* * *

В статье **Манана Самадашвили „Значение рационального использования управления времени в процессе управления персоналом“** рассмотрены вопросы, касающиеся управления времени в организации в процессе работы, которое является важным элементом в процессе управления персоналом. Также рассмотрены методы исследования обучения времени в процессе работы: метод непосредственного наблюдения, метод хронометража, метод фотографий и метод моментального наблюдения. А также даны рекомендации для достижения экономии времени.

* * *

В статье **Лела Ониани “Принципы взаимоотношений региональных филиалов коммерческих банков с корпоративными клиентами”** рассматриваются позиции отдельных клиентов в употребление банковскими продуктами региональных филиалов кредитных организаций, доля корпоративных клиентов в употреблении кредитами и в размещение денежных средств на депозитных счетах.

Рассматривается также сущность стабильных депозитов коммерческих банков и принципы организации взаимоотношений банков корпоративными клиентами, которые повышают эффективность и конкурентоспособность банков.

* * *

В статье **Лела Ониани «Анализ процентной политики коммерческого банка»** рассматриваются вопросы связанные с группировкой и анализом факторов, которые существенно влияют на формирование процентной политики коммерческого банка. Влияющие факторы разделены на две группы: внешние и внутренние. Сделаны выводы, что для получения максимальной прибыли банк не должен устанавливать максимально возможную ставку по активам и минимально возможную по пассивам. Проанализировав внешнюю

экономическую среду, со своими клиентами надо применить дифференцированную процентную ставку, которая будет учитывать все особенности каждой конкретной сделки. Это поможет банку получить не только прибыль из-за первенства на рынке, но и строить со своими клиентами долговременные и взаимовыгодные отношения.

* * *

ნათია შენგელიასა და ჟუჟუნა ნიკლაური-შენგელიას სტატიაში „ფინანსური აღრიცხვის სწავლების ხელშეწყობა თანამედროვე საბუღალტრო პროგრამებით“ განხილულია ფინანსური აღრიცხვის სწავლების გაუმჯობესების, სრულყოფის საკითხი თანამედროვე საბუღალტრო პროგრამების დახმარებით, რომელთა გამოყენება საშუალებას გვაძლევს უფრო ეფექტურად და სწრაფად დავამუშაოთ სხვადასხვა წყაროებიდან მოპოვებული ფინანსური ინფორმაცია. გარდა ამისა, ფინანსური აღრიცხვის ძირითადი კურსის გავლის შემდეგ საბუღალტრო პროგრამების შესწავლა საშუალებას აძლევს სტუდენტებს შეიძინონ პრაქტიკული გამოცდილება, გაეცნონ უფრო ახლო და დეტალურად როგორ ფუნქციონირებს ბიზნესი, როგორ აისახება, რეგისტრირდება და ჯგუფდება მომხდარი სამურნეო ოპერაციები საბუღალტრო პროგრამაში, რათა შემდგომში მივიღოთ საჭირო ფინანსური ინფორმაცია ბიზნესის ეფექტიანობისა და მომგებიანობის შესახებ, რომელსაც ეფუძნება პოტენციურ ინვესტორთა თუ სხვა მომხმარებლების ბიზნეს-გადაწყვეტილებები. ყოველივე ეს საბოლოოდ ხელს შეუწყობს მათ როგორც პროფესიონალურ და კონკურენტუნარიან კადრად ჩამოყალიბებას შრომის ბაზარზე.

* * *

В статье **Манана Самадашвили “Роль мотивации труда в процессе управление персоналом”** рассмотрены вопросы, касающиеся мотивации труда, пять категории основных потребно-

SUMMARY

стей по Маслоу, а также принципы по Алдерферу, теории мотивации. Также даны рекомендации менеджерам по удовлетворению потребностей и для мотиваций труда персонала, которые играют важную роль для эффективной работы организации.

* * *

В статье **Манана Самадашвили** “**Стратегическое управление человеческими ресурсами**» рассмотрены вопросы, касающиеся стратегии управления человеческими ресурсами, которая является важным элементом в процессе работы в организации.

В данной работе приведены главные элементы стратегии, конкретные направления стратегического управления, аналитический модель Уокера а также стратегия бизнеса и взаимосвязь с стратегией управления человеческими ресурсами.



შპს ჟურნალი „ეკონომიკა“
მისამართი: თბილისი – 0171, მ. კოსტავას ქ. 63.
ტელ: 233-50-23, 599 56-90-78.
economics.bpengi.com
E-mail: economica_2008@yahoo.com
E-mail: economica_1918@yahoo.com

ООО журнал «ЭКОНОМИКА»
Адрес Тбилиси - 0171, ул. М. Костава 63
Тел. 233-50-23, 599 56-90-78
economics.bpengi.com
E-mail: economica_2008@yahoo.com
E-mail: economica_1918@yahoo.com

ივანე ჯავახიშვილის სახელობის თბილისის სახელმწიფო უნივერსიტეტი
სოხუმის სახელმწიფო უნივერსიტეტი
საქართველოს ტექნიკური უნივერსიტეტი
ბიზნეს-ინჟინერინგის ფაკულტეტი
გადაეცა ასაწყობად 15.06.2013წ.
ხელმოწერილია დასაბეჭდად 20.06.2013წ.
სააღრიცხვო-საგამომცემლო თაბახი 17,25