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sytuacja jest normalna, bo przede wszystkim w Polsce już stworzony efektywny system ustawodawczy w branże ochrony własności intelektualnej. A po drugie ponieważ Polska jest członkiem UE, to ustawodawstwo Polski jest maksymalnie zbliżone do norm ustawodawstwa UE. Czym zajmuje się Komisja do Spraw Unii Europejskiej RP. Polska już przeszła do następnego etapu – stworzenia i rozwój skutecznego systemu ustawodawczego w zakresie innowacyjności i nowoczesnych technologii.

Znaczącym niedociągnięciem to jest nieobecność w Radzie Najwyższej Ukrainy oddzielnej komisji która by zajmowała się w tym obszarze. Ukraiński system wymaga kardynalne zasadniczych zmian, i właśnie dla tego w Radzie musi być oddzielny Komitet, jaki by zajmował się zagadnieniem ustawodawstwa innowacji i transferu technologii. Również szerokie spektrum działalności Komitetu do spraw nauki i edukacji wpływa na jakość i szybkość stworzenia ustawodawstwa co do ochrony własności intelektualnej.

Oczywiście że koniecznie przejrzeć istniejącą listę komitetów Rady Najwyższej Ukrainy i kierunki ich działania. Oprócz tego trzeba uwzględniać euro integracyjny kurs Ukrainy i załączać do pracy w komitetach fachowców w ustawodawstwie UE.

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## DETERMINATES OF THE CURRENT STATE OF THE INFRASTRUCTURE SYSTEM OF AGRICULTURE IN UKRAINE

High-efficient permanent functioning of any object or system is impossible without following to the defined imperatives on which the process of its functioning or activity is based. That in particular concerns the agriculture infrastructure as a system.

The infrastructure system of agriculture presents itself complex and dynamic system that has a common aim of functioning, that lies in creating for agriculture branch necessary conditions for the efficient development, comprises number of the components that are combined by definite system creating characteristic and cooperates with the environment [2 p. 144].

In its turn, infrastructure providing of agriculture is an important prerequisite of creating the stable base of increasing the production of agriculture products amount, achieving appropriate level of this branch development. It is the infrastructure as separate infrastructural objects that allows to increase the efficiency of agriculture enterprises, provide appropriate quality of their products, leads to increasing the level of competitiveness of the domestic enterprises in this branch and flavors the increasing of its investment attractiveness.

Imperatives of the infrastructure system development of agriculture present themselves obligatory, objectively necessary principles of the subjects' activity of the system of infrastructural providing, directions, methods and forms of their activity, mechanisms and tools of its implementation that have obligatory character and are used within the legal environment that satisfies the society interests.

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So, imperatives of the infrastructure system development of agriculture is suggested to be considered in cutting of such types as: social-economic, scientific-technological, political-legal, ecological and organizational-technical ones.

Within social-economic imperatives, as determinates of the infrastructure system development of agriculture are stated:

- low level of the employees' knowledge of the branch with the latest tendencies and elaborations in the field of the infrastructure and agriculture;
- absence of the active methods of the employees' stimulating and promotion of the infrastructure enterprises in increasing the qualification and requalification through the system of studying (courses, trainings, seminars, round work tables, etc.);
  - high tariffs for agriculture products storing that doesn't correspond to the world level;
- low level of the state support of the infrastructure enterprises, in particular in field of crediting and investing that mostly is due to the low quality of the security deposit and not favorable investment climate in general in the country.

State of following to the scientific-technological imperatives in Ukraine depends on:

- not sufficient level of the enterprises' technological equipping, in particular in the process of agriculture products growing ( for example, unmanned aircrafts, managed aircrafts);
- low level of innovative technologies spreading in the process of the infrastructure objects operating;
- gradual adjacent of the computerization process in the infrastructure system of agriculture.

In political-legal sphere for the agriculture infrastructure of Ukraine characteristics are:

- imperfect normative-legal platform;
- absence of the actual mechanism of coordinating the state strategic and regional interests in the agriculture infrastructure development;
- low level of supporting from the side of the state domestic enterprises-suppliers of the infrastructure services.

Among the determinates that are characteristic for the informational imperatives the following should be separated:

- low consulting level in agriculture sphere;
- imperfect system of the state statistics in agriculture sphere;
- absence of the coordinated mechanism of the experience exchange among the domestic and foreign enterprises that provide the infrastructure services;
- low level of the product producers' participating in the electronic auctions by the agriculture products sale.

Development of the telephone, radio telephone, television communication systems in the rural districts is left unsatisfactory and needs real state support. Extremely necessary for successful business implementing at the present moment is an access to the Internet network [1, p. 178].

In terms of ecologic imperatives at the current state for the infrastructure of agriculture of Ukraine characteristic are the following determinates:

- fixing by the state course for supporting the development of the organic agriculture production:
  - absence of coordination between the state target programs of ecology protection;
- direction of ecologic measures for overcoming negative circumstances but not to their predicting
  - levying ecological tax.

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In sphere of organization-technical imperatives the current determinates of the infrastructure of the branch development are:

- not efficient integration mechanisms between the infrastructure enterprises;
- failure to use modern equipment in operating elevators and granaries;
- not sufficient number of freezing units at procurement centers;
- not developed system of wholesale markets of agriculture products;
- imperfect system of the products standardization and certification [3, p. 64].

Thus, following to the above defined imperatives of the infrastructure development of agriculture and solving problematic questions among the specified determinates of agriculture development shall give the possibility to provide the development of agriculture logistic system development according to the current needs; to increase technological level of the agriculture products production; to implement closed circuit of the agriculture products production; to increase the level of environmental protection of agriculture; to increase the financing amounts in the scientific research in agriculture sector, that will stimulate increasing of its production and efficiency of the peoples capital use.

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# ROLE OF THE REFLEXIVE PROCESSES IN CREATING DEPOSIT BEHAVIOR OF THE HOUSEHOLDS

Deposit market is an important component of the financial market of the country and its economy in general. The defined market is a sphere of interrelation of the economic subjects that have temporary free financial resources with the deposit establishments that attract them into their property.

Development of the deposit market is mainly determined by the deposit behavior of the households. From the point of view of the process approach, the owners behavior is a process of the investors;' behavior with the deposit establishments from the moment of the decision making about performing the deposit investment and during the whole period of the deposit agreement validity that is accompanied by the investors' actions that have direct influence on the deposit relations.

In the deposit behavior of the investors as a process should be defined four main stages (scheme 1).

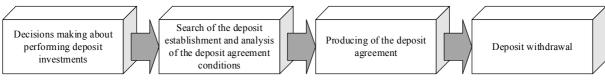


Fig. 1. Main stages in the investors' deposit behavior