

ISSN 2518-167X

WEB OF SCHOLAR

Multidisciplinary Scientific Journal



RS Global

INTERNATIONAL ACADEMY JOURNAL WEB of SCHOLAR

6(24), Vol.6, June 2018

DOI: https://doi.org/10.31435/rsglobal_wos

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Publisher –

RS Global Sp. z O.O.,

Scientific Educational Center
Warsaw, Poland

Numer KRS: 0000672864
REGON: 367026200
NIP: 5213776394

Publisher Office's address:

Dolna 17,
Warsaw, Poland,
00-773

Website: <https://ws-conference.com/>
E-mail: rsglobal.poland@gmail.com
Tel: +4(857) 898 55 10

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СОВРЕМЕННЫЕ КОНЦЕПЦИИ ОЦЕНКИ ФИНАНСОВЫХ РИСКОВ

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5786

ARTICLE INFO

Received: 04 April 2018

Accepted: 08 May 2018

Published: 12 June 2018

KEYWORDS

VaR-methodology,
beta analysis,
financial risk,
risk value,
statistical,
method

ABSTRACT

The main methods and models for assessing financial risk are discussed in this article. At present, there are many technologies for risk assessment. Among which we can distinguish: VaR, beta analysis, MA theory of Stephen Ross, MODA and a number of other classical methods.

One of the modern and most common methods for assessing financial risks is the concept of risk value (VaR-Value-at-Risk). The VaR-methodology was proposed by American researchers as a universal measure of risk. However, in the economic environment there is still no common opinion about the advisability of applying VaR-methodology in practice.

There are different methods for assessing the risk value: analytical, historical and statistical, and ambiguous statements about the notion essence of "risk value". At the same time, in the financial world there are attempts to introduce VaR methodology in various sectors of the economy, for example, in the banking system of Kazakhstan. This article justifies the feasibility of the VaR method in the Kazakhstani economy.

Citation: Казбекова К. М. (2018) Современные концепции оценки финансовых рисков. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5786

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В настоящее время имеются множество технологий оценки рисков. Среди которых можно выделить: VAR (концепция рисковой стоимости), бета анализ, теории МАЦ (модель арбитражного ценообразования) Стивена Росса, МОДА (модель оценки долгосрочных активов) и ряд других классических методов.

В тоже время, преобладающее большинство подходов к оценке финансовых рисков основано на теории портфельного инвестирования Г.Марковица с последующим их развитием в рамках модели определения цен активов разработанной У.Шарпом, Дж. Линтнером и Моссиным в 1960-х годах прошлого века.

Модель МОДА разработана для содействия инвесторам в диверсификации портфеля активов. Вместе с тем, в настоящее время именно данная модель стала применяться корпорациями в качестве эталонной формулы для определения минимальной приемлемой доходности капитала, инвестируемой в различные виды деятельности. В целом модель МОДА мало чем отличается от теории портфеля Г. Марковица. Согласно теории портфеля Г. Марковица уровень риска актива, определяется как отклонение ожидаемой доходности на основе дисперсии, то есть вариации. Экономический смысл подхода Г. Марковица заключается в том, что можно определить уровень риска на основании исторических данных о доходности инструментов (именно исходя, из этих данных определяются значения вероятности реализации

того или другого уровня доходности). Однако, по мнению многих аналитиков и практиков, модель оценки доходности активов, не вполне пригодна для корпоративных целей.

Исследователи считают, что основным недостатком данной модели является метод расчета дополнительной премии за риск, на которую доходность акции превышает доходность безрисковых ценных бумаг. В расчетах разработчики модели применяют β -коэффициент, который отражает взаимосвязь цены акции отдельных компаний и рыночной доходности. И эти расчеты полезны при выборе активов для диверсификации портфеля. А для диверсифицированного портфеля колебания цены актива не представляют большого риска, если только эта цена не будет изменяться одновременно с ценами других активов. С помощью модели МОДА невозможно оценить общий риск инвестиции. Это связано с тем, что исчисления уровня риска по данной модели базируется на вариации ожидаемой доходности, что предполагает симметричность вероятностных распределений. Например, при оценке риска инвестиционного портфеля, в котором имеются опционы, модель МОДА неприменима, так как вероятностное распределение несимметрично. Кроме того, в случае отрицательной доходности активов результат исчисления риска бессмыслен. Например, котировка некой акции на протяжении нескольких лет снижается, предположим, на 10 % годовых, то ожидаемая доходность по итогам этих лет будет равна минус 10 %, а отклонение от них – нулевым, поскольку нет разброса в уровнях доходности прошлых периодов. В соответствии сути модели, основанной на определении риска как отклонения от ожидаемой доходности, эта акция будет оценена практически как безрисковая. Так как математические формулы, отражающие данную модель, не различают положительную и отрицательную доходности, оценивая лишь разброс значений доходности и вариацию.

Одним из современных и наиболее распространенных методов оценки финансовых рисков является концепция рисковой стоимости (VaR-Value-at-Risk). VaR-методология была предложена американскими исследователями в середине 1990-х гг. как универсальная мера риска. Однако в экономической среде еще не сложилось единое мнение о целесообразности применения VaR-методологии на практике. Существуют как различные методы оценки рисковой стоимости: аналитический (метод расчета вариационно-ковариационной матрицы портфеля), исторический (использование исторических временных рядов) и статистический (закон больших чисел и метод Монте-Карло), так и неоднозначные высказывания о сущности самого понятия «рисковая стоимость». В то же время в финансовом мире наблюдаются попытки внедрения VaR-методологии в различных секторах экономики, например, для пенсионных и страховых фондов в США, в биржевом секторе России, в банковской системе Казахстана.

В обобщенном смысле концепция рисковой стоимости – инструмент, который позволяет количественно оценить величину финансового риска и максимально ожидаемого убытка по портфелю в течение заданного промежутка времени с заданным уровнем вероятности.

Величина рисковой стоимости определяется исходя из зависимости между размерами доходов и убытков и вероятностями их появления, то есть распределение вероятностей доходов и убытков в течение выбранного интервала времени. В этом случае по заданному значению вероятности потерь можно определить размер соответствующего убытка. Однако реальный закон распределения вероятностей в большинстве неизвестен, поэтому на практике приходится использовать другое хорошо изученное распределение. Типичным приемом является использование нормального распределения вероятностей. Ключевыми параметрами при определении рисковой стоимости являются доверительный интервал и временной горизонт. Поскольку убытки являются следствием колебаний цен на рынке, доверительный интервал служит той границей, которая, по мнению управляющего портфелем, отделяет «нормальные» колебания рынка от экстремальных ценовых всплесков по частоте их проявления.

Наиболее часто принимаемый интервал – 95 %, широко используемый в зарубежной практике при оценке рыночных рисков по стандартам Risk Metrics – 97,5 % и принятый в качестве стандарта Базельским комитетом по банковскому надзору интервал 99 %. Однако менеджер по риску может выбрать и иное значение в соответствии со стратегией управления капиталом, которой придерживается данная компания. С увеличением доверительного интервала показатель рисковой стоимости будет возрастать, следовательно, потери, случающиеся с вероятностью лишь 1 % будут выше, чем потери, возникающие с вероятностью 5 %.

Выбор временного горизонта зависит от количества произведенных сделок с данными активами, а также от их ликвидности. При установлении временного горизонта также необходимо учитывать наличие статистики по распределению прибылей и убытков для

желаемого интервала времени. Увеличение временного горизонта означает увеличение показателя рисковости стоимости. На практике принято считать, что за период в n дней величина рисковости стоимости будет приблизительно в \sqrt{n} раз больше, чем за один день.

Концепция рисковости стоимости предполагает, что состав и структура оцениваемого портфеля активов не меняется на протяжении всего временного горизонта. Такое допущение, считаем, неоправданно для сравнительно больших интервалов времени, поэтому при каждом обновлении портфеля необходимо корректировать величину рисковости стоимости.

VaR-метод не панацея от финансовых потерь. Он всего лишь помогает представить, являются ли риски, которым подвержена компания, теми рисками, которые она хотела бы на себя принять или думает, что она на себя приняла. Поэтому для расчета показателя рисковости стоимости (VaR), следует использовать и другие методы анализа риска.

Концепция рисковости стоимости (VaR) проста и основана на интуиции, однако вычисление рисковости стоимости (VaR) часто становится весьма сложной статистической проблемой. В целом, общий недостаток VaR заключается в использовании исторических данных. И если условия на рынке меняются, например, рынка или корреляция между активами, то VaR учтет эти изменения только через определенный промежуток времени. А до этого момента оценка VaR будет некорректна.

Существует множество методов вычисления VaR, но все они имеют схожую структуру и состоят из следующих этапов: вычисление рыночной стоимости актива или портфеля активов; оценка вероятностного распределения доходности актива или портфеля активов; выбор доверительного уровня и соответствующего ему значения рисковости стоимости.

Формально VaR вычисляется как квантильная функция $VaR^{1-p} \% = F^{-1}(p)$ распределения дохода актива или портфеля активов. В риск-менеджмент $(1-p) \%$ называется доверительным уровнем вычисления VaR, а p – это вероятность получить потери более крупные, чем VaR. Как правило, для краткосрочных позиций считается, что $\mu = 0$ (μ и σ – параметры случайной переменной (r), имеющей нормальное (гауссовское) распределение). $P(|r - \mu| > 1,65 \sigma) = 0,10$. Величина $1,65 \sigma$ – это максимальное изменение прибыльности, финансового инструмента, ожидаемое с 90 %-ной вероятностью.

Рассмотрим методологию расчета валютного риска методом VaR

Для расчета VaR необходимо знать статистические данные о котировках валют (от 300 значений и больше), текущий курс валют, заданный уровень вероятности, временной горизонт и величину открытой валютной позиции.

На основе данных о валютных позициях производится расчет логарифмов темпов роста (начиная с первого, а не с нулевого измерения). Логарифм темпа роста характеризует интенсивность изменения валюты и является случайной величиной, распределение которой в данной методике предполагается близким к нормальному. Логарифм темпа роста цены i -го инструмента в момент t измерения рассчитывается по формуле (1):

$$x_t^i = \ln \left(\frac{R_t^i}{R_{t-1}^i} \right), t = 1, 2, 3, \dots, T, i = 1, 2, \dots, n, \quad (1)$$

где R_t^i - значение цены i -го инструмента в t измерении;

R_{t-1}^i - значение цены i -го инструмента в $t-1$ измерении;

T - общее число измерений логарифмов темпов роста цен;

i - индекс, обозначающий финансовый инструмент;

n - число инструментов.

Ковариация C_{ij} случайных величин x^i и x^j (логарифмов темпов роста i -го и j -го инструментов) рассчитывается по формуле (2):

$$C_{ij} = \frac{1}{T} \sum_{t=1}^T \left(x_t^i - \frac{\sum_{t=1}^T x_t^i}{T} \right) \left(x_t^j - \frac{\sum_{t=1}^T x_t^j}{T} \right), i = 1, 2, 3, \dots, n, j = 1, 2, \dots, n. \quad (2)$$

Ковариация, то есть дисперсия, характеризует уровень отклонения случайной величины от расчетного значения. Волатильность - это величина, равная стандартному отклонению валюты за заданный промежуток времени. Стандартное отклонение - это мера того, насколько широко разбросаны точки данных относительно их среднего. Чем выше показатель волатильности, тем менее предсказуем результат исследуемой величины. Волатильность рыночной стоимости i -го инструмента вычисляется по формуле (3):

$$\sigma_i = \sqrt{C_{ii}}, i = 1, 2, \dots, n \quad (3)$$

Коэффициент корреляции K_{ij} случайных величин x^i и x^j (логарифмов темпов роста i -го и j -го инструментов) рассчитывается по формуле (4):

$$K_{ij} = \frac{C_{ij}}{\sigma_i \sigma_j}, i = 1, 2, \dots, n, j = 1, 2, \dots, n \quad (4)$$

Корреляция является мерой, с которой значение одной составляющей связано со значением другой составляющей. Коэффициент корреляции задает и числовое значение, и направление изменения курса валют. Знак коэффициента определяет относительные направления того, что курсы валют изменяются, в то время как его значение определяет силу относительных изменений курсов. Значение коэффициента располагается от -1 до +1 в зависимости от характера отношений, чем ближе он к единице по абсолютной величине, тем сильнее взаимосвязь, чем ближе к нулю - тем слабее взаимосвязь.

VaR_i каждой валюты находится как произведение прогнозируемого значения волатильности i -ой валюты, количества соответствующего финансового инструмента (его объем) и коэффициента соответствующего выбранному доверительному уровню (например, 1,65 при доверительном уровне 95 % по таблице 1) (5):

$$VaR_i = k * \sigma * N, i = 1, 2, \dots, n, \quad (5)$$

где k – коэффициент доверительного уровня;

σ – волатильность i -ой валюты;

N – количество соответствующего финансового инструмента.

Таблица 1. Коэффициенты, соответствующие каждому из доверительных уровней

Доверительный уровень	Коэффициент
90,0 %	1,28
95,0 %	1,65
97,5 %	1,96
99,0 %	2,33

Источник: Журнал «Управление финансовыми рисками».

Совокупная оценка возможных потерь с заданной вероятностью в течение ближайшего рабочего дня из-за колебания курсов в целом по общей открытой позиции VaR находится как квадратный корень из произведения вектора-столбца индивидуальных оценок VaR_i (с учётом знака), корреляционной матрицы и вектора-строки индивидуальных оценок VaR_i (6):

$$VaR = \sqrt{\begin{bmatrix} VaR_1 \\ \dots \\ VaR_i \\ \dots \\ VaR_n \end{bmatrix} \times \begin{bmatrix} 1 & K_{12} & \dots & K_{1,n-1} & K_{1,n} \\ K_{12} & 1 & \dots & K_{2,n-1} & K_{2,n} \\ \dots & \dots & \dots & \dots & \dots \\ K_{1,n-1} & K_{2,n-1} & \dots & 1 & K_{n-1,n} \\ K_{1,n} & K_{2,n} & \dots & K_{n-1,n} & 1 \end{bmatrix} \times \begin{bmatrix} VaR_1 & \dots & VaR_i & \dots & VaR_n \end{bmatrix}} \quad (6)$$

После количественной оценки валютного риска специалисты определяют величину возможных финансовых потерь и устанавливают лимит на риск. В рамках данной задачи производится расчет валютных позиций компании по каждой из валют. Валютная позиция может быть рассчитана как на определенную дату (по факту), так и с учетом планируемых в будущем расчетов.

Исходя из выше изложенных формул и пояснений, убеждаемся в простоте расчетов. Рядовой специалист сможет произвести расчеты для оценки рисков компании, имея начальные навыки расчетов математики. Хотелось бы отметить и тот факт, что в практике финансового менеджмента всегда существовала потребность в единой, оперативной и общепонятной оценке возможных потерь стоимости портфеля активов, денежного потока, выручки компании на определенный период времени. И популярность VaR., в первую очередь, объясняется тем, что благодаря известной упрощенности, он стал доступен для понимания руководителей на всех уровнях управления компанией.

Показатель VaR как статистика, характеризующая риск инвестиционного портфеля, валютной позиции и другое, несомненно, обладает многими достоинствами, главными из которых являются относительная простота представления информации о риске (в виде только одного значения в стоимостном выражении) и практическая полезность для управления рисками компании. Главный и самый веский аргумент в пользу изучения и применения в казахстанской практике VaR заключается в том, что он стала общепризнанным методом оценки риска среди участников западной финансовой системы, и, что более важно, среди регулирующих органов. Так, например, BIS определяет для банков требования к собственному капиталу на основе соотношения между значением VaR банка и размером капитала банка.

В тоже время, исследование показывает, что, несмотря на кажущуюся положительность, концепция VaR имеет некоторые ограничения применения. В значительной степени слабыми сторонами концепции VaR, являются предположения о принимаемом доверительном уровне и рассматриваемом нормальном состоянии рынка, в чистом виде принимаемые при составлении модели и естественным образом упускаемые из виду при использовании результатов. Практически каждое последующее усложнение модели по сравнению с минимальной «базовой комплектацией» неизбежно накладывает новые ограничения на распространение полученных выводов. Индивидуальный характер оценки, определяющий и полноту VaR-концепции, позволяющий учитывать специфику рынков, инструментов, стратегий и целей анализа, также создает определенные проблемы, частично устраняемые использованием стандартных реализации типа Риск-Метрис.

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ЕКОЛОГІЧНІ НАСЛІДКИ ВТРАТ ПРОДОВОЛЬСТВА ТА ХАРЧОВИХ ВІДХОДІВ (ВИКИДИ ПАРНИКОВИХ ГАЗІВ)

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5787

ARTICLE INFO

Received: 07 April 2018

Accepted: 08 May 2018

Published: 12 June 2018

KEYWORDS

food loss, food waste, region, greenhouse gas emissions, Ukraine, production, processing

ABSTRACT

The article deals with the study of greenhouse gas emissions compared with losses of food and food waste by regions of Ukraine, including 100 people and 100 hectares of land area of the region; the contribution of each region to the loss of food and food waste and carbon dioxide emissions is set. The results of the calculations determined the amount of useless greenhouse gas emissions for lost food and food waste in Ukraine and the contribution of each region to the loss of food and food waste and "useless" carbon dioxide emissions at the stages of production and processing of agricultural products.

Citation: Бабич М. М. (2018) Екологічні наслідки втрат продовольства та харчових відходів (викиди парникових газів). *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5787

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На будь-якому етапі у споживчому ланцюгу створення вартості продовольства відбуваються викиди парникових газів, таких як метан (CH_4) та окис азоту (N_2O). CH_4 та N_2O – це дуже потужні парникові гази [1].

Основним фактором загального впливу зернових на клімат є виробництво та використання азотних добрив. Крім того, використання дизельного пального для сільськогосподарських операцій, таких як оранка, збирання та сушка продукту, призводить до викидів CO_2 [2].

Відмінності коефіцієнтів викидів для різних видів зернових в основному залежать від рівня врожаю. Виробництво фруктів та овочів відкритого ґрунту створює відносно низькі викиди парникових газів. Картопля та інші коренеплоди мають високу врожайність, що зменшує показник викидів парникових газів у розрахунку на один кг продукції. Що стосується овочів, вирощених в теплицях, то найважливішим параметром для викидів вуглецю є тип виробництва тепла.

Що стосується викидів парникових газів тваринного походження, слід зауважити, що у викидах при вирощуванні свиней та птиці домінують N_2O . Енергія, яка використовується для підтримки відповідних умов у тваринному приміщенні, може мати важливе значення для деяких тварин, таких як курчата. CH_4 є основним джерелом викидів жуйних тварин (великої рогатої худоби, овець та кіз). Друге важливе джерело викидів, оксиду азоту, пов'язане з забезпеченням кормами. Це включає викиди, спричинені виробництвом добрив, викидами закису азоту та енергією, що використовується в сільськогосподарському виробництві [3].

Порівняння викидів парникових газів та втрат продовольства і харчових відходів за регіонами України свідчить про переважання першого показника порівняно з другим майже у всіх областях. Особливо значним є цей розрив у промислово розвинених регіонах (Харківська, Луганська, Івано-Франківська, Запорізька, Донецька та Дніпропетровська області) (рис. 1). Проте, є області, в яких абсолютні значення вказаних індикаторів майже рівні, зокрема у

Волинській, Кіровоградській та Чернівецькій областях. А в Житомирській, Тернопільській та Херсонській областях обсяги втрат продовольства та харчових відходів навіть перевищили викиди парникових газів, що пов'язано з відмінностями у структурі харчової продукції регіонів, яка впливає на кількість втрат.

Разом з тим, абсолютне значення фізичних обсягів втрат продовольства та харчових відходів, як викидів парникових газів, мало дають уявлення про їх вплив на соціальну та екологічну складові регіону. Більш інформативними є питоми показники, що характеризують обсяги втрат продовольства та харчових відходів і викидів парникових газів у розрахунку на 100 га земельних угідь та 100 осіб населення.

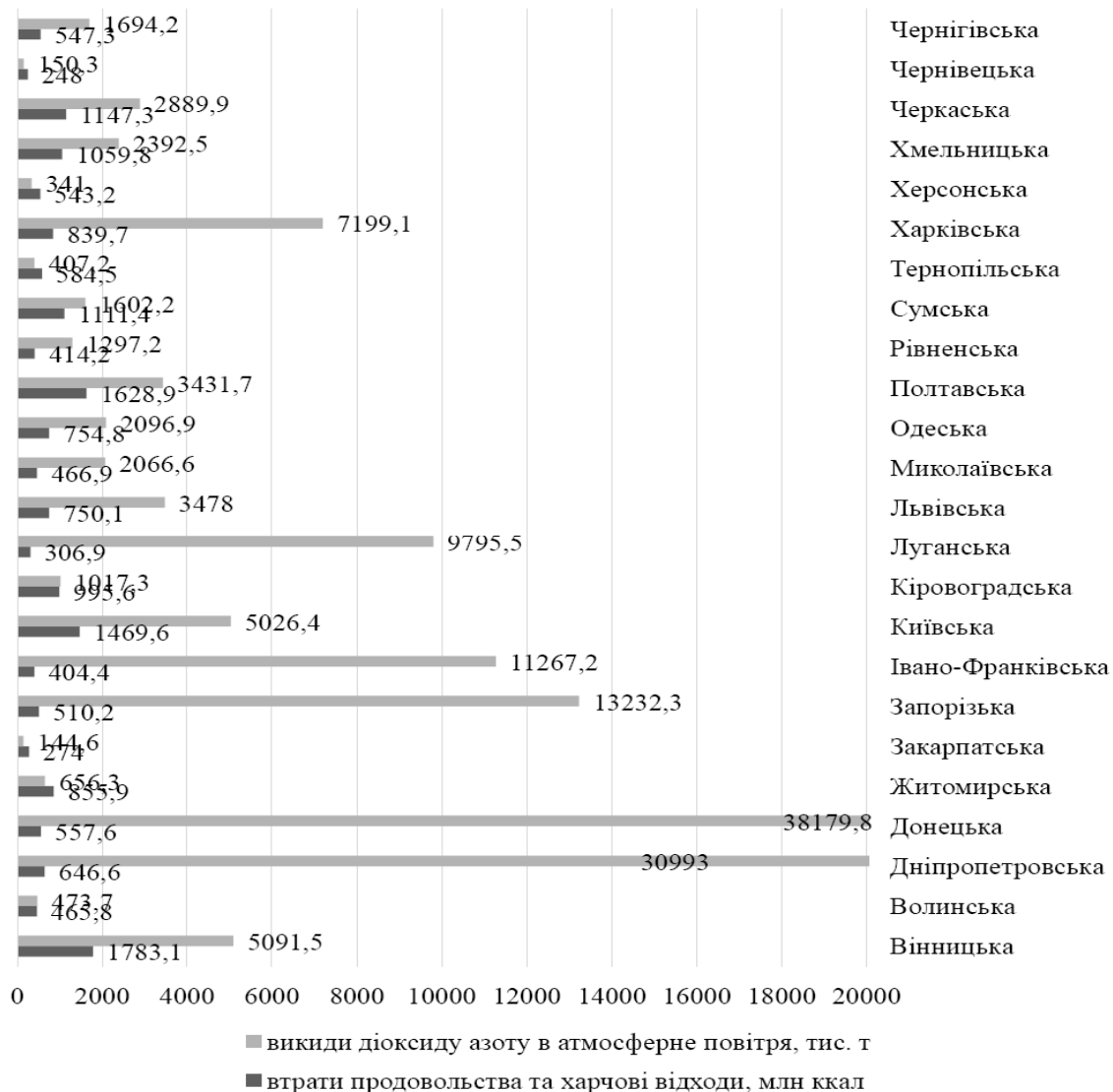


Рис. 1. Викиди парникових газів у порівнянні з втратами продовольства та харчовими відходами за регіонами України, 2016 рік

Джерело: розраховано автором

За проведеними розрахунками встановлено, що найбільшими та найменшими в розрахунку на 100 осіб є втрати продовольства та харчових відходів у Полтавській (114,2 тис. ккал) та Донецькій (13,1 тис. ккал) областях. При цьому найбільші та найменші викиди парникових газів встановлено у Дніпропетровській (959,4 т) та Закарпатській (11,5 т) областях (рис. 2). Слід також відмітити, що Дніпропетровській, Донецькій, Запорізькій, Івано-Франківській та Луганській областях рівень втрат продовольства та харчових відходів нижчий від усереднених даних по Україні, а рівень викидів парникових газів значно вищий, що пояснюється їх спеціалізацією.

За обсягами викидів парникових газів у розрахунку на 100 га земельних угідь найбільшими та найменшими в розрахунку є втрати продовольства та харчових відходів у Вінницькій (67,3 тис. ккал) та Луганській (11,5 тис. ккал) областях. При цьому найбільші та найменші викиди парникових газів встановлено у Донецькій (1439,8 т) та Закарпатській (11,3 т) областях (рис. 3). Аналогічно до рейтингу областей за обсягами втрат продовольства та викидів парникових газів у розрахунку на 100 осіб, у Дніпропетровській, Донецькій, Запорізькій та Луганській областях рівень втрат продовольства та харчових відходів у розрахунку на 100 га земельних угідь нижчий від усереднених даних по Україні, а рівень викидів парникових газів значно вищий.

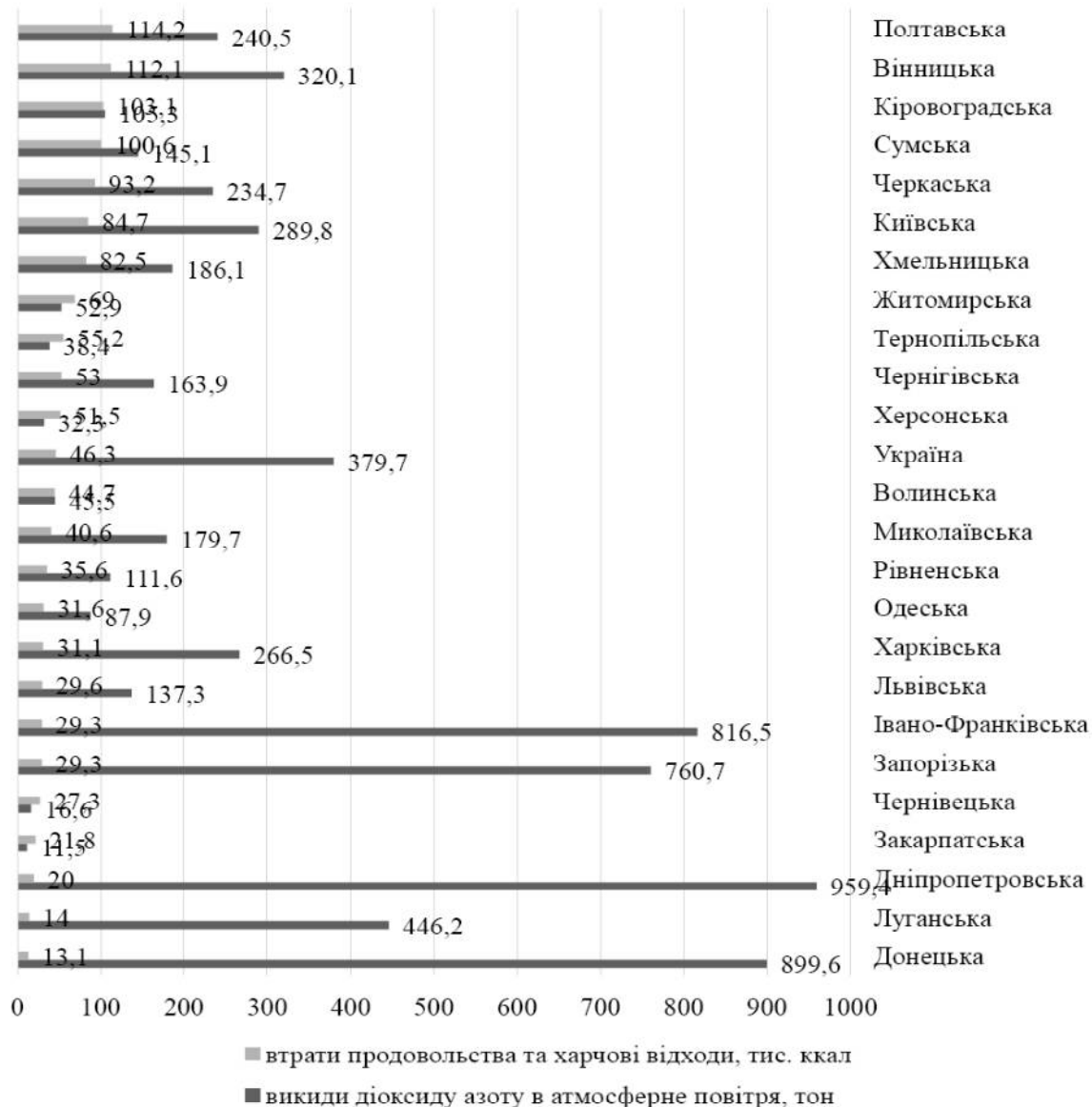


Рис. 2. Викиди парникових газів у порівнянні з втратами продовольства та харчовими відходами за регіонами України у розрахунку на 100 осіб, 2016 рік

Джерело: розраховано автором

Разом з тим, слід зазначити, що якщо у розрахунку на 100 осіб кількість регіонів з меншими питомими втратами продовольства та харчових відходів порівняно з усередненими даними по Україні склала 13 областей, то за показником втрат продовольства та харчових відходів у розрахунку на 100 га земельних угідь таких регіонів налічується 15.

Таким чином, за втратами продовольства та харчових відходів як у розрахунку на 100 осіб, так і у розрахунку на 100 га земельних угідь Вінницька та Полтавська області мають найвищі значення, а Закарпатська – найнижчі; Донецька та Дніпропетровська області мають найвищі викиди парникових газів за обома критеріями.

На рисунку 4 показана середня вуглецева інтенсивність кожного регіону. Регіональні питомі показники викиду діоксиду вуглецю значно вищі у промислово розвинутих областях, першу п'ятірку яких складають Донецька, Дніпропетровська, Запорізька, Івано-Франківська та Луганська області, що займають відповідно 13, 9, 8, 4 та 3 місця за рейтинг продовольчих втрат. Разом з тим, якщо не враховувати дані по вказаним областям у вибірці, то, в цілому, спостерігається середня пряма залежність між показниками росту викидів парникових газів та втратами продовольства. Варіації обумовлені різним асортиментом продовольства, яке виробляється, переробляється та споживається в кожному регіоні.

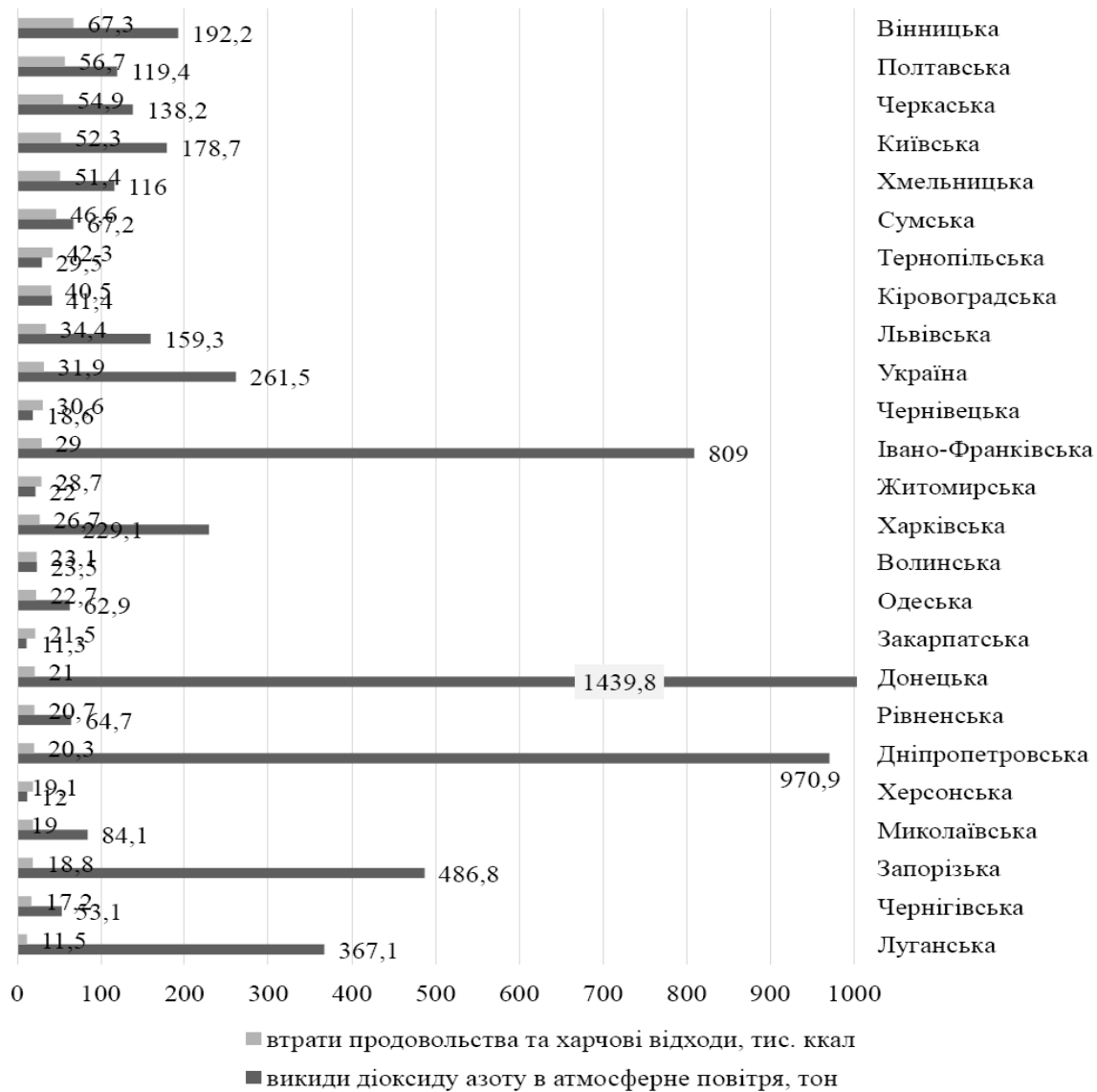


Рис. 3. Викиди парникових газів у порівнянні з втратами продовольства та харчовими відходами за регіонами України у розрахунку на 100 га, 2016 рік

Джерело: розраховано автором

За отриманими даними, у 2016 році обсяг «марних» викидів парникових газів на втрачене продовольство та харчові відходи при виробництві та переробці сільськогосподарської продукції склав 401,2 тис. т, що становить 13,2 % від загального обсягу викидів. При цьому значно вищими є «марні» викиди саме на стадії переробки продукції – 384,4 тис. т, що майже в 23 рази перевищує «марні» викиди на стадії виробництва (17,0 тис. т) (табл. 1).

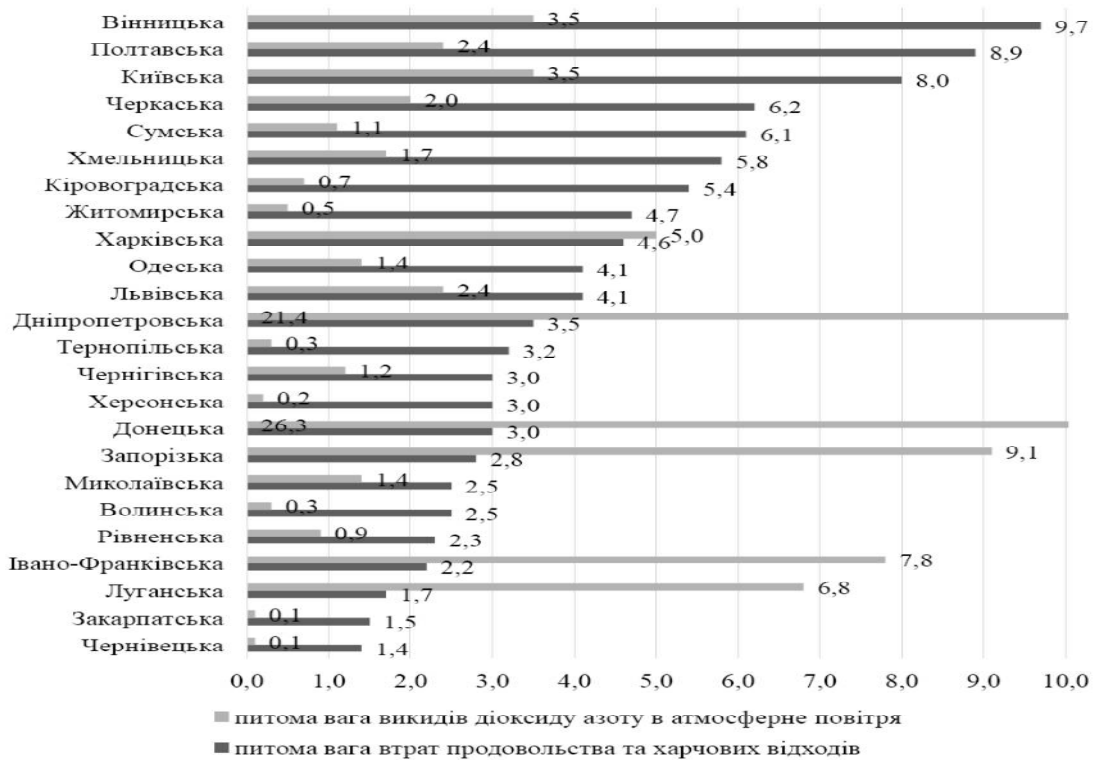


Рис. 4. Внесок кожного регіону у втрати продовольства та харчових відходів та викиди діоксиду вуглецю, %

Джерело: розраховано автором

Таблиця 1. «Марні» викиди парникових газів на втрачене продовольство та харчові відходи у 2016 році

Область	Викиди CO ₂ при виробництві сільськогосподарської продукції			Викиди CO ₂ при переробці сільськогосподарської продукції			Викиди CO ₂ при виробництві, переробці сільськогосподарської продукції		
	Фактично – усього, тис. т*	«Марні» викиди, т	Частка «марних» викидів, %	Фактично – усього, тис. т*	«Марні» викиди, т	Частка «марних» викидів, %	Фактично – усього, тис. т	«Марні» викиди, т	Частка «марних» викидів, %
Україна	869,6	16,93	1,9	2174	384,35	17,7	3043,5	401,2	13,2
Вінницька	30,5	0,54	1,8	76,4	21,36	28,0	106,9	21,9	20,5
Волинська	2,8	0,10	3,6	7,1	1,00	14,1	9,9	1,1	11,1
Дніпропетровська	186	3,54	1,9	464,9	29,9	6,4	650,9	33,4	5,1
Донецька	229,1	4,01	1,8	572,7	70,08	12,2	801,8	74,1	9,2
Житомирська	3,9	0,09	2,3	9,8	3,43	35,0	13,8	3,5	25,4
Закарпатська	0,9	0,04	4,4	2,2	0,52	23,6	3,0	0,6	20,0
Запорізька	79,4	1,17	1,5	198,5	27,07	13,6	277,9	28,2	10,1
Івано-Франківська	67,6	2,45	3,6	169,0	30,63	18,1	236,6	33,1	14,0
Київська	30,2	0,62	2,1	75,4	14,38	19,1	105,6	15,0	14,2
Кіровоградська	6,1	0,08	1,3	15,3	9,24	60,4	21,4	9,3	43,5
Луганська	58,8	0,91	1,5	146,9	68,81	46,8	205,7	69,7	33,9
Львівська	20,9	0,72	3,4	52,2	11,98	23,0	73,0	12,7	17,4
Миколаївська	12,4	0,19	1,5	31,0	6,28	20,3	43,4	6,5	15,0
Одеська	12,6	0,18	1,4	31,5	8,26	26,2	44,0	8,4	19,1
Полтавська	20,6	0,30	1,5	51,5	14,82	28,8	72,1	15,1	20,9
Рівненська	7,8	0,24	3,1	19,5	3,52	18,1	27,2	3,8	14,0
Сумська	9,6	0,14	1,5	24,0	10,3	42,9	33,6	10,4	31,0
Тернопільська	2,4	0,05	2,1	6,1	1,25	20,5	8,6	1,3	15,1
Харківська	43,2	0,78	1,8	108,0	23,32	21,6	151,2	24,1	15,9
Херсонська	2,0	0,05	2,5	5,1	0,41	8,0	7,2	0,5	6,9
Хмельницька	14,4	0,27	1,9	35,9	15,29	42,6	50,2	15,6	31,1
Черкаська	17,3	0,26	1,5	43,3	8,79	20,3	60,7	9,0	14,8
Чернівецька	0,9	0,05	5,6	2,3	0,24	10,4	3,2	0,3	9,4
Чернігівська	10,2	0,15	1,5	25,4	3,47	13,7	35,6	3,6	10,1

Джерело: розраховано автором.

Примітка: * за даними Державної служби статистики України

Оскільки в Україні відсутні наукові дослідження та дані офіційної статистики відносно викидів парникових газів за стадіями життєвого циклу сільськогосподарської продукції провести відповідні розрахунки у повному обсязі неможливо. Наразі відомі дані офіційної статистики відносно фактичних відходів CO₂ при виробництві та переробці сільськогосподарської продукції. Виходячи з цього, а також розрахунків втрат продовольства та харчових відходів за стадіями у ланцюгу створення їх вартості нами визначено «марні» викиди парникових газів на втрачене продовольство та харчові відходи при виробництві та переробці сільськогосподарської продукції за регіонами України (рис. 5).

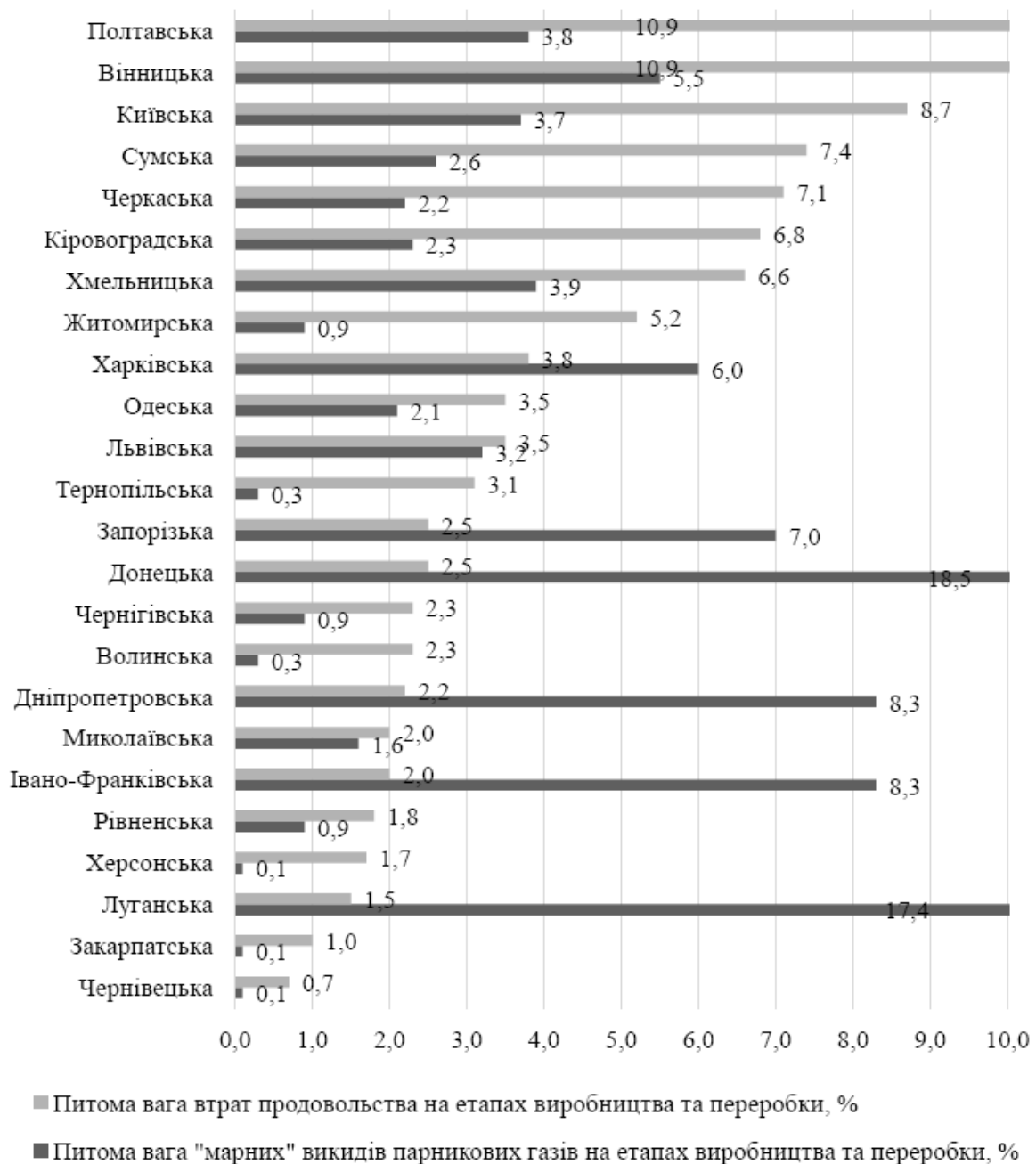


Рис. 5. Внесок кожного регіону у втрати продовольства та харчових відходів та «марні» викиди діоксиду вуглецю на етапах виробництва та переробки сільськогосподарської продукції, %

Джерело: розраховано автором

Отже, у розрізі регіонів вищими по відношенню до усереднених даних по Україні є питома вага «марних» викидів діоксиду вуглецю у 10 областях: Вінницькій, Житомирській, Закарпатській, Кіровоградській, Луганській, Львівській, Одеській, Полтавській, Сумській та Хмельницькій. До списку не потрапили «лідери» за обсягами викидів парникових газів

(Дніпропетровська, Донецька, Запорізька, Івано-франківська та Луганська області), саме тому, що загальні обсяги викидів в цих областях є дуже високими, а тому частка їх на втрачене продовольство при виробництві і переробці сільськогосподарської продукції є незначною. По відношенню ж до загального обсягу «марних» викидів парникових газів промислово розвинені області мають найвищі показники.

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THE MAIN ASPECTS OF ACCOUNTING IN INSURANCE COMPANIES

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5788

ARTICLE INFO

Received: 12 April 2018

Accepted: 11 May 2018

Published: 12 June 2018

KEYWORDS

Insurance,
Insolvency,
Insurance contract,
Capital,
Attracted bonus,
Generated income

ABSTRACT

This article discusses the role and the place of the insurance sector as the financial sector, as well as countries economic development. Special attention is given to the insurance industry, which includes the set of laws and regulations under which the insurance business is conducted.

Relations in the field of insurance is regulated by the Georgian constitution, the civil code, Law of Georgia on Insurance and other Georgian laws and regulations. And the accounting and auditing is implemented basis of International Financial Reporting Standards (IFRS) and International Audit Standards (ISA).

The insurance agreement is a civil legal document, which determines the commitments between the insurer and the policy owner. According with an insurance contract, the insurer is obligated to compensate the policy owner the damage caused by the occurrence of insurance terms according with the terms of the agreement defined with the insurance money. With the same agreement, there's determined mode of payment of fee(bonus) and conditions.

The improvement of the insurance contracts accounting, refers to the price which determines the insurer's rights, about accounting politics, the adequacy of commitments, the devaluation of the reinsured assets, the valuation of the current market interest rates, a shadow accounting and etc.

The article also analyzes the capital structure, which is characteristic for the insurance companies, formation of demands and obligations. Particular attention is paid to the insurance companies regulatory capital requirements, established by the State Insurance Supervision Service

This article discusses the elements of financial statements related to the financial results of the insurance companies' activities, their recognition and insurance operations accounting entries, earned premium amount, the amount of incurred net losses and calculation methods of the financial results of the insurance activities (non-life), formulas of net loss ratio and the combined loss ratios.

In addition we would like to note that the article deals only with the operations related to insurance activities.

Citation: Dali Sologashvili (2018) The Main Aspects of Accounting in Insurance Companies. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5788

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The role of insurance sector is increasing in a point of view total attracted bonuses and assets in the financial sector in Georgia. According to the data of I quarter of 2017, 14 insurance companies have been licensed in Georgia whose total assets are equal to 538 724 407 GEL, including net capital amount of 114 051 330 GEL. There are five leaders in the insurance market. This five companies gain 82 % of the total attracted premium and 81 % of total market assets.

If we look at the capital market in the world, we will make sure that insurance companies are one of the key players among institutional investors. They possess the ability to accumulate financial

resources and then convert them into investments. Thus, the insurance industry is one of the leading sectors of the country for economic development.

In leading industrial countries, the insurance companies are the most investing ones among financial institutions presented in the stock markets. Thus, in all developed financial markets, insurance companies are one of the major institutional investors.

The insurance industry's share of world's GDP is \$ 6,17, respectively; the average rate of developed countries - 8,15 %, developing - 2,71 % and in Georgia - 0.83 %.

The low rates of these very important indicators are caused by the low solvency of the country's population, pure risk management, lack of compulsory insurance and the undevelopment of the pension / life insurance market.

The lower rate of premium per one citizen and low share of insurance industry in GDP indicate that: The insurance market has a great potential. The power of the insurance system directly affects country's economy and at the same time depends on the country's economic condition, the solvency of the population and the strength of the business. Thus, the insurance field requires special approaches.

Before we discuss about the peculiarities of the accounting of insurance companies, it is best to consider the main issues without which the accounting is unimaginable. One of such issues is the insurance industry.

The insurance industry includes a combination of laws and normative documents, which are bases for insurance activities. Namely: the Constitution of Georgia, the Civil Code, the Law of Georgia on "Insurance" and other laws and regulations. The base for accounting and auditing are International Financial Reporting Standards (IFRS) and International Audit Standards (ISA). In the case of international treaties or agreements in which Georgia participates and there are different rules from this code rules, international agreement or treaty rules are used.

Since the article deals with accounting, we will focus only on the basic aspects which identify the special peculiarities and special approaches based on the above-mentioned laws or standards.

IFRS 4 deals with insurance contracts. This standard applies to all insurance contracts and reinsurance agreements that the business entity holds.

Standards aim are at certain frameworks:

- a) Receive financial statements of insurer's insurance contracts;
- b) Improvement of accounting of insurance contracts by the insurer;
- c) Information coverage that is defined and explained in the financial statement of the insurer.

According to the law, the insurer's financial strength is based on the existence of its capital, insurance reserves and reinsurance system.

The insurer is obliged to follow the economic limits and regulations imposed by the National Bank. Namely:

- a) The minimum amount of capital on all stages of insurance activities;
- b) Amount of insurance reserves by species;
- c) The margin ratio of the permissible asset insurance reserves to cover insurance reserves;
- d) Marginal ratio between capital and liabilities;
- e) Margin ratio between assets and liabilities.

At this stage we will only consider some of them, namely:

It is also obligatory to deposit cash in all stages of insurance activities in accounts opened in licensed banking institution with the order specified in 100 % in Georgia.

At the same time, the order restricts the use of monetary funds placed on accounts opened in the banking institution for the purpose of fulfilling the requirement, which is applied to the means and measures provided by the legislation base of Georgia.

The margin ratio between liabilities and their own capital is determined by the legislation. Namely: "Net obligations taken by the policies / guarantees issued by the insured on any insurer and / or the insurer of any liabilities to the insured group for any moment of the activity shall not exceed 15 % of its equity to the insurer on the previous reporting date.". At the same time it is mandatory: "For any moment of activity, the total net obligation taken by the insurer in this category shall not exceed ten times the amount of capital of the previous calculation date."

One of the fundamental foundations of the insurer's financial stability is its capital. The conceptual basis for financial statements explains: "Own capital is the part of the enterprise's assets that remains after subtraction of all obligations". Own capital is considered as part of the assets remaining after covering all of the liabilities. In the balance it can be divided into subgroups: equity capital, irrigated profit, reserves created from retained earnings and reserves that guarantee capital. They can be referenced separately. This classification of the capital is beneficial as for the users of financial

reporting to make economic decisions, as for the owners in a point of view of rights, dividends, and withdrawal of capital.

The equity capital in insurance companies is represented by shares, equity capital, repurchased shares, accumulated / undistributed profits, net profit / loss during the reporting period, reserve created from retained earnings, revaluation reserves, and reserves that guarantee capital.

We also want to underline that the article will discuss only specific issues and operations that are characteristic for the insurance sector.

In the Law of Georgia on Insurance [Article 15.1] the Insurer shall also comply with the following economic limits set by the Service

a) The minimum amount of capital and the margin of payment of the calculation of the loan at all stages of insurance activities;

b) Amount of insurance reserves according to species;

c) Marginal ratio of assets to cover insurance reserves with insurance reserves;

d) Marginal ratio between capital and liabilities

e) The ratio between the amount of supervisory capital and the amount of the margin of solvency margin.

It should be taken into account that these requirements do not apply to the branches (representation).

From January 1, 2018, the requirement of the minimum amount of insurer at all stages of implementation of insurance activities has entered into force and the minimum amount is equal to:

a. Life insurance - 2 200 000 GEL;

b. Non-life insurance - 2 000 000 GEL;

c. Reinsurance - 2 200 000 GEL. And the amount of the solvency margin obtained by calculating shall not be less than 1/3.

According to economic content, the margin of solvency - is the fulfillment of obligations that complements the insurance guarantees: Adequate insurance tariffs and insurance reserves for the liabilities. In general, the "solvency margin" is the surplus of assets in comparison with liabilities.

The minimum amount of capital of the insurer should be placed on separate accounts in licensed banking institutions of Georgia on all stages of insurance activities not less than 1 year periodically.

Insurance companies (insurers) carry out insurance activities awarded by the law, which implies conclusion and implementation of their insurance and reinsurance agreements. In the process of regular insurance activities, the insurer has to arrange the requirements and obligations. Sources of their origin are distinguished by certain peculiarities. Generally, insurance requirements and liabilities can be grouped as follows:

– Requirements and obligations arising from insurance contracts;

– Other insurance requirements and liabilities.

Requirements and obligations are recognized by the accrual principle on the basis of entry into force of the contracts. Requirements and obligations may be associated with the acquisition of the agents, brokers or policyholders, or the amount payable to them.

Requirements related to insurance contracts will be recognized at the moment of entering into force of the contract which will be accounted for:

Debit - insurance requirements

Credit - attracted premium

In the course of implementation of the insurance activities, there may be impairment of the requirements. The insurance company reduces the carrying amount of insurance requirements in the amount of impairment losses on the basis of adequate proof of impairment of insurance claims which will be accounted for:

Debit - impairment loss of insurance claim

Credit - insurance requirements

The Company may also have the right to require from third parties to pay full or partial compensation (regress). The regression is a legal term and in direct meaning means compensation from a third party.

If the insurer is able to demand claim for damages from a third person, then this request goes to the insurer, if he reimburses the insurer, which will be accounted for:

Debit - Requirements for compensation of losses from third party

Credit - Income with regression

If the insurer refuses to apply for a third party request or the right to secure his claim, then the insurer shall be exempt from the obligation of reimburse of the amount of damages, as much as he could receive in order to reimburse expenses connected to making request or exercising of the right.

Insurance companies have the opportunity to receive compensation from the surviving property due to the conditions of the insurance contract, which is reflected in the reduction of liabilities related to insurance losses, which will be accounted for:

Debate - Liabilities related to insurance losses

Credit - Remuneration from the surviving property

When the obligation is covered, it is recognized as a different asset and will be accounted for:

Debate - Other assets

Credit - Other insurance revenues

Some types of insurance contracts give the right to the company to sell (usually spoiled) property received as a result of loss of damage, which is called as surviving property. Such property will be accounted for:

1. *Debate - Other assets. Credit - Loss*

2. *Debate - Cash facilities. Credit - Remuneration from the surviving property*

Therefore, the amount of reimbursement of liabilities related to insurance losses is the amount of money that can be obtained from reasonable sale of property in reasonable conditions.

As noted above, insurance companies usually have liabilities in the process of carrying out insurance activities. Liabilities may arise both on the basis of insurance contracts as well as other financial liabilities.

The obligation of the insurance contract implies the full cost of all the losses, which has occurred but has not been regulated by the reporting date, whether it has been declared to be related to costs related to settlement of claims, together with the conditional cost of waste and other types of pay.

Insurance liabilities include:

- The unearned premium reserves;
- Reservation losses stated by policyholders but unregulated losses;
- Reserved but unclaimed losses.

As a rule, insurance companies are required to create reserves by law.

An unprecedented premium reserve, which is part of the bonuses attracted to the following periods, is deferred as an unpaid premium. The unprecedented premium reserve includes the part of the borrowed bonus that is expected to be generated over the following or next years. It is computed separately for each insurance contract daily.

The total amount of insurer's unearned premium reserves is the sum of the premium reserves calculated from the contract / policy.

According to the legislation, the insurer is obliged to count the unrecoverable bonus for all the effective insurance policies / policies [3. 7].

As we mentioned, reserves are created for losses and expenditures related to insurance losses which has occurred already but the company has not adjusted yet. Records are recognized by the entry into force of the Agreement or by the time of accruing of the premium and is recorded as an income from the premium during the contract, in accordance with the insurance scheme.

Reservation recognition will be accounted for:

Debate - insurance requirements

Credit - Unprecedented premium reserve

The prizes attracted to the current reporting period will be accounted for:

Debate - Unearned premium reserve

Credit - Attracted premium

Insurance claims reserves are divided into two categories:

The insurance claims reserves are separated into two categories:

1) *Referral but unregulated loss reserve*, which is formulated by the company, in the existence of known requirements for the insurer for the reporting date, which is confirmed by the relevant application.

The amount of stated but unregulated liability reserves for the date of calculation is the estimated amount of reserved unpaid money of reimbursement of insurance claims on the known claims of the insurers on which the decision is not made on the complete or partial coverage of the insurance funds.

The declared but unregulated loss amount is reflected in the balance sheet as an obligation that will be carried out:

Debate - Change in insurance liabilities related to losses

Credit – Referral but unregulated loss reserve

According to the legislation, the reinsurer's share in Referral but unregulated loss reserve is calculated for each reported but unregulated loss, in accordance with its reinsurance agreement, if any. The reinsurer's share in Referral but unregulated loss reserve changes in accordance with the compensation of the loss or its part by the insurer. The part of reinsurer in referral but unregulated loss reserve is equal to zero. [3.4]

2) *occured but undeclared loss reserve* – Is a reserve for losses caused by insurance incidents that the insurer has not received before the end of the reporting year. It is counted according to the company's previous experience. It is reflected as an obligation in the balance sheet.

*Debate – Change in insurance liabilities related to losses**Credit – occured but undeclared loss reserve*

Insurance Reserves for Insurance Contracts (occurred but declared and undeclared but unregulated loss reserve) are determined as the final cost of liabilities in respect of the loss that has already occurred and is measured based on the known facts for the reporting date.

The announced but unregulated loss reserve consists of two parts:

1. The part of the reserve at the end of the reporting period entered upon the deposit;
2. The part of the reserve, the amount of which is not confirmed in the tax document, but its amount can be evaluated.

Premium attracted by the insurer in the reporting year is considered as a basic premium.

The amount of occurred but undeclared loss reserve in health insurance is 2 (two) percent of the basic premium and 5 (5) percent of the basic premium defined for the other types of insurance. The reinsurer's share in occurred but undeclared loss reserve has occurred but the unclaimed loss is not calculated [5. 7]

For each balance sheet, insurance companies conduct adequate testing / testing of liabilities. Its purpose is to assess the adequacy of recognized insurance liabilities that will be reduced by the insurance contracts acquired during the acquisition of deferred expenses and the merger of enterprises or the transfer of the portfolio of insurance contracts.

The estimates of insurance liabilities arising from the carrying amount of any impairment is recognized as follows: Firstly, the insurance contracts acquired at the profit or loss of the acquisition of the portfolio of the reciprocated expenses and the merger of the enterprise or the transfer of the portfolio of insurance contracts.

As noted above, besides the above-mentioned liabilities derived from insurance contracts, the insurer may also have other financial liabilities. Whose accrual is recognized by the correspondence with corresponding assets in the credits. for example:

- Accrued insurance payments will be made:

*Debate – Other insurance losses**Credit – Other insurance liabilities*

- Accounts accrued on Brokers and Agents will be implemented:

*Debate– Commission fee**Credit– Accrued liability*

- The amount of the expenses incurred for the cedent : (Cedent - the insurer transferring the risk or part of it)

*Debate– Commission fee**Credit– Commission commitment*

As we have mentioned, insurance is the economic relationship between the insurer (insurance company) and the insured that is confirmed by the insurance contract signed between them, which is known as the name of Policy.

The policy is a document confirming the liability of insurer (insurance or reinsurance) and contains the obligation of the insurer to pay the insurance payments according to the insurance contract - insurance compensation or remuneration when the insurance accident occurs. Insurance Agreement shall at the same time confirm the obligation of the insured on the payment of insurance contributions within the prescribed period. I.e the insurance contract is the basic document based on which the insurance company is awarded, or the unpaid premium.

The main source of insurance companies is premium. There are two types of bonuses are: the attracted / insurance bonus and the bonus generated.

Attracted / insurance premium is the amount of insurance installment paid by the insurer to pay the damages (damages) of its liabilities that may be incurred due to the circumstances or

circumstances envisaged by the insurance contract on the insurance premiums. E, the attracted bonus is recognized as an unpaid premium.

Attracted premiums will be:

Debate – Insurance requirements

Credit - Attracted bonus

Insurance Requirements are requirements which are result of the main activities of the company, the claims originated from insurance and reinsurance operations that can be restricted to short-term and long-term accounts. And the attracted premium, the brotto, because it is not yet considered a generated premium, and at the same time it creates the obligation of the insurance company towards the insured, so it is possible to recognize the deferred income account.

If the insurance company carries out reinsurance operations, then the amount of reinsurance premium will be reduced by the amount of attracted bonuses that will be accounted for:

Debate - Attracted premium

Credit – Reinsurance premium

In the event of cancellation of the contract before the time, the bonus attracted is registered in accordance with the terms of the contract, including its cancellation. Additional taxes applicable to the cancellation of the Agreement, which are set by the insurer and the legislation intended for reimbursement of the insurer, is part of the attracted bonus that is recognized by:

Debate – Requirements from the service

Credit – Attracted premium

Generated premium – Is the attracted or unearned (insurance premium) part that belongs to the last part of the validity period of the insurance contract. The premium generated by insurance activities (unyielding) is calculated with the formula:

Amount of the generated bonus = Attracted premium - reinsurance bonus - change in unsecured bonus reserve, curbs + change in unearned bonus reserve, reinsurer share

The principal cost of insurance companies is reimbursement. *Remunerative liabilities are monetary and other compensations issued to the insurer by the insurer during the reporting period, irrespective of the origin of insurance losses.*

Because the reimbursement loss is the main operating cost of the insurance company, so its accrual will be accounted for accounting for operating expenses:

Debate – To be compensated damages

Credit - Insurance liability

The issuance will be accounted for:

Debate – Insurance liability

Credit–Reports about Cash funds

Insurance activities (non-life):

Net Rate of Claimed loss = Reimbursement of Losses - Reinsurer's share in Reimbursement Losses, Increase in Claims Reserve, Brutal - Change in loss Reserves, Reinsurers share - Net Income from Regress and Saved property

Insurance net profit (loss) = generated bonus (net) / insurance income - net insurance / fixed losses - accrued bonuses + net commission income (expense)

In case of indigenous and life insurance, the commissions of the deferred income and expenses shall be paid:

– Deferred commission revenues:

Debate– Cash facilities

Credit– Fees belonging to the reinsurance

Expendable Fee Cost:

Debate – The commission owned by Ceden

Debate – The commission owned by Broker's

Debate – The commission owned by the agent

Credit– Liabilities with deferred commission expenses

Here are the terms used in the insurance system for *acquisition and acquisition costs*.

Acquisition is the general name of marketing activities implemented by insurance companies in insurance that aim to increase the number of insurance contracts. It also includes advertising, mass

events, collective and individual meetings and conversations focused on the advantages of specific insurance companies and insurance types.

Acquisition cost is a new insurance instrument, for example, the cost of remunerating agents for contracting, which is considered to be a pre-recovered expenditure and is recognized as an asset, ie an excessive acquisition cost that will be handled indecently.

Debate – Deferred acquisition costs

Credit– Cash facilities

Expense deferred acquisition costs for the current reporting period will be written down in the current period through accounting:

Debate – Acquisition costs

Credit – Deferred acquisition costs

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TEACHING WRITING TO THE SECOND LANGUAGE STUDENTS

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5791

ARTICLE INFO

Received: 13 April 2018

Accepted: 17 May 2018

Published: 12 June 2018

KEYWORDS

teaching,
second language,
assignments,
academic writing,
draft

ABSTRACT

This article covers several changes and details that have occurred in attitude about teaching writing as a second language. In traditional classes, the main goal was learning grammatical rules and writing accurately. Writing different types of assignments motivate learners to be responsible for their own learning by increasing the students' writing abilities. The aim of writing assignments should be focusing on the topic by letting students do self-assessment and peer assessment that encourages them in the writing process. To write for a reader being one of the important purposes of teaching writing nowadays in the second-language can improve the students' abilities to plan, revise and edit their texts, to search for appropriate words and phrases. Teachers must achieve a good learning atmosphere that will have a great impact on students' learning.

Citation: Aliyeva S. G. (2018) Teaching Writing to the Second Language Students. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5791

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Introduction. Throughout the last years, our views of writing in a second language have drastically changed. Being one of the productive skills, much attention should be paid to teaching writing. In traditional classes, the purpose of the writing activity was to catch grammar, spelling, and punctuation errors when students write in a second language. For doing such kind of exercises, students were given a short text and instructed to change all singular nouns to plural nouns or to change verbs from present tense to past tense. The students being carefully controlled saw only correct language and practiced the learned grammar structures. Similarly, in more advanced classes, students were assigned compositions or other types of texts to write. Most often, teachers marked all the grammatical and mechanical errors in the writing. Then the papers were returned to the students asking correct all the errors and recopy the text. In these types of writing exercises, the main focus was on the language structure. To avoid errors, students wrote very cautiously and conservatively in the second language. They tried to write something easier or simpler if their thoughts did not fit with what they knew how to say. In the result, student's writing was crippled, filled with clichés.

Results. Attitudes about the role of writing, being one of the productive skills, in teaching a foreign language has changed greatly. In the language curriculum, writing has become significant similarly to other three language skills. "Writing is the natural outlet for the students' reflections on their speaking, listening, and reading experiences in their second language." [3,171]. While writing their thoughts, students develop confidence and a sense of power over the studied language when the students' levels are A₂ or B₁. In order to master the learned grammatical and lexical material and to consolidate the students' knowledge, it is significant to use the following writing assignments:

Completion – The students fill in the blanks in a text or a crossword puzzle with an appropriate word or phrase. This technique can give learners practice in a particular language point, for example, place prepositions.

Describing a picture – The students write a description of a picture. Then, they may discuss the best order in which to describe the different elements which go to make up the picture. This gives students practice in organizing a spatial description.

Joining – Students join words or sentence using a linking word, such as “and” or “but”. This technique helps learners to develop the skill of linking ideas logically and writing more fluently.

Matching – The students have to match the two separate halves of a sentence written in the form of two lists. This technique helps learners to understand how sentences are constructed and which words can go with other words.

Reordering – Sentences or texts are given to the learners in muddled order and they have to rearrange them in the correct order. Reordering sentence is useful for teaching word order while reordering texts helps students practice choosing a logical sequence of sentences.

Substitution – In this technique, a basic sentence framework is written on the board. The student can vary this by choosing different words or phrases at certain points. This shows students how a basic sentence form may be used with slight variations to express a number of different meanings.

Writing from notes – The students are given notes to expand into text. This gives them practice in arranging their ideas coherently.

As usual, teachers set writing assignments in the second language for homework. “Language 2 writing is commonly viewed as the product of learning and not much attention is devoted to the components of the writing process. English writing tasks are usually assigned to students as homework and they are not practiced in the language classroom.” [5, 66]. However, several exercises should be designed to be done in class, so that a teacher can circulate while the learners are working, supply any vocabulary they need, and correct or explain any mistakes as they arise. It is also an advantage for learners to receive immediate feedback on their writing.

Writing is easier if the learners are prepared for the task, and if their imaginations are stimulated beforehand. The purpose of the lead-in is to “warm up” the learners, in other words, to start them thinking about the topic and practising some of the languages that will be needed when they actually come to write. The aim of this stage is to give the learners controlled writing practice before they attempt a freer writing task. This is important because the language of writing is different from that of speech. When people speak, utterances are short or incomplete, and the used language is often colloquial and may break some grammatical rules. On the contrary, written language is more formal and elaborate, and follows certain conventions. In order to allow students to write on subjects they know about, many writing classes spend time on personal writing, such as journal writing. This is considered to be the easiest type of writing. The students are alone and they create writer-based prose when they are writing journals. However, long-term group projects or collaborative writing give a clearer purpose to writing assignments than that might occur with more personal writing. All undergraduate and postgraduate students are expected to write in an academic style.

Academic writing is a special genre of writing that prescribes its own set of rules and practices does many of the things that personal writing does not. Firstly, some kind of structure, such as a beginning, middle, and an end is required being a simple typical structure of a paragraph or an essay format. “Typically, academic writing requires you to clearly describe abstract forms and their component parts, their links to other abstract forms, as well as where they are positioned in relation to a general, overall system,” as mentioned in a guide for academic writing. [2, 4]. The nature of academic writing is different from many practically-oriented or socially oriented writing tasks where the topic will likely require you to delve into theories, philosophies, concepts, and other abstract ideas underlying the practical nature of the activities concerned. The reason is requirements of academic writing tasks, which obligate learners to look beneath the surface for underlying principles, theories, and concepts that can offer mainstream as well as alternative explanations for common practices, processes, and procedures.

The important fact to be focused on is writing for a reader. If the students consider the fact that the readers of their assignments need to be able to understand exactly what they are trying to say, it will encourage them to practice. Being the only way to demonstrate student’s skill in communicating to the marker, teaching academic writing becomes significant nowadays. “Typically, academic writing requires you to clearly describe abstract forms and their component parts, their links to other abstract forms, as well as where they are positioned in relation to a general, overall system.” [2, 3].

While doing writing assignments students become more active and responsible for their own learning. Consequently, it motivates learners being a vehicle for demonstrating students' knowledge and understanding to the marker, at the same time, displaying their ability and write academically. Academic writing assignments require thought and planning. Being activities that allow students to form their own opinions, the assignments are often guided and based on the literature. Requiring students to turn their opinions into a clearly presented argument, they require students to make sure that their sentences are as clear as possible because written language can be easily misunderstood by the teacher reading students' drafts.

It should be mentioned that there is a new emphasis on the students and on their interests in doing all of writing assignments. In academic writing classrooms, students are working with a teacher to help him or her make assignments by letting the teacher know what type of writing they are interested in doing and what kind of topic they prefer in dealing with. Everyone writes several drafts not necessarily so that the result will be error-free, but so that the result will express what the student wants to say on the certain topic. Since some of the assignments will never be prepared for a reader, they may remain sloppy and filled with errors. However, other writing assignments intended to be formally prepared for a reader, students try to make a text neat and error free.

Teachers should give students assignments going through several drafts and then carefully editing and proofreading by the author, by other classmates, and by the teacher, as well as. In their turn, they do not criticize the student for not knowing English perfectly, but instead of it; work together, to collaborate in getting the writing to be as good as it can. Such learning atmosphere and attitude towards the learners and encouragement made by the classmates, as well as by the teacher will increase the students' writing ability and productivity. As people learn to write in a second language they gain greater control over their abilities to plan, revise and edit their texts, to search for appropriate words and phrases, and to attend more often or intently to their ideas in respect to the forms of the second language. [2, 6].

In the result, it has become less important that a polished final draft will appear absolutely without errors. These days the arguments on academic writing are that error-free writing without substance is not as good as substantive writing even with errors. If both goals of correctness and substance can be accomplished, the teacher gains the main goal of the teaching curriculum. If not, the outcome of the lesson should be aimed to save the energy for the content. In fact, most language teachers being too demanding about grammatical correctness require their students to write error-free. There is a place for error-free writing, but it does not have to be the main goal for writing classes nowadays. Teacher's goal must be to teach students to express their thoughts in written form in the second language.

This change in focus obviously results in some changes; likewise, in the way that teachers grade papers written by students. Traditionally, the trend is collecting students' papers, marking the errors, making a grade, and returning the paper with a comment that they should try harder next time not to make so many errors. It should be mentioned that this older form of responding to students' writing can be very discouraging for young writers. Furthermore, continuously investigating second-language writing, we can note that this approach does not help students to avoid errors in the future. In fact, all language teachers spend hours teaching a grammar, having students point, correcting normal version of that grammatical structure, and then finding the same error over and over again. Many students in second-language acquisition point to the probability that such errors will not appear just because the teacher thinks that after doing sufficient amount of exercises for consolidation of the same grammatical rule; students will stop making that error. In fact, like an accent in spoken language, certain written errors may never disappear, instead, they become fossilized. However, current thinking about grammatical mistakes is simple; teachers need not focus on grammatical errors as much in writing classes.

After doing several exercises and activities, the teacher begins to correct the learners' work in order to give them feedback about their progress. This is the moment where teachers should really act attentively because for students it can be very discouraging if their work comes back covered in red ink, and it can have a destructive effect on their creativity, enthusiasm, and confidence. [4, 5]. If the teacher corrects the student's every mistake, this robs the learner of a valuable learning experience of spotting and correcting their own mistakes. Today, most academic writing books advice teachers to reduce the "big red pen" effect, and help students to self-correct by working with learners as they are writing, supplying vocabulary and pointing out mistakes and getting learners to work together or read each other's work and help each other with mistakes.

Furthermore, in the process approach, it is appreciated if the teacher is not the only responder or evaluator; it is better to let students themselves and their classmates to be involved in responding to writing. Self-assessment can promote student's responsibility and independence, by motivating further learning if a student can identify his learning progress. Likewise, the same thoughts could be said about peer assessment. Research evidence indicates that peer feedback can be used very effectively in the development of students' writing skills. Receiving feedback from their peers, students can get a wider range of ideas about their work to promote development and improvement. More often further learning is only possible after the students recognize what they need to learn. Peer evaluation helps to lessen the power imbalance between teachers and students and at the same time, it can enhance the students' status in the learning process. Since the ways of assigning grades to learners' papers depend upon the purpose of writing, the teachers will have to return to the original question of why they are teaching their students to write, what the students' goals are for that class. Then, depending on the goals of writing, grades will reflect the degree to which the students have to write goals. Criteria for assessment for academic writing tasks cover a number of areas of performance such as, content, understanding, organization, expression, and accuracy, and set benchmarks for the level of performance achieved within each area.

Nowadays the goal is only rarely simply how accurately the student writes. While correcting the students' work, teachers should use symbols accepted for academic writing assessment in the margin to indicate that there is a mistake in that line rather than correcting the mistake themselves. The common symbols used in correcting student's writing are:

- * – well done
- . – add a period
- , – add a comma
- # – add a space
- : – add a colon
- ; – add a semicolon
- – add a hyphen
- “ – add an apostrophe
- “ ” – insert quotation marks
- or □ – insert a missing word, letter, or punctuation mark
- ≡ – capitalize a lowercase letter
- / – use a lowercase letter
- A – article
- P – punctuation
- SG – singular
- PL – plural
- SP – spelling
- V – vocabulary
- T – tense
- O – organization
- WO – word order
- REG – register
- ME – error of meaning
- RO – run on sentence
- FRAG – fragment
- AN – announcement
- TM – too many ideas
- AG – agreement (singular/plural, etc.)
- PR – preposition
- Gr – grammar mistake, etc.

Consequently, the learners will be very enthusiastic about finding out what the correct version should be and revising the rules once more.

Another result of the change in attitudes towards writing is publishing students' work. Students become much more likely to exert energy in their work if they think someone else, except for the teacher, will read their writing, the main point being worthy of publication and the attention which publication brings. While writing for publication, students have some idea of the real audience who will be reading their work, and consequently, this perception in itself will make the writing easier for second language learners. Teachers should get the students as involved as possible by allowing the

class to select a group of students to be the editorial board. Then, the students in the class decide which of their papers they would like to put into a portfolio and submit to the editorial board. Reviewing the papers, this board decides which ones they should publish and which ones still need more work. Since the teacher helps the students to prepare their work to please the editorial board, in this case, the teacher's role becomes one of resource person and coach, having a great impact on students' improvement in learning the subject and warming up the atmosphere of teaching and learning process, as well as. The exact form in the appearance of the publication would have to be decided locally and similarly, would depend on local resources. The simple form is just putting the selected works for the month or for the term together into a single portfolio to be saved on file and perhaps made available to other classes for reading. However the publication project results, the important part of this idea of publishing students' work is to give learners some recognition, an authentic audience, and purpose to write for.

Conclusions. To reach the goal of teaching writing, the classes have to become more humanistic, friendlier, and more fun. Learners should write in their second language, having a greater variety of writing tasks and more interesting opportunities to write. While having writing classes, students and teachers have to be more relaxed; they should work together, they should collaborate that is really significant for increasing productivity in the learning process. Teachers are better not to correct every mistake in a student's work, but prefer to concentrate on one specific area at a time that they come across while checking their learners' writing, for example, tenses, spelling, or prepositions. If teachers adopt this system they will need to give learners a little time after teachers hand back students' writing tasks to work out what was wrong, write in the correct version, and ask the teacher for help if students still do not understand. If most of the class made the same or similar mistakes, teachers should devote a lesson or part of a lesson to remedial work on this area. It will encourage the students to write with more willingly and enthusiasm, in its turn, which will help them to learn writing effectively in their second language. The important thinking about teaching second-language writing is the idea that writing in any language is done for a purpose, usually to communicate with a reader. It should be noted that writing in the second language can give a student much more sense of command over the studied language than other language activities. [5, 173]. For this reason, writing in the second language classes should give the language students confidence in their ability to manipulate English.

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USING VIDEO AND FILM IN FOREIGN LANGUAGE TEACHING CLASSROOM

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ARTICLE INFO**Received:** 16 April 2018**Accepted:** 18 May 2018**Published:** 12 June 2018

KEYWORDS

authentic, video and film, communication, learner, technology, classroom, language

ABSTRACT

Video and film are a good example of authentic materials. Watching them students develop their listening and speaking skills. Another benefit is that students learn culture through films. Students never get bored watching video and film. Improving communicative competence is one of the appreciable sides of video and film. The learner can also concentrate in detail on visual clues to meaning such as facial expression, dress, gesture, posture and on details of the environment. We discussed all the benefits of video and film.

Citation: Jabbarova D., Umarkhanova N. (2018) Using Video and Film in Foreign Language Teaching Classroom. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5792

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Audio-visual method is one of the popular methods today. Through this method teachers use video and film in the lesson. Video and film give students motivation. Now modern technology is widely used every day. This is why with the help of video and film teachers can create new atmosphere. New generation is not fond of traditional teaching ways. However, video and film are familiar to them. Firstly, we will discuss about video and film as a teaching method.

In 1895, film was invented by Edison. Immediately, film was widely used in many different fields, such as science, literature and foreign teaching. In the western countries, a lot of linguists have paid more attention to this audio-visual method and studied it, which connects sound with pictures. It is well-known fact that audio-lingual materials are a great help in stimulating and facilitating the learning of a foreign language. According to Wright (1976) many media and many styles of visual presentation are useful to the language learner. That is to say, all audio-visual materials have positive contributions to language learning as long as they are used at the right time, in the right place. In language learning and teaching process, learner use his eyes as well as his ears; but his eyes are basic in learning. River (1981) claims that it clearly contributes to the understanding of another culture by providing vicarious contact with speakers of the language, through both audio and visual means.

One of the most appreciated materials applied to language learning and teaching is, of course, video. A recent large-scale survey by Canning- Wilson (2000) reveals that the students like learning language through the use of video, which is often used to mean quite different things in language teaching. For some, it means no more than replaying television programs on a video recorder for viewing in class or private study. For others, it implies the use of a video camera in class to record and play back to learners their activities and achievements in a foreign language teaching. But our concern here is to present the use of video in language teaching most effectively as a visual aid presenting the target language naturally. It is a fact that most students who have taken English courses formally remain insufficient in the ability to use the language and understand its use, in normal communication, whether in the spoken or the written mode. The problem rises not from the methodology itself but

from the misuse or incomplete use of it. That is to say, teachers still evaluate students' performance according to the sentence structure and situational settings. In addition, teachers have to take into consideration their performance in terms of communicative acts. But this not necessarily means that teachers should pay full attention to only communicative acts in the preparation and presentation of language teaching materials.

A great advantage of video and film is that it provides authentic language input. Movies and TV programs are made for native speakers, so in that sense video provides authentic language input (Katchen 2002). That is to say, it is obvious that practical implications of video in the classroom in any classroom environment it can easily be used; teacher can step in the process whenever he wishes; he can stop, start and rewind to repeat it for several times where necessary. Any selected short sequence from program can be utilized for intensive study. To pay special attention to particular point in the program it is possible to run in slow motion or at half speed or without sound. Besides, the learner can concentrate on the language in detail and interpret what has been said, repeat it, predict the reply and so on. The learner can also concentrate in detail on visual clues to meaning such as facial expression, dress, gesture, posture and on details of the environment. Even without hearing the language spoken clues to meaning can be picked up from the vision alone (Çakir 2006)

Once the decision has been made to use a video in class, thought should be given as to what purpose the video is being used for, which is the role of the video. The way the video is used and the materials prepared for use with the video will depend on the role the video is taken. Below are four possible roles for video:

- Developing listening skills

- Listening for global understanding, listening for detail.

- To provide information

- To provide content relevant to students' need and interests.

- Presenting or reinforcing language

- Grammar, vocabulary, functions

- Stimulating language production

- Video used as a basis for discussion, a model for learners to follow, a visual aid

How a teacher uses video in your classroom depends on his/her focus. There are several issues that must be taken into consideration:

- Anticipate needs: the teacher has to look closely at the script and clip. He/ she must identify how much new vocabulary might need clarification, find the words that need previewing before watching, identify the words/ expressions which can be guessed from context, look at the facial expressions or gestures/ action and see if they can help him/ her explain language. These points should be marked on the script and used them during a pause tape while involving students using questions.

- Have an aim: the teacher must have a purpose in playing a clip to the students: he /she must look at request forms and practice them, give students practice in giving a commentary, telling a story, lead to a discussion on an issue, give a concrete task for students to complete while viewing so they use the language he/ she wants them to use and this helps them concentrate on the clip.

- Length: no matter how keen students are on the film or subject matter, they can only cope with so much at once. Teachers should avoid overwhelming them. The extract must not exceed 5 minutes of film. Short video sequences are easier to manipulate and they can be the starting point of a number of exercises. The teacher needs to design activities to keep his/ her learners involved.

- Run through: the teacher must estimate the time students will take to do each activity and how many times he / she will need to show the clip again. He/ she must run through the whole thing and get the timing right.

- Set context: if the clip comes from a sequence or part of a story the teacher should set the scene before starting, briefly outline plot, characters or situation if necessary, show the clip with sound off for a few seconds to elicit where the people are, who they might be, what they are talking about.

Language is not fixed but constantly changing, so is the media; television, radio and newspaper which are an extraordinary rich source of language in use. In order to expose foreign language learners to the target language the use of technology need to be exploited in the classroom as much as possible. For that reason a great tendency towards the use of technology and its integration into the curriculum developed by the foreign language teachers has gained a great importance. Particularly the use of video has received increasing attention in recent studies on technology integration into teacher education curricula (Ozkan 2002).

It is an undeniable fact that video is one of the best materials that enables students to practice what they have learned through various techniques. As Canning – Wilson (2000) describes video, at the most basic level of instruction, is a form of communication and it can be achieved without the help of language, since we often interact by gesture, eye contact and facial expressions to convey meaning. Thus it is clearly true such kind of materials present complete communicative situations by means of dynamic, immediate and accessible combination of sound and vision. The students contextualize the language they have learnt. In other words, they can see and hear the speakers in dialogues; their ages, their sex, perhaps their relationship one to another, their way of dressing, social status, what they are doing and perhaps their feelings. Moreover, as previously slightly mentioned, paralinguistic features such as facial expressions or hand gestures provide aural clues of intonation. The learners can also see the setting of the communication on the screen, so they can clarify whether the situation is formal or informal.

Video can also add variety to the classroom so that more than one method is used to present language. Not only will this make a class more interesting, but it can help students with different learning styles. Many visual learners feel left out in the typical classroom setting but can benefit from the visual input of video. Auditory learners also benefit since they can listen to videos more than once. Because videos can be watched again and again, they can provide the repetition that language learners need. Videos appeal to a wide variety of today's learners. Teenagers, in particular, are part of the video generation. They have a positive attitude towards television and video. It is seen as being "modern" compared to books. Many are more comfortable watching videos than reading books. Many adult learners need to see cross-cultural situations being acted out. This adds to their confidence in facing new situations in a new language.

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SAFE SCHOOL – SAFE CHILDHOOD

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ARTICLE INFO**Received:** 19 April 2018**Accepted:** 22 May 2018**Published:** 12 June 2018

KEYWORDSjuvenile,
school,
safe environment**ABSTRACT**

Ensuring school safety is one of the priorities of the education policy and administration worldwide, including in Georgia.

School safety is an important, but at the same time very complex issue. Social-economic problems accumulated in the society are often reflected on the school life, disturbing its normal way of functioning. Safety is a precondition for child's education, upbringing and development. The first objective of the state is to create safe environment at school, strengthen the discipline and eradicate the facts of violence.

In order to make school a safer place, we must know the factors that increase the risks of threat at school. Based on the analysis of international studies and researches conducted by us, the important factors which contribute to the safety of school may be divided into two large groups: factors outside of the school, and factors arising out of the organizational or educational structure at school.

Citation: Sherozia N., Tskhvaradze K. (2018) Safe School – Safe Childhood. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5793

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Introduction. The contemporary era is characterized with large influence of the social sphere on the upbringing, education and development of the children. Social and legal protection problems of the children are critical. Attention has increased towards the requirements adopted by the legislative norms in this direction. Scientific studies are carried out to help children in finding a respectable place in the society.

Following factors are important for development of an individual: what influences him/her, which conditions he/she is brought up in, what his/her aspirations are, what type of relations he/she establishes with others, circumstances in which he/she lives. Economic and social hardship, political cataclysms, stress, devaluing of human life, parental neglect, excessive distribution of aggressive and violent content in the media, incorrectly managed pedagogic activity present the obstacles from this perspective.

Violence against children cuts across the boundaries of geography, race, class, religion and culture. It occurs in homes, schools and streets; in places of work and entertainment; in care and detention centres. Perpetrators include parents, family members, teachers, caretakers, employees of the law enforcement authorities or other children.

Vision and attitude towards violence against children is changing lately. The issues that were earlier ignored are now unacceptable and alarming.

During the recent years, the problem of fighting violence against children has become very critical in Georgia. The background of aggression has increased significantly: a minor may threaten the life of a peer for a very simple reason. Street fights among juveniles are very frequent, which end with disastrous consequences. This circumstance has become one of the main concerns in our country that remains yet unsolved.

Impact of information on students distributed by various means of media, particularly television, and containing violent content has been studied multiple times. Students are less worried about violence after they receive such information. They become less sensitive towards the violent scenes; they become used to aggressive behaviour. On the other hand, sense of fear increases in children that they might also become a victim of violence (1,19).

The main obligation of the school is to be a place where a student, teacher and any representative of the school community feel physically and psychologically safe and are allowed to use their opportunities to the full extent.

Learning environment is a complex phenomenon and it unites all factors that influence education and development of the students.

Gonder and Hymes (Gonder & Hymes, 1994) have divided these factors into 4 core elements: *physical environment* (physical and tangible resources of the school and their organization: school building, classrooms, yard, lighting, drinking water and etc.); *social environment* (interactions between the members of school community: teachers, students, students and teachers, teachers and administration, etc.); *affective environment* (attitudes and feelings of the students and representatives of school community towards the school and its representatives); *academic environment* (teaching methods, values and different school practices, such as focus on teaching and learning, high expectation towards the achievements of the students; monitoring of the results achieved by the students, mechanisms of reward and motivation, etc.).

All four elements are important for creation of the safe, healthy and motivational learning environment. Moreover, they are closely interrelated, which means that ignorance of any one of them by the school administration might seriously damage other elements. (4,15)

In his hierarchy of needs American psychologist Abraham Maslow (1908-1979) underlined the importance of safety for expression of child's and, in general, human potential. If a school focuses its attention on the basic needs of a student and understands, how this is related to expression of cognitive skills, then the issue of safety will move up in the list of priorities inevitably. (2,27)

How shall we make the school a safe place? There is no universal answer to this question, as ensuring safety at school is a priority for any country, however it still remains one of the most difficult challenges.

The Western countries use different *models* of safety.

There are two main approaches to safety: a) process-based approach and b) product-based approach.

Product-based approach includes security, surveillance cameras, metal detectors, computer support for personal files of the students; while the *process*-based approach has an emphasis on a positive school climate, student and staff support systems, and counselling opportunities (Bucher and Manning, 2005).

Based on the studies, *Bucher and Manning* (2005) suggest the following strategies to ensure safety at school:

- Establish continuous preventative programs for school safety (for instance, peer mediation);
- Focus on the elimination of low-level violence (it is very harmful, if low-level violence is ignored in school. For example, bullying or psychological maltreatment of students by the teachers is a significant barrier for learning process);
- Develop a school climate that nurtures all children; school with free and open communication between the administration, students and teachers. (6,55)

American psychologist *Brenda Morrison* (2007) does not recognize quick solution to the problems and zero tolerance. Instead, she discusses three levels of practices.

The first, most proactive, level of practices aims to develop social and emotional competencies of the students, to enable them to resolve their differences in caring and respectful ways. *The second* level involves other members of the school community stepping in to assist in the resolution of the conflict. This happens when the problem starts to involve a larger number of people or becomes more protracted. *The third* level of practices includes involvement of the community, social workers, parents and others. (7, 97)

According to the experts in education Sopo Gorgodze, Simon Janashia (Policy Document – Safe School. 2012.), in order to effectively maintain safety at school, it is important to clearly delegate the rights, obligations and accountability between the teachers, resource officers, disciplinary committee and the director. The school and the community, as a whole, must have its function and role in eradication of violence.

Furthermore, it is important to take more preventive measures in schools, that will reduce continuous need for response to the problem (e.g. such preventive measures include teaching of social skills, proper reorganization of the curriculum, timely identification of anti-social behaviour, establishment of positive school discipline, etc.) (3,3)

School, where the students and teachers can make the full use of their opportunities and achieve their goals must be safe, thoughtful and organized:

- In *safe* school, the students are protected from any harm, threat and fear. Attitudes, values and actions of the students, teachers and other staff members eliminate any incidents and are focused on learning and success; the school has developed strategies and mechanisms for prevention and timely elimination of all expected threats:

- In *thoughtful* learning environment, all members of school community treat each other with respect and trust. Supporting students and their development is the most important objective of the school. Any practice at school is based on recognition of diversity and dignity. The school represents institution with positive attitude towards students, teachers, parents and other members of school community.

- *Organized* learning environment means fully understanding and exercising the rights and obligations by each member of the school community. Expectations about the acceptable and mandatory behaviours are well known for everyone. The school responds to each violation and offence according to the regulations and particular context developed in advance. (4,28)

Bullying is one of the most critical problems in contemporary Georgia, just like in other countries worldwide. It accompanies almost every epoch, however the relevance of bullying problem especially increased during the recent years.

Based on the studies carried out by us, we determined how serious the problem of violence is in schools, and what is being done to reduce the incidents of so-called bullying to the minimum level.

“Bullying” (persecution) is a special form of violence which means physical or/and psychological terror. It is carried out against a child by the classmates or other groups of children. The bullies intend to intimidate and obtain power over the victim. This behaviour is found in girls, as well as in boys. Lower-grade students are mostly the victims of bullying.

Bullying may happen in different places. Very often, bullying occurs in school or near the school: in the classroom, at the way to school, in the cafeteria, at the sports ground, etc. There may be different motivations for bullying – revenge, competition, unacceptance, obedience to the leader, restoration of justice, etc.

Following forms of violence were identified as a result of the studies performed by us with the aim to determine the forms of violence widespread in the general education school of Georgia and, respectively, to establish the extent of the problem of violence at school:

Degrading treatment of a child – any behaviour against a child that causes deterioration of psychical and psychological stability of a child, threatens his/her age-appropriate development and health. We identified violence (physical, psychological) and neglect – which implies regular failure by a parent or guardian to provide for the needs (food, housing, clothes, care, attention, education, medical aid and so forth) required for life, health and development of a child with or without objective reasons (poverty, psychic disorders).

Analysis of the types of violence against students made it clear that verbal harassment is the most common form of violence. According to our study, 90 % of the students recognise that they have committed an act of verbal violence. This type of violence includes irritating and harassing others, and also contains lies or gossips with particular dosage.

In order to study the reasons of expression of verbal violence, together with a quantitative study we also conducted a qualitative research involving teachers, students and parents. Based on the in-depth interviews, we identified the problem of development of social skills, including *anger management*.

A lot of juveniles become participants of violence because they cannot or find it difficult to control themselves when they are angry. In such case, a student expresses anger in one of the two possible ways. *First*, a student expresses anger (the anger may be caused by the incident at home (for example, conflict between the parents) or at school (for example, a student may think that the teacher treated him/her unfairly)). In such case, a student pours out his/her anger on “safe target”, which is typical during one-upmanship. *Second* way is when a student suppresses anger inside. This is when emotions are accumulated inside a person, which causes harsh feeling of disappointment and hatred. This may lead a student to the idea of self-infliction or committing a suicide. Therefore, it is extremely important to encourage students to share the reasons of their harsh feelings and emotions to others. In

other words, students must study the phenomenon of anger and how to interact with it within their capability. Programs must be prepared on the issues of anger management, which will support conflict management. (5,129)

Based on the results of the studies conducted by us we may say that despite the approach chosen to ensure safety at school, success of such approach largely depends on high trust of the teachers and administration for intervention, and that intervention is oriented not on the troubled kid, but on improvement of school climate, as a whole.

As a result of analysis of our study, we developed several recommendations:

- To ensure safety, the school must mostly focus on *process-oriented* approach and if needed, implement *product-oriented* approaches;
 - To reduce the scale of bullying, it is critical to advocate a campaign and implement preventive programs in schools, in order to make violence reduction integral part of the school's action plan;
 - Preventive programs in schools may include the following directions: establishment of school sports leagues; organization of intellectual and creative contests and festivals; planning cultural events with participation of juveniles (producing films and directing plays about the topics relevant for the juveniles); organization of camps;
 - We believe that it is important to enhance psycho-social service in school. Only qualified specialists (psychologists and social workers) will be able to identify a concern in timely manner, systematically analyse it and interfere directly to eradicate the problem. It is critical to involve the parents in any type of partnership that will be established with the purpose of violence reduction;
 - Impact of information on students distributed by various means of media, particularly television, and containing violent content has been studied multiple times. Frequently, students are less worried about violence after they receive such information. They become less sensitive towards the violent scenes; they become used to aggressive behaviour. On the other hand, sense of fear increases in children that they might also become a victim of violence.
- It is important to strictly comply with the requirements outlined by the legislation restricting adverse effect on the psychology of the juveniles; also to limit screening of TV production containing violent scenes to exactly specified timeframe;
- Number of male teachers has decreased in the Georgian schools due to low salaries. Young boys do not see direct examples of heroic behaviour, which often becomes a reason for aggressive action;
 - Psychological violence in schools must be recognized with same importance as the physical violence;
 - We believe it is important to conduct trainings in school, in order to ensure that each staff member knows how to promote positive behaviours, avoid and peacefully resolve conflicts.

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CONTROLLING LEXICAL SKILLS OF STUDENTS-BACHELORS IN ENGLISH LANGUAGE LEARNING

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5794

ARTICLE INFO

Received: 21 April 2018

Accepted: 22 May 2018

Published: 12 June 2018

KEYWORDS

control,
lexical skills,
students-bachelors,
foreign language learning

ABSTRACT

The article considers the issues of lexical skills control in the process of English languages learning, syllabus for successful Bachelor's program learning on subject "Foreign language". It was concluded that vocabulary is extremely important aspect of language, and ability of communication in any foreign language depends on level lexical skills development level, control and assessment of proficiency level in a foreign language are the most important component of educational process. The Lexical Approach is a method of teaching a foreign language developed by Michael Lewis in the 1990s. This approach has received interest in recent years as an alternative to form-based approaches. It concentrates on developing learners' proficiency through lexis, words and word combinations. It is based on the assumption that an important part of language acquisition involves the ability to comprehend and produce lexical phrases as unanalyzed wholes, or chunks and that these chunks become the raw data by which learners perceive patterns of language traditionally thought of as grammar.

Citation: Shirinova N. (2018) Controlling Lexical Skills of Students-Bachelors in English Language Learning. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5794

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The main objectives of teaching foreign languages at the bachelor's level in a non-linguistic university are the formation and improvement of the communicative skills of students in other languages for solving problems of interpersonal and intercultural interaction. Consequently, the formation of lexical skills is one of the main components of the content of teaching a foreign language at the bachelor's level, which allows for the implementation of foreign-language communication.

The main purpose of control is an objective determination of the level of language, speech, and socio-cultural competence in a foreign language. Control serves as a means of managing the learning process, aimed at developing communicative competence, and performs educational, developmental, motivational functions. Timeliness of control helps to prevent mistakes in training, better organization and regulation of the learning process. In this regard, the control of language skills is an important task, providing effective learning to communicate and foreign languages in general.

The object of our study is the process of teaching a foreign language in ASOIU. The subject of the study is the use of control tools in the development of lexical skills among first year bachelor students. Research methods are theoretical analysis of literature on the research topic, pedagogical observation, testing, questioning and statistical data processing.

First of all, let us turn to the terms "vocabulary" and "lexical skill". Speech activity is carried out with the help of vocabulary - the source and necessary material. A lexical skill is the ability automatically to call words, phrases from a long-term memory that correspond to a communicative task.

The basis for acquiring the word is a whole system of connections. It is not enough to know how a word is spelled and written, which means and what grammatical form it has. Acquiring the of

the target language vocabulary is possible only taking into account its systemic, semantic, stylistic relations, the nature of connectivity and interaction.

Next, let's turn to the term "control". The control mechanism in the learning process plays an important role in analyzing the quality of students' knowledge. For each discipline, pedagogical control has its goals, functions, types and forms. Controlling and assessing the level of knowledge of a foreign language is one of the main components of the educational process.

The term "control" is considered in the broad and narrow meaning of the word. In a broad sense: the teaching and educational process is aimed at determining the level of knowledge, skills and abilities of the trainee and formulating on this basis assessment for a certain section of the program, course or period of study. In the narrow sense: the stage (part) of the lesson, during which the homework or exercises performed in the class are checked.

Specificity of a foreign language as an academic discipline presupposes the following types of control: preliminary control, which allows to establish the initial level of language proficiency, current control allowing to judge the success of mastering a certain part of the training material, intermediate control conducted after the completion of the topic and allowing to judge the effectiveness of mastering the section of the studied material. The final control is aimed at establishing the level of language proficiency achieved as a result of mastering the entire discipline.

Obviously, control of language skills is the main task, providing effective learning to communicate. It is necessary to be guided by the following rules in the control process: monitoring should be systematic; control should cover the maximum number of students per unit of time; the volume of controlled material should be small, but sufficiently representative, so that it could be judged on the acquisition of compulsory skills and abilities by students. Since training and control are interrelated, the control process should be based on the specific tasks of the lesson.

In our university assessment of students' knowledge is carried out in accordance with the Regulations on the score-rating system of the university, which determines the order of assessment of knowledge and is used for the purpose of personal-oriented instruction, stimulating systematic work of students, disclosing their creative abilities, differentiating the assessment of knowledge in the tertiary system of higher education. At the Department of Foreign Languages, intermediate control of the development of bachelor students in the discipline "Foreign Language" is carried out within the framework of this rating system.

In our University the training is conducted according to the work program for the discipline B1, B2. Foreign Language, which is designed for 2 semesters of training, is conducted within 5-6 hours a week. Intermediate control from 1 to 2 semester, final control - examination at the end of each semester of training.

The study was carried out in stages:

1. The ascertaining stage is the diagnosis of the level of lexical skills development.
2. Formative stage is trial training, development and control of lexical skills.
3. Control stage is repeated diagnosis of the level of lexical skills development, analysis of the results.

At the beginning of the ascertaining stage, we conduct a questionnaire. Then the students carry out a test to determine the level of English and write an essay on the topic, for example: "Why did I choose this profession?" The level of their language skill is determined by these questionnaires [2]. According to this the following levels are revealed in the group: levels (A1), (A2), (B1), (B2), (C). As a result of the implemented activities at the ascertaining stage of the experiment, the percentage of lexical skills level is revealed.

At the formative stage of our study, which take place from September to December, students cover lexico-grammatical exercises, oral presentations, multimedia presentations, dialogues, mini-projects, writing essays, personal and electronic letters, performing reading, translation, referencing of texts on the control of lexical skills. At the formative stage of the work, we develop exercises and various types of assignments on such topics as: "My future profession", "Education system in Azerbaijan and abroad", "My Hobby", "Sport", "Famous Scientists", "Music in my Life", "My Favorite Movie". Students show a high level of interest in doing exercises, writing essays, personal and e-mails, messages and presentations on the topic. Performing exercises, drawing up dialogues, writing essays, writing and preparing oral messages help not only memorize and apply vocabulary in the context, but also focus students' attention on understanding the content and perception of vocabulary. Reading, translation and paraphrasing texts, writing essays and letters contribute to the replenishment of the vocabulary of students and develop thinking activity.

At the control stage, the students perform a test that included the vocabulary of all the lessons learned and a test for determining the level of fluency in a foreign language. Comparison of the

findings of the ascertaining stage with the data obtained at the control stage suggests that on the one hand the number of bachelors with a low level of lexical skills is decreased, on the other hand, the number of students with a medium and high level is increased. The quality of the level of lexical skills is grown from approximately 50 % to 80 %.

The obtained results indicate that the content, methods and methods of the formative stage of experimental work were chosen correctly and proved to be effective for the development of the lexical skills of bachelor students.

The role of lexical units in language learning and communication has been enhanced by lexical and linguistic theory and by work in corpus analysis. The study reveals the importance of applying the Lexical Approach in the classroom. It shows EFL teachers and learners a successful attempt of how to use lexical units as well as clear explanations of the importance of doing so. This study provides an accessible introduction for those new to this approach and guidance for those seeking to enhance their understanding and classroom implementation of the approach. It reinforces the importance of word combination patterns in language and their use in teaching and learning a language. Students may learn lexical units as they are reading a book, watching a movie, listening to radio, etc. Teachers can also give lists of different types of lexical units to students as they come up in class. The Lexical Approach proves to improve students' essay writing skills and their accuracy of using related lexical units.

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COMMUNICATIVE FOCUS OF TEACHING A FOREIGN LANGUAGE IN PRIMARY SCHOOLS IN GERMANY

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5795

ARTICLE INFO

Received: 24 April 2018

Accepted: 28 May 2018

Published: 12 June 2018

KEYWORDS

communicative focus,
foreign language,
German primary school,
communicative competence,
pedagogical experience

ABSTRACT

Our research is dedicated to the problems of communicative focus of a foreign language teaching in German primary schools. The main aim of teaching a foreign language in primary schools in Germany is the development of students' abilities to communicate in a foreign language which is being taught. This leads to the formation of communicative competence. The realization of communicative principle, consequently, plays an important role in the process of teaching a foreign language. The result of teaching a language is the formation of skills and abilities to use a language as a means of communication. Evidently, there are lots of problems in the organization of educational process in primary schools in Germany which require further solving. However, German experience in primary school education causes immense interest in Europe. As to Ukraine, free access to information will let national scientists conduct effective comparative analysis, define those forms and methods which can be appropriately used in national schools.

Citation: Kashuba O., Kravchuk T., Turchun A. (2018) Communicative Focus of Teaching a Foreign Language in Primary Schools in Germany. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5795

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Problem definition and its relationship with important scientific and practical tasks. Education requires high-quality reforms. Although there is one of the most powerful school systems in our country, only new school based on new principles will be able to get a new generation ready for a successful life in the 21st century by using the experience of the developed countries.

Numerous experiments and reforms which were conducted with the aim of perfecting the primary school system in Germany are all the evidence of the fact that the status of school is rather high there. Their experience is of great importance for our country.

Modern pedagogy looks for the ways of humanization, individualization, emotional influence on the intellectual development of a person. All these caused our interest to the achievements of foreign scientists.

Analysis of the recent research and publications on the subject, the unsolved aspects of the problem. The establishment and reformation of the primary school in Germany have attracted the interest of researchers. A number of studies in German pedagogy is devoted to the various aspects of the work of primary schools (Neuhaus, 1994; Kopp, 1965; Petersen, 1997; Reinhard, 1998). The main trends, organizational basis of the work of primary schools in Germany as well as their specifics are pointed out there. The most essential contribution concerning the wide circle of questions connected with the peculiarities of the educational process in terms of communicative focus of teaching foreign languages in primary schools in Germany, mainly in Bavaria, has been done by (Dovhun, 1998; Beketova, 1998). However, most of the works don't reflect the integral picture of the usage of a foreign experience in Ukraine.

There are valuable materials concerning the given problem in the following magazines: "Pädagogik", "Pädagogische Forschung", "Bildung und Erziehung".

Famous educators such as (Abashkina, 1993; Bauman, Karpov, 1992; Serheeva, 1993; Iarkyna, 1992) studied the question of education in Germany. Meanwhile, there are some problems which haven't been properly studied yet. Mainly, such a phenomenon as the formation of communicative culture of students in primary schools in Germany needs thorough detailed research.

It is possible to state that, because of insufficient studies of the mentioned problem on the modern stage, there is no detailed research of communicative focus of teaching a foreign language in primary schools in Germany as an integrated and consistent process.

The purpose of the research is as follows: to find out the peculiarities of implementation of communicative approach in the process of teaching a foreign language in primary schools in Germany. The following tasks have been defined in accordance with the purpose:

- 1) to study and analyze the methodological, psychological and pedagogical literature on the given problem;
- 2) to overview the peculiarities of the teaching process of a foreign language in German primary schools;
- 3) to get acquainted with the teaching experience of German primary schools teachers in the usage of communicative approach in the process of teaching a foreign language.

The main body of the article.

The results of the research and their discussion. Taking into consideration the processes which take place in European Union, more attention is paid to teaching foreign languages in German primary schools, mainly to the formation of communicative culture of primary school students.

A foreign language is viewed as an instrument of communication which helps to get to know the cultures of other nations of the united Europe. In some parts of Germany (Bavaria, Hessen) there are projects the aim of which is to give students the possibility to make the first steps in learning a foreign language beginning from the third grade. Specialists think that if the students start learning a language early, it will help to develop the language abilities and imagination and will form the communicative culture of primary school students.

In the areas near the border teachers and students often go to the neighboring countries (for example, France) in order to spend a day with their peers there. Students learn the customs of another country and they get the interest to learning a foreign language.

There are certain problems, though. Firstly, which language to learn? Students learn English in 12 schools in Bavaria and French and Italian in 2 schools. Secondly, when to start learning a foreign language? Primary classes in Bavaria started learning a foreign language in the third grade in 2010/2011 school year. The number of schools which started learning a foreign language in the third grade increased from 14 to 165 in 2010/2011 school year. There are classes twice a week. All the teachers of foreign languages in primary schools have a special qualification (Petersen, 1997, p.198).

Three-year long basic course of foreign languages on the first stage is orientation for English language classes which are held in primary schools (from 3 to 4 grades). Children have to understand the tasks and have individual interests. It is possible to do this if:

- 1) the first difficulties while learning to read and write are overcome;
- 2) eight-year-old children are ready to learn the second language, mainly on the imitation stage, and also are ready to perceive simple explanations.

The development of student's abilities to communicate in a foreign language is the most important aim of the English lesson in the primary school. The lesson enables students to understand simple language expressions and react to them with the help of a language or without it. By the end of year three a student has to be able to tell who he/she is, speak who members of his/her family and friends are. Besides, he/she should know how to obtain information.

Students in secondary school learn English 90 hours per year or 135 minutes per week. These 135 minutes must be divided into 4 times 30 minutes each plus one more time 15 minutes long or three classes 45 minutes each.

Teachers while choosing topics should take into consideration students' abilities. Writing is based on oral communication and is used mainly in the form of a letter or essay. Students when discussing the work develop their thinking and choose the extent of critics and evaluation by themselves.

An important aspect of humanitarian education in primary school in Germany while learning foreign languages is the problem of communicative focus of teaching. Students learn a foreign language by means of mass media, travelling, communication with different interlocutors. However, taking into account

language demands in united Europe, students have various possibilities of getting acquainted with a foreign language starting from primary school while forming communicative culture.

There are projects in accordance with which students learn a foreign language from the third grade in some territories in Germany.

Great experience has been collected under the guidance of professor Gompf in Hessen concerning the question of learning a foreign language starting from the third grade. In 2005 in this federal state 19 500 students of 3-4 grades attended the English language classes which means that more than 1/3 of students there studied French. Today some areas suggest learning Italian. There has been an increase of students learning foreign languages in primary schools.

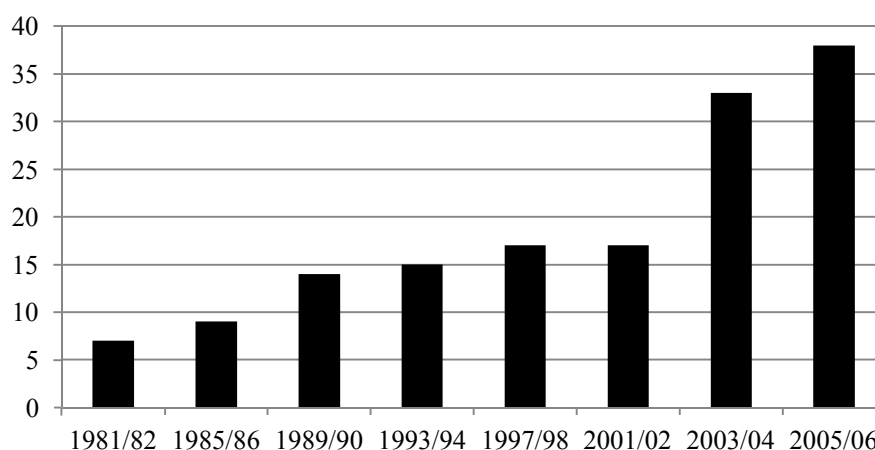


Fig. 1. Learning English by primary school students (Petersen, 1997, p.108)

The acquaintance with a foreign language in primary school keeps its meaning independent from the possibilities of using the learnt material in further education (in a school of another type).

Foreign language classes on an early stage in primary school play an important role for: the development of a personality (readiness to understand others, openness to the world, differentiation of thinking, etc.); cultural competence and tolerance (ability to communicate, respecting the others' point of view); overall development.

The aims of studying foreign languages were grouped in the following way in 2002: beginner classes aimed at the development of vocabulary and interest to a foreign language and culture; foreign language classes aimed at the development of listening skills and the connection with other subjects; intercultural communication: non-verbal strategies of mutual understanding, treatment to foreigners; integral personality development; language consciousness: pronunciation and intonation, language means, the structure of native language (Bauman, Karpova, 1992).

The aim of a well-planned lesson is to develop students' language and communicative activities with logical transitions between stages. There are five forms of work on the foreign language lessons in German primary schools (Fig. 2): individual work; work with a partner; group work; game in accordance with rules; frontal classes (children follow the teacher's directions).

Every stage of the lesson ends with the analysis of the work done by students and with the demonstration of the achieved result. Relations between children are a key to successful studies. It is important to understand everyone, to upbringing during each lesson, to include everyone into active communicative activities, to develop students' creative initiative.

Foreign language lessons in German primary schools have a form of a game; teachers rarely follow student's book. We can see that such categories as 'work with a partner', 'group work' and 'game in accordance with rules' during the lesson are short-lived.

10 % of lesson duration goes to individual work, but it used to be longer. In most cases it is all about self-education, which gives a teacher a chance to relax from intensive communicative tasks.

The form of frontal teaching which domainates reveals high centralization of a teacher during the lesson. Frontal teaching is often short, but exciting, as teachers use demonstrative materials such as pictures, flashcards, etc. A part of such a lesson contains the exchange of information in a foreign language where along with dialogue abilities one stimulates understanding of the material while listening in a practical context.

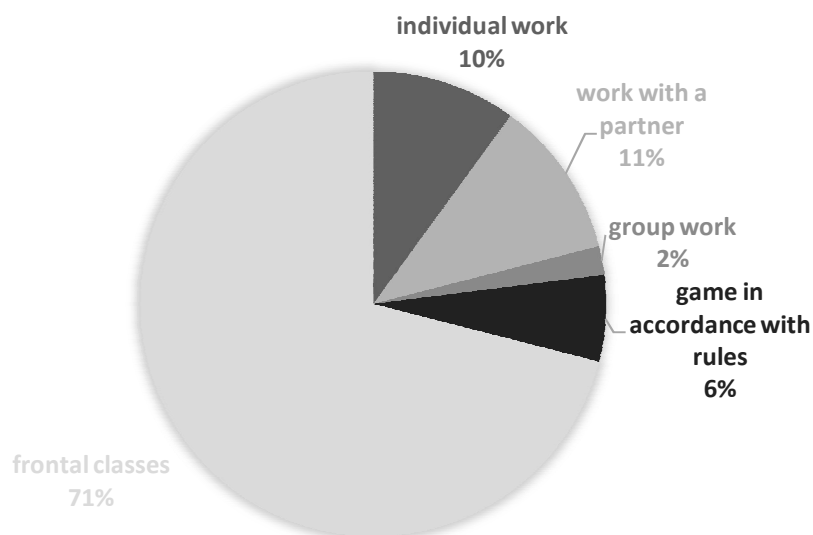


Fig. 2. Forms of work during the classes

The effectiveness of learning a foreign language depends on a strict organization of an educational process during a lesson. The constant influence on students' emotional sphere is extremely important for the increase of effectiveness and for the enhancement of students' motivation.

A student confident in himself/herself is the result of teacher's planned work. A teacher uses a variety of activities to achieve such a result. It is impossible to get a high level of knowledge and to learn the skills of using it without a thorough planning. Practice proves that skills and abilities which are based on previously learnt material not only broaden and deepen the knowledge but also promote its consolidation.

It is important to consider all the methodological demands and to distribute time properly while choosing and organizing various activities for primary school students during foreign language lessons.

Mass media plays an essential role in German primary schools. Figure 3 shows that foreign language lessons in primary schools embrace various materials which are used for better language studies.

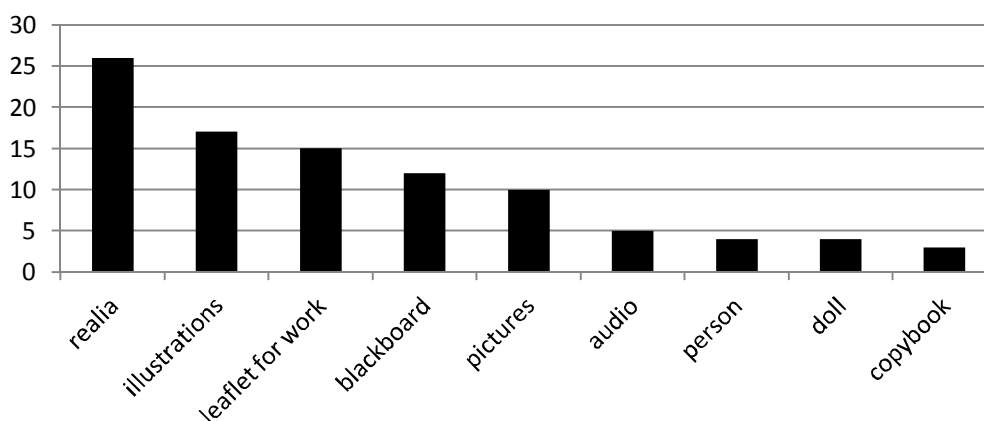


Fig. 3. The usage of materials and mass media in educational process (Reinhard, 1998, p.114)

Frontal teaching during foreign language lessons has the form of a game. For example, teachers often check the level of how students learnt language constructions with the help of dice. While doing this the border between a game and frontal teaching is almost erased.

Flashcards which are put on the board possess the second place. These cards orient a student on learning how to write as each picture is named. Such type of work occupies 17 % of the whole lesson.

Work leaflets promote better pronunciation and listening skills.

Teachers in Germany mainly pay attention to the following four aspects: pronunciation; grammar; lexis; insufficient content understanding (which is not connected with language understanding, but with understanding the game instructions) (Figure 4).

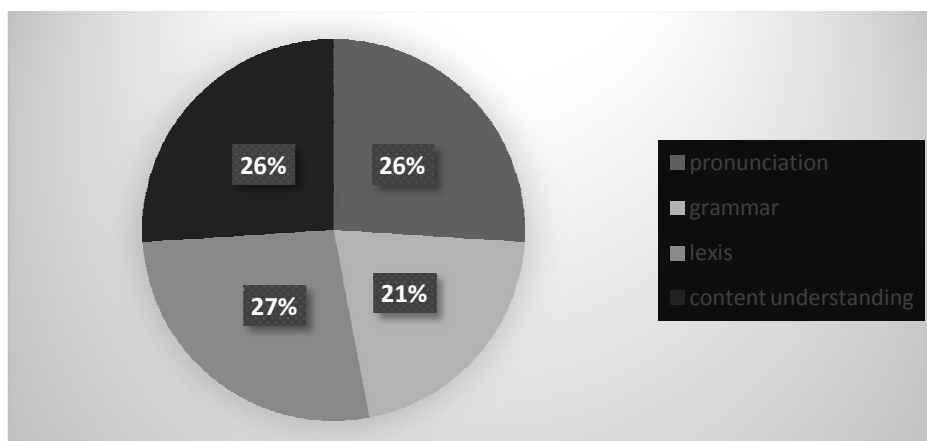


Fig. 4. Types of mistakes which are corrected

The number and type of mistakes are put into observation paper and are corrected by the teacher. Lexical mistakes are connected with a new situation for students. The more situations a teacher provides, the more lexical material a student learns while dealing with this or that topic or event.

Problems with pronunciation are often connected with insufficient written understanding about a word (dialects influence foreign language studies).

German primary school students often make mistakes in grammar, especially when learning verbs. Consequently, teachers pay attention to them.

One can conclude about the level of student's content understanding not only on the basis of correct understanding of content, but mainly on paying attention to situations in which students don't know the teacher's purpose (for example, during communicative games).

The sphere of cultural classes influences foreign language lessons in primary school. But, for example, when learning Italian, students get acquainted with Italy mainly as with the place for recreation, thus they don't speak so much about sightseeing (they concentrate on such topics as "Sea" and "Food"). Consequently, students when asked about famous places can only provide one-two answers (Germany – Cologne Cathedral; France – Eiffel Tower; Italy – Leaning Tower of Pisa). This can be explained by insufficient thematization of culturally significant places on the lessons (Kopp, 1965). Analyzing the materials, we can make a conclusion that the aim of teaching a foreign language in German primary schools is to comprehend a foreign language as a native one and to change the treatment towards foreigners.

Findings of research and prospects of further investigations in this scientific direction.

The peculiarities of students' communicative culture formation in German primary schools are caused by the demands of society. Thanks to communication children exchange information, broaden their outlook, develop intellectual abilities. Communication promotes the development of feelings, evaluations, and orientations. Forming students' communicative culture in primary schools teachers solve certain problems with different aims: educational in order to obtain some skills; learn this or that rule; creative in order to develop child's abilities. In the process of communicative culture one forms the abilities to learn, search and find new solutions, untypical ways of gaining the result, new ways of looking at the suggested situation.

German primary schools pay great attention to the manifestation of the peculiarities and realization of communicative approach in the process of foreign language teaching. The choice of a foreign language is not necessarily limited to English. Taking into consideration economical and touristic contacts, the following languages are important for learning: French, Spanish, Italian, the basics of which are set on the primary level. Understanding a written text and a dialogue with several interlocutors define the level of knowing a foreign language.

Forming students' communicative culture is one of the main aspects in German primary schools. Thanks to this culture one gets the skills necessary for studying, for looking for and finding new solutions.

Ukraine is on the edge of new educational reforms, which means that getting to know and further using of the experience of developed countries causes great interest. We need support of our foreign colleagues on this way. Of course, we mustn't simplify the problem of integration of our school into the world's educational process by setting an unreal task which is to make Ukrainian school education look like in Germany, for example. Ukrainian educational situation demands making our own mechanism of integration of world's pedagogical thought with national school traditions and the peculiarities of Ukrainian thinking.

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ПЕДАГОГИЧЕСКИЙ АНАЛИЗ ВОЗМОЖНОСТЕЙ И ОСОБЕННОСТЕЙ ВНЕДРЕНИЯ МАССОВЫХ ОТКРЫТЫХ ДИСТАНЦИОННЫХ КУРСОВ ЗА РУБЕЖОМ

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DOI: https://doi.org/10.31435/rsglobal_wos/12062018/5796

ARTICLE INFO

Received: 26 April 2018

Accepted: 29 May 2018

Published: 12 June 2018

KEYWORDS

mass open online course,
educational process,
distance learning,
personalization of education,
electronic platform

ABSTRACT

In the article it is presented the features of development and introduction of massive open online courses abroad. The mass open online courses (MOOC) is a system that based on an electronic platform, which allows you to represent the complex of training courses that provided by the curriculum through the Internet. It is analyzed their influence on the quality of specialists training in higher educational institutions. The MOOC system depends on a projected process that develops competencies and evaluation. According to the traditional model of education, students must attend classes on campus to interact with a full-time faculty in order to acquire the knowledge and skills that are necessary for certification. The MOOC system can change the model of education submitting in higher education institutions, which depends on the presence of students in the classroom and their stay on the campus.

Citation: Бацуровская И. В. (2018) Педагогический анализ возможностей и особенностей внедрения массовых открытых дистанционных курсов за рубежом. *Web of Scholar*. 6(24), Vol.6. doi: 10.31435/rsglobal_wos/12062018/5796

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Введение. Высшее образование призвано обеспечивать рост будущего специалиста такими методами и формами обучения, чтобы развить у него логическое мышление, творческие подходы, действенное отношение к будущей профессиональной деятельности и навыки профессионального развития. Современный технологический прогресс требует модернизации системы подготовки профессионалов в высших учебных заведениях, в связи с этим возникает необходимость подбора таких форм и методов подготовки, которые могли бы обеспечить качество образования с учетом роста современных технологий и потребностей соискателей высшего образования. Одним из таких средств есть массовые дистанционные открытые курсы (далее – МОДК).

Таким образом, целью статьи является раскрытие особенностей массовых дистанционных открытых курсов в системе высшего образования за рубежом.

Для достижения цели необходимо решить поставленные задачи, а именно:

- изучить особенности разработки и опыт внедрения массовых дистанционных открытых курсов в систему высшего образования за рубежом;
- проанализировать основные возможности массовых дистанционных открытых курсов с целью их использования в систему высшего образования на Украине.

Результаты исследования. Массовые открытые дистанционные курсы (МОДК) по своей сути являются системой, основанной на электронной платформе, которая позволяет представить совокупность учебных курсов, предусмотренных учебной программой, через сеть

Интернет. Высшие учебные заведения зависят от привлечения и удержания студентов, связаны определенным местоположением, формы обучения организованы на основе кампуса. МОДК представляют постиндустриальную модель преподавания и обучения, которая имеет потенциал, чтобы заменить традиционную модель получения высшего образования.

Современная система массовых открытых дистанционных курсов используется исключительно с целью обучения и может обеспечить аналогичную поддержку для многих студентов, которые не поступили в высшее учебное заведение, но желают получить образование. Таким образом, электронная обучающая система МОДК отражает новую ступень в эволюции открытых образовательных ресурсов. В системе разных существующих дистанционных курсов, онлайн-курсов, обучение носит глобальную функцию: получение диплома, документа или кредита. Первый МОДК был открыт для доступа студентов к содержанию курсовых работ, а затем был открыт доступ к бесплатным онлайн-курсам. Теперь аккредитованные учреждения принимают обучающую систему МОДК в качестве бесплатных курсов экспериментального обучения как частичный кредит, при получении высшего образования. Но даже бесплатная онлайн-учебная программа приводит к степени в аккредитованном учебном заведении. Студенты могли бы заплатить, чтобы сертифицировать свои полномочия, но это приводит к приобретению процесса обучения. А если предоставить свободный доступ к получению диплома, то бизнес-модель высшего образования практически невозможно будет изменить. Как Натан Харден отметил, что "Интернет является великим разрушителем любого традиционного бизнеса, который полагается на продаже информации." [12]

Такие тенденции, как появление науки обучения и их применение к образовательной практике, движение к основе компетентности образования, и новые бизнес-модели, которые эффективно сочетают учебное качество, низкую стоимость и более широкий доступ через неограниченную масштабируемость МОДК представляют собой вызов учреждениям.

Исследователь Питер Стокс, отмечает, что предоставление основных элементов современного образования больше не является неразрывно связанным с одним учреждением. Электронная обучающая система МОДК разработана с целью решения задач, стоящих перед высшим образованием: доступность и экономичность. На основе обучающей системы МОДК образование не только демократизировалось, но и масштабировалось. Система является эффективным и финансово выгодным средством высшего образования и обеспечивает глобальный доступ к образовательным ресурсам [14, 13].

Однако, за счет массовости возможен риск снижения подготовки специалистов при помощи системы МОДК и ухудшение качества процесса обучения, что является основным препятствием для принятия электронной обучающей системы МОДК. Если недостаточно хорошо продумана учебная программа самостоятельного обучения, работы студентов и наставничества, представления учебных пособий, то электронная обучающая система МОДК искажает процесс самообучения даже более продвинутых студентов. Большинство курсов системы МОДК в настоящее время имеют не сложную структуру процесса обучения, которую можно эффективно адаптировать к индивидуальным потребностям каждого, так как начинающие студенты нуждаются в учебном руководстве самостоятельного обучения. А повышение качества обучения студентов является одним из приоритетных задач современных разработчиков электронной обучающей системы МОДК.

Некоторые ученые считают, что проектирование лучших условий обучения не влияет на результат качества, так как их учат лучшие профессора элитных университетов. Вместо того, чтобы просто использовать научную репутацию и институциональный авторитет как стандарты качества, мы должны судить МОДК по критерию, насколько хорошо они предоставляют условия, оптимизирующие обучения для каждого студента [4, 15]. Согласно последнего опроса исследователя Бэбсона только 28 процентов из главных академических сотрудников считают, что электронная обучающая система МОДК является надежным средством для организации курсов [3, 1].

Но было бы ошибкой, думать, что некоторые недостатки МОДК препятствуют их потенциалу для улучшения качества, хотя критики придерживаются мнения, что МОДК одна из разрушительных инноваций, а продукт или практика, которые доминируют на современном рынке определяют устойчивые стандарты оптимального качества. На самом деле, МОДК и другие формы открытого образования предоставят возможность эффективного обучения. Персонализация обучения в МОДК есть потенциалом, который служит в качестве «системы образовательного позиционирования», что дает возможность студентам через учебные программы максимизировать успех получения знаний [10]. Усовершенствованное обучение с

учетом аналитики, которое выступает в качестве систем образовательного позиционирования, может иметь положительное влияние на успеваемость студентов высших учебных заведений [7]. Первоначальные результаты показывают, что курсы разработаны в соответствии с уклоном на практику. В отличие от устаревшей практики, разработаны инструкции с учетом педагогических подходов к обучению в МОДК, по созданию дизайна МОДК и т.д. Создаваемые курсы должны систематически применять принципы и практики на основе исследований, чтобы создать условия, которые наилучшим образом позволяют каждому студенту обучаться [2, 8].

Завершена основополагающая работа по вопросам адаптации и построения исследовательской инфраструктуры для масштабной поддержки развития МОДК. Инновационный дизайн МОДК может выступать в качестве катализатора для перехода от нашей нынешней модели преподавания к инновационной. В эпицентре прикладных исследований в области наук об обучении, инициатива открытого обучения в Университете Карнеги-Меллони аффилированным Питтсбург науки Learning-Center проявили усилия по преобразованию образования в науку. Дизайн стал использоваться научным обоснованием методики. Для улучшения обучения в качестве циклического процесса систематически должна использоваться обратная связь. Хотя проектирование курсов, которые функционируют для обучения экземпляров не основная задача МОДК. Они могут быть разработаны с использованием своей модели управления данными для разработки курсов, что массово индивидуализирует обучение. Таким образом разработчики МОДК предлагают заменить существующие подходы к преподаванию с практикой, которые позволяют более эффективно и интенсивно подойти к процессу и формам обучения [5].

Система МОДК позволяет расширить обучение оптимизировать курсы. Ее главное преимущество состоит в том, чтобы курсы были не только удобнее, дешевле, или качественнее, но и более эффективными с точки зрения усвоения. Появление новой образовательной модели, основанной на МОДК приводит к эволюционной теории Кристенсена из разрушительных инноваций. Кристенсен и Вессель определили модель МОДК как "расширяемый стержень" в качестве основы для производительности образования [11]. Если МОДК будет интенсивно развиваться, конкуренция позволит привлекать новых клиентов и расширить свою клиентскую базу [6].

Обозначим характеристики, которые определяют качество образования в системе МОДК:

1. Его методология исследования лежит на основе качественного обучения оптимизированных структур курса.
2. Это максимально эффективно, поскольку индивидуализирует процесс обучения внутри курса.
3. Он эффективен, потому что способствует развитию компетенций и электронных коммуникаций.
4. Система масштабируема и экономически эффективна [9].

Таким образом, можно было бы улучшить качество обучения для студентов во всех социально-экономических уровнях и демографических областях, если нормы образования включали бы стандарты МОДК. Это повлияет не только на студентов, желающих получить удобные и доступные варианты образования, но и на будущих специалистов, которые получая "полный комплекс услуг" секторе образовательного рынка, доминируют над традиционными учреждениями.

Выводы. Существуют мнения о том, что студенты должны посещать занятия на территории кампусов, чтобы взаимодействовать с штатным профессорско-преподавательским составом, с целью приобретения знаний и навыков, необходимых для аттестации. В то время как система МОДК зависит от спроектированного процесса, который развивает компетенции, и оценивания. МОДК используется исключительно как инструмент, который разрабатывает компетенции, а "набор услуг" системы МОДК не создает таланта, а идентифицирует его. По мере роста конкуренции с МОДК традиционная система обучения может столкнуться со следующей дилеммой: должна ли она конкурировать с МОДК или МОДК необходимо начать усваивать в условиях традиционной учебной программы? Количество студентов, которые будут по-прежнему предпочитать обучение не зависимо от пребывания в кампусе, будет возрастать. Система МОДК в конечном итоге поставит под угрозу академическую модель. Следовательно, МОДК имеет потенциал, чтобы изменить модель предоставления образования в высших учебных заведениях, которые зависят от присутствия студентов на занятиях и пребывания их на кампусе.

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INTERNATIONAL ACADEMY JOURNAL Web of Scholar

ISSN 2518-167X

6(24), Vol.6, June 2018

DOI: https://doi.org/10.31435/rsglobal_wos

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Passed for printing 07.06.2018. Appearance 12.06.2018.

Typeface Times New Roman.

Circulation 300 copies.

RS Global Sp. z O.O., Warsaw, Poland, 2018



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