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## DIRECTIONS IN THE DEVELOPMENT OF PUBLIC PROCUREMENT IN THE REPUBLIC OF BELARUS

Today, the state has significant financial resources and can rightly be considered as the large subject of market relations: the customer of goods, works or services for the needs of society. Government procurement accounts for a significant part of gross domestic product: from 10-20% in countries with market economies and up to 50% in countries with transitional economies.

The topic is up to date, because the market of government procurement is the most important element of the country's socio-economic development and has a significant impact on its dynamics and structure. The main problems of the public procurement system in the Republic of Belarus are as follows: frequent legislative changes, the large share of purchases from one source, the presence of offenses in the organization of public procurement, lack of guidelines for conducting public procurement procedures, lack of highly qualified specialists in the field of public procurement [1].

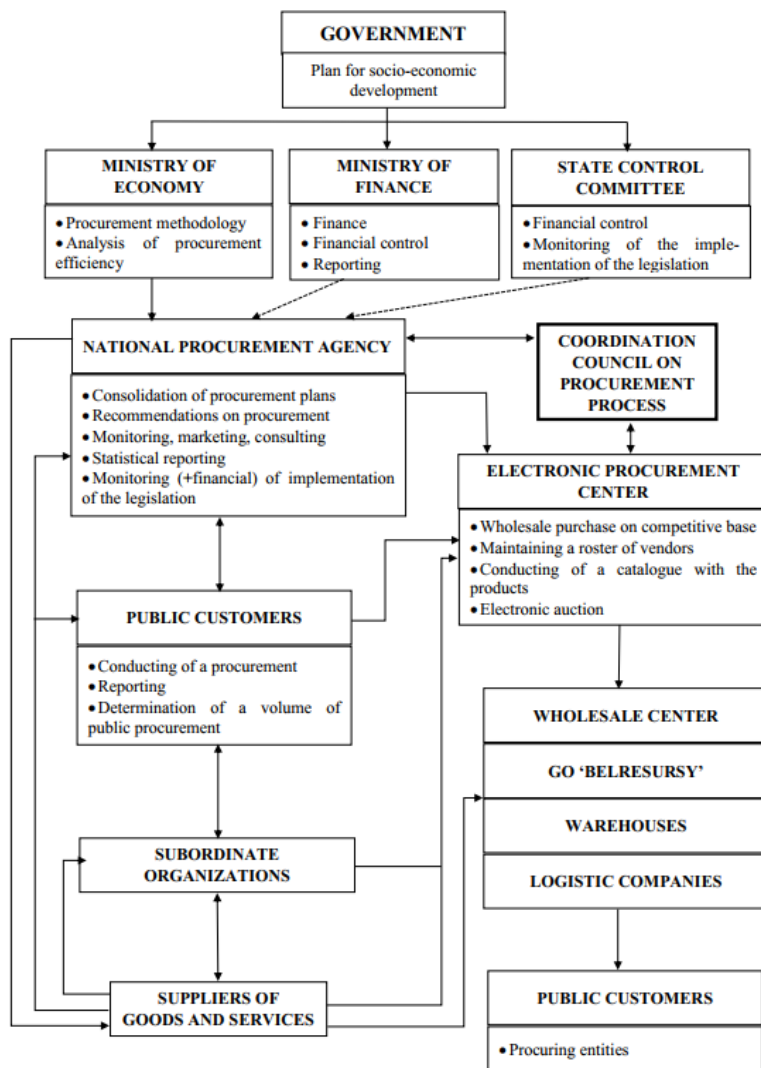
Changes in the legislation of the Republic of Belarus in the field of public procurement are largely based on foreign experience and modern principles of development of the contract system [2].

Based on the studied foreign experience, in the modern Belarusian practice of public procurement the following elements can be used:

- the development of a combined public procurement system;
- the centralized organization of public procurement with the help of a specialized state establishment with the subsequent distribution of necessary goods and services to state institutions;
- the use of standard contracts libraries and databases of requirements for purchased products in the process of competitive bidding;
- auditing in the procurement process by bodies (centers), in terms of forecasting and planning procurement, organizing tenders, ensuring pure competition, analyzing the effectiveness of ensuring state needs.

The state procurement system in the Republic of Belarus, on the basis of its present state, is represented as decentralized. However, for improving the efficiency of this system a part of the procurement directly for state needs is proposed to be carried out according to a scheme resembling the state procurement system that existed in Soviet times, i.e. make the transition to the combined system.

The essence of the proposed method consists in consolidating the procurement plans for similar goods and their wholesale purchases on a competitive basis through the Electronic Procurement Center. Then, the contract for the supply of goods and delivery plans are passed to GO "Belresursy", which carries out their small wholesale to customers on a non-competitive basis, according to previously filed bids.



Consolidation of purchases means consolidation of orders for products of the same name, concentration of the order placement process within the framework of functions of certain structures.

Optimization of the centralized procurement system is possible on a two-level basis.

The first level is the system of centralized purchases (for example, regions, cities), which unites the purchases of goods, works, and services consumed by the majority of all customers. For this, a centralized procurement organization should be established. Based on the range of products purchased in a such way, according to experts, it is possible to centralize about 30% of the volume of public procurement [3].

The second level is departmental centralization. Sectoral ministries and departments carry out departmental joint procurement. Such centralization allows to combine up to 60% of the volume of purchased products [3].

Based on the foreign practice of public procurement and the established national procurement system, the following conceptual framework of procurement is proposed (Figure 1).

**Figure 1. - Combined System of Public Procurement**

the CIS countries that have modernized the national procurement system, demonstrates this approach.

The experience of a number of countries, including

Thus, the modernization of the public procurement system cannot take place without appropriate institutionalization, which should consist in changing the functions of sectoral ministries, creating a system of information and analytical support for government bodies, and applying e-government technologies. The institutionalization of the public procurement system and their electronization will reduce the material and time costs of organizing procurement, the state apparatus that ensures this interaction and cut down corruption.

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## ASSESSMENT OF FINANCIAL LITERACY OF THE POPULATION OF THE REPUBLIC OF BELARUS

In society, there has always been a need to develop skills of behavior in the framework of existing financial institutions, improving knowledge and skills necessary for running your own business and for understanding business processes that affect aspects of daily life. To meet this requirement, it is necessary to develop the level of financial literacy of the population.

There are many definitions of financial literacy, but we will interpret this concept as a complex of knowledge, skills and principles aimed at raising the level of financial education, the purpose of which is to improve the quality of life.

A high level of financial literacy not only leads to an improvement in the standard of living of certain groups of population, but also affects the economy of the state as a whole. Education and financial literacy of consumers entail the increase of requirements for product quality, therefore, this will lead to the growth of competition among suppliers and sellers, lower prices and, in the long run, more effective regulation of the market and control over the rate of inflation. Lack of education and low level of knowledge in the field of financial literacy can lead to undesirable results: from the bankruptcy of the company to the risk of vulnerability to financial fraudsters, unreasonably large amounts of debt and some socio-psychological problems, such as depression, early aging, suicidal tendencies [1].

Financial education of the population of the Republic of Belarus is at an unsatisfactory level. According to the research “Financial literacy of the population of the Republic of Belarus: facts and conclusions”, conducted by the Institute of Sociology of the National Academy of Sciences of the Republic of Belarus in 2016, the following were revealed: the majority of respondents (33.8%) do not track changes in financial markets, more than 50% leave unspent earnings in cash or spend them on consumer goods, and almost 65% put aside money for a unseen