

ECONOMICS: PRACTICE AND THEORY

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THE GENDER GAP IN RETIREMENT AGE. THE CAUSES AND CONSEQUENCES

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The paper presents an analysis of the gender structure of the elderly population of the Russian Federation, carried out on the data of Rosstat. A significant predominance of women among the elderly, the expediency of equalizing the retirement age for men and women is shown. Studies of gender structure of employment are important to justify the possibility of measures to increase the retirement threshold, forecasting employment of retirees in the context of the balance between the generations entering the labor market and leaving it. Nowadays, high labor activity pensioners – positive factor in the development of the Russian labor market in the face of population aging.

Keywords: *gender, pension, employment, income.*

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COMPETITIVENESS OF REGIONS IN SOUTHERN RUSSIA IN CONDITIONS OF MODERNIZATION OF RUSSIAN ECONOMY: INTEGRATED ANALYSIS, ASSESSMENT, AND PROSPECTS FOR IMPROVING MANAGEMENT PRINCIPLES

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The author considers the concept of «competitiveness» in the regional context. Competitiveness is the most important property of the regional socio-economic system. It is an integrated qualitative and quantitative measure of the market relations between economic subjects-actions. The problem of increasing the competitiveness of regions is one of the priorities of modernization and innovative development of Russian economy. Management of regional competitiveness is realized through the adoption of political, strategic and organizational decisions and ensures the effective operation and development of the region.

Keywords: *modernization, region's competitiveness, regional management, management of regional competitiveness.*

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REGIONAL SPECIFICITY OF INTERACTION OF SMALL ENTERPRISES AND COMMERCIAL BANKS

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The author examines the main problems and tendencies of bank crediting of small and middle size business enterprises in Rostov region, analyses the volume of that direction on position of the credit activity of banks and offers the improvement measures in that sphere today. These measures should take into account relative changes of investment activity indicators on the background of the general tendencies of the investment dynamics, which also have a relative character because the downturn in the country and reduction of the number of subjects of MT what can affect the degree of risk and profitability of loan portfolios of commercial banks.

Keywords: *bank crediting of small and middle business enterprises, credit products for small and middle business enterprises, measures of state support of small and middle business enterprises.*

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