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**ECONOMIC CULTURE OF STUDENT YOUTH: GENDER ASPECT****Tamara Hovorun**

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The study of the formation of the economic culture of student youth in the context of gender analysis of vital functions of people enables to understand the internal and subjective factors that determine gender differentiation of the learning economic attitudes. The psychological study is one of a branch of humanities, which researches the role of gender factor in economic socialization of youth, its professional, career, social and political status. This study is focused on the analysis of the researches concerning the subjectivity of gender in economic psychology, its theoretical and methodological principles, directions and perspectives.

The overall goal of the new Strategy is to achieve the effective realization of gender equality and to empower women and men in the Council of Europe member States, by supporting the implementation of existing instruments and strengthening the Council of Europe acquits in the field of gender equality, under the guidance of the Gender Equality Commission (GEC) [1].

A gender misbalance, vertical-horizontal stratification is typical for Ukraine. The division of social life into “male” and “female” as the old paradigm of “male domination – female subordination” goes back in time, because of its inefficiency in its various life

spheres, starting from the micro-level of the family and ending with the macro level of the occupations' division, leadership position, the ideology of the state.

From the psychological perspective, there is no need to demonstrate the importance of gender equality for social democratic development. If in the past the education level of students and adults, comparison of the social, productive sector of their employment was considered as a priority, this day the need in their equal part and participation in economic life, socio-financial status balance is becoming more evident. Rapid market changes, that Ukraine is striving to achieve during last years, are inevitably affecting the spheres of economic lives of sexes, their psychological readiness for self-actualization in the market conditions which require from everyone to accept responsibility for their own economic capacity[3]. This is about economic self-actualization, the success or unsuccess of which influences the social functioning of a family, psychological prosperity of an individual. The term of economic self-actualization is directly related to the professional self-sufficiency of an individual, his/her level of social economic achievements.

**The aim of the research** is to find out the peculiarities of formation of gender culture of university students in the context of assimilation of any professional and financial aspirations by them.

**The methods of the research** included a complex of complementary techniques. Gender differences in the construction of individual scenarios of economic life in the time perspective (present and future) were investigated by method of content analysis of narratives "I am in 10, 15 and more years later". In total, 298 students (180 female students and 118 male students) participated in the research.

**Research results.** In the psychological portraits of young men and women who present their professional potential and the economic future, there is more similar than different. Women show a higher level of subjective general and personal control of locus in their professional activities, psychological efforts to defending their beliefs. They are also more engaged in the labor process, initiative; show a higher level of interest of the content of the proposed tasks, creativity, and executive self-sufficiency. They appreciate professionalism; have better relations with colleagues; they are less anxious because of losing work, more open to labor reforms and changes; advise themselves in the situation of unemployment.

At the same time, differences in economic claims, types of competence, value and semantic life scenarios, the parameters of self-esteem or the perception of their own potentials of work activity are in the lie in the plane of differentiation of gender attitudes than biologically determined characters of personality. The society imposes traditional gender stereotypes which determine the different views between young men and women on their economic self-determination, the assimilation of prejudices, which block disclosure of individual social potential. Male and female understanding of economic categories shows differences between sexes in terms of their application.

They demonstrate greater marginalization of a significant proportion of women from the problems of economic functioning of the country, their higher inclusion in microeconomic processes. Male students are more versed in the macroeconomic reality of being. This differentiation corresponds to the traditional distribution of social roles and therefore predicts a possibility of their making financial decisions and material obligations in the social and private spheres of economic life [2].

Though self-presentations of professional communicational skills by female students are maintained by assertiveness and other traditional masculine features, they prefer to demonstrate feminine features escaping to be androgynous because of phobia of losing femininity as the most respected value of the opposite sex.

Thus, it has been revealed: the system of traditional values of student youth correlates with the gender segregation of spheres of economic entrepreneurship; women have lower level of economic knowledge than men; girls demonstrate a higher level of adaptation to the economic situation, the social exposure of the qualifying “T”, while boys – to the specifically defined social factors of economic behavior; spheres of demonstration of economic assertiveness are different among female and male respondents; the feeling of lack of efficiency, depending on the fate of others, the external locus of motivation of economic activity is more characteristic for the female students, while male – personal control, ideology of control (adequate perception of successes and defeats) and personal professional efficiency; the necessity to be popular, physically attractive and active are more important for girls/woman, while professional competence, leadership ability, integration of identity – for boys/men; life goals, their internal coherence and searching goals are more characteristic of the men, while responsibility, existential problems – of the women.

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