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**INNOVATIONS IN
SCIENCE: FROM
THEORETICAL
FOUNDATIONS TO
PRACTICAL IMPACT**

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PROBLEMS OF IMPROVING THE MONETARY AND CREDIT SYSTEM OF UKRAINE

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The monetary and credit system plays a key role in the functioning of any state, including Ukraine. The formation of an effective monetary system in Ukraine has its own characteristics, which are related to the level of development of the economy, with which the monetary system is closely connected, and the possibilities of the banking system of Ukraine, because they affect the dynamism of the development of the monetary system. Therefore, it is necessary to promote its improvement so that it can meet the needs of the economy, ensure its effective functioning.

The monetary and credit system is the foundation on which the entire integral mechanism of market relations in society is built. Without money, it is impossible to exchange people's labor products, and therefore economic activity itself is impossible. The problems of the functioning of the monetary and credit system of Ukraine are related to the fact that the basic functions of maintaining macroeconomic and financial

stability, economic growth and competitiveness of the national economy are not sufficiently implemented, such threats to financial security as a critical increase in the burden on the central and local budgets, the development of the settlement crisis, inflation, a decrease in the exchange rate and fluctuations in the value of the national monetary unit, an increase in the level and narrowing of the sources of financing the state debt, an increase in the risks of non-payments, the decline of banking, insurance and stock sectors of the financial system of the state.

The monetary and credit system of Ukraine is the main regulator of the economy by changing the amount of money in circulation, it affects all processes taking place in the country's economy. It consists of a set of financial institutions, such as the National Bank, commercial banks and specialized credit and financial institutions, which regulate cash flows in the country, performing the functions assigned to them.

The formation and development of the monetary and credit system of Ukraine has gone through a long path of its development, which began with the declaration of Ukraine's independence and continues to this day. This process took place in the difficult conditions of the formation of a new state, which was accompanied by the emergence of various problems that have not been overcome to this day.

Due to the fact that it was not possible to form an effective monetary system, serious difficulties arise in the development of the national state and in the revival of Ukraine. In particular, the greatest damage not only to the monetary system, but also to the economy in general is caused by its shadow sector, inflation, etc. By directing credit resources to serve speculative, shadow operations, the banking system at the same time deprives loans of production vital for Ukraine, which for this reason are declining. In the absence of effective mechanisms to convert into money the debt obligations of purchasers of products, enterprises become insolvent and die. Many enterprises were brought to bankruptcy, bankruptcy and closed due to the fault of banks, which were supposed to ensure their financial stability. They slow down its development, so you need to make maximum efforts to eliminate these negative phenomena. After all, the monetary system is the foundation on which the entire integral mechanism of market relations is built.

To date, all entities of the monetary system have faced a number of problems, such as the low capital base of the banking system, the lack of a regulatory framework that would ensure the activities of banking and specialized credit and financial institutions. These internal problems cause even greater problems in the country's economy, slow down the pace of its development. Therefore, despite the existing prospects for the development of our country, it is impossible without solving problems in the monetary system.

And there are many prospects, in particular, they are related to the possibility of Ukraine joining the European Union, but for this it is necessary that the country's economy meets European requirements. To stabilize the monetary system, a number of reforms related to the improvement of current legislation in this area need to be implemented.

A tougher monetary policy of the National Bank of Ukraine will contribute to the stabilization of the monetary market thanks to the increase in the attractiveness of

financial instruments in hryvnias and will testify to the determination of the National Bank of Ukraine to fulfill the priority goal of achieving and maintaining price stability in Ukraine. The increase in interest rates, together with other stabilization measures of the Government and the National Bank of Ukraine within the framework of the new program with the International Monetary Fund, will contribute to slowing down the rate of inflation. The main factor in the acceleration of inflation was the depreciation of the hryvnia exchange rate as a result of the realization of imbalances accumulated in previous years and the deterioration of expectations due to socio-political events and the military conflict in the east of Ukraine, as well as the increase in administratively regulated prices and tariffs due to the implementation of the necessary economic reforms. Therefore, the monetary system of Ukraine plays a key role in the functioning of the economy of our state, but there are many problems in its activity that limit its ability to effectively influence processes in the state. Therefore, the need to solve pressing problems has now become acute, which will allow Ukraine to develop in accordance with the existing opportunities.

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ДОБРОБУТ І ЕКОНОМІЧНЕ ЗРОСТАННЯ: ПОШУК ОПТИМАЛЬНОЇ МОДЕЛІ СОЦІАЛЬНО- ЕКОНОМІЧНОГО РОЗВИТКУ

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В умовах глобальних викликів, трансформацій і невизначеності проблема співвідношення між економічним зростанням та добробутом населення набуває особливої актуальності. У сучасному світі традиційно рівень розвитку країни оцінювався через динаміку ВВП, але в останні десятиліття обмеженість цього