Chernychko T.V.,

Doctor of Economic Sciences, Professor, Head of Department of Finance, Mukachevo State University

Polianska M.A.,

Student at Department of Finance, Mukachevo State University

PROBLEMS OF PENSION PROVISION DEVELOPMENT IN UKRAINE

The point of pensions' provision and its introduction in Ukraine is investigated in this article. Generalization, both historical and logical, along with abstraction and analysis are used in the research. Furthermore it is determined that the problem of pension providing is to be solved by means of the system solution of the economic and social issues at all levels. The article gives reference of the main problems of pension system introducing, which are founded in the publications of Ukrainian scientists. The purpose of this article is the main problems faced by the state in the process of implementation of the pension reform in the Ukraine. In this article the international experience of formation of state pension insurance systems is examined, statistical data, that confirm the tendency of population aging and increasing of pressure on the government concerning pension providing issues, are analyzed. The examples of the realization of state pension insurance in the different countries are given, their description is presented and some peculiarities are emphasized. The main features of the solidary and accumulative pension insurance systems are emphasized. The international experience of state pension insurance in the context of the distribution of obligations between its participants, concerning the insurance payments, is generalized. The ways of improving state pension insurance in Ukraine on the basis of international experience in pension systems reformation are propounded. It also reveals that the recommended package of measures will give an opportunity to considerably strengthen the Ukrainian system of pension provision and insurance.