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PSYCHOLOGICAL FACTORS OF FINANCIAL RISKS MANAGEMENT OF BUDGETARY PROCESS

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In article such concepts are considered as the risk, budgetary risk, necessity of formation of system thinking at civil servants working in budgetary process. In article the concept of professional motivation for civil servants is considered. As in article necessity of the account of various psychological factors for managerial process by budgetary risks is proved and these factors are considered. In article risks in the field of public finances and a role of civil servants in the course of control over performance of the federal budget parameters and effective and target use of budgetary funds are considered. In article the urgency of the account of psychological factors at each stage of management by risks of budgetary process, in the answer constantly changing environmental conditions is proved.

Aim: to reveal and characterize budgetary process risks.

Object of research: psychological factors of financial risks.

Result: Substantiation of necessity of the account of psychological factors such as style of thinking, the person, professional motivation of the employee at revealing and the analysis of risks of budgetary process and decrease in influence degree of risks on budgetary process.

Keywords: Budgetary process, risks of budgetary process, professional motivation, psychological condition, style of thinking.

ПСИХОЛОГИЧЕСКИЕ ФАКТОРЫ УПРАВЛЕНИЯ ФИНАНСОВЫМИ РИСКАМИ БЮДЖЕТНОГО ПРОЦЕССА

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В статье рассматриваются понятие риск, бюджетный риск, необходимость формирования системного мышления у государственных служащих работающих в бюджетном процессе. В статье рассмотрено понятие профессиональной мотивации для государственных служащих. Так же в статье обосновывается необходимость учета различных групп психологических факторов в процессе управления бюджетными рисками и рассматриваются эти факторы. В статье рассматриваются риски в области государственных финансов и роль государственных служащих в процессе контроля за выполнением параметров федерального бюджета и эффективного и целевого использования бюджетных средств. В статье обоснована актуальность учета психологических факторов на каждом этапе управления рисками бюджетного процесса, в ответ постоянно меняющиеся условия внешней среды.

Цель: выявление и краткая характеристика рисков бюджетного процесса.

Предмет исследования: психологические факторы финансовых рисков.

Результат: Обоснование необходимости учета психологических факторов таких как стиль мышления, личность, профессиональная мотивация сотрудника при выявлении и анализе рисков бюджетного процесса и снижении степени воздействия рисков на бюджетный процесс.

Ключевые слова: бюджетный процесс, риски бюджетного процесса, профессиональная мотивация, психологическое состояние, стиль мышления.

Budgetary process is connected with the risk inevitably as norms of the right regulated activity of bodies of the public power on drawing up and consideration of

projects of budgets, their statement, execution and maintenance of control over their execution, as well as any activity. [1]

In a general view the risk is understood as a possibility of approach of some adverse event under the influence of various external and internal factors.

The budgetary code of the Russian Federation does not contain concepts «budgetary risk» and «risk of the budgetary process». There is no differentiation of these concepts in the literature now, «the budgetary risk» and «risk of the budgetary process» is considered as synonyms.

«The procedure of operative monitoring of quality of financial management in the Ministry of Finance of the Russian Federation » according to the Order of the Ministry of Finance of the Russian Federation from October, 19th, 2011 №383 defines budgetary risk as a default possibility (in full or in part) certain parameters (characteristics) of the federal budget, this document define budgetary risk as an inefficient management of the account liquidity under the account of means of the federal budget, and also inefficient use of means of the federal budget.

The budgetary risk possesses a number of characteristics: at first - the financial nature of the given kind of risk, secondly - the budgetary risk is objective since it can be caused by external factors influence in relation to participants of the budgetary process. On the other hand, the budgetary risk has a subjective character. It can be a consequence of actions of budgetary process participants, the different participants' perception of risk situations is subjective herewith.

The budgetary risk is characterized by the probability of its realization and uncertainty of consequences as risk any kind. Risk events can arise at any stage of the budgetary process.

According to the National standard of the Russian Federation «Risk Management. Terms and definitions» GOST 51897-2011/ Manual ISO 73:2009 process of the risk management assumes their identification, estimation, processing, monitoring and the risk analysis.

The topicality of the account of the psychological factors at each stage of management of the budgetary process risks is caused by following reasons: a frequent change of the Russian legislation; a poor quality of standard documents; a great volume or an information lack; nervous overloads caused by high responsibility of civil servants, and also a personal problems connected with congestion on work for a long time, etc.

It is possible to allocate following groups of the psychological risk factors of the budgetary process: a style of thinking; a professional motivation; a personal feature; psychological conditions in labor activity.

The problems solved by participants of the budgetary process, can carry operative, organizational and information-analytical character mainly.

It has come to operative decisions under occurrence of the circumstances demanding acceptance of fast and urgent measures.

Operative decisions should be accepted at the occurrence of the circumstances demanding acceptance of the fast and urgent measures. Operative character of decisions defines a necessity of a formation and development of an operative thinking. In its basis lies a strategy thinking at which it is important to be able to capture all whole complex of a possible variants of decisions, to analyze and compare comprehensively. Result of an operative thinking is a formation of the algorithm of the decision.

Organizing nature decisions are accepted by a daily work planning, they can have sudden character in the conditions of the low validity of the data and the deficiency of the information.

The information decisions are accepted in a course of an information-analytical work undertaking, writing of accounting documents, inquiries, analytical notes etc. [2]

The system thinking is important to solve various difficult administrative problems. The ability to system thinking is means to consider the phenomena in development as a unit, with set of the interconnected elements, with all functional communications. [3]

The system thinking can be got as a result of practical experience, it is based on a theoretical and methodological basis, and it allows building their own strategy and tactic of the activity. System properties of thinking are shown in a way of the activity organization, in a set of the rational receptions and optimum methods of the reception of the best result in the present state of affairs. Such thinking is characterized by an inductive logic, an ability to generalize, to synthesize earlier analyzed information. The ability to solve a problem an inductive way at insufficient deductive information it is especially significant for the situations in the conditions of an uncertainty, an information and time deficiency. The system thinking is reflected also in such aspiration to simplification of a situation which promotes allocation of the main intrinsic thing in a problem at the expense of search «simple in difficult». [11]

Since the finding of a way of the actions providing performance of a problem should be result of the decisions accepted during the budgetary process. The thinking is called as practical which is responsible for the goal-directed actions to achieve a practical result. [10]

In the psychological researches select such characteristics of a practical mind, as a speed of occurrence in a problem, resourcefulness, an ability to foresee result of the taken decisions. The practical thinking is different from theoretical that a choice of means for an achievement of the purpose and methods of their use should correspond with concrete conditions of their realization. [5]

The special skills of thinking for the extraction of the missing information are necessary to a risk-manager to form the correct decision in the conditions of a risk. Some authors underline special importance «versioned thinking» so-called in the conditions of the deficiency of the information. The versioned thinking is the informative activity based on the laws of probability which is developed in an information deficiency situation by promotion and check of hypotheses in concrete conditions. [4]

According to A.Karpov, the versioned thinking is characterized by the dominance of the synthetic mechanisms on analytical thinking, dominated by the

integration of information over its differentiation, the inductive logic over deductive, the convergent thinking over divergent and the creative thinking over reproductive thinking.

The motivational component plays an important role in any activity. The motivation of the person to activity is understood as set of the motive forces inducing the person to implement of certain actions. These forces are both out of and in the person and it force a person to make certain acts consciously or unconsciously. [7]

It is necessary to carry motives to the system of motives of professional work: the pithiness of work, its public utility; the status motives connected with social recognition of fruitfulness of labour activity; the motives of a reception of the material benefits; the motives focused on certain intensity of work; the motive of a dialogue and others.

Public service activity has a number of specific features [9]:

- under the maintenance labour activity of state employees is directed on the realization of the national interests, on the all-round strengthening and development public and a political system;
- a high degree of responsibility of the officials for made decisions, their realization, results and consequences;
- a rigid standard regulation of the management and labour discipline;
- an involvement intellectual, and also creative potential for the decision of administrative problems.

Thus the level of the civil servants payment is lower, than in commercial structures and additional social guarantees does not fully compensate complexity and the importance of their activity.

The following factors can be noted among the most significant factors interfering productive work of civil servants:

- an absence of dependence of payment from actual results;
- a low level of material support of a workplace;
- a low professional level of workers (because of turnover of staff);

- putting on of additional functional duties, overtime loadings;
- motivation factors quite often exist formally (system of the encouragements, social privileges and professional development).

Considering the aforesaid, the basic methods of a stimulation of the state employees should be the following:

- a professional development;
- a career growth;
- a social guarantees.

The characteristics of the person of civil servants are one of psychological factors of the risk management of the budgetary process. It is possible to carry to such characteristics: subjective possibilities of the person; a working capacity; a psychological readiness for creativity display; a possibility to develop individual style of the activity.

A considering specificity of an activity of a civil servants, it is necessary for them to have certain personal and professional qualities, to possess certain temperament, character and abilities. Such personal qualities as a steadiness, a resistance to stress, a responsibility, a attentiveness, an assiduity, a scrupulousness, an analytical and logic thinking, a punctuality, a honesty, a diligence, a patience, an accuracy, an efficiency, a learnability conscientiousness, an organization, a sense of duty, a self-discipline are important.

Various psychological conditions plays important role in a labour activity. The psychological condition of the person is rather steady structural organization of all components of the mentality, carrying out function of active interaction of the person (as owner of this mentality) with environment which is presented to each concrete moment in the form of a certain situation. [8]

The psychological state arising in the course of labour activity can be divided on rather steady (satisfaction or a dissatisfaction with work, interest in work or indifference to work, etc.); situational, quickly passing; periodically arising during labour activity.

Negative periodically arising psychological conditions concerns: the lowered availability for service, exhaustion, boredom, drowsiness, apathy, etc. The negative conditions are a consequence of the influence of such factors, as the deficiency of time, the raised difficulty of a problem, the high importance of erroneous actions, the possible presence of hindrances, a lack of the information for decision-making, the excessive quantity of the information.

The exhaustion is the basic negative psychological condition of the civil servants.

N.D. Levitov carries to the exhaustion components as experiences: a feeling of debility; an attention frustration; a frustration in touch area; infringements in motor sphere; defects of memory and thinking; a will easing. [6]

A susceptibility to exhaustion depends on specific features of the person, such as a physical development and a state of health, an age, a motivation and character traits. How the person worries exhaustion and as copes with it at its different stages depends on such specific features also.

The account of the various groups of the psychological factors in the managerial process by the budgetary risks and working out of the actions for their minimization will allow to raise the activity efficiency of the budgetary process participants for the purpose of the maintenance of the performance of the parameters of the federal budget and effective and target use of the budgetary funds.

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