Education, Social Studies, Law

since 1999 only 8 people have been condemned for these crimes, in 2005-2007 under articles 238-240 of the Criminal Code not a single person was convicted [5, p. 94]. According to the State Control Committee of Belarus, under article 239 of the Criminal Code (concealment of economic insolvency (bankruptcy) in 2008 there were 2 criminal cases [5, p.94]. In 2009 one person was convicted of criminal bankruptcy. During the years 2010-2014 under articles 238-240 of the Criminal Code no criminal proceedings were initiated [6, p. 93]. Most cases under these articles are either terminated (due to lack of proof of guilt) or reclassified into other crimes. Noting the high latency of such crimes Belarussian and foreign researchers have called lack of information and methodological support for detection and investigation of these crimes as the main cause. [7] At the same time, the economic damage caused by individual crimes related to the concealment of economic insolvency (bankruptcy) worldwide is sometimes assessed at tens of billions of dollars [4, p. 83].

Among the publications of Belarusian scientists and practitioners dedicated to economic insolvency and its criminal manifestation, we should note scientific works by V.S. Kamenkov, A.V.Karamyshev, N. P. Mytskih, V.A. Lakushev, N.P. Smolski, S.A. Vaskovsky. They are dedicated to such issues as the causes of economic failure, the role of economic courts in bankruptcy prevention, application of legal standards to identify criminal bankruptcy, problems of criminal responsibility, the use of evaluation techniques for the debtors' financial standing, the analysis of shortcomings in legal regulation of this process.

In the end we must add that misconduct in bankruptcy, as well as fictitious bankruptcy regarded as criminal offenses are a relatively new phenomenon in modern society. This problem has not been studied in depth by modern jurists. Generally, the studies in this area are episodic and related to some specific problems. Unfortunately, very few domestic works are dedicated to the crimes associated with bankruptcy, and even more so, the analysis of the reasons for their commission, counteraction, criminological characteristics of such crimes remain practically undisclosed.

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GENDER DIFFERENCES IN PERCEPTION OF AN IMAGE OF A PSYCHOLOGIST

VIKTORYIA MARKEVICH, SVIATLANA ASTAPCHUK Polotsk State University, Belarus

The article reveals gender differences in perception of the image of a psychologist. Social perception refers to the processes through which people use available information to form impressions. People often try to simplify information about other people by putting other people into useful categories. A fixed set of characteristics is often attributed to these groups. There are quite a lot of stereotypes about psychologists. For effective work of a psychologist it is necessary to know these stereotypes and use them to create a successful professional image.

Social perception is an important and complex psychological process responsible for certain human behavior. Social perception provides the interaction of people and determines the nature of the interaction. The complexity and diversity of activities makes a psychologist's work meaningful and intense. Psychologists often

Education, Social Studies, Law

have to deal with people of different age and social status. For effective work of a psychologist it is necessary to know the mechanisms of social perception, which can lead to a distorted perception of a professional image [9].

This profession has raised a lot of erroneous information about the methods of a psychologist's activity [1]. Many people believe that the image of a psychologist is formed through movies: a credible expert who is carefully dealing with a client. Some people think that a psychologist will help solve all their problems. [2]

People should trust a psychologist to tell him about their problems, to let him into their inner world. A psychologist must have a certain appearance, manners, speech, etc., the so-called image. An image has two sides:

- a subjective side; it is an image of a person who is perceived, whose image is being created;
- an objective side; it is perceived by those who observe [10].

A transmitted and perceived image may be different. A transmitted image does not always reflect the essence of a personality.

The purpose of our study is to analyze gender differences in perception of the image of a psychologist by students.

Material and methods. The study was conducted on the basis of Polotsk State University. The study involved 253 people (116 male students and 137 female students) aged 18 - 22 years.

The students were asked, "How do you imagine a psychologist?"

For data analysis we used the method of U-Mann-Whitney criterion. U-Mann-Whitney criterion is a statistical technique which is used to evaluate differences between two independent samples in terms of any sign of quantitative measurement. [7]

In total, we obtained 776 answers. Male students gave 327 characteristics. Female students gave 449 characteristics.

In the beginning we grouped characteristics into certain blocks, such as: "Professionalism", "Appearance", "Communication skills", "Intellectual skills", "Characteristics influenced by mass media". In the block "Professionalism" we identified sub-blocks: "Education", "Experience", "Professionally important qualities", "External appearance", "External data", "Clothes", "Sex", "Accessories", " Age". Then we ranked the data according to the importance and frequency of use. In order to analyze the data we used a U-Mann-Whitney criterion.

Results and discussion. According to the results of U-Mann-Whitney criterion we should state that the difference is not significant. Male and female students allocated similar characteristics while perceiving a psychologist. Having obtained lots of characteristics we managed to make a portrait of a psychologist.

The perceived image of a psychologist according to male students of Polotsk State University:

A psychologist is a calm, understanding, kind, well-balanced person who knows how to win and inspire confidence. He is a helpful, smiling and open-minded person. This is a man with a large database, he can understand your soul, and he will help in a crisis situation and give good advice. A psychologist is a middle-aged man, neat, with a beard and with formal clothes. He is wearing glasses and holding a notebook in his hand. He knows how to listen and doesn't speak much. He is intellectual and he is similar to Hannibal Lector from the popular film.

The perceived image of a psychologist according to female students of Polotsk State University:

A psychologist is good-natured, quiet, and friendly and can endear to himself. He has a positive attitude, he is tactful, honest and confident, polite and responsive. He is judicious, well-read and can help, and he finds an approach to a man and can give advice. He has good looks, a smile on his face and deep eyes, he has glasses and a notebook in his hand; he is middle-aged, formally dressed. He knows how to listen and has a pleasant voice. He has a high cultural level.

Analyzing the perceived characteristics of a psychologist, we can say that both male and female students indicate professional characteristics of a psychologist primarily. Speaking about important professional qualities male students, first of all, pay attention to the quiet nature of a psychologist, his understanding, kindness, balance, judgment, education. It is important that a psychologist can attract and inspire confidence. For both male and female students it is important to see professional care, openness and positive attitude, integrity, tact, self-confidence etc.

Another subgroup contained requirements for work experience. For female students, it is important that a psychologist help them, that he is able to give some competent advice. They also pointed out the importance of a psychologist's ability to deal with feelings and also be able to treat everybody in an individual way. The male students said that a psychologist is a man who could help in a crisis situation, who could understand one's soul and would help to find happiness.

And the last, but not the least: the subgroup containing educational background. Most of the male students indicated the importance of general intelligence and a large scope of knowledge of psychology. While the female students felt it is important for a psychologist to have judgment, learning and ability to analyze situations.

The next subgroup contained general requirements to the appearance of a psychologist. The female students imagine a psychologist with a professional smile, deep eyes and with an expression on his face showing

Education, Social Studies, Law

that he is aware of everything that is on one's mind. He has big eyes. He is bald or has short hair and a beard. Women disagreed about gender of a psychologist. However, most indicated that a psychologist is a woman, dressed mostly in clothing, which includes a tie and a shirt. The age of psychologists ranged from about 25 to 50.

The male students also spoke about appearance of a psychologist. They mentioned neatness and good looks. The next rank was given to accessories: a notebook, a chair, glasses, and the works of Remarque and a colorful scarf. As for the clothes, the male students identified this group as well pointing out formal style of clothes (a white blouse, a short skirt, high-heeled shoes). As for gender and age, men preferred a young woman or a middle-aged male psychologist.

Both male and female students identified communicating and listening skills. The students also pointed out the importance of being sociable and a talkative. Male students pointed out the importance of a pleasant voice.

The female students pointed out the importance of intellectual qualities, such as intelligence and high cultural level. The male students identified a group of intellectual qualities too. They mentioned intelligence, intellectual development.

Judging from the results of our study, it may be noted that the male students are subjected more to the influence of the media. We can guess some given characteristics from existing images of psychologists in films and serials. Many people have watched films about psychology and an omniscient doctor "House," "Lie to Me," "Hannibal," "The Mentalist"; "The Sixth Sense," "Good Will Hunting," "Analyze This," "A Dangerous Method" and others.

In general, the process of social perception is a complex mechanism of interaction of social facilities, and it is influenced by a large number of features and factors (age and gender characteristics, the effect of perception, past experience, and others), some of which are changing, for example, the role of men and women in society and the environment. They can be different in appearance and in their mental properties, their interests and pursuits. Our regulatory submission to 'masculinity' and 'femininity', although reflecting some realities, is generally not more than the stereotypes of public consciousness. Such a term as 'gender' is a social-biological characteristic given to define the concepts of "man" and "woman" [5].

We know that a person can not live in isolation. After all, throughout his life, he comes into contact with people around him forming interpersonal relationships. It is one of the most important and uncertain categories in psychology. After all, the way a person relates to the interlocutor often depends on how he perceives and evaluates it. Coming into contact, we evaluate each other, both in appearance and in behavior [2].

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EARLY READING SKILLS DEVELOPMENT

STANISLAV MUGAKO, MARGARITA SIROTKINA Polotsk State University, Belarus

This article dwells on early reading skills development. The process of reading is analyzed in general; the reasons for the importance of teaching to read are raised and different strategies of teaching reading are described.

Reading is one of the four language skills: reading, writing, listening and speaking. It is a receptive skill, like listening. This means it involves responding to text, rather than producing it. Very simply we can say that reading involves making sense of text. To do this we need to understand the language of the text at word level, sentence level and whole-text level. We also need to connect the message of the text to our knowledge of the world [1].