

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

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DEVELOPMENT OF A COOPERATIVE MODEL OF A NATIONAL ECONOMY IN THE CONTEXT OF EUROPEAN INTEGRATION**РОЗВИТОК КООПЕРАТИВНОЇ МОДЕЛІ НАЦІОНАЛЬНОГО ГОСПОДАРСТВА В УМОВАХ ЄВРОІНТЕГРАЦІЇ**

Urgency of the research is determined by the fact that cooperative forms of management are organically inherent in modern society and contribute to its progressive economic development. Formation of the cooperative sector of the national economy enables to realize the entrepreneurial initiative of citizens, provide employment of the general population and strengthen their social protection.

Target setting. The cooperative form of management is recognized in all member states of the European Union. Integration of the Ukrainian cooperative movement into the European requires the definition of its strategic directions.

Actual scientific researches and issues analysis. A lot of domestic scientists made a significant contribution to the development of the theory, methodology and history of the development of the cooperative movement. However, the European experience of the cooperative movement needs further research in order to adapt it to Ukrainian conditions.

Uninvestigated parts of general matters defining. The research demands the new requirements defined by the Association Agreement to the branches of the national economy, which is characterized by a cooperative form of economic activity.

The research objective. Investigation of the peculiarities of institutional forms of cooperative organizations and their associations in the countries of the European Union with a view to their adaptation and implementation in Ukraine.

The statement of basic materials. In the article, the cooperative model of the national economy is presented as a cooperative form of organization of the segment of the financial and credit sphere, as well as branches of production, exchange and consumption, interconnected by a division of labor, which is three-dimensional (vertical, horizontal integration, development in time).

Conclusions. Unlike European practice, Ukrainian cooperative societies are limited only to consumer, agricultural and lending cooperatives. Moreover, their development is not sufficiently coordinated and coordinated. Only the Ukoopspilka remains integrated into the international and European cooperative alliances. Ukraine needs to create a truly functioning national cooperative alliance, unite its members and actively integrate them into international and European organizations.

Keywords: cooperative model; national economy; development; European integration.

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Urgency of the research. Cooperative forms of management are organically inherent in modern society and contribute to its progressive economic development. Formation of the cooperative sector of the national economy enables to realize the entrepreneurial initiative of citizens, provide employment of the general population and strengthen their social protection. International co-operative

Актуальність теми дослідження визначається тим, що кооперативні форми господарювання органічно притаманні сучасному суспільству і сприяють його прогресивному економічному розвитку. Формування кооперативного сектора національної економіки дозволяє реалізувати підприємницьку ініціативу громадян, забезпечити зайнятність широких верств населення та посилити їх соціальний захист.

Постановка проблеми. Кооперативна форма господарювання визнана у всіх державах - членах Європейського Союзу. Інтеграція українського кооперативного руху в європейський потребує визначення його стратегічних напрямів.

Аналіз останніх досліджень і публікацій. Значний внесок у розвиток теорії, методології та історії розвитку кооперативного руху зробили багато вітчизняних вчених. Утім потребує подальшого дослідження європейський досвід кооперативного руху з метою його адаптації до українських умов.

Виділення недосліджених частин загальної проблеми. Потребують дослідження нові вимоги, визначені Угодою про асоціацію до галузей національної економіки, яким притаманна кооперативна форма організації господарської діяльності.

Постановка завдання. Дослідження особливостей інституціональних форм кооперативних організацій та їх об'єднань у країнах Європейського Союзу з метою їх адаптації та імплементації в Україні.

Викладення основного матеріалу. У статті кооперативна модель національного господарства представлена, як кооперативна форма організації сегменту фінансово-кредитної сфери, а також галузей виробництва, обміну і споживання, взаємопов'язаних між собою поділом праці, яка є тривимірною (вертикальна, горизонтальна інтеграція, розвиток у часі).

Висновки. На відміну від європейської практики, українські кооперативні об'єднання обмежені лише сферами споживчої, сільськогосподарської та кредитної кооперації. Причому їх розвиток недостатньо узгоджується і координується. Інтегрованою у міжнародний і Європейський кооперативний альянси лишається тільки Укоопспілка. Україна потребує створення реально діючого національного кооперативного альянсу, об'єднання його членів та їх активної інтеграції у міжнародні та європейські організації.

Ключові слова: кооперативна модель; національне господарство; розвиток; євроінтеграція.

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movement, including European, is powerful and organizationally completed. The association agreement between Ukraine and the European Union states that the principles of a free market economy form the basis for their relations [1]. An important direction of European integration of Ukraine is the adoption and implementation of cooperative principles and values. Unfortunately, at the current time only Ukoopspilka has membership in the International Cooperative Alliance and the European Union of Consumer Societies as the most powerful sector of the cooperative system in Ukraine. It is extremely important to promote cooperative ideas in other sectors of the national economy: credit, insurance, agriculture, etc.

Target setting. The cooperative form of management is recognized in all member states of the European Union. However, international cooperation between cooperatives within the European Union was hampered by legal and administrative barriers which were removed in a market without borders that prevails in much of Europe. The European Union has supported cooperation, and the Council of the European Union in 2003 adopted Regulation No. 1435/2003 "On the Statute of the European Cooperative Society" to facilitate the co-operation of cooperatives within Europe. This statute is the quintessence of the national legislation of the EU member states, moreover, of their agreed position [2, p. 12]. Integration of the Ukrainian cooperative movement into the European requires the definition of its strategic directions.

Actual scientific researches and issues analysis. Significant contribution to the development of the theory, methodology and history of the development of the cooperative movement was made by Artemenko I. A., Babenko S. H., Honcharenko V. V., Markina I. A., Panteleimonenko A. O. In the article by Petrov R. I., Mialo E. V. the current state of economic relations between Ukraine and the EU is considered, as well as the effect that Ukraine can obtain as a result of the signing of the Association Agreement [3, p. 671]. In this context, the European experience of the cooperative movement needs to be studied in order to adapt it to Ukrainian conditions.

Uninvestigated parts of general matters defining. Highly appreciating the scientific achievements of these authors, we should recognize the lack of attention to the development of a cooperative model of a national economy in terms of European integration from the standpoint of a systemic approach. The research demands the new requirements defined by the Association Agreement to the branches of the national economy, which is characterized by a cooperative form of economic activity.

The research objective. Investigation of the cooperative organizations institutional forms peculiarities and their associations in the countries of the European Union with an aim to adapt them and implement in Ukraine.

The statement of basic materials. The cooperative model of the national economy is a cooperative form of the financial-credit sphere segment organization, as well as branches of production, exchange and consumption, interconnected by a division of labor, which is three-dimensional (vertical, horizontal integration, development in time). Its internal environment is represented by a free market, operating on the basis of objective laws and general framework rules, which interact with the state, local self-government bodies and cooperative subjects. At the same time, the state discharges direct functions (state financial support) and indirect ones (creation of the appropriate institutional environment for the cooperatives development) [4, p. 46]. Cooperative activity of the EU countries is characterized by: high competitiveness of cooperative enterprises, caused by the effect of scale and concentration of economic activity; large volumes of operations; state stimulation of various types of cooperation; diversification and industrialization of traditional types of cooperatives; a high degree of integration of cooperatives from different sectors of activity; an increase in tertiary sector cooperatives (banking, insurance, consumer cooperatives, unions of retailers and credit unions) and service cooperatives, especially in the field of tourism. Therefore, cooperation with the cooperative sector of the EU will be beneficial for Ukraine and can give a serious impetus [5].

In November 2006, the "Cooperative Europe" (CE) European Cooperative Association was formed, which included organizations integrated at the European level: the European Community of Consumer Co-operatives (Eurocoop), the European Confederation of Industrial and Service Cooperatives (CECOP), the European Association of Co-operative Banks (EACB), European Union of the Social Pharmacies (UEPS), European Association of Housing Cooperatives (EAHC) [6]. In 2007, the Euro-

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pean Agri-Cooperatives (Cogeca) joined the cooperative association, and in 2008 the European Association of Mutual Insurance and Insurance Cooperatives (AMICE).

Eurocoop, created in 1957, and UEPS (1960) have the largest experience. Eurocoop is the association of national unions of consumer cooperatives. Its members are the national organizations of consumer cooperatives in 19 countries of Europe and Israel. The European Union of Social Pharmacies is an association of cooperative societies that provide pharmaceutical services and invests in health care budgets [7].

International and European cooperative organizations are similar according to sectoral orientation and principles of activity, but there are certain differences. So, there is no organization of fishing cooperatives in Europe which at the international level was first created by removal (1966) and then completely separating (1976) from the International Cooperative Agricultural Organization established in 1951. The European Union of Social Pharmacy is a definite alternative to the International Organization of Health Care Cooperatives.

The European Community of Consumer Cooperatives (Euro Coop) was founded in 1957, it was one of the first non-governmental organizations recognized by the European Commission. This made its competencies accessible to all European institutions and provided an opportunity to promote the interests of consumer cooperatives and their consumer members (Tab. 1).

Table 1

Characteristics of the sectoral organizations activities of Cooperative Europe

Organization name		Foundation year	Characteristics of activity
in Ukrainian	in English		
Європейська спілка споживчих товариств	European Community of Consumer Co-operatives (Eurocoop) http://www.eurocoop.org/en/	1957	The association of national unions of consumer cooperatives. Its members are the national organizations of consumer cooperatives in 19 countries of Europe and Israel.
Європейська конфедерація виробничих і соціальних кооперативів	The European Confederation of Industrial and Service Cooperatives (CECOP) http://www.cecop.coop	1979	Association of cooperatives operating in industry, construction and service sector. Their specific feature is that they include enterprises belonging to the employees.
Європейська асоціація кооперативних банків	European Association of Co-operative Banks (EACB)	1970	Promotes and protects the common interests of its 29 member organizations and cooperative banks, ensures compliance with banking and cooperative legislation.
Європейський союз соціальних аптек	European Union of the Social Pharmacies (UEPS) www.eurosocial-pharma.org	1960	The association of cooperatives that provide pharmaceutical services and invest in health services budgets. Includes more than 6,000 pharmacists, 3,000 pharmacies and 30 cooperative wholesalers.
Європейська асоціація взаємного страхування і страхових кооперативів	Association of Mutual Insurers and Insurance Cooperatives in Europe (AMICE) http://www.amice-eu.org	2008	It was created as a result of the association of two organizations: the Association of Insurance Cooperatives and the Association of Mutual Insurance to ensure a level playing field for all insurers in Europe, regardless of their legal form.
Європейська асоціація житлових кооперативів	European Association of Housing Cooperatives (EAHC) https://coopseurope.coop/about-us/our-members	2006	Association of national cooperatives operating in the field of housing construction, rental of housing, obtaining affordable housing.
Європейська сільськогосподарська організація	European Agri-Cooperatives (Cogeca) http://www.copacogeca.be/Menu.aspx	2007	The unification of national cooperatives operating in the agrarian sector with a view to implementing a common agricultural policy.

Source: created on the basis of [8]

Since 2012, the Central Union of Consumer Societies of Ukraine (Ukoopspilka) is a member of the European Community of Consumer Cooperatives (EuroCoop). EuroCoop, representing the interests of cooperatives in the European Union institutions, is ready to provide all possible assistance in the de-

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velopment of Ukrainian consumer cooperation. This gives hope for the emergence of new strong players in the real trade sector of Ukraine.

In the agrarian sector of the EU Member States, transparent supply, procurement and marketing infrastructure was created on the basis of cooperation and integration with trade, enterprises of the food and processing industry, etc. [9]. This ensures the formation of a single food chain and compliance with quality standards and sales of products produced by peasants. In the agrarian sector of the EU Member States, transparent supply, procurement and marketing infrastructure was created on the basis of cooperation and integration with trade, food processing and processing enterprises, etc. [9]. This ensures the formation of a single food chain and compliance with quality standards and sales of products produced by peasants. In the EU countries the two groups of cooperatives have become most widespread: some are engaged in harvesting, processing and marketing (wholesale and retail) of agricultural products, while others are engaged in wholesale purchasing of means of production with their subsequent delivery to the household of their members.

According to the experience of European countries, an important incentive for the development of agrarian cooperatives is the tax regimes, the diversity of which is reduced to the following: the first - the general system of taxation for all types of enterprises (the absence of any benefits for cooperatives), the second - the general system of taxation with the use of small tax breaks, the third - special tax regimes of the taxation of cooperative agricultural producers [10, p. 53].

Thus, European experience shows that agricultural cooperatives have survived in a competitive struggle with private intermediary capital and have won their niche in the chain of promotion of products, goods and services of agricultural producers to consumers. It is ensured, on the one hand, due to the cooperative nature of the societies, and on the other hand, the active support of agricultural cooperatives is of great importance.

The cooperative banking sector plays an important role in the financial and economic system of Europe and it is quite powerful. Cooperative banks compete successfully with commercial banks with higher levels of stress resistance, that is why during the 2008-2009 crisis they played a key role in restoring the economy. Established in 1970, the European Association of Cooperative Banks is a leading professional lobbying association in the European banking industry, promotes and protects the common interests of its member organizations and cooperative banks, ensures compliance with banking and cooperative laws, and so on. Association of Mutual Insurers and Insurance Cooperatives was created as a result of the merger of two organizations: the Association of Insurance Cooperatives and the Association of Mutual Insurance to ensure a level playing field for all insurers in Europe, regardless of their legal form. The association includes more than half of insurance companies in Europe, which accumulates about one third of insurance premiums.

A feature of Europe's cooperative banks is the lack of a single universal model, which in every detail is inherent in every cooperative bank. The European Cooperative Sector is a "community of differences", since there is a single set of basic principles, but practical activity varies in many areas. This leads to the flexibility of the cooperative model, the ability to adapt it to the specific business environment. The basic principles of functioning of cooperative banks are: creation of cooperation on the basis of non-profit contributions (property and money) of its founders, but for the purpose of mutual assistance to its members; equal and free access to credit resources of the bank's members; formation of tariff-pricing policy favorable for members, etc.

Cooperative banking model which is widespread in Europe, has high confidence among the population, is stable and resistant to financial turmoil, promotes the development of small and medium businesses. Foreign experience, in particular Germany, shows that credit cooperative banks play an important role in combating money laundering by implementing extensive and effective anti-legal measures.

Insurance cooperatives are widespread in such industrialized countries as Germany, Great Britain, Spain, Italy, France, Japan. The championship in the number of insurance cooperatives among the countries of Western Europe is held by the Netherlands, Finland and Austria. Insurance cooperatives pay the most attention to agri-insurance, farmer and health insurance. The most well-known insurance cooperatives of industrialized countries are "Mobiliar" (Swiss Property Insurance Fund), "Hallesche

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Krankenversicherung auf Gegenseitigkeit" (German Health Insurance Co-operative), Insurance Co-operative "Cartause Itint Gene" (Agricultural Insurance - Switzerland).

In 2001, in the form of the International Cooperative Alliance and the Cooperative Europe Cooperative Association, a National Cooperative Alliance was created in Ukraine, but its existence is rather formal. Ukoopspilka and the National Credit Union Association of Ukraine are really working. The most powerful competition for the mentioned above company is the activity of the All-Ukrainian Credit Union Association of Ukraine, established in 2006. The agrarian sector of the economy is represented by a real Union of Agricultural Service Cooperatives of Ukraine, the Association of Farmers and Private Landowners of Ukraine, the National Association of Agricultural Advisory Services of Ukraine that are not members of the Alliance.

Conclusions.

1. In European practice, the largest segments of the cooperative movement are represented by the following business sectors: agriculture, banking, insurance, social housing, commerce, industry, services, healthcare, etc.

2. European co-operative organizations and their alliances operate in a coherent, efficient, transparent way, with powerful information Internet sites. Their activities are aimed at promoting and protecting the common interests of their member organizations, ensuring compliance with their cooperative legislation, etc.

3. Unlike European practice, Ukrainian cooperative societies are limited only to consumer, agricultural and lending cooperatives. Moreover, their development is not sufficiently agreed and coordinated. Only the Ukoopspilka remains integrated into the international and European cooperative alliances. Ukraine needs to create a truly functioning national cooperative alliance, unite its members and actively integrate them into international and European organizations.

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