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STATUS OF THIRD SECTOR COOPERATIVE ENTERPRISES FACED WITH NEW FINANCIAL TECHNIQUES

By Assoc. Prof. Dr. Nevzat AYPEK*

Recently several fundamental changes occurred in socio - political and economy fields of the world, and significant trends prevailed. When these changes and trends which are assessed one by one and separately discussed in the various circles of economic life, are assessed within the framework of system approach, the age we are living in is called as information age or communication age. Very developed communication means are assumed to be driving force of the communication age. As a result of the development of communication devices, countries got closer to each other, even the world get smaller and a globalization movement started in the world market. With expansion of the market as a result of these, competition became sharper and market economy started to be prevalent in the world.

Developed market economy and increased competition brought on the agenda the approach of scale economies and company mergers started. Motives underlying the company mergers includes : synergy, tax, purchasing assets at a value below their substitution costs, diversification and control. Company mergers taking place with these motives are realized through various methods in accordance with the purposes. In this context, economists classify company mergers under four groups. These are : horizontal merger, vertical merger, homogeneous merger and incongruous merger (Brigham, 1996, p. 133).

The cooperatives which are assumed to be third sector in addition to private sector and public sector, and actually merger itself, realize a kind of merger by means of the organizations they make. This organization takes place in such a hierarchical structure as union of cooperatives, central union of cooperatives, national union of cooperatives, union of national cooperatives (confederation). This organization starting from unit cooperative is a vertical organization in the shape of pyramid. Since cooperatives are economic units, union of cooperatives and central union of cooperatives are assumed to be as vertical merger, national union of cooperatives as vertical or homogeneous merger and union of national cooperatives as incongruous merger.

Socio-economic cooperative enterprises have to follow up all developments and innovations

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in economic field and rapidly adapt themselves accordingly in order to attain such economic outcomes of expected characteristics from these mergers which are necessitated by the cooperative movement. That is to say, they must be compatible with the principle of superiority of the economy.

2. Characteristics and Differences of Third Sector Cooperative Enterprises

In European Union and French tradition, official and valid meaning of the Social Economy is a group of enterprises consisting of cooperatives, unions, associations and foundations. All these institutions have some common characteristics, adopting at least the same purposes and sharing the same principles and values. These institutions constitute the third sector in addition to private and public sectors. Social economy is located at the intersection point of the economy and social field. Social economy is not a profit sector. However it performs market and non-market activities (Thiry, 1996, p.117).

In parallel with the terminology used in various European Union countries, such concepts as the third sector, third system, non-profit organizations, voluntary sector, etc. are also used. Similarly, in accordance with the French tradition, cooperatives which are the basic element of Social Economy is excluded from profit sectors in accordance with the American tradition (Thiry, 1999, p.7). Consequently, cooperative enterprises constitute the third sector.

In this context, characteristics and differences of cooperative enterprises established for the purposes of cooperating, acting as a group economy, administering jointly, and competing collectively, from private sector enterprises can be explained as follows.

Characteristics of the Cooperative Enterprises : The characteristics which differentiate cooperative enterprises from public and private sector enterprises, can be explained under the topics of legal entity, purpose, establishment - operation, management, audition and taxation.

In accordance with the generally accepted cooperative definitions, cooperative is not a merger of capital but of persons. It is individuals who combines their financial and moral forces for their common purposes that is to say ensure cooperation and unification. Consequently in such a togetherness, combining knowledge and experience in addition to bringing economic values together, makes cooperative advancing more dynamic. That is, the cooperatives is a **community of pluralist people** who use their personalities and have certain purposes.

Cooperative enterprises emerged against non-balanced revenues in a system where

competition mechanism does not operate very well. The cooperatives are tools of competition with this aspect of theirs and completes the competition where it lacks. Consequently, the cooperatives are against not the capitalism but the impoverishment of the people by the extreme profit desire of the system. For this reason, the people aiming at the same purpose and wanting to sustain their occupational, artistic or economic lives come together and combine and maintain their power to compete. That is, the target in the cooperative enterprises is the person itself, **people continuing their lives with cooperation and solidarity**.

Legal regulations regarding establishment and operation of the cooperative enterprises usually **stipulate that natural entities and several natural entities must be founder of the cooperatives**. That is, principles of openness is adopted to allow those people who has the same purpose and are willing to participate, to become partners of the cooperative and thus it is aimed that the cooperatives provides services to a wider community in this manner.

Cooperative management is the principal responsible for attaining cooperative purposes. If the partners can attain their purposes, the management is assumed to be successful. Otherwise, the management is not assumed to be successful. Nevertheless, activities of the management is audited on behalf of the partners. That is, **cooperative managers cannot decide independent of the partners while establishing purpose - means relationships** and cannot act independently. That's because each partner has the same right to vote notwithstanding the share of such partner.

Some facilities are set forth in all countries for establishment and promotion of the cooperatives. These facilities spans from the each step of their establishment, to operations till their liquidation. These facilities consist of **tax exemptions and / or exceptions, supports and incentives**. Consequently, the cooperatives are a type of merger aiming at eliminating profit. In this context, there are differences between the cooperatives and private sector enterprises (capital companies). These differences are ;

Profit maximization in the companies, but price minimization in cooperatives, dividend distribution to the shareholders but return distribution to the partners according to their volume of trading; dividend in the companies according to amount of shares held, and return in the cooperatives according to volume of trading; stocks of the companies are dealt in the stock exchange, partnership deeds of the cooperatives are transferred only to the cooperative

or any other person with the consent of the cooperative; unlimited number of shares in the company shareholdership, but limited number of shares in the cooperatives; in the management of the companies, the capital is dominant and capital is at the first place and shareholder is at the second place, in the cooperatives the partner is at the first place notwithstanding amount of share such partner and social purpose is secondary purpose ; are some important elements of the establishment in the cooperatives (Mülayim, 1997, p.78-80).

When the cooperative enterprises are assessed with respect to their characteristics and their differences from the capital companies, it is observed that the cooperatives are separate sector different from private sector. However this determination does not change the reality that the cooperative enterprises are economic units. Consequently the cooperative enterprises can perform its primary social purpose only if it supports this purpose with an economic power. For this reason, even if the cooperatives completed their organization as required by the cooperative understanding in other words, adopts the approach of scale economy, this type of organization which represents a kind of merger must create a synergy. Similarly, one of the motives of merger for the companies is to create synergy. Synergic effects originate from four sources . These sources are scale economy of the activities, financial economies, diverse management activity and increasing market power (Brigham, 1996, p. 136). Consequently, this synergic effect which emerges from effective use of scale economy must be used at least for the purpose of rivalry in cooperative enterprises.

They have to effectively use all economic and financial instruments used by the rival sectors so that they are economic units and function as a competition tool. That's because in a single market world, in order to be integrated into market economy and increasingly sharpening competition, economic rules, changes and developing instruments are closely followed up and implemented without delay. Although there are partial supports and incentives regarding cooperative enterprises, Principle of Economic Superiority are valid of all sectors and enterprises.

3. New Financial Techniques

When globalization tendency of world economy is supported with developing technology, finance function of the companies has undergone great changes within last 25 years. All countries and sectors received its share from such changes. Of course the sector which exhibited the fastest development and growth is finance sector. New financial institutions and

tools have been developed and sectoral development tendency of the world are exactly reflected on the finance sector of the countries. As a result of these developments during the process of both investment and financing decision making of the finance manager of the enterprises, s / he has more choices. These choices include leasing, factoring, forfeiting, forward - futures, options, swaps (financial derivatives) and venture capital. Today the enterprises do and will continue their activities with these existing and newly developed institutions and instruments (Brealey, 1997, p. xxv).

Since the purpose of this presentation is not to introduce new financial techniques, we shall choose physical derivatives out of these and status of the third sector cooperative enterprises shall be analyzed against this new financing technique. Futures is a financial instrument which also constitutes a group of financial derivatives together with options and swap. Consequently, by means of futures technique, an analysis shall also have been made with respect to financial derivatives. On the other hand, by assuming that it is not right to analyze the cooperative enterprise as a whole entity, agricultural sales cooperatives shall be chosen and analyzed out of agricultural cooperatives in accordance with the generally accepted cooperative classification.

Futures is a legal contract for delivering or taking delivery of a certain asset in certain quantity and quality on a future date at a predetermined price. While the assets on which the futures contracts are based or written, can be a physical good, it can also be a financial product or indication. The futures contracts are standard contracts traded in organized stock exchanges, thereby commercial risks are minimized (Ersan, 1996, p. 7).

According to underlying product of the futures contract they are divided into two categories namely financial futures and commodity futures. In accordance with the purpose of this presentation, commodity futures shall be explained based on the choice of Agricultural Sales Cooperatives.

The commodity futures contract is a contract containing a commitment for delivering or taking delivery of a certain product of the certain standards on a future date at a price which is fixed on the date of the contract. As can be understood from its definition, there are two parties to this contract. Position of the seller which is one of the parties is called short, and that of buyer is called long. The seller party agreed to deliver goods against cash on the maturity date and buyer part agreed to deliver cash against goods on the maturity date (Apak,

1995, p. 17). Commodity futures contract are grouped under three categories namely agricultural products, power and metals. Subject matter of especially agricultural futures contracts are agricultural products and livestock.

By means of commodity futures contract, while in addition to the parties are protected against changes in the price, they also have such advantages as continuous development in the production, increased productivity, self competency in the agricultural products and creation of a dynamic structure, spreading of utilization of the laboratory, international quality, analysis and sampling methods, determination of real rates due to several buyer and seller do transactions in the market under the free competitive conditions, ability to close open product positions by means of reverse transactions, realization of big purchases and sales against small guarantees, the parties being under full guarantee due to financial securities, minimizing stocking costs of the producer, exporter, seller and buyer and providing liquidity to the market and economy (I.T.B, 2000, p. 14), etc.

4. Status of the Agricultural Sales Cooperatives before Financial Derivatives

The purpose of the agricultural sales cooperatives which are also called marketing cooperatives is to meet requirements of the producers (partners) by means of mutual assistance, solidarity and surety, to sell the products with good terms and conditions, and to protect economic interests. In order to attain this purpose, the cooperative has to purchase products of its members and to sell them in local and foreign markets with the best possible conditions, to release such products to the market after processing them, to supply various production factors which are needed by the partners for production (KOOP-KUR, 1997, p. 26). In addition, the agricultural sales cooperatives not only sell products of the producers but also provide technical assistance for improving and standardization of the products.

In realization of the purposes of the agricultural sales cooperatives, the management, finance and loyalty to the partners are important. That is * :

Primary purpose of the agricultural sales cooperatives is to sell i.e. trade the agricultural products. They are in competition with the traders who has commercial skills and experience. For this reason, for the success of the agricultural sales cooperatives, in addition to managers being aware of cooperative principles, they also have to have commercial mentality and

* Excerpt from Ziya Gökalp MÜLAYİM, Kooperatifçilik, 3rd edition, Yetkin Yayinlari, Ankara, 1999.

talent.

As soon as the producers submit their products to the agricultural sales cooperative, they demand payment. However, the cooperative must not sell the products it purchased immediately and be able to wait for the correct selling time. Even when necessary the cooperative must be able to provide cash or corporeal loans to the partners within the year in order to enable the partners to satisfy certain needs. However, since the fact that partners of the agricultural sales cooperatives assume limited liability and cooperatives have no big capital increases the credit risks of the cooperatives, it becomes hard to secure credits or credit costs increases.

It is another condition of the success that producers who are members of the agricultural sales cooperatives have to sell all of their products to the cooperatives. The partner must comply with the technical directives of the cooperative managers and specialists to ensure the products he grows is the best quality, clean and healthy. On the other hand, the cooperative has some facilities to process the products before releasing them to the market, shall improve discipline and loyalty of the partners.

Due to non satisfaction of the minimum basic conditions explained for the success of the agricultural sales cooperatives, it is not possible to realize the purposes.

Example of Turkish Agricultural Sales Cooperative : In the system of Turkish Agricultural Sales Cooperatives, 665,000 partners, 340 units of agricultural sales cooperative and 17 agricultural sales union organized within a period of 70 years. Since they could not realize such organization as central union^{**}, scale economy and synergy effect remained at the cooperative union level. Consequently, Turkish Agricultural Sales Cooperatives which could not complete its upper organization, have the problems of not surviving in the market conditions, finance, upper organization, training - research and audition (Çikin, 1999, p. 290).

In order that Turkish Agricultural Sales Cooperatives can survive in the current market conditions and compete, secure auto financing and ensure effective internal and external audition, they must use modern management and financing techniques which are currently used by the private business with its experience of more than 70 years. With Law No 4572,

^{**} Central Union of Agricultural Sales Cooperatives Unions (TARKO) was established in 1969 in Ankara, however it was abolished in 1980.

the necessary legal infrastructure was established. Thus, while managerial freedom is granted to the agricultural sales cooperatives, public finance is abolished and it is stipulated that have to manage finance in accordance with the principle of economic superiority. In this context, there rise possibility and necessity that Turkish Agricultural Sales Cooperatives have to use financial derivatives. That's because every economic unit which shall act in accordance with the market conditions, is subject to a systematic risk. One of the instruments which shall be used to minimize risks of interest rates, foreign exchange rate and market which are sources of the systematic risk, is financial derivatives. For example, while with commodity futures contracts possible risks may be minimized with local and foreign sales, it is also possible to minimize various risks in satisfying various agricultural needs of the cooperative partners.

Thus, TARIS Union of Cotton Sales Cooperatives, started contract based sales in Cotton Korbey of Izmir Trade Exchange and proceeded to futures market from spot market.

6. Conclusion

Some writers and practitioners divide the market into two categories namely current and futures markets. In such a classification, forward markets can be called futures markets and futures markets can be called standard futures markets, option markets can be called option markets. In this context, futures markets started with forward markets which are based on the contracts, conditions of which are mutually agreed by the parties, and become institutionalized by proceeding to standard futures contracts and option markets where the parties provide options to each other. As such, in order to standardize agricultural product related futures contracts, Chicago Commodity Exchange was established in 1848. This futures exchange which was established for agricultural commodities was followed by foreign exchange futures exchange in 1972 and bill futures exchange in 1975 and stock futures exchange in 1982. In accordance with these developments, the enterprises purchase and sell futures contract which are made based on commodities, foreign exchange, securities, interest rates, index and option for protecting themselves against foreign exchange risk, interest rate risk and price risk (Ceylan, 2000, p. 178, 185, 186).

In this context, the agricultural enterprises especially in USA and EU trades in commodity exchanges. In the exchanges of Chicago, New York, Hamburg and Frankfurt, agricultural products such as wheat, cotton, coffee, tea, sugar, rice, soybean, corn etc. are traded in large quantities. Agricultural cooperatives must proceed from current markets especially to

standardized futures markets at the level of cooperative Upper Unions which the agricultural cooperatives established in order to ensure that the agricultural cooperative enterprises can compete with privately owned large agricultural enterprises, and solve generally accepted production, management, finance and marketing problems. Of course, it is necessary for those cooperative enterprises which are desirous to do transactions in the futures market that there must be institutional infrastructure in the relevant country, fundamental cooperativism principles and principle of economic superiority must be accepted.

As such, an amendment was made to Capital Market Law No 2499 on 15/12/1999 in order to ensure that futures markets be established in Turkey and according to amended article 40 thereof ; “The Regulation on Establishment and Operation Principles of the Futures and Options Markets” was published on 23/02/2001. Thus, Law on Agricultural Sales Cooperatives and Unions which was passed on 01/02/2000 provided the freedom and necessary administrative economic autonomy to the agricultural sales cooperatives unions to do transactions in the futures markets.

In order to enable especially agricultural sales cooperatives out of third sector cooperative enterprises to use financial derivatives which are one of the new financial techniques ; first of all transparency and full competitive environment must be ensured in the spot markets and then forward and standard futures markets and option markets must be established. The cooperative enterprises must perform activities in local and foreign markets by using financial instruments in these markets.

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Modernisierung der Genossenschaft durch übertragbare genossenschaftliche Geschäftsanteile

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I. Nur begrenzte Vereinigungsfreiheit für Genossenschaften

1. Nach Art. 9 I des Grundgesetzes haben alle Deutschen das Recht Vereine und Gesellschaften zu bilden. Es scheint also allgemeine Vereinigungsfreiheit zu herrschen. Indes dürfen assoziationswillige Personen ihre Vereinigung keineswegs beliebig ausgestalten. Denn ein derartiges Höchstmaß an Gesellschaftsvertrag- und Satzungsfreiheit verträgt das Gesellschaftsrecht nicht. Vielmehr muss das Gesellschaftsrecht im Interesse der öffentlichen Wirtschaftsordnung und sozialen Wohlfahrt darauf achten, dass insbesondere Gesellschaften, die ein Unternehmen betreiben, funktionsfähig organisiert sind. Das Gesellschaftsrecht muss ferner gewährleisten, dass die Gesellschaftsgläubiger und die Gesellschafterminderheiten hinreichend geschützt sind. Es muss ferner dafür sorgen, dass die Leitungsmacht der geschäftsführenden Personen wirksam kontrolliert wird und dass der Kapitalmarkt, auf dem die Geschäftsanteile gehandelt werden, nicht gestört wird. Deshalb kann der Staat keine unbegrenzte Vereinigungsfreiheit zulassen. Vielmehr stellt dieser seit eh und je nur eine begrenzte Anzahl von Vereinigungstypen zur Verfügung und setzt auch der inneren Ausgestaltung dieser Vereinigungsarten zwingende Grenzen.

Während die Gesellschaft mit beschränkter Haftung (GmbH) und die Aktiengesellschaft (AG) jeden beliebigen Zweck verfolgen dürfen, ist die besondere Rechtsform der eingetragenen Genossenschaft (eG) nach § 1 I GenG lediglich für einen bestimmten Zweck, nämlich nur zur Förderung der Wirtschaft oder des Erwerbes der Mitglieder durch gemeinschaftlichen Geschäftsbetrieb, bestimmt. Der besondere Förderzweck einer eG besteht darin, ihre

Mitglieder eigens als Kunden des genossenschaftlichen Unternehmens zu fördern und für sie nicht nur wie in einer AG eine Kapitalrendite zu erwirtschaften. Außerdem gilt das Prinzip der Satzungsstrenge (§ 18 GenG). Danach darf die Genossenschaftssatzung von den Vorschriften des Genossenschaftsgesetzes nur abweichen, wenn und soweit das Gesetz dies ausdrücklich gestattet.

2. Die Satzungsstrenge erklärt sich historisch. Die deutschen Genossenschaften sind ihrem Ursprung nach Kinder der sozialen Not des 19. Jahrhunderts. Dieser Not suchten sie mit gemeinschaftlicher Selbsthilfe zu begegnen. Das erklärt noch heute die **gesellschaftsrechtliche Struktur der eG**: Da sämtliche Mitglieder kapitalarm waren, konnten alle Genossen nur wenig Kapital in die Genossenschaft einlegen. Sie konnten dort nur etwas gemeinsam erwirtschaften und mit solidarischer Haftung zusammenhalten. Keiner legte mehr ein als die anderen und die meisten Genossen schlossen nicht mehr Geschäfte mit dem Förderunternehmen der eG ab als die Mitgenossen. Deshalb war es gerecht, dass kein Genosse in der Mitgliederversammlung mehr zu sagen hatte als die anderen. Das schlug sich in dem noch heute geltenden Grundsatz „Ein Mitglied – eine Stimme“ nieder (§ 43 II 1 GenG). Das nur allmählich wachsende Genossenschaftsvermögen wurde für die möglichst weitreichende Förderung der Mitglieder benötigt. Deshalb konnte an Genossen, die ihre Mitgliedschaft kündigten oder die wegen Verstoßes gegen Gesetz oder Satzung ausgeschlossen werden mussten, nur ihr Geschäftsguthaben, nicht aber ihr Anteil am Vermögenszuwachs der Genossenschaft ausgezahlt werden. Denn das hätte die Förderkraft der eG zu sehr zu Lasten der in ihr verbleibenden Genossen geschwächt. Auch das ist bis heute Gesetz (§ 73 II 2 GenG). Schließlich passen in eine eG als Mitglieder nur Personen, die von der eG als Kunden gefördert werden können. Denn nur sie vermögen den Umsatz des genossenschaftlichen Unternehmens zu steigern. Daher kann die Mitgliedschaft in einer eG zwangsläufig nicht so frei übertragbar sein wie eine Aktie oder ein GmbH-Geschäftsanteil.

Vielmehr kommen als Genossenschaftsmitglieder nur Personen in Betracht, welche die Förderleistung des genossenschaftlichen Unternehmens in Anspruch nehmen können (s. § 76 I 1 GenG). Dementsprechend passen von den Erben eines Genossen auf Dauer nur diejenigen in die eG, die Kunden des gemeinschaftlichen Geschäftsbetriebes sein können (s. § 77 II GenG).

3. Alle diese förderwirtschaftlichen Sachzwänge haben sich in Deutschland in einem **genossenschaftlichen Ideengut** niedergeschlagen. Dieses reicht weit über die herkömmlichen genossenschaftlichen Grundsätze der Selbsthilfe in möglichst viel Selbstverwaltung und Selbstverantwortung hinaus. Die genossenschaftliche Förderwirtschaftsweise gilt noch heute vielen als soziale, wenn nicht sogar **als sozialetische Bewegung**. Danach zählt in der genossenschaftlichen Solidargemeinschaft nur die Person des Mitglieds, während das genossenschaftliche Kapital nur eine der gemeinschaftlichen Selbsthilfe dienende Funktion hat.

Die soziale und wirtschaftliche Entwicklung ist darüber freilich in weiten Teilen des deutschen Genossenschaftswesens hinweggegangen: Die Mitglieder vieler Genossenschaften sind heute **keine gleichen Kinder der sozialen Not mehr**. Vielmehr sind ihre Kapitalkraft und ihre Förderbedürfnisse unterschiedlich. Die meisten Genossen haben zu ihrer Genossenschaft eine nüchterne und rechenhafte Einstellung. Sie wollen spätestens, wenn sie aus der eG austreten, am sonstigen Vermögen der Genossenschaft (dem sog. inneren Wert) beteiligt werden. Sie wollen ferner, wenn sie sterben, möglichst den vollen wirtschaftlichen Wert ihrer Mitgliedschaft an ihre Erben weitergeben. Schließlich erwarten die Genossen, wenn sie der eG mit Rücksicht auf den Markt mehr Eigenkapital zur Verfügung stellen sollen, ihrer zusätzlichen Einlage entsprechend mehr Stimmrecht.

Gegenüber solchen menschlich verständlichen Mitgliedererwartungen hilft kein gesellschaftsrechtlicher Rechtsformzwang. Wird eine Vereinigungsform den gewandelten

Mitgliederbedürfnissen nicht mehr gerecht, so wandern diese in andere Vereinigungs- oder Verbundformen ab. Die Umwandlung von eingetragenen Genossenschaften in genossenschaftliche Aktiengesellschaften ist dafür nur ein Beispiel. Deshalb muss sich auch die besondere Vereinigungsform der eG, vor allem weil das deutsche Genossenschaftsgesetz ein Rahmengesetz für vielfältige Genossenschaftsarten ist, **der Zeit öffnen**. Dem aber steht in Deutschland ein eigenartiger genossenschaftsrechtlicher Strukturangel entgegen.

II. Die rechtlich unerfasste genossenschaftliche Mitgliedschaft

1. So ist im geltenden deutschen Genossenschaftsgesetz zwar von einer Mitgliedschaft die Rede (§§ 11, 76 f. GenG); diese Mitgliedschaft schlägt sich aber anders als bei den Kapitalgesellschaften nicht in einem Geschäftsanteil (§ 15 GmbHG) oder in einer Aktie (§ 1 AktG) nieder. Anders als im türkischen Recht gibt es über die Mitgliedschaft in einer eG auch keinen Anteilsschein. Die Mitgliedschaft in einer eG hat **gesellschaftsrechtlich keinen Namen**. Gewiss kennt das deutsche Genossenschaftsrecht einen Geschäftsanteil. Aber damit ist nur die Höchstgrenze gemeint, bis zu der sich ein Genosse kapitalmäßig an einer eG beteiligen darf (§ 7 Nr. 1 GenG). Daneben gibt es das genossenschaftliche Geschäftsguthaben (§§ 22 IV, 76 I GenG). Jedoch spiegelt nur die Einlage des Genossen und den dieser zugeschriebenen Gewinnanteil wider. Als Inbegriff aller mitgliedschaftlichen Rechte und Pflichten bleibt die Mitgliedschaft in einer deutschen eG unerfasst. Das wiederum ist der Grund dafür, dass die genossenschaftliche Mitgliedschaft in Deutschland anders als nach türkischem Recht als grundsätzlich unübertragbar gilt. Übertragen werden kann derzeit nur das Geschäftsguthaben, aber auch dieses nur an ein anderes Genossenschaftsmitglied oder an jemanden, der als Mitglied neu beitrifft (§ 76 I 1 GenG).

Indes schlagen sich die mitgliedschaftsrechtlichen Rechte und Pflichten in jeder Vereinigung in einem Geschäftsanteil nieder. Das gilt auch für die Mitgliedschaft in einer eG, mag diese Vorstellung den Gesetzesverfassern auch fremd gewesen sein. Deshalb fragt sich, ob

nicht wie im GmbH-Recht (§§ 14 ff. GmbHG) gesetzlich grundsätzlich übertragbare und vererbliche **genossenschaftliche Geschäftsanteile** anerkannt werden sollten, die sämtliche mitgliedschaftlichen Rechte und Pflichten beinhalten. Für den jetzigen Geschäftsanteil im Sinne des Betrages, bis zu dem sich der einzelne Genosse mit Einlagen beteiligen kann (§ 7 Nr. 1 GenG), muss dann allerdings ein anderer Begriff gefunden werden. Insoweit empfiehlt sich der Ausdruck **Höchstanteil** oder **Höchstbeteiligung**.

2. Die genossenschaftsrechtlichen Vorteile eines solchen Schrittes liegen auf der Hand: Die Mitgliedschaft in einer eG hat dann endlich einen im Gesellschaftsrecht gebräuchlichen Namen. Für die Mitglieder einer eG eröffnet sich so die Chance, schon vor der Auflösung der eG auf den inneren Wert ihrer genossenschaftsrechtlichen Beteiligung zugreifen zu können, ohne dass aus dem genossenschaftlichen Unternehmen Förderkapital abfließt. Zu klären bleibt freilich, ob und inwieweit sich das mit der gesellschaftsrechtlichen Eigenart der eG verträgt und ob sich ein Markt für genossenschaftliche Geschäftsanteile bildet.

III. Einwände gegen genossenschaftliche Geschäftsanteile

1. Genossenschaftsrechtlich gilt es, etliche **Hindernisse** zu überwinden. So wird seit Otto von Gierke behauptet¹, dass die kapitalmäßige Beteiligung an einer eG anders als bei der GmbH und der AG nicht die Voraussetzung, sondern „**nur die Folge der Mitgliedschaft**“ sei. Das genossenschaftliche Kapital habe eine nur „**dienende Rolle**“.² Für die Mitgliedschaft in einer eG sei „nicht die kapitalmäßige Beteiligung, sondern die **Person des Mitglieds wesentlich**“. Die genossenschaftliche Mitgliedschaft könne nicht übertragen, sondern nur gekündigt werden. Jedoch lassen sich alle diese Bedenken ausräumen.

¹ Genossenschaftstheorie, 1887, S. 296. Dem folgend RGZ 87, 408 (409), 122, 253 (257), 143, 296 (300) und *Paulick*, Das Recht der eingetragenen Genossenschaft, Lehr- und Handbuch, § 6 II 2 b (S. 65).

² So insbesondere *Paulick*, a. a. O., § 6 II 1 (S. 64 f.).

2. Die Mitgliedschaft in der eG wird durch die Teilnahme an der Gründung oder durch Beitritt erworben. Das gilt unabhängig davon, ob der Genosse etwas in die Genossenschaft einlegt oder nicht. Erst infolge des Erwerbs der Mitgliedschaft trifft ihn die Pflicht, die statutarisch vorgesehene Einlage zu leisten. Aber das ist bei den Kapitalgesellschaften nicht anders. Auch dort lässt erst die mitgliedschaftsbegründende Übernahme des Geschäftsanteils oder der Aktie die Pflicht entstehen, darauf den satzungsmäßig festgelegten Betrag einzuzahlen (s. § 19 II GmbHG u. § 54 I AktG) oder die entsprechende Sacheinlage zu erbringen (§ 5 II 1 GmbHG u. § 27 AktG). Deshalb ist die **tatsächliche Kapitalbeteiligung auch bei den Kapitalgesellschaften erst die Folge des Mitgliedschaftserwerbs.**

3. Das von den Mitgliedern aufzubringende oder gemeinschaftlich zu erwirtschaftende Vermögen dient bei allen Vereinigungen der Erreichung des Vereinigungszwecks. Deshalb hat das Vereinigungsvermögen überall eine zweckdienliche Funktion. Besonders an der dienenden Rolle des genossenschaftlichen Kapitals ist lediglich, dass dieses weniger auf die Erzielung einer Kapitalrendite, sondern hauptsächlich auf die Erwirtschaftung besonderer förderwirtschaftlicher Leistungen (im Sinne des § 1 I GenG) ausgerichtet ist. Das **genossenschaftliche Kapital** ist also **nicht stärker dienend, sondern es dient nur einem besonderen Vereinigungszweck.**

4. Gewiss vermag eine eG nur Mitglieder zu fördern, die mit ihr persönlich in Fördergeschäftsverkehr treten. Insofern erschöpft sich die Mitgliedschaft in einer eG nicht in einer Kapitalbeteiligung. Aber das bedeutet nicht, dass die genossenschaftliche Mitgliedschaft höchstpersönlich ist und sich deshalb nicht mit einem grundsätzlich übertragbaren und vererblichen genossenschaftlichen Geschäftsanteil erfassen lässt. Denn weniger auf die unverwechselbare Persönlichkeit des Mitglieds kommt es an, sondern auf dessen Fähigkeit und Bereitschaft, sich von der eG fördern zu lassen. Jeder, der diese Fördereignung besitzt,

vermag Mitglied der betreffenden Genossenschaft zu werden. Weder im Verhältnis des Mitglieds zur Genossenschaft noch zu den Mitgenossen wird eine höchstpersönlich unverwechselbare Treue geschuldet. Vielmehr können andere Mitglieder in das jeweilige genossenschaftliche Treueverhältnis einrücken, ohne dass sich der Mitgliedschaftsinhalt ändert. Auch bei den Kapitalgesellschaften stehen die Mitglieder trotz abtretbarer und vererblicher Mitgliedschaft in einem Treueverhältnis zur Gesellschaft und zu den Mitgesellschaftern. **Besonders an der Mitgliedschaft in einer eG ist nur, dass sie förderzweckgebunden ist.** Deshalb steht bei ihr nicht die Person oder gar die Persönlichkeit des betreffenden Mitglieds im Vordergrund, sondern dessen persönliche Fördereignung und Förderbereitschaft. Diese aber ist grundsätzlich austauschbar.

5. GmbH-Geschäftsanteile und Aktien können nicht gekündigt, sondern nur auf einen anderen übertragen werden. Jeweils tritt die Veräußerbarkeit des Gesellschaftsanteils an die Stelle des Rechts zur Kündigung der Mitgliedschaft. Daher scheinen auch bei der eG die Abtretbarkeit des genossenschaftlichen Geschäftsanteils und die Befugnis zum Austritt miteinander unvereinbar zu sein. Indes ist die Mitgliedschaft bei den Kapitalgesellschaften nur deshalb unkündbar, weil die Kapitalgesellschaften eine geschlossene Anzahl von Kapitalanteilsstellen haben. Diese kann nur durch eine förmliche Kapitalherabsetzung verringert werden. Genau das aber ist bei der eG, weil bei dieser die Mitgliederstellenzahl nicht geschlossen ist (s. § 1 I GenG), nicht der Fall. Deshalb lassen sich dort die Mitgliedschaftskündigung und die Geschäftsanteilsübertragung derart miteinander kombinieren, dass der **Genosse wählen kann, ob er seinen genossenschaftlichen Geschäftsanteil auf eine andere Person überträgt oder ob er aus der Genossenschaft austritt.** Das ist zwar noch nicht nach geltendem Recht möglich, aber das kann man gesetzlich so regeln. Im ersten Fall hat der Genosse die Chance, von dem an seine Stelle tretenden Anteilserwerber einen Kaufpreis zu erhalten, der nicht nur das Geschäftsguthaben, sondern den vollen (auch den Anteil an den Rücklagen und an dem

sonstigen Vermögen der Genossenschaft einschließenden) Verkehrswert des genossenschaftlichen Geschäftsanteils deckt. Im zweiten Fall bleibt es dabei, dass ein ausscheidender Genosse nur Anspruch auf Auszahlung seines Geschäftsguthabens hat (§ 73 II 2 GenG).

6. Auf diese Weise ergibt sich eine allseits **interessengerechte Lösung**: Aus der eG fließt kein Förderkapital ab. Die Förderinteressen der in der eG verbleibenden Genossen bleiben also gewahrt. Der ausscheidende Genosse erhält stets zumindest sein Geschäftsguthaben ausgezahlt und hat stattdessen die Chance, mittels der Veräußerung seines Geschäftsanteils am Markt den Verkehrswert seiner Beteiligung zu Erlösen. Der grundsätzlich übertragbare genossenschaftliche Geschäftsanteil könnte sich so als goldene Pforte zum inneren Wert des genossenschaftlichen Unternehmens erweisen, ohne dass dieses dadurch in seiner Förderkraft geschwächt wird.

Allerdings lässt das geltende deutsche Genossenschaftsrecht diese vermögensrechtlich ideale Lösung nicht zu. Denn die §§ 65 - 77 a GenG sehen keine rechtsgeschäftliche Mitgliedschaftsübertragung vor, sondern gestatten nur die ordentliche (§ 65 GenG) oder die außerordentliche (§ 67 a GenG) Kündigung der Mitgliedschaft. An der derzeitigen Unveräußerlichkeit der genossenschaftlichen Mitgliedschaft lässt sich wegen der Gesetzesstrenge des § 18 S. 2 GenG auch statutarisch nichts ändern. Immerhin gestattet das Gesetz schon heute, dass die genossenschaftliche Mitgliedschaft kraft Satzung auf Dauer vererbt werden kann (§ 77 II GenG).

IV. Sicherung des genossenschaftlichen Förderzwecks

Da übertragbare genossenschaftliche Geschäftsanteile weder begrifflich undenkbar noch schon als solche genossenschaftswidrig sind, fragt sich, ob man sie gesetzlich zulassen sollte. Das empfiehlt sich allerdings nur, wenn gesellschaftsrechtlich hinreichende Vorkehrungen getroffen werden, um die Genossenschaftlichkeit der besonderen Rechtsform der eG zu

wahren.

1. Führt man genossenschaftliche Geschäftsanteile ein, so vermittelt jeder Geschäftsanteil eine Mitgliedschaft. Wer mehrere genossenschaftliche Geschäftsanteile besitzt, ist **mehrfach Mitglied**. Jeder genossenschaftliche Geschäftsanteil gewährt grundsätzlich das Stimmrecht. Das ist förderwirtschaftlich sinnvoll, weil für die Genossen auf diese Weise ein Anreiz besteht, mehr als einen Geschäftsanteil zu erwerben und mehrere Pflichteinlagen zu leisten. Das würde das Eigenkapital der Genossenschaft stärken.

Allerdings sollte das Stimmrecht bei weiteren Geschäftsanteilen statutarisch abdingbar sein oder an besondere Voraussetzungen geknüpft werden dürfen, damit der überkommene genossenschaftliche Grundsatz "Ein Mitglied - eine Stimme" (s. § 43 III 1 GenG) gewahrt bleibt.

2. Sicherungs- und zwangsvollstreckungsrechtlich drohen keine Nachteile. Sollte der genossenschaftliche Geschäftsanteil verpfändet (§ 1273 BGB) oder gepfändet werden (§ 857 I ZPO), so erstreckt sich das Pfandrecht nur auf die mitgliedschaftlichen Vermögensrechte, nicht auf das Stimmrecht. Der Pfandgläubiger erwirbt auch nicht den an die Person des Genossen gebundenen und daher als solchen nicht abtretbaren Förderanspruch aus § 1 I GenG. Damit kann der genossenschaftliche Förderzweck nicht durch außenstehende Dritte gestört werden.

3. Zu verhindern ist auch, dass Personen in die Genossenschaft eindringen, die nicht die statutarischen Fördervoraussetzungen erfüllen, sich nicht fördern lassen wollen oder sonstwie nicht in diese Genossenschaft passen. Deshalb darf die genossenschaftliche Mitgliedschaft anders als ein GmbH-Geschäftsanteil und die Aktie nicht durch zweiseitiges Verfügungsgeschäft zwischen Veräußerer und Erwerber, sondern stets nur durch **dreiseitigen Verfügungsvertrag**, also grundsätzlich nur mit Einverständnis der eG übertragen werden können. Es ist dann Sache der Satzung, auf die Mitwirkungsbefugnis der eG zu verzichten

oder festzulegen, welches Genossenschaftsorgan die erforderliche Zustimmung zu erteilen hat. Auf diese Weise bleibt die eG Herr ihrer Mitgliederpolitik und ist so vor feindlicher Übernahme geschützt. Vor allem bleibt der genossenschaftliche Förderzweck gesichert und es wird die Eigenart der genossenschaftlichen Vereinigungsform gegenüber der GmbH gewahrt.

4. Wird die Übertragbarkeit des genossenschaftlichen Geschäftsanteils statutarisch gänzlich ausgeschlossen oder stimmt das dafür zuständige Genossenschaftsorgan der vom Mitglied beabsichtigten Veräußerung nicht zu, so muss diesem (wie gezeigt) die Möglichkeit bleiben, die Mitgliedschaft zu kündigen und sich wenigstens sein Geschäftsguthaben und seinen etwaigen Anteil an der zu diesem Zwecke gebildeten Ergebnisrücklage auszahlen zu lassen. Wird die Zustimmung grundlos verweigert, kommt sogar eine außerordentliche Kündigung der Mitgliedschaft in Betracht, allerdings (ähnlich wie bei § 67 a II 2 GenG) grundsätzlich nur innerhalb eines Monats zum Schluss des Geschäftsjahres. Die Zustimmungsverweigerung ist aller Regel dann grundlos, wenn der Geschäftsanteil auf einen Mitgenossen übertragen werden soll. Denn dieser ist, da die Genossenschaft ihn bisher nicht ausgeschlossen hat, anerkannt förderfähig und förderwürdig. Aber die eG muss sich gegen eine allzu starke innere Vermachtung schützen können. Deshalb darf sie auch der Übertragung von Geschäftsanteilen auf einen Mitgenossen ihre Zustimmung verweigern, um zu verhindern, dass auf diese Weise eine Sperrminorität entsteht oder dass einzelne Mitglieder die Stimmrechtsmehrheit erlangen.

5. Grundsätzlich übertragbare genossenschaftliche Geschäftsanteile machen die besondere Vereinigungsform der eG verbundtauglicher, weil sich so kooperierende förderwirtschaftliche Unternehmen aneinander stimmberechtigt beteiligen können. Sogar ein zentral geleiteter **genossenschaftlicher Konzern** wird auf diesem Wege möglich, wenn eine Zentralgenossenschaft hinreichend viele Geschäftsanteile an einer Regional- oder Ortsgenossenschaft erwirbt. Zumindest können, wo das gewünscht wird, für Verbundunternehmen in bezug auf Satzungsänderungen und sonstige Grundlagengeschäfte

Sperrminoritäten aufgebaut werden.

V. Markt für genossenschaftliche Geschäftsanteile?

1. Offen ist allerdings, inwieweit sich für genossenschaftliche Geschäftsanteile ein Markt bildet und ob sich auf diesem ein Marktpreis erzielen lässt, der das Geschäftsguthaben und den etwaigen Anteil an der besonderen Ergebnisrücklage übersteigt. Solange man einer eG auch kostenlos beitreten kann und für den Erwerb des Förderanspruchs nur ein einziger Geschäftsanteil ausreicht, scheint das nicht der Fall zu sein.

2. Indes lassen sich durchaus **genossenschaftsrechtliche Erwerbsanreize** für genossenschaftliche Geschäftsanteile entwickeln, insbesondere für die Mitgenossen.

Zunächst fällt dem Erwerber mit dem Geschäftsanteil auch das zu diesem gehörende Geschäftsguthaben zu. Mit diesem ist er dividenden- und zinsberechtigt (§§ 19 I, 21 a GenG). Zudem ist der Erwerb der Mitgliedschaft auch für neu beitretende Personen nicht völlig umsonst. Vielmehr müssen diese die Pflichteinlage (§ 7 Nr. 1 GenG) leisten und das Statut kann diese in Höhe der durchschnittlichen Geschäftsguthaben festsetzen. Auch kann die Genossenschaft von neu beitretenden Mitgliedern zum Ausgleich für die sofort einsetzende Förderung ein Eintrittsgeld erheben, das nicht dem Geschäftsguthaben, sondern dem sonstigen Genossenschaftsvermögen zugewiesen wird. Dieses geht dann in den Kaufpreis für den Geschäftsanteil ein. Infolgedessen erlöst der veräußernde Genosse mehr, als wenn er seine Mitgliedschaft kündigen würde (§ 65 i. V. m. § 73 II GenG).

Die eG kann denjenigen Genossen, die zusätzliche Geschäftsanteile erwerben, im Fördergeschäftsverkehr besonders günstige Konditionen oder bevorzugt sonstige geschäftspolitische Vorteile bieten. Die genossenschaftlichen Geschäftsanteile der Altmitglieder können ferner von Neumitgliedern übernommen werden. Diese erwerben die Mitgliedschaft dann nicht durch Beitritt (§ 15 GenG), sondern in gesellschaftsrechtlich

gleichwertiger Weise durch den Erwerb eines bereits bestehenden Geschäftsanteils. Zu diesem Zweck könnte die eG den Geschäftsanteil veräußerungswilliger Genossen vorübergehend selbst übernehmen. Die (käufliche) Übernahme zusätzlicher genossenschaftlicher Geschäftsanteile verschafft schließlich mehr Stimmrecht. Auf diese Weise gewinnen die mehrfach beteiligten Genossen mehr unmittelbaren Einfluss auf die Besetzung des Vorstands und Aufsichtsrates sowie mehr Finanzhoheit in der Generalversammlung. Beides verschafft ihnen mittelbar auch Einfluss auf die Fördergeschäftspolitik des Vorstands. Vor allem im Genossenschaftsverbund kann das von großem wirtschaftlichen Interesse sein.

VI. Ausblick

Übertragbare genossenschaftliche Geschäftsanteile bauen die strukturelle Unterlegenheit der eG gegenüber der GmbH ab, ohne den besonderen Förderzweck der eG anzutasten. Förderwirtschaftlich machen solche genossenschaftlichen Geschäftsanteile die besondere Vereinigungsform der eG vielfältiger einsetzbar. Gewiss wird sich nicht überall eine Nachfrage nach genossenschaftlichen Geschäftsanteilen entwickeln. Aber auch für GmbH-Geschäftsanteile gibt es keinen breiten Markt für Kapitalanleger. Dennoch hat sich die grundsätzliche Veräußerlichkeit und Vererblichkeit der GmbH-Geschäftsanteile praktisch bewährt. Deshalb sollte man auch die besondere Vereinigungsform der eG für die förderwirtschaftlichen Chancen übertragbarer genossenschaftlicher Geschäftsanteile öffnen, ohne darin einen Verrat genossenschaftlicher Ideale zu sehen. Traditionen müssen mit der Zeit gehen, sonst geht die Zeit über sie hinweg.

MISTAKES IN THE AGRICULTURAL POLICIES
AGRICULTURE IN EUROPEAN UNION COUNTRIES
AND
THE SIGNIFICANCE OF RURAL ORGANISATION

Asso. Prof. Dr. Mikdat Çakir*

SUMMARY

I hope that the discussion topics that will be dealt with in the XVIIInd International Cooperatives Congress, which will take place with the participation of the world's leading cooperatives, will create an opportunity to reshape the stance of operating cooperatives in various sectors in our country towards both within and without the country as well as the globalising world trade.

Due to the geographical location, Turkey stands as the future leader country of the region where the world's political and economic interests are dense and the attention of the entire world is focused in the 21st century. Since the cooperative movement is a means of development in the fight against the socio-economical, cultural and political problems, we should try to benefit from this congress as much as possible.

In this paper, the agricultural sector and its organisation have been assessed. In this congress, where I expect that a lot of native and foreigner cooperative members will be present, the following topics will be summarised: the mistakes in the agricultural policies in our country, agriculture and organisation in the European Union, which we are struggling to join, and organisation in the rural and state areas.

In the introduction of our paper the general state of the country's agriculture will be assessed, and the problems of agriculture will be discussed in the subtopics with concentration on the vital sections.

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In the following section of the paper, the common objectives and principles of the agricultural policies in the countries of the European Union will be explained, and the details of the funds in this sector and the continuing support will be presented.

Additionally, this paper aims to point out that the on-going purposeful and deviated declarations and the persistent demands about our country's economy which are open to various unjust speculations are meaningless and without base. Moreover, this paper aims to show the inadequacy of the support made to Turkish agriculture from the point of view of meaning and amount compared to the developed western countries, and thus, we aim to explain the expectations of the international institutions from Turkey and the agricultural sector.

As a result, the insufficiency and complexity of the state and civil organisation structure will be pointed out. Then, the focus will be on the degree of importance of the cooperative movement for the rural organisation in our country considering the fact that it has been accepted as a tool for development and has been functioning for a century in the western countries. Finally, the paper will outline the nature of organisation which should be employed in both the state and rural areas.

I hope that XVIIInd International Turkish Cooperatives Congress between 7 and 9 November 2002 will bring beneficial results and new insights to all Turkish farmers and cooperative members and I wish success to all participants and to the organisers of this congress, the Turkish Cooperatives Corporation.

A. The General State of Agriculture on the Country

The social reflections of the effects of agriculture on our national security are of high importance, which necessitates more sensitive treatment compared to other sectors.

Our country has had one of the fastest growing inflation in the world covering 27 years. Unfortunately, the struggle against inflation has not been successful, affecting people involved in agriculture more than any other. Statistics indicate that the

important role of agriculture in foreign trade has dropped in the last 35 years and that we do not have the foreign trade data to suit the potential of Turkish agriculture.

Agriculture has fallen behind the service and industry sectors from the point of view of economic contributions, and presently the percentage is around 15 %. The main reasons for this can be summarised below:

- a.** Appropriate selections have not been made for the sectoral realities in development schemes and the potential future objectives.
- b.** In the areas where accurate schemes have been devised, mistakes in application procedures have led to unproductive results.

Around 45 % of Turkish population are employed in agriculture. (Agriculture 45.8, Industry 15.1 %, Services 39.1 % / State Statistics Institute / 1999). In the European Union, 6 % of the overall population (330 million), and in the USA, 3 % of the population (260 million) are involved in agriculture. This indicates that the portion of rural population within the total population is too high when compared to the agriculture in developed countries.

This ratio should be decreased to around, and even below 10 % over the next 20 – 30 years, and the population in agriculture should be switched to other sectors. Then, the extreme pressure of population in agriculture should be prevented and an increase in production and productivity of the workforce should be facilitated.

The agricultural sector is being supported unconditionally in all developed and developing countries and this support will become even more inevitable in the coming years. This is an unavoidable situation all over the world. The most important reason for the need for support is that agricultural production depends heavily on the natural conditions. Moreover, in order to overcome man's concern with of finding food and eliminate starvation, he should not make concessions on the principle of self-sufficiency. About agricultural support, the following reasons emerge for the support provided in all the developed countries:

- 1.** Supply and demand flexibility is low in agricultural products.

2. Production periods are longer compared to other sectors and goods, and also concentrates on certain times.
3. Conservation and storage can be done within certain conditions and times.
4. The actual profits gained from the investments are very low compared to those of other sectors.

The situation that agriculture is in shows that the policies applied up to today have been insufficient or, at least, that the accuracy of those policies is questionable. Turkey managed to meet its needs up until the 1980s and realised significant foreign export figures despite the lack of present day's technologies and input of those days. The ratio of agriculture in GSYIH was 25 % in those years, however, today this has fallen to 15 % (Agriculture 15.3 %, Industry 24.2 %, Services 60.5 % - State Statistics Institute / 1999).

This situation reversed very swiftly because of the fast increase in population after the 1980s, and eventually, Turkey has become dependent on other countries for vegetable oil, rice, whole wheat, meat, dairy products, and even, at times, bread wheat, and thus, has had to import from abroad.

In the mid-1990s, the import and export of agricultural products came to the same level, but after 1996, our country's imports surpassed its exports. In short, in agriculture Turkey is no longer self-sufficient – it has now become dependent on other countries. What happened? What has changed? What kind of erroneous practices caused this sad situation to the agriculture of our country?

1. First of all, the approach to agriculture has changed. Circles not related to agriculture spread the opinion that development in the country can be achieved through industry, which agriculture cannot develop no matter what is done, and therefore the sources of this country should be switched to industry or even service sectors, and cut off from agriculture. Unfortunately, the politicians responsible for the agricultural sector, the related official bureaucracy and the civil representatives of this issue as democratic representatives have failed to respond to these opinions.
2. The effects of this opinion was not only financial but further damage came from the careless export of agricultural products aimed at slowing down the increase in the

prices caused by the decrease in the production as a result of the cuts in the agricultural support. Thus, the already low production has been condemned to an even lower level of production.

3. As well as the wrong policies on export, a terrible mistake was made in the organisation of the Ministry. At the beginning of the 1980s, work was undertaken under the name of 'reorganisation' in the Ministry of Agriculture. As a consequence of this work in 1984, the Ministry of Agriculture, which previously had carried Turkish agriculture to a significant level, ceased to be able to serve. In other words, the Ministry of Agriculture became dysfunctional and the farmers were abandoned. The reason is that virtually all the important General Directorates that had given life to farming were closed down.

4. Furthermore, an institution which specialised in the preservation, development and proper use of agricultural soil and irrigation water was closed down, and was replaced by a branch directorate, as a result of which the present day's dead-lock was initiated.

The main objectives regarding agricultural policies should be the following:

- a.** Adequate and balanced dietary intake of the public.
- b.** Increasing and stabilising the agricultural income
- c.** Product based internal support mechanisms should be established in order to increase foreign sales. By doing this, product-based self-financing economic formations completely unrelated with the treasury and the budget should be established and the existing potential should be utilised most effectively.
- d.** Rural development should be facilitated and be made inhabitable. The escape from the rural areas without either a plan or program, i.e. immigration, should be prevented.
- e.** The raw material necessary for the agricultural industry should be produced in sufficient quantities and of good quality.
- f.** The welfare and income levels of the inhabitants of rural areas should be raised and be stabilised. Thus, the goods and services of this industry should be enabled to form a market with a high purchase power.

B. The Problems of Agriculture by Title of Topic

1. A planned and alternating production was not implemented.

As in other sectors, the country does not plan which product to produce for what reason, where, when, and how in agriculture, and thus production is left entirely to the producers' initiatives based mostly on certain patterns in the subconscious. In actual fact, production in this sector should be made with a plan and a program for both markets (internal – external). However, in our country, a product is sometimes produced 'way too much' in a year, and sometimes 'way too little' to meet the demands. Alternating planting and production procedures, which is a vital cultural precaution for the protection of agricultural soil and the increase of plant production, have not been implemented. No law about alternate planting similar to those in many developed countries, has been issued.

2. There are Organisational Problems in Businesses.

a. The unit of agricultural production, in other words, the number of agricultural businesses, exceeds the requirement. The number of businesses was 2.5 million in the 1950s, and 3.6 million in the 1980s, and this number of agricultural businesses rose to 4.1 million in 1991. The main element of the increase in business numbers is the division on inheritance. This situation makes delivering one-on-one services to numerous businesses difficult, and even impossible (State Statistics Institute / 1999).

b. The business scales have shrunk compared to World standards. The average land property per business in our country is 55 decares. However, the current income tax law views the farmers who plant on smaller than 600 decares of soil for grain agriculture as 'small farmers'. 67 % of businesses are even smaller than 50 decares, and only 22 % per cent of these are actually functioning. Businesses smaller than 20 decares constitute 35 % of all businesses. Businesses larger than 500 decares comprise 1 %, and these own 17 % of the total agricultural land. There is a multi-segmentation as well as small business sizes in our country. The soil of each

business comprises three portions. For this reason, agricultural land must be made to be collective (State Statistics Institute / 1999).

c. The multi-segmentation and small sizes of businesses cause a fall in the productivity of the work force. Furthermore, nearly all businesses have the problem of capital. The small and medium scale businesses lack the financial sources to make a living and spare some for production. For this reason, the people in agriculture are experiencing financial difficulties. This is limiting production, and thus leading it towards social problems.

d. As mentioned earlier, our agricultural population is too high. Based on the last count, around 45 % of the population reside in rural regions. As of April 1999, 12+ year old civil employment is around 22 million and those employed in agriculture is again about 10 million. In other words, 45 % of civil employment is in agriculture. However, the GSMH portion of agriculture in 1980 was 26.0 %, between 1991 and 1992 it was 15.5 % on average, in 1997 it was 15.0 %, in 1998 it was 17.0 %, and in 1999 it was 15.0 % (State Statistics Institute / 1999).

e. The active population per thousand decares of agricultural land is too high from the economic point of view. The active population per thousand decares should decrease as technology develops and additional new techniques are brought in. Yet, the economically active population per thousand acres of agricultural land was 38 people in 1965, and this rose to 45 in 1990, and in 1995 it was 44 people. For this reason, the agricultural land per active population from the point of view of finance is decreasing very fast; it was 27 acres in 1965, but this became 22 in 1990, and 23 acres in 1995. The agricultural land per person in Turkey was 10 decares in 1960, 5 decares in 1990, and currently this is below 4.5 decares. In short, the land is fast decreasing.

3. Agricultural Lands are Faced with Serious Problems.

a. There is a property problem in the country's lands. Out of 4.1 agricultural businesses, 102 do not own any land. This can be observed particularly in the South Eastern Region. There are 362 thousand agricultural businesses in the region, but 29 thousand of these do not have lands. Again, the lands of 21 thousand businesses are smaller than 5 decares. This situation is causing a breakdown in social balances, and businesses to be no longer economical.

b. Agricultural lands are being used for other purposes than agriculture. Turkey is one of the 19 countries, which have used up soil reserves. For this reason the land should be used very carefully and properly. However, the opposite is being done and no reaction is being made. Research indicates that in the last 20 years the land area taken out of agricultural use for the sole purpose of gaining social housing area is 450 hectares. In this way, on the one hand GAP (South Eastern Project), which serves industry, tourism, transportation, housing construction, sand furnace and brick furnace, is being destroyed. On the other hand, an additional 6 million dollars to the 3 million dollars already spent is being allotted for the construction of a new South Eastern Project.

c. The country's soil is endangered by the erosion problem. The land area exposed to erosion was 50 million hectares in 1986, but today this has reached 65 million hectares. The gravity of the problem can be seen when considering the total land area of Turkey is as 78 million hectares. Besides this, 1.3 billion tonnes of fertile agricultural land is being lost because of erosion every year.

d. Land and water pollution has become a serious problem. Water and soil are subjected to pollutants generated from industrial sites and housing as well as uneducated and unplanned agricultural activities. Industrial waste is destroying the ecosystem, and burning and drying out the vegetation. Naturally, the industrial pollution process affects the seas and rivers, too. Industrial waste in contact with the rivers is turning into toxic water for the soil, plants, animals, and humans. Thus, the water cannot be used for irrigation, which is turning the once agriculturally fertile land near the toxic water into infertile dry lands.

It can be observed that the agricultural land per person has fallen by 1/3 in the last 20 years, and by 1/10 in the last 5 years. As a result, invasion of the forests and meadowlands has increased, erosion accelerated and calculation of the damage has become impossible.

e. Irrigation is a problem in agricultural lands. The land that can be irrigated is 8.5 hectares. According to the data collected at the end of 1999, the irrigated land was 4.5 hectares, and around 4 million hectares of land still needs to be irrigated. However, the total area of land that can be opened to irrigation according to the investment programs is not more than 50 thousand hectares a year. At this pace, water can only reach the other areas for irrigation in 70 or 80 years. Another important issue is that it is still unclear which irrigation system is to be employed in our country. As a result, the problems of arid land, salination, and erosion are met because of wrong and over irrigation.

4. Fertility and Production in Agriculture is Very Low.

Fertility in plantation and animal production in this country's agriculture is very low. This is because of the lack of education, inability of technological transfer, not providing quality seed or breeding material, the wrong use or insufficient use of fertilisers and agricultural pesticides on the part of the producers, which gives rise to low levels of production. Related to the low fertility levels, a satisfactory increase in productivity cannot be reached and even a decrease in numerous products has occurred in the past few years. Not only was there no significant increase in the production of meat, wheat, corn, chick peas, sugar beet and soy beans between 1991 and 1999, but even a decrease in the production of some items was observed. There may have been some degree of increase in lentils, beans, sunflowers, potatoes, milk, water products, legumes, peaches, grapes, figs and oranges, however, this increase was below the scale of population increase of 1.5 %. Satisfactory increase occurred, however, in the production of white meat, eggs, sea products and vegetables.

5. There are Serious Problems in the Utilisation of Input as a Result of Insufficient Purchasing Power and High Taxes.

There are serious problems in the obtaining and utilisation of input in agricultural production. As an important input item, the fertiliser production is insufficient, and there has been a decrease rather than an increase in the production of fertilisers in recent years. As a result, the use of fertilisers according to product-pattern has lost its balance. In the extensively agricultural areas, the use of fertilisers is low, whereas in some other areas the overuse of fertilisers endangers the environment.

As the other item of input, agricultural pesticides are insufficient and their use is imbalanced, causing serious problems. While no chemical pesticide input is used in most rural areas, frequent use can be seen for land farming and greenhouse products in the Aegean, Çukurova and Marmara regions.

There is a serious level of dependence on foreign sources in quality seeds and particularly vegetable seeds. Additionally, there is depletion in the production of wheat seeds. Only half of the annual 300 thousand tonnes of demand for wheat seeds can be provided, and instead of using seeds which are renewed maximum every three years, low quality cracked seeds are being used with the result that both fertility and quality are being compromised. Moreover, serious problems are experienced on the subjects of various breeding animals, seeds, agricultural mechanisation and, particularly, credits. The problems of the last 15-20 years have become altogether vague, and the issues regarding the 'how to' and 'by which' institutions to provide the credit needs of the agricultural sector are still vague.

The Value Added Tax (VAT) charged for input purchases are too high. This also causes unfair competition. Cooperatives (Beet Cooperatives are one of them) and corporations that abide by the document preparation in business accounting are at a disadvantage against the trading institutions that do not, with the result that they face the problem of inability of making sales.

In our opinion, either the VAT procedures that are charged from the purchase of input should be lifted altogether in order to increase agricultural production, or this tax should be lowered to allow for fair competition and all trading companies should be forced to abide by the regulations.

Additionally, the electricity used in the agricultural production should be free of charge and diesel oil should be provided at a half price.

6. The Necessary and Sufficient Investment is not being Done in This Sector.

Between 1963 and 1983, while the fixed capital investments made in the agricultural sector amounted to an average of 11% among the other sectors, this began to fall between 1984 and 1988, and fell to 6 %. The unfortunate opinions that are emerged particularly after 1984, viewed agriculture as a competitor to industry. Thus, industry was put in the foreground while agriculture was given secondary importance. Then, particularly in the agricultural sector, the state initiated investments were cut.

For example, while the portion of agriculture was 11 % within the fixed capital investments, this dropped to 7.4 % in 1985, to 5.4 % in 1990, to 5.5 % in 1995, and to 5.1 % in 1999 (State Statistics Institute / 1999).

The fixed capital investments made by the private sector during this period were lower than the state sector. Between 1981 and 1999, the state sector made 7 % of fixed capital investments in agriculture, while this percentage was only 5 % for the private sector.

7. The Country is No Longer Self-sufficient in Agriculture.

The annual pace of growth in agriculture was 2 % between 1963 and 1980, and 1.2 % between 1981 and 1998. This indicates that the annual production increase fell below the scale of population growth. The average pace of growth in agriculture was – 4.6 % in 1999.

The plant production preserved the increase at a certain level after the 1980s, while there was a fall in animal production. With the pressure of increased prices as a result of negligence of agriculture, the slowing down agricultural investments, and associated with these, decreased production thus opened the doors of limitless import, and various understandings ignorant about agriculture and, most importantly, the agricultural economy, struck a devastating blow on the country's animal husbandry, and the implications are still prevailing. The number of large animals was around 16 million in 1980, but this fell to 11 million in 1997; the number of small animals fell from 50 million to 38 million.

The agricultural production tended to decrease rather than increase parallel to population growth. As a result, the production per person showed a serious decrease. The country is no longer self-sufficient particularly in large and small animal products, and vegetable oil production. The most serious blow on animal husbandry came from the unproductive, uncontrolled and ignorant animal import between 1988 and 1996 as well as border smuggling which was going on for years.

The foreign trade in food products in our country is another proof that it is not self-dependent. Up until 1981, the country's exports were 7 times more than its imports, however, in 1995 the export – import figures were equal. Then in, 1996 the agricultural imports exceeded exports for the first time, and then increased by 15 %.

The portion of agriculture in foreign sales was 57 % in 1980, but this fell to 10 % in 1998. When the figures of this period are closely studied, it can be observed that imports were mainly done on animal products, meat and dairy products. Additionally, even though we had a surplus in most of the plantation products, various fruit and vegetables were imported. Thus, these wrong policies caused unfair competition in domestic markets and created a negative effect on the domestic products. Sadly, we can see that 183 million dollars worth of fruit and vegetables were imported in 1998

to our country, which is a paradise of fruit and vegetables itself. These kinds of inconsistencies are still in effect.

In recent years, the cases of anaemia, which is associated directly with food intake, have been on the increase particularly in women and children as reflected even on the media. The major reason for this is the deficiency of iron, which is found in meat as it contains the highest biologically beneficial iron. In our country, the annual meat consumption per person on average is 20 kg (this amount reaches 30 kg when fowl and sea food are included), but this quantity is between 80 and 120 kg in EU countries.

In summary, if Turkey does not increase its production of large and small animal products (including, Milk and Dairy), it will become a dependent country on a serious scale after 2005, and it will need a serious amount of foreign currency. According to calculations, it is stated that more than 3 million dollars will be necessary for these products and their derivatives only.

8. Agriculture is not adequately supported and this issue is being used as a means of pressure on governments by certain circles.

Contrary to the declarations which go beyond their purpose of certain circles, agriculture has not been supported adequately as thought to be. The support provided to agriculture in some developed countries as in Table 1.

Table 1.

<u>COUNTRIES</u>	<u>Per Producer</u> <u>(1.000 US \$)</u>	<u>Per Hectare</u> <u>(Dollars)</u>
Norway	32	29
USA	20	94
Japan	15	8 671

Canada	13	88
EU	8	501
Turkey	0, 23	36

Source: Association of Chambers of Turkish Architects and Engineers / Chamber of Agricultural Engineers

It will be possible to show the figures equivalent to estimated producer support, calculated on the Basis of Product, which is common for OECD countries, another form of assessment of supports made in agriculture. Considered with the OECD and EU countries, our country's farmers, whose agriculture has not yet been developed to the desired level; agricultural infrastructure has not been completed, producers are not organised and in need of much higher support than the aforementioned countries, the producer support equivalent comparisons given below formed additional proof showing that our country's agriculture is not being sufficiently supported.

Additionally, of the support to agriculture, said by some circles outside the agricultural spheres, to have taken place calls for an answer with a separate and significant question mark as to how much of it directly reached the farmer, particularly the small and medium size holding owner.

% Producer Support Equivalents:

Table: 2

<u>COUNTRIES</u>	<u>1968 / 88</u>	<u>1991 / 93</u>	<u>1994 – 96</u>	<u>1997</u>	<u>1998</u>
OECD Countries	41	39	33	32	37

EU Countries	46	47	39	38	45
Turkey	20	30	29	31	39

Source: The Association of Chambers of Turkish Architects and Engineers / Chamber of Agricultural Engineers

Unreasonable and unfair criticisms are being made about the agricultural sector, which has been deprived of realistic support policies in our country, thus the public opinion and the authorities are being kept under pressure.

Sacrificing or neglecting the agricultural sector which directly involves millions of people including their families, and indirectly involves millions of people again through their contributions to the industry, is a great pity, leading to the creating of social problems and damaging a strategic sector of our country with its agriculture and industry.

As to the IMF and the World Bank exercising some impositions on various policies of developing countries, our opinion is that convictions and doubts should not be phased out and ignored for their approach and actions to the issue from the interests of the developed countries.

It may be true that populist policies in agriculture were from time to time exercised, as in other sectors in the country, and acted adversely to the economic realities. This behaviour should never lead to the interpretation of non-support to agriculture.

However, EU countries, by establishing a common agricultural policy between them support their own agriculture regularly.

The subject matter will be better understood when we itemise the aims of EU Common Agricultural Policy.

- Encouraging technical development, creating a rational growth in agricultural production, particularly assuring full utilisation of manpower and other factors of production, thus increasing the productivity in the agricultural sector.

- Increasing the income of those working in the agricultural sector, providing better living standards to those people making their living from the sector.
- Stabilising the agricultural markets.
- Securing the agricultural product supply.
- Facilitating consumers' purchasing products at reasonable prices.

Fundamental Principles of EU Common Agriculture Policies:

- Common Market; that is, providing free circulation of products among member countries; parallel to this, the lifting stage by stage of Custom Taxes and quantity limitations (quota). Establishment of similarities in administrative and technical procedures and health commission exercised in agricultural product circulation.
- EU Preference: In other words, among the member countries, member countries' agricultural products are given the first priority. Within the framework, the EU Countries have devised various exercises in order to protect their own products against other countries of the world and put them in advantageous positions. The principal reason for this is to protect domestic production against low priced importation and fluctuations in the world markets due to the product prices of EU countries being much higher than the world prices and, parallel to this, for the facilitating also of the importation, some measures were taken and the development and encouragement of agriculture were made possible.
- Financial Solidarity: In order to realise all of these collaborations, the possibility of Financial Solidarity was created and utilisation of a great amount of sources in agriculture made possible. This source is FEOGA Fund, established in 1962.

The means were devised in order to implement the Common Agricultural Policy. These are:

- Agricultural Guaranty and Guidance Fund: is utilised in solving financial problems.
- Common Market Arrangement: Arrangement of Administrative and Technical Procedures.

The first market arrangement in EU was started with the establishment of FEOGA in 1962 in order to finance the common agricultural policies. FEOGA is composed of two sections under the name of Guarantee and Guidance.

- Guarantee Section: Finances all expenditures within the common market arrangements; such expenses include:
 - Direct Income Support
 - Export Subventions
 - Storage Aids
 - Processing and Marketing Aids
 - Intervention Purchases

- Guidance Section: In order to develop the agricultural structure of the EU countries, it includes supports to be given on a project basis, as;
 - Investment
 - Infrastructure
 - Training etc.

FEAGO Fund and Expenditure Made (Billion ECU).

Table : 3

<u>EXPENDITURE</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Guarantee	40.4	39.1	40.9
Guidance	3.6	3.5	3.8
TOTAL	40.0	42.6	44.7

Source: European Commission, DG Agriculture

Distribution of Expenditures Made in Some Sectors in 1997 with FEOGA Fund Section

Table : 4

<u>Products Subject to Market Regime</u>	<u>Expenditure Billion ECU</u>	<u>Share of Expenditure in FEOGA %</u>
Field Plants (Grains, Oil Seeds and Protein Plants)	17.80	44.1
Beef	4.90	12.2
Dairy Products	2.60	6.5
Olive Oil	2.30	5.6
Sugar	1.90	4.8
Fruit – Vegetables	1.70	4.2
Mutton – Goat Meat	1.80	4.3
Tobacco	0.98	2.4
Wine	0.66	1.6
Fibrous Plants & Silkworms	0.97	2.4
Dried Seeds	0.39	1.0
Pork – Fowl – Eggs	0.37	0.9
Other Agriculture Products	0.31	0.8
Other Animal Products & Precautions	0.05	0.1
Other Expenses	1.10	2.7
Additional Provisions	2.62	6.5
TOTAL	40.45	100.0

Source: European Commission, DG Agriculture

The Functional Distribution of Guarantee Section Expenditures Made in 1997

Table : 5

<u>Expense Items</u>	<u>%</u>
Direct Income Support	67.08
Export Subventions	15.09
Storage Aids	5.94
Consumption Aids	3.99
Processing and Marketing Aids	3.70
Guidance Premiums	1.60
Intervention Purchases	0.60

As can be seen above, the fundamental sources necessary to support the EU Common Agricultural Policies are provided by means of agricultural Guidance and Guarantee Funds, paid and financed from the budget of EU countries.

Besides the budgets of EU countries, the following sources, again established within the EU countries, finance the FEOGA Fund. These are:

- European Regional Development Fund (FEDER): It aims to remove the difference in the development between regions.
- European Social Fund (FSE): It has been formed in order to improve the education, employment, and human resources within the EU.
- LEADER Fund: It aims to bring the activities that support rural development to a whole.

The European Union supports the procedures through two fundamental price mechanisms in order to maintain the farmers' income at a desirable level. These are:

- Target Price: This price states the desirable income level for the producer. This price prevents the sales of export products, from which Custom Tax is charged at the UE borders, from being sold at prices below the Target Price level as desired within the Union domestic markets.
- Intervention Price: An Intervention Price (also called Base Price or Reference Price) is determined in order to maintain market prices at the level of the Target Price. When the market prices fall below this price, intervention mechanisms (FEOGA Fund) are activated.

As a result, as for the products subject to intervention purchases (grains, dairy products, beef, sugar, fruit and vegetables), farmers sell their products to establishments at prices according to "Intervention Prices" announced annually.

In our country, the amount of support provided to agriculture has virtually become a puzzle in recent years, and the Treasury, the State Planning Organisation, the Ministry of Agriculture, and the Bank of Agriculture and the like departments of state have approached the issue from different angles, peoples minds have confused the issue by creating confusion of concepts about what support is and what can be included in its

content from the point of view of its application, and thus the prepared the basis for the elimination of the limited support made to agriculture altogether.

To illustrate, the agricultural support given by the State, Media and University circles outside the sphere of agriculture were shown to be between 5 and 15 billion dollars; however, in reality these numbers were not more than 3.5 - 4 billion dollars.

Yet, a recent news is being broadcast under the title of “Puzzle of Agricultural Support” and within the contents of this news program, the support claims to be “According to the figures of the Ministry of Agriculture and Village Affairs, the total support allotted for agriculture in the year 2002 was 1 quadrillion and 7.5 trillion Turkish Lira; according to the Treasury, this figure was 2 thousand trillion Turkish Lira”. The news about agricultural support on the same media organisation can be seen in the Table below.

Agricultural Supports (Trillion Turkish Lira)

Table : 6

<u>Type of Support</u>	<u>Undersecretary Treasury</u>	<u>Ministry of Agriculture and Village Affairs</u>
Premium Payments Animal Husbandry	200	200
Development Project	75	75
Tea Plantation Trimming Bonus	40	40
Direct Income Support	1 400	1 400
Turkish Sugar Refineries Corporation (Beet Purchase)	210 ?	-
Turkish Ordinance Office (Grain Purchase)	200 ?	-
Monopolies (Tobacco Purchase)	200 ?	-
Tea Establishments (Tea Purchase)	10 ?	-
TOTAL	2 335	1 715

Source: Financial Forum / 29.11.2001

*(?)Indicated figures are product payments, not support figures

Certain circles are misleading the related offices and the public opinion by showing the sources used for product purchase values included in the area of support on purpose, just as the Treasury did above.

On studying the above example, I consider it a citizen's duty to state that the first thing that catches the eye is how much the administrators of the economy and Treasury logic is geared to Turkish agriculture, and what the meaning of product buying costs and support thereof are still not known by them, that this kind of approach is causing serious problems in this sector.

For years, this issue has been treated by the Undersecretary Treasury and the State Planning Organisation like this, and it has been perceived as such; or it has been made to be perceived as such, and thus the state administrators have not only stayed far from but been also afraid of finding logical solutions for the agricultural sector's problems.

Each of the above Semi State Organisations is a trading organisation. They buy products in the market whatever way they can and market these products again, after processing them. In return for this, they make gains or losses in their trade.

The figures indicated by (?) marks in the Treasury column are in fact the payments made to the farmers in return for their products. It has nothing to do with support. If the related Semi State Organisation is suffering from losses and these losses are being covered by the Treasury under the title of "duty loss" or a similar name, the producers or the agricultural sections should not and cannot be held responsible.

The situation explained below emerges, when the support, which was declared to be made in 2002, as stated above, is considered using different degrees. When compared to the support made to agriculture in developed countries, the situation is extremely low.

The Agricultural Support Declared to be Made in 2002

Table : 7

<u>CRITERIA</u>	<u>Ministry of Agriculture and Village Affairs</u>	<u>Undersecretary Treasury</u>
The Support Allotted to Agriculture in 2002 According to Dollar Exchange Rate in the Central Bank (*)	1.715 thousand trillion TL 1.272 Billion \$	2.350 thousand trillion TL 1.743 Billion \$
Support for Business (4 Million Businesses) US \$	429 Million TL 318 \$	588 Million TL 436 \$
Support for Agricultural Employment US \$	57 Million TL 42 \$	78 Million TL 58 \$
Support per Worker in Agriculture US \$	172 Million TL 128 \$	235 Million TL 174 \$

Source: Financial Forum / 29. 11. 2001

9. The State and Civil Organisation in the Rural Sections is Extremely Insufficient and Complex

For the Ministry of Agriculture and Village Affairs to take adequate services to rural sections, it should be reorganised all over again. The authority is distributed to 8 separate Ministries and is subject to strict rules particularly like the Undersecretary Treasury, Undersecretary Foreign Trade, and State Planning Organisation. The authorities distributed to numerous establishments are composed of people who have no first hand experience about the conditions and rules of the country's and the world's agriculture, and should be gathered again within the Ministry of Agriculture and Village Affairs as the top state organisation. In short, there must be a responsible establishment which takes ownership of the country's agriculture in the state. The authority and responsibility of the current Ministry of Agriculture and Village Affairs over the country's agriculture is open to debate.

10. Why is Rural Organisation Important.

Unfortunately, the state did not have a clear and understandable organisation policy about civil organisations (producer organisations) in rural sections. I must express sadly that this issue was only briefly mentioned within one sentence in our Constitutions. Yet, in the western countries, the organisation of workers in agriculture has been concentrated on, and cooperatives, particularly, have been chosen and nearly all sectors have started a cooperative movement. Those who have been around the world and have been interested in this issue in those countries, will see that cooperatives play a regulating role between the state and the private sectors, to protect the producers and the consumers in the USA, Scandinavian Countries and Western Europe.

Another sad point of this subject is that the state guidance for the organising of rural sections is insufficient; efficient and distributed education programs for the organisation were not able to be provided, and are still not being provided. Yet, unlike in our country, the cooperative movement has become a universal movement that spread to 5 continents because of its character. It has been widely accepted in the developed, developing and even under-developed countries all around the world, and has preserved its existence in the capitalist, socialist and third world countries. However, the cooperative movement was used as a tool to practice the regime where property rights were not granted and everything was under the State's control in the previously socialist and communist countries, rather than as a tool for development.

In EU countries, the cooperatives movements have become a widespread movement, and now are continuing their activities as entirely democratic cooperatives with strong higher organisations. Presently in EU, there are more than 122 thousand cooperatives and the number of their members comes to 75 million. Due to the strong organisations established in cooperatives and higher unions, there are no administrative or financing problems.

In our country, though, all the existing cooperatives have the problem of finding sources and capital with their organisation. Additionally, they have legal problems that do not suit today's conditions. For example, cooperatives aimed at agriculture particularly should be taken out of the context of Act number 1163, and be put into the framework of another law. Thus, it is necessary for the cooperatives to get organised on the basis of products and within the sector. The financial sources and authority of their higher unions should be increased, and they should be adapted to the conditions of the present day.

In the EU, the representatives of the EU countries on the macro level determine the agricultural policies. However, in the formation of these policies, member countries are actively involved regionally and nationally in the agricultural policies. However, in the formation of these policies, member countries are actively involved regionally and nationally in the agricultural policies by means of cooperatives and higher organisations; they have representatives and thus they play an important role in the decisions about the EU countries' agricultural policies.

Contrary to this situation, studies have been undertaken recently to issue a law for the establishment of producers unions aimed at damaging cooperatives financially, separating the civil organisations in the sector against the cooperative movement in our country.

The bill of law being prepared by the Ministry of Agriculture and Village Affairs is being put forward as a new rural organisation model from the point of view of its content and aims. Cooperative members do not favour it, and efforts are being made by many civil public organisations to prevent it from being taken into the agenda of Parliament session, because it cannot be an alternative to cooperatives.

Yet in the EU cooperatives dominating the sector do not function in the same path with the producer unions, do not carry out economic functions; producer unions carry out commercial activity associated with research and improvement work and goods and services in the establishments set up for this purpose; and never carry out activities as alternative establishments to the cooperatives. Cooperatives in these countries are considered as commercial and profit aimed establishments the same as companies; endeavour to make profit in their economic activities, and distribute to their partners the profit they made. Therefore, cooperatives in the EU countries maintain the economic activity and, contrary to the unions, they are commercial establishments set up for profit making.

Yet, unions are not profit making establishments and do not distribute profits to their partners. However, they carry out certain limited economic activities, and they neither

distribute the obtained financial gain to their partners nor utilise them in the activities of the union.

EU countries provide various advantages and elasticity in the laws issued in order for cooperatives and companies to carry out their economic activities free of problems. Generally, the cooperative unions form and organise new cooperatives and companies in their bodies and endeavour to obtain some advantages, or utilise, in various forms, such advantages.

The way towards a healthy agricultural policy in our country goes through an AGRICULTURAL COUNCIL where the state is not actually participating in, but being represented by all production branches at a national level from completely civil social establishments to undertake general coordination, guidance and supervision tasks.

Producers should be represented in the Agricultural Council through the upper unions they establish on the basis of product.

Basic organising (rural section) cooperatives should be like the private sectors and companies, and should be represented at a national level through their upper unions in the presence of the Agricultural Council as specified above.

SOURCES:

- European Council, General Directorate of Agriculture
- Common Agricultural Policy Finance
- EU Agricultural Statistics
- T. R. Ministry of Agriculture and Village Affairs
- State Planning Organisation
- Financial Forum
- Association of Chambers of Architects and Engineers / Chamber of Agricultural Engineers
- Head of Association of Chambers

A COOPERATIVE BANK MODEL THAT WOULD BE ESTABLISHED FOR THE DEVELOPMENT OF TURKISH COOPERATIVE SYSTEM AND ITS CONTRIBUTION TO THE COOPERATIVE SYSTEM

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INTRODUCTION

Financial crisis that appeared in Turkey recently has effected all sectors negatively. The sector of cooperative system has also been quite damaged by this crisis. The cooperative system plays an effective role in the development in the developed countries. Because of this contribution, the cooperatives are supported up to a certain level in the concerned countries. While the solution ways are searched in order to solve this crisis in our country, this sector should also be considered.

There are some problems of the cooperative system in Turkey. We can classify those problems under the headlines such as management, audition, training and finance. It is observed that the cooperatives in Turkey are really increasing in the figurative manner. However, the cooperation ratio in the other developed countries still cannot be caught. This development that is in the figurative manner cannot be caught in the qualitative manner. The difficulties of the cooperatives in order to find the financial source are defined under the headline of finance problem. The less partnership shares of the cooperative partners are one of the reasons of finance problems. In addition, the cooperatives are in the

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financial difficulties, since other sectors (public, individual) have banks that provide the financial aids and the cooperatives provide those aids by the hand of State.

The financial problems of the cooperatives in the developed countries are solved by the cooperative banks that are owned by them. Such an establishment is required in order to solve the financial problems of the cooperatives and have a stronger structure. Cooperative bank will contribute to the development of the sector by supporting to the cooperatives financially in our country.

PRESENT SITUATION OF THE COOPERATIVES IN TURKEY

The cooperatives are used as a tool of economical and social development in the developed countries. For this reason, the cooperatives have been supported from every aspect and become the institutions that are enough for themselves. By these events, the cooperatives have taken place in the economical life as a third sector beside the public and individual sector.

The cooperatives are the systems that are established on the basis of mutual assistance. One of the systems, which provides these targets are becoming real as gathering the persons whom their financial situations are not enough to perform the certain service or business is cooperatives. In the aspect of the aim of their foundation, the cooperatives need to financial aids.

When the definitions are examined, the cooperatives are a system that is established in order to be reached their joint target by the persons, whose their economical possibilities are insufficient by they unite their economical possibilities. Since this community that unite their funds in order to

execute their joint aims, doesn't endeavor to make profit, it is the most important difference of the cooperatives.

The establishment of the cooperatives in accordance with the cooperation principle provides them to take place in many fields. When one regards in the aspect of sectors, it can be seen that there is a structural forming such as cooperative type in many fields. The cooperatives were classified. The difference of cooperatives that are different than agriculture such as agricultural cooperatives and consumption, residence and tradesman cooperatives are attracting the attention. This difference paves the way for the forming of institutions that the cooperatives depend.

Nowadays, the cooperatives that act in Turkey work depending on two ministries. One of them is the Ministry of Agriculture and Village Affairs and other one is the Ministry of Trade and Industry. The Ministry of Agriculture and Village Affairs is interested in the agricultural cooperatives. However, there is an exception for this. The agricultural goods selling and tobacco sale cooperatives are in the coverage of the Ministry of Trade and Industry.

When the cooperatives are examined in the figurative manner, the beetroot cultivators and agricultural credit cooperatives, which have approximately 1,5 million members are attracting the attention¹. The cooperatives that depend on the Ministry of Trade and Industry such as residence construction cooperatives, tradesman and artisans cooperatives and agricultural goods selling cooperatives have an important largeness in accordance with the numbers of member. The partner numbers who become the member of cooperatives are

¹ Hakan KOÇ: **Kooperatifçilik Bilgileri** (Ankara 2001), Nobel Publishing, 23

approximately 8.7 million. This largeness is the indicator of an important power in Turkey. To be directed the savings of the people who become the member of the system of cooperative sector will also bring the some important advantages together in the aspect of country's economics. In the present system, the collecting of these savings in a cooperative bank that would be established will also provide to create a financial source for themselves. The studying shortly of the financial problems of the cooperatives will bring the necessity of the cooperative bank into the light.

FINANCIAL PROBLEMS OF THE COOPERATIVES

It is a problem for the organizations that the cooperatives are weak in the foundation in the aspect of capital stock. But the insufficiency of financial sources or credit that are necessary for production, marketing and investment activities is also the external problem of the cooperatives².

The financial problem is one of the most important problems of Turkish cooperative system. Thousands of cooperatives that exist in Turkey meet to the financial difficulties because of both capital stock and insufficient credit possibilities. The capital stocks of the cooperatives are seriously insufficient because of:

- the partners commit the less partnership shares,
- the partners don't pay their less partner share fees,
- the factors that encourage the collecting of capital in the cooperatives are limited.

The credit possibilities of the cooperatives are not that:

² Cemil KIVANÇ: Türkiye Ekonomisinde Tarımsal Amaçlı Kooperatifçilik İşletmeleri (Ankara 1982), Publication of the Institution of Turkish Cooperative System, 179

- there isn't any special financial establishment that supports them with a sufficient credit,
- the cooperatives cannot accept the due throughout their own financial establishments.

Since the conditions of the credits that would be given to the cooperatives are too heavy and mostly, it is given in accordance with the commercial regulations, the cooperatives cannot use the credit. On the other hand, the other reason is that the credits, which are supplied to the cooperatives, are for the short term and with high interest.

The cooperatives try to solve out their financial problem in their own organization as providing that partnership shares are paid and determining it regarding their foundation capitals, aims, business capacity and number of their members. The cooperatives can solve their financial problem by establishing a bank as collecting their all financial powers³.

SYSTEM OF COOPERATIVE BANKING

The cooperatives can establish their own financial organization by directing toward the cooperation and power union between themselves in order to solve out their financial problem. The cooperative banks execute the transactions such as to collect the money account, to issue the share deeds, etc. as well as to give the foundation credit and discount credit to their partners, to inform them about the economical events and to consult on the financial subjects⁴.

³ Cemil KIVANÇ: **a.g.e.**, 180-181

⁴ Franz C. HELM: **Kooperatif İşletme Ekonomisi** (Eskisehir 1979) Publication of A.E.B.M. of Eskisehir, Translated by İlhan CEMALCILAR, 176

The cooperative bank is a bank that supplies the credit to the cooperative and its superior organizations, but at the same time, is founded and operated by the superior organizations of the cooperative and is owned by them. Since the cooperative bank is a cooperative organization, its audition of the cooperatives and superior organizations that supplies the credit to them is accepted as the self-audition and the democratic management principle is not damaged⁵.

The cooperative banks can act in a region or city or countrywide. The cooperative banks are organized in various types in accordance with union levels and union types of the cooperatives. For example, as a cooperative banking that provides the service in the regional level by the horizontal union of the credit cooperative unit, which works locally is founded, a cooperative bank that provides service in the countrywide can be founded by the horizontal union of the regional unions. In case the credit cooperatives, which provide services for the small establishments and tradesmen unite in the regional or country level beside the union of the agriculture credit cooperatives that provide the services for the agriculture sector, a stronger cooperative banking can be established. Other cooperatives that provide the services for other sectors can be partners of this cooperative bank. In this case, the bank gets stronger in the aspect of source and provides the services to the more cooperatives. The founders of unit cooperative bank execute the different functions as its partners and customers⁶.

⁵ Ziya Gökalp MÜLAYİM: **Kooperatifçilik** (Ankara 1995), Yetkin Publications, 22

⁶ Y. SAHİN and O. ALTAY: "Kooperatifler Bankasi ve Almanya Örneği", **Journal of Economics and Management Sciences of Dokuz Eylül University of Turkish Republic**, Izmir 1991, 176

The characteristic of the cooperative banking is not only supplying credit for the cooperatives but the cooperatives and its superior organizations rule the bank from its management to its finance. The main characteristic is that one, which makes different the cooperative bank. This characteristic is very important in the aspect of the audition of the finance organization of the cooperatives. The audition of the Ziraat and Halk Banks to the cooperatives is accepted as a real self-audition as the cooperative bank audits the cooperatives, which it supplies them the credit, even though there is a state audition. The independent and democratic audition is one of the important subjects of the cooperative system⁷.

As one can understand from the definitions, the main philosophy that lies under the foundation of cooperative banks is to support financially the cooperatives that have an important place in the economical and social development of the countries and have financial problems. When we take consider the cooperative logic, the cooperative banks are founded to supply the credit to the local agricultural and small industrial establishments⁸. The long term or low interest credits are supplied to the cooperatives that are members (or partners) of the bank by these banks.

The cooperative banks are a different banking type, regarding the alternative functions. It is a type that the social responsibility approaching affects the services of the bank. You should have a double sided responsibility in the

⁷ Ziya Gökalp MÜLAYİM: **Demokratik Kooperatifçilik Politikaları ve Toprak Reformu** (Ankara 1993), Yetkin Publications, 29

⁸ Farkas FEKETE and V. JOBORU: "The Role of Co-operative Banks In the Hungarian Financial Institution System with Special Respect to Financing Rural Area", **www.unibamberg.de/sowi/economics/wenzel/forschung/ite/conf/abstract/afek**. 2001, 2

banking services. Those responsibilities are, where the sources of bank are provided and to where they will be spent⁹. The cooperative banks have kept their developments by different ways. The cooperative banks in the North America had developed by making easier the shopping of the consumers and those in the Europe had developed by supplying credits for the production cooperatives in accordance with the types of the cooperatives. Self-assistance, obeying the cooperative principles and gradually structuring (regionally, locally, nationally) are forefront that providing the development of the cooperative banks with the characteristics of the cooperatives. However, providing the complete financial services for the members of cooperative banking, varying the billfold, co-operation with the big banks and organizations, who support the international cooperatives are other important reasons of their development¹⁰.

After the introduction of cooperative banking system, the applications in worldwide are very important for Turkey's model.

COOPERATIVE BANKING APPLICATIONS IN THE WORLD

The cooperative banking applications in the world for the first time had started with the British cooperative action between 1850 and 1860. By the foundation of CWS in England in 1872, the basement of the cooperative banking had been established. Again, by its name had changed as Cooperative Bank in 1975, the processing aim had been reflected to its

⁹ Brian HARVEY: "Ethical Banking: The Case of the Co-operative Bank". Journal of Business Ethics, Vol. 14, 1008

¹⁰ Farkas FEKETE and V. JOBORU: **a.g.m.**, 3-4

name¹¹. By the determination of the principles of cooperative action that had started in 1830's, the clues of the organization type of the cooperative banking had begun to come out¹².

The German cooperative action that had started at the same time with British cooperative action had also developed a special structure, even structures. Delitzch and Raffeisen are the forefront of these actions.

The models of cooperative banking in the world can be examined under two structures. The first of them is the model that we call as the German Model and the cooperatives rule the bank up to a certain point and there are banking branches and a cooperative central bank over them. Other structure is a model that we can call it as the British Cooperative Banking, which provides the banking services as becomes in the British model and is founded as a cooperate company, whose the cooperatives are partners and provides the services with the branch nets.

In the German model, the cooperative banks try to create the financial sources by themselves in the local, regional and national levels. They obtain this by opening the deposit account. In the liquidity difficulties, the source can be transferred from the superior bank. At this point, to create the source only is not important. The proportion of turning back of those sources that are used is important.

¹¹ Peter DAVIS and S. WORTHINGTON: "Cooperative Values: Change and Continuity in Capital Accumulation The Case of the British Cooperative Bank", Journal of Business Ethics Vol: 12, 852-853

¹² Brian HARVEY: **a.g.m.**, 1005

The British cooperative banking model is different than German model in many aspects. The British cooperative banking has been formed on the basis of commercial banking activities. It has been observed that this formation has accelerated since 1983. The cooperative bank has been founded by Cooperatives of Wholesalers (CWS) that collects all cooperatives under its organization and provides them to develop in England in 1975. The shares of this bank are handled by that organization. The British cooperative bank has been founded as a clearing bank in order to support the cooperative actions in Britain and the world¹³.

At this point, the cooperative bank is a successful commercial organization that is rooted from the cooperative action and values. The marketing strategy of the bank is determined as to work in order to power the cooperative values as it is defined in the foundation aim of the bank¹⁴. When the organization structure of the cooperative bank is examined, one can see that the bank has been founded due to the commercial banking rules.

In the world, there are 350 organizations who deal with the cooperative bank in 125 countries. The international organizations concerned with them are the International Co-operative Banking Association-ICBA, the World Council of Credit Unions-WOCCU, International Raiffeisen Union-IRU and Association of European Banking Cooperatives)¹⁵.

¹³ Peter DAVIS and S. WORTHINGTON: **a.g.m.**, 853

¹⁴ Alan KITSON: "Taking The Pulse: Ethics and The British Cooperative Bank", **Journal of Business Ethics**, 1996, Vol: 15, 1022

¹⁵ Martin VEZINA and Daniel COTE: "International Profile of Cooperatives Banks: an Impressive Portrait", **The World of Co-operative Enterprise**, 1999, Vol: 92-93, 23

The cooperative banks manage the global existence in the amount of approximately 5 trillion 589 billion dollars and the total existence that is managed by 1000 big banks of the world, which include the cooperative banks is 32.3 trillion dollars in accordance with The Bankers magazine. 330 of these banks are in Europe and 119 are in Japan, 291 are in Asia, 156 are in America, 59 are in Middle East and 57 are in Latin America¹⁶. As it is seen, the share of the cooperative bank in this market is 17.3% per cent. This share is not less. The contribution of cooperative banks in Europe to this ratio is 46.7% and contribution of the cooperative banks in Asia is 44.6%.

There are approximately 299 million members of the cooperative banks worldwide. 51.4% of these members are living in Asia and 30% are living in America. The total member numbers, customer numbers, deposit amounts and credits that are supplied and total assets of cooperative banks in the continents are shown in the below table.

Table 1: Detailed Information on the Continents (Million US\$)

Continents	Number of members	Member cooperatives	Amount of Deposits (Million \$)	Amount of Credits (Million \$)	Assets (Million \$)
Africa	9.905.680	26.839	5.179	2.240	6.303
America	89.578.616	18.860	385.091	319.568	466.182
Asia	153.943.797	155.514	2.161.334	1.362.164	2.493.449
Australia	3.641.040	557	11.689	10.396	13.440
Europe	42.052.065	14.846	1.624.755	1.303.174	2.609.680
TOTAL	299.121.198	216.616	4.188.048	2.997.542	5.589.054

Source: Profile of Cooperative Banking Institutions throughout the World 1998, page 12.

¹⁶ Martin VEZINA and Daniel COTE: **a.g.m.**, 23

90% of total assets in the Africa are handled by Morocco. When one looks at the Africa in aspect of members of cooperative banking, Nigeria is the first with 3,5 million members and Egypt follows her with 2,8 million members.

75% of 486 million dollars, which are total assets of cooperative bank where is in the America are handled by cooperative banks in the United States of America. The share of the cooperative banks in Canada is 20%. When the distribution of the members in the America is examined, the United States of America is the first with 80% shares and Canada follows that country with 11% shares.

The Japan cooperative banks have the biggest share with their 91.7% shares in the Asia. The Korean cooperative banks are the second with their 3.6%. The cooperative banks in Taiwan have 59.8 billion dollars of assets and Israeli cooperative banks have 45 billion dollars of assets. 98% of the members of cooperative banks in Asia have been shared by three countries. These countries India with 78.8%, Japan with 13.7% and Korea with 5.5%¹⁷.

The total assets of each of 20 different countries in Europe are more than 1 billion dollars. The total of consolidated assets of cooperative banks in Germany is 905 billion and the total assets of cooperative banks in France are 711 billion dollars.

In Australia, the total deposit that is managed by Australia is 13 billion dollars with the 97% shares. The

¹⁷ Martin VEZINA and Daniel COTE: **a.g.m.**, 25-26

member numbers of cooperative banks in Australia are 3.4 million and form the 94% of members on the continent¹⁸.

When the world applications are examined, the developed countries are used their cooperative banks to finance the cooperatives and they are successful on this subject. At this point, it has been stated on the several platforms for years that Turkey needs such a bank. But how it should be founded or which model would be used is not solved still.

COOPERATIVE BANK'S MODEL RECOMMENDATION THAT WILL BE FOUNDED IN TURKEY

The cooperative bank that will be founded in Turkey should be corporate company, but most of the shares of this corporate company should belong to the regional and central unions of cooperative. Since the most shares of central cooperative bank that would be founded as the corporate company would belong to superior unions of cooperatives, the ownership of the bank will also belong to the cooperatives and the superior organizations of the cooperative will manage it. The cooperative bank that would be found in this way will audit the cooperatives and cooperative unions by the way of credits that are supplied by it. However, this audition will be mostly whether the credits are used effectively or not¹⁹.

It would be useful that the cooperative bank in Turkey should be founded as the unique bank, which all cooperative sectors benefit from it. The foundation of this bank as a unique bank will bring the cost advantage in the management

¹⁸ Martin VEZINA and Daniel COTE: **a.g.m.**, 26

¹⁹ Ayhan ÇIKIN: **Türkiye'de Bir Kooperatifler Bankasının Kurulma İhtiyacı: Nedenleri ve Hedefleri**, (Istanbul 1996), Publication of Friedrich Ebert Foundation, 24

and organization costs to this bank. In addition, the capital transfer speed and the difference of financial needs of agriculture, residence and tradesman cooperatives are the advantage in the aspect of fund transfers. While the fund needs of the agriculture cooperatives and their members are in a short term, the residence cooperatives need long term fund. The fund need of the tradesman and artisan cooperatives varies to their investments. They need long term fund for their fixed investments and short term fund for their operating capital. In this case, the long and short term credits can be supplied with long term savings. At the crisis moment, the cooperative bank that is the single sector bank will be more affected than cooperative bank of all sectors. Since the cooperative bank that includes all sectors will give place to the deposits and credits from various sectors in its billfold, it will reduce the risk by making variety.

In the model of unique cooperative bank, it will provide the deposit and credit coordination between the different cooperative sectors. In the model of unique cooperative bank that is recommended by this study, the coordination board is established in order to finance the agriculture, residence, consumption and tradesman cooperatives and to transfer the fund in the center between them. This board will plan for cooperative sector in case the bank is founded as the investment bank as well as its consultation task for the general director. The representatives from all cooperatives and the experts (academician, jurist, manager of billfold, engineer-agronomist, civil engineer, etc.) will be charged in the coordination board.

The capital of the cooperative bank will be guaranteed by the cooperatives in the homeland. For this reason, the fund should be established with the financial possibilities of the

cooperatives. The name of this fund is the cooperative system fund. The fund will form the capital of cooperative bank that will be founded. When the capital commitments are done, the shares of the cooperatives will be well-proportioned with their fund shares. The capital increasing of the cooperative banks should be made by this fund again. In addition, the share sales should be subjected to the permission of this fund. At this point, since the cooperatives don't lose their rights on this bank, both parties should be cooperative in the transfer of share or capital.

The cooperatives are formed by the manner of co-operation with their member principle. The cooperative bank also is founded on the basis of this principle. One of the principles of the cooperative bank that will be founded in Turkey should be this one. If the savings of the cooperatives and members are put this bank, it will provide the advantage both themselves and the bank. The bank states the distribution of profit to the cooperatives (return principle), especially the importance of deposits and credits. The indication of this transfer is shown in the figure.

Figure 1: Deposit and Credit Circle of cooperative bank

When the figure is examined, the cooperatives and members get the interest income from their deposits in the bank. This deposit that is accumulated in the bank is made use as a credit with the interest to the other cooperatives that need the financial aid. This bank will be an important source for the financing of the cooperatives. Nevertheless, the cooperatives are getting share from the profit of the bank in accordance with the return principle is an additional financing source. Since the company laws and banking regulations allow that the bank distributes only a certain

amount of its profit, the modification is necessary that the risturn principle should be applied to the cooperative bank model. So, this will provide an advantage in the aspect of accumulating the savings of members of bank.

The cooperative banks that are founded in the United States of America use that system. The 20% of residue value, in other words, of the profit are transferred to dividend and the remaining part is distributed as investment is made to the capitals of the members in the organization again²⁰. The system supports to the cooperative system as providing that members are increasing and they put their savings to the bank. The profit of the cooperative bank is shared with the cooperatives. The banks also have foreign sources beside the deposits.

Some legal regulation must be made to enable establishment of a cooperative bank.

For a feasible cooperative banking model, power to collect saving deposits must be vested to the cooperatives on unit basis (agriculture, housing and free professional). Necessary regulations must be made to enable the unit cooperatives to establish unit banks by combining amongst each other by means of vertical merger.

In order to preclude that the cooperative bank is under state control, majority or all of its capital must be undertaken by the cooperatives. At this point, it is necessary to establish a cooperatives fund which shall regulate division of capital and profits in the bank and make decisions to enable the established bank to act as an investment bank in the future. Passing of the law regulating establishment conditions and operating style of this bank is the main

²⁰ Martin VEZINA; D. COTE and M. TETRAULT: **Profile of Cooperative Banking Institutions throughout the World** (Canada 1998), Center de Gestion des Cooperatives, 12

support to be provided by the state to the cooperatives.

It is a reality accepted by all authorities that cooperatives are financially weak. A way that cooperatives overcome the financial difficulties is through cooperative bank which they shall establish on cooperation basis. Cooperatives and members shall create establishment capital of the bank. However, without support of the state, their chance to compete with other banks is very low. At this point, it is more convenient to make some supports to the cooperative banks, instead of state participation. As an example of this is that supplementary appropriation which the banks have to deposit from its saving deposits to the central bank, is determined at a lower rate for cooperative banks and thereby enabling the bank to transfer its resources to the credit facilities and lowering its costs. The same method can be applied to cash ratios too. The available funds which are used for developing the cooperatives, can be transferred to this bank.

Another type of supports which may be provided is that revenues obtained as a result of transactions made by the cooperative bank with the cooperative members are made exempt from the income tax thereby lowering the cost of the fund.³

CONCLUSIONS

In this study, it is argued that a cooperative bank must be established which is owned by the cooperatives. The capital of the cooperative bank to be established must be undertaken by all cooperatives. In order to do this, a cooperative fund

³ İlhan ULUDAG and E. ARICAN : Economy of Financial Services (Markets - Institutions - Tools), (Istanbul, 1999), Beta Yayinlari, 269.

must be formed under Turkish National Union of Cooperatives. This fund shall be the capital for the bank to be established anew. One of the function of this fund, is prevention of the shares of the cooperatives or upper organizations in the capital being transferred to the third parties (which are non - member persons or institutions).

The cooperative bank must be organized in a matrix organization structure covering all cooperatives instead of establishing several specialized banks. The bank shall mainly finance cooperatives of agriculture, housing as well as free professionals and artisans. Financial structures of these three sectors (i.e. their needs for working capital, credit terms, investment periods, fixed asset investments, etc.) differs. In addition, the risks associated with them are also different. These three sectors must be combined under a single bank in order to diversify the risks. One of the criticisms to be put forward is that these three sectors have different fields of specialization. Disadvantages of this situation are eliminated by adopting matrix management model and realizing a coordination committee working under the general manager. In addition, by combining three different sector under the single bank, money is saved in the normally high operation costs.

Capital of the cooperative bank must be raised entirely by the cooperatives. Participation by the state in capital shall injure principle of democratic management and success chance of the bank. The cooperatives can realize establishment capital and investments of such a bank, by means of their current financing possibilities.

In order that the newly established bank can stand to competition of the banking sector, it must be supported for a certain period of time. Such support can be realized by lowering rates of certain obligations rather than direct

participation of the state in the capital.

This can be something like awarding exemption from income taxes just like in the US. Under the other supports, it can be mentioned of determining low supplementary appropriation rate and cash rates for a certain period of time. All of the regulations regarding this, must be performed by means of a law.

One of the other issues which must be regulated by means of law is awarding power to the cooperatives to perform banking operations (such as collecting saving deposits and lending credits).

The ristum principle which is used in the cooperatives must also be incorporated in the model successfully for the success of the cooperative banking system and encouragement of the establishing banks. Legal regulations must be made regarding this. It must also be made possible that the net profit obtained after deducing the legal obligations and provisions - allowances from the profit of the bank can be distributed pro rata the operations and transactions made by the cooperatives with the bank.

The cooperative bank to be established under this conditions shall solve the financial problems of the cooperatives. Again with establishment of this bank, the cooperatives shall have performed their duties in development of the country. Besides, real sector shall develop and effect of unemployment shall diminish.

Again with establishment of a cooperative bank, public, private and cooperative sectors shall obtain the chance to compete under fair conditions.

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Cooperatives in the context of globalization: Case study, Albani

Dr.Servete Gruda and Dr.Albana Cami*

The purpose of this discussion is to highlight the Important role cooperatives are playing towards achieving the development goals of full and productive employment, eradication of poverty, social integration etc. Also we are going to analyze the role of cooperatives in the context of globalization and liberalization with reference to our country, Albania. Cooperatives are at work in almost every country and economic sector. More than 760 million people around the world are engaged in the cooperative movement. It is generally recognized that cooperatives respond effectively to the ever-changing needs of people. So in response to the effects of globalization, people continue to choose cooperatives to address their needs. Cooperatives could play a fairly advantageous role where the following principles apply: The member is free to enter and to exit; upon withdrawal, the member is free to take away not only his own original capital but also his share of the accumulated capital; the cooperative is run by a freely elected, genuine self government.

The cooperative of this kind is in fact a special type of private partnership and differs from the various forms of pseudo-cooperatives of bureaucratic state ownership.

Are cooperatives inevitable? Where the government comes in? Do exist cooperatives in post communist Albania? These and the other questions will be the object of our discussion

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Ukrainian Consumer Co-operation And Market Economy: Questions Of Infrastructure

*Dennis A. Ilnitsky**

Consumer co-operation in Ukraine is a voluntary association of citizens with the aim of joint economic activity for development of their economic and social state. One could act in the fields of trade, buying goods, production and other activities, which are not prohibited by legislation. It also helps to upgrade social and cultural level of the country regions, folk art and craft, participates in international co-operation movement.

From the very beginning we should define what should be called an infrastructure of goods market and assess the level of its development in Ukraine at the moment. Thus, market infrastructure includes the following:

- Intermediary through the system of exchange markets (goods, shares, currencies);
- Intermediary through other elements (fairs, exhibitions, auctions, tenders, competitions, trade houses and chambers of commerce);
- Social institutions and education (employment centres, job exchanges, system of personnel graduation, professional unions, educational system);
- Credit and finance infrastructure (credit system and commercial banks);
- Communication infrastructure (telecommunications, transport of all types, advertising agencies, information centres and mass media, audit companies, consulting companies, commercial centres).

According to their statutory documents and the legislation, consumer co-operation societies and their associations in Ukraine have the right to:

1. create (as well as re-organise and liquidate) for their needs any kind of enterprise, organization, exchange, auction, commercial bank, financial and clearing centre, insurance companies and other legal persons according to Ukrainian legislation;
2. act as founders or members in commercial corporations, joint-stock companies, associations and other bodies in order to satisfy their needs;
3. purchase assets of state companies and companies of other legal forms, and other assets and assets rights;
4. take into management and make use of land resources in compliance with legislation.

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Consumer co-operation in Ukraine in the late 80-s and the beginning of 90-s reached the highest level of production, when slow changes towards market economy were made. The following collapse of economic system led to huge shortening of production by consumer co-operation. Moreover, many people decided to start their own business, which also had negative impact on consumer co-operation.

Market infrastructure of consumer co-operation used to have the following peculiarities:

- Centralized and target investments into the infrastructure according to the needs of the governing party and not taking into the account the economic side of the question;
- Construction of the infrastructure objects by companies of other legal forms with further buying them out by consumer co-operation companies;
- Existence of state economic support (regulation of prices and profitability, centralized goods distribution and donations);
- Development of only the elements of purchasing infrastructure (warehouses, transport, purchasing points);
- Sales problem resolved by the monopoly of state plan.

In order to overcome technological, organisational and infrastructure backlog consumer co-operation has to make essential investments. Taking into account that it could not be done immediately in every single direction we thus recommend to invest into the objects of infrastructure at first and this will lead to increasing investments with multiple effect in various directions of development. It should be acted with entrepreneur brains and scales and such a backlog may be used for better. For instance, a competition could start in the markets of food products with minimum processing or even without processing in its natural state; use current technologies of construction, production, storing, saving energy and information supply and technologies; investing in high-tech technologies which have dramatically changed in the last decade under pressure of developing science and technology, telecommunications.

Consumer co-operation as the first historic form of co-operation in Ukraine has spread all over the country. However, regions differ in various indicators. To demonstrate this, it is enough to mention that along with the same level of wages in Kharkiv and in Kirovograd, workers purchase goods for the sum, which differs in 5 times for the sake of the first.

By the 1st of January 2000 mass re-registration of shareholders took place in Ukraine, which was aimed at providing a full and clear personification of co-operative property and the possibilities of consumer co-operation movement.

In many regions of Ukraine (Lviv, Odessa, Poltava, Zhitomyr and the Crimea) the process of founding first renewed regional consumer co-operation associations is taking place.

Consumer co-operation companies which make up the associations still have the status of legal persons and are economically independent, but a part of functions of infrastructure support are to be performed by the association that has the aim of developing consumer co-operation movement in the region in the following ways:

- providing methodological help on establishing new consumer co-operation companies;
- organisation of consultations on financial, economic, legal and commercial issues;
- undergraduate and postgraduate education of members and personnel of the consumer co-operation companies;
- creation of the net of affiliations which make up the infrastructure (shops and markets, warehouses, wholesale bases);
- developing co-operation with other companies;
- negotiating with state institutions.

Co-operatives should be active in using the possibilities exchanges provide. This is to make the producers to participate in mass business operations. Nowadays, not much has been made in this direction, meanwhile the creation of active local exchanges will lead to improving effectiveness of the work of many consumer co-operative societies.

As to the financial institutions, it should be noted that only after the adoption of Ukrainian Credit Societies Act 2001 the work of their popularisation among people and the slow process of their creation started.

Note that, if in the West the need and vitality of consumer co-operation is based on long traditions coming between generations, in Ukraine most people imagine it as half-slave-like kolkhozes; and nobody wants to be a slave again.

Most assets of consumer co-operation infrastructure are located in rural areas of Ukraine and nowadays it is under pressure of the price disparity as well as the agriculture. Because of its overestimated cost, consumer co-operation companies have to put huge prices for their products and services. A reform in this direction to bring back normal prices and make investments in consumer co-operation infrastructure more attractive is vitally needed.

Reforming country market is deeply related with co-activities of consumer co-operation societies with agricultural complex. The most important problem today is the creation of infrastructure for food market. Involving consumer co-operation societies into the process will help to create the network of wholesale food markets, sales and marketing companies, contracting firms, exchanges and auctions. This infrastructure could be based on existing country trading and processing companies of consumer co-operation.

Once again, wholesale and warehouses, purchasing bases of consumer co-operation may form modern infrastructure of mass food market. Their number is more than 130 bases with total area of 700,000 square meters, warehouses equipped with refrigerators, and used for vegetable and fruit storage with total capacity of 400,000 tons. The infrastructure also includes the network of purchasing consumer co-operation objects, namely 340 regional and 3,900 local. They are used only at 15-18 % of their capacity, and their full usage could support at least 25% of food market of Ukraine.

Creation of infrastructure bases of consumer co-operation should be made because of the agricultural peculiarities and using the experience of other countries of the world. This infrastructure is being formed as follows:

1. Situation of high-risk agricultural business, competition, market oversupply, when producers cannot fulfil the functions of production and sales. The last function may be passed to a specialised sales consumer co-operation society. For the people, households, which are dominant in the agriculture this form is rather accessible, democratic and socially activated. Producing companies, farmers also prefer consumer co-operation market infrastructure because they act using the same principles and for the social welfare.
2. In the agriculture understanding the specialization, the character of production, products characteristics the process of horizontal co-operation is a must. Its sense is creation of sales, purchasing, supplying, marketing, warehouses and other infrastructure objects by agricultural companies in the form of consumer co-operation societies.
3. High interdependence of the subjects, which are responsible for different stages of common technological cycle (production, processing, safekeeping, transporting, sales) makes vertical co-operation on the contract bases vital. As the co-operation develop different forms of integration will appear with participation of trading, purchasing, sales and supplying companies.

Development of market relations in the country demands the intensive use of marketing approach to the strategic and practical questions. However, its introduction meets many obstacles, most of which are connected with underdeveloped market infrastructure:

- low financial possibilities to have the marketing departments;
- trying to act as individuals even in the situations when the co-operation is really to bring profits;
- low level of information supply of every co-operation companies and societies;

- low level of information culture;
- absence of labour taught with marketing approach and low abilities to train personnel in the co-operation education centres;
- weak infrastructure, which is to provide main and supportive types of works, connected with functioning of consumer co-operation societies on the bases of marketing.

Successful land reform is also connected with the development of consumer co-operation in the country, and its prerequisite is recollection of various elements of market infrastructure in the Ukrainian economy and in the country as well. The world shows that small farmers rarely could compete successfully and for a long time with the companies of bigger capital concentration and production scales. The customers should initiate the consumer co-operation and they must be aware and know the economic advantages based on the experience of different countries of the world. The necessary help cannot be expected from all the directions, but the most needed scientific, methodological and information help will have the most attractive results for the all participants of this process.

There is bad news that the export volumes by the consumer co-operation societies have dropped by 4 times in the last decade. In order to improve the situation and assist the consumer co-operation movement in Ukraine show up in the world there is a co-operation of work of different organizations in the agenda. They are to be responsible for the establishment of relations with consumer co-operation societies from different countries of the world, establishment of business relations, current information on the situation in the markets, concentration and better use of exporting resources.

The most common subjects of market infrastructure in different countries are processing, servicing consumer co-operation societies that are as a rule established by the farmers and other consumer co-operation societies. Their aim is not to make a profit, but to make incomes of their founders bigger. These consumer co-operation societies control about 25% of the vegetable market in the USA, 30% of grain market, 60% of sugar market and 80% of milk and milk products market; in the EU food producers sale more than 60% of their products to them.

Small private trade as a rule cannot bring big and stable financial and social results, ending under pressure of the technological, organizational and management progress with leaving the markets for the better corporate and cooperate forms of business. And the experience of the most developed countries with long history is to confirm this. They have

better investment possibilities for the creation of own material and technical base, market infrastructure, use modern technologies of huge goods and money movement with higher speed and lower cost per item of goods.

Recently in Ukraine from the different industries where consumer co-operation takes place the most profitable (up to 20%) were transport and construction. This fact could be explained by their big knowledge and high investment needed to start in this business. On the other hand, trade, purchasing, production, fast food often ended the year with losses (-2-5%) because of high competition with private and corporate business and high taxes.

Next fact does not add optimism. In 1991 consumer co-operation societies served almost all country population, and now it is only 2\3 or even 50-60% in some regions. The economic conduct of the leaders and members of consumer co-operation societies changes really slowly. Some help comes from the consumer co-operation education centres and economic reforms in Ukraine.

Consumer co-operation saved and is developing consumer co-operation system of education. In 25 education centres 35 000 students are taught. The highest-level staff graduates from Lviv Commercial Academy and Poltava Cooperative Institute. Specialists and workers study at 22 cooperative colleges. Own education system helps to graduate more specialists just for the needs of consumer co-operation societies, better the level of management, legal and information supply.

A unique place could be taken by the consumer co-operation societies providing consumers with high-level telecommunications, helping to develop this element of infrastructure, social level and access to different information. Note that, in Brazil according to the law every settlement of native people must have a telephone and national operator is to provide it. Similar laws have different countries of Latin America, Africa and Asia. In the situation of lack of financial resources in the national operator consumers could invest in creation consumer co-operation telephone stations. These investments will bring good financial dividends and better business opportunities and communication.

Current supply of consumer co-operation societies with literature (newspapers, magazines, books) is really dramatic. Just to say, before the World War II consumer co-operation societies had dozens of own newspapers and magazines, but now people in the country have almost nothing to read because of economic problems. Available literature published by education centres is not enough. It is just a drop in the ocean of consumer co-operation societies information needs. They could have a chance to split experience using mass media and find common interests.

Although consumer co-operation is most developed in the country regions of Ukraine, there is a potential for its development in the city, which is given by the household reform. At the moment most of citizens have privatised their flats, but the level of communal services (hot and cold water, gas, electricity, warm, cleaning etc.) is too low to be accepted. In 2001 The Associations of Apartment Owners in Common Houses Act was adopted started mass consumer co-operation and the old system showed where it was the worst. This new for us type of consumer co-operation should be studied with the use of world experience.

Communal services of city population in most countries of the world are a rather profitable business, which is only beginning in our country. At the same time we cannot afford the same mistakes made by others because most of the population of Ukraine (more than 50%) live in such flats.

Summing up, consumer co-operation societies are not created by someone's order or law. They can be founded and develop only when consumers want it to happen. It is important to understand that the more financial help comes from outside a consumer co-operation society the lower responsibility of consumers is, and the shorter its way to collapse. Consumer co-operation societies need moral and experience help. At last, we should not have any illusions that consumer co-operation society can be founded as complex and multifunctional legal person integrated in the world consumer co-operation movement – it can be done only in the process of its development.

Genossenschaftsautonomie und Staatsaufsicht – ein Widerspruch?

Selbst in marktwirtschaftlichen Ordnungen besteht ein erheblicher Staatseinfluß auf die Unternehmen und deren Organisationen:

Banken und Versicherungen benötigen für die Gründung und ihre Geschäftstätigkeit der Genehmigung, Vorstandsmitglieder müssen bestimmte Qualifikationen erfüllen; technische Produkte – wie zum Beispiel Autos, Fahrstühle, Elektrogeräte – werden vor ihrer Markteinführung geprüft; Medikamente müssen in einem langwierigen und komplizierten Verfahren zugelassen werden usw. Es gibt nahezu keinen Bereich des modernen Lebens, der nicht der staatliche Genehmigung, Kontrolle und Beaufsichtigung unterliegt, die man vereinfachen als 'Staatsaufsicht' bezeichnen kann. Gilt dieses auch für die Genossenschaften?

1. Der Ursprung der deutschen Genossenschaften:

Zu allen Zeiten hat es Genossenschaften im Sinne von Kooperationen gegeben. In Deutschland sind die modernen Genossenschaften erst in der Mitte des 19. Jahrhunderts unter dem Druck der liberalen Wirtschaftsordnung und dem der schrankenlosen Konkurrenz entstanden.:

Hermann Schulze (1808-1883) aus Delitzsch – später Schulze-Delitzsch genannt – gründete 1849 seine beiden auf dem Prinzip der Selbsthilfe beruhenden Einkaufsgenossenschaften der Tischler und Schuhmacher; als Ergänzung gründete er zur Beschaffung billiger Kredite Kreditgenossenschaften und sogar Absatz- sowie Konsumgenossenschaften. Friedrich Wilhelm Raiffeisen (1818-1888) gründete auf genossenschaftlicher Basis Darlehenskassen-Vereine, die später als Raiffeisenbanken bezeichnet wurden. Victor Aimé Huber (1800-1869) hat sich um die Wohnungsbaugenossenschaften verdient gemacht; die erste – noch nicht rechtsfähige - Baugenossenschaft wurde 1862 in Hamburg gegründet.

In den ersten Jahrzehnten der Gründungsphase der modernen Genossenschaften stand für diese Rechtsform keine gesetzliche Grundlage zur Verfügung, d.h., die Genossenschaften waren nicht rechtsfähig. Auf Drängen von Schulze-Delitzsch wurde am 27. März 1867 das Preußische Genossenschaftsgesetz erlassen, das am 4. Juli 1868 zum Gesetz des Norddeutschen Bundes erhoben wurde. Wesentliches Merkmal dieser Gesetzgebung war die unbeschränkte Haftpflicht der Genossenschaftsmitglieder, d. h. , sie hafteten mit ihrem gesamten Privatvermögen für Verbindlichkeiten der Genossenschaften. In Phasen der Rezession führte dieses zu Verlusten bei den Mitgliedern, was sich negativ auf die Genossenschaftsbewegung auswirkte; dieses galt insbesondere für die Wohnungsbaugenossenschaften, da im Wohnungsbau in erheblichem Umfang Fremdkapital aufgenommen werden müssen.

An die Stelle des Genossenschaftsgesetzes von 1868 trat am 1. Mai 1889 das neue Genossenschaftsgesetz, das wiederum von Schulze-Delitzsch maßgeblich beeinflusst wurde; trotz mehrfacher Änderungen (zuletzt 1973) ist es im Prinzip noch heute gültig. Wichtige Neuerungen waren die Einführung der beschränkten Haftpflicht sowie die Einführung der Pflichtprüfung der Genossenschaften.

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2. Die Einführung der Pflichtprüfung:

Bereits vor Erlass des ersten (Preußischen) Genossenschaftsgesetzes 1867 hatte Schulze-Delitzsch 1864 vorgeschlagen, dass auf Anforderung der Verbandsmitglieder den Genossenschaften Revisoren zur Verfügung gestellt werden sollten. Aber er sprach sich noch 1874 dagegen aus, die Verbände mit Revisoren auszustatten, die die Genossenschaften systematisch prüfen bzw. beraten sollten. Er lehnte Zwangsprüfungen mit der Begründung ab, da es Aufgabe des Aufsichtsrates sei, die entsprechenden Kontrollen vorzunehmen und Zwangsrevision die Autonomie der Genossenschaft beeinträchtigen würde.

Aus mehreren Gründen trat ein Wandel ein: Da zahlreiche Genossenschaften gegründet wurden und die Vorstandsmitglieder nicht immer über die erforderliche Sachkenntnis verfügten, traten Mißerfolge ein, die die Genossenschaften in Mißkredit brachten. Die eigentliche Krise setzte mit der sogenannten 'Gründerkrise' ein, die von 1873 bis 1895/96 dauerte. Von dieser großen Depression waren insbesondere die kapitalintensiven Baugenossenschaften betroffen, deren Zahl von 53 (1875 auf 33 im Jahr 1885) zurückging.

Diese Vorgänge führten dazu, dass 1881 die Forderung gegenüber dem Gesetzgeber erhoben wurde, eine kommunale Aufsicht über die Genossenschaften einzuführen; derartige staatssozialistische Bestrebungen konnten zu einer schweren Beeinträchtigung der genossenschaftlichen Selbsthilfe führen. Schulze-Delitzsch empfahl 1881 regelmäßige Revisionen durch die Verbände, um die kommunale Aufsicht zu verhindern. Vorbild für diesen Vorschlag war das Englische Genossenschaftsgesetz (Industrial and Provident Societies Act) von 1876, das die jährliche Zwangsrevision einführt. . Schulze-Delitzsch, eigentlich ein Gegner der Pflichtprüfung, machte aber unter dem Druck der Öffentlichkeit Zugeständnisse. Mit seinen Grundauffassungen hat Schulze-Delitzsch das Genossenschaftsgesetz von 1889 – das nach seinem Tode erlassen wurde – maßgeblich beeinflusst. In den §§ 53 ff. GenG (Genossenschaftsgesetz) von 1889 wurde die genossenschaftliche Pflichtprüfung eingeführt; die für die Aktiengesellschaften folgte erst während der Weltwirtschaftskrise 1931.- Der Verband hatte in seine Satzung aufzunehmen, dass er Prüfungsträger sei, das zuständige Ministerium konnte dem Verband das Recht verleihen, Prüfer anzustellen. Mit der Verleihung des Prüfungsrechts bzw. den Entzug desselben durch den Staat wird bereits deutlich, dass trotz der Beachtung der genossenschaftlichen Autonomie und der Verbände eine staatliche Aufsicht vorlag. Allerdings galt die Verbandsprüfung nur für diejenigen Genossenschaften, die freiwillige Verbandsmitglieder waren; für die Genossenschaften, die Nicht-Verbandsmitglieder waren (sogenannte 'wilde' Genossenschaften), wurde der Revisor durch das Gericht bestellt.

Positiv ist zu bewerten, dass mit dem Genossenschaftsgesetz von 1889 erstmalig in Deutschland eine gesetzliche Pflichtprüfung vorgeschrieben wurde, kritisch ist anzumerken, dass der Gesetzgeber keine Bestimmungen über die Qualifikation der Prüfer in das GenG aufnahm. Zwar war die Reichsregierung ermächtigt, ergänzende Vorschriften über die genossenschaftlichen Prüfungen zu erlassen, hat aber von dieser Ermächtigung keinen Gebrauch gemacht.

3. Die Fortentwicklung der genossenschaftlichen Prüfung:

Die genossenschaftliche Prüfung hielt mit dem Größenwachstum der Genossenschaften nicht Schritt, aber auch die Genossenschaften hatten wegen ihres Strebens nach Autonomie und wegen der Prüfungskosten Vorbehalte gegenüber den Verbandsprüfungen. Die Weltwirtschaftskrise führte auch bei den Genossenschaften zu Zusammenbrüchen, die staatliche Interventionen erforderten. Da die Baugenossenschaften (und die gemeinnützigen Wohnungsunternehmen in anderer Rechtsform) zinsgünstige öffentliche Mittel für den Wohnungsbau erhielten, hatte die öffentliche Hand ein ökonomisches Interesse, eine Kontrolle über diese Unternehmen zu erlangen. Diese Subventionen führten zu einer Fortentwicklung des genossenschaftlichen Prüfungswesens und damit zu einem verstärkten Staatseinfluß, dem sich die Genossenschaften nicht entziehen konnten.

Nach punktuellen Ansätzen wurde durch die Genossenschaftsnovelle vom 30. Oktober 1934 eine umfassende Pflichtprüfung für die Genossenschaften eingeführt:

Die sogenannten ´wilden´ Genossenschaften, die keinem Verband angehörten, wurden Pflichtmitglieder der Prüfungsverbände. Die Verbände waren zum Teil fachlich oder regional organisiert, nunmehr wurde das Regionalprinzip eingeführt. Für die Pflichtprüfung war von Bedeutung, dass in die Jahresabschlußprüfung auch die Ordnungsmäßigkeit der Geschäftsführung einbezogen wurde, die für die Aktiengesellschaften bisher noch nicht gilt. Außerdem musste jedem Prüfungsverband ein Wirtschaftsprüfer angehören, dadurch wurde die Qualität der Prüfung verbessert, und schließlich wurde der ´genossenschaftliche Wirtschaftsprüfer´ geschaffen, der einzigen Sonderform unter den Wirtschaftsprüfern. Die Genossenschaftsnovelle von 1934 kann als die große Wende im genossenschaftlichen Prüfungswesen angesehen werden. Allerdings ist auch unverkennbar, dass Staat sowohl in die Autonomie der Verbände als auch die der Genossenschaften eingriff. Dieses war bei den Wohnungsgenossenschaften besonders deutlich, da diese zinsgünstige öffentliche Kredite erhielten; hier folgte der Subvention die Intervention. Die Reorganisation der Prüfungsverbände mit ihrer regionalen Zuständigkeit für sämtliche Genossenschaften und die qualitative Verbesserung durch zwingende Bestellung eines Wirtschaftsprüfers sind positiv zu bewerten, der damit verbundene staatliche Einfluß ist aus der Sicht der Genossenschaften problematisch, aber Folge der zunehmenden staatlichen Intervention in nahezu sämtlichen Wirtschaftszweigen.

Die vorerst letzte Reform des Genossenschaftsgesetzes erfolgte durch die Novelle vom 9. Oktober 1973, die am 1. Januar 1974 in Kraft trat: Diese Novelle brachte eine Reihe von Änderungen, die aber die Prüfung nur begrenzt betraf. Von Bedeutung war, dass mögliche personelle Kollisionen zwischen dem Prüfungsverband und der zu prüfenden Genossenschaften vermieden werden müssen.

Mit dem Fortschreiten der europäischen Integration hat sich die Europäische Kommission mit dem Bilanz- und Prüfungsrecht befaßt: Die Vierte EG-Richtlinie vom 25. Juli 1978 wurde als Bilanzrichtlinien-Gesetz vom 19. Dezember 1985 in nationales (deutsches) Recht umgesetzt. Bisher hatte dem Prüfungsverband ein Wirtschaftsprüfer anzugehören, nunmehr musste er Vorstandsmitglied sein. Das hat zur Folge, dass die genossenschaftlichen Prüfungsverbände weiterhin rechtlich eine Einheit bilden, faktisch aber in zwei getrennte Abteilungen gegliedert werden: Der Verbandsdirektor leitet den Allgemeinen (Interessen-) Verband, der Prüfungsdirektor die Prüfungsabteilung.

Die nationale Gesetzgebung wird nunmehr durch die europäische überlagert, d. h. , dass nicht mehr die Verbandsmitglieder (Genossenschaften) allein die Struktur des Verbandes bestim-

men, sondern Brüssel mitbestimmt. In rund hundert Jahren hat sich sowohl die Struktur der Genossenschaften als auch deren Verbände grundlegend gewandelt, d. h. , die Selbsthilfe, Selbstbestimmung und die Selbstverwaltung werden zunehmend durch die nationale und neuerdings durch die supra-nationale Gesetzgebung beeinflusst. Diese Entwicklung ist Ausdruck der komplexer werdenden nationalen und internationalen (europäischen) Wirtschaft, an die Stelle des Laissez-Faire-Staates tritt der regulierende Staat.

4. Die Staatsaufsicht: Rechts- oder Sachaufsicht?

Die Skizze der Entwicklung der genossenschaftlichen Pflichtprüfung durch die Prüfungsverbände hat deutlich gemacht, dass aus einer freiwilligen innergenossenschaftlichen Entscheidung zunehmend eine staatlich normierte Rechtsordnung entstanden ist; entscheidend war die Genossenschaftsnovelle 1934. Diese kann einerseits als Folge der Weltwirtschafts-krise und andererseits aus dem zentralistischen Denken des Dritten Reiches erklärt werden. Bedeutsam erscheint, dass diese Regelungen nach 1945 weder von den Besatzungsmächten noch nach Gründung der Bundesrepublik Deutschland aufgehoben wurden. Hieraus könnte man schließen, dass die 1934 geschaffenen Strukturen systemimmanent waren, d. h. , dass sie auch in der Gegenwart den Interessen der Genossenschaften entsprechen.

Zu Beginn der 50-er Jahre gab es eine lebhaftige Kontroverse darüber, nicht ob eine Staatsaufsicht über die Prüfungsverbände zulässig ist, sondern mit welcher Intensität diese geführt werden kann. Es sind zu unterscheiden:

- (1) Rechtsaufsicht: In diesem Fall beschränkt sich die Staatsaufsicht darauf, zu überwachen, ob die genossenschaftlichen Prüfungsverbände und die ihnen angeschlossenen Genossenschaften die vom Gesetzgeber vorgeschriebenen Normen einhalten; dabei wird unterstellt, dass der Gesetzgeber die genossenschaftlichen Prinzipien der Selbsthilfe, Selbstverantwortung und Selbstverwaltung respektiert. Bei der Rechtsaufsicht wird die Autonomie der Verbände und der Genossenschaften gewahrt, d. h. , es erfolgt kein Eingriff in die inneren Strukturen. Es handelt sich um eine formelle Aufsicht.
- (2) Sachaufsicht: In diesem Fall hat der Staat die Möglichkeit, in die personellen, funktionellen und wirtschaftlichen Entscheidungen über die Prüfungsverbände auch in die Genossenschaften korrigierend einzugreifen. Diese Form der Staatsaufsicht würde nicht nur die Autonomie der Verbände und Genossenschaften beeinträchtigen, sondern könnte auch dazu führen, dass wirtschaftliche Fehlentscheidungen getroffen werden, die zu Regreßansprüchen gegen die öffentliche Hand führen würden. Es handelt sich um eine materielle Aufsicht.

Das Deutsche Genossenschaftsrecht kann als ausgewogen betrachtet werden: Der Staat verleiht den genossenschaftlichen Verbänden das Prüfungsrecht und er kann dieses Recht entziehen, wenn der Prüfungsverband die ihm übertragenen Aufgaben nicht erfüllt. Die Verbände sind verpflichtet, jährlich über die durchgeführten Prüfungen zu berichten, die Liste der Verbandsmitglieder mitzuteilen, Angaben über die Zahl der vom Verband angestellten Wirtschaftsprüfer

und der übrigen Prüfer und der Prüfungskonferenzen zu machen usw. Dagegen ist das zuständige Landesministerium nicht berechtigt, Akten des Prüfungsverbandes einzusehen, Einzelankünfte über Prüfungen zu verlangen oder Prüfungsberichte anzufordern. Der damalige Referent für Genossenschaftswesen im Bundesministerium für Wirtschaft, Eberhard Bömcke, hat die Grenzen der staatlichen Aufsicht wie folgt aufgezeigt: (1)

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- 1) Eberhard Bömcke: Staatsaufsicht auf dem Gebiet des genossenschaftlichen Prüfungs-wesens, in: Zeitschrift für das gesamte Genossenschaftswesen, Bd. 2 (1952), S. 161 – 180

„Die Aufsichtsbehörden können lediglich überwachen, ob die genossenschaftlichen Prüfungsverbände die ihnen im Genossenschaftsgesetz gestellten Aufgaben erfüllen. Sie können beispielsweise feststellen, dass der Prüferstab eines Verbandes nicht ausreicht und daher verstärkt werden sollte. Dies ist auch schon vorgekommen. Die Kontrolle des Etats der Verbände und die Verwendung der Mittel im Rahmen dieses Etats dürfte zur Überwachung, ob die Prüfungsverbände die ihnen im Genossenschaftsgesetz gestellten Aufgaben erfüllen, nicht erforderlich sein. ... Weitere Befugnisse stehen den Aufsichtsbehörden nach § 64 GenG nicht zu.“ (S. 169) Und an anderer Stelle führt Bömcke aus: „Die Aufsichtsbehörde soll – und das ergibt sich aus der Berechtigung der §§ 64 und 64a GenG – nur dort in die Arbeit des Prüfungsverbandes eingreifen, wo dies im Interesse des genossenschaftlichen Prüfungswesens und der mit seiner Einführung vom Gesetzgeber angestrebten Ziele unumgänglich notwendig erscheint. Sie muss sich insbesondere davor hüten, dem Prüfungsverband durch ein übertriebenes Eingreifen in seiner Tätigkeit zu hemmen oder in seiner Initiative zu beschränken und damit zugleich eine Verantwortung zu übernehmen, die ihr nicht zugedacht ist und die von ihr nicht getragen werden kann. Jede Wirtschaftsorganisation wird durch eine übertriebene Staatsaufsicht (besser: Sachaufsicht, Jk.) in ihrer Beweglichkeit beeinträchtigt und verliert die für sie notwendige Verantwortungsfreudigkeit. Es kommt für die Aufsichtsbehörden der genossenschaftlichen Prüfungsverbände besonders darauf an, diese Gefahr zu vermeiden.“ (S. 164)

Ohne auf weitere Einzelheiten einzugehen – die zu einer kontroversen Diskussion führten – werden die Grenzen der staatlichen Aufsicht über die genossenschaftlichen Prüfungsverbände deutlich: Es ist eine Rechtsaufsicht und keine Sachaufsicht. Allerdings kann eine intensive Rechtsaufsicht in eine Sachaufsicht umschlagen. Es ist daher auch Aufgabe der Prüfungsverbände, in eigener Verantwortung die ihnen vom Gesetzgeber zugewiesenen Aufgaben so zu erfüllen, dass der Staat sich nicht genötigt sieht, sein Aufsichtsrecht auszudehnen.

5. Die Entscheidung des Bundesverfassungsgerichts über die genossenschaftlichen Prüfungsverbände:

Dieser Einfluß des Staates über die Prüfungsverbände hat dazu geführt, dass eine westfälische Volksbank Verfassungsbeschwerde beim Bundesverfassungsgericht gegen die Pflichtmitgliedschaft und Pflichtprüfung durch die genossenschaftlichen Prüfungsverbände eingelegt hat, da sich diese Volksbank in ihrer Autonomie eingeschränkt fühlte. Das

Bundesverfassungsgericht hat in seiner Entscheidung vom 19. Januar 2001 (1 BvR 1759/91) die Pflichtmitgliedschaft in den Prüfungsverbänden gestärkt.

Bemerkenswert ist, dass das Bundesverfassungsgericht die Beschwerde nicht zur Entscheidung angenommen hat, d. h. , dass keine Aussicht bestand, dass die Beschwerde Erfolg haben würde. Wegen ihrer grundlegenden Bedeutung wird diese wichtige und unanfechtbare Entscheidung auszugsweise wie folgt zitiert: (1) „Die Verfassungsbeschwerde richtet sich gegen die Vorschriften des

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- 1) Der volle Wortlaut der Entscheidung des Bundesverfassungsgerichts umfasst 18 Schreibmaschinenseiten. Siehe hierzu die wichtigsten Passagen in: Wohnungswirtschaftliche Informationen, Nr. 6 (2001), S. 1-4

Genossenschaftsgesetzes. Im Mittelpunkt steht die Frage nach der Verfassungsmäßigkeit der Pflichtmitgliedschaft von Genossenschaften in genossenschaftlichen Prüfungsverbänden. Soweit die Verfassungsbeschwerde zulässig ist, ist sie unbegründet. ... Die Pflichtmitgliedschaft der Beschwerdeführerin in einem Prüfungsverband ist mit deren Grundrechten vereinbar. Die Pflichtmitgliedschaft in genossenschaftlichen Prüfungsverbänden ist eine aus sachlichen Gründen erforderliche Ausgestaltung des Grundrechts der Vereinigungsfreiheit, die einen sachgerechten Ausgleich zwischen dem Recht auf freie Assoziation und den schutzbedürftigen Rechten Dritter schafft. Das genossenschaftliche Prüfungswesen in seiner Gesamtheit soll die ordnungsgemäße Geschäftsführung der Genossenschaften und die Transparenz ihrer wirtschaftlichen Verhältnisse sicherstellen. Die gesetzlichen Bestimmungen dienen dem Schutz der Genossenschaftsmitglieder, der Gläubiger und der Allgemeinheit. Einerseits soll die Position der Genossenschaftsmitglieder im Innenverhältnis zur Genossenschaft gesichert und gestärkt werden. ... Auf der anderen Seite sollen die Gläubiger der Genossenschaften vor Schaden bewahrt werden. ... Zum Dritten bezweckt die vergleichsweise engmaschige Kontrolle angesichts der nicht unerheblichen Bedeutung der Genossenschaften im Wirtschaftsleben auch den Schutz der Allgemeinheit und der Stabilität des gesamten Wirtschaftssystems. ... Die Pflichtmitgliedschaft ist grundsätzlich zur Erfüllung ihrer Schutzzwecke geeignet. ... Die Pflichtmitgliedschaft, verbunden mit der weitgehenden Monopolisierung des genossenschaftlichen Prüfungsrechts bei den Prüfungsverbänden, ist

zur Erreichung der aufgeführten Zwecke und zum Ausgleich struktureller Defizite der Rechtsform Genossenschaft erforderlich. ... Zur Erhaltung dieses engmaschig und auf Dauer angelegten Prüfungssystems durfte der Gesetzgeber die Pflichtmitgliedschaft als das geeignete und erforderliche Instrument ansehen. ... Außerdem besteht für die Genossenschaft keine oder nur eine geringe Chance, unbequemen Prüfern beziehungsweise einem unbequemen Verband auszuweichen. ... Die Verbände sind damit unempfindlicher gegen den möglichen Versuch größerer Genossenschaften, durch die Androhung des Verbandsaustrittes Druck auszuüben. ... Die durch die Pflichtmitgliedschaft auftretende Belastung erscheint insgesamt zumutbar; die gilt auch für größere Genossenschaften und Kreditgenossenschaften. Allerdings wird den Genossenschaften durch die Pflichtmitgliedschaft

und dem damit verbundenen Einfluß des Prüfungsverbandes ein gewisses Maß an Fremdbestimmung zugemutet. Das ist aber hinzunehmen, da es sich um eine Regelung im Interesse schutzwürdiger Belange handelt (vgl. BVerfGE 50, 290, 359 ff.) . Die Freiheit der Selbstbestimmung der Genossenschaft, das heißt das Recht, eigene Angelegenheiten ohne Einfluß von außen zu regeln, wird davon nur punktuell berührt. ... Gleichzeitig steht den Belastungen der nicht unerhebliche Vorteil gegenüber, dass den Genossenschaften durch dieses engmaschigere Überprüfungssystem ein besonderes Vertrauen im Rechtsverkehr entgegengebracht wird. ...“

Diese Entscheidung des Bundesverfassungsgerichtes enthält die gesamte Problematik der Autonomie der Genossenschaften, die auf den Prinzipien der Selbsthilfe, der Selbstverantwortung und der Selbstverwaltung beruht. Sie macht deutlich, dass es sachliche Gründe im Interesse der Genossenschaftsmitglieder, der Genossenschaft selbst und nicht zuletzt auch im Interesse der Öffentlichkeit gibt, dass die Genossenschaften Pflichtmitglieder der Prüfungsverbände sind und deren Pflichtprüfungen unterliegen.

5. Ist das deutsche Genossenschaftssystem auf die Türkei übertragbar?

Es ist die Frage, ob die deutsche (historische) Entwicklung – und wenn ja – in welchem Umfang auf das türkische Genossenschaftssystem übertragbar ist.

Die Übertragung von Rechtssystemen und Institutionen in andere Gesellschaften ist außer-ordentlich problematisch, da jedes Systems einen eigenen Ursprung und seine eigene Ent-wicklung hat. Unabhängig von dieser generellen Problematik ist auch zu fragen, ob die Struktur des deutschen Genossenschaftssystems und seiner Prüfungsverbände ´transferierbar´ ist. Positiv ist zu vermerken, dass das türkische Zivilrecht weitgehend auf dem deutschen Bürgerlichen Gesetzbuch beruht und dass in den 30-er und 40-er Jahren des letzten Jahrhun-dert zahlreiche deutsche Wissenschaftler in der Türkei lehrten, es sei nur an Ernst Reuter, Fritz Neumark und Alexander Rüstow erwähnt, die neue Hauptstadt Ankara wurde von einem deutschen Architekten und Städteplaner konzipiert. Hinsichtlich der Tradition und der Struktur der türkischen Genossenschaften darf auf folgendes hingewiesen werden.:

Die türkischen Genossenschaften nehmen in der Gesellschaft und in der Wirtschaft eine gewichtige Position ein. Wie eingangs angedeutet, ist der Laissez-Faire-Staat zunehmend durch den regulierenden Staat abgelöst worden. Das bedeutet, dass der Staat im Interesse der Gesamtordnung, des Unternehmens, der Gesell-schafter oder Mitglieder und nicht zuletzt auch der Vertragspartner daran interessiert ist, dass die Unternehmen funktionieren. Um innerhalb der Marktwirtschaft und der damit verbun-denen Vertragsfreiheit leistungsfähige und funktionstüchtige Unternehmen – dieses gilt auch für die Genossenschaften – zu erhalten, haben sich diese der jährlichen Wirtschafts- (Bilanz-)prüfung zu unterwerfen.

Bezogen auf die Genossenschaften erhebt sich die Frage, ob diese den jeweiligen Abschluß-prüfer selbst wählen dürfen oder ob sie – wie in Deutschland – Pflichtmitglieder eines (regionalen) genossenschaftlichen Prüfungsverbandes sein müssen, der diese Prüfungen durchführt. Es gehört zu den Aufgaben der Prüfungsverbände, dass sie über die Prüfung hinaus die Genossenschaften beraten

und betreuen. Das Bundesverfassungsgericht hat in seinem Beschluß vom 19. Januar 2001 hervorgehoben, dass die Prüfungsverbände eine stärkere Stellung als die 'freien' Wirtschaftsprüfer haben und über die Prüfung hinaus ihre Verbandsmitglieder (Genossenschaften)betreuen; als Beispiel seien die Schulungen der Nachwuchskräfte und der externe Betriebsvergleich genannt.

Die deutsche genossenschaftliche Organisationsstruktur wirkt positiv. Ob sie – modifiziert – auf die Türkei übertragbar ist, kann aus deutscher Sicht keine Empfehlung gegeben werden. Unabhängig von der innertürkischen Interessenlage kann sich aus dem geplanten Beitritt der Türkei zur EU (Europäische Union) eine neue Rechtslage ergeben: Während die Aufnahme-Kandidaten finanzielle Hilfe von der EU erwarten, legen die EU-Kommission und die 'Alt' - Mitglieder großen Wert darauf, dass diese den Rechtsrahmen der EU übernehmen (acquis Communautaire) ; in 21 Kapiteln wird mit den Mitgliedsanwärtern verhandelt. Zu diesem Rechtsrahmen gehören auch die Vierte Bilanzrichtlinie vom 25. Juli 1978, die Siebte EG-Richtlinie über die Konzernrechnungslegung vom 13. Juni 1983 und die Achte EG-Richtlinie über die Abschlußprüferqualifikation vom 10. April 1984 und deren Fortschreibungen. Spätestens zum Zeitpunkt der Verhandlungen über den Beitritt der Türkei zur EU werden die Prüfungsfragen auch für die türkischen Genossenschaften von Bedeutung sein. Es erscheint angebracht, dass man sich auf diese Entwicklung rechtzeitig einstellt.

Nicht zuletzt sollte man auch das Basel-II-Abkommen beachten, das von der BIZ (Bank für Internationalen Zahlungsausgleich) – Basel Committee on Banking Supervision – vorbereitet wird und voraussichtlich um 2005/06 in Kraft treten soll: (1)

Im 'Basel – I - Abkommen' aus dem Jahr 1988 war festgelegt, dass die Banken und Spar-kassen ihre Kredite mit 8 % Eigenkapital zu unterlegen hatten., d. h. , dass sie maximal das Zwölfeinhalbfache des ihnen zur Verfügung stehenden Eigenkapitals ausleihen können. Durch das in der Diskussion befindliche 'Basel – II - Abkommen' soll diese pauschalierte Eigenkapitalquote nach der Bonität des Kreditkunden variiert werden. Mit diesem Vorschlag ist ein Rating des Kunden und der Kreditart verbunden. Drei Ansätze für die Kreditrisiko-ermittlung werden diskutiert:

- 1) Standardsatz: Die Ausfallwahrscheinlichkeit wird ausschließlich über ein externes Rating ermittelt, z. B. durch die Ratingagenturen Standard & Poor's oder Moody's. Die Eigenkapitalunterlegung wird nach der Bonität variiert: Bei einer guten Bonität (Rating AA oder besser) beträgt es nur 20 %, bei einem Rating A+ bis A- erhöht es sich auf 50 %. Bei einem schlechteren Rating als B- sind dagegen 150 % vom Standardsatz fällig. Die überwiegende Zahl der Kreditnehmer wird sich in mittleren Bonitätsstufe (BBB+ bis B) befinden oder erst gar nicht 'geratet' sein, für diese wird weiterhin die Kreditsumme mit 8 % Eigenkapital unterlegt.
- 2) Foundation Approach: Das Rating erfolgt nicht durch externe Ratingagenturen, sondern wird vom Kreditinstitut selbst vorgenommen. Die hausinternen Ratings sind sehr genau auf die Ausfallwahrscheinlichkeiten des Kredites zu ermitteln. Bei jeder einzelnen Ratingstufe ist für jede Kundenbonität genau zu bestimmen, wie hoch die Wahrscheinlichkeit ist, dass ein Kreditnehmer seinen Zahlungsverpflichtungen in den kommenden Jahren nicht nachkommen kann.

- 3) Advanced Approach: Die Kreditinstitute haben neben dem internen Rating in einem komplexen Modell die Verlusthöhe bei einem Kreditausfall durch eigene Schätzungen zu ermitteln. Hierfür sind umfassende Zahlenreihen aus der Vergangenheit zu erstellen, aus denen sich hochrechnen läßt, wieviel Geld eine Bank verliert, wenn ein Kunde nicht mehr den Kredit zurückzahlen kann. Dieses hängt einmal von den Sicherheiten und zum anderen vom Insolvenzrecht des jeweiligen Landes ab: Bei den Sicherheiten sind für jede Sicherheitenart die durchschnittlichen Verwertungserlöse in der Vergangenheit zu erfassen, hierauf übt das Insolvenzrecht einen Einfluß aus, durch das die Insolvenzquoten im Konkursverfahren bestimmt werden.

Nicht nur für die Kreditinstitute, sondern auch die Kreditnehmer müssen sich auf steigende Anforderungen durch das Rating einstellen, beide müssen die 'Zukunftsfähigkeit' des Kreditnehmers und des Kredites beurteilen. Künftig werden die Banken mehr Informationen als in der Vergangenheit von ihren Kunden verlangen: Neben den 'hardfacts' wie Eigenkapital, Cashflow, Rentabilität und Liquidität werden die weichen Faktoren wie das Geschäftsmodell, die Marktposition, die Innovationsfähigkeit und die Managementfähigkeiten in das Rating und damit in die Kreditgewährung einfließen. Kunden mit schlechter Bonität werden künftig höhere Zinsen zu zahlen haben, da eine hohe Kapitalunterlegung für die Banken hohe Kosten verursacht, die auf den Kreditnehmer überwältigt werden. Umgekehrt werden Kunden mit einer guten Bonität günstigere Konditionen erhalten, weil nicht mehr wie bisher sämtliche Kredite der Kunden und deren Risiken einheitlich mit 8 % Eigenkapital unterlegt werden,

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- 1) Siehe: Bank für Internationalen Zahlungsausgleich: 70. Jahresbericht, Basel, 5. Juni 2000, S. 178 f.

d. h. , bisher hatten die Kunden mit der guten Bonität Nachteile, die Kunden mit einer schlechteren Qualität hatten Vorteile, es lag eine Quersubventionierung vor.

Das Basel- II – Abkommen soll 2005/06 in Kraft treten. Davon werden auch die Genossenschaften als Kreditgeber und als Kreditnehmer betroffen sein. In Deutschland erwartet man einen Strukturwandel, dem sich die Genossenschaften nicht entziehen können. Dieses dürfte auch für die Türkei gelten. Das hat zur Folge, dass auch und gerade eine gute Prüfung und Beratung der Genossenschaften durch die Prüfungsverbände – oder durch die 'freien' Wirtschaftsprüfer – die Kreditwürdigkeit und die Kreditkosten beeinflussen werden. Auf diese Entwicklung sollten sich sowohl die Genossenschaften als auch deren Organisationen rechtzeitig einstellen.

6. Ergebnis:

Auf Grund der deutschen Erfahrungen, die – sofern überhaupt – nur bedingt auf die Türkei übertragbar sind, gelangen wir zu den folgenden Ergebnissen.:

- (1) Der Laissez-Faire-Staat, der bis zum Ersten Weltkrieg dominierte, ist durch den regulierenden Staat ersetzt worden, d. h. , dass nahezu sämtliche Bereiche der Gesellschaft, der Wirtschaft und der Technik in der einen oder anderen Form reguliert werden. Aus ordnungspolitischer Sicht ist entscheidend, ob es sich um eine marktkonforme oder um eine marktkonträre Regulierung bzw. Intervention handelt. Auch die Genossenschaften können sich diesen Regulierungen – der Staatsaufsicht – nicht entziehen.
- (2) Die Staatsaufsicht kann als Rechts- oder als Sachaufsicht ausgestaltet werden: Die Rechtsaufsicht ist formaler Natur, die die Autonomie der Genossenschaften weitestgehend berücksichtigt; die Sachaufsicht ist materieller Natur und greift in die Autonomie der Genossenschaften ein. Diese Form ist mit der Autonomie der Genossenschaften nicht vereinbar.

Es sollte Aufgabe der Genossenschaften und deren Verbände sein, dass eine genossenschaftskonforme und nicht eine genossenschaftskonträre Staatsaufsicht eingeführt und praktiziert wird.

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Das Genossenschaftswesen in einer im Wandel begriffenen Welt

Juhani Laurinkari

1. Der dritte Sektor

Um die neue Rolle, die das Genossenschaftswesen schon heute teilweise spielt und in der Zukunft spielen kann, zu besprechen, schlagen wir vor, die Unternehmen dieser Art als "dritten Sektor" zu bezeichnen. In diesem Zusammenhang sollte auch noch auf den wachsenden Anteil der transnationalen Korporationen in der Weltwirtschaft und in den einzelnen nationalen Wirtschaften hingewiesen werden (Thomsen 1987). Ohne die Bedeutung der von ihnen bewirkten positiven Prozessen herabzusetzen, darf man aber bestimmte negative Erscheinungen, die eine Folge ihres Wirkens sind, nicht übersehen. Von unserem Standpunkt aus sind zwei Erscheinungen von Bedeutung: erstens, durch die Vereinheitlichung der örtlichen Märkte beseitigen sie den spezifischen Charakter der lokalen Nachfrage nach Gütern und Dienstleistungen; zweitens, beschränken sie bestimmte historisch herausgebildete Verhaltensweisen lokaler Gemeinschaften, die sie in einer weiteren Zukunft sogar vollkommen abbauen werden. Zweifellos führen solche Tendenzen dazu, dass gewisse Werte, an denen diese Gemeinschaften hingen und die in einem gewissen Maß ihre Identität bestimmten, aus der lokalen und oftmals auch nationalen Landschaft verdrängt werden.

2. Individualismus und gemeinsames Vorgehen

Wenn wir die Frage nach dem Existenzgrund einer Genossenschaft aufwerfen, müssen wir vor allem die Frage nach ihrer Basis beantworten: wächst oder schrumpft die Mitgliederzahl der Genossenschaft, was streben diese Mitglieder an und ist die Genossenschaft imstande, ihre Erwartungen zu erfüllen.

Die Beantwortung der Frage nach der Erweiterung der Mitgliedsbasis kann sich entweder auf empirische Untersuchungen stützen oder auf eine theoretische (logische) Analyse. Auf empirischem Boden ist die Antwort weder erschöpfend noch völlig eindeutig. Man kann eine genügende Zahl von Beispielen anführen, sowohl im Maßstab einzelner Staaten, wie auch von Staatengruppen, in denen wir die Expansion der Genossenschaften feststellen können. Aber wir verfügen über nicht weniger Beispiele dafür, dass die Zahl der Genossenschaften so wie die Mitgliederzahl sinkt. Auch detailliertere Analysen zeigen, dass es zu einer ziemlich spezifischen Verlagerung von Mitgliedern von einem Genossenschaftstyp zum anderen kommt (z.B. von Verbraucher- zu Kreditgenossenschaften). Generell sind wir auf empirischem Boden nicht imstande, eindeutige Schlussfolgerungen zu den Fragen der Expansion, Stagnation oder des Rückgangs des Genossenschaftswesens in der Marktwirtschaft zu ziehen.

Ohne auf empirische Analysen zu verzichten, die, wie es scheint, eine enorme Bedeutung haben (z.B. Brazda, Schediwy, 1989), müssen wir uns doch der logischen Analyse zuwenden. Vom Standpunkt ihrer Mitglieder aus kann man die Genossenschaften in drei Gruppen aufteilen:

Verbrauchergenossenschaften, Bezugs- und Absatzgenossenschaften sowie Produzentengenossenschaften. Mit einer gewissen Vereinfachung können wir feststellen, daß die Basis der Verbrauchergenossenschaften von den Familienhaushalten gebildet wird; im Fall der Bezugs- und Absatzgenossenschaften sind es, wiederum mit einer gewissen Vereinfachung, die traditionellen Familienunternehmen; schließlich für die Produzentengenossenschaften sind es Arbeitnehmer, die gleichzeitig als Arbeitgeber wirken. Die letzteren haben sich in der Marktwirtschaft nie stärker entwickelt, doch kann man in den letzten Jahren bestimmte Wachstumstendenzen bei dieser Art von Genossenschaften feststellen (vgl. T. Noelle; B. Noelle, 1986). Jede dieser Gruppen braucht in bestimmten Bereichen eine gewisse Unterstützung, wenn wir besonders in den Privathaushalten von den extrem situierten (ganz reichen und ganz armen) absehen. Eine solche Unterstützung brauchen sowohl die Familienhaushalte (Kredit- und Wohnungsgenossenschaften, in manchen Situationen sogar Verbrauchergenossenschaften), die Familienunternehmen (bei der Überwindung von Kapital-, Bezugs-, Absatz-, Transportengpässen etc.), als auch die Produzenten im Sinn der Beschaffung von Arbeitsplätzen. Die These über die Notwendigkeit (das Bedürfnis) der wirtschaftlichen Unterstützung aller diesen Gruppen braucht keinen ausführlichen Beweis, da sie sich auf zwei Voraussetzungen stützt: erstens, das Arbeitseinkommen (unabhängig davon, ob es sich um einen Haushalt von Arbeitnehmern handelt oder um ein Familienunternehmen) steht immer in einem gewissen Gegensatz zur potentiellen Nachfrage. Kennzeichnend für die Entwicklung der Marktwirtschaft ist unter anderem gerade die ständige Ausweitung der angebotenen Palette von Gütern und Dienstleistungen. Mit dem wachsenden Wohlstand der Bevölkerung entstehen Bedürfnisse, deren Befriedigung immer größere Mittel erfordert (langlebige Konsumgüter, bessere Wohnungen, Freizeitgestaltung etc.); und zweitens erfordert die Bereitstellung entsprechend bedeutender Mittel, mit Ausnahme bestimmter Bevölkerungsgruppen, zusätzliche Finanzierungsquellen. Zu diesen Quellen kann entweder das Kredit- und Bankensystem gehören, oder fördernde bzw. unterstützende Institutionen. Diese allgemeine Überlegung sollte in zwei Punkten ergänzt und verdeutlicht werden. Der erste hängt damit zusammen, was wir ganz allgemein als Eigenwerte des Genossenschaftswesens bezeichnen könnten, also Selbsthilfe, demokratische Verwaltung, Selbst-Identifizierung u.a. Das Marktsystem, welches die Wirtschaftsprozesse und auch die zwischenmenschlichen Beziehungen ökonomisiert, trägt zwar zur Hebung des allgemeinen Wohlstands bei, aber bringt gleichzeitig eine gewisse Enthumanisierung mit sich. Das Individuum braucht nicht nur ein höheres Einkommen, um seine materiellen Bedürfnisse zu befriedigen, aber auch die Möglichkeit, sich im Bereich von gewissen außerökonomischen Werten realisieren zu können. Diese Möglichkeit bietet ihm in großem Maß die Genossenschaft und daher die Verbundenheit zahlreicher Gruppen mit den Genossenschaften. Das zeugt davon, dass sich nicht alle Werte in Geld (Gewinn) umrechnen lassen. Man kann also feststellen, dass die Genossenschaft mit ihren Grundsätzen, unabhängig von ihrer wirtschaftlichen Tätigkeit, Träger eines eigenständigen Wertes ist.

3. Die Genossenschaften in den postkommunistischen Staaten

Die postkommunistischen Staaten bilden einen Sonderfall, wenn es sich um den Standort und die Rolle des genossenschaftlichen Sektors in der Wirtschaft handelt. Die Analyse der Genossenschaften in dieser Staatengruppe wirft zweierlei Fragen auf; die erste betrifft die Umgestaltung des alten (kommunistischen) Genossenschaftswesens in ein marktgerechtes. Dieser Prozess ist kompliziert und hat seine bestimmenden Faktoren sowohl auf der makroökonomischen Ebene - Entpolitisierung, Entetatisierung, Privatisierung (Kleer 1992) - als auch auf der mikroökonomischen (Laurinkari 1993). Es ist eine langwierige Entwicklung, die Zeit und Verständnis

seitens der herrschenden Eliten erfordert. Die Genossenschaften brauchen auch eine gewisse Unterstützung, da die Anpassungsprozesse an die neuen Bedingungen viel Zeit erfordern, zahlreiche Barrieren überwinden müssen, sowohl wegen der Hinterlassenschaft der früheren Genossenschaften, als auch eines gewissen politischen und gesellschaftlichen Ostrazismus. Eine Folge dieser Umgestaltungsprozesse wird sicherlich ein zumindest teilweises Schrumpfen des genossenschaftlichen Sektors sein, der in bestimmten Bereichen unter den Bedingungen des realen Sozialismus übermäßig ausgebaut war (Kleer 1990).

Doch vom Standpunkt unserer weiteren Überlegungen aus ist ein anderes Problem von Bedeutung, welches sich gewissermaßen auf die Kehrseite des Anpassungsprozesses bezieht. Es kann folgendermaßen artikuliert werden: Inwieweit sind der genossenschaftliche Sektor oder die einzelnen Genossenschaftstypen imstande, die Übergangsschwierigkeiten von der Kommando- zu der Marktwirtschaft zu mildern. Die Komplexität des Problems drückt sich darin aus, dass die Genossenschaften sich gleichzeitig, oder jedenfalls in der Anfangsphase dieses Übergangs, selbst umgestalten müssen. Im Grunde genommen entstehen für den genossenschaftlichen Sektor neue und gleichzeitig wichtige Aufgaben. (Eisen/Hagedorn 1997)

Können die Genossenschaften die Marktprinzipien umsetzen und in welchem Maße, und zwar in einer Situation, in der sie sich diese Fähigkeiten erst selbst aneignen müssen. Das ist eine Grundsatzfrage. Theoretisch gesehen ist das möglich. Die Genossenschaften haben nicht nur ihren Platz innerhalb der Marktstrukturen, aber, wie das ihre Expansion in den industrialisierten Marktwirtschaften beweist, sie kommen mit ihnen gut zurecht. Sie besitzen darüber hinaus solche Eigenschaften, die für zahlreiche Gruppen in der postkommunistischen Wirtschaft einen besonderen Wert darstellen, da sie den Übergang zur Marktwirtschaft erleichtern und seine krassesten Schwierigkeiten mildern. Die theoretische Beantwortung dieser Frage scheint positiv zu sein. Viel komplizierter ist aber die Praxis. Es erweist sich nämlich, dass die Anpassungsprozesse in den Genossenschaften große Widerstände überwinden müssen, sowohl wegen des erschwerten Zutritts zum Kapital, des Mangels an entsprechendem Leitungspersonal, wie auch einer spezifischen Abneigung gegen den Kollektivismus, den man mit allen Sünden des realen Sozialismus belastet. Soll da heißen, dass die Theorie in diesem Fall vollkommen von der Praxis abweicht? Wohl nicht. Es scheint nur, dass die Anpassungsprozesse in einem gewissen Teil der alten Genossenschaften etwas länger dauern werden. Sobald sie aber zu Ende geführt sein werden, wird die Akzeptanz der marktwirtschaftlichen Verhältnisse unter den Genossenschaftsmitgliedern sicherlich leichter und weniger schmerzlich durchzusetzen sein, als im Fall des reinen Privatsektors, der in der Anfangsphase einen äußerst aggressiven Charakter annahm.

4. Schlussfolgerungen

Die oben dargelegte Analyse führt zu zwei Schlussfolgerungen:

- 1) In einer im Wandel begriffenen Welt erfahren die Genossenschaften weitgehende Umgestaltungen; die in den entwickelten marktwirtschaftlichen Ländern anders sind als in den postkommunistischen Staaten. Die Anpassungsprozesse an die neuen Wirtschaftsbedingungen verlaufen in

verschiedener Weise, sowohl in den einzelnen Staaten, wie auch in den verschiedenen Genossenschaftstypen.

- 2) Unabhängig von den tiefen Umgestaltungen des genossenschaftlichen Sektors sind die Genossenschaften ein dauerhafter Bestandteil der marktwirtschaftlichen Strukturen.

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Turkish Cypriot cooperative movement

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Turkish Cypriot cooperative movement firstly came into being in 1909 and up until that date this movement influenced from social, economic and political conditions. Although cooperatives have faced with many difficulties because of changing conditions, most of them continue to be active today. Especially in rural areas producers meet their cash and non cash requirements with the help of these cooperatives. Besides, cooperatives which was formed by occupational groups also help to their members for their credit requirements with a suitable payment conditions.

Cooperative Societies Law section 114 and Cooperative Affairs Law no. 31/89 regulates the operation of cooperatives in T.R.N.C. (Turkish republic of Northern Cyprus) from their registration to their liquidation. It includes articles about the formation of General Committee, Executive Committee and Inspection Committee in cooperatives and also determines the duties and authorities of these committees and rights and responsibilities of cooperatives' members.

Cooperative Societies Law was firstly enacted in 1914 (in period of British colony) and the amendments made in 1923, 1946, 1949, 1955, 1959 and finally in 1983 gave law its new form. But the studies for new regulation are continued.

First cooperative in which all members are Turkish, was firstly established and registered in 1927. In the year of 1959, it was decided that registration of Turkish cooperatives can be made by Turkish Registrars. In 1959 Turkish Cypriot Central Cooperative Bank was established which stimulated to widespread of cooperative movement.

From 1909 to that date 505 cooperate was established but registration of 284 of them was abolished. Especially this abolishment gains speed in 1997 and 1998. The main reasons of these abolishments in this years was;

1. Population exchange after 1974 Peace Operation,
2. Newly established development cooperatives by settlers.

Today 205 cooperative is actively operated. In T.R.N.C. cooperatives can be categorized in 4 groups; Development cooperatives, Credit cooperatives, Consumption cooperatives and Saving cooperatives.

(1) Development Cooperatives

After 1974, 180 development cooperatives was established but today only 64 of them is actively operated.

(2) Credit Coopertaives

Activities of credit cooperatives can be examined within three periods. These periods are;

- a) 1927-1931 period
- b) 1938-1944 period

* president of DEMYAK

c) 1958-1963 period

a) 1927-1931 period

Following the Law of Cooperative Societies which was enacted in 1923, Cyprus Agriculture Bank was established in 1925. Within the years of 1927 and 1931, 33 credit cooperatives was established.

Because of the reason of giving insufficient importance to education about cooperative operation they started to face with many problems. In 1937 Cyprus Central Cooperative Bank was established with founder ownership of 71 cooperatives. The registration of 14 cooperatives was abolished, 17 cooperative continue to actively operate and the other two cooperatives is in inactive position.

b) 1938-1944 period

With the establishment of Cyprus Central Cooperative Bank, the activities of credit cooperatives accelerated and this condition continued up to 1944. Between this period 64 credit-cooperatives were established. Within these cooperatives 20 of them lose their charters and 41 of them continue to operate and 3 of them are in inactive position.

c) 1985-1963 period

In this period 63 credit-cooperatives were established. Registration of 42 of them was abolished. 18 of them continue to operate and 3 of them is in inactive position. First reason for the charter abolishment was the population exchange between North and South after 1974 Peace Operation. The second reason is that the newly settled population in the North part established new cooperatives.

(3) Consumption Cooperatives

Generally this kind of cooperatives was established within the period of 1958-63. In this period 50 consumption cooperatives were established but today only one of them is actively operating.

(4) Saving Cooperatives

First Saving Cooperative was established in 1939. Up until that date 33 saving cooperative was established. Specially in the Republic period establishment of this kind of cooperatives gain speed. In republic period 10 saving cooperatives was established and today 8 of them is actively operated.

Finally it can be mentioned that within 205 cooperatives, 52 of them are operating in Lefkose, 48 of them are in Magosa, 33 of them in Girne, 26 of them are in Güzelyurt and 46 of them are in Yeni Iskele.

THE DEVELOPMENTS, PROBLEMS AND MEANS OF SOLUTIONS FOR THE AGRICULTURAL DEVELOPMENT COOPERATIVES IN THE 21ST CENTURY

Mehmet Akif PAKSOY*

1. Introduction

Distinguished Chairman,
Visitors of Congress,
The Director and members of Turkish Cooperatives Association
Cooperative members,
The representatives of media,

I would like to express my gratitude for gathering here for the “XVII. International Congress of Turkish Cooperatives.”

Before I present my paper, as the General Director responsible for the development, expansion and support of the agricultural cooperatives, I would like to point out that Turkish Cooperatives Association has made significant contributions for the development and spread of the cooperatives movement in our country through publishing the monthly journal “Karinca” for 68 years, setting up National and International Congresses, panels and seminars. I would like to thank the Director and members of this association.

The title of my paper is “The Developments, Problems and Means of Solutions for the Agricultural Development Cooperatives in the 21st Century”. I should like to start my paper with an overview of the cooperatives aimed at agriculture in our country to shed a light on the topic of my paper.

II. COOPERATIVES AIMED AT AGRIGULTURE

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In the countries where free trade economy establishments and regulations dominate, various organisations operate for the realisation of the growth and application of the core economic policies. Besides the state and private sectors, cooperatives have a significant role among these organisations. Having been formed by independent wills of individuals, these cooperatives aim to protect the common interest and solve the economic problems, as the potential power of individuals is limited.

The cooperative movement is a perfect means of collaboration, particularly in rural areas where sources are randomly distributed and irregular. It allows these sources to merge, grow, strengthen and gain a national character.

The agricultural sector still continues to be as significant from the point of providing most of our citizens with income and employment despite the latest developments in economy. As a result, agriculture constitutes the first area of employment for the rural populations. Overall, around 35 % of our citizens are in the agricultural sector while presently 45% of active workforce is employed in this sector. Considering that more than 800 million people in the world today are faced with starvation, the significance of the agricultural sector becomes apparent from the point of view of its food production solely with its potential for increasing income and employment.

Besides developing our agricultural industry, our major aim is to enable agricultural development through restructuring our production towards a more rational structure and to decrease the number of people making a living from agriculture to less than 10% of our population. However, the major problem inhibiting the realisation of this aim is that the small and separate structure of agricultural corporations for various reasons. In our country, the number of small family businesses constitutes the majority in the total number of businesses. These small businesses lack the necessary financial resources to increase and improve the productivity and the processes of their products. In addition, they fail to be penetrative in the market for the sales of their production.

In order to develop agriculture based cooperatives to a desired level It is necessary that the needs of the small businesses for obtaining agricultural input and credit are provided, that the sales of their products for competitive prices are enabled and that these businesses evolve to take their places in the country's economy.

As a consequence, the use of the cooperatives as a means of activating the market system in our Country seems appropriate for the current needs and in return it will help the economic policymakers in aligning the Turkish economy operate according to free market principles. For this reason, cooperative businesses are expected to contribute to the movement of development.

Presently, development in our cooperative movement has been adopted as the core principle in our annual and 5 year development programs. Moreover, the 171st Act of our Constitution states the issue of the need for the development of our cooperative movement.

The cooperative movement first started in 1863 to provide the credit needs of farmers with the formation of "Savings Banks". Later on these establishments were included in the Agricultural Bank. In 1929, the Agricultural Credit Cooperatives Law was issued. In 1939, the Agricultural Credit and Agricultural Sales Cooperatives Laws were enacted. In 1969, the cooperatives law number 1163 was passed.

Presently, as can be seen in the Table, 7 types of 10,444 cooperatives in agriculture have 4, 853, 578 partners, which are in accordance with 3 different laws; namely, act number 4572 about Agricultural Sales Cooperatives and Unions, act number 1581 about Agricultural Credit Cooperatives and Unions, and act number 1163 Cooperatives Law. These cooperatives have 93 unions, 4 central unions and one Turkish National Cooperatives Union.

THE NUMBER OF COOPERATIVES AIMED AT AGRICULTURE and THEIR HIGHER ESTABLISHMENTS AND THE NUMBER OF PARTNERS (AS OF 27. 02. 2002)

	UNIT COOPERATIVE			UNIONS			CENTRAL UNION	
	TYPE	No.	No. OF PARTNERS	TYPE	No.	No. OF PARTNER COOP.	No.	No. OF PARTNER UNION
ct Number 163, 3476	AGRI- CULTURAL DEVELOPMENT	4,948	684, 936	PREVIOUS MULTI- PURPOSE	17	1, 332	1	13
				AGRICULTURE	8	165		
				ANIMAL HUSBANDRY	6	62		
				FORESTRY	11	699	1	15
				HANDICRAFTS	--	---		
ct Number 163, 3476	IRRIGATION	2, 065	240, 799	IRRIGATION	10	529	1	7
ct Number 163, 3476	WATER FARMING	503	21, 155	WATER FARMING	7	86		
ct Number 163, 476	BEET GROWERS	31	1, 674, 876	BEET GROWERS (PANKO UNION)	1	31		
ub Total		7, 547	2, 621, 766		60	2, 904	3	35
ct Number 581, 223 nd Act related to Act No. 53	AGRICULTURAL LOANS	2, 489	1, 534, 393	AGRICULTURAL LOANS	16	2, 489	1	16
ub Total		10, 036	4, 156, 159		76	5, 393	4	51
ct Number 572	AGRICULTURAL SALES	340	664, 419	AGRICULTURAL SALES	17	335	---	---
ct Number 572	TOBACCO CULTURE SALES	68	33, 000		---	-----	---	-----
TOTAL		10,444	4, 853, 578		93	5, 728	4	51

10, 036 Cooperatives, 76 Unions and 4 Central Unions have 4, 156, 159 partners, constituted by Agricultural Development, Irrigation, Water Farming, Beet Growers and Agricultural Credit Cooperatives, which fall into the services of the Ministry of Agriculture and Village Affairs. The remaining Agricultural Sales and Tobacco Culture Sales Cooperatives are within the services of the Ministry of Industry and Trade.

Unfortunately, despite the substantial growth in numbers, cooperatives cannot be said to have reached the desired level with respect to their potential contributions to our national economy.

As a matter of fact, the cooperatives in the EU countries play ranging vital roles in providing input as such for animal fodder between 13 – 60 % and for seed between 16 – 65 %; in marketing for dairy products between 38 – 100 %, for mase between 15 – 85 %, for fruit and vegetables between 28 – 80 %, for meat between 25 – 94 % and for poultry between 55 – 73 %. However, in our country, cooperatives play a role of around 1 to 40 % in the above mentioned areas, which is rather low.

Having done a general evaluation of the cooperatives for agriculture, I would now like to expand on the background of the agricultural development cooperatives. Moreover, I will explain the current developments in these cooperatives at the brink of the 21st century.

III. THE BACKGROUND OF THE AGRICULTURAL DEVELOPMENT COOPERATIVES AND CHANGES IN THESE COOPERATIVES IN THE 21ST CENTURY

Voluntary cooperatives were first established as multi-purpose village development establishments, which are currently known as agricultural development cooperatives. These were functioned with the bottom-up movement, in accordance with the principles of cooperative movement and practised for self-help and self-govern.

The Agricultural Development model aimed to gain the potential sources in the rural areas, to process the farmers' products and to direct rural industry towards production centres in order to make use of the workforce in these areas, thereby preventing immigration. With this aim, the following project was enacted: "in the process of exporting workforce to other countries, priority is given to villagers who formed cooperatives". This was passed as a Decision of Council of Ministers in 1965 with the objective of finding sources for the projects that the Agricultural Development Cooperatives initiated. However, a great number of cooperatives were founded prematurely devoid of cooperative principles as an easy and quick means of going abroad. Additionally, some projects unfitting the core principles were easily granted. These projects were not based on a partner-cooperative relationship within cooperative property. As a result, the risk-turn principle (i.e. 50 heads dairy cattle, 60 heads feeding animals, 1500 poultry, 4 decare greenhouse etc) did not apply. The businesses based on these projects were short-lived. The application of such projects was abandoned with the decision of the Council of Ministers in 1980. This left a negative impression on our cooperatives; however, the mistakes that were made have been taken into consideration for future decisions and helped to eliminate further difficulties in cooperative practice.

In 1967, Regulations for the Agricultural State Support came into effect in order to support the projects related to employment, increasing production and marketing by the agricultural cooperatives established in the rural areas with donations and loans.

With the Cooperatives Law Act number 1163, which was introduced in 1969, a fast-paced development was observed in the agricultural cooperatives in the rural areas. The Cooperatives Law Act number 1163 enabled them to form a union, a central union and Turkish National Cooperatives Union.

Investigations concerned with the aim of preventing the problems that had arisen from the labourer export project through the cooperatives were undertaken. In these investigations, the existence of cooperative understanding in the partners and the presence of the proper infrastructure for the cooperative operations are

examined, as a result of which the decision for the establishment of the cooperative is taken.

Our cooperative understanding can be summarised as follows: the basic production tools (the soil, the stables, the hen-coops, the bee-hives, the animals, the crops, the work-benches, the houses and hand tools) belong to the producer; the cooperative provides input and credit to the partner producer; and the cooperative processes and markets the products.

The enactment of the act number 3476 made an amendment to the Cooperatives Law act number 1163. With this change, the contracts with 9 different types of cooperatives were reviewed and merged to form 4 master contracts, which are the Agricultural Development, Irrigation, Water Farming and Beet Growers. This aimed to remove the inefficient and uncontrolled formations and to prevent a cooperative inflation. The act number 3476 stipulates that no more than one cooperative union can be established within the regions determined by the Ministry, with the same operating interest. Therefore, contracts for the unions for 7 various subjects were formed. These were renamed as Agriculture, Animal Husbandry, Forestry, Handicrafts, Irrigation, Water Farming and Beet Growers. Their city where the regional union was established and the city covering the operating regions were taken into account to determine rules and regulations for their establishment. These were then sent to the City Directorates. The above mentioned regional cooperative unions may merge among themselves and form their central unions and become associated to the headquarter in Ankara.

Before this reorganisation (before 25.10.1990) there existed 9, 508 cooperatives, 86 Unions, and 1 Central Union (köy-koop), whereas, as can be seen in the Table, today there are 7, 547 cooperatives, 60 Unions, 3 Central Unions. When we deduct 4, 524 cooperatives (which failed to comply the requirements of new law Act number 3476 and were liquidated for other reasons) from the total 9, 508, the number falls to 4984. In this case, between 1991 and 2002, 2, 563 new cooperatives were established. These developments shows that cooperative inflation of pre-1990 period was prevented and that the later formed cooperatives were well established.

Additionally, the new arrangements indicate that higher-level establishments (unions, central unions) for cooperatives can be formed with the basis of the subject, voluntariness and necessity. Thus, the random establishment of country level, numerous or weak union establishments were prevented. As a result, as can be seen in the Table, the agricultural development cooperatives operating in forestry merged to form 11 forestry cooperatives regional unions, which then merged to form Forestry Cooperatives Central Union. Thus, the agricultural development cooperatives in the area of forestry have completed their vertical establishment process. The agricultural development cooperatives related to the production and processing of plant culture formed 8 agricultural regional cooperatives unions. The agricultural development cooperatives related to animal husbandry formed 6 animal husbandry regional cooperatives unions. The beet growers' cooperatives formed the Beet Growers Cooperative (Pankobirlik). The unions that had multiple functions before the act number 3476 merged to form Köy-Koop Central Union. The Irrigation cooperatives regional unions merged to form the Irrigation Cooperatives Central Union. The water farming cooperatives established 7 regional unions and they are still in the process of forming the Water Produce Cooperatives Central Union.

Every year, the manager, the auditor and the partners of the Agricultural Development Cooperatives are given a training program prepared by the agriculture city directorates about cooperative activities every year directed by the headquarter. In addition to these training programs, 51 YAYCEP programs have been completed as the 4th episode on "Cooperative movement, Craftsmanship, promotion and support" in order to reach a larger number of producers through television. 16, 490 of our farmers have applied to watch these programs and 70,000 booklets have been printed as supporting material for these educational programs.

More YAYCEP programs with a broader perspective are in the process of preparation on the topics of "Farmers Organisation" and "The Support of Farmers Organisation". These programs are planned to be broadcast on television and to be accompanied by printed educational material in the coming years.

Individuals with limited level of education established the agricultural cooperatives in rural areas and their internal auditing systems are not functioning as

desired. For these reasons, the auditing services brought in by the General Directorate are important. Besides, the process of reassurance of cooperatives to abide by the law and contracts and the use of the credits allowances in accordance with regulations require a strict control mechanism. The controls made by the General Directorate are mainly educational and directional with the consideration of the regional characteristics. For a long time the number of our auditors was limited to 26, but this number has been raised to 61 with recent entrance examinations and appointments.

The agricultural cooperatives established in accordance with the Cooperatives Law act number 1163 experience difficulty in the investments for the benefit of their partners when they solely rely on their own sources. The “Regulations Regarding the Credits is supporting these cooperatives for the Use of Agricultural Cooperatives” on condition that their investment projects about the increase of agricultural production, processing and sales fall into our investment and transfer programs. Those supported cooperative investments are subject to 1/4 or 1/2 (this was 25 % in 2001) of the credit interest rates applied to directly applying small and medium scale agricultural operation producers. The payment term is 3 years for operation credits with one year without payment. The term is 12 years for fixed investment credits with the first year without payment, the second year with interest payment and the following years with the payment of both interest and the main loan. The terms of the fixed investment credits applied to the partners is 7-years; first year without payment, the second year with interest payment and the following years with the payment of both the interest and the principal. 29 types of projects generated by the General Directorate are in application and are granted as technical support to those cooperatives, which have been examined to obtain a project and have entered the programs to be supported. The projects undertaken by the cooperatives used to be small scale to address a few villages; however, in recent years there has been a shift towards larger scale projects aiming at larger areas with the objective of processing and marketing the products of more than one village. Additionally, those projects which did not accommodate for a relationship between the partner and the cooperative were abolished with the approval of the State Planning Organisation.

607 of the cooperative investments supported by the General Directorate have started to operate and contribute to the National Economy from the point of view of the processing and marketing of the agricultural products of its operating village and the neighbouring regions. Most of the operating cooperative foundations in agricultural sector are chilling stores, fruit and vegetable classification packaging facilities, water farming production and processing plants, crop conservation plants; in the food sector, dairy collection and processing plants, olive oil and olive pickling plants, flour and bulgar-wheat factories, fruit and vegetable processing plants, in the textile and clothing sector, carpet weaving and marketing facilities; in the forestry products sector, forestry product processing and marketing plants as well as within the partners property dairy, animal feeding, animal husbandry, bee keeping and greenhouse products.

At this point, I would like to talk about the recent novelty developed for the support of the project investments. As explained before, types of projects were granted to particularly animal husbandry projects without investigating the presence of the partner-cooperative relationship during the process of sending workers abroad in the previous years. These projects were granted in the cooperative property with the result that the lack of the relationship between the partner and the cooperative and the lack of mutual dividends principle (the distribution of the profit is proportional to the trade that the partner has done with the cooperative) led to failure.

With this situation in mind, a cooperative model more appropriate to the Turkish characteristics has been developed in recent years. For this purpose, the production units, which are the stable, dairy and feeding cattle, sheep, bees, hives, and the greenhouses, are to be in the partners' property. The partners are given loans based on the mutual guarantee/collateral system of the cooperatives and the partners. The necessary changes to adopt this system have been made in the agricultural state support directives. After the regulations about the cooperative support were altered as stated above, the projects on dairy animal husbandry, feeding cattle, breeding sheep, bee keeping, greenhouse products, and mushroom cultivating were developed for the application on the partners' property. These are granted to the cooperatives found to be appropriate based on the socio-economic investigations by the city directorates of the Ministry.

In the projects undertaken in the partners' property, the cooperative functions are to obtain the necessary production input economically and with quality, to market the products at the best prices and to return the product value given to the cooperative back to the partners. On the other hand, the dividend principle, the most vital principle of cooperative activities, will function in the cooperatives applying these projects because the profits that the cooperative will have made by the end the year will be distributed proportionally to the rate of exchange between the cooperative and the partner.

At the same time, the partners will better care for their own dairy, breeding and feeding cattle, breeding sheep, bees, and greenhouse in the best and rational manner. They will provide the product input to the cooperative economically and with quality on time. They will deliver the products to the cooperative and the cooperative will keep the all products, process them and within a reasonable time it will market the products.

With the partner property project system, particularly in animal husbandry, a more appropriate model has been adopted for the Turkish public. Moreover, on condition that it is supported with the required sources, our animal husbandry will develop, the country's meat and dairy product deficiency will be covered, the cooperative partners will have relieved themselves from the pressure of usurers with the result that their meat and dairy products will traded at real prices, and the requirements of our country for the breeding animals will be met with our own resources by activating the sources of our country. Consequently, our farmers' living standards will improve and the migration pressure from the rural areas towards the cities will be prevented. From another point of view, the granted loans based on cooperative guarantee will definitely be paid back as both the cooperative and the partner are in successive crediting system. As a result, the state resources will not be lost, on the contrary, new resources will be generated for the growth of animal husbandry business.

The projects devised for the use of the partners' property in accordance with their nature have initiated emotion in our farmers. Our Ministry is exerting efforts to

provide sufficient support for these projects which will enable our farmers to make a living on their own land. Within the 32 years up until 1999 the agricultural development cooperatives were granted 13,5 billion TL, while in the last 2,5 years 59,7 billion TL was granted as credit despite all economic difficulties, with 36,4 billion TL in the year 2001.

1,997 cooperatives willing to participate partners' property projects were provided with project information. 536 of these were granted 71, 7 billion TL worth of credit support and thus 46,300 partners gained sufficient income in rural regions. Through these 536 operating cooperatives, the input needs of the cooperative partners for the production of meat, dairy, animal husbandry, bees and vegetables were supplied timely, economically and with quality. Therefore, it was possible to process and market the end product. However, the financial requirements for the enlisted 1461 projects waiting for support amount to 725 billion TL. Unfortunately, the amount reserved for the year 2002 for use of these projects is only 15,7 billion TL. It is clear that this amount is insufficient to meet the demand.

In recent years, new arrangements have been forwarded by making alterations in the regulations in the areas of supplying support principles and criteria to the advantage of our farmers. Some of the significant of these arrangements are the following:

- The interest rates of the granted credits for cooperatives used to be $\frac{1}{2}$ of those of the directly opened credits that the Agricultural Bank of Turkey applied to producers fitting with the definition of small and medium scale agricultural corporations whereas, now, this ratio has been lowered to $\frac{1}{4}$.
- The support ratio based on the project cost has been increased by 5 points to 80 – 85 %. Thus, the self-contribution of sources of the cooperative partners has been lowered to 15 – 20 %.
- Considering the difficulties that the Agricultural Development Cooperatives experienced in the first year of their trial production period, the previously interest

charged 2-year-period of unpaid period has been altered in order to relieve the first year from interest payments.

- It has been made possible to postpone the interest payments together with the sum of delayed capital if and when necessary.
- The conditions for credit repayments have been somewhat eased. The delay interests applied for the late repayments have been removed for those who pay within the following three months. It has been made possible for the cooperatives which have been referred to the court of bailiff to be allowed to continue with the standard payments when the reasons for referring to the court of bailiff are lifted.
- The requirement for notary ratification for the Loan Contracts and Obligation Agreements has been lifted. Instead, the approval of the village elders council has been introduced as a requirement so that the cooperatives and the partners are exempt from the notary expenses.

Having expanded on the latest developments in the Agricultural Development Cooperatives, I would now like to talk about the problems inhibiting their efficient service and means of solutions.

IV. THE PROBLEMS OF THE AGRICULTURAL DEVELOPMENT COOPERATIVES AND MEANS OF SOLUTIONS

The provisions for success of Agricultural Development Cooperatives cannot be considered in isolation of the problems of the cooperatives in our country. It cannot be said that our cooperatives will experience difficulties in adapting to the cooperative structure of the European Union because the majority of cooperative activities has been understood and their promotion and support have been stipulated in the Constitution and their development schemes have been included in the government program. However, some legislative arrangements need to be undertaken in order to benefit from cooperatives for agriculture and enable adaptation to the cooperative activities in the European Union.

Presently, the terms for the foundation and development of cooperatives are governed by 3 different laws, which are enforced by two Ministries. Different cooperative laws describe different cooperative types from the point of view of cooperative policies. This generates confusion and a waste of resources as well as preventing the integration between cooperatives. This leads to confusion in our farmers, who cannot decide which cooperative to join. Besides, governments face difficulties with respect to combining cooperative policies into one direction.

From another point of view, specific privileges (for example, limitless tax exemption) have been granted to cooperatives with exceptional laws; i.e. Agriculture Credit and Agriculture Sales Cooperatives. Still, Agriculture Cooperatives, which have been established in accordance with Cooperatives Law number 1163, cannot benefit from these privileges.

For these reasons, the discrepancies brought by 3 different laws related to Agriculture Cooperatives should be abolished and a single law that will enable adaptation to the cooperative structure of the EU should be introduced. The differences should be arranged by master contracts and the organisation of cooperatives should be brought under one Ministry.

For the solution of the financial problems in the support of cooperative investments, in the short term, the budgetary sources of the Ministry of Agriculture and Village Affairs should be expanded. In the long term, a "Cooperatives Bank" should be established and the management and financing are to be under the management of cooperatives and their higher establishments.

For the solution of the problems regarding training and auditing, the Agriculture Cooperatives should immediately set up their Central Unions. Thus, they should be autonomous in their own training and auditing and the utilisation of mass media for training and auditing. The number of auditors should be increased to fit the needs. There should be training programs about cooperatives both in the home country and abroad so that well-trained personnel are obtained.

For the Agricultural Development Cooperatives to provide effective service, they should establish unions and central unions in accordance with the regulations of the Ministry, and complete their vertical organisation.

As a result;

With the help of the recent arrangements and procedures, the mushrooming of Agricultural Development Cooperatives have been avoided to a great extent. The amount of support has been increased for project investments of cooperatives. Moreover, the support principles and criteria have been revised for the favour of our farmers.

Nevertheless, it is necessary that the problems of cooperative activities in our country be solved for Agricultural Development Cooperatives to develop and function.

In the 21st century, on behalf of the Ministry, we will support the voluntary cooperatives which abide by the law and produce rather than usurp sources.

In conclusion, I would like to express my hopes that the “17th International Turkish Cooperatives Congress” will be a platform to further advancement in both Turkish and the world cooperative activities.

THE EFFECTS OF THE THIRD SECTOR BUSINESSES ON THE UNDERSTANDING OF MARKETING IN THE PROCESS OF GLOBALISATION

Ass. Asso. Prof. Dr. Nurettin PARILTI*

1. INTRODUCTION

In the complete development period of marketing, the focal point moved first from the product to the consumer, and then, starting from the 1970s, shifted from the satisfaction of individual consumers to the satisfaction of the entire society. This new approach, together with the emergence of the environmentalist movement and the alarming level of environmental pollution, has eventually evolved to form an understanding of social marketing. It can be said that businesses will have a more social influence compared to the present in the development of an understanding of marketing and the future marketing activities.

Globalisation efforts have caused fundamental changes in all of the business administration practices. Globalisation has also had effects on the understanding of marketing. The mechanisms and technologies which aid globalisation are influencing all the aspects of management activities. One can observe that communication technologies and data processing systems, which can now reach even broader areas, have carried the methods used in such components as production, marketing, advertising and competition to a global level (<http://www.turkiyevesiyaset.com/sayi5.icindekiler.html>). Globalisation efforts bring about fundamental shift to the understanding of marketing.

The concept of globalisation involves considering the ideas, events, opinions, technologies, businesses as well as the activities of the third sector establishments in the scale of the whole world. These efforts include forming a worldwide economic platform, establishing similar societies, forming a common global culture, and finally, perceiving the world as a single place.(Tutar; 2000, 17 – 18).

Although the concept of globalisation involves a number of areas, its the economic aspects that has come to the forefront. This aspect of globalisation causes changes in the running of all business activities and functions. Particularly those businesses active in developing

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countries are at serious disadvantages from the point of view of competition, compared to global businesses.

In the globalisation process, the intensity and range of competition are increasing. Competition is one of the most important dynamics of globalisation. The broadening of activity areas, the increased speed and ease of transportation and communication, and the similar reasons are forcing the businesses to think and act more broadly. The businesses, and as a result, consumers in the other countries can instantly access information about the production activities in any location in the world. Those businesses with adequate financial power can emerge as a competitor to the businesses anywhere in the world. This situation is leading businesses to become dynamic on an international level. The introduction of products to the same markets by numerous businesses brings about structural transformations in the markets.

That globalisation influences all aspects of business administration is of vital importance from the point of view of the third sector businesses. Cooperatives in particular are “domestic” establishments. They are formed with such aims as to realize the activities that individuals cannot achieve and gain the benefits collaboratively. Is globalisation eradicating this feeling of moving in collaboration? What kind of a structure should cooperatives and other third sector businesses take with respect to globalisation? How should their existence survive within this increased competition?

The dissolution of the Soviet Union and the end of the cold war have altered political, social, economic, and military activities. Those countries, which cannot compete, with other countries on their own are forming economic unions (European Union, WTO\ NAFTA, MERCUSOR, etc), and choosing to form regional blocks. Nevertheless, global businesses can be active in these unions as well. While globalisation is inducing a development whereby a single market is formed and borders are removed, international unions are being formed on the basis of joining forces against other countries and unions. The new form of competition is driving third sector businesses to devise and apply new strategies.

One of the most important indicators of globalising economies is the international companies and their wide-ranging activities. Such companies are considered to be the determiners of globalisation (IYIBOZKURT; 1999, p. 36). Internationally active businesses

have grown in number and economic power since the 1970s. In fact, the revenue of a business can exceed a country's gross national product figure. For example, the annual revenue of TOYOTA company is higher than Norway's gross national product (<http://www.isguc.org>). Since cooperatives and other third sector establishments do not have such power, they have to devise new strategies to survive and sustain their existence. In a sense, the globalisation of competition has necessitated the globalisation of business strategies.

First, international companies develop a core strategy for the domestic market, then they improve and adapt this core strategy, making the strategy international. Finally, they combine their strategies in different countries, thus the process of globalisation is completed (<http://www.geocities.com>). Businesses increase their global activities either on their own, or by making contracts with other businesses, purchasing, and joint-ventures. Third sector businesses lack essential elements when compared to these powerful and effective structures.

Globalisation is affecting businesses and consumers in many areas. These effects can be categorised as economic effects and social effects.

THE SOCIAL EFFECTS OF GLOBALISATION

The social and economic effects of globalisation are closely related. This is caused by the social problems that eventually occur as a result of the distribution of income and its resultant negative consequences. The gap between the average income of the rich countries and the poor countries is ever growing, the balance of the rich and the poor on the country basis has been lost, and per capita income figures have changed to the disadvantage of the poor. It is asserted that the most important sociological result of globalisation is that "it disintegrates social unity" (Koçdemir; 1999, p.6). From this point of view, globalisation contrasts with the fundamental philosophy of cooperative movement. It is possible to recount a number of applications of the international businesses that harmed national unity. With globalisation, businesses have started to hold having competitive advantage above every other ethical code, particularly collaboration. Globalisation is necessitating a redefinition and adjustment of business objectives.

Businesses pursue their activities in order to realise such aims as making profits, surviving, producing goods and services to satisfy demands. Besides these, businesses also have the objective of “social responsibility”. A business should undertake all activities within the framework of its social responsibility. In all the stages of producing goods and services, the underlying idea should be working for benefit of the whole public. Commercial businesses should also carry out their responsibilities to the public. The notion of social responsibility will ensure long-term existence for the current businesses. Particularly the marketing function is totally based on social understanding.

Third sector businesses are more socially oriented than the other types of businesses. However, globalisation is threatening the aim of social responsibility of businesses. What aims can a cooperative without a social aspect realise? The “extreme individualism” brought by globalisation will cause all businesses to solely focus on their own economic interests. The aspect of easily diverting from social norms that will grow out of this situation is eroding and eventually eradicating individuals’ belief and trust in social establishments (Koçdemir; 1999, p.7).

Globalisation leads to fundamental changes in cultural attributes. It is asserted that the most important effect of globalisation is the consideration that wearing out such distinguishing characteristics as life styles, consumption and production trends, and eventually eradicating them to form a common “global culture” will ensure World peace (Koçdemir; 1999, p.7). Culture has specific homogenous attributes within specific boundaries. Businesses take these general cultural attributes into consideration while determining their marketing mix. The attributes of certain subcultures within the same culture are of equal importance. Businesses utilise these subculture attributes in marketing compartmentalisation. Everyone choosing the same color, the same model, the same packaging, the same brand name, the same clothing, the same food and the like will make the job very easy for businesses. Delivering the same product in the same manner in every place in the world will bring a lot of advantages to competition, costs being the first and foremost. The market formed by similar characteristics may make consumption resemble each other at the same time (Friedman; 2000, p. 282). This situation will create opportunities of economies of scale to regain advantage.

The spread of mass communication and its incredible speed make mastering cultural attributes faster and developing a matching culture easier. Global businesses endeavor to eradicate domestic cultures and to impose a newly developed common culture with the “multiplier” effect of mass communication devices, technology and capital powers. The “global mono-culture”, which global businesses aspire to impose, is largely based on consumption and this is advocated to be beneficial for the future of humanity (Koçdemir; 1999, p. 7).

Since third sector businesses have domestic attributes, they are within the target range of global businesses. With respect to their formational structure, they are established to realise the economic aims collaboratively. However, most of the factors that will play a role in reaching the economic aims have social implications. They hold mutual support and joint effort as central issues. From this point of view, they fit into the characteristics that globalisation calls for. In other words, third sector businesses are under the threat of globalisation.

THE ECONOMIC EFFECTS OF GLOBALISATION

A low level of savings in a country is the first and the most important reason for the insufficiency of investments. Another important reason that applies for developing countries is that globalisation discourages the domestic private sector from making fixed capital investments (<http://www.turkis.org.tr/kuresel.doc>).

With globalisation, the activities of production factors increase. The increase in the speed and spread of communication and transportation besides the decrease in costs offer excellent opportunities to global businesses. The decrease or total removal of customs rates and even trade borders, the decrease in transportation costs, and the geographically limitless and free exchange of information all around the world form markets of “winner takes all”(Friedman; 2000, p.315). The fall in the diversity of markets and the emergence of “winner takes all” type of markets will increase the inequality within and between countries. Variety economies will lose effect to leave its place to scale economies, where production in high quantities has cost advantages. Yet, the consumer of the day is not interested in high quantity production, but they are rather interested in more variety in production in small quantities. (Parilti; 2002, p. 60).

The pressure of international competition, traditions and the endeavor to preserve the current identities cause the centrally controlled businesses to lose importance (<http://www.IRU.org/cooperation.html>). Those businesses which are more adaptive and which can cater for the needs of the market manage to come to the forefront. Flexibility, the increased speed of turnover time, giving a faster response to the market, ability to adapt to the changes in the environment and faster decision-making and application are the most necessary factors for success in global economies.

From the economic point of view, some negative effects of globalisation on third sector businesses can be observed. Cooperatives and other third sector businesses lack the necessary tools to use the advantages that globalisation will bring. Their abilities are very limited with respect to adapting to change, flexibility and fast decision-making. Their organisational structure makes it difficult to reach the economic size that can enable them to confront the challenge of global businesses.

II. THE EFFECTS OF GLOBALISATION ON MARKETING FUNCTION

Businesses take the consumers' characteristics into consideration in running their marketing functions in order to boost their effectiveness. Thus, a decision can be made to deliver a product with the same aspects to the whole market. The Market can be regarded as a single Market without any distinguishing characteristics. Global businesses use this strategy in choosing a target Market. For example, Coca Cola is presented with the same characteristics to consumers everywhere in the world. Undifferentiated marketing strategy minimizes the need for business to collect and disseminate information about the whole marketing context, including the Market and the consumers. In other words, it is an effortless strategy. In the case when there is no change in the market structure and when the consumer does not make a different demand from the business, the same procedure will have to be followed each time.

Marketing efforts are realised with four distinct factors: the product, the price, the distribution and the promotion. These factors constitute the marketing mix. The product is the factor that enables the other factors of the marketing mix. The existence of a product makes the price, distribution and promotion meaningful and necessary. However, the product is not only a factor of a mix consisting of physical properties. The product is a whole, comprising a variety of properties besides the physical properties for consumers. In other words, a

consumer does not select a refrigerator just because it can prevent food from deteriorating. The consumer expects to obtain additional properties as well.

The product is presented to the consumer in a three dimensional manner besides the physical properties. The three dimensions of a product are depicted below in Figure 1. The consumer assesses each factor within these three dimensions at the stage of purchasing a product. Only after each factor is found suitable can purchasing take place. Even if the concrete and enriched properties of the good have been accepted, the packaging or the guarantee factors lacking the expected elements may create a discouraging effect on the consumer's choice.

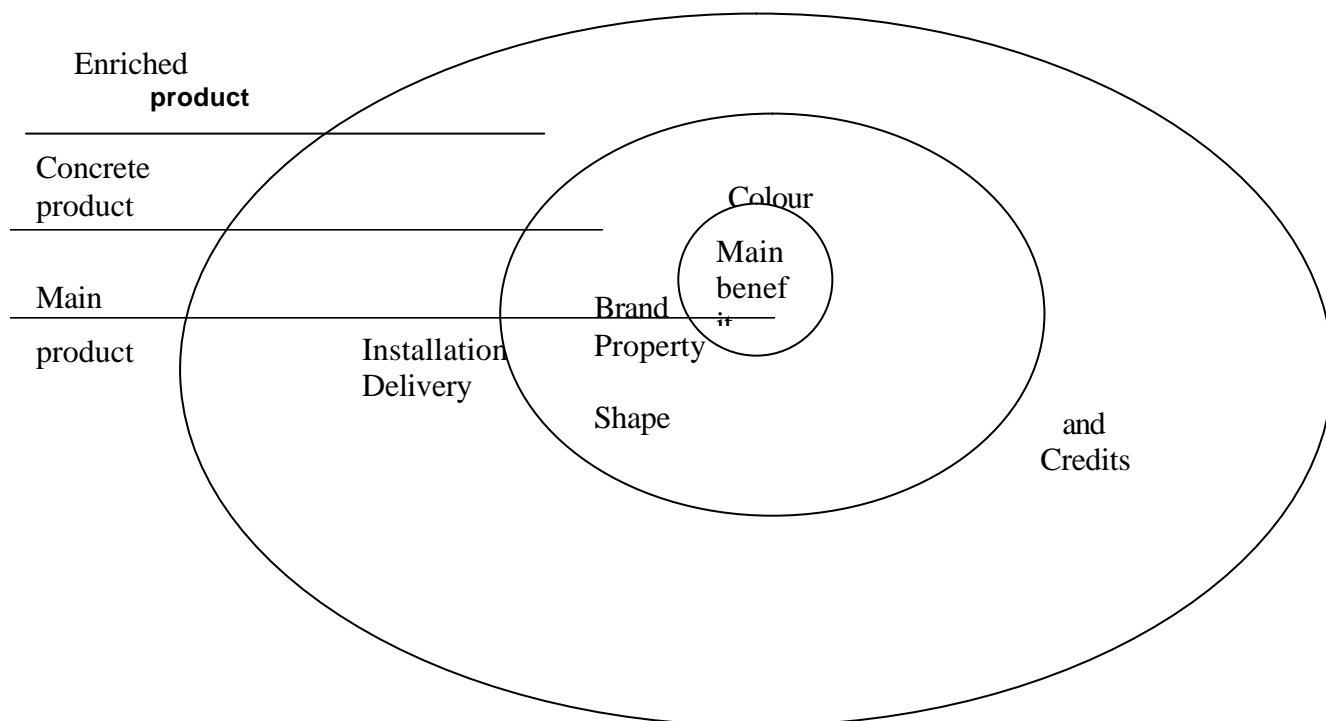


Figure: 1. Three dimensions of a product

Source: P. KOTLER- G. ARMSTRONG : Principles of Marketing. Prentice Hall. New Jersey – 1991. Pp. 252 – 253.

However, businesses may introduce a good to the market as a different product by altering one factor (packaging, shape, service, etc) but keeping the rest of the properties the unchanged. A variety of goods can be introduced to the market by only altering the color of the good.

The strategy that global businesses aspire to apply in marketing is to enter the market with a good or goods with similar or the same properties. In other words, they want to deliver goods to consumers in one dimension by eliminating the other dimensions. A good with three dimensions is being transformed into having one dimension as illustrated below in Figure 2.

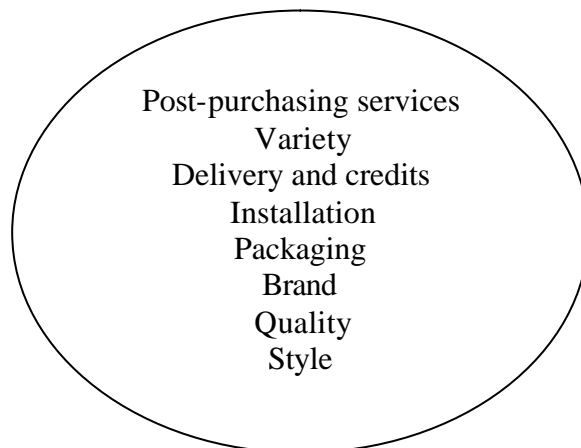


Figure: 2. The dimensions of the product in the global market

In this case, the same color, the same quality, the same shape, the same packaging, and similarities in other properties emerge. This is a function of global marketing.

Central to the understanding of social marketing is the majority of consumers. However, except for the main benefit, by making changes in the product and even the other factors of the marketing mix, thousands of versions and thousands of different products can be introduced to the market. Businesses can create a different version by just changing the color property. Modern consumers prefer different products rather than similar products. Globalisation, in a way, is decreasing the different characteristics of products. Introducing similar products lowers costs, yet this leads the preferences to concentrate on certain products. Consumers are led to buy what they can find in the market instead of what they desire.

III. GLOBALISATION AND COOPERATIVES

Cooperatives are one of the most common types of third sector businesses. The first examples started their activities in the first half of the 19th century, and they spread in the

following years. In our country, cooperative establishments have long history. Cooperatives are formed based on the principle of joint effort and collaboration. Among their early examples was free entry, Democratic contribution, providing limited interest to capital, providing riskturn, improving the education for cooperative movement, and Collaboration between cooperatives. Some changes were made in the principles of cooperative activities, and finally the below listed cooperative principles were adopted in the 29th Congress of the International Cooperatives Union (ICU) held in Manchester (Demirci; 1997, p. 4):

- Voluntary and open membership,
- Democratic control of members,
- Economic contributions of members,
- Independence and autonomy,
- Information, education, and training,
- Collaboration between cooperatives,
- Social responsibility.

Although the above listed principles have been altered parallel to developments in the ICU congresses on different dates, the “collaboration” principle have been preserved to stay at the heart of cooperative businesses. Cooperative movement is formed and developed within the framework of this principle. In other words, cooperatives are both social and economic structures. They are groups formed without considering such individual differences as race, language, religion and culture. However, like the other third sector businesses, cooperatives are businesses formed by people joining with the aim of reaching a common interest. For the existence of a common interest and joint effort, certain attributes of the members should be similar. The area of this similarity is cultural attributes. Common cultural attributes play the most important role in forming a common interest. Although such a necessity is not sought in members, it is very difficult to join forces and obtain common interests with people unaware of this similarity.

The principles, which shape cooperatives, are interrelated. They involve forming joint power within the framework of common interests. All principles are geared towards establishing power by coming together. With the latest change in the principles of cooperative movement, the principle of “social responsibility” has been added. With this principle, cooperatives have been given certain responsibilities towards the society they are in.

Cooperatives are required to strive to work for the developments of the society they are also exist to preserve the environment.

Public responsibility, in other words, social responsibility principle is related with globalisation. Since global businesses are geared towards a “unified society”, they assume their responsibilities as related to such an endeavor. To deliver goods and services to people, who have the tendency to meet all their demands with the same characteristics is easier than the case otherwise. Reducing the diversity in factors that may influence consumer behavior to a minimum is highly advantageous. Even if the consumers have a lot of similar attributes, they may surprisingly differ in their purchasing preferences. Consumers’ personal, socio-cultural and psychological attributes determine the shape, amount, color, quality, packaging, brand and the similar properties of a product. High number of consumers contributes to the introduction of goods having similar properties to market.

Cooperatives can be considered to be flexible because of the little amount of bureaucracy, wide activity platform, and their structure. These reasons are to the advantage of cooperatives. Being an example of third sector businesses, cooperatives are regarded as a bridge between local groups and global markets (<http://www.edak.org.tr/kooperatifcilik.html>). In addition, there grew a need for people to interact with their domestic world after the end of cold war. Cooperatives can play an important role in this interaction.

Cooperatives are structures that accommodate for culture and cultural attributes. Culture alone is one of the most important factors that determine consumer preferences. It has a determining effect on the other factors that shape consumer behavior. Culture can single-handedly account for two such contrasting results or behaviors as black and white. To illustrate, black is the color for mourning in our country whereas white means grief in China (Tek; 1997, p. 260). Diverse behaviors, preferences and demands may co-exist within the same culture. Culture and subculture attributes are the most significant factors, which give rise to differences in consumer preferences. Globalisation, on the other hand, endeavors to minimize and eventually eradicate the effects of these factors. However, cooperatives have the properties that can contribute to preserve cultural values.

Countries should develop filters to prevent the push and pull effect of global businesses from eliminating their own cultures (Friedman; 2000, p. 300). Cooperative

businesses perform the duty of filtering. They are trying to reach their objective by improving their global thinking and domestic-activity skills. Defined as globalisation, this strategy is devised and practiced as geared towards domestic attributes. By preserving the cultural values, it enables taking some of the native country's attributes into consideration. Cooperatives may have the key role in realising this.

The principles of cooperative movement have the quality of realising and practicing globalisation. Cooperatives and other third sector businesses can take different preferences and thoughts into consideration and base their practices on them. They have the key factors to provide for the range and attributes as required by modern marketing.

CONCLUSION

Cooperatives are structures that have the ability to minimize the negative effects of globalisation by preserving cultural values. Such factors as culture, subculture, social class, family, reference groups, personality, attitudes, perception and the like have an effect on consumer behavior. Individuals' cultural attributes determine the shaping of all social and psychological values. The weakening of cultural characteristics may lead to a change in attitudes, perceptions, personal qualities (from the point of view of consumer behavior) and the like attributes. The preservation of cultural attributes necessitates a difference in all dimensions of the properties of a product to deliver to the market. The preservation of any kind of diversity in, for example, clothing, diet, entertainment preferences, recreational demands etc, is in conflict with globalisation efforts. We will have to buy what we want from products with the same characteristics in the case of a lack of different preferences and expectations. Particularly the consumption behaviors in our country contrast this. Even bread of the same production process with the same price, weight, contents, workmanship, taste, smell, etc is a product which is purchased on close examination and inspection. In a market where such an investigative purchasing behavior is displayed in buying an every day good, an even more detailed search, comparison, trial and evaluation takes place for the purchase of taste and quality goods. Delivering different products for all the factors within enriched product dimension can only provide these properties.

Having a weak or strong concept of interpersonal collaboration is a determining factor in globalization. All third sector businesses established on the basis of the joint effort principle

are a development, which can alleviate negative effects of the spread of globalization. In this respect, cooperatives are the business structures, which are most likely to withstand the way global businesses work. Being the representatives of the domestic values and attitudes, global businesses should be challenged in their work to concentrate all demands and preferences on the same products. Cooperatives have not been able to gain sufficient world –scale influence with respect to their economic and social influence range. Although some international unions have been formed on basis of inter-cooperative collaboration principle, they cannot be said to have enough power. Nevertheless, their principles of faithfulness, unitedness, collaboration etc may act as obstacles for international business activities. For this reason, eradicating the above-mentioned values has the priority among the targets of global businesses.

Like other establishments, cooperative businesses can enable the delivery of ranging goods and services in the market by preserving culture and cultural values, which play the most important role in the emergence of consumer preferences. Otherwise, it will be necessary to manage with “core product” goods with the same packaging, color, shape, quality, in short, all with the same properties.

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INTERNATIONAL ACTIVITY OF CONSUMER CO-OPERATION OF UKRAINE

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Modern international activities of consumer co-operation of Ukraine could be viewed in many aspects. Thus, approaches to its organisation are rather complex.

First, an approach should be strategic. This means that organisation of international activities must be based on the strategy taking into account the orientation and perspectiveness, the character and the idea of national and foreign co-operation development, trends of the international division of labour, internationalisation of economic life, opportunities of Ukraine's integration into the world business structures.

Second, modern organisation of the world co-operation demands a complex approach. The sense of such an approach is that international co-operation should get a program for the future. Such future includes co-operation, international relations, foreign mechanism, regional and industrial schemes together with organisational structures.

Third, an approach to the organisation of international co-operation should be economic and legal, namely based on priority of economic types of effectiveness, taking into account the national and international legal provisions. As to the political elements, their presence is not excluded though they cannot play the leading role.

Forth, organisation of the world co-operation requires a scientific approach. Modern theories, scientific concepts and summarised world experience should be the basis for such co-operation. Meanwhile, it is necessary to emphasize that scientific base cannot be "blindly" taken or copied. Scientific ideas, recommendations and thoughts should consider the nature of national economy, its specific transition period and the state of consumer co-operation of Ukraine.

The priority for the consumer co-operation should be within the international co-operation considering tasks and programs of international co-operation organisations.

The Ukoopspilka, as the full member of the International Co-operation Alliance since 1992, is active in assisting development and strengthening of the world co-

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operation movement, it tries to use the experience of co-operation organisations of different countries of the world. Consumer co-operation of Ukraine has got partnership relations with the majority of national co-operation organisations, which are members of International Co-operation Alliance. Moreover, consumer co-operation of Ukraine takes active part in the work of special committees of ICA, as The Ukoopspilka is its member, organizes the visits of foreign delegations that come to our country with the aim research work on the activities of Ukrainian consumer co-operation.

The latest international scientific and practical conferences organised by The Ukoopspilka namely “The problems and perspectives of development of consumer co-operation of Ukraine in the market conditions” (November 1998, Kyiv, Ukraine) and “National co-operation movement and structural changes in the economy of Ukraine of XXI century” (June 2001, Kyiv, Ukraine) gathered many participants from many countries of the world. The high-level officials of International Co-operation Alliance took part in the aforementioned conferences.

Delegations representing consumer co-operation of Ukraine regularly participate in international exhibitions, fairs and meetings, which are organized by national co-operation organisations. It should be noted that the participation of Ukoopspilka officials in the work of ICA meetings and other international co-operation meetings, international conferences, forums really turns in results.

Trade is another important direction of international co-operation. It includes a wide range of trading, bartering, exporting and importing and other types of operations, which are done with the participation of consumer co-operation entities of Ukraine and different co-operation subjects of foreign countries. Analysis of volumes of trade activities demonstrates that there is a positive shift in the trends of exporting operations done by The Ukoopspilka (in year 2001 comparing to 1999 the volumes of export increased by 42,2% from \$3 170 000 to \$4 508 400), which was the response to the positive movements in the environment of business and macroeconomic situation in Ukraine.

The goods structure of consumer co-operation trade in Ukraine traditionally consists of foods and materials of its own production. The biggest share in export of consumer co-operation companies belongs to spirits, fruit and vegetable canned food, medicine and technical resources, grains, leguminous and other types of goods.

Companies of consumer co-operation of Ukraine also imported in the year 2000 mainly the following goods: bottles from Russia, building materials from Germany, in the year 2001 – spare parts from Russia.

The main trading partners in the year 2000 were coming from Russia, Byelorussia, Poland, Germany, Lytva, Kazakhstan, USA, Italy, Moldova; in the year 2001 many new relations have been established in the field of grain exporting to Algeria, Korea, Tunis and Israel; also melon seed to Spain.

There is also a trend showing that there has been a strong relationship established between consumer co-operation of the West of Ukraine and Poland, Hungary trading with frozen berries.

Besides trading, consumer co-operation of Ukraine continuously and actively ensures establishing and deepening of good neighbourhood relations developing co-operation connections, exchange with experience, banking, tourism, hotel business with all interested parties and countries.

A rather new direction is co-operation in the field of investments. Most of all it is to be called the pooled capital for the joint modernisation of the assets of consumer co-operation companies, introducing new technology, establishing of joint ventures. The question of the day for the system of consumer co-operation is bringing back the lost markets of CIS and Baltic countries, entering the markets of Middle East and Far East, Southern Asia, where there is a good demand for the agricultural products from Ukraine. One of the ways for making international relations of consumer co-operation of Ukraine more active is attracting investments into financial system through entering the credit and finance system of The Ukoopspilka into European co-operation banking organisations.

The co-operation in the field of production as well as financial, business and information activities can also be named as perspective ones.

Taking into account the current state of international relations it should be said that one of the most important tasks of the development the international aspect of consumer co-operation of Ukraine is not only widening the range of connections with foreign companies, but also forming international economic, technical and social relations with co-operation organisations of other countries on the long-term basis. Meanwhile, the question of usage of work in the committees and departments of ICA (on the questions of agriculture, banking and insurance, information technologies etc) is very important.

In order to make the international economic activity of consumer co-operation of Ukraine more effective every its element must be activated: organisational, material and technical, financial, labour and informational.

There is a vital need to develop international economic activity mechanism using the wide range of organisational forms on the basis of economic interests of all levels and participants of the system of consumer co-operation. New structure should provide the following: the development of marketing strategy and realisation of common policy of consumer co-operation in the foreign markets, ensuring the access of consumer co-operation companies of all levels to the foreign markets.

The crucial factor for realisation of exporting potential is development of companies' competition, which brings widening of types of goods proposed and development of trade structure with goods. An important problem is development of the program for attracting new technology and purchasing food processing equipment and production of the goods meeting the high-level world standards.

In order to make export by consumer co-operation of Ukraine more attractive a substantial increase in the volume of financial resources is vital. The first task for the development of financial part of exporting potential is capital concentration on the most effective types of international economic activity with fast capital movement. The question of support of export-oriented companies should be settled by giving credits for the buying of short-term assets to purchase competitive resources in the foreign agricultural markets.

Results of international economic activity are highly dependent on the availability of the system of the up-to-date commercial information support. An important problem for the companies of consumer co-operation of Ukraine is forming of positive image of their goods in the foreign markets.

The priority directions of common work on the basis of mutual interest between consumer co-operation of Ukraine and European co-operation societies on the regional and sub-regional levels are as follows:

- realisation of the program of target search of business partners for the ready international and national investment projects;
- help in deciding the problem of development of entrepreneurship (in the sphere of preparation of raw materials, agricultural products processing) in the country and mountain regions of Ukraine;

- creation and activity of joint ventures in the sphere of high-tech production, consulting, leasing and other types of services;
- help in reorganisation and development of insurance, banking and credit system of consumer co-operation of Ukraine, support in entering into European banking and credit organisations;
- development of tourist potential and tourist infrastructure of consumer co-operation of Ukraine;
- use of modern technologies and researches in the protection of environment, use of low-energy technologies and agriculture, creation with this purpose of venture-consulting center;
- intensive exchange with knowledge and experience in the field of international economic activity, banking, management and marketing;
- receiving access to the financial and technical help programs of PHARE, TRANSFORM, and TACIS etc.

Considering the experience of European co-operation societies in this field and the peculiarities of its realisation in the countries of Central and Eastern Europe is important as well as useful for consumer co-operation in Ukraine. In order to provide the basis for the long-term relations benefiting both parties it is necessary to prepare and sign various agreements on economic co-operation within the official bodies of The Ukoopspilka and co-operation organisations of the world's countries.

Veränderung und Bewahrung: Perspektiven des Managements von Genossenschaften

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I. Indikatoren und Erscheinungsformen des Wandels

Viele Wirtschaftssparten und dazugehörige Unternehmen sehen sich mit einer stetig steigenden Dynamik in den verschiedenen Segmenten ihrer relevanten Umwelt konfrontiert. Die aktuellen Trends und zugleich bedeutsamen **Indikatoren des Wandels** sind weithin bekannt: zunehmende Konzentration, Internationalisierung der Märkte durch Entstehung großer Wirtschaftsräume, Verschärfung des Wettbewerbs durch Globalisierung der Wirtschaftsbeziehungen, Veränderungen in allen Unternehmensbereichen durch Diffusion moderner Informations- und Kommunikationstechnologien und daraus resultierende Beschleunigung des Marktgeschehens.⁴ Aus diesen und weiteren **Veränderungen der wirtschaftlichen Rahmenbedingungen** resultieren zahlreiche Einflüsse positiver wie negativer Art auf den Aktionsraum sowie die Wettbewerbs- und Erfolgsposition eines Unternehmens.

Die Umweltdynamik stellt das Management zu Beginn des 21. Jahrhunderts vor strategische Herausforderungen von einer Komplexität, die planvolles Handeln erschwert, daher ein systematisches strategisches Denken und ein „**Management von Veränderungsprozessen**“ (Change Management) verlangt. Dem externen Wandel wird das Unternehmen durch anpassendes Reagieren oder aktiv gestaltendes Agieren begegnen. Im einzelnen kann es dabei um **Strategie-wandel** (z.B. Kundenorientierung, Internationalisierung), **Strukturwandel** (z.B. Organisationsstruktur und Prozesse, zwischenbetriebliche Kooperation) oder/und **Wandel der Unternehmenskultur** (z.B. Wertesystem, Leitbild) handeln.⁵

⁴ Vgl. Thorsten Blecker: Unternehmung ohne Grenzen. Konzepte, Strategien und Gestaltungsempfehlungen für das Strategische Management, Wiesbaden 1999, S. 1.

⁵ Vgl. Waldemar Hopfenbeck: Allgemeine Betriebswirtschafts- und Managementlehre, 13. Aufl., Landsberg/Lech 2000, S. 651 f.

Diese Überlegungen gelten für Organisationen jeder Art, die auf dynamischen Märkten auftreten – mithin in aller Regel auch für Genossenschaften, die bei zunehmend intensiverer Konkurrenz bestrebt sein müssen, auf die drei Wettbewerbsfaktoren Kosten, Qualität und Zeit gerichtet ihre Position zu verbessern. Dabei würde es sich als Hemmnis erweisen, wollte man dauerhaft an Wegen und Verhaltensweisen festhalten, nur weil sie sich in der Vergangenheit als erfolgreich erwiesen haben. Vielmehr muß es Freiraum für die notwendige **Adaption an Markt und Wettbewerb** geben. Genossenschaften müssen den Wandel als **Chance** begreifen, mit Veränderungsprozessen umzugehen lernen, sich aber auch der **Risiken**, die den Wandel begleiten, bewußt sein. Unter schwierigen Außenbedingungen innerhalb des von den relevanten Umweltdaten abgesteckten Spielraums die Konkurrenzfähigkeit zu behaupten und möglichst auszubauen, wird zum zentralen Anliegen des Managements. Wie noch näher zu erörtern sein wird, kommt bei allem Erfordernis des Wandels bei Genossenschaften dem Aspekt einer die spezifische Eigenart des Organisationstyps bewahrenden **Kontinuität** besondere Bedeutung zu.

II. Mögliche Richtungen genossenschaftlicher Entwicklung

In einem Beitrag zum Wandel genossenschaftlicher Strukturen als Folge von Marktzwängen weist GROSSKOPF auf die unterschiedlichen Meinungen zum Selbstverständnis heutiger Genossenschaften und die Gefahr einer inneren Orientierungsschwäche hin, um daran anknüpfend drei **mögliche Entwicklungswege** zu benennen:⁶

1. Weitgehende Emanzipation von genossenschaftlichen Besonderheiten, so daß sich eine Genossenschaft kaum noch von erwerbswirtschaftlichen Unternehmen unterscheidet.
2. Wiederbelebung der traditionellen Genossenschaft unter bewußter Inkaufnahme strukturbedingter Nachteile am Markt.
3. Bewußt marktorientierte Führung der Genossenschaftsunternehmung bei gleichzeitigem Herausstellen charakteristischer Merkmale der Genossenschaft.

Welcher dieser Wege erscheint für die Ausrichtung heutiger Genossenschaften zukunftsgeeignet? Die erstgenannte Strategie einer mehr oder weniger bewußten Vernachlässigung genossenschaftlicher Arteigenheit stellt eine mißbräuchliche Nutzung der genossenschaftlichen Rechtsform dar. In solchem Falle einer Entartung zu einem erwerbswirtschaftlichen „Unternehmen an sich“ wäre die Umwandlung in eine kapitalgesellschaftliche Unternehmensform angezeigt.⁷ Das Gebilde hätte dann keine „genossenschaftliche Zukunft“ mehr und wäre nicht weiter diskussionsbedürftig.

⁶ Vgl. Werner Grosskopf: Grundlagen genossenschaftlicher Strukturen und deren Wandlungen als Folge von Marktzwängen, in: Juhani Laurinkari (Hrsg.): Genossenschaftswesen. Hand- und Lehrbuch, München-Wien 1990, S. 376.

⁷ Vgl. Erik Boettcher: Die Genossenschaft in der Marktwirtschaft, Tübingen 1980, S. 77.

Auch die Strategie der Rückorientierung erscheint in Anbetracht der veränderten Marktbedingungen nicht anwendbar. Das Rad der Zeit läßt sich nicht zurückdrehen, und eingetretene Fehlentwicklungen sind im Nachhinein kaum korrigierbar, wie etwa am Beispiel des bei manchen Bankgenossenschaften ausufernden Nichtmitgliedergeschäftes deutlich wird.

Folglich verbleibt als sinnvoll realisierbare Strategie jene einer Abhebung von erwerbswirtschaftlichen Konkurrenten durch Streben nach **Marktorientierung bei gleichzeitiger Integration genossenschaftlicher Besonderheiten**.⁸ Zu den spezifischen „Nebenbedingungen“ genossenschaftlichen Handelns zählen vor allem die Beachtung der Wesensprinzipien als Bausteine der Genossenschaftsidentität, Wertschätzung der Mitgliedschaft und eine mitgliederorientierte Geschäftspolitik des Kooperationsunternehmens.

Merkmale, die Genossenschaften den Wettbewerbsvorteil einer unverwechselbaren Identität verleihen, gilt es zu erhalten und nötigenfalls zeitgemäß anzupassen. Aktives Management der Veränderungsprozesse und der Bewahrung sollte daher auf ein **Austarieren** von unabdingbarem **Wandel** und auch künftig Nutzen stiftender Erhaltung in der Vergangenheit bewährter Spezifika als Ausdruck für **Kontinuität** gerichtet sein.⁹ Eine solche Balance zwischen Veränderung und Bewahrung herzustellen ist als Basisaufgabe des genossenschaftlichen Managements zu begreifen. Je mehr einer Genossenschaft Wandel abverlangt wird, desto mehr Gewicht kommt der Kontinuität als einem stabilisierenden Faktor zu. Dies muß in einem Strategiekonzept, das Auskunft darüber gibt, mit welchen langfristig wirksamen Maßnahmen eine Genossenschaft ihre Zukunftsfähigkeit zu sichern gedenkt, zum Ausdruck kommen.

III. Ausgewählte Beispiele für simultane Veränderung und Bewahrung

a) Autonomes Wachstum der Genossenschaft

Die Größenentwicklung von Unternehmen ist kein Selbstzweck. Dahinter stehen vielmehr strategische Überlegungen. Größe gilt als ein den Erfolg wesentlich bestimmender Faktor, was die generelle Tendenz zu größeren Unternehmenseinheiten erklärt. Auch die Genossenschaften verspüren den Zwang, **Größenvorteile** („Economies of Scale“) zu realisieren, um sich im Wettbewerb erfolgreich behaupten zu können; die Veränderungskomponente „Wachstum“ zählt zum Programm ihres strategischen Managements. An ökonomischen Kriterien wie Absatz- und Umsatzvolumen, produkt(gruppen)bezogene Marktanteile und/oder Gewinn orientierte **Expansion einer Genossenschaft „aus eigener Kraft“** kann mit unterschiedlicher Gestaltung einer Wachstumsstrategie verfolgt werden, z.B. durch Erhöhung der Mitgliederzahl und Ausbau des Mitgliedergeschäftes, ebenso durch Wachstum der Kundenzahl bzw. des Nichtmitgliedergeschäftes.¹⁰

⁸ Vgl. Werner Grosskopf, a.a.O., S. 377.

⁹ Vgl. dazu Peter Drucker: Management im 21. Jahrhundert, München 1999, S. 133 ff.

¹⁰ Vgl. dazu die von Erik Boettcher (a.a.O., S. 67) auf die Erhöhung des Marktanteils bezogenen drei Arten des Wachstums in sogenannten „Marktgenossenschaften“.

Es läßt sich beobachten, daß manche Genossenschaftsleiter daran interessiert sind und versuchen, auch in den Leistungsbeziehungen zu den Mitgliedern – nicht anders als im Nichtmitgliedergeschäft - einen **möglichst hohen Gewinn** zu erzielen, um durch selbstfinanzierte Betriebsgrößenerweiterung ihre Wachstumsstrategie für das Genossenschaftsunternehmen realisieren zu können.¹¹ Ein anderes, in der Praxis weit verbreitetes Verhalten ist, das Wachstum des Genossenschaftsunternehmens durch **bewußte Ausweitung des Nichtmitgliedergeschäftes** voranzutreiben. Das Streben nach Ausdehnung des Geschäftsvolumens durch Umsatzbeziehungen zu externen Kunden kann einschließen, das Leistungsangebot der Genossenschaft auf Produkte oder Dienstleistungen auszudehnen, die außerhalb des Bedarfs der Mitglieder liegen.

Wie sind diese beiden Aktionsrichtungen, gemessen am Maßstab „Vermeidung ineffizienter Verfremdung“, zu beurteilen? Ob sich autonomes Wachstum „genossenschaftsadäquat“ vollzieht, hängt entscheidend von der Ausgestaltung der Beziehungen zu den Mitgliedern und von den Effekten dieser Wachstumsart für die Mitglieder ab. Wirtschaftssubjekte werden und bleiben vor allem Mitglied und Geschäftspartner einer Genossenschaft, weil sie an individuellen Leistungsvorteilen interessiert sind, die ihre wirtschaftliche Situation verbessern. Es kann ein organisationsinterner Konflikt entstehen, wenn das Management der Genossenschaft zu sehr nach **Gewinn zwecks Einbehaltung** als Rücklage im Genossenschaftsunternehmen strebt und dabei die **Erfüllung des Förderauftrages zurücktreten** läßt. Die strategische Stoßrichtung sollte nicht sein, Wachstum um den Preis einer Vernachlässigung der genossenschaftlichen Leitmaxime „Mitgliederförderung“ zu verfolgen. Frequenzminderung, Abwanderung zur Konkurrenz und Austritt dürften sonst die Reaktionen zumindest eines Teils der Mitglieder sein. Eine Geschäftspolitik, die es an Mitgliederorientierung fehlen läßt, müßte letztlich das gewollte Wachstum der Genossenschaft gefährden.

Im Wachstumsprozeß sollte ferner eine **Intensivierung des Mitgliedergeschäftes** eindeutig Vorrang vor einer Erweiterung der Umsatzbeziehungen zu Nichtmitgliedern haben. Förderungswirtschaftliche Unternehmen sollen primär der Befriedigung von Mitgliederbedürfnissen dienen. Die Mitglieder sind nicht nur Träger und Kapitalgeber der Genossenschaft, sie unterhalten zum Gemeinschaftsunternehmen auch breiter angelegte und intensivere Geschäftsbeziehungen als Nichtmitglieder-Kunden. Zudem ist zu bedenken, daß es ungleich geringere Kosten verursacht, die bisherigen Mitglieder-Kunden zu halten, als neue Kunden zu gewinnen. Diese empirisch nachgewiesenen Tatbestände legen es nahe, nach autonomem Wachstum in erster Linie durch Hinwendung zu den Mitgliedern zu streben.

¹¹ Vgl. Erik Boettcher, a.a.O., S. 65 f.

Freilich können Genossenschaftsunternehmen gerade im Mitgliedergeschäft keine Politik der Gewinnmaximierung betreiben, da ihnen der Auftrag erteilt ist, den Mitgliedern Leistungen zu möglichst günstigen Konditionen zu bieten. Vgl. dazu Holger Klose: Zusatzgrundkapital für eingetragene Genossenschaften, Göttingen 1998, S. 33.

In der Tat scheinen die Aussichten, beabsichtigte Expansion zu realisieren, am günstigsten zu sein, wenn die genossenschaftliche Geschäftsführung mitgliederorientiert agiert und damit ein Grundprinzip genossenschaftlicher Betätigung einhält.¹² Größenentwicklung einer Genossenschaft wäre vom qualitativen Wachstum der Mitgliederzahl und des Mitgliedergeschäftes her zu bestimmen. Demgemäß sollte dem Management im Interesse der Verwirklichung seiner Wachstumsziele an einem attraktiven Mitgliedermarketing gelegen sein.

b) Beschaffung zusätzlichen Beteiligungskapitals

Zweck der Aufbringung von Beteiligungskapital durch die Mitglieder ist es, die Genossenschaft ausreichend mit Finanzmitteln zu versorgen, die sie zur Durchführung förderwirksamer Leistungsprozesse benötigt. Die Kapitalbeiträge der Mitglieder haben somit der Erfüllung des mitgliederbezogenen Leitmaxime zu dienen. Ein Leistungsinteresse der Träger an ihrer Genossenschaft vorausgesetzt, werden die auf ihren individuellen Vorteil bedachten Mitglieder bereit sein, so viel Kapital zur Verfügung stellen, wie nach ihrer Einschätzung benötigt wird, um jene Leistungen günstig zu erstellen und anzubieten, die sie vom Kooperationsunternehmen beziehen möchten.¹³

Einer Genossenschaft, die **zusätzliches Anteilskapital** zur Deckung des Kapitalbedarfs **für Investitionen in geplantes Wachstum** beschaffen möchte, stehen mehrere Möglichkeiten zur Verfügung, unter anderem die Erhöhung des Geschäftsanteils oder die Einführung einer Pflichtbeteiligung der Mitglieder mit mehreren Kapitalanteilen. Ob sich die erforderliche Mehrheit der Mitglieder von der Zweckmäßigkeit dieser Finanzierungsmaßnahmen überzeugen läßt, ist ungewiß. Mit einer ablehnenden Haltung dürfte jedenfalls zu rechnen sein, wenn Wirtschaftssubjekte am Markt die gleichen Leistungen erhalten können, ohne ein Kapitaleinlage leisten zu müssen.

Daraus erklärt sich eine gewisse Neigung von Genossenschaften, den aktuellen Mitgliedern durch **direkte Honorierung des von den Mitgliedern eingebrachten Kapitals** – nicht selten durch eine Kapitaldividende, die über dem Kapitalmarktzins liegt – einen Anreiz zu erhöhter finanzieller Leistungsbereitschaft zu bieten und diesen Exklusivvorteil der Mitgliedschaft bei der Akquisition neuer Mitglieder als Argument für den Beitritt zur Genossenschaft herauszustellen. Angeregt durch die Gestaltungsvorschläge für eine „Europäische Genossenschaft“ als neue Rechtsform für grenzüberschreitende Kooperationen von Genossenschaften wurde im weiteren der Gedanke populär, zusätzliches

¹² Zu einem „genossenschaftsgerechten“ langfristigen Wachstum einer Genossenschaft tragen Umsätze mit Nichtmitgliedern nur bei, wenn dieses Fremdgeschäft auf gute Nichtmitglieder-Kunden beschränkt bleibt, dadurch die Mitglieder verstärkt gefördert werden können und/oder diese Leistungsbeziehungen dazu dienen, als Neumitglieder willkommene Nichtmitglieder von der Vorteilhaftigkeit eines Beitritts zu überzeugen.

¹³ Vgl. Erik Boettcher, a.a.O., S. 65 f.

Beteiligungskapital von Investoren zu beschaffen¹⁴ und als neue Kategorie von Miteigentümern sogenannte „**investierende Mitglieder**“, für die eine Inanspruchnahme der genossenschaftlichen Leistungen nicht in Betracht kommt, zuzulassen. Daran könnte die eine oder andere Genossenschaft trotz des zu erwartenden Leistungsdruckes, der dann nicht nur von ihren Geschäftspartnern, sondern auch von ihren Anlegern ausgehen dürfte, interessiert sein.

Welche Relevanz haben diese Wege zur Beschaffung zusätzlichen Beteiligungskapitals vom Standpunkt einer Bewahrung „nützlicher“ genossenschaftlicher Eigenart her beurteilt? Zunächst sollte die Gegenleistung des Genossenschaftsunternehmens für das erhaltene Mitgliederkapital möglichst nicht eine hohe Kapitalbeteiligungsdividende sein. Für vorzuziehend wird eine **Förderung über Geschäftsbeziehungen** in Form einer preislichen und/oder leistungsmäßigen Förderung, allenfalls eine **Betriebsbeteiligungsdividende**, die am Umsatz des einzelnen Mitgliedes mit dem Genossenschaftsunternehmen anknüpft, gehalten. In jenen Fällen, in denen es aufgrund von Besonderheiten der Genossenschaftsart (z.B. Bankgenossenschaften oder Wohnungsgenossenschaften) keine echte Alternative zur Gewährung einer Kapitaldividende gibt, erscheinen Begrenzungen angebracht, um zu verhindern, daß eine Genossenschaft zur „Dividendengenossenschaft“ entartet. So sollte die Kapitaldividende nicht über einem Zinsäquivalent – in marktüblicher Höhe – liegen, um nicht in ertragsschwächeren Phasen zu einer finanziellen Bürde für die Genossenschaft zu werden. Vor allem sollte ein Kapitalnutzungsentgelt weder die einzige Förderkomponente noch das einzige Werbeargument sein.

Eindeutiger negativ ist das Meinungsbild bezüglich der **Investorenmitgliedschaft**. Obgleich die „nutzenden Mitglieder“ und die „nicht nutzenden Mitglieder“ von der Genossenschaft unterschiedlich gefördert werden könnten, und zwar die nutzenden Mitglieder über Leistungsbeziehungen und/oder daran gekoppelte Dividenden und die Investorenmitglieder durch eine Kapitalhonorierung (Dividende, Zins), findet eine solche einschneidende Veränderung der genossenschaftlichen Beteiligungsfinanzierung gegenwärtig keine Zustimmung. Unter dem Aspekt der Bewahrung signifikanter genossenschaftlicher Wesenselemente ist diese Art der Kapitalbeschaffung strikt abzulehnen; sie steht dem Prinzip der Identität von Mitgliedern und Geschäftspartnern der Genossenschaft entgegen.¹⁵ Auch in der Vergangenheit kam z.B. bei Bankgenossenschaften das nur „kapitalverwertende“ Mitglied vor, das nach dem Beitritt keine Leistungsbeziehungen mit dem „Kooperationsunternehmen“ aufgenommen oder sich im Laufe der Mitgliedschaftsdauer von der Genossenschaft als Geschäftspartner losgelöst und der Konkurrenz zugewendet hat. Nicht wenige

¹⁴ Vgl. Hans-H. Münkner: *Economie Sociale und förderungswirtschaftliche Unternehmen*, in: *Einzelwirtschaften und Sozialpolitik zwischen Markt und Staat in Industrie- und Entwicklungsländern*, Festschrift für Werner Wilhelm Engelhardt, Marburg 2001, S. 226.

¹⁵ Vgl. Wolfgang Blomeyer: *Auf dem Weg zur (E)uropäischen Genossenschaft*, in: *Betriebs-Berater (BB)*, 55. Jg. (2000), Heft 35, S. 1746.
Dieser Grundsatz wird bereits durch Nichtmitgliedergeschäfte durchbrochen, die daher nur unter bestimmten Bedingungen als zulässig angesehen werden.

Bankgenossenschaften schließen heute solche Mitglieder aus. Da genossenschaftsgemäße Förderung nach der Vorstellung des Gesetzgebers und nach herrschender Lehre über den Leistungsaustausch zwischen dem Kooperativ und dem Mitglied zu erfolgen hätte, wäre es abwegig, künftig Mitgliedschaften zuzulassen, die von vornherein auf Nichtnutzung der genossenschaftlichen Einrichtungen und Leistungen hin ausgelegt sind. Eine derart konstruierte Mitgliedschaft ist mit dem Förderzweck nicht vereinbar, und der Einstieg finanzstrategisch denkender Investoren könnte die Genossenschaftskultur wesentlich beeinträchtigen.

Es sind andere Möglichkeiten einer Verbesserung der genossenschaftlichen Eigenkapitalversorgung zu nutzen. Einerseits sollten die Genossenschaften verstärkt bemüht sein, gute Nichtmitglieder-Kunden als Mitglieder zu akquirieren und daraus folgend weiteres Beteiligungskapital zu erhalten. Zum anderen können vorhandene nutzende Mitglieder durch klar nachvollziehbare Erfüllung des Förderauftrages dazu angeregt werden, ein stärkeres finanzwirtschaftliches Engagement einzugehen.

c) Konzentration durch Fusion

Konzentrationsprozesse der Unternehmensfusion sind eine aus dem Wirtschaftsleben nicht wegzudenkende Erscheinungsform des Wandels. Unternehmenszusammenschlüsse werden vielfach als eine Maßnahme gewählt, von der man erwartet, durch das sprunghafte exogene Wachstum bei vergleichsweise geringem Zeitbedarf die Leistungs- und Wettbewerbsfähigkeit nachhaltig verbessern zu können, was im Alleingang nicht vergleichbar möglich wäre. Bestimmte Sparten des Genossenschaftssektors sind in besonders hohem Maße an Fusionen beteiligt.¹⁶ Beweggründe für eine Fusion können sein, **zwischen-genossenschaftliche Konkurrenz zu beseitigen** oder mit dem durch die Verschmelzung entstehenden größeren Gebilde eine stärkere Marktdurchdringung und bessere Produktentwicklung zu erreichen. Ferner streben die Fusionspartner regelmäßig nach **Kostenvorteilen**. Im weiteren wird beabsichtigt, Imagezuwachs und Risikotragfähigkeit zu realisieren, Restrukturierungen vorzunehmen sowie durch Bündelung der Kräfte **ertragsmäßige Vorteile** gegenüber kleineren Wirtschaftseinheiten zu erzielen.¹⁷ Bei alledem mag das Bestreben, sich durch **langfristige Erfolgspotentialsicherung** auf eine für die Zukunft erwartete Wettbewerbsverschärfung vorzubereiten, das übergeordnete Motiv für den Zusammenschluß sein.

¹⁶ Vgl. Rolf Steding: Fusion – Königsweg für eG zur Sicherung ihrer Wettbewerbsfähigkeit?, in: Sächsisches Genossenschaftsblatt 2/1999, S. 42.

¹⁷ Zu möglichen Fusionsmotiven vgl. Günther Ringle/Frank Keebingate: Die Fusion – eine Wachstumsstrategie der Primär-genossenschaften zwischen Chance und Risiko, Hamburger Beiträge zum Genossenschaftswesen Heft 26, Hamburg 2001, S. 20 ff.

Welche Fehlentwicklungen im Sinne einer vermeidbaren Einbuße genossenschaftlicher Identität können genossenschaftliche Fusionen hervorrufen? Fokussierung auf Größenentwicklung¹⁸ und Markterfolg läßt die Gefahr einer Vernachlässigung der Mitgliederorientierung entstehen. Bei Verringerung der räumlichen und persönlichen Überschaubarkeit, ebenso im Falle einer fusionsbedingten Heterogenisierung der Mitgliederinteressen sind die **Auflösung der inneren Bindung der Mitglieder** an die Genossenschaft und eine **Abwanderung** von Mitgliederkunden zur Konkurrenz zu befürchten

Negative Begleiterscheinungen der Fusion müssen nicht der für zu erwartende Fusionsvorteile zu zahlende „Preis“ sein. Es sind Maßnahmen zu ergreifen, um eine Schwächung der trägerschaftlichen Beziehung der Mitglieder zu ihrer Genossenschaft mit negativen Ausstrahlungen auf den Geschäftsverkehr eng begrenzt zu halten. Insbesondere beim Übergang zur Vertreterversammlung wäre die Reduktion von Möglichkeiten des einzelnen Mitgliedes zur direkten Mitwirkung an der Willensbildung und Kontrolle angemessen zu kompensieren.

Das Interesse der Mitglieder an der Genossenschaft gilt es über den Zusammenschluß hinaus zu erhalten. Durch geeignete organisatorische und kommunikationspolitische Maßnahmen ist zu erreichen, daß die Kooperationsidee und bewährte genossenschaftliche Prinzipien lebendig bleiben und das mutative Größenwachstum einen Mehrwert für die Mitglieder, d.h. eine Verbesserung der Fördereffizienz, mit sich bringt. Zur Legitimation der Fusion bedarf es vor allem der Aussicht auf Vorteile für die Mitglieder. Den Ausschlag sollten jedenfalls nicht die Empfehlung des zuständigen Genossenschaftsverbandes oder der Wunsch der Manager von Kooperativen, an der Leitung eines größeren Unternehmens beteiligt zu sein, geben.

IV. Bewahrung genossenschaftlicher Eigenart: eine Barriere gegen Profillosigkeit

In einem veränderlichen Umfeld ist ein Management des Wandels generell als strategische Notwendigkeit einzustufen. Die Leitung einer Genossenschaft sieht sich fortwährend mit der Frage konfrontiert, inwieweit einerseits die Umweltdynamik **Veränderung** verlangt und andererseits **Bewahrung** zum Erfolg beiträgt. Es kommt darauf an, die „richtige Mischung“ aus beiden Faktoren zu finden.¹⁹ Genossenschaften brauchen, um erfolgreich zu sein, außer der Bereitschaft zum Wandel einen soliden Bestand an arteigenen Elementen, an denen sie festhalten. Die Perspektive der Genossenschaften sollte sein, notwendigen Wandel voranzutreiben, dabei jedoch die Grenze zu anderen Unternehmenstypen nicht verschwimmen zu lassen, vielmehr eigene Besonderheiten

¹⁸ Zu warnen ist vor einer Falschdimensionierung im Gefolge einer Neigung zur Gigantomanie, einem Größenwahn, der für „die gefährlichste Erkrankung einer Genossenschaft“ gehalten werden kann. Vgl. Georg Draheim: Die Genossenschaft als Unternehmungstyp, 2. Aufl., Göttingen 1955, S. 121, Fußnote 75.

¹⁹ Zur Bezugnahme auf Unternehmen allgemein vgl. Kai-Ingo Voigt: Kulturbewußtes Management – Wandel von Unternehmensstrategie und Unternehmenskultur, in: Karl-Werner Hansmann (Hrsg.): Management des Wandels, Schriften zur Unternehmensführung Bd. 60, Wiesbaden 1997, S. 59.

hervorzuheben, um sich unverwechselbar anders als ihre erwerbswirtschaftliche und sonstige Konkurrenz präsentieren zu können.

Wandel und Kontinuität schließen sich nicht gegenseitig aus. Ganz im Gegenteil: Eine das markt- und konkurrenzgerichtete Management des Wandels **ergänzende** und in seiner Wirkung verstärkende **Bewahrung** typgemäßer Identitäts- und Mitgliederorientierung kann sich im Veränderungsprozeß als stabilisierendes Element, als Chance im Wettbewerb und letztlich als Erfolgsfaktor erweisen. Diesbezüglich im förderungswirtschaftlichen Sektor Bewährtes zu pflegen bedeutet keineswegs, an „alten Zöpfen“ – nur um der Tradition willen – festzuhalten. Unter künftigen Umfeldbedingungen sollten arteigene Grundorientierungen, die das Gesicht der Genossenschaft prägen, stärker zum Einsatz kommen. „Darauf zu verzichten könnte nicht nur zu einem Verlust an arteigener Identität, sondern ebenso zu Umsatz- und Erfolgseinbußen führen.“²⁰ Genossenschaften, denen bewußt ist, daß es künftig mehr denn je einer **Profilierung im Markt und nach innen** bedarf, und die sich deshalb einer Mix-Strategie im oben beschriebenen Sinne bedienen, dürfte die Zukunft gehören.

Diese Prognose erscheint um so mehr berechtigt, als in neuerer Zeit die Kooperation im außer-genossenschaftlichen Sektor **an Bedeutung gewonnen** hat, ja geradezu in Mode gekommen ist. Die Hinwendung zur Kooperationsidee läßt sich unter anderem an Konsortien, Joint Ventures, strategischen Allianzen, Netzwerken und Kundenclubs erwerbswirtschaftlicher Unternehmen beobachten. In diesen Formen der Zusammenarbeit erfahren Elemente des genossenschaftlichen Konzeptes eine nachahmende Beachtung. Wenn aber erwerbswirtschaftlich orientierte Organisationen urgenossenschaftliche Merkmale und Verhaltensweisen für sich „entdecken“, sollte es für Genossenschaften keinen Grund geben, ihre Eigenheiten ungenutzt zu lassen oder gar bewußt von ihnen abzurücken.

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²⁰ Vgl. Werner Grosskopf/Hans-H. Münkner/Günther Ringle: Zukunftssicherung der Genossenschaften, Hamburger Beiträge zum Genossenschaftswesen Heft 19, Hamburg 1998, S. V.

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Social Orientation Of Consumer Co-operation Activities In Ukraine

Volodymyr S. Savchuk*

Ukrainian people, together with statesmen and public figures firmly support the construction of socially directed economy in Ukraine. One of its institutional forms is co-operation.

Co-operation can be defined as the association of co-operative societies for joint economic and public work. Its main mission is strengthening the positions of shareholders and co-operative societies within the market competition. While being equal participants in the market relations, co-operative societies and their associations are naturally influenced by the competitive environment; equally with other business entities they must effectively carry out their business undertakings. However, unlike other business entities, their business undertakings are aimed at meeting not only economic but social needs, together with fair income distribution and development of democratic forms of administration. This idea is underlined in the Declaration Of Co-operative Identity, adopted by the thirty third Congress of International Co-operative Alliance in 1995. The Declaration states that 'co-operative society is an autonomous association of persons voluntarily joined in order to meet their economic, social and cultural needs with the help of the organisation that is democratically administered and jointly owned'.

The most important form type of co-operation in Ukraine is consumer co-operation; in fact, it can be regarded as the only working social-economic system. It is not merely an economic system but a socially orientated system with the priority of carrying out social functions and providing services mainly for rural population.

By 1 February 2001 the system of consumer co-operation included 1.2 mln shareholders and provided services for 9.8 mln people in the rural areas, which is 12.2 per cent of total population in Ukraine.

Consumer co-operation is a unique social-economic institution. Its uniqueness originates from being truly people's organisation. Created by people and for people, consumer co-operation has always put meeting people's needs as its main objective. This is its social mission designed by the very nature of consumer co-operation and its main task.

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The growth of globalisation and the acceleration of the split of the society into the poor and the rich on the watermark of the two millenniums will cause a more urgent need for the social mission of co-operation, as well as the practical implementation of co-operative ideas and principles.

Consumer co-operative societies created voluntarily by the citizens are the main and primary link of consumer co-operation. They are organised into associations giving them the possibility to carry out their functions effectively, that is to provide services for the population, to develop the material basis, to form resources for the goods, to provide enterprises with equipment, technology and raw materials, to protect their rights at a regional and a state level and so on.

Co-operative societies and their associations are self-governing and self-financing organisations. Their main task is to become the most effective means of protecting rights and meeting economical and social need of the citizens through involving citizens' credits accompanied by broad inclusion of the local industrial sources into the business circulation, and effective use of material, labour and financial resources.

Consumer co-operative societies and their local organs play an important role in mitigating and resolving social-economic conflicts. In the shocking atmosphere of economic difficulties being experienced by Ukraine at the moment, consumer co-operative societies are more likely to satisfy demand for goods and services in the rural areas, to resist the growth of unemployment, to assist employment and to effectively make use of resources.

In the complex social-economic situation after ten years of Ukraine's independence, consumer co-operation has survived and is now taking back its stand. The vitality of consumer co-operation, the attractiveness of such its values as mutual support, social protection, democracy, equality and justice have been confirmed once again.

In the market conditions, social protection of the citizens in practice reduces to providing priorities and justice in the society. Social justice is widely and in any connection discussed and speculated upon by many political parties and their leaders. Unfortunately, the fight for justice is often a mask for the real injustice and arbitrariness, when certain persons are filling their pockets under cover of social protection. It comes to the situations where businesses together with corrupted local authorities encroach upon the property of consumer co-operation in villages and regional centres.

The social mission of consumer co-operation regarding the protection of the rural population may be realized in a number of directions, the most important of which are: meeting the needs of the population for high quality goods and services; ensuring the growth

of employment of the population; forming the monetary incomes of the country residents; promoting the social and economic development of regions; promoting the stabilization of local budgets; conducting enlightening and cultural activities.

Fighting poverty among rural population is the main social function of consumer co-operation.

This struggle is becoming even more significant against the background of increasing differentiation of population including rural population in terms of income, growth of impoverished population, and growing number of enterprises with revenues below the subsistence level. Providing the most essential goods and services to the country inhabitants at prices considerably lower than at state-run and commercial shops as well as service centres, consumer co-operation thereby somewhat mitigates poverty in the countryside.

Consumer co-operation also assists in the fight against poverty in the countryside in the capacity of an employer. Very often it turns out to be the only employer in some rural communities.

- In this regard fulfilling its social mission by consumer co-operation is connected with preserving existing jobs at operating enterprises as well as creating new ones. The main directions of providing employment for the country residents are as follows:

- Expanding the production and sales of craftsmen's produce in particular by employing home workers.
- Creating small-sized production facilities designed for the processing of agricultural products (mills, grain-grinder, groats-making machines, butter-producing and milk-separating facilities, mini bakeries)
- Reviving stock-breeding, rabbit and poultry rearing.
- Increasing the volume of services provided in the countryside on the basis of a fuller utilization of the existing production facilities and trading areas.

Service industry is of great importance for solving employment problems and therefore, for improving living standards in the countryside. Service industry enables the employment of such socially disadvantaged people as pensioners and the disabled. It is also a highly profitable industry that is capable of providing jobs to the above-mentioned categories of population on a part-time basis.

It also has to be pointed out that that consumer co-operation is an income creating system. In many cases revenues derived from its functioning form the main or essential part of local budgets. In other words, consumer co-operation to a large extent ensures the economic and social development of rural areas.

As for the role of consumer co-operation in forming and increasing the incomes of the countryside residents, it is implemented in the following directions: by paying wages to the workers of the system; by paying cooperative fees for economic partnership; by forming part of the incomes received by the local residents in the form of discounts and perks provided by consumer co-operation; benefits received by the population as a result of a commercial credit. Baking and selling bread to the local residents at prices below its prime cost, keeping loss-making shops and other establishments in some villages, providing services to establishments financed from the state and local budgets such as orphanages, asylums, hospitals, homes for the disabled on a discount and credit basis are among the perks provided by consumer co-operation.

The impact of consumer co-operation on cultural and enlightening activity, revival of artistic activity, creating local folk theatres, interest clubs, sport clubs which are becoming centres of spiritual life in the countryside can hardly be overestimated. These are the main directions of implementing the social mission of consumer co-operation in Ukrainian villages.

In Ukraine the cooperative movement in the shape of cooperative societies has deep historic roots.

After originating in Kharkiv in the sixties of the 19th century and being structurally organized into the Central Union of Cooperative Societies in the early twenties of the 20th century it has made an enormous impact on the economic and social development of the countryside.

The nineties were of great historic significance for consumer co-operation in Ukraine. The declaration of independence by Ukraine, elimination of the administrative-commanding system and transition to a market economy could not but pose a number of questions before consumer co-operation, including such crucial ones as, for example, the reform of ownership relations. In March of 1994 XVI Convention of Consumer Co-operation of Ukraine approved “ Distribution of the collective property of consumer co-operation concept”. This concept is fully consistent with the main directions of social and economic reforms in the country. Its practical implementation promotes the democratic development of consumer co-operation; preservation of its integrity as a socio-economic structure; improvement of economic and social position of shareholders as well as the improvement of service in rural areas.

Today consumer co-operation in Ukraine is still on the way of its deep transformation. The XVIII Convention of Consumer Co-operation of Ukraine held in December, 2000, adopted “ The Program of completion of distribution and assigning of

property in the consumer co-operation in Ukraine”, at the convention a strong willingness on the part of shareholders to preserve the cooperative property and improve the effectiveness of using the powerful economic potential of consumer co-operation as well as the social orientation of its activities have been confirmed once again.

The Role of the ILO in the Promotion of Cooperatives (with special reference to ILO Recommendation No. 193)

*Jürgen Schwettmann & Hüseyin Polat**

The International Labour Organization (ILO), a specialized agency of the United Nations, was established in 1919 to promote social justice and internationally recognized human and labour rights. Its highest decision-making body, the International Labour Conference (ILC) debates and adopts standards on labour rights, employment, human resource development and other ILO concerns including, for example, small and medium-sized enterprises and cooperatives. A labour standard can be in the form of a Convention or a Recommendation. An ILO Convention, once ratified by a member

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State, becomes binding for that country and compliance becomes mandatory. A Recommendation, as the name implies, serves as a policy guide for member States and compliance is not an obligation. In practice, however, many member States adopt the provisions of ILO Recommendations and frequently incorporate important provisions in their national laws.

Recognizing the importance of cooperatives to millions of people around the world, the ILO has been actively engaged in supporting cooperative development since the establishment of a cooperative technical service in 1920, deriving its mandate from the ILO's Constitution which provides for consultations with recognized non-governmental international organizations including those of agriculturists and cooperators. It is interesting to note that the first ILO Director-General, Mr. Albert Thomas, was a member of the Executive Committee of the International Co-operative Alliance, which as the global voice of the cooperative movement, maintains a consultative status with the ILO.

Cooperatives are directly or indirectly referred to in various ILO Conventions and Recommendations but only one Recommendation focuses solely on cooperatives. This is the new Recommendation No. 193 on the Promotion of Cooperatives adopted at the 90th Session of the ILC in June 2002. This Recommendation replaces the Cooperatives (Developing Countries) Recommendation of 1966 (No. 127).

Reasons for adopting a new Recommendation

Since the time of the adoption of Recommendation No. 127, political, economic and social changes have affected the situation of cooperatives throughout the world. As a result, in March 1999, the ILO's Governing Body decided that a new universal standard could help enable cooperatives to develop more fully their self-help potential, placing them in a better position to meet current socio-economic problems such as unemployment and social exclusion, and help them compete in a global market place. At about the same time, the United Nations began debating new guidelines on cooperatives, which were adopted by the General Assembly on 19 December 2001. The ILO Governing Body's decision to revise Recommendation No. 127 was based on the following main reasons:

... The focus of Recommendation No. 127 was limited to developing countries while new roles for cooperatives in both the industrialized and the former socialist countries had emerged in the last thirty years;

... Recommendation No. 127 mirrored the development concerns of the 1960's

where cooperatives were seen primarily as tools in the hands of the government. The Recommendation thus overemphasized the role of the government in cooperative development and weakened the autonomous character of cooperatives. In accordance with the reformulated universally recognized cooperative principles, cooperatives should be regarded primarily as a means for their members to achieve their common economic and social goals. Their autonomy as a form of a private enterprise guided by ethics and principles should need to be upheld;

... In industrialized countries, new forms of cooperatives and new cooperative enterprise structures had emerged to take advantage of the challenges and opportunities opened up by globalization and technological changes. Heightened competition from other forms of business enterprises had also necessitated these changes. These facts required recognition in a new ILO standard on cooperatives;

... In many countries, political, economic and social changes had put pressure on government to limit its involvement in economic and social affairs. The State's role was increasingly limited to that of providing the political, legal and administrative framework for the development of private organizations including cooperatives. The existing ILO standard had yet to take account of these developments.

The main features of Recommendation No. 193

The main features of Recommendation No. 193 are as follows and will be discussed in detail below:

- ... Recognition of the global importance of cooperatives
- ... Reaffirmation of the cooperative identity
- ... Equal treatment for cooperatives
- ... Definition of the government's role in creating a supportive policy and legal framework, and in facilitating access to support services and finance

- ... An active promotional role for employers', workers' and cooperative organizations
- ... Encouragement of international cooperation

The global importance of cooperatives

In a number of ways the text confirms the important role that cooperatives play in global and national economic and social development. Cooperatives are specifically seen as significant tools for the creation of decent jobs and for the mobilization of resources for income generation. With regard to economic and social development, cooperatives promote the “fullest participation of all people” (Preamble) and facilitate a more equitable distribution of the benefits of globalization. They contribute to sustainable human development and have an important role to play in combatting social exclusion. The text further states that “the promotion of cooperatives... should be considered as one of the pillars of national and international economic and social development” (paragraph 7(1)).

Reaffirmation of the cooperative identity

In order to fulfill these roles cooperatives should be true to their identity, their principles and their values. The definition of a cooperative that appears in the Statement on the Cooperative Identity, adopted by the General Assembly of the International Cooperative Alliance in 1995, is incorporated in the text of the Recommendation, ensuring that there is only one, universally acceptable definition of a cooperative. The cooperative values, ethics and principles are cited and the full text of the principles appears as an Annex to the Recommendation. National policy and legal frameworks are to be guided by the cooperative values and principles, including most significantly, to protect and foster the autonomy of cooperatives.

Equal treatment for cooperatives

The International Labour Conference discussions in 2001 and 2002 generated a great deal of debate regarding the treatment of cooperatives vis-à-vis other types of enterprises and social organization. On the one hand, it was seen as important for cooperatives to “stand on their own two feet” and function as independent and autonomous enterprises in a competitive market situation, but on the other hand to be supported if they meet specific social and public policy outcomes. All cooperatives have social purposes but it was thought that cooperatives that have overtly social aims, particularly in favour of disadvantaged groups in society, could benefit from special measures. In addition, it was considered very important to stress the need to avoid discrimination against cooperatives because of their special

character. Thus, the Recommendation states that “Cooperatives should be treated in accordance with national law and practice and on terms no less favourable than those accorded to other forms of enterprise and social organization” (paragraph 7(2)).

The role of government in cooperative promotion

The Recommendation places heavy emphasis on the role of government in establishing an appropriate policy framework within which cooperatives can survive and grow. As has been mentioned before, government actions are to be guided by cooperative values and principles. Specifically, they are expected to provide a supportive policy, legal and institutional framework, provide support measures when social and policy outcomes are met (i.e. support to cooperatives based on their activities and not because of their nature), provide oversight on terms equivalent to other forms of enterprise and social organization, adopt measures to improve access to finance for disadvantaged groups, and topically, to promote the formalization of the informal economy. The role of cooperatives in transforming marginal survival activities into legally protected work is recognized.

It is also recognized that government can contribute significantly to improving cooperative performance by facilitating access of cooperatives to support services. In particular, support to cooperative human resource development is considered to be key. Cooperative success can often be attributed to the success of comprehensive HRD programmes for all stakeholders in cooperatives - members, workers and managers - and this is reflected in a number of places in the text of the new Recommendation. Measures should be adopted to develop the capacities and knowledge of the values, advantages and benefits of the cooperative movement, and national policies should develop technical and vocational skills, entrepreneurial and managerial abilities, knowledge of business potential and general economic and social policy skills of cooperative members, workers and managers and improve their access to information and communication technologies. The promotion of education and training in cooperative principles and practices at all appropriate levels of the national education and training systems, and indeed throughout society, is further encouraged.

The text also makes reference to government’s role in promoting safety and health, productivity and competitiveness in cooperatives, facilitating access to credit, markets and information, promoting best practice in corporate governance, strengthening gender equality, promoting workers’ rights and facilitating vertical and horizontal linkages among cooperatives. On the issue of workers’ rights there is a topical reference to the need to combat “pseudo cooperatives” through the application of labour legislation, and a call to promote best labour practices in cooperatives. The Preamble makes special reference to the ILO Declaration on Fundamental Principles and Rights at Work (1998) and a number of international labour standards.

Governments are urged to consult cooperative, employers' and workers' organizations in the formulation and revision of legislation, policies and regulations applicable to cooperatives. Governments are also encouraged to facilitate the promotion of the cooperative movement.

The role of employers', workers' and cooperative organizations

An active role in cooperative promotion is envisaged for employers', workers' and cooperative organizations, both individually and collectively. Employers' organizations are asked to consider extending membership and the provision of services to cooperatives wishing to join them. Workers' organizations are encouraged to assist cooperative employees to join trade unions, assist trade union members to establish cooperatives, participate in fora having an impact on cooperatives, participate in setting up cooperatives to create or maintain employment, promote productivity, equality of opportunity and rights of worker-members and undertake education and training. The reference to the special status of worker-members is of particular significance. Cooperative organizations are encouraged to promote an active relationship with the social partners to create a favourable climate for cooperative development, provide technical support services and commercial and financial services, invest in human resource development and represent cooperatives at the international level. In sum, the social partners and cooperative organizations are seen as critical agents in the task of cooperative promotion.

International cooperation

The Recommendation calls for greater international cooperation in information exchange on best practices particularly regarding employment creation and income generation, legislation, training methods and techniques, technology and product standards, and strengthening of linkages between national and international institutions involved in cooperative development. It also suggests exploring the possibilities of developing common regional guidelines and legislation on cooperatives.

Towards the future

The new ILO Recommendation No. 193 on the Promotion of Cooperatives, we hope, will be of great service to the cooperative movement and to the ILO's global tripartite constituency. We in the ILO's Cooperative Branch look forward to working closely with our partners to promote the new instrument. Already a number of ILO member States are considering revising their laws and national policies to take account of the provisions of Recommendation No. 193.

The cooperative approach, as highlighted in the following statement of the ILO's Director-General, provides a proven response to many of the world's current economic and social problems and challenges, not least in the fight against poverty and social exclusion. The ILO believes that Recommendation No. 193 will serve as a useful tool in the struggle to promote Decent Work through cooperatives.

“Cooperatives **empower** people by enabling even the poorest segments of the population to participate in economic progress; they create job **opportunities** for those who have skills but little or no capital; and they provide **protection** by organizing mutual help in communities”

Juan Somavía, ILO Director-General, June 2002

AN ANALYSIS OF THE COOPERATIVES IN TURKISH REPUBLIC OF NORTHERN CYPRUS IN THE PROCESS OF EU

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SUMMARY

The major objective of this study is to propose necessary steps and precautions to develop and modernize the cooperative movement in Cyprus, and recommend possible solution to the Cyprus problem and membership to the European Union.

Turkey has exercised its guarantor's rights and conducted a peace operation in Cyprus in 1974. As a consequence 3355 square kilometers of land was liberated and the Turkish Cypriot inhabitants of this land established their own authorities. After several years of alternative administrative models the Turkish Cypriots declared their own republic in 1983 and named it as the Turkish Republic of Northern Cyprus. This republic is not recognized by any state other than Turkey and is subject seclusion from the international arena. In addition 1994 decisions of the European Court of Justice also puts additional limitations to the ability of the TRNC to conduct international trade. These general problems inevitably affect the cooperative activities as well. With a possibility of a settlement to the Cyprus problem, the TRNC must take necessary measures to prepare itself in all fields of life including the cooperatives.

The study "An Analysis of the Cooperatives in TRNC in process of EU Membership" aims to make proposals for improving the cooperative sector in TRNC.

1. INTRODUCTION

The first part of the study will aim to clarify the concept of cooperatives. Under this part there will be a definition of cooperatives, their importance, operation principles, and structural set ups.

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Third part of the study will be about the importance of the cooperatives in the EU.

Fourth part of the study will be about the present situation and the problems in the cooperatives of TRNC.

Final part of the study will be a general evaluation and a conclusion.

2. CONCEPT OF COOPERATIVES

In order to make an analysis of cooperatives there is a need to look at the definition of cooperatives, principles, importance, and structures under the concept of cooperatives.

2.1. Definition of Cooperatives

As one type of the commercial organizations (Nickels and Others, 1993: 221), cooperatives are set up with a basic motive of cooperation (Mülayim; 1975:51). Different types of commercial organizations are set up with different motives. Primary motive behind the cooperatives is to provide a dynamic platform for individuals to get together and as members of these organizations cooperate and support each other and meet their needs (ILO, 1996, 56)

Another definition of the cooperatives is as follows; Cooperatives are organizations that are created by private individuals by method of membership to increase the benefits and reduce the risks and to obtain the resources that they cannot alone provide, in certain aspects such as production, finance, marketing and consumption (Üner, 1992:25; Roy, 1964:1 Roy, 1976: 6). Membership to the cooperatives is completely voluntary. It is organized to provide benefit to its members. Cooperatives are not formed by getting the capital together but rather by getting people as members together (Gökalp, 1995:57). In another words the cooperatives are organizations that people get together to increase their strengths, avoid exploitation by the richer and stronger, to combat the difficulties and to create an economic and social bond between its members (Hazar, 1990:63).

2.2 Principles of Cooperatives

Principles of cooperatives were first brought to attention by the Rochdale frontiers that set up a consumer's cooperative. These principles were widely accepted throughout the

world and helped the cooperative movement to develop. Basic principles of cooperatives today are an extension of these principles, which were adopted in 1937. To avoid any misunderstanding the Cooperative Alliance has reaffirmed 6 basic principles at the 23rd Vienna Congress in 1966. These principles are 1) Freedom to become member or to resign, 2) Democratic governance, 3) Limited interest to the capital, 4) Distribution of the profit to the members in proportion to their shopping volume, 5) Education on Cooperatives, and 6) Cooperation among the cooperatives (Güven, 1997:21; Özçelik, 1994:17). Principles of cooperatives were revisited at an International Cooperative Conference held on the 23 September 1995 in Manchester. Slight modifications were made and 7 principles were adopted very similar to the previous ones. Basic changes were about the condition of cash payments, which was then abolished, and the equal treatment without any discrimination in color, religion or nationality, which was added to the article 1 (Koç, 2001:3).

2.3 Importance of Cooperatives

As well as economic benefits the cooperatives bring about many benefits in the social, cultural and educational fields (Hischfield, 1973:22). Today the cooperatives are important part of the economy and they play important role in purchasing, marketing and consumption areas. At the same time they create jobs. As well as contributing the national economy the cooperatives contribute to social development, social justice, social cohesion, with reducing effects on income parities and social gaps (Güven, 1997:27-37). Cooperatives are driven by cooperation and teamwork, which bring about a culture of respect and democracy to each other. An effective cooperative movement can only be achieved by adopting democratic principles. In this respect the cooperatives contribute to the development of democracy in the country (Yavuz, 1995: 28-30).

2.4 Structure of Cooperatives

Basic structural unit of the cooperatives are the local or individual cooperatives. But these cooperatives may not usually be strong enough to protect the interest of their members. To be more effective and stronger the unit cooperatives need to get together under bigger umbrellas such as federations and confederations (Mülayim, 1995: 143). In order to be more effective the cooperatives are established as local, regional, national and international cooperatives and they join together to form associations and federations

(Macpherson, 1994: 12,13; Mülayim, 1998: 141-145). In many European countries such as the Germany, Holland, Denmark and the Great Britain, the cooperatives are established at national level under different functional areas such as the consumer, agriculture, housing and finance. In France there are 14 national cooperatives with a total of 18.5 million members (ILO, 1993:57).

Cooperatives are also organized at international levels. Bringing together the cooperatives working in the same fields establish these organizations. There are also upper organizations in accord with the field of activity. Most well known international cooperative organization is the ICA (International Cooperative Alliance). Horoce Foundation, International Federation of Agricultural Producers, is some of the international cooperative organizations. There are also many international organizations that are indirectly related to cooperatives. Some of these are the ILO (International Labor Organization), ICWG (International Cooperatives Women Group) and the European Agricultural Federation (CEA).

3. THE EUROPEAN UNION AND COOPERATIVES

Before going into any details about the cooperatives and the EU it is worthwhile to remind that the cooperative movement spread to the world from the European countries that now form the EU. An English factory owner Robert Owen first made introduction of cooperative concept in 1816. There were similar movements in the European countries. To name some pioneers in the cooperative movements we can mention the Charles Fourier (1771-1837), Lowis Blonc (1818-1882) and C. Gide (1847-1932) in France, F.W. Risffeisen (1818-1888), H. Schulze Delitzch (1808-1833) from Germany, N.F.S. Gruntvig (1783-1872) from Denmark, and Sir Harace Plumkett (1854-1932) from Ireland. Under the influence of Owen the first modern cooperative was established in Manchester city in 1844. England pioneered the consumer cooperative movement, France was leading the production cooperatives and Germany was leading the finance cooperative movements (Koç, 2001: 11-12)

It is estimated that there are now around 96,000 cooperatives in Europe where the cooperatives were first established. These cooperatives have around 155 million partners

and 2.6 million employees. This means a great strength in the overall economy. Full time employees at the cooperatives amount to 2.3% of the total working force.

Cooperatives have an important market share in Europe. For example, with the 1996 figures the market share of the cooperatives in agriculture sector in Holland, Finland and Italy were 83%, 79%, and 55% respectively. Share of cooperatives in the banking sector in France, Finland, Austria and Germany were 50%, 35%, 31%, and 21% respectively (ICA, 1998).

Cooperatives within the EU countries played an important role in European union. Cooperatives started to gain importance in many EU policies since 1981. European Parliament had adopted important decision and established important link between the EU and the cooperatives within the member states. The European Parliament recognized that the cooperatives are important economic and social institutions with an ability to provide jobs, contribute to production, housing and finance. With its widespread membership cooperatives had an important role in the social economic and political fields in their regions. Therefore the European Parliament decided to have important and lasting relations between the EU and the cooperatives. Furthermore the decision of the parliament accepted that the improvement in cooperatives would mean improvement to the EU.

Cooperatives in the agricultural sector have an exceptional importance in EU. Cooperatives are the driving force in agricultural production, agro-industry and financial aspects. Since 1957 cooperatives from 9 sectors have been established themselves at the EU level.

3.1 Sectoral Cooperatives in the EU

There are 9 sectors of cooperatives within Europe

3.1.1 Agricultural and Fishery Cooperatives

Many national cooperative organizations got together and set up the COGECA, General Committee for Agricultural Cooperation in the European Union Countries to represent them at the EU level. This organization is accepted by EU officials as the

representatives and spokesman for all the agricultural and fishery cooperatives within the member states.

There are two basic activities of the cooperatives under this organization:

1. Marketing the agricultural products produced by the members
2. To provide the necessary inputs for the members to conduct their activities.

It is estimated that the cooperatives control about 55% of the market share in the marketing activities.

3.1.2 Consumer Cooperatives (EUROCOOP)

Euro-Coop (European Community of Consumer Cooperatives) was established in 1957 to trade in retailing, protect the consumer and educate the consumer.

3.1.3 Group Purchasing Cooperatives

UGAL (Association of Retailer-Wholesalers in Foodstuffs) was established in 1963 by independent retailers in foodstuff in order to make bulk and economic purchases for its members.

3.1.4 Banking and Credit Cooperatives

ACB (Association of Cooperative Savings and Credit Unions of the European Economic Community) was established in 1970. The purpose of this organization was to establish cohesion in the field of finance among the finance organizations for agricultural sector and small and medium sized enterprises. This organization is among the three main credit organizations of Europe.

3.1.5 Production Cooperatives

CECOP (European Committee of Workers Cooperatives) was established to safeguard the interest of its members at the EU level.

3.1.6 Insurance Cooperatives

As a result of enlargement of the EU and the internationalization of the insurance business, ACME (Association of European Cooperative and Mutual Insurers) was established in 1978 as a voluntary organization to represent its members at the EU level.

ACME is also the EU representative of the ICMIF, the international world organization for the insurers.

ACME is active in all EU and EFTA countries. Contribution of the ACME to the cooperative movement and insurance sector is appreciated and praised at the United Nations Charter for Trade and Development (UNCTAD).

3.1.7 Pharmacy Cooperatives

Formation and development of pharmacy cooperatives begin at the end of the last century. Unlike the other cooperatives establishment of pharmacy cooperatives posed an uneven trend and even faced some resistance and legal obstacles.

Pharmacy cooperatives aim to provide medication to the low-income people. As well as retailing medicine they are also active in providing health services.

UEPS (European Union of Social Pharmacies) was established in 1961. Their main field of activity was production and distribution of medicine. With its 2,500 chemist outlets the UEPS render services to 30 million people.

3.1.8 Tourism Cooperatives

CETOS (European Council of Social Tourism) was established in 1984. This organization is formed by the cooperatives of the 12 member countries that were active in social tourism. Annual turnover of the CETOS is estimated to be 7.3 billion ECU. CETOS has 3,300,000-bed capacity.

3.1.9 Housing Cooperatives

National cooperatives of the member countries in the field of housing got together and formed the CECODHAS in 1986 (Müftüoğlu, et al , 2001: 27-28)

4. COOPERATIVE MOVEMENT IN THE TRNC

This part will articulate brief history of the Turkish Cypriot Cooperatives, the present situation, basic problems and proposals for improvement.

4.1 History of Turkish Cypriot Cooperatives

First ever-modern cooperative was established in 1909 in a town called Geçitkale (Lefkonuk) under the name of “Savings and Credit Cooperative Company”. This village was a mixed village and the cooperative had both Turkish and Greek members and also served to both societies.

The first cooperative with all Turkish members was established in 1927 at Sütluce, which is a village of Magusa.

The first cooperative law was established in 1914 under the name “Law of Cooperative Credit Companies”. This law was revised to cover all cooperative movements under a new law called “Cooperative Company Law”.

New detailed law had made a difference and the cooperative movement gained dynamism. By 1932, in just after the nine years, 324 cooperatives were established in many different locations. Cyprus Agricultural Bank was also set up in order to meet the finance needs of these cooperatives.

Even though there were many new cooperatives established between 1923-1932, there had been many problems due to lack of experience and education. There had been some efforts to solve these problems between 1934-1938. First immediate action was to ban the formation of new cooperatives to avoid further inflation of cooperatives. 60 inactive cooperatives were also closed in this period. As a part of these efforts 71 cooperatives got together and formed the “Cyprus Cooperative Central Bank”.

In 1939 the law on cooperatives was amended to remedy for shortcomings. In 1959 the new “Cooperative Company Law” was created it is still in effect today.

Until 1959 a single body controlled all the cooperatives. But the establishment of the Cyprus Republic divided this body into two. Turkish cooperatives were to be under the control of the Turkish Cooperatives Authority and a similar organization was set up to control the Greek cooperatives. The Turkish Cypriots thus established their own cooperative central bank and named it as the “Cyprus Turkish Cooperative Central Bank”. The bank was established as partnership of 122 credit, 75 consumer, 7 savings and 10 others, total of 196 cooperatives.

During the 1959-63 period there had been a great improvement in the Turkish cooperative movement. However the 1963 incidents and the economic and social difficulties imposed by the Greek side had limited the activities and damaged the cooperative movement immensely.

After 1963 as many as 103 Turkish villages had to migrate for safer places and the Turkish population was forced to live in enclaves until 1974. The Greeks destroyed all the documents and valuables of most cooperatives.

After the 1974 Peace Operation Turkish Cypriots had their own territory in the north. After the population exchange agreement the Turkish Cypriots came to power in the North. In some cases people coming from the south had restarted their cooperatives that were active in the south. In some cases new cooperatives were established. Particular attention was paid that the new cooperatives were development type. Cooperatives had become important again after 1974 and they got involved in many important activities. For many years the cooperatives were fully occupied with the production, harvesting warehousing and distribution of cereals including the wheat for bread manufacturing and barley for animal feed. Cooperative organizations such as PEYAK was established and organized to meet the food and clothing needs of the society reasonably. Cooperatives had also been very active in diary production, wool, carob, olive oil, grapes, and tobacco (Aydeniz, 1997: 46-49).

4.2 Present Situation of Cooperatives in TRNC

Main field of activities of the cooperatives in TRNC are in production, consumption and housing. When the cooperatives become inactive they are ceased for a while and then closed down. While there were 207 active cooperatives in the year 2000 this reduced to 206 in 2001 (Table 1).

Table-1 Active Cooperatives (1997-2001)

Type	1997	1998	1999	2000	2001*
1.Credit	86	86	86	86	86
2.Consumption	12	12	10	9	8
3.Savings	23	25	24	24	24
4.Development	93	91	91	88	88
Total	214	214	211	207	206

* Until June

Source: Cooperative Administration Department

As it can be seen at the above table as from June 2001 there are 86 credit, 8 consumer, 24 Savings, and 88 development cooperatives active in TRNC (Cooperative Admn. Auth. 2001:19-22). There are 1243 employees working at the cooperatives. This amounts to 1.42% of the total working population (DPÖ, 2001: 70-71). This is low when compared to the EU standards.

Amount of savings deposited at the cooperative banks amount to the 32% of the total savings in TRNC. By 31.12.2001 total deposits at these cooperatives amounted to 43.1 million dollars. However serious problems in the finance sector, which resulted the bankruptcy of PEYAK and VIPKOP, had lost the confidence to the cooperative banks (Solyali, 2002).

Cooperative Administration Organization had carried out its responsibilities such as registration, inspection, and auditing as much as they could.

Law of Cooperatives states that each cooperative should be audited at least once a year. But certain shortcomings banned this to be practiced. There are efforts however to improve the situation.

CTCCB is the main financial institution behind the cooperatives. Besides, this organization also finances the state and other private and commercial entities. In 2001 73.9% of the credits were used by the state, 21.3% was used by private entities and only 4.8% was used by the cooperatives. When we look at the sectoral distribution of the credits extended by the CTCCB, we can see that other than the year 2000, the biggest share is in

the agriculture sector. In June 2001 amount of credits to the agricultural sector was 43.3%, for individuals it was 31% and 22% for the trade (DPÖ, 2001: 418-422).

4.3 Basic Problems of Cooperatives and Suggestions for Improvement

It is possible to make a list of the problems in the cooperative movement in the following areas:

4.3.1 Basic Problems

TRNC Cooperatives face, perhaps like most cooperatives in the world, the following problems:

4.3.1.1 Problems Due to Auditing

Law 114 Cooperative Company law stipulates that the cooperatives must be inspected every year. However the cooperatives that are inspected are those who are liable for company tax and the cooperative saving banks of the primary and secondary schools. The inspection of the other cooperatives is not regular. (One of the main reasons for this shortcoming is the lack of personnel at the Cooperative Administration Office. The second reason is lack of appropriate accounting system especially at the small village cooperatives. Most of the small cooperatives are managed with people who lack the skill and knowledge to maintain appropriate accounting systems.

4.3.1.2 Problems Due to Accounting System

The financial bureaucracy is one of the main problems affecting the cooperatives. Two main problems that are faced by the cooperatives and that almost stop them from functioning are:

1) Cost Increasing Bureaucracy

There are many unnecessary cost-increasing items that have negative effects. Some of these are the interest differential fund, banking insurance tax, and tax on the interest

earnings. These funds and taxes increase the cost of money and it becomes unattractive to the members to make use of the financial services of the cooperatives.

2) Corporation Tax

According to the law any cooperative that is established as a limited company at a place with a minimum population 5000, are subject to the corporation tax. Those cooperatives that are established with unlimited responsibility are not subject to corporation tax even though they are financially much more stronger. This law places the cooperatives in the same category as the commercial organizations that are established solely for profit making purposes. Cooperatives however are non-profit organizations that serve to their members and the community.

4.3.1.3 Problems arising from inflation and Turkish Lira Credits

According to the TRNC Central Bank any financial institution can claim back an unpaid credit by legal means that cannot exceed four times the principal. With the present interest rates a credit becomes four times the principle if the installments are not paid within the first 18 months.

Law 114 stipulates that any dispute between the cooperatives and members can be settled by means of arbitration. 741 cases have been transferred for arbitration during the year 1998. The credits that have become five times the original amounted to 372.2 billion Turkish Lira. The arbitrator decided to reduce this into 232.4 billion and this was the decision for payable amount. The 139.7 billion differences is the loss of the cooperatives.

These losses forced the cooperatives to exhaust their reserves, become incapable to provide earnings for their partners and also some lacked the ability to pay back credits they obtained from the Cooperative Central Bank.

4.3.1.4 Residence and Rehabilitation Problems

There have been several problems between the cooperatives and the Ministry for Residence and Rehabilitation regarding the buildings and properties that are being used by the cooperatives. While the urban cooperatives have been provided with appropriate deeds most of the cooperatives in the rural areas are still in problem.

4.3.1.5 Problems of the Production and Marketing Cooperatives

Some cooperatives are involved in marketing activities for the production in their own region. Due to lack of planning there are big fluctuations in production of certain goods and this leads to marketing problems.

4.3.1.6 Problems at the Smaller Cooperatives

Smaller cooperatives at the small villages have financial shortcomings in meeting their targets. As well as inability to serve their members appropriately these cooperatives also fail to keep accounts according to the required standards.

4.3.1.7. Problems due to Lack of Higher Level Coordination

One of the biggest problems of the cooperatives, especially in case of the consumer cooperatives is lack of coordination at the upper level. With the enlargement of the markets and increased competition the only way to survive is to unite together (Hasgüler, 1996: 92-93).

As well as lacking coordination within the country the Turkish Cooperatives of TRNC has very limited connections with the international organizations. Only the CTCCB is the member of the ICA since 1960 (Arifoglu, 2002). But it cannot be claimed that the relations with this organization is optimum (Aker, 2002).

4.3.1.8 Problems due to Lack of Education

1. Education on Cooperative

There are hardly any efforts to increase the awareness of the public about the cooperative movement. There are lots of activities such as seminars and workshops to educate the public about the benefits of the cooperatives.

Although one of the responsibilities of the Cooperative Administration Authority is in the field of education, there is a lack of finance and personnel in this respect. The funds spared for this purpose are inadequate.

2. Education of the Personnel

Every development plan, government plan, and annual reports include paragraphs about training the personnel within the country and even abroad. There are also many international activities such as seminars and conferences all around the world. But there are hardly any training activity within the country and almost no participation in international activities.

4.3.1.9 Problems Due Lack of Personnel and Vehicles of the Cooperative Administration Authority

Cooperative Administration Authority is the main authority to carry out necessary inspections and make audits on the cooperatives in TRNC. However there are many shortcomings due to lack of personnel, inexperience of personnel, and also due to inadequate transportation facilities.

4.3.1.10 Problems Due to Lack of Democracy

Management of the biggest cooperative organization the CTCCB is not elected by its partners but appointed by the government.

4.3.1.11 Problems due to lack of Auditing of the Cooperative Saving Banks

While the cooperative banks operate just as any other commercial bank they are governed by the law of cooperatives and are not under the inspection of the central bank. This means unfair competition to the other ordinary banks. With the incapacity of the Cooperative Administration Authority these institutions are operating with lack of inspection and control. It was only realized after it has bankrupted that the PEYAK had performed many illegal operations by extending credit to people that they should not normally do (Yilmaz, 2002).

4.3.2 Suggestions for Solutions

- 1) The Cooperative Administration Department must be equipped with the necessary technical equipment mainly by transportation vehicles in order to fulfill their responsibilities given to them by law of establishment of the department 31 / 1989. Personnel needs must also be met in the best possible way.
 - a. Accounting system must be standardized in all cooperatives for easy inspection. Recruitments to the cooperatives must be done in such a way to get the best possible personnel.
 - b. The department must be computerized to make all the inspections by computers and use the up-to-date information technology.
- 2) The law 114 Cooperative company laws must be modified without any sacrifice on principles. It must become in parallel to the international norms.
- 3) Keeping in mind that the cooperatives contribute to regional solidarity and increase production, the state should encourage the establishment of new cooperatives and also encouragement of federation of the existing ones.
- 4) Cooperatives must be in touch with the international cooperatives and there should be exchange of information. The officials must be in contact with the international organizations to learn and adopt the most modern technology and approaches.

- 5) Ministry of Education should get involved in educational programs to encourage people to get involved in cooperative movements. There should be good relations with the media and support must be obtained from media to promote the cooperative movement.
- 6) The state must distinguish between the profit making commercial organizations and nonprofit cooperative organization. There should be different treatment for taxing purposes.
- 7) Revenues of the state from the cooperatives should be gathered at a fund and these should be used for the development and promotion of the cooperative movement.
- 8) The state must not delay the payment to the producer when they buy the produce. Late payment is eroded by inflation and devaluation.
- 9) The local traditions, especially the Handicraft Cooperative must be supported to overcome the marketing problem.
- 10) Traditional agricultural production such as grapes and tobacco must be encouraged and supported by the state.
- 11) Problems between the Ministry of Residence and the Cooperatives must be solved.
- 12) The law about the credits states that the unpaid debts. Can be obtained by legal process up to a total credit with the interest that is four times the original credit. This means that if a bad debt of one million is not paid for a certain period and it becomes 10 million at the end of a certain period, the cooperatives are able to get back, by legal means, only 4 million Turkish liras. This of course is a loss for the cooperatives. Legal adjustments must be made to avoid these losses.

- 13) As stated earlier the cooperatives should be encouraged to join forces under a bigger umbrella such as federations and confederations.

5. GENERAL ASSESSMENT AND CONCLUSION

When it is compared with the international norms it can be seen that the cooperative movement in TRNC have shortcomings in the field of democratic governance, education, training, communication and cooperation. The cooperative movement is also far from addressing issues that the international cooperative movement is leading to deal with, such as the peace, security, human rights, sustainable development, youth, women and health.

When compared with the cooperatives of EU it is seen that the cooperative movement in TRNC is very limited. There are no cooperatives in TRNC for example in the field of pharmacy, insurance and tourism. Establishing new cooperatives may enable to provide alternative financial resources that can overcome the present financial shortcomings.

As well as other sectors there is expected to be great new opportunities for the cooperatives after a possible solution to the Cyprus problem. By integrating to a large economy the disadvantages of non-recognition will be diminished. Turkish cooperatives will also be able to reach the financial aids and contributions from the international organizations.

Europe Parliament foresees that the development of the Union will be in parallel to the development of the cooperatives and is determined to support the cooperative movements. Under such an environment Turkish cooperatives will be more active and hence their contribution to the overall economy will be much bigger.

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A GOOD OPPORTUNITY FOR THE FUTURE OF GAGAUZ : COOPERATIVE MOVEMENT

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The Moldovian Republic gave autonomy to the Bucak Region where Gagauzian people reside and the "Gagauzian Land Autonomous Region" was established after the Soviet Republic (U. S. S. R.) was dissolved. Today, this autonomous establishment has a Parliament, called "People's Toplus", a president of the Autonomous Region and executive directors (who may be called ministers).

Like all the other republics and autonomous regions which gained independence from the Soviet Republic, Gagauzi Land Autonomous Region is faced with important problems. The first of all of these problems is economy.

People around the world are forming partnerships to ease their living economically. The reason is that it is only possible for people to live together by establishing joint investments. In other words, people need to join their power and raise their living standards to a higher level with the collaboration they have created. This partnership is beneficial to both the individuals and families, and the state and the public. It has only been possible for people to overcome the difficulties through collaboration.

The cooperative phenomenon is the most suitable type of partnership because it involves the merging of forces both materially and morally. Besides, cooperative movement is a form of democratic organisation. People join the cooperatives voluntarily. Therefore, cooperative movement does not involve forcing people. Anyone can decide whether to or not to become a cooperative partner with free will, or they may decide to leave the cooperative after a period of time. For this reason, the cooperative movement is a preferred economic system as a way of economic collaboration. Cooperative partners undertake the controlling of their cooperatives. In short, cooperative movement is a sort of democracy in the real sense.

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Cooperative movement existed in the Soviet System as well, and some fine work was carried out and achievements were gained in the Soviet Republic regions. However, the complex bureaucratic obstacles harmed the cooperative movement and the democratic principles were lost.

The Republic of Moldova has a unique economic system as an independent country. Reorganizations are under way to adopt the current laws to the free market economy. As a result, the same procedures are in progress in the Gagauzian Land Autonomous Region as part of Moldova. Research about cooperative systems is being conducted in order to develop Gagauzian economy. The reason is that the Gagauzian Turks believe that the cooperative movement is an agent for faster development. Naturally, the newly devised cooperative system will not follow the Soviet model. Rather, an independent and democratic cooperative system will be constructed as similar to those in the Republic of Turkey and the western countries.

Gagauz is an agricultural country. For this reason, the cooperative activities to be established in this region will be a cooperative organization aimed at agriculture. In fact, the agricultural cooperatives functioning in the previous system have had accomplishments, too. For example, they obtained productive crops in the Bucak grassland in 2001. 1,000 kilo of grain per person was stored in warehouses.

In recent years, the Gagauzian farmers have left the kolkhoz systems established under the name of cooperatives, and have started to produce with their private enterprisers. The families who follow this way gain more products and more income. Yet, private enterprisers in agriculture encounter great difficulties in obtaining the necessary equipments and machinery, and finding loans. Still, last year private enterprisers constituted 13.98 % of corn production, 98.55 % of potato production, 56.30 % of vegetable production, 9.90 % of fruit and nut production, 17.83 % of grape production, and 68.10 % of small and big animal breeding, families own 78 % of their cows, 60.50 % of their pork, 89.80 % of their domestic fowls, 89 % of their sheep, and 82 % of their horses. Private enterprisers sold 77 % of big and small animals, 74.66 % of milk, 88.60 % of wool and 92 % of eggs and earned money.

All these indicate that private individuals have come a long way on the subject of private enterprise. As pointed out above, their only problem is the need for partnership and loans.

At this point the following question may be posed: Why don't these families join to establish cooperatives?

The reason for this is that the State has not completed the legal arrangements on this subject. Our people is used to being governed and directed by the State in all aspects. The State has always thought for and made plans for its people. However, now that the free economies system has been brought in, it is now time for initiating an independent and democratic cooperative movement.

In our estimation, the cooperatives to be established in Gagauz should be inspired by the cooperatives of 19th century Germany. Friedrich Wilhelm Raifeisen devised the cooperative principles perfectly at that time and the cooperatives that were founded based on these principles were successful.

Based on the Raifeisen principles, first the cooperatives should be established. After forming similar organizations in nearly every village, a cooperative higher union should be set up. Without doubt, the issue will then be finding credit sources. For this, new arrangements will be made in the banking regulations or a new cooperatives bank will be established to provide loans for cooperatives.

In summary, it is possible to say that we, as the State, have been in the process of reorganization for the last ten years. We have been able to deal with a great number of issues. Now, we have to, and we will, start the process of forming independent democratic cooperatives to strengthen our economy. For this, we will employ specialists and scientists of the countries that have been successful in this subject in the past. Undoubtedly, we will receive the most beneficial help and support from the State of the Republic of Turkey and our Turkish friends.

COMMUNIC ON VALORISATION

Prof. Dr. Celal ER

Dear Audience,

I greet you with respect and love,

As you know, The Turkish Cooperative Association has organized the International Congresses on Turkish Cooperative System once in a three years since 1944 and this congress, which we participate now is the seventeenth of them. In this congress that has been held for two days, seventeen notifications on various subjects except this assessment notification have been submitted. One of the most important characteristics of this congress, which should be reminded is that it is the first congress of third thousand, of 21st Century. The cooperative system is one of the most important sectors of developed world economics, not only of Turkish economics. The cooperative system starts to make feel its presence as a third sector between the individual sector that exists for profit and public sector that aims the social services at the same time all around the world. The cooperative system or in the other words, the third sector is very important in the aspect of transaction and improvement of employment together with cooperation and assistance, giving weigh to the social side as well as it is an economical action. In this field, there are organizations that their aim is not more sharp than cooperatives and mostly their social side weighs such as foundations, associations and occupational chambers.

Dear Audience,

The main subject of 17th International Congress on Turkish Cooperative System that we will describe few minutes later is;

1. European Union and Cooperative System
2. 21st Century and Cooperative System, and
3. Transition Program of Turkey to the Strong Economic and Cooperative System.

under the headline of “Globalization and Cooperative System”.

The presentations that are submitted to the Congress and discussions immediate after those addresses, the questions and the contributions and explanations were on the subjects, which we tried to underline. The first of the presentations that are submitted in the opening

session of the Congress has been submitted by Mr. Mithat ÇAKIR (General Manager of Panko Birlik) and it was about the agricultural policies in Turkey, the mistakes in these policies, the importance and necessity of agricultural and rural organization in Turkey and Member States of European Union. The dear speaker had brought the structural deterioration, decreasing of the productivity, deficiency in organizing and decreasing of supports on agriculture that are insufficient, contrary to the EU countries into the light. The policies are wrong and those are also not true for Turkish Cooperative System and the integration of Turkish agriculture with European Union's agriculture for single market is difficult by this way.

In the second notification of the session, Mr. Safakli and Özdesler had analyzed the present situation of the cooperative system of Turkish Republic of Northern Cyprus during EU period and had discussed that the necessary preparation in the cooperative system for integration in case of to participate to the European Union should be made now in a possible solution on the Cyprus issue.

Professor Günther RINGLE who is the lecturer in Hamburg University and submitted the last notification of the opening session has expressed the necessity of growing up, additional capital and at the end of union, the development of concentration and cooperation thought, regarding changing in both cooperative system, which is an economical sector and society and dynamics that effect this changing.

In the first, i.e. the 2nd session of afternoon, three notifications have been submitted and in the one of these notifications that was submitted by Professor Laurinkari who is the lecturer in Kuopio University, he has expressed how the cooperative system should be perceived in the world that there are always changes. He also explained that the cooperatives are the important elements of the market economy.

In the latter notification, Mr. Jenkins who is one of the lecturers of Dortmund University has told the development of the cooperatives in Germany and their present situations and he said “yes” for the supervision of cooperatives and “no” for the state intervention. The speaker has stated that the cooperatives and cooperative movement should not be effected and should be managed by an autonomous management. The speaker has told that the state puts the rules in order to organize the economical life in every country and the comprehension, “*laissez faire*” has been changed in an important degree and even companies are supervised, not only cooperatives. But the state supervision should be proper on the basis of justice in the aspects of law and financial and material. As a result, he pointed out that the state supervisions, which

is suitable for the cooperatives and not intervening to the cooperatives should be the task of upper unions of the cooperatives together with the cooperatives.

In the last presentation of the second session, Mr. Schwetmann and Mr. Polat who are the experts of World Labor Organization had brought the importance of worker movement into the light in the development of cooperative system and they have told that the worker movement is very effective in the widespread of consuming cooperative system. Furthermore, in this presentation, they have explained clearly that the cooperatives support the people that they contribute to the economic development including the poorest class and provide the employment possibility for those who are capable but don't have financial possibility and provide the self-confidence to the individuals by organizing the self-assistance in the society.

The first notification of the third session was on the Development, Issues and Means of Solution in the Agricultural Development Cooperatives in the 21st Century. The notification had been prepared by the precious bureaucrat, Mr. Mehmet Akif Paksoy and he expressed that the agricultural aimed and rural source cooperatives in Turkey are in the great number and the most important issue of them is to find source, product, develop and use them as rational and productivity for the future production.

Dr. Nevzat AYPEK who is the lecturer of Trade and Tourism Faculty of Gazi University has submitted the second presentation of the third session on "the Situation of the Third Sector Cooperative Establishments against the new Financial Techniques". In this presentation, Mr. Aypek described the cooperative establishments, their characteristics and their differences between them and the individual and public sectors. He studied TARIS as an example for cooperative establishments and pointed out its deficiencies.

Professor Savchuk who is the president of Kiev National Economics University submitted paper on "the Social Focusing on Consuming Cooperatives of Ukraine". The valued speaker has declared that the consuming cooperatives in Ukraine had gone into the deep transition period after the deterioration period of Soviet Empire and they still try to rehabilitate this period. In the last general meeting of the consuming cooperatives in 2002, the "completion of property assignment and appropriation program in the Consuming Cooperatives in Ukraine" has been accepted. In the congress, the shareholders had stated that the property should be protected and efficiency of consumer cooperatives should be increased in the utilization of its powerful economic potential and its activities should be directed to the social issues.

The last presentation in this session (3rd session) was submitted on "the Cooperative System in the aspect of Globalization and Albanian Sample" by Dr. Gruda and Dr. Cami who

are the lecturers of Faculty of Economics of Tiran University. In the notification, it has been understood that the cooperatives play important role on the full and productive employment, removing the poverty and help balanced social development. They have stated that the cooperative system works in almost every country and every subject economic sector and 760 people are the members of cooperatives and they have declared what the situation is and will be after the communism in Albania.

Professor Mercan and Researcher Küçükkaplan who are the lecturers of the Faculty of Economics and Management Sciences of Gazi University submitted the first presentation of three in the fourth session. The subject of the notification had become more important after the last economic crisis and operations on banks. Its subject is “A Cooperative Bank Model that will be Established for the Development of Turkish Cooperative System and Its Contributions to the Cooperative System”. Because the finance problem that is at the first and most important problem of Turkish Cooperative System has been caught up now. Due to their own problems and various reasons Halk and Ziraat Banks that are operated in this field have tightened the provisions required from cooperatives. To gain all benefits and incomes that are expected from the cooperative system, the cooperatives and the partners of the cooperatives should be provided the secured credit sources. In this notification, this important issue has been studied and brought into the light. Clearly, there is a need for cooperative bank that would be established in Turkey.

In the second notification of the session, the chairman of the Management Board of State Officers Aid Cooperative Bank of TRNC and cooperative worker has told in detail the regulation situation and its applications together with the cooperative system movement, its establishment and development. Especially, he has given detailed information on the development cooperatives, the credit cooperatives, Consuming and Saving Cooperatives.

Mr. Dennis A. Linitzky who is the lecturer of Kiev National Economics University submitted the last presentation of this session on “the Substructure Issues of Ukraine Consuming Cooperatives and Market Economics”. The speaker has pointed out that the consuming cooperatives are more developed in the rural area but there is a development potential in the urban areas. He explained that one should never confuse the cooperative organizations in the types of kolkhose and sovkhose that were well-organized in almost whole country before 1992 with the cooperatives that are democratic and independent.

Professor Anatoliy M. Poruchnik who is the head of International Relationships Department of Kiev National Economics University submitted the first presentation of the fifth session on “the International Activities of Ukraine Consuming Cooperatives”. The

valued speaker has pointed out that there would be important gains in the integration of south and central Europe Cooperative System with the world cooperative system as paralleling to the recent global and liberal approaches.

Dr. Nurettin Parilti who is the lecturer of the Faculty of Economics and Management Sciences of Gazi University submitted the second presentation of this session, i.e. 5th session on “the Affects of the Third Sector Establishments on the Marketing Comprehension During the Globalization”. Dr. Parilti has expressed the social and economical effects of globalization that is gradually becoming important and he has put forward that there is a paralleling between the effects of globalization on marketing function and the development way of cooperative establishments. The cooperatives are the third sector establishments, which give importance to the culture of the regions where they established and positively affect the marketing by this way.

Professor V. Beuthien who is the lecturer in Institute on Cooperative System of Marburg Philips University and Professor Stephan Varban who is the president of Moldova Komrad State University. Have submitted an assessment presentation of congress. Mr. Beuthien has studied the “Modernizing of Cooperatives by the Transferable Cooperative Share” and explained that these processes would be realized by which conditions.

Mr. President Stephan Varban who has participated to our congress from Gagausia, Moldova, has stated that the cooperative system is necessary for development and improvement and Turkey could help on the cooperative system field as becomes on many subjects and he has expressed that they requested this help.

Dear Audience,

After all these assessments, I would like to say as the last word that XVII International Congress on the Turkish Cooperative System has reached to its aim and the result has been obtained successfully. One of the characteristics of this congress is that the guest (foreign) speaker and number of proceedings are more than local speakers. Except the assessment notification, 11 out of 17 presentations were submitted by foreign speakers and 6 of them were submitted by the local speakers. By this way, in a certain level, the cooperative system wind has blown a little bit in the public opinion. Our misfortune is that the date of this congress meets with the general election date in Turkey, since it was determined a long time ago.

As a result, I would like to thank local and foreign participants who came to the congress from far and near, chairmen of sessions, shortly everybody and I submit my kind regards. With my cooperators greetings!

