

УЧАСТИЕ КРЕДИТНЫХ СОЮЗОВ В РАЗВИТИИ АГРОТУРИЗМА

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PARTICIPATION OF CREDIT UNIONS IN THE DEVELOPMENT OF AGROTOURISM

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Abstract: the article considers domestic and foreign experience of organization of agrotourism (rural tourism) with the cooperative movement and the ways and forms of implementation in practice. The attention is focused on the financing problems of tourist activities that actualize the cooperation of credit unions and community organizations. On the basis of the conducted analysis we revealed a significant role of credit unions, which have become an alternative source of funding for green tourism in the process of formation and development of green tourism. Methodical recommendations for financial support of subjects of tourism activities in rural areas, as well as interaction between the credit unions and public organizations in the sphere of tourism, which is of great importance for the socio-economic strengthening and development of rural communities. The necessity of implementing a system of organizational measures at national and regional levels to ensure this interaction, the state support of development of the credit-cooperative movement and rural tourism is substantiated. We offered organizational structure of the regional associations with the participation of the credit cooperative in the field of rural tourism for the cooperation of all interested participants.

Key words: *credit unions, credit cooperation, agrotourism, rural tourism, tourism, cooperation, public organization.*

В статье рассматривается отечественный и зарубежный опыт организации агротуризма (сельского туризма) с кооперативным движением, а также способы и формы его реализации на практике. Внимание сосредоточено на проблемах финансирования туристической деятельности, которые актуализируют сотрудничество кредитных союзов и общественных организаций. На основе проведенного анализа мы выявили значительную роль кредитных союзов, которые стали альтернативным источником финансирования зеленого туризма в процессе формирования и развития зеленого туризма. Мы представили методические рекомендации по финансовой поддержке субъектов туристической деятельности в сельских районах, а также взаимодействие кредитных союзов и общественных организаций в сфере туризма, что имеет большое значение для социально-экономического укрепления и развития сельских общин. Обоснована необходимость внедрения системы организационных мер на национальном и региональном уровнях для обеспечения этого взаимодействия, государственной поддержки развития кредитно-кооперативного движения и сельского туризма. Мы предложили организационную структуру региональных ассоциаций с участием кредитного кооператива в области сельского туризма для сотрудничества всех заинтересованных участников.

Ключевые слова: *кредитные союзы, кредитное сотрудничество, агротуризм, сельский туризм, туризм, сотрудничество, общественная организация.*

Problem statement: In terms of the importance of agrotourism (rural tourism) for the development of rural areas, it is extremely important to solve the problem of financing. This fact actualizes the interaction between credit unions and public organizations relevant to the field of tourism. The study of domestic and foreign experience of participation of rural credit unions in facilitating the development of agrotourism (rural tourism), its implementation in practical activities is essential for the revival and the economic and social strengthening of rural communities. In this regard, it is advisable to get guidance on financial support from credit unions of subjects of tourism activities in rural areas and to offer a model of such cooperation.

An analysis of recent research and publications on this problem. Significant scientific contribution to the study of credit-cooperative movement was made by such modern domestic scientists as M. V. Aliman, V. V. Goncharenko, V. F. Danilchuk, V. M. Ivanova, A. O. Panteleimonenko, P. T. Sabluk etc.

The aims of the research which leads to the objectives of the present study is to explore the essence of agrotourism (rural tourism) in Ukraine, problems and sources of its financing, in particular, with the participation of the rural credit unions.

The task is to study the nature and problems of financing of agrotourism (rural tourism) in Ukraine and the possibility of solving this issue with the participation of the rural credit unions. Also aim is at the elaboration and preparation of theoretical and practical recommendations for the financial support of credit unions of subjects of tourist activity and participation in the development of rural tourism.

Materials and methods: the methodological basis of this article is based on the scientific works of Russian scientists, materials of periodicals, statistical and other materials on activities of subjects of tourist activity, and credit unions.

Research methods. To solve the tasks we used the following research methods: system approach to defining the object and subject of research; statistical and comparative methods of evaluation; methods of logical and multivariate factor analysis.

Research result. Agrotourism or rural tourism is a type of activity organized in rural areas, which are formed and provided to guests (tourists) comprehensive services for accommodation, meals, excursions, visits to cultural and historical monuments, recreation, sporting events, fishing, hunting etc. This kind of tourism is focused on the use of agricultural, natural, cultural, historical and other resources of the countryside and its specificity to fulfill the needs of tourists [13].

World experience shows that in many countries of the world in recent years, it gains increasing popularity. In Europe, every fourth tourist spends holidays in the countryside. Among the factors affecting the spread of this form of leisure – mobility of tourists, the growth of psycho-emotional load, the dynamism of urban life, on the other hand a variety of shapes and number of services offered, the accessibility of credit resources for the development of tourism structures in rural areas. Income Germany, Lithuania, Belarus, Russia, Poland, Finland, Cyprus from tourism is more than \$ 10 billion for a year. In France, the tourism sector, half of which is agrotourism, is about 6 % of GDP, already outpacing revenues from the automotive industry [16]. Ukraine has enormous resources for development of green tourism, but they are used very inefficiently. At the moment, in connection with growth of prices for services of foreign tour operators and the decreasing solvency of the population, 70 % of tourists spend their vacation in his native region, which creates additional opportunities for the development of tourist services in rural areas [15]. The Agrotourism (rural tourism) begins to play a significant role in the economy, contributes to the solution of urgent social and economic problems of the rural regions of Ukraine and in some regions it is the only possible source of income for the rural population.

Organization of agrotourism (rural tourism) may be the most covered by local residents and members of their families. It is indeed a powerful factor of rural development. So one guest house creates from four to twelve jobs, which promotes the work of members of the local community: homeowners (receiving party), transporters, food producers, souvenirs, organizers, fishing and hunting, medical services and others [4]. In turn, the development of agrotourism (rural tourism) creates additional opportunities for the development of infrastructure of rural settlements, trade, cultural, social services, communications, use of modern forms of environmental energy-saving technologies and improving medical base not only for tourists but also rural communities in general. The development of agrotourism (rural tourism) in the region can become a significant means of promoting socio-economic development of rural areas, will allow to transfer the surplus labor from the manufacturing sector in rural areas in the services sector.

However, the development of agrotourism (rural tourism) is impossible without finding and identifying funding sources. It should be noted that the lack of necessary funding sources is a major problem in rural areas. Unfortunately, the volume of credit financing of tourism, especially agrotourism (rural tourism) still remain in the country the lowest among all the types of lending banks and credit unions. To address the issues of financial, economic and social nature in the field, it is necessary to ensure cooperation of all interested participants in the development of agrotourism (rural tourism), to unite their efforts and financial resources. So, in many countries of the world in the absence of financial assistance from the state and access to credit from financial and banking institutions, the organizers of the agrotourism (rural tourism) gather and resort to such form of cooperation as cooperative associations and credit cooperatives.

Examples of successful rural credit cooperatives are in Bulgaria, Brazil, Cyprus, China, Poland, India, Finland. We note that on Cyprus credit cooperatives operate in virtually every rural community in conjunction with various municipal organizations explore the historical, cultural, museum, religious, sports, craft, which are the basis for this kind of cooperatives. [4, 15]. In addition, local specialized cooperation in countries receives support from the state for the development of rural tourism and the socio-economic problem of rural community. Specialized service cooperatives operating in the field of green tourism combine: the company-tour operator and owners of the guest accommodation, trading enterprises and food production, souvenirs, artisans, craftsmen, folk art, church communities and monasteries, local museums (including private), transport companies, etc., creating a specific model for such cooperation.

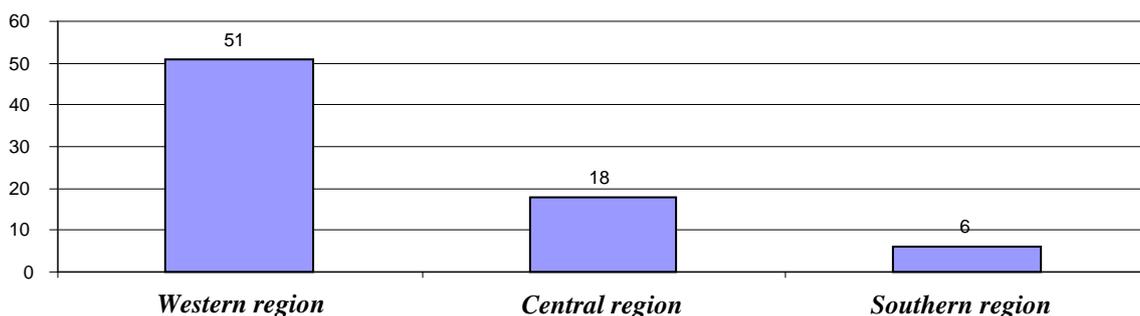
However, in Ukraine the most effective for the next period could be the model that takes place in Kherson region. Here is the successful cooperation of the organizers of the agrotourism (rural tourism), the combined cooperative "Ward of Kherson region" and the credit union "Hromada" (Kherson). Named cooperative was created by activists of the credit union "Hromada" in 2003. Joint efforts have helped to diversify local communities and to the villagers an alternative form of activity in the tourism sector [1]. The main directions of mutually beneficial cooperation are: financing of development projects related to tourism businesses in rural areas by the credit union "Hromada»; an inventory of future tourist location (detection of unique historical and natural sites, potential tourist accommodation, etc); creation of tourism products, combining historical, cultural, natural heritage and uniqueness of the area; obtaining credits community members for the arrangement of future tourist accommodation; organization of consultative services with the support of the credit union "Hromada" to obtain the necessary knowledge in the field of tourism for interested members of the community.

A collaborative effort of organizations and local communities were able to elect the strategy of development of agrotourism (rural tourism) – organization and holding of permanent rural music festivals and one-day rural tour routes, which include services provided by peasants: food, transportation, accommodation for vacation in own real estate other related tourism services. In addition, the credit union "Hromada" at their own expense carries out advertising, informational tours for its members living in cities. This partnership contributed to the formation of new tourist routes, to increase the income of local communities, improvement of work of the credit union etc. Such a model of cooperation between the cooperative and credit union development of agrotourism (rural tourism) implemented in five villages of Kherson region [1].

In the Eastern region pioneers in the promotion of tourism were the credit union, "Rostock", created in 2009 in the village Krasne in Donetsk region. With the help of funds of this credit union to residents of rural communities was organized two agricultural farms, which provide services to rural tourism. [18].

The experience of the credit union "Kosivs'ka" in the sphere of rural tourism is interesting. Credit union offering services to residents of Kosovo and Verkhovyna district of Ivano-Frankivsk region, there are already more than 16 years. It provided loans to 102.5 million UAH. Statistics show that 90 % of them are directed to development of rural tourism and a variety of applications that are composite [7]. It promotes the creation of new jobs (including in related industries), employment among the local families who provide services for transportation, food, accommodation, fitting their own home under the international standards, the decision of sharp social problems of the district. Realizing the importance of this area as a priority in the region's economy, the credit union has initiated and contributed to the creation of public associations, in particular regional tourism associations and training and advisory centre "Gutsullia", conducts outreach activities among local communities and tourists [7]. In the direction of support and development of rural tourism is also actively working in a credit union "Anisia" (Lviv region), "Vyhoda" (Lviv region), "Stanislavs'ka" (Ivano-Frankivsk region) and others [5, 6].

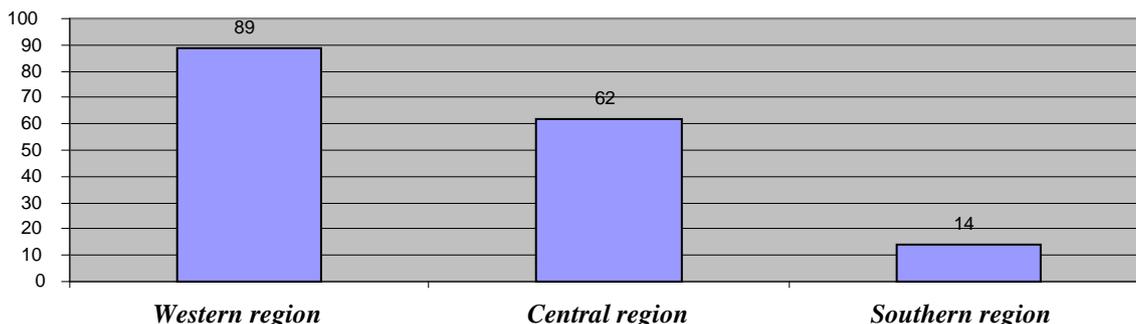
Table 1. The regional distribution and the number of credit unions operating in rural regions, (units)



Source: [2, 8]

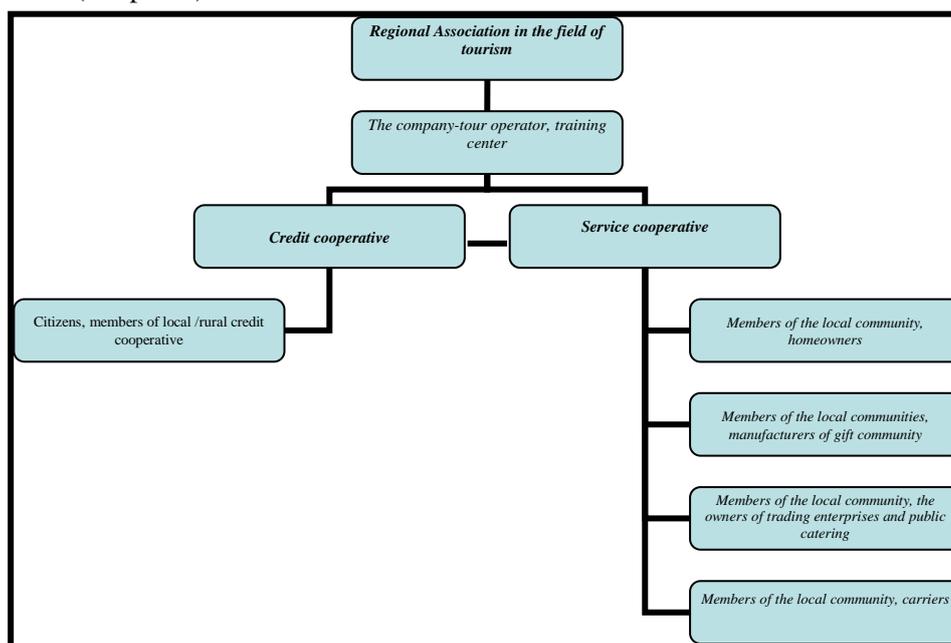
Such experience with the help of credit union of agrotourism development (rural tourism), the solution of acute financial, economic and social problems of rural areas and conservation of local communities requires full support and distribution. It is necessary to note that in recent years the number of rural credit unions has increased the most in the Western regions (table 1), it is characteristic that in areas where there is a development on the initiative of the rural population to credit unions, is the increase in the number of subjects of agrotourism (rural tourism) (table 2).

Table 2. The regional distribution and the number of subjects of rural tourism (units)



Source: [15]

Conclusions: Thus, the solution of the main problem of agrotourism – lack of funding – is the need for self-organization and concentration of capacities of all interested individuals in the area to create a credit union. For rural credit unions it is important to determine the algorithm of work and interaction with the subjects of rural tourism, to develop financial products and programs to work with them, to undertake the necessary staff training, to prepare a methodological framework to assist the organizer of green tourism. Agricultural credit unions, in addition to the tasks of financial assistance, shareholders may also become centers of education, vocational guidance and professional training of specialists in the sphere of rural tourism among the local population. In our opinion the need for further development of rural tourism requires the implementation of specific measures, including the creation of a model of regional associations in the field of rural tourism, which should include: an agricultural credit cooperative, a company-tour operator, owners of guest houses, factories of the souvenirs production, carriers etc. (see pic. 1).



Pic. 1. The model structure of regional enterprises in the field of rural (green) tourism

Source: Own elaboration of the author.

Currently, there is a need for adoption in Ukraine the national program of development of green tourism, private legislative acts, establishing tax incentives, concessional financing of projects in the sphere of agrotourism (rural tourism), including through credit unions. All it will contribute to solving of socio-economic problems in rural areas. The development of agrotourism (rural tourism) with the participation of the rural credit unions will provide additional opportunities to improve public and private housing financing for the development of local roads' infrastructure, maintenance and construction of water supply and sanitation, renewable energy etc. Participation of credit cooperatives in the development of rural tourism will help then and there to effectively solve social and economic problems that are urgent for local communities and the country as a whole.

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