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**THEORETICAL COMPONENT OF NATIONAL FINANCIAL,
ECONOMIC AND COOPERATIVE EDUCATION IN WESTERN UKRAINE
(SECOND HALF OF XIX-XX CENTURIES) AND ITS ROLE IN ECONOMIC
MANAGEMENT OF THE REGION**

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In the article, the theoretical components of the development of national financial and economic as well as cooperative education in the Western territories of Ukraine in the second half of the XIX-the beginning of the XX century and its role in economic management in the region were covered.

The methodology and the general essence of the financial and economic as well as cooperative education, and its significant influence on the community were analyzed. Importance and significance of financial and economic as well as cooperative education for realizing the opportunities for the self-understanding of a human as an economically active member of the nation was identified.

The development of the financial and economic as well as cooperative education of the population that has proved a key role in these processes and various institutions of self-education partnerships was analyzed. The broad functionality of such associations and the transformation of the main goal of its activities from educational proper to educational, financial and economic was revealed. The basic achievements of associations and associates in terms of the support for the establishment of various organizations for the business purposes, cooperatives, educational institutions, professional courses, publishing, organization of specialized events, financial institutions and their importance to financial, economic and cooperative education were described.

Keywords: *economic processes, enlightenment societies, economic, financial and cooperative education, Western Ukrainian territories, economic culture, cooperative movement, vocational schooling, Galician figures, region.*

Introduction. It is important to study the direction of the theoretical components of the national financial, economic and cooperative education in Western Ukraine in the late nineteenth and early twentieth century and its role in economic management in the region. Financial and economic as well as cooperative education is becoming an important subject of research for the Ukrainian scholars because of the significant gaps in its quality assurance. In spite of the sufficient amounts of trained professional economists, a workforce lack remains in the areas of financial management, accounting and auditing, insurance, Internet commerce, etc. It is quite negative, as the high quality of financial and economic as well as cooperative education has a significant potential positive impact on the economy and business in general. As L. Zahlynska and A. Lukomska admit, it is revealed in improving the investment efficiency, not only in education but also in other sectors of economy; attracting people to the development of entrepreneurship and acquisition of new enterprise features to increase the number of small and medium enterprises; increasing the number of the self-employed in the national economy sectors; enhancing the competitiveness of Ukrainian population on international labor markets, its confidence in the effective employment, actualization of possibilities and desires of each person will contribute, in their turn, to establishing a progressive civil society [10, p. 73-74]. The main objective of the financial and economic as well as cooperative education is realizing the opportunities for the individuals to self-actualize as a financially and economically active member of society who is able to be consciously engaged in financial and economic as well as cooperative life of the

country [19, p. 183]. Therefore, in the context of structural and functional framework, financial and economic as well as cooperative education is intended not only at generating relevant knowledge, but also at applying them for social development. Material of the considered article can be used for the preparation of teaching aids, seminars and training courses on financial and economic as well as cooperative issues.

Analysis of recent researches and publications. The theme of the research is not widespread among Ukrainian researchers in economics and more often gets the focus of the scholars-pedagogues. As practice shows, problems of this study are described mostly in terms of history (Babenko S.H., Goncharuk I.A.; Helei S.D., Kravets V.P., Kvasov A.S.), or from the perspective of pedagogy (Hipters Z.V., Syniavska A.M., Shafranska I.), one rarely can encounter works that characterize the financial, economic and cooperative education from other perspectives. Achievements of this works are more conducive to the study of education and cooperation areas of western Ukraine in late XIX – early XXth century. However, the main focus in the selection of research and publications that we base our research on, lies on the old pieces of work (up to 1996) such authors as Baryliak O., 1937, Weinberg M.N., 1956, Vasiuta I., 1994, Vytanovych I., 1935, works of Kaczor A., 1955 and 1960, Kushnir M.P., 1995, Pastushenko R., 1996, Khraplyvyi E., 1933., some foreign publications, etc.

We made an attempt to explore this area in the light of financial and economic direction of cooperative education and its need for the Ukrainian society on the territory of Western Ukraine in the end of

the XIX – the beginning of the XX century as well as the importance of getting education, independence and well-being of the community from an economic point of view and its importance in the ability to manage economic processes in the region.

Previously unsettled problem constituent. The relevance of the chosen topic of the study confirms the need for scientific substantiation of priorities as improving the financial, economic and cooperative education's quality in Ukraine and understanding of the retrospective bases of its formation in the context of different time periods and its importance to the education of the nation. The results of other institutions were studied, with the specification of their main activities for the development of financial, economic and cooperative education of the population of Western Ukraine in the second half of the nineteenth and early twentieth century. Due to the significant role of the cooperative movement in the formation of contemporary financial, economic and cooperative education of the population, some economists, thinkers and their achievements on the benefits of this form of economic activity were mentioned. The characteristics of financial, economic and cooperative education in Western Ukraine in the late nineteenth and early twentieth centuries with a focus on national values, self-organization, dissemination of professional schooling, which became a prerequisite for the further development of higher financial, economic and cooperative education, were specified.

Main purpose of the article. The aim of this study is to determine the theoretical components in the development of national financial, economic and cooperative education in Western Ukraine in the late nineteenth and early twentieth century and

its role in economic management of the region; determine the identity and characteristics of financial, economic and cooperative education in Western Ukraine in the second half of the nineteenth and early twentieth century; with the transformation of identified processes in modern conditions of development of the national education system and its specifics.

Results and discussions. The theoretical components of the national financial, economic and cooperative education at Western in the late nineteenth and early twentieth century and its role in economic management in the region is an important subject of the research. This period reveals features of development of the Ukrainian territory being under the control of Austria-Hungary, which implemented more loyal to socio-cultural development policy than the Russian Empire. This made it possible to develop a holistic societal space to form the Western People's Republic, though not for a long period of time.

For any society the level financial, economic and cooperative education is a sign of his intelligence and opportunities for further development. Financial, economic and cooperative experts, usually are a leading power figures, the active agents of the influence on the financial and economic situation in the country. Therefore, a holistic development of the national educational system should focus on the historical features of formation of its economic component, deepening the positive aspects and leveling the negative ones.

Financial, economic and cooperative education in Western Ukraine in the late nineteenth and early twentieth centuries is characterized by the specific historical and economic aspects. Thus, in the modern sense, during this period, the Ukrainian

lands were divided between the Austrian Empire (the lands of Eastern Galicia and Northern Bukovyna), Kingdom of Hungary (Transcarpathia) and the Russian Empire (the majority of the Ukrainian lands). Correspondingly, in the area of the financial and economic as well as cooperative education in Western Ukraine at that time there was a significant influence of the polonization policy (Eastern Galicia), Romanization (Northern Bukovyna), Hungarization (Transcarpathia) and Russification. The abovementioned differences in education were peculiar before the events of the World War I that marked the collapse of Austro-Hungarian, German, Ottoman and Russian Empires. As it was written by L. and I. Potapyuk, in the territories of Western Ukraine in the end of the XIX –the beginning of the XX century, economic education was characterized by the foundation and the tradition of the community self-help in the housekeeping of the Ukrainian people, the emergence of the first consumer societies, credit unions, cooperative movement, their fight against usury [17, p. 6]. Financial and economic as well as cooperative education was often considered as economic culture, which emphasized its social basis, taking into account the interests of others. It is noteworthy to understand that at that time only a very small percentage of Galicians were literate. The population, in particularly townsfolk, was subjected to the strict tax collection system that involved a so-called executioner. It was difficult for an inhabitant of that time to understand the need to pay fees and charges without getting the adequate social benefits and development opportunities as we have today. Moreover, the end of the nineteenth century was marked by the adaptation of the population

to the abolition of serfdom and the actual construction of a new system of relations that are increasingly based on the principles of coherence and minimization of coercion. The period under consideration was an important progressive step for the industry, development engineering, oil and coal mining. Therefore, society got a chance to respond to the global and the local progressive challenges, developing the intellectual environment of the local (not always purely Ukrainian) origin and develop financial and economic as well as cooperative education.

Besides, the strategically important changes, the development of the financial and economic as well as cooperative education in the Western territories of Ukraine in the second half of the XIX-the beginning of the XX century were ensured in terms of the specific socio-economic transformations. First, it is a period of cooperative movement, which is an important indicator of economic culture of the population, especially farmers. A prerequisite for the development of cooperatives was the adoption of the Austro-Hungarian law on the income and economic union in 1873. Its purpose was to prevent the bankruptcy of small producers. In fact, this law regulated the obligation of cooperatives development throughout the empire. In this way, the government sought to boost tax revenues to the regional budget.

The institutional foundations of economic activity was strengthened by the public education associations "Prosvita" ("Enlightenment") (founded in 1868), "Ridna Shkola" ("Native School") (founded in 1881). Although these bodies were of even more cultural and educational guidance, and were intended at unification of the Ukrainian lands "from the Carpathians to the

Kuban", their activity was important from the perspective of developing certain ideological standards that were necessary to understand the need for financial and economic knowledge, the priorities of the economic and cooperative development of the West Ukrainian lands in the unity and the opposition of the colonizers' areas. These governing bodies included many lawyers, artists, historians, and writers; however, the leaders were teachers. It was an important center of intellectual communication with the formation of their vision on development. "Prosvita" was especially significant and in 20 years of activity it has changed its main cultural and educational purpose into educational and economic one and began to pursue financial and economic cooperative activities promoting cooperation intensively [17, p. 10]. From 1906 to 1912, its representatives have organized 15 cooperative courses, higher education courses, contributed to the development of schools, including the economic one in Ugertsy Venyavski (now the village Zelenyi Hai in Lviv region), established a trade school in Lviv in 1911 [1]. Other initiatives of "Prosvita" were the following (this list is not complete) [12; 14; 11, p. 153]:

- the foundation of the "Association of Mutual Cooperation "Dniester" in Lviv," which numbered 213,943 policies in 3733 communities totaling 218,043,491 crowns of 2,159,903 crowns of the premium fund and 1,000,000 crowns of the reserve fund, holding thousands in the land agencies at the end of 1907;

- the foundation of the Mutual Credit Society "Faith" in Przemysl, 1894;

- the foundation of the "Land Credit Union" in Ukraine in 1898, which included 230 members in 1899, and its authorized

capital amounted to 11,236,754 crowns, the amount of loans granted to Ukrainian institutions was 21,700 crowns;

- the foundation of a "Land Revision Union" and "Land Household and Milk Production Union" in 1904 and 1907 with the center in Lviv;

- the foundation of the "People's Trade" or "Commercial Union" in 1908, which had branches in 14 districts and provided an annual one-month training course for 12 trainees;

- the foundation of such Associations as "Farmer" and "Rus Shchadnytsya" in Przemysl in 1904 and 1905 respectively.

In general, as I. Zulyak admits, at the end of 1908, there were 227 business partnerships supported by "Prosvita"; they comprised 168 credit, 21 commercial, 10 industrial, 10 commercial agriculture and 9 milk production associations and 9 associations of other types [11, p. 153]. The Company used the practice of teacher-trainers who traveled to different settlements and promoted leading economic ideas of the time. In the process of their educational and economic as well as financial campaign, the organization became much more active and achieved considerable success.

The role in the development of financial and economic as well as cooperative education was played by an economic partnership "Audit Union of Ukrainian Cooperatives" (AUUC), in particular in its body "People's Trade" (the first Ukrainian Cooperative), "Farmer", "Butter Production Union", "Central Union", "Central Bank", etc. It should be noted that "Farmers" that was founded in 1899, organized the training of selected Galicians abroad. Generally, this body was significantly developed after 1909, with a sufficient network of branches and over 25 thousand of Members. This

profiling body played a significant role in shaping the economic education of persons who were engaged in agriculture, thereby developing vocational education. In accordance with the researches of L. and I. Potapyuk, the scholars, the most important areas of society were the following: the foundation of various industrial and economic unions, promotion of agricultural knowledge among the population, organizing reading rooms, libraries, agricultural and industrial schools; congresses, courses and exhibitions, setting up model farms, experimental stations, mediation in buying land, artificial fertilizers, tools, marketing of agricultural products, publishing weekly "Economic Journal", brochures in the series "Library of a Farmer" [17, p. 10].

An important functional role was played by the first Ukrainian cooperative "People's Trade", established in 1883. During the first year of its activity, the amount of its members increased from 64 to 700 people. Membership in such institution was a great opportunity not only for practical application of economic knowledge, but also for their level improvement. As I. Franko found out in his economic writings, being well aware of the peculiarities of trade and business activities of the time, the cooperative took the top spot in the Galician merchant world and was a quite structurally capable organization, had trade relations with a network of village shops; and this useful body deserves the best possible development [20].

It is necessary to understand that the operation of these organizational bodies had both direct and indirect impact on the financial and economic as well as cooperative education in the region. On the one hand, they served as the centers of

formation of financial and economic as well as cooperative literacy of population, organization of a system of people's links with the corresponding potential lay-outs. On the other hand, such associations developed educational infrastructure, gave access to economic knowledge for even illiterate population, with the possibility of its use in everyday life and the future in their own economic activity. They also had exceptional institutional values, demonstrated the ability of people to self-develop and adjust to progressive challenges.

The high institutional organization of financial and economic as well as cooperative education in the territories of the Western Ukraine resulted in the First Ukrainian Educational and Economic Congress, the main organizer of which was the Association "Prosvita" in 1909. This congress was held in Lviv and counted more than 750 participants from all over Ukraine. I. Zulyak believes that the main objective of this meeting was the critical reflection and the evaluation of activities, finding the ways and the methods to improve financial and economic state of the Ukrainian peasantry; participation in the congress of all population groups showed interest to change the existing social and economic order in rural areas, thus, it made a contribution to a significant economic recovery in Eastern Galicia and, correspondingly, the increase of the economic welfare of the Ukrainians [11, p. 157-158]. Such measure indicates a sufficient level of economic education of both the entities involved in the related business processes and the willingness of other members of society to develop relevant skills. There is no doubt that this extraordinary event did not remain unnoticed both in the society and at the

highest level, and positioned the western lands as active economic agents in the European scale.

The development of financial, economic and cooperative education of that time was provided by the numerous academic printed materials. A separate direction that they formed was the idea of cooperative movement. It was advocated in the writings of many Galician leaders of the studied period:

– Augustine Voloshyn, who proved the benefits of cooperatives and achieved the introduction of cooperative laws in Transcarpathia; they protected Transcarpathian contributions of cooperative unions in Budapest banks that had been devalued after the joining edge to the Czechoslovak Republic in the publication "Science" and other writings [13];

– Denys Korenets, who actively promoted and implemented the models of the staged trade and cooperative education, studied relevant international experience, analyzed the economic, socio-cultural, demographic factors and areas of development [3];

– Yulian Dzerovych, who was a member of the priestly cooperative "Self-Help", the publishing cooperative "Target", longstanding member of the Board of Trade Inspector-Industrial Cooperative "Delivery" engaged in the production and supply of religious things; Yu. Dzerovych was well aware of the importance of cooperation for fostering a sense of responsibility and the powers of the national community as once working in co-operation, the average person stops to think only about themselves and thinks about the whole, he/she becomes a citizen [15, p. 10];

– Karl Kobersky, who was a cooperative editor of the "Cooperative Republic" journal and other publications of AUUC;

– Yulian Pavlykovskyy who underscored the valuable role of cooperatives in the Ukrainian society, called for the creation of the new cooperative centers in the county and in the region to strengthen the Ukrainian element in cities and disengaging from the Polish co-operation [18, p. 54];

– Stepan Smal-Stotskyi, who revealed the historical aspects of economic development of Bukovyna (in his work "Bukovyna Rus" in 1897), was an editor of the "Russian Council" newspaper as well as the co-editor of the "Bukovyna" newspaper and promoted the idea of the cooperative movement;

– Yevhen Khraplyvyi, who was the editor of the "Economic and Co-operative Magazine" journal and other publications of the later period as well as the author of numerous works on the dissemination of agricultural cooperatives;

– Yevhen Olesnytskyy, a member of the editorial board of the "Business" magazine, where he often published his articles that covered the professional analysis of economic relations in the region. [16]

In general, the analysis of financial, economic, political, psychological, pedagogical literature of the time shows that many homeland philosophers, educators, financiers, economists saw the spiritual and moral aspects of the market economy means not only improve efficiency, but also the moral development of people [2].

Among the characteristic features of the formation of financial and economic as well as cooperative education in the Western territories of the studied period, it is important to focus on the development of the professional (vocational) school system with the expansion of the so-called "bursas". Its impetus was the law on the organization of 1872, which authorized their national separateness; as L. and

I. Potapyuk admit, this regulation allowed the establishment of the private schools that directly concerned vocational school system, which promoted various Ukrainian economic and cultural as well as educational institutions, societies that made people understand the need for establishing professional schools as a means of salvation poverty [17, p. 8]. A common trade school was designed to provide the basic knowledge in different trade areas. Positively, in this period, a system of extracurricular trade practices developed. Thus, a larger number of young people could decide with their inclinations towards trade and economic affairs.

The period of the end of the XIX century manifested more in the development of financial, economic and cooperative education at schools. Higher studio has not been so powerful yet. For example, in the end of the nineteenth century at Lviv University there were only three departments: law, theology and philosophy ones. Since 1891, the Medicine Department was founded. The Economics Department started its activity only in 1966. However, vocational schooling, institutionalized cooperative movement to support public structures undoubtedly led to an input for the establishment of the high financial and economic as well as cooperative education in Galicia and other territories of Western Ukraine.

In the process of study, I have revealed the general nature of the financial and economic as well as cooperative education and the importance of improving its quality in Ukraine, identifying the environmental conditions of economic education in the territory of Western Ukraine in the end of the XIX – the beginning of the XX century and held characterization of the major public

institutions on the formation of economic public education, allocation of the most representative features of the contemporary financial, economic and cooperative education as well as cooperative economic manifestations of culture, vocational schooling, extracurricular trade practices, specialized publishing activity and libraries.

Conclusions and further researches directions. Thus, under the conditions of absence of any state support of educational attainment of the population in the end of the XIX – the beginning of the XX century, the Ukrainian society demonstrated the vital feature of self-organization. The activities of the companies have shown the existence of the Ukrainian intellectuals who were capable of combining and distributing the national ideology. Significantly, at that time, the characteristic feature of the economic and financial co-operative education was its national principles, which are so lacking nowadays. Obviously, this experience should be adjusted to the modern conditions, strengthen the national-patriotic sentiments of modern financiers, economists and cooperators. The conducted research demonstrated that intellectuals, cultural and educational, cooperative leaders and others strongly contributed to the development, establishment and operation of financial, economic and cooperative education in the Western territories of Ukraine, provided great organizational, practical, educational activities to solve the problem of illiteracy, developed education and improved material welfare of the citizens, protected social, cultural, educational and spiritual needs of Ukrainians. We should continue to explore the value of financial, economic and cooperative education further in the society and economy of Western Ukraine in the late nineteenth and early twentieth century.

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**ТЕОРЕТИЧНА СКЛАДОВА РОЗВИТКУ НАЦІОНАЛЬНОЇ ФІНАНСОВО-
ЕКОНОМІЧНОЇ ТА КООПЕРАТИВНОЇ ОСВІТА НА ЗАХІДНОУКРАЇНСЬКИХ
ЗЕМЛЯХ (ДРУГА ПОЛОВИНА ХІХ-ПОЧАТОК ХХ СТ) ТА ЇЇ РОЛЬ В УПРАВЛІННІ
ЕКОНОМІЧНИМИ ПРОЦЕСАМИ В РЕГІОНІ**

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У статті досліджено теоретичні складові розвитку національної фінансово-економічної та кооперативної освіти на західноукраїнських землях в другій половині ХІХ-початку ХХ століття та її роль в управлінні економічними процесами в регіоні. Проаналізовано методологію та загальну сутність фінансово-економічної та кооперативної освіти, високу значимість її на територіальну громаду. Важливість та значення фінансово-економічної та кооперативної освіти для розуміння можливостей самореалізації людини як економічно активного члена нації. Проаналізовано розвиток фінансово-економічної та кооперативної освіти населення, що довело провідну роль у даних процесах інститутів самоорганізації та різних просвітницьких товариств. Розкрито широку функціональність даних товариств і трансформацію основної мети їх діяльності з просвітницької на освітньо-фінансово-економічну. Описано основні здобутки товариств, сподвижників в плані підтримки створення різних організацій як об'єднань і з метою

комерційної діяльності, кооперативів, навчальних закладів, професійних курсів, видавничої діяльності, організації профільних заходів, фінансово-кредитних установ та їх важливість для фінансово-економічної та кооперативної освіти.

Ключові слова: *економічні процеси, просвітницькі товариства фінансово-економічна та кооперативна освіта, західноукраїнські землі, господарська культура, кооперативний рух, професійне шкільництво, галицькі діячі, регіон.*

**ТЕОРЕТИЧЕСКАЯ СОСТАВЛЯЮЩАЯ РАЗВИТИЯ НАЦИОНАЛЬНОГО
ФИНАНСОВО-ЭКОНОМИЧЕСКОГО И КООПЕРАТИВНОГО ОБРАЗОВАНИЕ НА
ЗАПАДНОУКРАИНСКИХ ЗЕМЛЯХ (ВТОРАЯ ПОЛОВИНА XIX-НАЧАЛО XX В.) И
ЕГО РОЛЬ В УПРАВЛЕНИИ ЭКОНОМИЧЕСКИМИ ПРОЦЕССАМИ В РЕГИОНЕ**

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В статье исследованы теоретические составляющие развития национального финансово-экономического и кооперативного образования на западноукраинских землях во второй половине XIX-начала XX века и ее роль в управлении экономическими процессами в регионе. Проанализирована методология и общая сущность финансово-экономического и кооперативного образования, высокую значимость ее на территориальное общество. Важность и значение финансово-экономического и кооперативного образования для понимания возможностей самореализации человека как экономически активного члена нации. Проанализировано развитие финансово-экономического и кооперативного образования населения, которое довело ведущую роль в данных процессах институтов самоорганизации и разных просветительских обществ. Раскрыта широкая функциональность данных обществ и трансформация основной цели их деятельности из просветительской на образовательно-финансово-экономическую. Описаны основные достижения обществ, сподвижников в плане поддержки создания разных организаций как объединений и с целью коммерческой деятельности, кооперативов, учебных заведений, профессиональных курсов, издательской деятельности, организации профильных мероприятий, финансово-кредитных учреждений и их важность для финансово-экономического и кооперативного образования.

Ключевые слова: *экономические процессы, просветительские общества финансово-экономическое и кооперативное образование, западноукраинские земли, хозяйственная культура, кооперативное движение, профессиональное шкільництво, галицкіе деятели, регион.*