

Секція 1
***Нормативно-правове забезпечення реалізації
підприємницьких ініціатив***

CURRENT AGRICULTURAL POLICY REFORM IN THE EU

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The reform of agricultural policy in the European Union in 1992 was aimed at avoiding overproduction due to fixed prices for agro-food products. This policy provided support to farmers through direct assistance from the European Union budget. This reform has significantly reduced the surplus of cereals and meat of agricultural producers [1].

However, support for agricultural producers in the European Union remained uneven, as preferences were given to the most economically stable regions and businesses. Intensive farming methods continued to be used, with consequences for both the environment and animal health. In addition, the applicant countries that joined the European Union had to adopt legislation, i.e. meet the parameters and criteria that exist in the Single Market for agricultural products, namely: to ensure appropriate product quality, update the technical and technological base of production, introduce innovative technologies for growing grain and fattening animals, etc.

It was necessary to take into account the international context: the agreement on agriculture - the Act of the Uruguay Round (1995), which provided for a reduction in domestic support and export subsidies, improving access to the market for agricultural products. Multilateral negotiations to this end began in 1999 at the World Trade Organization (WTO) [2].

The Commission's proposals, drawn up by Franz Fischler, Austrian Commissioner for Agriculture, and its Director-General of France, Guy Legros, were submitted on 18 March 1998. The aim was to reduce guaranteed prices while remaining within budget limits (€ 45 billion for EU agricultural policy in 1999) [3]. It was envisaged that the reduction would be offset only in part by direct aid to farmers, the cost of which could be shared between the European Union and the Member States. At the same time, a comprehensive rural development policy was envisaged, which strengthened the social and economic structure of rural areas, curbed the eviction of rural residents, mitigated the impact on the environment and protected the European agricultural model.

With regard to the common organization of markets, measures have been developed for arable crops: reduction of intervention prices for grain by 15% over two years, half compensated by direct aid; maintaining a mandatory 10% deferral rate for the period 2000-2006. New measures have been introduced for livestock to

improve competitiveness in foreign markets: a reduction in the basic price of beef and veal support by 20%, and the loss of income is offset by an increase in beef and veal premiums. , extension of the milk quota system until 2006 and reduction by 15% of intervention prices for butter and skimmed milk powder from 2003-2004, loss of income is compensated by a direct premium based on the producer's quota [3].

However, the scope of these reforms was still limited. The Commission wanted to set the payment of direct aid to farmers subject to environmental protection, but the Council, after discussion, decided to leave this measure to the discretion of the Member States of the European Union, and this decision reduced the scope. The Commission proposed technical, defined the general framework of the new common agricultural policy: greater liberalization of agricultural markets, reducing the role of regulatory mechanisms; phasing out direct aid and shifting funding from the first, Guarantee, to the second, Rural Development, which has now been expanded to include animal health and welfare measures, with redistribution of aid between regions and sectors; separation of income aid from production and the rules of conditionality of aid (compliance with norms and good agricultural practice).

During the 2000s, various agricultural actors in the European Union developed solutions to support producers and create a new budget, as the union included new member states. A new radical reform of the common agricultural policy was formed, which provided that most of the direct aid to producers would be replaced by a single payment for each farm.

On October 21, 2020, the Ministers of Agriculture of the European Union agreed to allocate part of the budget of agricultural policy to programs that ensure environmental protection. There are restrictions that funds for the support of producers are allocated for the so-called "green" programs, for other purposes will not be allocated. Funding begins in 2023, and Ministers have agreed on a two-year pilot phase of green schemes, which will be mandatory from 2025. The common agricultural policy of the European Union provides for a third of the budget - 1.1 trillion Euros for 2021-2027, which will be distributed between direct payments to producers and other support for rural development. Ministers agree that 20% of payments to farmers will go to green schemes such as organic farming or agro-forestry [4].

References:

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3. European Union: agriculture statistical factsheet. June 2020. https://ec.europa.eu/info/sites/info/files/food-farming-fisheries/farming/documents/agri-statistical-factsheet-eu_en.pdf

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ЗАПРОВАДЖЕННЯ ЄВРОПЕЙСЬКОГО ЗАКОНОДАВСТВА В ФІНАНСОВУ СФЕРУ УКРАЇНИ

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В Європейському Союзі введено в дію другу платіжну директиву PSD2, якою запропоновані рівні умови для представників фінансової індустрії, включаючи банки і Фінтех-компанії, легалізацію Open Banking і надання можливостей для розвитку нових фінансових послуг. Статус "payment institution", передбачений директивою, дозволяє перейти від домінування платіжних систем до прямих взаємовідносин між суб'єктами ринку, що повинно стати серйозним поштовхом для розвитку саме невеликих проектів, які потребують таких можливостей.

З того моменту пройшло більше року, і, як показали результати опитування, проведеного шведською банківською платформою Tink, 41% європейських банків все ще не встигли підготуватися до впровадження PSD2. Установи не зуміли вчасно підготувати свої API, які стороннім постачальникам послуг не вдалося протестувати. А недавно ряд європейських Фінтех-компаній і зовсім об'єдналися, щоб боротися зі стандартами PSD2, адже, на їхню думку, реалізація директиви не враховує інтереси дрібних компаній. Це стосується і вступу в силу в Європі означеної платіжної директиви PSD2, метою якої є створення більш прозорого і відкритого платіжного ринку.

Тобто, досвід впровадження PSD2 в зарубіжних країнах показує, що дана директива не є панацеєю для платіжної інфраструктури. Приклади інших країн показали, що можна розробити власні внутрішні платіжні системи, як польська Blik і шведська Swish. В цих країнах банки спільно з іншими учасниками фінансового ринку домовилися про створення швидкої платіжної системи. Вони представили систему всередині країни, яка дешевше, цікавіше і може конкурувати з уже існуючими платіжними сервісами, і для цього будь-які відкриті API не потрібні. Європа по-різному поставилася до впровадження PSD2. Добре відреагували на імплементацію Євродирективи представники фініндустрії країн СНД, Польщі, оскільки цей стандарт стимулює зростання Фінтех-стартапів, оптимістично представники фініндустрії більш розвинених ринків - Франції, Німеччини, Бельгії.