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ON THE WAY TO EUROPEAN INTEGRATION: MEASURES FOR EFFICIENT SOCIAL AND ECONOMIC TRANSFORMATION OF THE EDUCATIONAL MARKET IN UKRAINE

Abstract. The prospects and mechanisms of social and economic evolution of higher education market in Ukraine under the conditions of the European integration policy are outlined. The main problems of adaptation of management in the field of higher education in Ukraine under the conditions of implementation of European administrative norms and transformation of educational system on the basis of increasing commercialization of educational services are revealed. In this connection, the compliance of the specialty offered by the educational institutions with the needs of the labor market is analyzed. It was emphasized that the mechanisms of social and economic evolution of the market of higher education in Ukraine should lie in the formation of the entrepreneurial climate at higher educational institutions, which is achieved by: the possibility of personal independent funding of the educational process by entrants; bringing the specialities offered in the educational market up to the demands and expectations of the domestic and international labor markets; aefficient combination of education with science and production. The process of development of educational credit as an additional source of financial provision for the production of educational services in the system of higher education is researched. The problems connected with providing competitive higher education are determined, and also ways of their solution are offered. The results of the research will contribute to the formation of an effective transformation of the higher education system during the implementation of the European integration strategy, based on the commercialization of educational services and the results of intellectual work. The practical value of the research is to use the results of research in educational, research and practical activities in determining the role and place of the market of educational services in the economic system in the process of European integration.

Key words: educational service, market of educational services, educational loan, state lendingto higher education, higher educational institution, European integration.

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НА ШЛЯХУ ЄВРОІНТЕГРАЦІЇ: ЗАХОДИ ДЛЯ ЕФЕКТИВНОЇ СОЦІАЛЬНО-ЕКОНОМІЧНОЇ ТРАНСФОРМАЦІЇ РИНКУ ОСВІТНІХ ПОСЛУГ В УКРАЇНІ

Анотація. Висвітлено перспективи та механізми соціально-економічної еволюції ринку вищої освіти в Україні в умовах провадження євроінтеграційної політики. Проаналізовано відповідність пропонованих освітніми закладами спеціальностей та потреб ринку праці. Досліджено процес розвитку освітнього кредиту як додаткового джерела фінансового забезпечення виробництва освітніх послуг у системі вищої освіти. Визначено проблеми, які пов'язані із забезпеченням здобуття конкурентоспроможної вищої освіти, а також запропоновано шляхи їх вирішення.

Ключові слова: освітня послуга, ринок освітніх послуг, освітній кредит, державне кредитування вищої освіти, вищий навчальний заклад, євроінтеграція.

Формул: 0; рис.: 2, табл.: 3, бібл.: 16

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НА ПУТИ ЕВРОИНТЕГРАЦИИ: МЕРЫ ДЛЯ ЭФФЕКТИВНОЙ СОЦИАЛЬНО-ЭКОНОМИЧЕСКОЙ ТРАНСФОРМАЦИИ РЫНКА ОБРАЗОВАТЕЛЬНЫХ УСЛУГ В УКРАИНЕ

Освещены перспективы и механизмы Аннотация. социально-экономической высшего образования в Украине условиях осуществления эволюции рынка В Проанализировано соответствие евроинтеграционной политики. предлагаемых образовательными учреждениями специальностей и потребностей рынка труда. Исследован процесс развития образовательного кредита в качестве дополнительного источника финансового обеспечения производства образовательных услуг в системе высшего образования. Определены проблемы, которые связанные с обеспечением получения конкурентоспособности высшего образования в Украине, а также предложены пути их решения.

Ключевые слова: образовательная услуга, рынок образовательных услуг, образовательный кредит, государственное кредитование высшего образования, высшее учебное заведение, евроинтеграция.

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Introduction. The geopolitical challenges which unexpectedly and insidiously struck Ukraine have had a very negative impact on both economic and social situation in the country. First of all, the consequences of the known events were sudden (situational) changes in all spheres of the domestic economy, that is: in state administration, in the work of organizations and enterprises, in organizational culture and most importantly, in the changes in people themselves, in their consciousness, and in their attitude to reality. These changes have led to the need for further fundamental and global transformations in our country, including those in the educational field. The irrevocability of the implementation of international standards of management in Ukrainian economic relations was a prerequisite for the formation of a new managerial style and in education. It requires introduction of fundamentally different approaches when considering the concept of "education" and its meaning for the state and man. At present, the reorientation of the higher school to the production of economic knowledge, dictated by the realities of the present, which have long been formed in a civilized world and confidently dictate their rules of the game. So, in mid-2014, the new Law "On Higher Education" came into force, which resulted in a number of significant changes in this area. It maintained formal social status of education in general, in particular. As well as higher education, under the law higher education has acquired market characteristics, which is confirmed by the norms, which are laid down therein. In this regard, the domestic higher educational institutions began to workout measures for effective social and economic transformation of the educational services market in Ukraine. However, often, instead of positive changes, obvious reverse effects are evident. That is why the mentioned problem requires a thorough research.

Analysis of the research and setting out of the task. The question of effectiveness of educational activities and search for sources of adequate financial support for the production of educational services in the system of higher education in Ukraine has always been the focus of scholars, in particular I. Gryshchenko, O. Grishnova, O. Dragan, O. Zhilinska, N. Kolisnichenko, S. Sheiko and others. However, despite the increased activization of the scientific community around the problem of social and economic transformation of educational institutions a lot of issues, remain beyond the attention of researchers and these issues require development of new approaches to their solution, as well as more profound theoretical research.

The purpose of this article is to highlight the prospects and mechanisms of social and economic evolution of the market of higher education in Ukraine in the context of the implementation of the European integration policy, in particular the definition of the need to activate the program "educational credit" as a promising source of financing for the production of educational services.

Research results. The proclamation of the course of European integration by Ukraine prompted the necessityto determine principles, methods and order for the implementation of European norms and rules of the economy management. And so education is a monumental pillar of the existence and evolution of a nation, the formation of transformational processes in this area has become a matter of time. This time has come. In developed countries, constant attention is being paid to the transformation of the educational system, which, under the influence of scientific, technological and social progress, must react quickly to changes and adapt accordingly. At the same time, the development of the educational institution should be based on multidisciplinary institutional norms: democratization, intensification, multiculturalism, etc., as well as the idea of entrepreneurship, property, intellectual, profitability and others, in particular. On the one hand, education should be accessible to all social and ethnic strata of population, and on the other hand, the key factor in its progress is a commercial component that comes in the form of valuable services. Since knowledge fees are a powerful factor in creating surplus value. Therefore, today knowledge and investment in it are the primary source of economic growth in leading countries.

However, it turned out that radical changes in education management in Ukraine were not ready. With the obtained of financial and economic autonomy, domestic universities and institutes are forced to quickly learn to survive under conditions of fierce competition. To do this, they need to significantly increase the efficiency of commercialization of educational and research services offered in the market. In addition, it is necessary to adhere to the general state strategy regarding the quality of the preparation of competitive human capital, which until now is only "declared" as the basis of high-tech and innovative development of the country. Therefore, despite the fact that the new Law "On Higher Education" established fundamentally new legal, organizational and financial principles for the functioning of the higher education system, and resulted in the strengthening of productive cooperation between government agencies and business with higher educational institutions, difficulties in the management of higher educational institutions turned out to be significant [1].

Thus, the analysis of the dynamics of the development of the educational market in Ukraine during the last 10 years indicates a significant decline in the student body among the Ukrainian population. The demand for profound knowledge reached its historical maximum in 2006/07 academic years and totalled 507.7 thousand entrants enrolled in the higher education institutions of the III-IV accreditation level. After that, the statistics record a sharp decline in the recruitment of students (Fig. 1).



Fig. 1. Dynamics of the number of students enrolled to study at Ukrainian higher education institutions (HEI) during 1990-2016, ths. Source: compiled according to official data of the State Statistics Service of Ukraine [2].

* without taking into account the occupied Crimea and the zone of ATO; ** from 2016/17 of the academic years - colleges, technical schools; *** since 2016/17 of the academic years - Universities, academies, institutes

Explanations of this disappointing trend are numerous. Theyare deterioration of the demographic situation and inconsistencies in the labor market, political instability, geopolitical challenges, and the rapid economic decline in recent years. The above – cited factors led to a critically low level of wages of highly skilled professionals, to the fall in the prestige of education in general and to reducing the competitiveness of Ukrainian higher education institutions, which led to their integration merging and closures. Tens of thousands of graduates of Ukrainian schools began to actively enter higher education institutions in neighboring Poland, Germany and the Czech Republic, where, upon completion their course of studies they are trying to profitably sell the acquired knowledge and skills in the European labor market. The consequence of such processes is the irreparable loss of highly-trained youth, as well as the threat of stagnation to their own educational sphere.

Currently, the biggest problem that reflects the state of education is the question of its financing, and above all, the amount of funds received in the form of fees for knowledge. It is no secret that education in Ukraine, as in most other countries of the world, is financed by students who pay for their educations. Thus, according to the data of the information system "Competition", the licensed amount of places in the higher education institutions of the I-IV levels of accreditation of our state in recent years was significantly higher than the number of all applications submitted by applicants and significantly exceeded the amount allocated by the state budget places (Table 1).

Table 1

Comparative analysis of the distribution of budget places relative to the total body of entrants in 2012-2019.

Academic years	Number of applications submitted	Licensed enrollment	Amount of budget places	Competition for the budget, average	
2012/13	2 058 987	2 373 790	351 869	4,59	
2013/14	2 195 456	2 476 913	332 191	5,17	
2014/15	2 125 846	2 358 030	315 529	5,27	
2015/16	1 922 555	2 345 735	263 307	5,91	
2016/17	-	-	212 388	-	
2017/18	-	-	201 500*	-	
2018/19	-	-	199 200*	-	

Source: compilation is based on statistical data [3].

* The predicted by MES amount for the relevant academic years.

These data and information on the number of students finally accepted for study (Table 2) indicate that the demand for education is significant and the physical capacity to satisfy it is available but the capacities to meet it are hindered by other factors, in particular economic ones.

Table 2

Dynamics of the number of students¹ enrolled in the budget and contract form of education in the educational institutions of the I-IV levels of accreditation

Academic years	Total number of enrolled	Enrolled students during the admission campaign in the corresponding academic years, people			
ycal s	students	the budget form of education	the contract form of education		
2012/13	634 870	351 869	283 001		
2013/14	671 842	332 191	339 651		
2014/15	588 095	315 529	272 566		
2015/16	-	263 307	-		

Source: compilation is based on statistical data [2, 3].

These trends are typical of both the average statistical and leading higher education institutions, which is confirmed by the relevant statistics (Table 3).

Table 3

Dynamics of the number of students² enrolled in the budget and contract forms of education to the average statistical and leading higher education institutions of the country

	Enrolled students during the admission campaign in the corresponding academic years,								
	people								
Acade-	toPSATU ³				to Taras Shevchenko National University of Kyiv				
mic years	the budget form of education	growth rate, %	the contract form of education	growth rate, %	the budget form of education	growth rate, %	the contract form of education	growth rate, %	
2012/13	-	-	-	-	5 204	-	3 114	-	
2013/14	900	-	1056		4 939	-5,09	2 955	-5,11	
2014/15	862	-4,22	819	-2,44	5 193	+5,14	2 775	-6,09	
2015/16	851	-0,82	585	-28,57	4 391	-15,44	2 255	-18,74	
2016/17	973	+14,33	555	-5,13	2 541	-42,13	2 403	+6,56	

Source: compilation is based on statistical data [2-4, 7-10].

¹Students of all qualification levels ("junior specialist", "bachelor", "specialist", "master")

²The same

³PSATU – Podilsky State Agrarian and Technical University

For example, in 2016/17 49 829 applications were submitted in order to obtain an educational level"bachelor", level "master" - 7 326 and level "specialist" - 547, while the licensed enrollment of the higher educational institution was more than 20 thousand places, of which the budget form of educationwas about 5 thousand [3], and only 4 994 students were enrolled, of 2 541 persons were enrolled in budget form of educational bachelor's degree, 2 224 - for amaster's degree and 60 - for a specialist's degreeto the educational flagship - Taras Shevchenko National University of Kyiv [4]. A similar, andeven much worse statistics can be traced at all higher educational institutions of Ukraine without any exception. The main reasons for this situation are: a risky enrollment system, outdated specialitiesfor the labor market of today which are offered to entrants of higher educational institutions, and above all a burdensome, for a rank-and-life Ukrainian tuition fee that has been established due to financial and economic crises in the state.

In his annual report the rector of the leading higher educational institution of the country, L.V. Hubersky, notes the extremely negative consequences for the universities of reducing the solvent demand for higher education in general and for universities in particular [4]. Thus, as of June 8, 2017, the cost of tuition at Taras Shevchenko National University of Kyiv, depending on the speciality, wasfrom 26.25 to 54.6 ths. UAH a year [5]. Probably, considering the prime cost, such prices are reasonable, but for the population whose average salary was only 5,378.61 UAH per month on the eve of this year's admission campaign, such sums are, to put it mildly, excessive [6].

In this regard, the dynamics of demand for "workingclass profession" is also disappointing. During the years of independence, the number of those wishing to receive such education has decreased by almost 3.5 times and is currently only 60.6 thousand [2].

As a result, the number of domestic educational institutions of the I and II levels of accreditation decreased from 754 in 1990/91 academic year to 370 in 2016/17 academic year. Along with this, there is a reduction in the number of higher educational institutions of the III-IV levels of accreditation. Thus, only in the last 5 years their number hasdecreased 58 units (Fig. 2).



Fig.2 Dynamics of the number of Ukrainian higher educational institutions in 1990-2016

Source: the official data of the State Statistics Service of Ukraine [2].

* without taking into account the occupied Crimea and the zone of ATO; ** the academic year of 2016/17 - colleges, technical schools; *** the academic year of 2016/17 - universities, academies, institutes

In the context of implementation of the European integration policy, the mechanisms of social and economic evolution of the higher education market in Ukraine should lie in the formation of an entrepreneurial climate in higher educational institutions, that is: expanding the methods of attracting foreign citizens as consumers of educational services and advanced teaching of subjects in foreign languages; as much as possible simplified way for Ukrainian young people to enter higher educational institutions; the possibility of personal independent funding of the educational

process by entrants; bringing the specialities offered in the educational market up to the demands and expectations of the domestic and international labor markets; an efficient combination of education with science and production, as well as the introduction of international standards of financial reporting of higher educational institutions.

So, in neighboring Poland, both state and private higher educational institutions are oriented to the needs of the labor market. All specialities, including thoseeconomic allyorientated, are as competitive as possible. Much attention is paid to the study of international economic specifics features, including the European Union. For example, one of the most highly rated private higher educational institutions, the University of Lazarsky offers bachelor studies in areas that integrate with the European and global economic system, namely: "European Studies", "Administration in the EU", "International Trade and Logistics" and "International Security". Much attention is paid to specializations. such as: "Innovative Entrepreneurship". innovative "Human Resource Management", "Interactive Marketing". Master's programs have the advantage of being managerial, including internationaltrends, such as: "Human Resource Management", "Project Management", "Real Estate Management", "Government and Self-Government", "Business in Eastern Markets", as well as highly specialized legal areas, for example: "European law", "Medical law", as well as studying legislation in other diverse economic spheres: real estate, aviation, energy, sports, environmental protection, etc. [12]. Many other specializations in the European integration area are offered by other higher educational institutions of Poland, including the leading higher educational institutions - the University of Warsaw [13]. Instead, in Ukraine, no educational institution can escalate in the presentation of such seemingly relevant domestic labor market direction. The outdated specialities lost their attractiveness years ago, and even the brand name of the leading university of the country - Taras Shevchenko National University of Kviv does not save the decline in and often a complete absence of demand for them on the part of applicants. After all, the days have passed when the youth got education for the sake of education. Now everyone is trying to equip themselves with knowledge which will be a guarantee of their own well-being in the near future, and which in the long run is sure to transform into inexhaustible long-term profits, sufficient for a decent life for a person with higher education. Thus, 15 budget places were allocated to the speciality "Economic theory and economic policy" (rebranding of the former "Economic theory" of the educational qualification level "bachelor" in 2016), the license enrollment volume was 60 places, and the authentic specimens of documents were submitted by only 4 (!) persons who were subsequently enrolled. In addition, using autonomy rights, university faculties and departments began to develop new curricula. In 2016/17 academic year, entrants were offered as many as 130 programs for the level of bachelor's degree and 140 - for the level of master's degree. However, before the introduction of new programs, the administration did not evaluate the probable demand for them among potential students who did not even know about them and were disoriented with new names of specialities. These factors became the cause of the frankly failing results of the enrollment campaign that year. So, 2 persons entered the program "Language Hebrew, English, and Translation", "Computer Mechanics "- 3," Sound Processing "- 4, etc. It is obvious that this practice is very dangerous, taking into account the fact that university! [4]. In addition, due to the high cost of studying at this institution, the youth who received their bachelor's degree (a budget form of education) are in no hurry to continue their studies to get a master's degree (a contract form of education)at their native alma mater.

Under the condition of effective state support, a powerful additional source of financial support for the production of educational services in the system of higher education in Ukraine can become an educational loan, which has been successfully proving itself for years and years in many European countries. For example, in Norway, where there is no scholarship system, students, including foreigners, may, if necessary, use financial support of the Norwegian State Loan Fund. Assistance is provided in the form of a scholarship or a loan for a term of 20 years, which may be partially reimbursed by a higher educational institution during the student's academic period.

Student education loans can greatly stimulate the demand for higher education in Ukraine as well as, as they will enable access to higher education for a greater number of potential students.

However, for effective implementation of such an idea, appropriate mechanisms should be introduced to ensure the provision and paying off of such loans. After all, educational credit is characterized by a high degree of risk, as educational services can not act as collateral security. Therefore, to minimize losses, funds should be lent to individuals, whose solvency is minimal. That policy leads to discrimination against students from low-income families. Commercial financial and credit institutions are trying to minimize risks by raising lending rates, attracting guarantors, reducing the term of credit, and so on. Such conditions are unacceptable for potential borrowers. It is difficult for the young state to break this vicious circle, because it requires both the improvement of legal mechanisms and significant financial support, so the emphasis should be placed on special-purpose university educational funds.

Currently, the legal document regulating available educational loan in Ukraine is the resolution of the Cabinet of Ministers of Ukraine of June 16, 2003, No. 916 "On Approval of the Procedure for Granting Special Purpose State Loans for Higher Education", which stipulates adherence to a certain procedure for the provision of special purpose state soft loans for obtaining Higher Education [13]. Thus, citizens of Ukraine under the age of 28, who have successfully passed entrance exams or study in the national higher educational institution, regardless of the form of study and ownership can receive an educational loan. Such a loan can be provided only once on the basis of an agreement between the recipient and the head of a higher educational institution. The funding of this program is provided by local budgets and the State Budget of Ukraine.

The decision to enroll an entrantat a higher education institution with payment for his/her studies at the expense of a special-purpose educational loan is taken by the admission committee and approved by the head of ahigher educational institution. If the same results of entrance examinations are received by the entrantspreference is given to orphans, children deprived of parental care, invalids of groups 1 and 2, as well as children from low-income and large families.

Educational loan is granted at 3 % a year for 15 years with a postponement for the period of study. The pay off starts from the 12th month after graduation of ahigher educational institution and envisages an annual payment of 1/15 of the total amount of the loan received plus interest for using it. The term of repayment of a loan by a debtor may be extended for a period of his military service or her childcare leave until the child reaches the age of three. Debtors who have children are granted privileges for payment of the credit are. Educational loan is not returned by the user who after graduation has worked in his/herspeciality no less than 5 years at a state or communal institution or an institution in a rural area, which is to be confirmed each year by a certificate from his/her work place.

The allocation of quotas for obtaining state soft loans for higher education is regulated by the relevant orders of the Ministry of Education and Science of Ukraine. Thus, by order No. 657 "On the Allocation of Quotas for Recipients of State Soft Loans for Higher Education" dated November 17, 2005 for 2005/2006 academic year25 314.4 thousand UAH was allocated [14]. However, currently budget funds for soft educational loans are experiencing a serious shortage of money. So now unlucky students are few. In 2014/2015 academic year for lending to higher education, the state envisaged an allocation of only 5 000.0 ths. UAH [15]. At the same time, the number of quotas for higher educational institutions decreased from 84 to 54, respectively.

Additional source of financial incentives which can be aimed at the development of higher educational institutions can be credit resources, accumulated from other organizations (banks, charitable foundations, etc.). Indeed, such a path has become an effective tool for attracting additional investments in the educational field in many developed countries of the world.

In order to improve the procedure of granting an educational loan, it would be advisable to make certain amendments to the Law "On Higher Education", namely to supplement Section XII "Financial and Economic Relations in the Field of Higher Education" with anadditional clause, namely:

Educational loans

1. Educational loans are provided by banks and other lending institutions, commercial sponsors, state and charitable organizations, as well as higher education institutions to citizens who

have been enrolled at higher education institutions for studying in relevant educational programs. These loans are granted only for the purpose of paying for ones study.

2. Educational loans may be used to fully or partly pay tuition fees at a higher education institution (basic educational loan) and (or) to pay for accommodation, meals, purchase of educational and scientific literature and other household needs during the period of study (accessory educational loan).

3. The Cabinet of Ministers of Ukraine shall determine the conditions and procedure for the provision of educational credits⁴, as well as special-purpose state-soft loans for higher education.

Conclusions. So, an analysis of the state of the domestic market of educational services shows that the implementation of educational reform in the context of European integration policy takes place through trial and error. Blind attempts to duplicate European traditions often result in a failure. The effectiveness of the mechanism of social and economic evolution of the market of higher education in Ukraine should lie in the formation of entrepreneurial climate in higher educational institutions. In addition, a powerful locomotive for the renovation and development of the institute of higher education in Ukraine should become an affordable loan. This source of funding for higher education is a logical mechanism for solving the problem of easy access to higher education for different strata of society.

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⁴Creation of a loan repayment system based on the future employment of students. If a person goes to work in sectors, industries or regions which are a priority in terms of public policy, the state can support such university graduates by partially repaying a loan.

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