

JEL CLASSIFICATION: G20, L31

MICROCREDIT OF SOCIAL ENTERPRISES IN UKRAINE: STATE AND DEVELOPMENT PROSPECTS

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Summary. This article explores the current state of the development of microcredit market of traditional businesses and social enterprises. Major

problems of microcredit of social enterprises in Ukraine are determined and the ways of their solution are suggested.

Key words: *microcredit, social enterprise credit unions.*

World economic growth in recent decades accompanied by an aggravation of social and environmental problems of society, indicating a failure of market mechanisms and public social security system to effectively solve them. All this eventually led to the revitalization of philanthropic organizations, which in turn contributed to the emergence of social enterprises at the turn of the XXI century. According issues of social entrepreneurship has been the subject of research and debate, but mostly foreign scientists. Although the key role of social problems is generally recognized in Ukraine thorough study of effective tools to solve it through the creation and development of social enterprises have not yet made. In this context, the study and generalization of foreign experience of microcredit of social enterprise and its adaptation to the conditions of Ukraine is important and represents the scientific interest.

A critical analysis of modern scientific publications on issues of social enterprise and microcredit allowed the author to make correct formulation of the problem and formulate the goal of the study. As the outstanding aspects of the problem identified integrated building systems of microcredit of social enterprises.

Deserve attention singled common features of microcredit in Ukraine and abroad, as well as between social enterprises and credit cooperatives / associations.

The article summarizes the approaches of constructing a system of microcredit of social enterprises, to its constituents and proposed the formation of the main provisions of microcredit concept of social enterprises in Ukraine.

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