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Wyższej Szkoły Bankowej w Poznaniu
2016, t. 68, nr 3

**Społeczne aspekty
działalności gospodarczej**

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Social Aspects of Economic Activity

edited by
Piotr Pysz



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Piotr Pysz



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ul. Powstańców Wielkopolskich 5, 61-895 Poznań, tel. 61 655 33 99, 61 655 32 48

e-mail: wydawnictwo@wsb.poznan.pl, dzialhandlowy@wsb.poznan.pl, www.wydawnictwo.wsb.poznan.pl

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Preface to “Social Aspects of Economic Activity”

First of all, I wish to thank and congratulate Profesor Pysz on his initiative to publish this volume under the auspices of WSB University. We are living at a time of breathtaking technology advances and spectacular changes in the way goods are produced and services are delivered; changes that are closely linked to major transformations in the lives of societies.

The issue of social changes triggered by economic growth has been on the discussion agenda for centuries, but the debate gained new momentum just recently. This Journal, like many other current publications, tries to avoid crude determinism, instead emphasizing that these processes tend to overlap, and highlighting the role of what is referred to as the awareness of specific nations-societies. The latter is best reflected in the diverse roles of institutions influencing economic and social policy. Those involved in studying such issues realize that it is not possible to develop economic and social policy models that would be universally coherent and applicable. They recognize that specific models have been shaped by diverse factors and are bound to produce different outcomes, and they understand the need for symbiosis. A variety of social aspects are therefore now taken into account, and efforts are made to investigate and understand their ties with economic activity. The goal is to identify those factors that are universal and those that are country- or area-specific. It would be just as precious to distinguish preconditions from stimuli of change and from factors that can be both. Their dynamics and linkages vary largely from society to society. In specific countries, business organizations and social groups will attach different values to the social aspects of change. It is vital that we all appreciate this fact and learn to find room for peaceful coexistence and collaboration. This understanding can also help bring down expectations of revolutionary change in favor of continuity that accommodates step-by-step adjustments in elements influencing these social aspects and their relationships with society' economic activity, living standard, and awareness.

Some time ago was coined the term “political economy.” The strand of research that it designates was once expected to align economic processes in a way that would

provide for optimal use of existing economic and human resources. Today, we are increasingly aware of how difficult it is to translate political decisions into economic choices, and vice versa. Hence, whilst allowing that market economy is pivotal to efficient use of resources at the micro level, we need to understand that not all that works at the micro level will be rational at the macro level, and conversely – what seems rational at the macro level may not be easily transferrable to the micro level.

In looking for viable solutions, one must bear in mind that market mechanisms cannot be constrained solely through regulatory measures, but that governments must take an active stance by explicitly supporting activities that are important to society at large. We should now be able to perceive, more clearly than ever, that the social aspects of economic activity have different content in the manufacturing sector than in the services sector.

At the current level of economic development, as an increasing proportion of the working population finds employment in service industries, some of which are unrelated to production, we see the social aspects of economic activity alter their meaning. In production industries, many of the relevant areas are already subject to regulation. Economic concepts and principles are being introduced broadly to services as well (including public services). The process is perhaps inevitable, for it addresses a growing concern that cannot be ignored. However, the sector arguably requires different solutions from those that are in place in the manufacturing domain. A new order will not emerge unless market mechanisms are reconciled and concerted with social needs.

Admittedly, economic activity has two principal aspects: productive and allocational. The former is associated primarily with competitive behaviors that are targeted at maximizing benefits derived from the market. The latter is of long-term nature and, to a much larger extent, has to be responsive to social interests that, as far as the services sector is concerned, correspond chiefly to leisure activities and work-life balance. This is because we are living in an era that is experiencing not only shifts in the employment structure – i.e. an increasing number of jobs in service industries – but also longer life expectancies and a decreasing length of working life relative to the average lifespan that are coupled with a trend for older persons to remain professionally active for much longer.

These processes, very visible in developed economies and increasingly apparent in Eastern Europe, will grow even stronger in the years to come as the economic prosperity of populations continues to improve. They call for institutional changes that will, in the first place, help enhance growth in personal services. It will be critical for economic as well as other reasons, such as maintaining the significance of work as an underpinning for the making of social bonds and for the stability of families.

prof. dr hab. Józef Orczyk

Introduction

The 2007-2008 international financial crisis was followed by a global economic downturn. The economically, socially and environmentally interdependent crisis factors have overlapped to overwhelm the world economy. An increasing number of scholarly studies suggest that we might be about to see the end of the world as we know it. Coupled with the crisis are clashes escalating around religious, social, ethnic and national divisions, many of them resulting in armed conflicts, with millions of refugees fleeing war-stricken areas or leaving countries that are unable to provide their citizens with an acceptable living standard. The world of today is perhaps best, albeit drastically, described by the metaphor used by German philosopher Peter Sloterdijk: that of a plane flying at a height of 40 000 feet and having nowhere to land. The passengers onboard represent all mankind, with armed gangs engaged in a never-ending shootout while other passenger groups are trying to overhaul the plane in flight.

In the context of alarming global downtrends, a question arises of what responses can be offered by the potential “healers,” i.e. representatives of social sciences. Have they developed an accurate diagnosis and hence can prescribe effective antidotes? As far as the science of economics is concerned, the answer must be in the negative. Chiefly because it is plain to see that the doctor is ill himself. The neoclassical mainstream that has been prevalent in economics for decades can be described, in John Kenneth Galbraith’s phrasing, as a “technical escape from reality.” In an idealized cosmos based on restrictive propositions of micro- and macroeconomic models, Smith’s invisible hand of the market is working perfectly well. In that ideal cosmos of scientific models, neoclassical economics has nearly become what some scholars have been dreaming about – “mathematical economics.” The problem is that such economics has very little to do with the way the market actually works. This is, in short, because the market is at the same time autonomous and intimately interlaced with the overarching societal mechanism at large. As a result, the behavior of individuals and societies, as well as of the economies they constitute, is very remote from the determinations of formalized models envisioned by economic theory.

Once we accept that the science of economics has a number of fundamental weaknesses, we cannot but anticipate a shift of the underlying paradigm, moving away from “mathematical economics” toward “social economics.” A process whereby a science so entrenched in its neoclassical rudiments could undergo such a profound transformation will obviously be lengthy. However, facing the ongoing downtrend in world economy, we cannot afford to wait for Keynes’s prediction to come true: that no sooner will radical change in science be possible than all luminaries of the old and outdated ideas are dead. The transformation toward social economics needs to start now, not in decades to come. Perceiving this urgent need, WSB University in Poznań has summoned an international authorship involving scholars from Poland, Germany, Switzerland, and Belarus, to address the challenge with a dedicated issue of the WSB Research Journal focusing on “The Social Aspects of Economics.”

The topicality of the present Journal issue is delineated in the Preface by Prof. Józef Orczyk, Rector of WSB University in Poznań. Next, the Introduction by the theme editor discusses the Journal contents, bringing out the relevance of its central theme and outlining the key points made in respective articles.

The Journal issue has been organized into three parts/sections, each comprised of papers addressing a different problem area. Part One is entitled “The Core Values of a Society’s Economic Activity and Their Implementation,” Part Two is focused on “Ordoliberalism and Social Market Economy,” while Part Three deals with “Traditional Social Policy.” This arrangement is justified, in the first place, by the fact that in all societies economic activities have always been oriented on, alongside the satisfaction of material needs, the attainment of social values that are deemed important. Secondly, the Ordoliberalism and Social Market Economy concepts are geared to pursue ideals traditionally advocated by European cultures, such as freedom, individual responsibility, and social justice, assuming that they could be achieved through the intrinsic logic driving the market economy. As a prerequisite for that, an economic policy is required laying down an institutional framework for market driven economic activity. Thirdly, traditional social policy, initiated in the last decades of the 19th century by Chancellor of the Reich [*Reichskanzler*] Otto von Bismarck and adopted or followed by many other European countries, is founded on a recognition that the pursuit of social values entails the government’s redistributive intervention into incomes derived from business activity.

Part One of this Journal issue includes papers by professors of the Belarusian State University in Minsk, Sergey Lukin (“Christian doctrine about the value of material goods”) and Konstantin Golubiev (“Natural law in the Catholic social teaching and model of consumer behavior”), depicting the relevant aspects of Christian social teachings. The implementational facet of social economic values is tackled by professor of the Warsaw School of Economics Elżbieta Mączyńska in her article on “Surplus economy versus inclusive economy.”

The ideas of Ordoliberalism and social market economy are addressed in Part Two of the Journal by papers contributed by Piotr Pysz, professor of the University of Finance and Management in Białystok and Hochschule für Wirtschaft und Technik Vechta/Diepholz/Oldenburg (“Braucht Europa eine Soziale Marktwirtschaft?”), Helena Helfer of Universität Münster (“Social Market Economy – a contemporary institutional framework”), Justyna Bokajło of the University of Wrocław (“Germany and Its Social Market Economy”), Michał Moszyński of Nicolaus Copernicus University in Toruń (“The social production system in Germany – a model for the future?”), Anna Jurczuk of the University of Białystok (“The competitive order of Poland’s economy during the system transformation process – price controls”), Ewa Kulińska-Sadłocha of WSB University in Toruń, and Jan Szambelańczyk, professor of the Poznań University of Economics and Business (“Credit co-operatives in the social market economy as illustrated by the co-operative banking sector in Poland”).

Part three of the Journal comprises papers by prof. Armin Jans of Zürcher Hochschule für Angewandte Wissenschaften in Winterthur (“Der nicht-kapitalistische Sektor in der Schweiz”), prof. Norbert Meiners of Hochschule für Wirtschaft und Technik Vechta/Diepholz/Oldenburg (“Global ageing – challenges for society, public policy and the economy”), Sylke Behrends of Jade-Hochschule Wilhelmshaven (“Die gesellschaftliche Bedeutung mesoökonomischer Strukturen in der Wirtschaft”), and Swetlana Bogan of the Economy Research Institute of the Ministry of Economy of the Republic of Belarus (“Investment in public goods in the Republic of Belarus”).

prof. dr hab. Piotr Pysz

**Nadrzędne wartości
społecznego procesu gospodarowania
i ich implementacja**

Сергей Лебецкий-Лукин

Белорусский государственный университет, Минск
Экономический факультет
Европейская исследовательская ассоциация "OIKONOMOS"
e-mail lukin@bsu.by
телефон +375173286007

Христианское учение о ценности материальных благ

***Аннотация.** В статье анализируются библейские и святоотеческие представления о ценности экономических благ а также нормативный христианской взгляд на рыночные цены. Библия и христианские авторы четко разделяют духовные и материальные блага. Духовные блага несравненно больше, и, кроме того, имеют равную ценность для всех. Они не могут, ни при каких обстоятельствах, быть предметом экономического обмена и являются исключительно даром. Экономический обмен, возникший после грехопадения прародителей, основан на разделении труда, которое вынуждало людей служить друг другу.*

***Ключевые слова:** ценность, редкость, ценополучатели, земная ценность, духовные инвестиции, блага, цена, рынок, благотворительность, социально ответственный бизнес*

Введение

В книгах Ветхого и Нового Завета содержатся идеи о том, что лежит в основе экономического обмена, о природе земной ценности материальных благ. Прежде всего, следует заметить, что в них четко разграничиваются блага духовные и блага материальные. Первые, имеющие несравнимо большую ценность, не могут ни при каких обстоятельствах быть предметом экономического обмена, являясь исключительно предметом дара.

Например, сравнивая материальное богатство и духовные ценности, автор Книги Притчей отмечает, что приобретение мудрости несравненно луч-

ше приобретения серебра и золота: «Блажен человек, который снискал мудрость, и человек, который приобрел разум, – потому что приобретение ее лучше приобретения серебра, и прибыли от нее больше, нежели от золота: она дороже драгоценных камней; и ничто из желаемого тобою не сравнится с нею. Приобретение мудрости гораздо лучше золота, и приобретение разума предпочтительнее отборного серебра» (Притч 3:13-15; 16:16). В другом месте он говорит: «Доброе имя лучше большого богатства, и добрая слава лучше серебра и золота» (Притч 22:1). Пророк Исайя отмечал, что самые ценные, духовные блага даются даром, для их «покупки» не нужно тратить трудом добытое серебро (Ис 55:1-2).

В Новом Завете мысль о несравненно большей ценности духовных благ многократно усиливается. Евангелисты приводят слова Господа нашего Иисуса Христа о том, что душа одного человека ценнее всех материальных благ мира, вместе взятых: «Какая польза человеку, если он приобретет весь мир, а душе своей повредит? Или какой выкуп даст человек за душу свою?» (Мф 16:26), (Мк 8:35-37). «Что пользы человеку приобрести весь мир, а себя самого погубить, или повредить себе?» (Лк 9:25). Блага духовные могут быть только предметом дара. «Даром получили, даром давайте» – говорит Спаситель ученикам по поводу полученных ими способностей воскрешать мертвых, изгонять бесов, исцелять больных. Слова можно понимать и в более широком смысле как заповедь всем христианам вообще. В Книге Деяний есть эпизод, в котором описывается наивная попытка Симона волхва приобрести блага духовные за деньги: «Симон же, увидев, что через возложение рук Апостольских подается Дух Святой, принес им деньги, говоря: дайте и мне власть сию, чтобы тот, на кого я возложу руки, получал Духа Святого. Но Петр сказал ему: серебро твое да будет в погиль с тобою, потому что ты помыслил дар Божий получить за деньги» (Деян 8:18-20).

Новозаветные авторы отмечают и такое важное свойство духовных благ как их равноценность для всех. В этом переносный смысл притчи о работниках в винограднике, получивших по динарию, независимо от времени их работы (Мф 20:1-16). Во II Послании апостол Петр обращается к христианам, «принявшим с нами равно драгоценную веру по правде Бога нашего и Спасителя Иисуса Христа» (2 Петр 1:1).

Даром является и добровольное служение друг другу во славу Божию, трудом или его продуктами. Такая экономика дара превращает блага материальные в блага духовные, однако она требует высокой степени духовного совершенства всех ее субъектов. К этому идеалу приблизились члены первохристианской общины Иерусалима, которым на некоторое время удалось упразднить экономический обмен внутри ее (Деян 2:44-45; 4:34-37). В последующие времена на экономике дара удавалось основывать в христианском мире лишь малые экономические системы, например в рамках монашеских

общин и благочестивых семей. Господствующей формой обмена товарами и услугами, включая услуги труда, как в ветхозаветное так и в новозаветное время являлась купля-продажа. Согласно повествованию книги Бытия (Быт 3:19), следствием грехопадения первых людей стал, помимо прочего, разрыв между желаемым и имеющимся количеством благ. Пищу, одежду и все необходимое для жизни люди были вынуждены добывать трудом, тратить на это время своей жизни, которое стало конечным. Тем самым возникла экономика ограниченных благ, что стало основой обмена ими путем купли-продажи, т.е. экономического обмена. Экономический обмен, основанный на разделении труда, стал вынужденным служением друг другу людей, находящихся в греховном состоянии. Такой вывод позволяет сделать история каинитов, основателей ремесленных профессий, изложенная в книге Бытия (Быт 4:11-22). Основой такого обмена стало сравнение ценностей обмениваемых благ. Материальные блага в обмене путем купли-продажи в отличие от благ духовных, имеют различную ценность. Более того, изменяется ценность одного и того же блага, в зависимости от различных обстоятельств.

1. Земная ценность экономических благ

Согласно ветхозаветным и христианским представлениям, экономические блага появились после проникновения в человеческую наследственность греха, после грехопадения прародителей. Непродолжительный эдемский период жизни первых людей, по мысли автора Книги Бытия, был жизнью в мире свободных благ. Полноценная и свободная личность обладает способностью к самоограничению, поэтому в воспитательных целях первым людям был дан единственный запрет – не вкушать плодов древа познания добра и зла. Нарушение этого запрета переместило их в мир ограниченных благ. Адам и Ева ощутили потребность в одежде, которой в готовом виде не оказалось, для прикрытия наготы. Для воспитания способности к самоограничению первые люди, согласно повествованию автора Книги Бытия, были помещены в более суровые условия, в которых пищу, одежду, жилище и пр., приходилось производить «в поте лица», т.е. тратить на это время и, следовательно, количество этих благ было ограничено. Доля экономических благ, таким образом, выросла. Приспособлением к новым условиям жизни стали разделение труда и обмен деятельностью и продуктами труда.

При рыночном обмене компромиссом между ценностью блага для покупателя и его ценностью для продавца становится цена, по которой совершается сделка. Современная экономическая теория, точнее ее майнстрим, основой первого считает маргинальную его полезность для покупателя, для второго – затраты ресурсов, прежде всего труда. Механизм ценообра-

зования описан ею достаточно хорошо. Подчеркивается, что свободные в своих решениях покупатель и продавец действуют рационально в своих интересах. Гораздо реже упоминается об еще одном условии нормального функционирования рынка, а именно об этических нормах, без соблюдения которых рыночный обмен невозможен и заменяется отъемом и принуждением. Минимальным уровнем этической планки, нравственным императивом рынка является уважение свободы контрагента преследовать свой интерес. Без этого уважения рынок не выявит сравнительную ценность товаров и услуг. Об этом условии упоминает еще Адам Смит в своей «Теории нравственных чувств», работе, изучение которой заставляет по-иному воспринять идеи «Богатства наций». «Некоторая часть индивидов – пишет Смит – может существовать как общество – как, например, общество, состоящее из большого количества купцов – на основе взаимного интереса, без чувств симпатии и любви... Общество, однако, не может состоять из тех, кто постоянно готов и ищет возможности причинить вред и обиду друг другу» [*Adam Smith Theory*]. Земная ценность материальных благ вырастает, таким образом, лишь на почве определенных нравственных норм, которых придерживаются субъекты рынка.

2. Духовная ценность земных благ для христианина

Помимо земной ценности, материальные блага имеют для христианина значительно большую ценность как средства для небесных инвестиций. Более того, эта духовная или небесная ценность является для него их подлинной ценностью. Тот, кто следует учению Христа, ставит для себя нравственную планку на очень высоком уровне христианской морали. Эта нравственность и придает земным благам духовную ценность.

Земные блага имели духовную ценность для угождающих Богу людей еще в ветхозаветное время. Праведный Товит поучал своего сына творить милостыню при первой возможности. При этом он отмечал, что небесную ценность имеет не абсолютный, а относительный к доходу или имуществу размер милостыни и пожертвования. «Из имени твоего подавай милостыню, и да не жалеет глаз твой, когда будешь творить милостыню. Ни от какого нищего не отвращай лица твоего, тогда и от тебя не отвратится лицо Божие. Когда у тебя будет много, твори из того милостыню, и когда у тебя будет мало, не бойся творить милостыню и понемногу: ты запасешь себе богатое сокровище на день нужды, ибо милостыня избавляет от смерти и не попускает сойти во тьму. Милостыня есть богатый дар для всех кто творит ее перед Всевышним» (Тов 4:7-11). В этой же книге приводятся слова ан-

гела, обращенные к Товиту и его сыну Товии: «Лучше малое со справедливостью, нежели многое с неправдой; лучше творить милостыню, нежели собирать золото, ибо милостыня от смерти избавляет и может очищать всякий грех» (Тов 12:8-9). В Притчах Соломоновых благотворительность сравнивается с займом Богу: «Благотворящий бедному дает займы Господу, и Он воздаст ему за благодеяние его» (Притч 19:17). В Книге Премудрости Иисуса, сына Сирахова говорится, что «Господь учтет всякую милостыню» (Сир 16:15; 17:18).

Тема небесных инвестиций и приоритета духовных ценностей усиливается в Новом Завете. В самом начале своего проповеднического служения Господь наш Иисус Христос во время поста в пустыне претерпел три наиболее сильных для человека искушения: богатством, славой и властью. Во время искушения богатством Он однозначно говорит о приоритете духовных, небесных и вторичности земных, материальных ценностей: «И приступил к Нему искушитель и сказал: если Ты Сын Божий, скажи, чтобы камни сии сделались хлебами. Он же сказал ему в ответ: написано: «не хлебом одним будет жить человек, но всяким словом, исходящим из уст Божьих»» (Мф 4:3-4; Лк 4:3-4). В своих многочисленных дальнейших проповедях Иисус Христос учит о том, что человек не может служить двум господам, Богу и богатству, он может служить верно лишь одному из них: «Не можете служить Богу и маммоне (богатству)» (Мф 6:24; Лк 16:13). Богатство, однако, может быть средством для служения Богу. В одной из своих проповедей Спаситель учил, что истинным богатством, критически важным для спасения является благотворительность (накормить голодных, напоить жаждущих, одеть не имеющих одежды, предоставить приют странникам, посетить больных и заключенных) (Мф 25:34-46). Благотворительность превращает, таким образом, богатство преходящее в богатство истинное, ценность материальную в ценность духовную. Средствами благотворительности являются, помимо прочего, материальные блага, имущество человека. По мысли святителя Иоанна Златоуста, милостыня и благотворительность выше совершения чудес именем Божиим, поскольку именно это «больше всего и делает человека человеком» и уподобляет человека самому Богу. «Напитать алчущего Христа гораздо важнее, чем именем Иисусовым воскрешать мертвых. Там ты благодетельствуешь Христу, а здесь Он тебе. И награда тому, кто сам делает добро, а не тому, кто принимает его от другого. Здесь, при совершении чудес, ты сам делаешься должником Богу, а в деле милостыни ты одалживаешь Бога» [Иоанн Златоуст 2004: 619-620].

В книгах Нового Завета неоднократно упоминается о том, как благочестивые ученики Христа служили Ему и Его ученикам своим имуществом, о помощи друг другу внутри общин, одной общины другой общине, делах милосердия по отношению к другим людям. Например, Иоанна, жена

Хузы, домоправителя Иродова, Сусанна и другие, будучи, по-видимому, состоятельными, по сравнению с другими учениками, служили Христу и апостолам, оказывая общине материальную помощь (Лк 8:3). Иосиф Аримафейский взял на себя расходы по погребению умершего на кресте Учителя (Мф 27:57). Благочестивая Лидия из города Фиатир, занимающаяся торговлей тканями служила своим имуществом апостолу Павлу и его спутникам (Деян 16:14-15). Книга деяний содержит краткое, но емкое повествование о помощи друг другу членов первохристианской общины Иерусалима: «Все же верующие были вместе и имели все общее. И продавали имения и всякую собственность, и разделяли всем, смотря по нужде каждого» (Деян 2:44-45). Для членов апостольской общины материальные блага имели, тем самым и земную и небесную ценность. Они совершали с внешними людьми сделки купли-продажи, и, в то же время, в отношениях с братьями «никто из имения своего ничего не называл своим» (Деян 4:32). Апостол Павел свидетельствует, что христиане Македонии оказывали материальную помощь своим братьям в Палестине «по силам и сверх сил» (2 Кор 8:3). В качестве примера любви к ближнему, Спаситель в одной из своих проповедей привел милосердного самарянина, позаботившегося об избитом разбойниками совершенно незнакомом ему человеке (Лк 10:30-37).

Исходя из приоритета духовной ценности материальных благ, христианское учение ориентирует христианина на то, чтобы использовать всякую возможность для осуществления небесных инвестиций. Христиане, достигавшие высоких ступеней духовного совершенства, относились к своему имуществу так, как призывал относиться к нему Господь наш Иисус Христос в Своей нагорной проповеди: «И кто захочет судиться с тобою и взять у тебя рубашку, отдай ему и верхнюю одежду», «Прозящему у тебя дай и от хотящего занять у тебя не отвращайся» (Мф 6:40,42; Лк 6:30-35). Многие из них раздавали свое имущество нищим, надеясь на сокровища на небесах (Мф 19:21). Например, это те, кто принимал монашество и давал обет нестяжания. Но и для этих христиан, достигших высокой степени совершенства, материальные блага имели земную ценность. В противном случае не было бы жертвы, не было бы волевого выбора, не было бы победы над грехом в себе. Эта земная ценность, правда, для них была ничтожна в сравнении с бесконечным благом будущей жизни. О таком выборе говорит Спаситель в притчах о человеке, нашедшем сокровище в поле и о купце, ищущем хороших жемчужин, которые продали все, что имели, чтобы купить то, что представляло для них значительно большую ценность – сокровище в поле и редкая жемчужина (Мф 13:44-46).

Далеко не всем христианам, однако, это было по силам. Особенно трудно это было сделать, если имущество было велико. Оттого, по словам Спа-

сителя, «трудно богатому войти в Царство Небесное;... удобнее верблюду пройти сквозь игольные уши, нежели богатому войти в Царство Божие» (Мф 19:23-24; Мк 10:21-27; Лк 17:22-27). Для большинства христиан двадцати веков христианства посильным крестом была благотворительность, служение Богу и ближнему частью своего имущества. При этом в посланиях апостола Павла первым христианским общинам Рима и Леванта, в трудах святителя Иоанна Златоуста и других святоотеческих произведениях можно найти предупреждения и наставления христианам не возлагать на себя бремя благотворительности сверх своих духовных сил. Так апостол Павел в послании к христианам Коринфа пишет, что не должно быть, чтобы «другим было облегчение, а вам стеснение», достаточно, чтобы «у кого много, у того не было лишнего, и у кого мало, у того не было недостатка» (2 Кор 8:13-15). Святитель Иоанн Златоуст еще более категоричен: «Тот, кто оказывает другому милость, должен радоваться, а не печалиться... Если ты печалишься о том, что избавил другого от печали, то подаешь пример крайней жестокости и бесчеловечия. Лучше уже не избавлять, чем так избавлять... Если не веришь, что отлагается тебе на небе великое сокровище, то не уделяй».

Как в древности, так и в современном мире большинство христиан часть своего активного времени продают (либо прямо, либо опосредованно через бизнес) для получения жизненных благ от других людей через куплю-продажу, другую часть – дарят Богу, проводя его в молитве, заботе о близких и нуждающихся. Полученные от продажи своего времени блага, в свою очередь, не расходуются полностью на потребление, они используются и для дара, помощи, благотворительности. Доля, в которой время и материальные ценности индивида распадаются на потребление и небесные инвестиции, конечно, индивидуальна и зависит от его духовного возраста. Установившаяся еще в ветхозаветные времена традиция десятины, своеобразного церковного налога, носила всегда характер обязательного или рекомендуемого минимума небесных инвестиций.

3. Библейские идеи о природе ценности земных благ

В Библии нет пространных рассуждений о природе ценности земных благ, но в некоторых фрагментах можно найти идеи по этому поводу. Первый фрагмент, на который хотелось бы обратить внимание – это сделка, заключенная между Иаковом и Исавом (Быт 25:29-34). Этот эпизод является хорошей иллюстрацией теории маргинальной полезности, появившейся более, чем на тридцать веков позже текстов книги Бытия. До-

машный юноша Иаков занимался приготовлением пищи. Исав, его брат, вернулся с поля усталый и очень голодный. Он просит Иакова дать ему поесть. Слова Исав: «Дай мне поесть красного, красного этого» (Быт 25:30), повторение дважды одного слова выражают по мнению некоторых толкователей особенную настойчивость и силу желания [Толковая Библия 1987: 151-152]. Иаков, воспользовавшись этим, предложил старшему брату продать принадлежащее Исаву право своего первородства, за приготовленную чечевичную кашу и хлеб. Маргинальная ценность каши для голодного Исава оказалась выше маргинальной ценности права своего первородства: «Вот, я умираю: что мне в том первородстве?» (Быт 25:32). Для сытого Иакова – наоборот. Апостол Павел называет Исава нечестивым (Евр 12:16), поскольку тот продал (а на самом деле просто лишился, ибо духовное благо не может быть предметом купли-продажи) свое первородство. Иаков тоже предстает в этой сделке не в качестве образца благородства. Важно здесь, однако, то, что обмен совершался, как будто эти два блага относились к роду материальных, экономических благ. Участники сделки оценили обмениваемые блага на основе маргинальной полезности.

Ряд ветхозаветных и новозаветных фрагментов содержат мысли об изменении цен на недвижимость и другие материальные блага в результате сдвигов спроса или предложения. О взлете цен на продовольствие в результате резкого снижения предложения зерна из-за ряда неурожайных лет повествуется в 47 главе Бытия. Создав запасы зерна в урожайные годы, Иосиф продал его в пользу фараона в годы неурожайные, в которые цена зерна стремительно взлетела вверх. В результате в собственность фараона перешли вначале скот, затем золото, серебро и земли египтян. Когда у египтян не осталось ничего, Иосиф обратил их самих в рабов фараона (Быт 47:13-23).

В осажденной Самарии резко сократилось предложение продовольствия, оно стало большой редкостью. Начался голод, и люди готовы были купить все, что в какой-то мере могло его утолить. По свидетельству автора 4 Книги Царств, ослиная голова продавалась за 80 сиклей (не менее 560 г. серебра или 160 дней труда поденщика, если речь идет о простом сикле), а каба (вероятно, ок. 1,5 литра) голубиного помета – за 5 сиклей (4 Цар 6:25).

Пророк Елисей предсказывает осажденным самаритянам скорое падение цен на пшеницу и ячмень. После внезапного снятия сирийцами осады, предложение хлеба резко увеличилось и цены действительно упали до 1 сикля за меру (около 8л.) пшеницы или 2 меры ячменя (4 Цар 7:1,16).

Осада Иерусалима халдеями привела к резкому падению спроса на землю и, вероятно, росту предложения ее в городе и его окрестностях. За низкую плату 7 сиклей и 10 сребренников, отвесив серебро на весах, купил Ие-

ремия поле у Анамеила, сына своего дяди. Иеремия отдал обе купчие записи своему ученику Варуху, сказав ему хранить их в глиняном сосуде *«многие дни»*, поскольку получил откровение, что спрос на землю в долгосрочной перспективе вырастет (*«дома и виноградники будут снова покупаемы в земле сей»*), и цены вновь возрастут (Иер 32:7-16).

В Книге Деяний повествуется о реакции на проповедь апостола Павла в Эфесе мастера-серебряника Димитрия, делавшего серебряные модели храма Артемиды Эфесской. Он призвал своих собратьев по ремеслу восстать против Павла, поскольку его проповедь может привести к падению спроса на изделия Димитрия и других мастеров-художников и, как следствие, к падению цен на них и убыткам производителей (Деян 19:23-27).

В Откровении святого Иоанна Богослова, чтобы отметить степень дороговизны продовольствия в условиях его недостатка, приводятся цены хиникса (точно неизвестное, но весьма небольшое количество, едва хватающее для дневного пропитания пшеницы (1 динарий) и трех хиниксов ячменя (также 1 динарий). Падение «Вавилона» в видении автору Апокалипсиса, описанном в XVIII главе, приводит к резкому снижению спроса на товары, поставляемые купцами, вначале на предметы роскоши (товары золотые и серебряные, драгоценные камни и жемчуг, дорогие ткани (порфира и виссон, шелк и багряница), изделия из слоновой кости, ценных пород дерева, мрамора), а затем и на самые необходимые товары (вино, масло, мука, скот, тела и души человеческие, т.е. рабы) (Откр 18:11-19).

4. Редкость как основа ценности в долгосрочном периоде

В VII Главе III Книги Ездры приводится мысль о том, что ценность материальных благ в долгосрочном периоде определяется их редкостью. Более редкими благами являются, в свою очередь, те, которые с большим трудом добываются. Автор Книги приводит яркий пример с полезными ископаемыми. Те из них, которые встречаются реже, требуют большего труда для добычи и ценятся выше. «Серебра больше, чем золота, меди больше, чем серебра, железа больше, чем меди, свинца больше, чем железа, и глины больше, чем свинца. Посуди теперь сам, что драгоценно и влечет к себе, то ли, чего много, или то, что является редкостью. И я сказал: «Владыка Господи! Что встречается в избытке, то хуже, а что попадает реже, то драгоценнее»... Кто владеет тем, что с трудом добывается, бывает рад больше того, кто обладает тем, что встречается в избытке» (3 Езд 7:56-59).

Интересное развитие идей III Книги Ездры можно найти у святителя Иоанна Златоуста в его Беседе XVII Толкования на Первое послание апостола Павла к Тимофею. Экономическая ценность благ, по мнению святого

теля, определяется их редкостью, которая, в свою очередь основывается на любостязании и предвзятом мнении. Свою мысль он обосновывает следующим образом. Золото, серебро, жемчуг, шелковые ткани по природе не прекраснее, например цветов, но ценятся гораздо больше в силу предвзятого о них мнения людей. «Жемчужина – нечто прекрасное? Но подумай, что это – морская вода, первоначально попавшая в недра раковины. Золото и серебро – нечто прекрасное? Но подумай, что оно и было и есть земля и пепел. Прекрасны шелковые платья? Но это ткань, приготовленная червями. Прекрасными их делают человеческое предположение и предзанятое мнение, а от природы красоты они не имеют» [Иоанн Златоуст 2006: 748-749]. Одинаковые по природе вещи ценятся, по мнению святителя, выше в тех местах, где их меньше, где они встречаются реже. «Есть плоды, которые у нас дешевы, а в стране кападдокийской дороги; из тех же, которые дороги у нас, иные дешевле в Китае, откуда привозятся» [Иоанн Златоуст 2006: 749]. Проводя мысль о том, что земная ценность благ – это предвзятое мнение о них людей, святитель высказывает идеи, близкие к появившейся гораздо позже номиналистической концепции денег. Он задает вопрос воображаемому собеседнику: «Если бы царю угодно было определить законом, чтобы серебро ценилось выше золота, то разве не переменялось бы наше удивление и любовь?» [Иоанн Златоуст 2006: 749].

Затрагиваются в Библии и вопросы оценки имущества, прежде всего недвижимости. Подход к оценке, в целом, соответствует используемому современной практике. Ценность имущества определяется доходом, которое оно приносит. Так, по Закону Моисея, оценка выкупа за человека, посвященного Богу (для работ в святилище) зависела от его реальной или потенциальной работоспособности, прежде всего, физической силы. Наивысшую ценность имели мужчины от 20 до 60 лет – 50 священных сиклей, меньшую оценку получали женщины, пожилые люди и дети (отроки и подростки 5-20 лет мужского пола оценивались в 20 сиклей, женского – в 10 сиклей, младенцы (0-5 лет), соответственно 5 и 3 сикля (Лев 27:1-8). Важно заметить, что оценку должен был проводить священник, который мог снизить ее для бедных.

Оценка земли по ветхозаветному законодательству зависела еще и от близости юбилейного года, поскольку ее продажа должна была представлять собой, фактически, сдачу в долгосрочную аренду до юбилейного года, ибо в этот год земли возвращались безвозмездно первоначальным владельцам. «Если же после юбилея посвящает кто поле свое, то священник должен рассчитать серебро по мере лет, оставшихся до юбилейного года, и должно убавить из оценки твоей» (Лев 27:18).

5. Ценополучатели

В книгах Ветхого и Нового Заветов неоднократно упоминаются сделки купли-продажи недвижимости, товаров и услуг, в том числе и совершенные людьми, почитаемыми как праведные, выделяющиеся в среде своих современников высокой нравственной жизнью. При этом отмечается, что эти праведники соглашались совершить сделку по сложившейся рыночной цене, т.е. являлись теми, кого современная экономическая наука называет ценополучателями. Рыночную цену они считали справедливой, но, главное для них было то, что эта цена устраивала противоположную сторону. Так Авраам купил землю для устройства родового кладбища у Ефрона за 400 сиклей серебра, за сумму, которую объявил второй: «и отвесил Авраам Ефрону серебра, сколько он объявил вслух сынов Хетовых, четыреста сиклей серебра, какое ходит у купцов» (Быт 23:12-18).

Давид покупает у Орны Иевусеянина гумно с участком земли, на котором впоследствии Соломоном был возведен храм, а также волов для жертвоприношения за пятьдесят сиклей серебра (2 Цар 24:21-24) (автор 1 Книги Паралипоменон сообщает о сумме в 600 сиклей (1 Пар 21:25). Орна предлагает Давиду взять бесплатно гумно и участок. Давид не согласился на это, а предпочел уплатить за участок рыночную цену, которую знал, конечно и Орна: «Но царь сказал Орне: нет, я заплачу тебе, что стоит, и не вознесу Господу Богу моему жертвы, взятой даром. И купил Давид гумно и волов за пятьдесят сиклей серебра» (2 Цар 24:21-24).

На идее о справедливости рыночной цены основан и обычай торговаться, особенно распространенный на Востоке, как в древности, так и в наши дни. Во время этого процесса покупатель и продавец обозначают для себя свой излишек (покупателя и продавца) и приходят к цене, устраивающей обе стороны. При этом часто как несправедливость и даже оскорбление воспринимается отказ торговаться и готовность уплатить первую запрошенную продавцом цену. Об излишке покупателя говорится, кстати, в Книге Притчей: «Дурно, дурно», говорит покупатель; а когда отойдет – хвалится» (Притч 20:14).

Современная экономическая теория пришла к выводу, что наиболее эффективное распределение благ и ресурсов осуществляется на рынке совершенной конкуренции, на котором цена равна маржинальным издержкам. Поскольку на рынке совершенной конкуренции в долгосрочном периоде нет экономической прибыли, но все продавцы получают лишь минимальную, или, как говорят экономисты, нормальную прибыль, в нормативном плане цены рынка совершенной конкуренции можно считать более справедливыми, чем на рынках с той или иной степенью монополизма. На рынке совершенной конкуренции все субъекты его являются ценополучателями

(т.е. они не могут сознательно повлиять на сложившуюся рыночную цену), хотя и вынужденными. Этот аспект также дает основания считать цену такого рынка максимально, насколько это возможно, справедливой. Монополизм в любой степени создает асимметрию возможностей продавца и покупателя. Продавцы (при монополии-покупатели), как правило, увеличивают цены и уменьшают объем выпуска.

В современной католической социально-экономической доктрине, во многом заимствовавшей ордолиберальную концепцию, рыночная конкуренция и ее воздействие на цену оцениваются положительно. В энциклике Пия XI 1931 г. «*Quadragesimo Anno*» отмечается, что она « оправданна и безусловно полезна» [*Quadragesimo Anno* 1931]. При этом рыночная конкуренция видится результатом сложного взаимодействия государства, устанавливающего конституирующие принципы конкурентного экономического порядка и осуществляющего антимонопольное регулирование и хозяйствующих субъектов многочисленных рынков.

6. Две стороны бизнеса как отражение двойственной ценности материальных благ

Современный бизнес, если участвующие в нем люди имеют христианские убеждения, также, в определенной мере учитывает двойственную ценность материальных благ. Деятельность многих современных фирм это не просто производство товаров или оказание услуг, на которых специализируется предприятие, но и социально-ответственное поведение. Это два взаимозависимых и взаимодополняющих аспекта их деятельности. Социально-ответственное поведение помогает производственной деятельности, а производственная деятельность создает возможности для проведения социальной политики. В христианском понимании социально-ответственный бизнес – это богоугодная деятельность (в терминах католического социального учения – деятельность ради общего блага). Прежде всего, это благотворительная помощь слабым и мало защищенным членам общества. В Своде нравственных принципов и правил хозяйствования, документе VIII Всемирного русского народного Собора, отмечается, что «Выделение части доходов на помощь пожилым и больным людям, инвалидам и обездоленным детям должно быть нормой для любого рентабельного предприятия, а также для любого состоятельного работающего человека, в том числе наемного работника» [Свод нравственных принципов 2004]. Социально ответственное ведение бизнеса проявляется также в своевременной и полной выплате вознаграждения работникам, привлечении их к участию в капитале предприя-

тия, заботе об их отдыхе, ответственности за их духовное, интеллектуальное и физическое развитие; участия фирмы в программах социального и пенсионного страхования работников; экологической ответственности; воздержания от видов бизнеса, деятельности, разрушающей нравственность причастных к предприятию лиц (стейкхолдеров) и народа в целом.

В современных концепциях корпоративной социальной ответственности (КСО) и практике социально ответственного бизнеса религиозная основа присутствует далеко не всегда. В хорошо известной концепции «бизнес-кейса для КСО» или, как ее еще можно назвать, экономической концепции, социально ответственное поведение фирмы служит увеличению объема продаж и, следовательно, росту прибыльности бизнеса. Согласно этим взглядам, социально ответственное поведение, например поддержка инвалидов или дружественные природе технологии, создают положительный имидж фирмы, что привлекает покупателей к ее продукту. Этические моменты, при этом, чаще всего остаются вне поля рассмотрения, в частности вопрос, почему потребители отзывчивы на социально ответственное поведение фирмы. Такой взгляд на КСО не нов. Еще апостол Павел как о серьезном отклонении от учения Христа говорит о попытке сделать благочестие источником прибыли: «Пустые споры между людьми поврежденного ума, чуждыми истины, которые думают, будто благочестие служит для прибытка» (1 Тим 6:5). При таком подходе материальные блага имеют для его субъекта только земную ценность, а КСО становится просто рекламными акциями.

Не имеют твердого этического основания также концепция КСО как общественного договора и деонтологическая концепция КСО. В первом случае шаткой опорой служит некий гипотетический неформальный общественный договор между бизнесом и обществом, во втором – абстрактный кантовский принцип уважения личности.¹ В конечном счете, ими, как и в экономической концепции, принимается во внимание лишь земная ценность материальных благ.

Заключение

В Библии и в трудах христианских авторов четко разграничиваются блага духовные и блага материальные. Первые, имеющие несравнимо большую и притом равную для всех ценность, не могут ни при каких обстоятельствах быть предметом экономического обмена, являясь исключительно предметом дара. Экономический обмен, основанный на разделении труда, стал вынужденным служением друг другу людей, находящихся в греховном состоянии.

¹ Согласно второму императиву Канта во всех действиях человек должен всегда видеться целью, и никогда средством.

Основой такого обмена стало сравнение ценностей обмениваемых благ. Материальные блага в обмене путем купли-продажи в отличие от благ духовных, имеют различную ценность. Более того, изменяется ценность одного и того же блага, в зависимости от различных обстоятельств. Ряд ветхозаветных и новозаветных фрагментов содержат мысли об изменениях цен на недвижимость и другие материальные блага в результате сдвигов спроса или предложения. По мнению автора III Книги Ездры ценность материальных благ в долгосрочном периоде определяется их редкостью. Более редкими благами являются, в свою очередь, те, которые с большим трудом добываются. Разделяет это мнение и святитель. Иоанн Златоуст, который считает, что редкость основывается на любостыжании и предвзятом мнении. В книгах Ветхого и Нового Заветов неоднократно упоминаются сделки купли-продажи недвижимости, товаров и услуг, в том числе и совершенные людьми, почитаемыми как праведные, выделяющиеся в среде своих современников высокой нравственной жизнью. При этом отмечается, что эти праведники соглашались совершить сделку по сложившейся рыночной цене, т.е. являлись теми, кого современная экономическая наука называет ценополучателями. Рыночную цену они считали справедливой, но, главное для них было то, что эта цена устраивала противоположную сторону. Это в значительной степени согласуется с выводами нормативного подхода в современной экономической теории, считающей рынок совершенной конкуренции, при котором все его участники являются ценополучателями, наиболее справедливым рынком.

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Christian doctrine about the value of material goods

Abstract. *This article analyzes the biblical and patristic ideas about the value of economic goods, as well as, normative Christian view of the market price. The Bible and the writings of Christian authors distinctly share spiritual and material wealth. Spiritual wealth is incomparably greater and, moreover, equal in value for all. They cannot, under any circumstances, be the subject of economic exchange since they are exclusively free. Economic exchange based on the division of labour forced people to serve each other after the fall into sin.*

Keywords: *value, rarity, price takers, spiritual investments, goods, price, market, philanthropy, socially responsible business*

Константин Голубев

Белорусский государственный экономический университет, Минск
e-mail: kon.golubev@gmail.com
телефон +375 29 817 72 47

Естественный закон в католическом социальном учении и модель поведения потребителя

Аннотация. В статье рассмотрены проблемы и значение отстаивания важности естественной и евангельской морали в современном мире, в котором усиливается распространение морального релятивизма. Ценность естественного закона в развитии человеческого общества рассматривается с учетом анализа данного вопроса в вероучительных документах Католической Церкви XIX-XXI вв.

Ключевые слова: естественный закон, человек, общество, демократия, свобода

Введение

Критики нравственного учения пытаются отвергать учение о естественном законе, универсальности и перманентной истинности его предписаний. В свою очередь к защите роли естественного закона неоднократно обращались римские понтифики последнего времени.

Так, в энциклике *Veritatis splendor* Папа Римский Иоанн Павел II обратил внимание на особую значимость для современности правильного понимания естественного закона [Ioannes Paulus II 1993: 4, 36, 37]. В основе этих воззрений имеет место более или менее очевидное влияние течений мысли, которые нацелены на отделение свободы человека от ее сущностного и неотъемлемого взаимоотношения с истиной¹.

¹ Заметим, что этому вопросу уделяется особое внимание в «Osnovy ucheniya Russkoy Pravoslavnoy Tserkvi o dostoinstve, svobode i pravakh cheloveka» (II, 1): «Злоупотребив свобо-

После Папы Римского Иоанна Павла II важнейшую роль естественного закона подчеркнул Папа Римский Бенедикт XVI, отметивший, что мы живем в момент особого развития способностей человека познавать материальный мир и увеличения его власти над природой. Однако эта возможность рассмотреть законы материального мира сочетается с неспособностью рассмотреть «этическое послание, содержащееся в бытии», послание которое называют «естественным нравственным законом». Концепция природы, которая становится не метафизической, а только эмпирической формирует для человека, особенно молодого, ощущение дезориентации, представляет выбор жизненного пути нестабильным и неопределенным. Таким образом, появляется насущная необходимость свидетельствования о естественном законе и нового открытия его истинности для всех людей [Benedictus XVI 2007].

1. Секулярный гуманизма в модели поведения человека Абрахама Маслоу

В настоящее время все большее распространение получают альтернативные подходы к объяснению модели поведения человека, противоречащие христианскому нравственному учению. Так, одним из основных камней фундамента подхода с позиции секулярного гуманизма является теория Абрахама Маслоу (Maslow), получившего известность еще и как один из родоначальников гуманистической психологии. Его работы имеют основополагающее значение для развития теории мотивации. Со дня опубликования своей концепции и до смерти А. Маслоу считался ведущим специалистом в области мотивации, а многие более поздние теории мотивации, включая теории таких ученых как Д. Макгрегор и Ф.Герцберг, опирались на его работы. В наиболее общем виде он выделял пять основных категорий человеческих потребностей: 1) физиологические, включающие потребности в еде, питье, жилище, одежде, сексе и сне; 2) безопасность, в том числе потребность в защите от любой агрессии со стороны окружающего мира и уверенность в завтрашнем дне; 3) потребности в социальном общении и любви, включая принадлежность к определенной социальной группе и взаимодействие с другими людьми, входящими в нее; 4) потребности в уважении со стороны окружающих и самоуважении; 5) самоактуализация и реализация своих возможностей. Признавая первенствующую роль неудовлетворенной потребности, А. Маслоу считал, что после удов-

дой выбора, человек утратил другую свободу [...] – свободу жизни в добре, которую он имел в первозданном состоянии. Эту свободу человеку возвращает Господь Иисус Христос: «Итак, если Сын освободит вас, то истинно свободны будете» (Ин 8, 36)».

летворения потребность существует лишь потенциально, с акцентом на движение вперед к более высоким потребностям [*Классики менеджмента* 2001: 509].

В реальности модель поведения человека у А. Маслоу предполагает безусловное доминирование (кроме редчайших исключений) в ситуации альтернативы выбора ценностей более низкого уровня. Таким образом предполагается возможность мгновенного и значительного спуска по иерархической лестнице в зависимости от изменения жизненных обстоятельств.

При этом, он считал, что управленческая политика хороша «именно прагматически, функционально». В сочетании с пониманием данного автора смысла управленческой деятельности, его теория иерархии потребностей приводит к интересным результатам, иллюстрирующим отношение А. Маслоу к проблемам гуманизации социально-трудовых отношений. «В данном случае ее следует считать хорошей не по духу, не по сути, не по Божественному определению, но потому, что она позволяет получить лучшие результаты, добиться повышения производительности или качества продукции, способствовать росту демократических настроений и т. д.» [Маслоу 2003: 143]. Понимание хорошей управленческой политики, как дающей наилучшие результаты для каждой конкретной ситуации, опирающееся на иерархию потребностей, предполагает интересное представление о модели поведения человека.

Так, критическая ситуация (атомная катастрофа, эпидемия чумы и т. д.), по убеждению А. Маслоу, коренным образом изменит общественную жизнь и заставит вспомнить о законах джунглей. Соответственно возникнет вопрос о поведении человека в новых обстоятельствах. «Как я должен поступать в ситуациях подобного рода? Лично я представляю это себе очень ясно. Если у нас есть сто человек, а пищи хватит только на десятерых. Очевидно, что остальные будут обречены на голодную смерть и я сделаю все от меня зависящее, чтобы не оказаться в числе жертв голода. В данной ситуации мои мораль, этика и т.п. неизбежно претерпят самые разительные метаморфозы и, утратив свое бывшее содержание, соответствовавшее общему благополучию, придут в соответствие этой дикой ситуации» [Маслоу 2003: 144]. Откровенный ответ автора не только раскрывает его представление о гуманистических ценностях, современном состоянии человечества (и позиционирование себя как типичного его представителя), но и не предполагает стремления к улучшению нравственного состояния людей. Таким образом вызывают опасение перспективы мира, когда в основе наук об обществе лежит такая модель поведения человека.

2. Место идеи о существовании естественного закона

Еще до возникновения христианства в рамках человеческой цивилизации можно видеть идеи о существовании естественного закона. Интересно, что понимание этого вопроса Цицероном представлено и в современном Катехизисе Католической Церкви: «Нет сомнения, что существует настоящий закон – правильный разум; он соответствует природе, присущей всем людям; он неизменим и вечен; его веления призывают к исполнению долга; его запреты отклоняют от ошибок. [...] Заменять его законом противоположным – кощунство; не позволительно не применять хотя бы одно единственное его положение; что до совершенной отмены его, то никто не обладает такой возможностью» [*Katekhizis Katolicheskoy Tserkvi* 2001: 1956].

Библия говорит о сотворении человека Богом, Который в Своей мудрости и любви придал смысл его существованию, вписав в его сердце закон, т.о. «...дело закона у них написано в сердцах, о чем свидетельствует совесть их и мысли их...» (Рим 2:15). Об этом говорится и в Ветхом Завете, в частности, в Книге Премудрости Иисуса, Сына Сирахова (17, 7): «Он положил око Свое на сердца их, чтобы показать им величие дел Своих, да прославляют они святое имя Его и возвещают о величии дел Его».

В этой связи можно говорить и о Декалоге, заповедях, данных на Синае, положенных в основу жизни народа Ветхого Завета. Отвечая на вопрос о первой заповеди, Иисус Христос говорит о двух заповедях, содержащих весь Закон Божий².

Десять Заповедей принадлежат к Откровению Божию и учат об истинном человечестве человека. Грешное человечество нуждалось в этом Откровении, чтобы достичь полного и уверенного познания требований естественного закона. Заповеди подчеркивают основные обязанности, следовательно, косвенным образом и фундаментальные права, присущие природе человека [*Katekhizis Katolicheskoy Tserkvi* 2001: 2070-2072; *Ioannes Paulus II* 1993: 13].

Таким образом, можно говорить и о содержании естественных прав человека. Соответственно, можно вспомнить известную мысль В.С. Соловьева, раскрывающую, в частности, способ обеспечения общего блага и стабильности в обществе, в котором право в интересах общего блага существует, чтобы не превратить мир в ад³. Так, и само по себе появление основ совре-

² «[...] первая из всех заповедей: слушай, Израиль! Господь Бог наш есть Господь единый; и возлюби Господа Бога твоего всем сердцем твоим, и всею душою твоею, и всем разумением твоим, и всею крепостию твоею, – вот первая заповедь! Вторая подобная ей: возлюби ближнего твоего, как самого себя. Иной большей сих заповеди нет». (Мк 12:28-31)

³ «Только тогда, когда злая воля, покушаясь на объективные публичные права ближних, грозит безопасности самого общества, тогда только интерес общего блага, совпадающий с ин-

менного права в Римской империи приходится на период падения нравов, когда мораль стала масштабно преобразовываться в право, ядром которого становится сконцентрированный минимум морали необходимый для стабильного общества [Тихонравов 1997: 402; Трубецкой 1913: 25]. В этой связи заслуживают внимания идеи русского философа И.А. Ильина, по словам которого, «движимая первоначально инстинктом личного и семейного самосохранения, каждая единичная душа выступает в виде агрессивной воли... и очерчивает вокруг себя круги своего нестесненного самоутверждения» [Ильин 1993: 52]. По мнению И.А. Ильина, такое самоутверждение составляет «не только психофизическую, но и духовную необходимость». Иметь же возможность «одухотворенной жизни... создавая ее самостоятельно и свободно, есть основное и безусловное право каждого». Соответственно, среди свойств такого естественного права можно выделить такие характеристики как вечное, неотчуждаемое, всеобщее, неумалимое [см.: Ильин 1993: 52, 54, 57].

Папа Римский Иоанн Павел II в энциклике «*Centesimus annus*» рассмотрел перечень основных прав, в том числе, право на жизнь, включающее право ребенка развиваться в материнской утробе с момента зачатия; право жить в единой семье и в нравственной среде, способствующей развитию личности; право развивать ум и свободу в поисках и познании истины; право участвовать в труде по использованию благ земли и зарабатывать этим трудом на жизнь себе и своим близким; право свободно создать семью, принимать и воспитывать детей, ответственно распоряжаясь своей сексуальностью. «В определенном смысле источник и синтез этих прав - религиозная свобода, понимаемая как право жить по истине своей веры, сообразно трансцендентному достоинству своей личности» [Ioannes Paulus II 1991: 47; *Компендиум* 2006: 109-110].

Заметим, что в качестве примера закона, основанного на естественном праве и отражающего конвергенцию различных религиозных и культурных традиций, Папа Римский Бенедикт XVI отметил Всеобщую декларацию прав человека. По его мнению, всеобщность, неделимость и взаимозависимость прав человека служат гарантиями, защищающими человеческое достоинство. При этом права, и изложенные в Декларации распространяются на всех в силу общего происхождения человека, который остается высокой точкой творческого замысла Божия о мире и истории⁴.

тересом свободы мирных граждан, должен ограничить свободу зла. Право в интересе свободы позволяет людям быть злыми, не вмешивается в их свободный выбор между добром и злом; оно только в интересе общего блага препятствует злему человеку стать злодеем, опасным для самого существования общества. Задача права вовсе не в том, чтобы лежащий во зле мир обратился в Царство Божие, а только в том, чтобы он – до времени не превратился в ад». Solovuev.

⁴ Benedict XVI 2008. О значении естественных прав также см.: Хабермас, Ратцингер 2006: 44, 94-95.

Говоря о роли естественного закона в католическом социальном учении, особое внимание необходимо обратить на энциклики Папы Римского Льва XIII, который оказал значительное влияние на развитие современного католического социального учения. Так, одной из первых его энциклик стала *Aeterni Patris* (1879) [Leo XIII 1879], официально признавшая томизм основой католического мировоззрения. Соответственно, классический текст о естественном законе, как отмечает, в частности, П. де Лобье, содержится в «Сумме богословия» (IIa, 94) Фомы Аквинского, который в «обращается к мыслям мудрецов Древней Греции и Рима, к идеям отцов Церкви»⁵.

Существенное значение в развитии католического социального учения имеет энциклика *Libertas praestantissimum*, обращающаяся к природе свободы человека и указывающая на проблемы человеческой свободы, нуждающейся в свете и силе, направляющих её ко благу и удерживающих их от зла, без чего свобода воли была погибельной. Согласно *Libertas praestantissimum* [Leo XIII 1888] для руководства человеком необходим закон, направляющий к добру своими наградами и отвращающий от зла наказаниями. Прежде всего, это естественный закон, написанный и высеченный в сердце каждого человека; который есть «ничто иное, как наш разум» повелевающий нам поступать справедливо и отталкивающий от греха. В *Libertas praestantissimum* рассматривается и вопрос отражения естественного закона в законе человеческом и отмечается, что, сказанное о свободе отдельных лиц применимо к ним, и когда людей рассматривают в рамках гражданского общества. То, что разум и естественный закон делают для индивидуумов, закон человеческий, провозглашенный для их блага, делает для граждан государства. Человеческий закон призван соеди-

⁵ «Все, к чему человек по своей природе имеет склонность, воспринимается разумом как благо и, следовательно, как цель его поступков, а то, что этому противостоит – как зло, которого следует избегать. Так что иерархия заповедей естественного закона выстроена по иерархии естественных склонностей. Действительно:

1) Во-первых, в человека вложена склонность к благу, что объединяет его со всеми другими существами, поскольку всякое существо по своей природе стремится к сохранению своей жизни. В силу этой склонности из естественного закона будет проистекать все, что помогает сохранению человеческой жизни и препятствует тому, что ей противостоит.

2) Во-вторых, в человека вложена склонность к некоторым более специфичным благам, что объединяет его с другими животными. В силу чего будет сказано, что из естественного закона вытекает «то, что природа внушила всем животным» (Дигесты), то есть соединение полов, воспитание детей и тому подобные вещи.

3) В-третьих, в человека вложена склонность, соответствующая природе свойственного ему разума; поэтому у человека будет естественная склонность к познанию истины о Боге и жизни в обществе. В силу этого из естественного закона будет проистекать то, что относится к склонностям данного рода, например: что человек чуждается невежества, что он не причиняет обиды тем членам общества, благодаря которым он существует, и прочие связанные с этим установления» [Лобье 2001: 292].

нить всех граждан вместе трудиться ради достижения общей цели, в той мере, пока человеческий закон соответствует требованиям природы, ведет ко благу и удерживает от зла [Leo XIII 1888].

Из этого в *Libertas praestantissimum* делается заключение, что вечный закон Божий является «единственным стандартом и правилом человеческой свободы», не только каждого индивидуума, но местных сообществ и гражданского общества, которые люди создают объединяясь [Leo XIII 1888: 9-10].

Согласно энциклике *Libertas praestantissimum*, сущность человеческой свободы, как бы её ни рассматривали, для индивидуума или для общества, для руководителя или для подчиненного, подразумевает необходимость послушания некоему высшему и вечному закону, который есть не что иное, как воля Божия, направляющая ко благу и отклоняющая от зла. Причем воля Божия по отношению к людям не умаляет и не упраздняет их свободу, она защищает и совершенствует ее, т.к. действительное совершенство всякого творения основывается на преследовании и достижении целей им соответствующих, но высшей целью, к которой человеческая свобода должна быть устремлена, это Бог. Таким образом, как отмечается в *Libertas praestantissimum*, Церковь не является врагом индивидуальной и общественной свободы в ее истинном понимании [Leo XIII 1888: 11-15].

Важнейшее значение в формировании современного католического социально-экономического учения принадлежит энциклике Папы Римского Льва XIII *Rerum Novarum* [Leo XIII 1891], посвященной положению трудящихся. В целом, энциклика *Rerum Novarum* посвящена особенностям развития социально-экономических отношений и нарастающим противоречиям труда и капитала накануне XX века. В энциклике проанализированы причины и возможные последствия этих процессов, сопровождавших развитие индустрии и науки. Ибо все нагляднее становился рост богатства незначительного количества людей при полной нищете масс и нравственном вырождении общества [Leo XIII 1891: 1, 3]. При этом взаимосвязь модели поведения человека и существующей социальной системы требует отдельного рассмотрения.

Обращая внимание на проблемы развития человеческой цивилизации, энциклика подчеркивает необходимость серьезно учитывать природу человека, который является властелином своих действий, будучи в состоянии связать прошлое и настоящее, и управляет своими путями под воздействием вечного закона и воли Бога, Который промыслительно руководит всем миром [Leo XIII 1891: 7, 11, 22].

Подход католического социального учения, представленный в энциклике *Rerum Novarum*, опирается на идеи социального и государственного устройства и на понимание справедливости и роли естественного права Фомой Аквинским. Причем, как отмечалось, одной из первых энциклик Папы Рим-

ского Льва XIII была *Aeterni Patris* (1879), в которой система взглядов Фомы Аквинского предстает как основа богословия, научных и философских исследований Католической Церкви.

Таким образом, в энцикликах, являющихся основанием современного католического социального учения, значительная роль отводится естественному закону. В целом ряде официальных документов Католической Церкви конца XX века этому вопросу также уделяется пристальное внимание.

3. Идеи естественного закона в документах Римско-Католической Церкви в период понтификата Иоанна Павла II

В этом отношении особое значение имеют документы понтификата Иоанна Павла II (1978-2005 гг.). Прежде всего, среди официальных документов Католической Церкви данного периода необходимо отметить Катехизис Католической Церкви, обнародованный в 1992 г.

Одной из основных характеристик естественного закона Катехизис Католической Церкви называет то, что он универсален в своих предписаниях, его власть распространяется на всех людей. Он присутствует в сердце каждого человека, выражает достоинство личности и определяет основание ее фундаментальных прав и обязанностей. Несмотря на универсальность естественного закона, отмечается, что его применение может быть различным в зависимости от места, эпохи и обстоятельств. Хотя, при всем многообразии культур он является правилом, соединяющим людей друг с другом и предписывающим им общие принципы, преодолевая неизбежные различия. Также отмечаются такие характеристики естественного закона, как неизменность [об этом см.: *Gaudium et Spes* 1992: 337-338] и постоянность, ибо он существует среди изменяющихся идей и обычаев и содействует их развитию, несмотря ни на какие исторические изменения, постоянно возрождается в жизни индивидов и общества. В этой связи подчеркивается, что даже если «дойти до отрицания принципов этого закона, нельзя ни уничтожить его, ни вырвать из сердца человека». Однако, как подчеркивает Катехизис Католической Церкви, естественный закон не всеми воспринимается ясно и непосредственно, грешному человеку для безошибочного познания моральных и религиозных истин необходимы благодать и Откровение [*Katekhizis Katolicheskoy Tserkvi* 1956-1958, 1961-1965].

Значительное внимание уделяется естественному закону в энциклике Папы Римского Иоанна Павла II *Veritatis splendor* [Ioannes Paulus II 1993]. В свою очередь, энциклика обращается к трудам блаж. Августина, Фомы Аквинского, предыдущим документам Католической Церкви, в частности, II Ватиканского Собора [*Dignitatis humanae* 1992, 3: 441].

Энциклика *Veritatis splendor* рассматривает роль естественного закона, опираясь на подход Фомы Аквинского, по замечанию которого, Божий естественный закон является типом Божественной премудрости, которая движет все творение к соответствующей ему цели. Причем, среди всего творения, как отметил Фома Аквинский, разумное творение подчиняется Божьему провидению самым прекрасным способом, поскольку оно принимает участие в провидении, обеспечивая и себя, и окружающих. Соответственно, оно принимает участие в Вечном Разуме, в силу чего имеет естественную тенденцию к добродетельному поведению и цели. Такое участие вечного закона в разумном творении, согласно Фоме Аквинскому, называется естественным законом [Ioannes Paulus II 1993: 43]. В данном контексте особое внимание энциклика *Veritatis splendor*, опираясь, в частности, на документы II Ватиканского Собора, обращает на совесть, как норму личной нравственности. «В глубине своей совести человек открывает закон, который не сам он себе дал, но которому он должен повиноваться, и голос которого, всегда призывающий его любить и делать добро, а зла избегать, отзывается, когда нужно, в его сердце: вот это делай, а вот этого избегай. Ибо человек имеет в сердце Богом написанный закон, в повиновении которому заключается всё его достоинство и по которому он будет судим (Рим 2, 14-16). Совесть – самое тайное и святое святых человека, где он пребывает наедине с Богом, Чей голос звучит во глубине его души. Через совесть дивным образом открывается закон, который исполняется в любви к Богу и к ближнему (Мф 22, 37-40; Гал 5, 14)» [*Gaudium et spes* 1992, 16: 342-343; Ioannes Paulus II 1993: 60-62; *Dignitatis humanae* 1992, 3: 425]. Причем, если человек мало заботится об «искании истинного и доброго», то совесть «по привычному греховному поведению мало-помалу почти заглушается»⁶.

Заключение

Интересно рассмотреть обращение к этой теме преп. аввы Дорофея (жившего в Палестине в VI в.). В своих «Душеполезных поучениях» он отмечает, что при сотворении человека Бог «вселял в него нечто Божественное, как бы некоторый помысел, имеющий в себе, подобно искре, и свет и теплоту». Этот помысел, просвещая ум человека, показывает ему, что есть доброе, и что злое: «сие называется совестью, а она есть естествен-

⁶ *Gaudium et spes* 1992, 16: 343; Ioannes Paulus II 1993: 60-62; *Dignitatis humanae* 1992, 3: 425). По этому вопросу православное нравственное богословие утверждает: «Но, говоря о врожденности совести, нужно иметь в виду, что она дается нам не в готовом виде, а в виде естественного нравственного чувства; из этого чувства, при участии разума и воли, путем развития, постепенно образуется естественный нравственный закон» [Шиманский 2005: 68].

ный закон» [Дорофей 2000: 62]. Авва Дорофей (напоминая Главу 26 Книги Бытия) сравнивает совесть с колодцами, которые филистимляне засыпали, а патриарх Исаак искапывал. Патриархи и все святые прежде написанного закона угодили Богу, именно следуя этому закону, то есть совести. После того, как люди в результате грехопадения зарыли и попрали её, чтобы открыть и воздвигнуть её (совесть), чтобы эту искру снова «возжечь хранением святых Его заповедей», появилась насущная необходимость в законе, изложенном в письменном виде, а также в святых пророках, и, безусловно, в самом пришествии Владыки нашего Иисуса Христа. Теперь же, по словам аввы Дорофея, в нашей власти находится выбор: «или опять засыпать её, или дать ей светиться в нас и просвещать нас, если будем повиноваться ей». Ибо, пренебрегая голосом совести, мы засыпаем и попираем ее. В результате она уподобляется светильнику, который за занавеской недостаточно ясно дает возможность видеть вещи. Соответственно, как в отражении от помутившейся воды невозможно узнать лицо свое, так человек не понимает голоса совести, думая, что ее и вовсе нет. Однако, если она есть «нечто Божественное и никогда не погибает», то значит человек, пренебрегая ею и попирая ее, не слышит голос совести, которая есть у каждого. Но тогда совесть осудит нас в будущем веке [Дорофей 2000: 63-65]. В этой связи можно отметить, что свт. Феофан Затворник по действиям совести отмечает у нее функции законодателя, свидетеля или судии и воздаятеля [Феофан Затворник 1998: 266-275].

При этом можно видеть существование попыток построить религию и в социальные теории, которые по сути своей отвергают традиционный религиозный подход. Так, уже упоминавшийся А. Маслоу, настаивая на истинности своего подхода, утверждает, что его просвещенное управление «принимает религию искренне и всерьез», предполагая, что «пока люди сохраняют достаточно серьезное отношение к религии, мы можем использовать в тех же целях и ее». При том, что «серьезное отношение к религии» в понимании А. Маслоу «не обязательно связывается с понятием сверхъестественного или же с определенными церемониями, ритуалами или догмами» [Маслоу 2003: 133-134].

Т.о. в связи с тем, что секулярный подход к общественным наукам и пониманию поведения человека приобретает все больший размах необходимо приложить значительные усилия для исследований в этой области в связи с опасностью таких воззрений для гуманизации общественных отношений. Ибо реально необходимым для общества является осуществление «подлинного гуманизма», который должен быть обращен к Богу, чтобы не обратиться против человека. Тогда как многие проблемы социальных теорий возникают как раз из-за заблуждений в антропологии, в понимании человека [Ioannes Paulus II 1991: 13; Лобье 2001: 266-267].

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Natural law in Catholic social teaching and the model of consumer behaviour

Abstract. *This article defends the importance of natural and evangelical morality in the modern world in which moral relativism is quickly proliferating. The value of natural law is considered, also keeping in mind the treatment of this topic in the documents of the Roman Catholic Church issued between the 19th and 21st centuries.*

Keywords: *natural law, man, society, democracy, freedom*

Elżbieta Mączyńska

Warsaw School of Economics
Polish Economic Society
e-mail: elzbieta.maczynska@gmail.com
phone (48) 22 551 54 01

Surplus economy versus inclusive economy

Abstract. *The paper sets out from an assumption that, in a market economy, the fundamental growth barrier is that of demand. This results in a number of disproportions in socio-economic development, including waste stemming from the surplus economy model that is specific to highly developed countries. Surplus economy is characterized by a mismatch between the supply of goods and services and the demand for them. The key proposition put for the in the paper is that of the possibility to address the surplus economy syndrome by pro-inclusive transformations of the socio-economic system. In discussing the issue, it is suggested that inclusiveness is a value per se, while the inclusiveness of a socio-economic system is a crucial precondition of sustainable, harmonious development. Inclusiveness is here understood as a mechanism/system capable of constraining the waste of material resources and human capital. Putting such a system in place stands for a transition from surplus economy to modest economy. An inclusive socio-economic system is one oriented on optimizing the utilization of production capacity and bridging the gap between actual and potential economic growth and social development. The paper outlines the key elements of such a system. The issues are discussed from the perspective of Poland. The paper is based on statistical analyses and studies of subject literature.*

Keywords: *inclusive economy, surplus economy, modest economy, social exclusion, income inequalities, socio-economic system*

Introduction

Observable asymmetries, nonadjustments and adverse dichotomies are common enough in present-day market economies to encourage reflection on how the underlying economic model could be best optimized. Similar thoughts are provoked by

numerous barriers to sustainable socio-economic growth that continue to crop up. They are becoming increasingly visible even in the most affluent countries of the world. Given the contagion syndrome, so characteristic of a globalized economy, anomalies and incongruities that are initially found in a single country are sure to immediately spread to other locations around the earth and thus swell into global issues.

One of the key asymmetries troubling the modern world is that of a mismatch between the dynamics and volume of supply – of both products and services – and the demand for them. As a result of technology advances that push up production capacities, demand deficit will clash with a skyrocketing supply of goods. This leads to overproduction and market glut, having massive undesirable effects such as declining employment and investment levels, debilitating competition, omnipresent annoying commercials, an ever expanding culture of consumption, looming climatic change, etc. In consequence, many countries experience the ills of surplus economy, manifest in an oversupply of available goods and services and an overuse of all sorts of resources. Among the most ignoble examples is the amount of food wasted in wealthy countries while at the same time there are so many areas of starvation in other parts of the world. The ills of surplus economy are just as well illustrated by nonadjustments, not to say dichotomies, in the job market, such as the fact that, in a number of countries, certain social groups work excessively hard and are overworked – a phenomenon that is detrimental both in social and economic terms – while others are jobless. Growing social inequalities are another form of developmental asymmetry, recently focusing a lot of attention in many countries. Their negative socio-economic impact is manifold and has been discussed at length in subject literature. Among the downsides, the most dangerous one is (as has already been mentioned) that associated with the increasing demand barrier whereby demand cannot catch up with the supply of goods and services. These observations are absolutely true about Poland, too. Alongside unquestionable economic achievements that it has made since the launch of its socio-economic system transformation (i.e. since 1989), Poland has also been severely affected by adverse phenomena stemming from a variety of social and economic asymmetries. Notwithstanding its relatively strong economic growth (when compared to eurozone states, especially) – with a robust GDP (gross domestic product) growing at a rate of nearly 3.5-4% – the country is clearly facing barriers to sustainable development.

The papers aims to capture the principal symptoms and causes of the asymmetries observed in socio-economic development around the globe. In addition, the author seeks to identify viable solutions as well as ways to prevent them from arising. It is assumed in the article that the problem cannot be prevented or mitigated unless a new approach, or philosophy, is adopted, offering a pro-inclusive agenda for the design of socio-economic reality, on which sustainable and harmonious socio-economic development is conditional. As a key precondition, growth must be inclusive, where “inclusive” denotes effectively aligning and reconcil-

ing social, economic and environmental goals while at the same time optimizing the utilization of socio-economic potential. Hence economic growth, viz. GDP growth, appears not as a goal in itself, but as one of three tiers (besides social progress and environmentalism) of socio-economic development.¹ Arguably, a harmonious development agenda must be at once broadly inclusive, providing a mechanism to make sure that wastage of material resources and human capital is brought down to a minimum. This entails moving away from surplus economy – currently pursued by highly developed countries – toward modest economy. An inclusive socio-economic system is one oriented on optimizing the use of productive potential and bridging the gap between what levels of economic growth and social advancement could be attained and the level that is actually being achieved.

That the issue is highly relevant and should be addressed by scholars is demonstrated by e.g. the increasing risk incurred by the so called secular (i.e. lasting) stagnation – a syndrome whose presence has become discernible in the developed economies of the West. The ongoing discussion was initiated in the US in 2013 by Lawrence Summers (“New Secular Stagnation Hypothesis”) [Summers 2014: 27-41].

In this paper, discourse is predominantly centered on Poland, notably where it perfectly embodies issues being tackled. However, international comparative studies show that the author arrives at propositions and conclusions that will apply to most other countries suffering from similar dysfunctions.

The paper draws primarily on domestic and international literature. Many of the opinions and conclusions presented in the paper are based on hermeneutics and underpinned by analyses of statistical data² or supported by the findings of a research program conducted at the Warsaw School of Economics over the past several years and focusing on business bankruptcy and debt (chiefly unrecoverable debt).³ The study involves a blend of macroeconomic and macroeconomic analysis and seems to have revealed, very much like an optical lens would, weaknesses that could be regarded as major threats to the country’s socio-economic development. While it is true that Poland has a relatively rich development potential, there exist strong barriers to its effective exploitation, implied by the presence of symptoms of antinomic drift – a phenomenon that is receives treatment further

¹ That this three-tiered equilibrium is essential to socio-economic prosperity is emphasized in e.g. Wünsche 2015.

² The use of statistics is minimized throughout the paper for the following reasons: 1) as they abundant in literature on the subject, 2) since they only remain up-to-date and relevant for a limited period of time, 3) in an effort to comply with the applicable paper size restrictions and, most importantly, 4) because emphasis is placed on the qualitative rather than the quantitative aspect of the issues being investigated.

³ The article was developed as part of the research project “Assessment of the effective protection for creditor rights in Poland in 2004-2012 – transaction costs incurred in enforcing contractual rights”, funded under National Science Center grant no. UMO-2013/09/B/HS4/03605; cf. e.g. *Biuletyn PTE* 2015, No. 1. Retrieved from: www.pte.pl/223_biuletyn_pte.html [20.02.2016].

in this paper. This diagnosis is not undermined by Poland's relatively high GDP growth vis-à-vis other European Union member states.

By describing the dangers of lasting stagnation, the paper highlights the need to redefine socio-economic policy and look for new development patterns. The critical part of the agenda is to reorient economies toward inclusiveness and a more rational job market, putting them on a track toward reducing unemployment as one of the most appalling forms of wastefulness.

1. Poland – its economic achievements and asymmetries of socio-economic growth

1.1. The successful transformation

The year 2016 marks the 27th anniversary of the restoration of free market economy in Poland. The political and economic transition that was initiated in 1989, taking the country from a centrally planned socialist economy to a free market based regime, gave the nation a powerful stimulus to dynamize economic activity. Its dynamism was further, and significantly so, reinforced by Poland's accession into the European Union in 2004 and the EU financial assistance that came along with it. Until now, EU budget has already fed Poland more than 60 bn euro. Preparations are underway to absorb a further 82.5 bn euro that has been allocated to Poland in the Cohesion Policy budget for 2014-2020. Poland is among the group of member states whose all operating programs have been approved by the European Commission, which entitles a country to accessing the money [Rada Ministrów 2015: 9]. As a matter of fact, EU funding gave the transforming Poland a head start, creating a unique opportunity to accelerate its civilization advances and reduce barriers to growth.

At the moment, with a population of nearly 38 million, Poland is among the largest EU member states in Central and Eastern Europe. In terms of population, it ranks 34th worldwide and 8th in Europe. In terms of GDP, it is the 23rd biggest economy in the world and the 7th biggest among EU member states (the top six includes Germany, the United Kingdom, France, Italy, Spain, and the Netherlands). In 2014, Poland's GDP was little short of 545 bn US dollars, which means that it more than doubled over the transition period. In that same year, its GDP per capita stood at over 11,305 US dollars or 24,000 US dollars at purchasing power parity (PPP). Today, its PPP-adjusted GDP represents 70% of the EU-28 average, compared to 33% in 1989.⁴ The government presumes that the ratio will continue to improve, reaching 76% in 2018.⁵

⁴ It must be allowed that, due to EU enlargements, these periods are not fully comparable. Cf. *Poland. Economic Indicators, 2016*. Retrieved from: www.tradingeconomics.com/poland/indicators [20.02.2016].

⁵ *Ibidem*, p. 71.

The success of Poland's transformation is reflected in a 2013 World Bank report.⁶ The report's author Marcin Piątkowski contends that Polish achievements could be, with a bit of luck, perceived as an economic miracle. This is because Poland has never before performed so well in terms of income or quality of life. [Piątkowski 2015]. Enthusiastic judgments were voiced by "The Economist" on the 25th anniversary of Poland's systemic transformation. The prestigious British weekly asserts that the country has entered its second golden age (the first one being the 16th century Jagiellonian era). It will do to look at the titles given by "The Economist" to its special Poland report: "Poland's new golden age"; "The second Jagiellonian age"; "Europe's unlikely star."⁷ These opinions are supported by a wide array of macro- and microeconomic statistics.⁸

Poland's success has been recognized by a number of rankings, such as competitiveness rankings, "Doing Business", etc. Poland's improving performance has been noticed e.g. by the annual SEDA ("The Sustainable Economic Development Assessment") ranking published by the Boston Consulting Group (BCG).⁹ Flawed as they happen to be methodologically, rankings do have, admittedly, some merit as a source of information. In terms of quality of life, for example, the 2015 BCG report gave Poland 31st place among the 149 countries included in the ranking. It also is underscored that Poland has made substantial progress in education that places it among Europe's champions.¹⁰ In the "Doing Business 2016" ranking, covering 189 countries, Poland climbed from 28th to 25th place (under prior methodology, it would have gone up 7 places, from 32nd to 25th) [The World Bank 2016].

Although, following the recent change in power and the new incumbents' undisguised Euroscepticism and reluctant immigration policy, Poland has recently

⁶ "Poland's performance in the last quarter of a century has been not much short of a miracle. As a result, Poles never had it so good before in terms of the level of income and quality of life" [Piątkowski 2013].

⁷ *Special report: Poland. Poland's new golden age: The second Jagiellonian age*, "The Economist", June 28th, 2014; *Poland's second golden age: Europe's unlikely star*, "The Economist", June 28th, 2014. *The Economist* claims that "German-Polish ties have become arguably the second most important bilateral relationship in the EU, after the Franco-German axis."

⁸ Since the statistics are publicly available, and there is a limit on the paper's length, they are not quoted here unless absolutely necessary.

⁹ "In the overall ranking evaluating the quality of life in 149 countries around the world, Poland ranked 31st. The country ranks higher than regional peers Slovakia and Lithuania, but lower than Estonia, the Czech Republic and Slovenia" [Beal et al. 2015]; cf. also *Poland 'top performer'...*, 2015. The SEDA ranking measures well-being by computing indicators for three main areas of socio-economic performance: 1) Economics, which includes income, economic stability, and employment; 2) Investments, which includes education, health, and infrastructure; 3) Sustainability, which includes income equality, civil society, governance and environment.

¹⁰ "Under the education dimension of SEDA, Poland got a score of 90 (the best country gets 100, and the worst zero). This was higher than the western European average of 82 and Britain's 74" [*Poland outperforms...*, 2015].

been drawing domestic and international criticism, the high estimates of the country's growth potential remain valid.

It is remarkable that many of those studying the Polish transformation process will give much attention to its historical origins and backdrop. For example, British economic sociologist Gavin Rae insists that "Poland wasn't anything like a Wild East country that could not be tamed otherwise but through an investment drip-feed from the West." [Woś 2015; Rae 2015]. He highlights the key role of Poland's pre-transformation resources including its "infrastructural base, industry, high employment rate, efficient pension system, free education, and free health-care. These made up the capital that enabled Poland to smoothly transit to capitalism as soon as the political situation permitted" [Woś 2015: A27].

Poland's successful transformation should therefore be seen as having been underpinned by the quality and magnitude of its former socio-economic potential. Demonstrably, the country's socio-economic success has been founded on the following [Mączyńska 2013]:

1. Large market potential and ever increasing domestic demand generated by its nearly-38 million population.

2. The growing rate of schooling and the growing percentage of population with tertiary education, which typically has a positive effect on productivity and social mobility. Over the past 25 years, tertiary education attainment has increased nearly fivefold – from 12.9% in the academic year 1990-91 to 57.2% in 2014-15 [GUS 2015: 344]. In terms of schooling, Poland is currently among Europe's best, which definitely strengthens its competitiveness and its position in the market.

3. The Polish people's historically determined flexibility and creativity (a capability of responding ad hoc to new circumstances is often attributed to Poles) enabling them to efficiently handle all sorts of dangers and instantly adapt to change; this corresponds to being open to new trends, increasing their ability to capitalize on opportunities arising from the "civilization leap" and the new emergent economic model featuring a virtual economy component (Wikinomics).

4. Intensified infrastructural development (partly owing to EU funding support) that stands for investment multipliers, providing additional GDP growth stimuli and thus influencing national wealth.

5. Multiplier effects that can be engendered by continued growth of the home construction industry (being underdeveloped, the industry is likely to grow to meet Poles' heightened aspirations in regard of living standard, which is indicative of prospective demand for new homes). In the future, the industry could therefore become the country's another economic flywheel.

6. Poland's centric geographic location provides specific economic advantages, encouraging the inflow of foreign investments and making it an attractive site for the headquarters of international companies, information centers, etc.

7. The country's rich climatic and natural resources, including energy sources, with a view to their further expansion or the development of renewable ones.

8. Cultural factors stemming from Poland's historical record of cultural prominence in Europe and worldwide.

9. The potential inherent in Poland's tourism assets, making the country an increasingly attractive tourist destination (as a result of the country's economic advances as well as of climatic change). Since Poland's assets are far from being fully utilized, tourism seems to have enough growth potential to emerge as an important economy sector.

10. There is a benefit to be derived from underdevelopment that is believed to enable a country to make a so called "frog leap," rising to higher levels of advancement in certain areas while omitting the intermediate steps that an economy would normally go through in the past before it became highly developed.

However, the country's growth potential, constituted by the factors listed above, is not being exploited the way it could be, and a sizeable portion of it is merely wasted. The causes are not all of economic nature – some of them originate in culture, and many are attributable to institutional deficiencies. To make things worse, there are negative synergies and feedback loops between them, resulting in Gordian knots and a variety of developmental asymmetries.¹¹

1.2. Socio-economic asymmetries and the antinomic drift

Poland's prospects for sustainable and harmonious socio-economic growth are contingent on whether and how the sources of its potential, notably of its **own** potential, will be used. It will be even more important as the positive effects of EU funding support, a transient factor that is now distorting the picture of Poland's economic performance, gradually cease to bear after 2020. Therefore, it is fundamental to identify all obstacles to optimal utilization of the country's existing capacities, investigate their origin, and propose ways and tools to remove, or at least reduce, them. These barriers are numerous and varied. Below are listed the ones that the author perceives as crucial at this point in time. These are as follows:

1. Worsening demographics (a low birth rate, declining population in productive age, and a growing proportion of persons in post-productive age).

2. A relatively high rate of unemployment, which is closely linked to social exclusion.

¹¹ A more in-depth treatment would be beyond the scope of this article. A comprehensive discussion is provided in a special report by J. Żakowski [Żakowski (ed.), 2015]. Hence, all that the author deems appropriate to offer in this paper is an enumerative overview.

3. Relatively low wages and salaries, bearing negatively on innovative capacity and constraining the growth of market demand.

4. Large income differentials and widening wealth inequalities.

5. An inefficient law making and law enforcement mechanism, with under-developed judicature and lengthy court proceedings, including business cases. (Legislation is too complex and subject to frequent change, which results in the inflation and “dilution” of law.)

6. An over-complicated, non-transparent and inefficient tax system. In its current form, it does not properly fulfill any of the fundamental functions of tax, whether fiscal, redistributive or growth-promoting. It is not only expensive to run, but it also encourages tax avoidance and evasion, as well as criminal practices, e.g. carousel fraud or VAT theft.

7. Deficiencies of labor law that have brought about a backslide to some of the 19th century forms of capitalism or even, in extreme cases, to master-servant relationships.

8. Increasing public debt, with government budget deficit approaching the 3% ceiling allowed by the EU. This thwarts efforts to reduce unemployment and address demographic issues threatening to enlarge spending on old-age and disability pensions or healthcare.

9. Dysfunctions of democracy and the adverse economic effects of the election cycle, associated with priority given to short-term election-time goals over long-term objectives. As a result, the culture of strategic thinking is marginalized, impinging on pro-growth and pro-inclusive investment that thrives on longer time frames.

10. Erosion of trust and rampant anomie, standing for chaos and discrepancies in the system of values, with increasingly vague or deregulated norms. It results in growing uncertainty and loss of moral guidance, causing difficulty for individuals in discriminating between good and evil, between what is and what is not acceptable in pursuing one’s objectives, between values and anti-values [Mączyńska 2014a].

This decalogue of a sort certainly does not include all relevant barriers, nor does it account for negative synergies and feedback loops between them. Such synergies are both the cause and the effect of asymmetries observed in Poland’s socio-economic development, as well as of the so called antinomic drift. It is the drift that makes Poland appear progressive and backward at the same time, moving forward and lagging behind simultaneously.¹² Almost every factor favorable to Poland’s growth potential is counterweighted by an inhibiting factor, as if there were the other, dark side in each case – hence the antinomic drift is much like Tobin’s grain of sand thrown in the wheels of economy [Tobin 1978: 153-159].

¹² An extensive treatment can be found in: Mączyńska 2015.

The antinomic drift manifests itself in lots of ways, so examples could be many.¹³ Only one of them will be brought up here, yet it is one of critical impact on Poland as well as on other countries. The example relates to demographics. With its population of 38 million, Poland represents a relatively large market potential, since a population this size creates considerable domestic demand, being a fundamental GDP growth factor. On the other hand, the rate of unemployment is relatively high (albeit decreasing – from above 10% to some 9% just recently). This condition is coupled with serious demographic hazards: population ageing and depopulation trends. Regrettably, Poland has one of Europe's lowest fertility rates (corresponding to the average number of children that would be born to a woman over her lifetime). For a number of years, the rate has been oscillating between 1.2 and 1.3, while it should not be lower than 2.1 just to maintain the current population size. Poland's demographic situation is further complicated by rising emigration. There are forecasts estimating that the population of Poland might shrink by some 4.5 million by 2050 [GUS 2014].

Development barriers posed by these phenomena are hard to overcome. The gravest of those is the demand barrier that encumbers economic growth, impacting on employment and wage figures. Low wages demotivate workforce, impeding innovation. Sluggish innovation, in turn, hinders the growth of exports or forces a country to export at minimal profit margins. All these factors, concerted in negative synergy, form an anti-innovation ecosphere and create a sort of vicious circle. It is all the more difficult to break away from the circle in face of looming deflation processes, decreasing interest rates, and a liquidity trap syndrome, which is a situation where businesses refrain from making investments despite increasing cash holdings.

That Poland does encounter demand barriers is admitted by government officials. A recent government publication emphasizes that "Poland's economy continues to be characterized by an excess of supply over demand. Overall, in 2012-14 the business cycle contraction, as indicated by the output gap, nearly doubled that observed in 2009-10" [GUS 2014: 13]. Government projections anticipate that "despite the relatively rapid pace of GDP growth (3.6% in 2015 and 3.3% in 2014 vs. 1.3% in 2013) in 2013-2015, the output gap continued in the negative, arriving at -0.2% of potential output in 2015. However, its gradual shrinkage over recent years signifies an upcoming positive cyclical trend conducive to economic activity" [Rada Ministrów 2016: 10-11].

Demand barriers are the triggers of surplus economy. When discussing the issue in his seminal book, Janos Kornai comments that "[T]hose who say that consumer sovereignty prevails in a surplus economy (or, more broadly speaking, in a market economy) are exaggerating" [Kornai 2013: 127]. This is because pro-

¹³ More on this issue in: Mączyńska 2015.

ducers, in striving to boost demand, will manipulate consumers. “There is excess supply of these – values and junk alike” [Kornai 2013: 131]. Kornai describes surplus economy in terms of “domination” and “subordination.” A similar approach is lacking in mainstream economic theory. Grzegorz W. Kołodko, a Polish scholar reputed for his criticism of mainstream economics, postulates the adoption of a “new paradigm” in economics and advocates transition to what he refers to as “moderate economy,” i.e. one that would not downplay social issues in favor of generating profits. At the same time, Kołodko argues that “an economy deprived of a system of ethical and moral values is like living a life devoid of meaning” [Kołodko 2013: 23-64]. It is in this context that Kołodko investigates the rationale for the so called post-GDP socio-economic development model as an alternative and remedy for the extravagance of the wasteful surplus economy. Other concepts that are put forth and explored in subject literature include the de-growth theory and a number of theories aiming to contain the wasteful system’s “bulimia” [Rist 2015: 189 and onward p. 197].

Poland’s dichotomous job market certainly does not help eliminate the demand barriers: on the one hand, the unemployment rate is rather high, and on the other, those in employment are overworked. OECD research and Eurostat data show that in 2012 an average Polish employee worked 3.5 hours longer than employees in EU-15 (i.e. old EU member states) and 2.5 hours longer than the EU-wide average [Arak 2015]. Poland’s labor market suffers from a dichotomy that is reflected in a two-digit unemployment rate persisting throughout the transformation period alongside a lack of balance between work and leisure. Overwork going hand in hand with professional inactivity has a negative effect on social capital, including family life and demographics. Fatigue stemming from overwork bears adversely on employee motivation and opportunities for skill enhancement. This curtails productivity and is likely to lead to the prevalence of routine-based work, hampering the creative capacity being a key driver of innovation and sustainable growth, since creativity can only flourish where there is sufficient time for leisure [Żakowski (ed.), 2015: 68-69].

The asymmetries in Poland’s job market have brought the attention of the European Commission, raising concerns about permanent employment contracts being replaced by short-term job contracts, resulting in excessive segmentation of the labor market and adversely affecting the quality of employment. Poland is among the heaviest and notorious users of short-term employment contracts in Europe. To make things worse, the conversion ratio of fixed-term contracts into permanent contracts is low (20%). At the same time, the average wage differential between those employed on a permanent basis and those employed temporarily is the highest across the EU (36.8% in 2010). Further, as much as 66.8% of workforce serving under fixed-term contracts are unable to find permanent employment. As a consequence, long-term unemployment is on the rise. In 2013, 42.5%

of jobless Poles had been out of work for more than a year (compared with 30% in 2008-2009).¹⁴

In its current condition, Poland's job market cannot support efforts to counteract poverty and social exclusion, which has also been noticed by the European Commission. The Commission stresses that Poland's expenditure on social security, equaling 18.1% of GDP, is much below the EU average (29.5%). The contribution of social transfers to poverty alleviation has been deteriorating for several consecutive years, and was 10 percentage points lower than the EU average in 2013. Hence, the proportion of population at risk of poverty or social exclusion remains above the EU average, even if it has dropped significantly over recent years – from 30.5% in 2008 to 25.8% in 2013 [*Country Report...* 2015: 22]. A survey of household income and spending conducted by the Central Statistical Office (GUS) shows that in 2014, despite overall improvement, “around 43% of household members lived below the official minimum subsistence level defined as the lowest reasonable living standard” [GUS 2016: 5]. It should be kept in mind, however, that the minimum subsistence level is not identical with the poverty line but that it corresponds to an income level below which an individual is deprived of social integrative needs, such as e.g. participation in cultural and educational activities.

The unfavorable social conditions are reflected in wealth distribution and income inequalities. According to a National Bank of Poland [NBP] study, 10% of the most affluent households in Poland own 37% of total net wealth while assets held by the 20% lowest-income families represent only 1.0% of all wealth owned by Polish households. It should be noted, too, that wealth inequalities are greater than income inequalities (like in most other countries, to be sure), as indicated by respective Gini coefficients – 57.9% for net wealth, compared with 38.4% for net income [NBP 2005: 7].

¹⁴ *Country Report...*, 2015: 17-21. The following opinion was endorsed in the European Commission's official position: “Labour market segmentation persists in Poland. The incidence of temporary contracts is the highest in the Union, while the transition rate from temporary to permanent employment is low and the wage differential the highest in the Union. Rigid dismissal provisions, long judicial proceedings and other burdens placed on employers encourage the use of fixed-term and non-standard employment contracts. Furthermore, the perceived high cost of contracts covered by the Labour Code leads to excessive use of civil law contracts (*umowy cywilnoprawne*), which are attractive to employers due to the associated lower social security contributions. The high proportion of contracts of this type, i.e. associated with lower contributions, may, however, reduce the quality of employment available, especially for young workers. Youth unemployment is high, partly as a result of the mismatch between candidates' qualifications and skills, on the one hand, and labour market needs, on the other. Continued efforts are therefore needed to reform the system of vocational education and training and to increase the low level of participation in lifelong learning. Female labour market participation remains low. In order to address this issue, Poland has increased the availability of pre-school education, but still ranks among the poorest-performing Member States for the availability of early childcare services” [*Council Recommendation...* 2015].

2. The need for a new paradigm and new socio-economic priorities. Inclusiveness

The factual data presented in the preceding chapters seem to capture a dichotomous nature of Poland's economic transition. The unquestionable achievements in mobilizing economic growth are offset by misconceptions and failures in social policy, including a weak response to demographics challenges. Staggering demographics, unemployment, social exclusion, and an anti-innovation economic growth model based on low wages are just a few of the major reasons why so much of Poland's growth potential has been trickling away so far and why the country's sustainable and harmonious socio-economic development might be compromised in the long-run. Social transfers are relatively low in Poland, being checked by budgetary constraints. This has a negative effect on demographics, with a backlash on government revenues and the condition of public finances. As a result, the country is trapped in a vicious circle that cannot be escaped unless different socio-economic policy patterns are applied. Throughout the transformation period, Poland has relied on an economic growth model based on cheap workforce. This reliance originates in a neoliberal tenet that has long prevailed in economic theory, giving preference to economic growth over social ills and leaving the latter to be resolved by free market mechanisms. The truth is that the decades of dominance that neoliberal doctrine has exercised over Western economies have begotten what could be termed as theoretical monism, anchored in an uncritical adoption of the central proposition of neoclassical economics that the market is infallible and superbly effective in informing decisions and that it thus provides a sound basis for making economic choices, including those that involve social issues. Although the global financial crunch of the 2000s challenged that belief in a fairly spectacular manner, not many of the lessons have so far been learned and implemented.

A considerable proportion of the barriers to socio-economic growth cataloged (*decaloged*, in fact) in the paper can certainly be found outside Poland, too. Nearly all highly developed economies are affected by demographic problems. A lot of countries struggle with unemployment and government budget deficit. Social exclusion and glaring differences in income and wealth are among the toughest challenges faced by many societies these days. Growing inequalities are known to pose a barrier to economic growth. The price that has to be paid for inequalities is therefore high, which has been forcefully demonstrated by multiple studies [cf. e.g. Stiglitz 2013].

Demographic problems and increasing social inequalities might set a country on a path toward the middle income trap and toward secular stagnation – a danger that has already become apparent in some of the more affluent countries, includ-

ing the United States [Summers 2014: 27-41 and 2013; as well as Hansen 1938 and 1939; cf. also Mączyńska 2015]. The risk of secular stagnation is associated in these countries with zero or negative interest rates and a general tendency to accumulate, rather than invest, liquid cash holdings. This condition substantially lowers the likelihood of an investment boom and a stimulating interest rate liftoff. As a result, these countries experience a widening productivity gap, i.e. the difference between potential and actual output (GDP).

These challenges call for the development of a new pattern and a new basis for making economic and social decisions. The pattern should be inclusive and built around social cohesion as the top public priority and the principal driver of growth, while chrematism (i.e. getting rich) is regarded as a result, not an end. So designed, the pattern would be consistent with the requirements of the knowledge era, unlocking human capital, strengthening social capital, facilitating the optimal use of growth capacities, and at the same time promoting innovation and making long-term development both more harmonious and more effective.

There is good grounds for adopting an inclusive growth model drawing on the experiences of other countries. International comparisons show that countries with more inclusive socio-economic systems and balanced socio-economic policy (e.g. in regard of the labor market) are more immune to threats and crises. Their resilience stems from a better use of human capital, since in such systems growth arises from their ability to integrate competences and thus advance innovation. In the 2015 Innovation Union Scoreboard assessment published by the European Union, the top five places among EU-28 were taken by: Sweden (first), Germany, Finland, Denmark, and the Netherlands [European Union 2015]. At the same time, four of these five countries – Sweden, Denmark, Finland, and the Netherlands – topped the EU Social Justice Index ranking. The latter ranking is a kind of benchmarking and monitoring instrument for social inclusion across the EU, covering such areas as poverty prevention, equitable education, labor market access, health care, social cohesion and non-discrimination, and inter-generational justice [Schraad-Tischler 2015].

The ranking results provide strong evidence of the positive influence that prominence given to social inclusion has on innovation. Conversely, the failure to implement a consistent pro-inclusive policy has negative consequences, such as “social outsiderism,” attenuating social capital, hindering innovation and, in the long run, reducing the odds of economic prosperity [Żakowski (ed.), 2015: 66-67]. This has been attested by a number of studies, including those recently conducted by IMF analysts [Ostry et al. 2014; Jaumotte, Buitron 2015]. Even earlier than that is Joseph Stiglitz’s allegation that inequalities are among the key reasons why so much of growth potential is wasted. At the same time, income inequalities have an adverse effect on government budget by inflating public debt and thus making countries more and more dependent on capital providers [Stiglitz 2013].

In addition, the above-mentioned studies point out that participatory management, whereby employees are empowered to take part in organizational decision making, to rationalizing management decisions and benefits the performance of an organization.

Comparative analyses and rankings demonstrate that a paradigm that downplays inclusion and overrates competition and performance at the expense of safety leads to the emergence of a civilization of clash and a culture of unrelenting aggression inhabited by a cheating society, troubled by exclusion, self-exclusion, passivity, and increasing uncertainty, showing a propensity for confrontation and bitter criticism toward others only to conceal and suppress one's own sense of insecurity. What these phenomena have in common is that they are likely to weaken a society's ability to cooperate, an ability that is critical to growth driven by innovation – innovation conceived broadly as implementing positive changes [Żakowski (ed.), 2015].

The socio-economic dysfunctions that are observable in Poland as well as in other countries affected by growing social inequalities and social exclusion indicate the need for a change of socio-economic policy paradigm involving the adoption of broad social inclusiveness as a developmental concern of utmost priority.

Social inclusion is defined as building social cohesion through the involvement of all actors in socio-economic activity at many levels in an effort to forge and best use a society's growth potential and to prevent its waste. The opposite of inclusion is social exclusion. Exclusion is embodied chiefly by the presence of areas of poverty and unemployment. Social inclusiveness is all the more important as effective demand becomes a key barrier to the growth of modern economies. Insufficient demand collides with rapidly increasing production capacities spurred by technology advances, which results in overproduction of goods and services, having such negative effects as job losses, decreasing investments, cut-throat competition, and other vicious-circle type of phenomena. To break the deadlock, a new underlying philosophy and a new blueprint for the design of socio-economic reality is necessary.

3. Social inclusion as a priority and a precondition for sustainable and balanced development

Inclusion is a value in itself. In the paper, however, it is seen primarily as an engine of innovativeness, competitiveness and effectiveness, all of which contribute to bettering the quality of peoples' lives. An inclusive system unlocks and fuels creativity and entrepreneurship by strengthening social ties based on a shared sense of safety, trust and interest. An inclusive economy is one founded on the participation of the largest possible number of reasonably autonomous and equal

actors bonded together by partnership and interdependence rather than hierarchy and subordination governing the relations between state, citizenry and business and social groups.

Every instance of exclusion hampers growth, because it reduces a society's ability to profit on knowledge. In today's knowledge society the ability to generate, accumulate, process, and disseminate knowledge is becoming a major growth driver. There is more and more robust evidence that the inclusiveness of a socio-economic system is an essential precondition of harmonious development, while social exclusion (i.e. excessive inequalities) and systemic non-inclusiveness will compromise growth and cause crises. Exclusion originates, more than in anything else, in the deficiencies of a country's institutional framework, notably of the social and economic mechanisms that are in place.

Convincing evidence comes from abundant research, such as e.g. the findings of studies by Daron Acemoglu and James A. Robinson. These two authors have examined the question of why some countries are rich and others are poor. The conclusion is that prosperity and poverty are not conditional on such factors as culture, climate, geographical location, or ignorance of what the right policies are. None of these is, in the researchers' opinion, a crucial determinant of a country's development trajectory. The answer that they give to the question of what differentiates winners from losers and rich from poor countries is: "institutions, institutions, institutions." The most common reason why nations fail today is that they have extractive rather than inclusive institutions [Acemoglu, Robinson 2012; Mączyńska (ed.) 2014b; *Jakość prawa...* 2015; Lissowska 2008]. "Nations fail – Acemoglu and Robinson argue – because their extractive economic institutions do not create the incentives needed for people to save, invest, and innovate. Extractive **political** [emphasis by E.M.] institutions support these economic institutions by cementing the power of those who benefit from the extraction" [Acemoglu, Robinson 2012: 372]. The question remains to be answered, rhetorical as it well may be, whether such institutions exist or existed in Poland.

The fundamental components of an inclusive socio-economic system are the following [Żakowski (ed.), 2015: 117-134]:

1. **Institutions of social inclusion**, understood as civilization advances, oriented on development and on reinforcing the advances. They are construed here as regulations concerning such areas as social insurance, healthcare, popular access to education, guaranteed minimum wage, labor union and equality rights, public goods, etc.

2. **Inclusive businesses**, oriented on optimizing the absorption of knowledge, furthering innovation, and ensuring an efficient interplay of employee and employer interests with social values.

3. **An inclusive market**, i.e. a market that is characterized by optimal and socially accepted entry and exit rules, and one that is perceived as warranting

a certain culture of interaction between buyers and sellers, establishing symmetry between the parties' rights, and providing protections for competition rules and consumer rights.

4. Inclusive government, inclusive law and inclusive local administration – to ensure a level playing field and a rule of law, to provide support for creativity, innovation, and the development of pro-inclusive institutions, and to serve as safeguards preventing the emergence of extractive institutions and inequality in the administration of justice.

In Poland, in each of these domains there are areas that need to be addressed with pro-inclusive solutions. Institutional ineffectiveness in these and other areas is illustrated by research findings [Balcerzak, Pietrzak 2015]. In each of the four domains, it is possible to identify counter-development and anti-innovative “extractive institutions.”

It is necessary therefore to eliminate, or at least neutralize, these and replace them with pro-inclusive ones. This entails transforming the entire system of interlaced and mutually dependent institutions composed of the state, the society, the businesses, and the market.

Whatever solutions are applied to the four components of an inclusive system, they must be suited to each country's specific conditions. In Poland, for example, these would include e.g. the introduction of an official minimum hourly rate, rationalization of the job market, increasing unionization and social involvement, particularly employee participation, and solutions aimed at consolidating democracy and promoting citizen activism. It is beyond the scope of this article to enumerate and describe the recommended pro-inclusive concepts in full detail. The proposed directions of reforms and transformations covering the four areas are outlined in the report entitled *Reforma kulturowa 2020-2030-2040 [Cultural Reform 2020-2030-2040]* [Żakowski (ed.), 2015: 117-135 and onward].

In lieu of conclusion

In one of his drawings, Polish cartoonist Andrzej Mleczko depicted a troubled God carrying a globe and walking along a path marked with a sign saying “Service Shop.” This is an elliptical evaluation of the condition that the world is in today: in need of repair, wanting anti-consumerist and anti-bulimia treatment, awaiting recovery from excessive commercialism and social inequalities, and burdened with an increasing socially excluded population. It is a world where poverty exists side by side with surplus and waste of goods and services. In a world like this, it is extremely important for socio-economic policy makers to take it for granted that there is no such thing as historical necessity or destiny. No matter what barriers are encountered, extractive institutions can be replaced with inclusive institu-

tions [Żakowski (ed.), 2015: 474]. The inclusiveness of a socio-economic system now becomes an essential vehicle for harmonizing socio-economic growth and improving the quality of life. This is true for Poland as well as for many other countries.

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Gospodarka nadmiaru *versus* gospodarka inkluzywna

Streszczenie. W artykule wychodzi się z założenia, że w gospodarce wolnorynkowej podstawową barierą rozwojową jest bariera popytu. Rodzi to szereg dysproporcji w rozwoju społeczno-gospodarczym, w tym zjawisko marnotrawstwa, którego podłożem jest charakterystyczna dla krajów wysoko rozwiniętych gospodarka nadmiaru. Wyraża się ona w niedostosowaniu rozmiarów podaży dóbr i usług do możliwości popytowych. Podstawową tezą artykułu jest teza o możliwości przeciwdziałania syndromowi gospodarki nadmiaru poprzez proinkluzywne przekształcenia w systemie społeczno-gospodarczym. W analizach tej kwestii wychodzi się z założenia, że inkluzywność jest wartością samą w sobie. Inkluzywność zaś systemu społeczno-gospodarczego jest nieodzownym warunkiem trwałego, harmonijnego rozwoju. Inkluzywność rozumiana jest tu jako mechanizm/system ograniczający marnowanie zasobów materialnych i kapitału ludzkiego. Oznacza to razem przechodzenie od gospodarki nadmiaru do gospodarki umiaru. Inkluzywny system społeczno-gospodarczy to system zorientowany na optymalizację wykorzystania zasobów wytwórczych i zmniejszanie rozpiętości między rzeczywistym a potencjalnym poziomem wzrostu gospodarczego i rozwoju społecznego. W artykule przedstawione są główne elementy takiego systemu. Kwestie te przedstawiane są z uwzględnieniem sytuacji w Polsce. Podstawą opracowania są analizy statystyczne i studia literatury przedmiotu.

Słowa kluczowe: inkluzywna gospodarka, gospodarka nadmiaru, gospodarka umiaru, wykluczenie społeczne, nierówności dochodowe, system społeczno-gospodarczy

**Ordoliberalizm
i społeczna gospodarka rynkowa**

Piotr Pysz

Wyższa Szkoła Finansów i Zarządzania w Białymstoku
Hochschule für Wirtschaft und Technik Vechta/Diepholz/Oldenburg
e-mail: pyszpiotr@googlemail.com
Telefon 85 678 58 23, 0049 4441915/100

Braucht Europa eine Soziale Marktwirtschaft?

***Zusammenfassung.** Der vorliegende Text greift die Fragestellung auf, ob die ursprünglich maßgebend von Ludwig Erhard in Westdeutschland der Nachkriegsdekaden geprägte wirtschaftspolitische Konzeption der Sozialen Marktwirtschaft auch für das krisengeschüttelte Europa der Gegenwart eine Orientierungshilfe sein könnte? Die Überlegungen des Verfassers führen zur grundsätzlich bejahenden Antwort. Die konsequente Umsetzung der Politik der Sozialen Marktwirtschaft könnte dem vereinten Europa durch Implementierung der Triade der französischen Revolution – Freiheit, Gerechtigkeit, Solidarität – seine Identität und wirtschaftliche wie auch soziale Stabilität wieder zurückgeben. Offene Frage bleibt jedoch, ob es dafür in Europa einen genug starken politischen Willen und ausreichend politische Stärke gibt.*

***Schlüsselwörter:** Europa, Historische Schule der Nationalökonomie, Ordoliberalismus, Soziale Marktwirtschaft, Wirtschaftsordnung*

Einführung

Die Antwort auf die oben gestellte Frage muss im Kontext des gegenwärtigen Stands und der Entwicklungstendenzen in der globalisierten Weltwirtschaft gesucht werden. Die Europäische Union (EU) bildet zwar neben den Vereinigten Staaten immer noch den mächtigsten Wirtschaftsblock der Welt, aber sie ist durch intensive Handels- und Kapitalströme mit dem „Rest der Welt“ in die weltweiten Entwicklungen und Probleme stark eingebunden. Denn sie ist ein integraler Be-

standteil der Weltwirtschaft als Ganzes und muss so auch in weiteren Überlegungen aufgefasst werden. Somit kann die obige Fragestellung konkretisiert werden: Braucht Europa im 21. Jahrhundert die Soziale Marktwirtschaft?

Allgemein kann festgestellt werden, dass die Veränderungen im Ordnungsrahmen der Weltwirtschaft geben Anlass zur Beunruhigung und sogar zu ersten Befürchtungen. Der Ordnungsrahmen der Weltwirtschaft scheint allmählich paradoxerweise in Richtung auf Unordnung, Chaos und Anarchie zu driften. Erwähnbarer Drift tritt mit unterschiedlicher Intensität in einzelnen Weltregionen auf. Dabei gehören West- und Mitteleuropa noch immer zu den stabilsten Regionen der deutlich unruhiger und unstabiler gewordenen Welt. In der Fachliteratur wurde das Thema von mehreren Autoren aufgegriffen. Erwähnenswert ist hier vor allem das Buch des weltbekannten amerikanischen Wissenschaftlers und Politikers Henry Kissinger unter dem Titel *World Order*. Der Harvard Professor Niall Ferguson veröffentlichte ein Werk über Niedergang der Institutionen in der westlichen Welt [Ferguson 2012]. Zu weiteren bedeutenden Arbeiten dieser Richtung zählt das Buch des renommierten deutschen Soziologen Wolfgang Streeck *Gekaufte Zeit. Die vertagte Krise des demokratischen Kapitalismus* [Streeck 2013]. Die Schlüsselthese dieses Werks ist, dass der demokratische Kapitalismus sich vor der nächsten Weltkrise durch überreichliche Versorgung der Volkswirtschaften mit Geld nur etwas Zeit erkaufte habe. In Kreisen der akademischen Denker sind die Befürchtungen hinsichtlich der Zukunftsaussichten der Menschheit weit verbreitet. Dies bezieht sich erstaunlicherweise auch auf Francis Fukuyama. Der durch die These vom „Ende der Geschichte“ berühmt (eher berüchtigt) gewordene amerikanische Politikwissenschaftler hat inzwischen den Traum von ewiger Existenz der freien Marktwirtschaft und des demokratischen Parlamentarismus als Modell für die ganze Welt aufgegeben. Demzufolge befasst sich sein neues Buch *Political Order and Political Decay* mit Verfall von politischen Ordnungen [Fukuyama 2014].

In diesem eher pessimistischen Kontext ist als Erklärungsansatz der Standpunkt des führenden deutschen Philosophen der Gegenwart, Peter Sloterdijk, hilfreich. Im Jahr 2014 veröffentlichte er das Buch *Die schrecklichen Kinder der Neuzeit* [Sloterdijk 2015]. Der Autor behauptet, dass der moderne Mensch eine in den vorher lebenden Generationen vorhandene Balance zwischen der Zukunft und Vergangenheit weitgehend verloren hat. Die Tradition spielt für ihn gar keine oder im besten Falle eine nur untergeordnete Rolle. Vor allem schränkt dies die Übertragung von moralischen Normen sowie wirtschaftlichen und gesellschaftlichen Spielregeln aus der Vergangenheit in die Gegenwart und Zukunft. Die Erbschaft, die jede Generation von seinen Vorgänger in dieser Form erhalten hat, verlor zumindest teilweise an Bedeutung. Sloterdijk bedient sich des im diesen Zusammenhang zutreffenden Begriffs der Enterbung. Die zeitgenössische und die künftigen Generationen werden also ins wirtschaftliche und gesellschaftliche Leben entlassen, ohne die in der Vergangenheit übliche Ausstattung mit Weisheiten und dem

Erfahrungsschatz ihrer Vorgänger. Dies hat weitreichende ordnungspolitische Folgen. Der von Friedrich August von Hayek beschriebene als Erklärungsansatz Prozess der Bildung im Rahmen der marktmäßigen Interaktionen von spontanen Ordnungselementen wird dadurch erheblich beeinträchtigt [von Hayek 1983: 69-78]. Infolge steigt die Bedeutung der gesetzten Ordnungselemente (Walter Eucken), die von den politischen Machtorganen gestaltet werden.

Die moderne Welt erscheint Sloterdijk wie ein gigantisches Labor in dem fast alle Beschäftigten mit verschiedenen auf die Zukunft bezogenen Experimenten befasst sind. Dies weckt gewisse Assoziationen mit dem kalifornischen Silicon Valley. Diese experimentelle Welt der Neuzeit muss allerdings auch kritisch hinterfragt werden, weil die gesamte Vergangenheit, der bisherige kulturelle und historische Entwicklungspfad, gaben der Welt und den einzelnen Ländern einen gewissen Grad des Gleichgewichts und der Stabilität. An der Wende des 20. und 21. Jahrhunderts ist die Welt aber in die Phase des Ungleichgewicht und permanenter Instabilität übergegangen. Der Philosoph bedient sich zur Illustration einer Metapher. Man könne sich diese Welt vorstellen als ein auf der Höhe von 12.000 Metern fliegendes Passagierflugzeug, ohne Aussicht auf eine Landung. Am Bord beschließen sich Gruppen von Mafiosi und die unter den Passagieren sich befindenden Ingenieure sollen das Flugzeug noch während des Fluges reparieren. Wie kann es in der Zukunft mit der Erde, dem gemeinsamen Flugzeug der ganzen Menschheit, weiter gehen?

Die Metapher Sloterdijks deutet indirekt auf das offensichtliche Versagen der neoklassischen Theorie sowie der auf ihr fußenden neoliberalen Doktrin als Wegweiser für die Wirtschaftspolitik in den Dekaden bis zur Weltwirtschaftskrise 2007-2009 hin. In der „New York Times“ formulierte im Krisenjahr 2009 diesen Gedanken Paul Krugman: „Die Nationalökonomie ist auf Irrwege geraten, weil die Ökonomen die Suche nach Wahrheit der Schönheit ihrer formalen Modelle geopfert haben“ [Krugman 2009]. Der US-amerikanische Intellektuelle Walter Lippmann vertrat schon in den dreißiger Jahren des 20. Jahrhundert die These, dass die Hauptursache aller Misserfolge des Liberalismus in der Vergangenheit darin lag, dass man sich einseitig auf die Freiheit auf dem Markt konzentrierte. Seiner Meinung nach wurde dabei vernachlässigt, eine marktwirtschaftliche Rahmenordnung zu gestalten, die nicht nur der Bereicherung von einzelnen Individuen, sondern den Interessen der ganzen Gesellschaft, oder zumindest der Mehrheit ihrer Mitglieder, dient. Auch im 21. Jahrhundert spiegelt seine These das Dilemma des liberalen ökonomischen Denkens wider. Während im Rahmen der neoliberalen Strömung die Lippmann'sche These keine Beachtung findet und sich der Fehler des Kampfs um Freiheit ohne Ordnung wiederholt, ist der Ordoliberalismus und die mit ihm im Zusammenhang stehende Konzeption der Sozialen Marktwirtschaft programmatisch auf Freiheit und Verantwortung des Menschen im geordneten Ordnungsrahmen der allgemein gültigen Spielregeln ausgerichtet.

1. Ordoliberalismus, historische Schule der Nationalökonomie und Soziale Marktwirtschaft

Die von dem Ordnungsrahmen der Wirtschaft abstrahierende neoklassisch/neoliberale Betrachtung des Wirtschaftsprozesses bewirkt, dass sich die Theorie von der Realität entfernt. Die Analyse der marktmäßigen Verhaltensweisen von Individuen im Ordnungsrahmen erfordert eine Verbindung der Forschungsansätze des methodologischen Individualismus sowie methodologischen Holismus. Der methodologische Individualismus erweist sich als nützlich, wenn es um die Analyse der Verhaltensweisen und Interaktionen geht, mit denen die Wirtschaftssubjekte versuchen, ihre individuellen Interessen durchzusetzen. Der methodologische Holismus erweist sich wiederum unentbehrlich bei der Analyse der existierenden bzw. erwünschten Spielregeln, die die Gesamtheit der Wirtschaftsordnung bilden. Eucken stellte in Bezug auf die Wechselwirkung zwischen den Verhaltensweisen auf den Märkten (Individualismus) und der Wirtschaftsordnung (Holismus) fest: „Freiheit und Ordnung sind kein Gegensatz. Sie bedingen einander. Ordnen heißt, in Freiheit ordnen. Wenn man einen Prozess ordnet, so bedeutet das, dass man die Faktoren, die ihn bestimmen, so gestaltet, dass er sich von selbst in der gewünschten Richtung vollzieht“ [Eucken 2004: 179].

In den letzten Jahren wird immer mehr anerkannt, dass die Weltwirtschaftskrise 2007-2009 mit ihren bis in die Gegenwart reichenden Folgen keine typische konjunkturelle Krise, sondern eine fundamentale Krise der Wirtschaft und Gesellschaft war, die ihre Wurzeln in der Ordnung, bzw. präziser gesagt, Unordnung des weltweiten Kapitalismus hat. Nach solcher Diagnose stellt sich die Therapiefrage. Die diesbezügliche weltweite Diskussion ist im Gange. Trotzdem bleibt die Frage nach den notwendigen ordnungspolitischen Therapiemaßnahmen immer noch unbeantwortet. Die offensichtlichen Fehlfunktionen in der Wirtschafts- und Gesellschaftsordnung vieler hochentwickelter Länder bewirkten, dass Ordoliberalismus auf ein immer größeres Interesse stößt. Denn „Ordo“ bedeutet in größter Vereinfachung eine funktionstüchtige und stabile Ordnung, die den an sie gestellten materiellen und gesellschaftlichen Anforderungen genügt. Unordnung, Chaos und Anarchie in der Weltwirtschaft und in den einzelnen Ländern erzeugen ein natürliches Bedürfnis nach Maßnahmen zur Ordnung der bestehenden dysfunktionalen und oft krass ungerechten Verhältnisse.

Um Chaos, Unordnung und sich in der Welt und in Europa verbreitende Elemente der Anarchie zu überwinden, ist u. a. eine Umorientierung der Wirtschaftspolitik von Neoklassik und der neoliberalen Doktrin auf die seinerzeit von dem deutschen Denker, Max Weber, empfohlene Denkweise in den Kategorien der Ordnung und Rationalität erforderlich. Dabei sollen sowohl die Verhaltensweisen der Individuen und das historische Gedächtnis der Gesellschaften berücksichtigt werden. Die theoretisch-konzeptionelle Grundlage und Ausgangsposition dafür

bietet die erwähnte historische Schule sowie der aus ihr in der ersten Hälfte des 20. Jahrhunderts sich entwickelnde Ordoliberalismus. In welchem Maße sich die Ideen von Erhard, Eucken, aber auch Wilhelm Röpke und Alexander Rüstow für die aktuelle Wirtschaftspolitik als nützlich erweisen werden, wird die Zukunft zeigen. Ein unverzeihbarer Fehler wäre aber von diesem Erfahrungsschatz profunder ökonomischer und gesellschaftspolitischer Ideen keinen Gebrauch zu machen. Auf diese Tatsache weist u. a. das 2015 erschienene Buch, eines persönlichen wissenschaftlichen Mitarbeiters von Erhard und Assistenten von Hayek, Horst Friedrich Wünsche, unter dem Titel *Ludwig Erhards Soziale Marktwirtschaft – Wissenschaftliche Grundlagen und politische Fehldeutungen* hin.

Der Ordnungsgedanke hat im deutschsprachigen Raum eine Geschichte. Die ersten Deklarationen der Vertreter des neuen deutschen Liberalismus wurden während der Großen Depression zwischen 1929 und 1933 verfasst. Es handelt sich um die Rede Rüstows beim Kongress des Vereins für Socialpolitik im Jahr 1932 in Dresden und den im gleichen Jahr veröffentlichten programmatischen Aufsatz von Eucken *Staatliche Strukturwandlungen und die Krisis des Kapitalismus*. Beide Denker weisen darauf hin, dass es notwendig ist den von sozialistischen und keynesianischen Ideen an den Rand der wissenschaftlichen Diskussion verdrängten klassischen Liberalismus zu revitalisieren. Im Zusammenhang damit tauchte die Implementierungsfrage auf. Wie kann diese Idee umgesetzt werden?

In Anlehnung an die Denkweise der deutschen historischen Schule der Nationalökonomie sehen Eucken und Rüstow den Staat nicht als Bedrohung des Liberalismus, sondern als seinen unentbehrlichen Unterstützer. Ihr prinzipieller Standpunkt ist, dass der Staat über den einzelnen wirtschaftlichen Interessen stehen muss und aus Position der Stärke heraus Ordnungspolitik betreiben, das heißt, er soll die allgemein verbindlichen institutionellen Rahmenbedingungen des Wirtschaftsgeschehens auf den Märkten festlegen. Dies steht im Gegensatz zur klassischen liberalen *Laissez-faire* Doktrin, die Marktmechanismus sowohl die Gestaltung des wirtschaftlichen Ablaufs als auch der ordnungspolitischen Rahmenbedingungen der Wirtschaft überlassen wollte. Aus Sicht von Eucken und Rüstow für die letzte Aufgabe soll jedoch vor allem der Staat zuständig sein. Die damit verbundene Intention bringt Röpke deutlich zum Ausdruck. „Der Staat muß aber [...] seine Aufgabe klar erkennen: den Kapitalismus gegen die Kapitalisten zu verteidigen, sooft sie versuchen, sich einen bequemeren Weg als den durch das Leistungsprinzip vorgezeichneten zur Rentabilität zu bahnen und ihre Verluste auf die Allgemeinheit abzuwälzen“ [Röpke 1994: 305].

Im Jahr 1946 ging aus einem Gespräch zwischen Eucken und dem Verleger Heinz Küpper die Idee hervor, eine wissenschaftliche Zeitschrift zu gründen, in der die Problematik einer marktwirtschaftlichen Ordnung diskutiert werden sollte. Diese Zeitschrift erscheint bis zum heutigen Tag als Jahrbuch unter dem Namen *ORDO. Jahrbuch für die Ordnung von Wirtschaft und Gesellschaft*. Der Begriff

„Ordo“ erschien im Verlauf der Jahre so attraktiv, dass die deutschen Liberalen sich vom ursprünglichen Begriff des Neoliberalismus allmählich abwandten und sich als Ordoliberaler bezeichneten. Den endgültigen Durchbruch der ordoliberalen Ideen sicherte in Westdeutschland aber vor allem der Erfolg der Wirtschafts- und Währungsreform 1948 und die damals Schritt auf Schritt eingeleitete Politik der Sozialen Marktwirtschaft unter Erhard, dem langjährigen Wirtschaftsminister der Bundesrepublik Deutschland. Diese Politik ermöglichte im Zeitraum 1948-1966 eine Entwicklung, die wegen ihrer außergewöhnlichen Prosperität als *Wirtschaftswunder* bezeichnet wird.

Über den wirtschaftspolitischen „Zauberer“ äußerte sich seinerzeit von Hayek folgendermaßen: „(Deutschland hatte nach dem Kriege) das ungeheure Glück, an der entscheidenden Stelle ein – ich möchte sagen – Naturtalent zu haben. Unter allen Ökonomen, die ich gekannt habe, von denen viele theoretisch viel feinsinniger und verständnisvoller waren, bin ich keinem anderen Mann begegnet, der einen solchen Instinkt für das, was richtig ist, gehabt hat wie Ludwig Erhard“ [Zitiert nach: Habermann 2000: 195]. Es ist eine wahre List der Geschichte, dass der Mann, der dem Ordoliberalismus zum Durchbruch verholfen hat, im engen Sinne dieses Wortes kein ordoliberaler Denker war. Dies erschwerte auch beachtlich die adäquate Einschätzung des theoretischen Fundaments seines wirtschaftspolitischen Tuns und führte zur der bei von Hayek und anderen sichtbaren Neigung seine Erfolge mit genialer Intuition zu erklären. Dies scheint jedoch höchstens nur die sprichwörtliche „halbe Wahrheit“ zu sein. Die zweite Hälfte bildet die Tatsache, dass Erhard seine theoretische Basis vorwiegend in der damals schon für veraltet und überholt gehaltenen historischen Schule der Nationalökonomie hatte.¹ Nach dem Ende des Zweiten Weltkriegs war die negative Einschätzung dieser Denkschule eine gängige Meinung. Diese Meinung hält sich etwas abgeschwächt bis in die Gegenwart. Dieses gravierende theoretisch-historische Problem greift in dem vorher erwähnten Buch Wünsche auf.

Ohne die Formulierung eines „Columbus Fehler“ zu gebrauchen weist Wünsche darauf hin, dass die Mehrheit der sich mit der Sozialen Marktwirtschaft befassenden Forscher einem solchen Fehler unterlag. Denn sie gingen von der Annahme aus, dass die geistige Quelle dieser wirtschaftspolitischen Konzeption im Ordoliberalismus zu finden ist. Gemäß dem Verfasser war es in der Wirklichkeit jedoch anders. Er weist darauf hin, dass Erhard das theoretische Fundament für die Konzeption der Sozialen Marktwirtschaft vor allem in historischer Schule der Nationalökonomie fand. Während seines Studiums 1919-1923 an der Handelshochschule Nürnberg waren die akademischen Lehrer vorwiegend Vertreter dieser Denkrichtung, weil diese Hochschule zu dieser Zeit als ein Refugium für

¹ Auf die Bedeutung der historischen Schule der Nationalökonomie für die Entstehung der Sozialen Marktwirtschaft in Westdeutschland weist mit Nachdruck Justyna Bokajło im unveröffentlichten manuskript *Niemcy i ich Społeczna Gospodarka Rynkowa*, Wrocław 2015.

Epigonen der historischen Schule bezeichnet werden kann [Wünsche 2015: 125]. Nach Nennung der Namen von Wilhelm Rieger, Karl Theodor von Eheberg, Adolf Günther und Franz Oppenheimer (der letzte war allerdings tätig an der Universität Frankfurt/M.) formuliert Wünsche die These: „Sie haben die Grundlagen für Erhards Soziale Marktwirtschaft gelegt. Allerdings geschah das auf recht unterschiedliche Weise und in unterschiedlichen Bereichen“ [Wünsche 2015: 363].

Die Tendenz zur Verbindung der wissenschaftlichen Überlegungen zum Thema der Marktwirtschaft mit dem Begriff des Sozialen tauchte im deutschsprachigen Raum an der Wende des 19. und 20. Jahrhunderts auf. Ihren Ausgangspunkt bildete die tief in der historischen Schule verwurzelte Überzeugung, dass die Marktwirtschaft kein völlig unabhängiges Subsystem von der Gesellschaft als Ganzes ist und auch nicht sein kann. Im Gegenteil, die Marktwirtschaft wurde interpretiert als zwar teilweise autonomer, aber zugleich auch integraler Bestandteil der Gesellschaft. „Im Gegensatz zur modernen Nationalökonomie ging es der historischen Schule vorzugsweise um die sozialen Konsequenzen des Wirtschaftens und in politischer Hinsicht um die Frage, wie sich der soziale Frieden in prosperierenden und sich wandelnden Gesellschaften erreichen und wahren lässt. [...] Die historische Schule hat Wirtschaften als ein in die staatliche Ordnung eingefügte, von Recht und Sitte geprägtes Phänomen betrachtet. [...] Die historische Schule hat die Mitte des 19. Jahrhunderts übliche manchesterliche Betrachtungsweise durch eine »psychologisch-ethische Sicht ersetzt«“ [Wünsche 2015: 136-137]. Erhard sah in der Hervorhebung von Psychologie und Ethik eine Anknüpfung der historischen Schule an das erste große Werk von Adam Smith, die 1759 veröffentlichte *Theorie der ethischen Gefühle*. Für Erhard erschien das erste Werk Smith sogar bedeutender als der 17 Jahre später erschienene und viel berühmter gewordene *Wohlstand der Nationen*. Aus seiner Sicht war besonders relevant, dass in der „*Theorie*“ ihr Verfasser die sozialetischen Prinzipien dargestellt hat, die eine stabile Gesellschaft konstituieren. Es ging ihm um eine Gesellschaft, in der die angestrebte Stabilität durch wirtschaftliches Handeln gesichert wird, das sich durch gegenseitige Achtung und Respekt sowie allgemeine Sympathie der Wirtschaftsakteure zueinander auszeichnet [Wünsche 2015: 137].

Die Präferenz für gesellschaftspolitische Stabilität kann eine Erklärung für die Abneigung des westdeutschen Wirtschaftsministers hinsichtlich der Festlegung von Wachstumszielen gemessen in Bruttoinlandsprodukt und/oder anderen makroökonomischen Indikatoren liefern. Erhard war überzeugt, dass in einer freien Gesellschaft mit Marktwirtschaft und Privateigentum das Wirtschaftswachstum ergibt sich von selbst als Ausdruck des Willens freier Menschen die materiellen Bedingungen ihrer Existenz zu verbessern. Wirtschaftswachstum wurde von ihm als Nebenprodukt des Wirtschaftens angesehen. Folgerichtig wurde in den letzten Monaten der Kanzlerschaft Erhards ein *Entwurf eines Gesetzes zur Förderung der wirtschaftlichen Stabilität* von der Bundesregierung vorbereitet und verab-

schiedet. Nach dem Rücktritt Erhards vom Kanzleramt am 30. November 1966 sind die parlamentarischen Beratungen des Gesetzes unterbrochen worden. Die neue Regierung der Großen Koalition mit ihrem Wirtschaftsminister und überzeugten Keynesianer, Karl Schiller, gab dem Gesetz einen veränderten Namen *Gesetz zur Förderung der Stabilität und des Wachstums der Wirtschaft* [Wünsche 2011, Heft 3: 6-7].

Die vorher erwähnte Präferenz für stabile gesellschaftspolitische Verhältnisse muss bei Erhard im Zusammenhang mit menschlicher Freiheit als dem Leitbild seiner Politik betrachtet werden. Den Freiheitsbegriff interpretiert Erhard allerdings viel umfassender als die neoklassische Theorie, die ins Zentrum ihrer Forschungsprogramme die freie Wahl von wirtschaftlichen Alternativen stellt. Erhard geht weit über rein ökonomische Aspekte der menschlichen Freiheit. Die Freiheit des wirtschaftenden Individuums hat für ihn integralen Charakter, d. h. sie ist nicht trennbar in verschiedene Aspekte. Die Freiheit ist für Erhard ein Fundament der Marktwirtschaft, der politischen Demokratie und insgesamt der freien Gesellschaft. In Anlehnung an die Konzeption des Philosophen und Anthropologen, Max Scheler, unterscheidet er zwischen „Freiheit von“ und „Freiheit für“. Der erste Fall bedeutet eine Befreiung des Individuums von unterschiedlichen Zwängen, die seinen Handlungsspielraum auf verschiedene Weise einschränken. Im zweiten Fall geht es um Verantwortung für die „Freiheit von“. Sie soll so genutzt werden, dass die Entscheidungen und Handlungen des Menschen in Übereinstimmung mit gültigen Regeln der Moral und Ethik stehen und sowohl ihm als auch seiner Familie und der Gesellschaft als Ganzes nachhaltigen Nutzen bringen. Erhard zitierte in solchem Kontext Johann Wolfgang von Goethe: „Ja, diesem Sinn bin ich ganz ergeben; das ist der Weisheit letzter Schluss: Nur der verdient sich Freiheit und das Leben, der täglich sie erobern muss“ [Zitiert nach: Wünsche 2015: 371].

Die Formulierung von Goethe aufgreifend, kann festgestellt werden, dass der Kampf des Individuums um die alltägliche „Eroberung“ der Freiheit im Zusammenhang mit der Meinung Erhards über die Vorteile und Nachteile der Konkurrenzmärkte betrachtet werden soll. Die Effizienzvorteile der marktmäßigen Allokation wurden von Erhard hoch geschätzt. Andererseits war ihm auch klar, dass die Märkte sich durch eine ihnen immanente Tendenz zur Differenzierung der Einkommen und Vermögen auszeichnen. Starke und schlaue Marktspieler machen auf verschiedene Weise die schwächeren Individuen von sich abhängig bzw. verdrängen sogar diese von Marktgeschehen in die Erwerbslosigkeit. Dies schränkt radikal die Freiheit der Betroffenen ein, sowohl die „Freiheit von“ als auch die „Freiheit für“. Im realen wirtschaftlichen und gesellschaftlichen Leben gibt es demzufolge immer mehr Unzufriedenheit sowie wachsende Spannungen und Konflikte. Erhard suchte nach einer zufriedenstellenden Lösung für das eigentlich „ewige“ Verteilungsproblem jeglicher marktwirtschaftlicher Ordnun-

gen. Sein Auftreten kann zu intensiven wirtschaftlichen und gesellschaftlichen Instabilitäten führen, die unter ungünstigen Umständen sogar eine weitere Existenz von individueller Freiheit, Marktwirtschaft und Demokratie in Frage stellen können. Der Zusammenbruch der Weimarer Republik war für ihn ein abschreckendes Beispiel.

Auf der Suche nach Lösung des Problems sich in Marktwirtschaften immer wieder reproduzierenden sozialen Ungerechtigkeiten knüpfte Erhard an die nach dem Ersten Weltkrieg in Deutschland bekannte These Franz Oppenheimers von „Bodensperre“. Nach Meinung ihres Verfassers sperrt das Großeigentum an Boden den nicht besitzenden Schichten der Gesellschaft den Zugang zur landwirtschaftlichen Tätigkeit als Quelle zur Finanzierung ihres Lebensunterhalts. Dies zwingt den Menschen den Verkauf ihrer Arbeitskraft an die Eigentümer von Produktionsmitteln in der Industrie und anderen nicht landwirtschaftlichen Sektoren der Volkswirtschaft auf. Die Lösung dieses grundlegenden Problems sah Erhard allerdings nicht in der – seiner Meinung nach – wenig realistischen Beseitigung der Bodensperre und dem Übergang der Marktverlierer zur Beschäftigung als freie Landwirte auf dem vom Staat zur Verfügung gestellten freien Boden. Der Bonner Wirtschaftsminister sah eine andere Möglichkeit. Die Wirtschaftspolitik soll dafür sorgen, dass es für die Betroffenen prinzipiell mehrere als bisher Erwerbschancen für eine andere die bisher verlorene Basis der materiellen Existenz gibt [Zitiert nach: Wünsche 2015: 37]. Den Schlüssel dazu sah Erhard in der Politik der Sozialen Marktwirtschaft und der Verwirklichung ihrer Grundziele – der Vollbeschäftigung, stabiler Preise und konsequenter Implementierung der Parole „Wohlstand für alle“, was eine Verringerung der gesellschaftlich nicht akzeptablen großen Einkommensunterschiede und möglichst breite Streuung des Vermögensbesitzes in der Gesellschaft impliziert.

Ähnlich wie der weltbekannte amerikanische Publizist Walter Lippmann in seinem 1937 veröffentlichten Buch *The Good Society* war Erhard überzeugt, dass der Kampf um die Ausweitung der „Freiheit von“ alleine nicht ausreicht, um diese im längeren (historischen) Zeithorizont zu stabilisieren. Denn es fehlt noch eine Konzeption zur Einrichtung und Stabilisierung einer freiheitlichen Wirtschafts- und Gesellschaftsordnung [Lippmann 1937]. Erhard stellte sich als Aufgabe, diese grundlegende Schwäche des liberalen Denkens zu beseitigen. „Für ihn war mithin klar: Die Verteidigung von Wirtschaftsfreiheit allein kann keine zureichende, die Freiheit sichernde Politik sein. Wirtschaftsfreiheit kann auf Dauer nur durch eine auf sozialen Frieden bedachte Politik gewahrt werden. Erhard hat diese politische Aufgabe – die Aufgabe, eine wirtschaftlich und sozial zufriedenstellende Wirtschaftsentwicklung zu garantieren – im Begriff der Sozialen Marktwirtschaft zusammengefasst“ [Wünsche 2015: 37]. Insbesondere in diesem Zusammenhang soll die wirtschaftliche und soziale Bedeutung der Parole „Wohlstand für alle“ betrachtet werden. In dieser durchaus komfortablen Situation des allgemein

zugänglichen Wohlstands verringert sich die existenzielle Abhängigkeit einzelner Individuen von den Reichen und Mächtigen bzw. von den Staatsbehörden. Mit dem Einsatz von anderen Mitteln zielt das eigentlich in die gleiche Richtung wie der Vorschlag zur Beseitigung der „Bodensperre“. Die Verwirklichung der Parole „Wohlstand für alle“ wurde allerdings nicht nur als Politik verstanden, die versucht eine möglichst hohe Befriedung materieller Bedürfnisse breiter Bevölkerungskreise zu erreichen. Noch wichtiger war es für Erhard, dass der breit gestreute materielle Wohlstand einen möglichst hohen Grad der Absicherung von sozialem Frieden in der Gesellschaft garantiert. Sozialer Frieden stabilisiert wiederum die individuelle Freiheit der wirtschaftenden Subjekte sowohl „von“ als auch „für“.

Erhard war allerdings als Nationalökonom und Wirtschaftspolitiker kein von den Realitäten der Welt entfernter Intellektuelle, der vom materiellen Wohlstand, sozialen Frieden und langfristig stabilisierten Freiheit der Menschen nur träumte. Es war ihm völlig klar, dass materieller Wohlstand in der Marktwirtschaft nur dank der Erfassung des marktwirtschaftlichen Wirtschaftsprozesses im Rahmen einer Wettbewerbsordnung erreichbar ist. „Wohlstand für alle und Wohlstand durch Wettbewerb gehören untrennbar zusammen; das erste Postulat kennzeichnet das Ziel, das zweite den Weg, der zu diesem Ziel führt“ [Erhard 1964: 9]. In diesem entscheidenden Punkt nähert er sich an den Kernpunkt der wirtschaftspolitischen Position des ordoliberalen Theoretikers Eucken [Pysz 2008: 164-184]. Eucken und sein enger Mitarbeiter, Franz Böhm, hoben mehrmals als einen neben der Effizienz nicht zu überschätzenden Vorzug der Marktkonkurrenz, dass sie eine Prozedur zur Machtminimierung sei. Durch ihre strukturellen Eigenschaften (sehr viele Anbieter und Nachfrager) schränkt sie die Möglichkeiten der stärkeren Marktteilnehmer die Freiheit der schwächeren einzuengen bzw. sogar zu beseitigen. Somit unterstützt sie auch den sozialen Frieden in der Gesellschaft. Unter Berücksichtigung des Besprochenen kann man folgender These von Wünsche zustimmen: „Erhards Soziale Marktwirtschaft ist sozusagen eine in sozialem Hinsicht zu Ende gedachte liberale Politik“ [Wünsche 2015: 41].

2. Soziale Marktwirtschaft und Europa

Bekannt und berühmt ist der Spruch von Henry Kissinger über Rolle Deutschlands in Europa. Nach dem ehemaligen US-Außenminister sei Deutschland zu klein um Europa zu beherrschen und zugleich zu groß um in Europa langfristig Gleichgewicht der Kräfte möglich zu machen. Als die einzige realistische Option der Friedenssicherung bleibt also, Deutschland in Europa zu integrieren. Dies haben die westdeutschen Politiker nach 1945 gut verinnerlicht. Die Politik unter dem Bundeskanzler Konrad Adenauer und Erhard richtete sich ohne Wenn und

Aber auf die Übernahme der traditionellen Werte des europäischen Kulturkreises – *Liberté, égalité, fraternité*. Nach zwei verlorenen Weltkriegen war das seit Ende des 18. Jahrhunderts bestehende Interesse der Denker und Politiker an einem „deutschen Sonderweg“ in Europa endgültig verschwunden. Die politische Klasse des Landes orientierte sich an Frankreich, Großbritannien und die Vereinigten Staaten Amerikas.

Aus dem Westen Europas und Nordamerika kamen demzufolge nach Westdeutschland die seinerzeit dominierenden wirtschafts- und gesellschaftspolitischen Ideen. Unmittelbar nach dem Zweiten Weltkrieg war das der Keynesianismus, der allerdings sich erst in der zweiten Hälfte der 60-er Jahre teilweise gegen den Ordoliberalismus und die Soziale Marktwirtschaft durchsetzen konnte [Mańczyńska, Pysz 2014: 36]. Ungefähr 10 Jahre später wurde er in Deutschland der 80-er Jahre immer mehr verdrängt durch Neoliberalismus der *Chicago school of economics*. Diese vor allem von Milton Friedman verkörperte Art von Neoliberalismus bedeutete eine radikale Einengung der klassischen liberalen Idee. In den Vordergrund rückte hauptsächlich der materielle Aspekt der menschlichen Freiheit, verstanden vor allem als „Freiheit von“. Dies bringen zum Ausdruck gängige Parolen der neoliberalen Denkschule wie Privatisierung, Deregulierung, Angebotsökonomie, „schlanker Staat“ usw. Der Harvard Nationalökonom Dani Rodrik behauptete in Bezug auf den Neoliberalismus: „the difference between neoliberalism and classical liberalism (the latter being the foundation of neoclassical economics) is akin to the relationship between astrology and astronomy: neither astrology nor neoliberalism are sciences, but ideologies“ [Rodrik 2002].

Die neoliberale Ideologie richtete nicht nur in Deutschland, aber auch in anderen Ländern Europas und woanders erheblichen Schaden an. „Allerdings sind hinter der Freiheit, die gern und leicht beschworen wird, die beiden anderen Grundwerte der Französischen Revolution, Gleichheit und Brüderlichkeit, immer mehr verblasst, die europäische Wertegemeinschaft ist zur Floskel verkommen. Europa kann der heutigen Welt kein geschlossenes Bild mehr von sich vermitteln. Schwindet die Nächstenliebe, ist auch das Prinzip der gleichen Freiheit gefährdet“ [Leick 2015: 141]. Die neoliberale Ideologie hat nicht nur die Gleichheit und Solidarität in der Triade der europäischen Hauptwerte stranguliert, sondern darüber hinaus die vorher erwähnte „Freiheit für“ kaum in Betracht gezogen. Schon vor mehreren Jahrzehnten wies auf die mit überzogenen Individualisierung des Menschen verbundenen Gefahren prophetisch Walter Hildebrandt. „Die großartige und umfassende Entfaltung des Individualismus, die wir bis in unsere Tage hinein beobachten können, hat als Folge ihrer rigoristischen Radikalität auf ihrer Rückseite eine Art chronische gesellschaftliche Unterernährung, soziale Defizite der mannigfaltigsten Form aufkommen lassen“ [Hildebrandt 1973: 11]. So breitete sich schon in der zweiten Hälfte des 20. Jahrhunderts eine verantwortungslose „Freiheit von“ immer mehr aus. Für Stabilität des sozialen Zusammenhalts der

Gesellschaft verfestigte sich in der Öffentlichkeit allmählich die höchst gefährliche Meinung, dass im modernen Kapitalismus die daraus folgende Gewinne privatisiert und die gesellschaftliche Verluste sozialisiert werden.

Tatsache ist, dass die Einkommens- und Vermögensunterschiede trotz des Wirtschaftswachstums in den letzten Dekaden weltweit unaufhaltsam größer geworden sind. Die dem ehemaligen US-Präsidenten John F. Kennedy zugeschriebene optimistische Meinung, dass die Flut alle Boote hebt, gilt seit Langem nicht mehr. Zahlreiche empirische Untersuchungen zeigen seit vielen Jahren beim Einkommenszuwachs den deutlichen Vorsprung der Oberschicht. Die Einkommen der Mittelschicht weisen dagegen eine stagnierende Tendenz auf. In vielen europäischen Ländern geht dies mit rückläufigen Einkommen der Unterschicht einher. Nach Meinung von Thomas Piketty nähern sich zurzeit die Einkommens- und Vermögensunterschiede in der westlichen Welt dem Niveau aus der Zeit vor dem Ersten Weltkrieg [Piketty 2014: 327-328]. Im engen Zusammenhang damit steht die Massenarbeitslosigkeit. Unter der jungen Generation, insbesondere in den Ländern des Mittelmeerraums, erreichte sie dramatische Ausmaße.

Der soziale Zusammenhang in Europa bröckelte in den letzten Jahren immer mehr ab. Mit einem schwächelnden sozialen Zusammenhalt treten folgerichtig Phänomene auf, welche den sozialen Frieden in der Gesellschaft ernsthaft gefährden. Die Anschläge in westeuropäischen Großstädten scheinen dabei nur die Spitze des sprichwörtlichen Eisbergs zu sein. Dazu kommt die Radikalisierung des politischen Lebens. Der rechte und linke Rand der Gesellschaft trennen sich von der vor allem für gesellschaftliche Stabilität stehenden Mittelschicht immer deutlicher ab. Bei den Wahlen kriegen die radikalen Parteien vor allem auf der rechten Seite des politischen Spektrums deutlichen Zulauf. In den Straßen der Großstädte kommt es bei Demonstrationen zu gewaltsamen Auseinandersetzungen zwischen Anhängern verschiedener politischer Strömungen. Die Regierungen reagieren darauf ziemlich einfalllos mit dem verstärkten Einsatz von Polizei und Armee. In das Vokabular der politischen Sprache kehrte der in Westeuropa scheinbar schon vergessene Begriff des Krieges zurück. Ein krasses Beispiel für das Auftreten von den sozialen Frieden destabilisierenden Tendenzen ist das im Jahr 2015 durch Anschläge der jungen Araber erschütterte Frankreich. So rächt sich nach vielen Jahrzehnten für das Land seine koloniale Vergangenheit, u. a. im Maghreb, sowie die fehlende kritische Auseinandersetzungen damit [Dietz 2015: 134-135].

Eine offene Frage bleibt, ob und wie die Politik der Sozialen Marktwirtschaft den die Gesellschaften destabilisierenden zentrifugalen Tendenzen entgegen wirken könnte? Ist Niedergang des vereinten Europas schon programmiert? Oder kann jedoch Hoffnung aus der Tatsache geschöpft werden, dass im langen europäischen Einigungsprozess seit 1945 bisher alle Krisen erfolgreich überwunden worden sind? Aus einigen auf einander folgenden Krisen ging Europa sogar gestärkt heraus.

Ausgehend vom im menschlichen Leben eigentlich unentbehrlichen „Prinzip Hoffnung“ kann hier auf die Chancen hingewiesen werden, die sich aus einer konsequenten Durchsetzung der Politik der Sozialen Marktwirtschaft für die verunsicherten und destabilisierten europäischen Gesellschaften ergeben könnten. In den nachfolgenden Punkten werden sie kurz zusammengefasst:

1. Die Politik der Sozialen Marktwirtschaft zielt auf die Einschränkung bzw. sogar Eliminierung der individuellen Macht auf den Märkten durch Gewährleistung und Stabilisierung einer lautereren Konkurrenz und stabile ordnungspolitische Rahmenbedingungen, die universellen Charakter haben.

2. Beseitigung der Machtverhältnisse auf den Märkten in Verbindung mit Respektierung und konsequenter Durchsetzung des Prinzips der materiellen Verantwortung für die Ergebnisse des Wirtschaftens, schafft günstige Voraussetzungen für das gleichzeitige Bestehen sowohl der „Freiheit von“ als auch der „Freiheit für“. Insgesamt bedeutet dies eine nachhaltige Absicherung der Freiheit wirtschaftender Subjekte.

3. Freiheit und Konkurrenz bilden die möglichst günstigsten Voraussetzungen für den in der Gesellschaft breit gestreuten materiellen Wohlstand. Gemäß Erhard soll das der „Wohlstand für Alle“ sein. Der Zustand einer gewissen Sättigung der materiellen Bedürfnisse fast aller Gesellschaftsschichten erweist sich erfahrungsgemäß als wirksamer Stabilisator sozialen Friedens.

4. Nach der Erfüllung der in den Punkten (1 bis 3) aufgeführten Bedingungen ist zu erwarten, dass die für Neoliberalismus typische Einengung des Freiheitsbegriffs auf die materielle Dimension der „Freiheit von“ überwunden werden kann. Die drei Bestandteile der Triade der französischen Revolution: Freiheit, Gleichheit und Solidarität werden wieder, zumindest in Annäherung, in einen Gleichgewichtszustand versetzt.

5. Die so interpretierte Politik der Sozialen Marktwirtschaft könnte also dem vereinten Europa in Form der Triade der französischen Revolution seine ursprüngliche Identität zurückgeben. Die Grundsatzfrage bleibt aber, ob es in Europa einen genug starken politischen Willen und im Sinne von Thomas Hobbes und Niccolò Machiavelli auch genug politische Stärke und Durchsetzungsfähigkeit gibt, um solchen anspruchsvollen Politikansatz wirksam durchzusetzen?

Auf die im Titel des Artikels gestellte Frage kann man also mit entschiedenen Ja antworten. Eine ganz andere Antwort würde sich dagegen aus der Fragestellung ergeben, ob Europa die Konzeption der Sozialen Marktwirtschaft implementieren kann und will? Hier sind leider beachtliche Zweifel angebracht².

² Da das Konzept der Sozialen Marktwirtschaft mit dem deutschen Wirtschaftsmodell assoziiert wird, können die heutzutage aufgetretenen Spannungen zwischen angelsächsischen und deutschstämmigen ökonomischen Denkweisen die potenzielle Implementierung von Elementen dieses Konzepts beeinträchtigen. Mehr zu dem Vergleich zwischen dem Mainstream- und ordoliberalen ökonomischen Denken siehe: Moszyński 2015.

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Does Europe need Social Market Economy?

Summary. *The paper raises the question of whether the concept of Social Market Economy, originated in the western part of post-war Germany and largely influenced by Ludwig Erhard, could become a target economic model for the crisis-stricken 21st century Europe. Basically, the author answers in the positive. He argues that consistent pursuit of policies intrinsic to Social Market Economy might, by implementing the tripartite ideal of the French Revolution – e.g. Liberty, Equality, and Fraternity – help the united Europe of today restore its identity as well as social and economic stability. What remains uncertain, however, is whether Europe could find sufficient strength and political will to be able to embrace such policies.*

Keywords: *Europe, historical school of economics, Ordoliberalism, social market economy, economic system*

Helena Helfer

Universität Münster
Center for Interdisciplinary Economics,
e-mail: helena.helfer@wiwi.uni-muenster.de
phone +49 251 832 51 07

Social Market Economy – a contemporary institutional framework

*Prosperity for all and prosperity through competition
belong together inseparably; the first postulate is the
goal, the second is the path that leads to this goal.*

Ludwig Erhard

Abstract. *The present study highlights the need for research on and the reform of the topic of Social Market Economy (SME). Even though this socio-economic order lifted Germany onto a path of, until then, unknown prosperity after WWII, surveys show that a considerable part of Germany's population does not rally behind this concept anymore. The study uses an institution-based approach to propose a contemporary framework of the SME. Relevant literature is analyzed to identify those institutions that on one hand fall in line with Walter Eucken's classic principles and, on the other hand, that have empirically proven to be prosperity enhancing, since prosperity is assumed to be one of the primary objectives of the SME. The resulting framework of institutions will most likely not serve as a blueprint when establishing an economic order, but can be used as a benchmark of a contemporary SME in theoretical and empirical analyses.*

Keywords: *Social Market Economy, SME, reform, institutions*

Introduction

While the term Social Market Economy (SME) is commonly associated with the reigning economic order in Germany, this understanding of the underlying concept is far too limited in scope. Taking its historical development into account, the concept of SME was created as a plan that set itself apart from the predomi-

nant social order during WWII and from the planned economic and social order in the eastern world. It therefore needs to be recognized in a broader sense as a task for economic and social policy aimed at combining social security and market efficiency while respecting certain core values such as the recognition of freedom or social justice. One of the results of implementing this approach in Germany following WWII was the creation of an economic order that respects the aforementioned values. Thus, broadly defined, SME is a social order, and narrowly defined, an economic order.

But in post-war Germany, Social Market Economy used to be more than the economic order of the country. It used to be the attitude of a generation that experienced economic growth and prosperity after years of suffering through wars and ensuing economic and political upheaval. Following the liberation from the Nazi Regime, the collective German spirit was no less than broken and the satisfaction of the basic necessities of human existence became the top priority for large portions of the population. When the implementation of SME brought an economic upswing, it is no surprise that the majority of the German people rallied behind this concept. Recently though, it appears that SME has become nothing but an empty phrase in German discourse. While it officially remains Germany's economic order, in recent years an increasing amount of legal bills has been passed that overturn the basic principles of SME. In addition to that, representative polls show that large portions of the German population do not rally behind SME anymore and express dissatisfaction with it. Also, it is part of scholarly and public debate whether SME was ever fully implemented in Germany. Researchers like Von Weizsäcker believe that the SME has never been implemented the way it was meant to be, that it remains an ordoliberal utopia to this day and that we need to fundamentally rethink the German economic order [Von Weizsäcker 2006: 158-159]. Building on these observations, the purpose of this article is twofold: On the one hand, it assesses the current state of SME in Germany, on the other hand, it proposes a modern definition of SME in terms of an institutional framework that respects historic principles and comprises modern institutions alike.

1. Intellectual origin of SME

The first traces of SME date back to 1881. In November of that year, Imperial Chancellor Bismarck read a message in parliament on behalf of Emperor Wilhelm I. announcing the introduction of social security measures [Reichstagsprotokolle 1882]. Even though the Emperors agenda was most likely not entirely focused on creating social justice, but mainly on ending the protests of the working class and on weakening the influence of the Social Democrats, it was nevertheless the

beginning of German social legislation [Osterhammel 2009: 893]. Despite the fact that this occurred roughly 70 years prior to the introduction of SME, it introduced a social environment aimed at social balance and thus created a German society that would be receptive to the concept of SME seven decades later.

Even though many economic schools of thought influenced the concept of SME, Ordoliberalism stands out in particular as its theoretical foundation. Ordoliberals, mainly represented by scholars of the German Freiburg School and most notably Walter Eucken, consider the economy a subsystem of the social system. In their opinion, the state should create a proper constitutional framework in order to maintain a healthy level of competition, but should not interfere with the process of competition within the framework. The concept of Ordoliberalism was hence created as a market economy, in which the state provides only the legal and economic framework, thus enabling market competition free of political interference [Goldschmidt, Wohlgenuth 2008: 267-268]. A second school of thought that provided considerable theoretical influence to the concept of SME is Sociological Neoliberalism, mainly represented by scholars like Wilhelm Röpke and Alexander Rüstow. They asked for consideration of the life situation beyond supply and demand [Röpke 1956/2009: 303-314]. They called for social policies and equal opportunities and thus envisioned a positive and more extensive role for the state, as rule-maker, enforcer of competition, and also provider of basic social security. Rüstow in particular was aware that a market economy would likely lead to a satisfaction of quantitative societal necessities, but that it would fail to satisfy non-economic needs of all societal groups at all times. Therefore, he called for vital politics, aimed at the general living conditions beyond pure material needs [Rüstow 1957: 520]. This is especially noteworthy because it is an example of the introduction of the “social” dimension to the market economy that the ordoliberals envisioned in their scholarly discourse. This does not mean in turn that Ordoliberals did not have empathy for social matters – Walter Eucken for instance was in favor of a minimum wage in case of an abnormal behavior of the labor supply [Eucken 1952: 304] – but their main focus remained on guaranteeing the market competition while the Sociological Neoliberals expressed a broader societal focus in their works.

The implementation of SME in Germany is largely credited to Ludwig Erhard, post-war Germany’s first Minister of Economic Affairs, and to Alfred Müller-Armack, professor of economics at the University of Cologne and senior official in the Ministry of Economic Affairs under Erhard. These SME-practitioners shaped the concept just as much as the scholars, who provided the theoretical foundation. Economist Alfred Müller-Armack coined the term Social Market Economy in 1947 as the headline for the second chapter of his publication “Wirtschaftslenkung und Marktwirtschaft” [Müller-Armack 1947/1990: 78]. He drew from both Ordoliberalism and Sociological Neoliberalism and created a concept based on

two equally important aspects – the “social” and the “market.” Even though the SME evolved from Ordoliberalism, it is by far not identical to the latter. In contrast to Eucken, who favored a strictly rule-oriented liberalism in which the state solely sets the institutional environment and abstains from interference in the market, Müller-Armack emphasized the state’s responsibility to improve market conditions and simultaneously to pursue a social balance. Müller-Armack assumed that regular market conditions would not necessarily lead to a state of equilibrium, but that the market mechanism was merely semi-automatic, and thus needed support through government-induced measures. His concept is often described as ‘third way’, reconciling the seemingly conflicting objectives of market efficiency and social security [Müller-Armack 1947/1967: 67]. Starting in 1948, Ludwig Erhard shaped German economic and currency related reforms and therewith successfully applied the concept of SME to political reality. He continued to monitor the implementation of the concept first as Minister of Economic Affairs and later as chancellor.

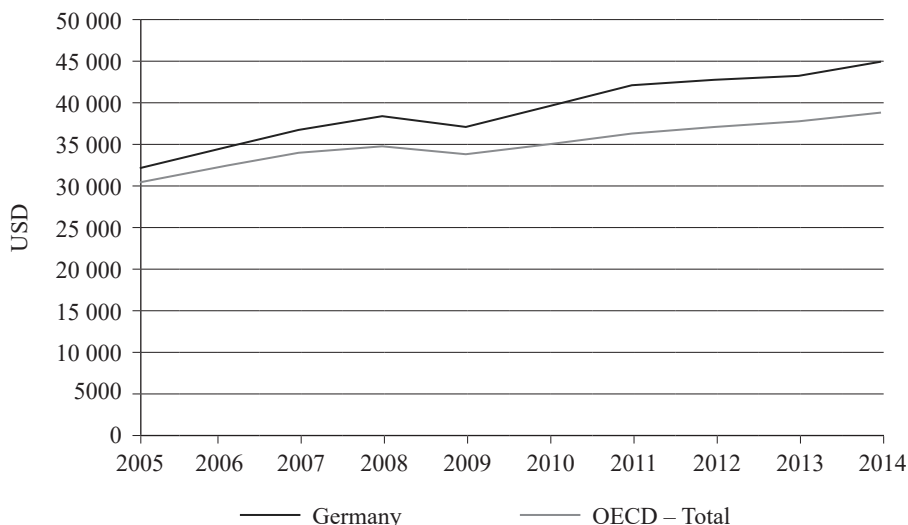
There is a discussion in relevant literature as to the emergence of the term Social Market Economy, since some believe that it was Ludwig Erhard who first used it in an informal discussion in 1945 [Weiss 1996: 571]. Notwithstanding this discussion, the notion of a ‘guided’ or ‘controlled’ market economy was on the general scholarly agenda at the time [Goldschmidt, Wohlgemuth 2008: 263] and SME was the term that asserted itself in the end.

2. Current state of SME in Germany

In the aftermath of the worldwide economic and financial crisis beginning in the fall of 2007 with the failure of subprime credits and taking off after the bankruptcy of the Lehman Bank and the subsequent collapse of the interbank market in the fall of 2008, Germany’s economy performed relatively well compared to other industrialized countries in the western world. Despite suffering stronger negative GDP growth rates than the rest of the OECD countries in 2009, Germany outperformed the OECD average in the years from 2005 to 2014 as seen in Chart 1.

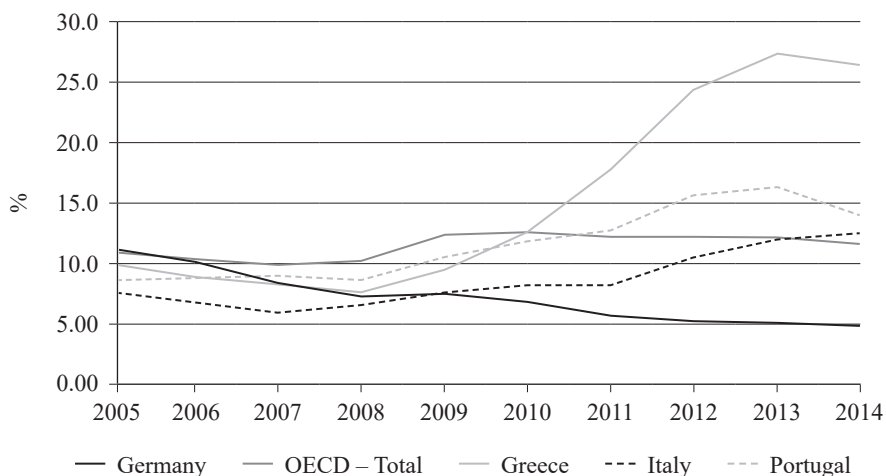
A second typically-cited indicator for the economic performance is the unemployment rate of a country. Also when considering this indicator, Germany outperforms the OECD average, which shows a rising unemployment rate between 2007 and 2012, fueled especially by southern European countries like Italy, Portugal or Greece. In contrast, Germany managed to lower its unemployment rate during that time and it dropped even further in 2013 and 2014. Chart 2 displays the unemployment for the OECD total, Italy, Portugal and Greece compared to Germany.

Chart 1. GDP per capita (USD)



Source: OECD.

Chart 2. Harmonized Unemployment Rate



Source: OECD.

Surprising to some, no macroeconomic growth programs, e.g. of a Keynesian kind in terms of deficit spending, had been put into place during the crisis years in Germany. Consequently, Germany only saw a moderate increase in its public debt rate during the crisis years. Since there are no miracles in economics, Germany's

performance was credited to the supposedly well-functioning economic order of the Social Market Economy [Van Suntum et al. 2012: 9]. The IMF credits Germany's labor market performance during the crisis, among other factors, to collective agreements, which include flexible workweeks and work-time accounts, to subsidies for reduced work-time and to the redesigned welfare and unemployment benefits as part of the German Hartz IV reforms [IMF 2011: 6].

Paradoxically, German citizens show a considerable amount of discontent with their economic order in recent representative polls. According to a poll by the Bertelsmann foundation in 2011, 30% of the respondents express that we "do not" or "do rather not" live in a SME. 67% are of the opinion that Germany is rather likely a SME while only 14% are of the conviction that we do indeed have a SME as an economic order [Bertelsmann 2011: 7]. A study by the Allensbach institute for public opinion research found in 2010, that only 38% of the German population has a positive opinion regarding SME. This is a rise by 7% compared to a similar poll in 2008, but still a much lower rate of approval than in 2000, when Allensbach found that 50% of the German population had a positive opinion regarding the SME. In 2010, 28% of the respondents said to have a negative opinion of SME [Allensbach 2010: 2]. A poll by Infratest dimap conducted in 2012 demonstrated an almost equal division within the German population regarding its level of satisfaction with the SME: 49% of the respondents were satisfied or very satisfied with the economic order and 50% of the respondents were dissatisfied or very dissatisfied with the SME [Infratest dimap 2012: 9-10]. 49% of the respondents to the Allensbach institute poll expressed doubts as to the social element of the SME in Germany in 2010 [Allensbach 2010: 5], but at the same time, when asked for a relatively better economic order, 48% of the respondents denied the existence of an alternative, while only 14% believed that there would be an alternative economic order [Allensbach 2010: 7]. The poll by Infratest dimap yields similar results: 65% of the respondents believe the SME to be the best economic order for Germany, but 51% think that fundamental reforms to the concept are in order [Infratest dimap 2012: 9-10]. When it comes to reforms to the SME, 58% of the respondents propose an emphasis on social security while only 23% speak out in favor of a more market oriented approach [Bankenverband 2010: 9].

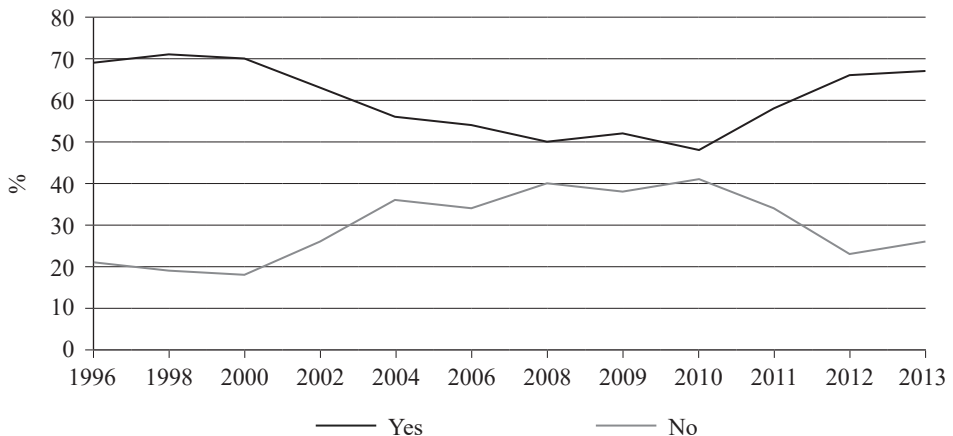
The Allensbach institute poll also established a relationship between approval of SME and the socio-economic status¹ of a respondent: 57% of the respondents with a high socio-economic status express a positive opinion about SME, while only 36% of the respondents with a medium socio-economic status and only 25% of those with a low socio-economic status express a positive opinion about SME

¹ The socio-economic status is determined by education, income and occupation of the principal earner as well as by the subjective assessment of the interviewer.

[Allensbach 2010: 3-4]. Assuming that the approval of SME does indeed decrease with the socio-economic status, this could serve as an explanation why the Infratest dimap poll found that 77% of their respondents believe that SME makes the poor even poorer and the rich even richer, and that 52% blame the presumed injustice in Germany on the SME [Infratest dimap 2012: 10].

The most recent poll regarding attitudes towards SME in Germany was published by the German Banking Association in 2013. Their report indicates a change in public opinion for the better. When asked if they thought that SME had proven itself as a good economic order, only 48% of the respondents gave a positive answer in 2010, thus making this a low in yearly comparisons, while 67% responded positively in 2013 [Bankenverband 2013: 13-15]. Chart 3 displays the results of the polls conducted by the German Banking Association since 1996.

Chart 3. Did SME prove itself?



Source: German Banking Association.

It is obvious from the various poll results that a large fraction of the German population is dissatisfied with its own presumed economic order, despite the most recent poll, which still displayed only an approval rate of roughly two thirds of the German population. As to the “why,” most likely, the answer to that question is twofold: on the one hand, it is feasible that the population simply lost touch with the sixty-plus-years-old concept, and on the other hand it is intuitive that Germans do not believe in an existing SME anymore because they increasingly observe policies that violate core ideas of the concept. Supporting these hypotheses, the Infratest dimap poll found that 73% of the respondents believe that the SME does not function as well as it did in the past [Infratest dimap 2012: 10].

No matter what causes the dissatisfaction, the concept is in need of a translation into the 21st century based on a sound theoretical foundation. This theoretical foundation should be of dual nature. Firstly, it should reflect the intellectual origin of the concept and thus draw on the ideas and theories of the Ordoliberalists that shaped SME. Secondly, it should reflect current economic theory, namely New Institutional Economics (NIE), in order to make it compatible with the research community. A simple example of anecdotal evidence describes the importance of institutions for the economic performance: Similar to Germany, Sweden fared well during the crisis years. Despite being hit by a sharp drop in GDP growth, the Swedish unemployment rate and the Swedish public debt remained virtually unaffected [OECD 2014]. Through three waves of fundamental institutional reforms between the 1970's and the 1990's, the Swedish "Folkhemmet" welfare state had been replaced by market oriented policies, as visible e.g. in the early 1990's when low and stable inflation was awarded priority over full employment. Nonetheless, Sweden maintains a high level of income taxation and emphasizes on social security [Lindvall 2006: 268-269; Lindvall, Rothstein 2006: 57-58]. It appears that both Germany and Sweden have grown an economic order, in other terms a bundle of institutions, and accompanying policies that helped them survive the crisis with limited damage to their respective economies. In the article at hand, the theoretical foundation of the proposed model of SME will link the normative demands of Ordoliberalism with a positive analysis based on NIE, thus combining the very origin of the concept with current economic theory.

3. A contemporary institutional framework of SME

When studying the concept of SME, one has a multitude of original texts by the ordoliberal scholars from the past to consider. Since this article wants to establish a contemporary definition of classic SME, the frame of reference for definition will foremost be the constitutive and regulatory principles by Walter Eucken, since these often serve as a normative frame of reference in the discourse around SME [Van Suntum et al. 2012: 12]. The existence of a functioning pricing system is the focal constitutive principles. Eucken also demands the primacy of monetary policy, open markets with free market access, a guarantee of property rights, freedom of contract, rules of liability and consistency of the economic policy. Eucken furthermore believed that these constitutive principles were insufficient to keep up competition processes at all times and thus proposed competition policy, income policy and business accounting in the sense of consideration of externalities as well as the consideration of abnormal labor supply as additional regulatory principles [Eucken 1952/1990: 254-304]. The following briefly describes his principles.

Considering the laissez-faire liberalism and the period of economic policy experiments following the laissez-faire period, Eucken believes a *functioning price system* to be fundamental to economic stability. He writes that lawmakers have to refrain from interventions like subsidies and government-supported monopolies, but he also stresses the importance of a positive economic policy, hinting at developing the perfect competition on markets. For him, a decentralized market structure is key to entrepreneurial success. According to Eucken, the *primacy of the monetary policy* leads to a stable currency. He envisioned a commodity bundle-based standard instead of a gold standard and believed in a 100% reserve requirement for banks. With supporting *open markets*, Eucken adheres to the principles of perfect competition, which does not know market entry or exit barriers. *Private property* and especially private ownership of the means of production is a prerequisite for competitive markets, but at the same time they are bound by competition to avoid social concerns. As long as it does not hinder competition, as is the case with contracts creating cartels or monopolies, *freedom of contract* is indispensable for perfect competition. According to Eucken's radical view, *liability*, which he primarily analyzed in the context of corporate law, should apply fully to majority stakeholders. An undermining of the principle of liability would lead to tendencies favoring a centrally planned economy, something Eucken is fundamentally opposed to. The principle of *consistency of economic policy* implies that it should be reliable and predictable for market participants, not only because this is a value per se, but also because in the absence of consistency, insecurity would arise, which could lead to the increased formation of company groups, which could impair competition. The best possible economic order can only emerge, if these constitutive principles are met at the same time, making this a principle on its own, the principle of interdependence. These constitutive principles are accompanied by four regulatory principles. Eucken asks for a *competition policy* in the specific context of monopolies, which should be executed by a single government agency, ideally dissolving monopolies or at least controlling their behavior. The principle of *income policy* is aimed at promoting progressive income taxes, both on efficiency and social-distributional grounds. The call for *business accounting* refers to the need of the correction of externalities. Eucken specifically addresses ecological concerns, employing the example of the destruction of North American forests. Lastly, Eucken speaks out in favor of the *correction of abnormal labor supply*, which aims especially at protective measures for workers, especially for female and child workers.

In the following, drawing on empirical literature, institutions will be identified, which have proven to be prosperity enhancing.² For the most part, these

² The choice of prosperity as an objective of SME was made deliberately, since SME has contributed to great prosperity in Germany and since it was explicitly voiced by Ludwig Erhard as an objective of SME. In a recent study, Mertins empirically displays the positive relationship between

institutions will reflect Eucken's principles, but there will be conscious additions to Eucken's ideas in order to provide a rather contemporary definition of SME. These institutions, that both reflect Eucken's principles and in some cases a more modern take on SME, are categorized into three dimensions. In some cases, empirical literature yields conflicting results as to the prosperity enhancing properties of the institutions. In these cases, a well-founded decision will be made as to whether or not the respective institution will be a positive argument in the contemporary definition of SME or not. For brevity reasons, only one or two studies will be presented for each institution to underline the relevance for the dimension. A consistent definition of the term institutions remains elusive in economics research as of yet, but many scholars agree on Douglass North's definition of institutions as "the rules of the game in a society or, more formally, [as] humanly devised constraints that shape human interaction. In consequence they structure incentives in human exchange, whether political, social, or economic" [North 1990: 3]. Referencing the North's definition of institutions, the three dimensions of the institutional framework refer to the areas of politics, economy and society. Unlike a dimension like nature, these three are well within the range of possible empirical research based on an institutional economics approach and are thus susceptible to policy reforms, hinting at the possible practical application. It is furthermore assumed that it is not only the mere existence of an institution that is a determinant for economic prosperity, but its quality. Thus, the three dimensions of SME are named Political Institutional Quality, Economic Institutional Quality and Societal Institutional Quality.

4. Political Institutional Quality

Generally speaking, the existence of political and civil rights, freedom from corruption and reasonable government spending are indicators of a well-functioning and balanced political system, in which political power is not only exercised by the political elite but in which the population can voice its opinion and be heard. Categorizing Eucken's constitutive and regulatory principles within this dimension, the existence of property rights, freedom of contract, liability and income policy are related to the political quality of his vision of an economic order. Property rights, freedom of contract and liability refer to a stable rule of law, which is covered by political and civil rights institutions. Eucken wants income policy to also serve distributive purposes, thus giving the government a budget to work with for society. Therefore this principle is absorbed in the reasonable government spending institution in the institutional framework. For a contemporary

the values of SME and prosperity in terms of GDP per capita, emphasizing economic freedom as a central value of SME [Cf. Mertins 2013: 142-145].

vision of SME, the aspect of control of corruption is introduced as an institution as well. The theoretical and empirical relevance of these institutions in the context of prosperity will be proven as follows. As literature is vast, this paper only presents highlights.

Weingast analyzed the role of political institutions in the context of prosperity in general and he argues that the results are best if political and economic institutions develop at the same time [Weingast 1995: 25]. Zywicki stresses the importance of a stable rule of law³ for economic prosperity. In his theoretical essay, he concludes that the institutional link between the rule of law and economic growth stems from the prevention of arbitrary government behavior through a rule of law, thus attracting investment, entrepreneurship and long-term capital development [Zywicki 2003: 22]. Haggard et al. stand out for their analysis of the development of the literature on the subject, ranging from initial enthusiasm to recent skepticism. They also give an overview of the most important rule of law indicators [Haggard et al. 2008: 206]. Mahoney takes an interesting approach when he compares common law and civil law systems and their respective impact on economic development. He states, referencing Hayek, that these systems reflect different philosophies of government. He finds that common law countries, which offer better property rights protection, grow faster [Mahoney 2001: 523]. Besides the rule of law, property rights are a subject of much scholarly discussion in terms of political and civil laws. Early groundbreaking examples include Coase [1960], Alchain [1965], Demsetz [1967], Williamson [1971] or Alchain, Demsetz [1973]. In this context, systematic overviews by Furubotn, Pejovic [1972] and Asoni [2008] provide a solid basis for research. Empirical results on property rights and prosperity are not controversial. Keefer, Knack show for example that polarization tendencies in a society, be it through income inequalities or ethnic conflict, impair the guarantee of property rights and thus hinder economic growth [Keefer, Knack 2002: 147-148].

In economic literature on corruption the results on the relationship with economic prosperity are ambiguous. Aidt accurately describes the two opposing sides as sanders and greasers,⁴ sanders being those who believe that corruption impairs the economy like sand in a wheel by making political economic transactions more difficult, while the greasers believe corruption to be the grease of the economies' wheels by facilitating beneficial trades that would not have taken place otherwise. Aidt finds himself on the sanders-side since he finds that corruption impairs growth [Aidt 2009: 272, 285]. De Vaal, Ebben develop a theoretical model to show that if institutions are considered, corruption will adversely affect growth when political stability and property rights are guaranteed above a certain threshold [De Vaal,

³ For classic definitions of the rule of law, cf. Shklar 1987.

⁴ Cf. Andvig, Moene 1990 or Blackburn et al. 2006 and 2008 for the "sanders" and cf. Leff, 1964 and Huntington, 1986 for the "greasers."

Ebben 2011: 120]. Mauro asks why corruption persists in countries in which it is widespread when it is obvious that everybody would be better off without it. He argues that if other people steal from the government, the individual will base its decision on the lower marginal product from legal activities and the higher marginal product from corruption, since his chances of getting caught are lower. Thus, it will pursue rent seeking instead of a productive activity [Mauro 2004: 16]. Bentzen summarizes econometric shortcomings of past corruption analyses and finds a negative impact of corruption on economic productivity [Bentzen 2011]. From a normative point of view corruption is morally highly questionable. Also, it is declared as illegal around the world and thus its continuing existence hints at a weak rule of law. This is a quality that is harmful to growth. Despite the greaser's opinion, it is obvious that control of corruption will be a positive argument in the contemporary institutional framework of SME.

Just like with corruption literature, also the literature on the relationship between government spending and prosperity also yields conflicting results. One of the scholars most immersed in the subject is Barro, who found that government consumption is inversely related with economic growth, while public investment has little effect. The reason for the inverse relationship is that public consumption does not have an effect on private productivity, but reduces savings and growth through government expenditure and taxes [Barro 1989: 15-16]. Plümper and Martin set out to explain the "Barro-effect." They find an inverse u-shaped curve in the relationship between levels of democracy and prosperity, and analyze different regime types. They argue that democratic regimes tend to over-invest in public goods to attract political support. Also, they believe that the higher the level of democracy, the better the quality of government spending will be [Plümper, Martin 2008: 44]. Barro's finding that a large public sector tends to impair economic growth, has been attested in subsequent studies by Engen, Skinner [1992], Grier [1997], Hansson, Henrekson [1994] or De la Fuente [1997]. Fölster, Henrekson limit their study to rich countries and find that an increase of expenditure ration by 10% leads to a decrease in the economic growth rate by 0.7-0.8 percentage points [Fölster, Henrekson 2001: 1516]. Even so, the negative relationship between government spending and economic growth is all but established, since studies e.g. by Easterly, Rebelo, 1993 do not observe this relationship at all. Fölster, Henrekson review the literature on the relation between government expenditure and economic growth. They state that the relationship turns negative in countries, in which government size reaches a certain threshold. Also, they find evidence for Wagner's law which describes the interrelation between an increase in the level of income and an increase in government scope [Fölster, Henrekson 2001: 1502]. In general, OECD statistics show that less than 20% of the GNI is spent on public goods in developed countries, while in developing countries more than half of the GNI is spent on public goods. In developing countries, the provi-

sion of public goods might boost the economy, but above a certain threshold, government expenditure could result in the contrary [Fölster, Henrekson 2001: 1503]. Since SME relies on an ideology that promotes limited government, reasonable government spending will be a positive argument in the institutional framework representing contemporary SME.

5. Economic Institutional Quality

A functioning and prosperous economy is determined by competition and independence of businesses from government control, by an entrepreneurial environment, by reasonable monetary policy and by a sustainable government debt in the institutional framework of SME. Categorizing Eucken's constitutive and regulatory principles again, the existence of an effective price system, the primacy of monetary policy, open markets, consistency of economic policy and most importantly competition policy are related to the core economic quality of his vision of an economic order. In the institutional framework of SME, the effective price system and the primacy of monetary policy are absorbed by the reasonable monetary policy institution. Competition policy and open markets go into the competition and independence of businesses from government control institutions, while consistency of economic policy will be absorbed by the entrepreneurial environment institution. The institution of sustainable government debt is an additional argument in the SME that is not part of Eucken's original design.

The institution of reasonable monetary policy comprises a multitude of aspects, from price stability to central bank independence. A study by Alesina, Summers explores the relationship of the aforementioned institutions to economic growth. In their empirical study they find that central bank independence reduces the level and variability of inflation but does have a considerable effect on long-term macroeconomic development [Alesina, Summers 1993: 159]. Berger et al. extensively review previous research on central bank independence and establish their own model, concluding that the negative relationship between central bank independence and inflation is robust [Berger et al. 2001: 38]. Hayo, Hefker also work on central bank independence and find it neither necessary nor useful for reducing inflation. They argue that the reason why countries choose their central banks to be independent is rooted in the legal, political and economic system. They propose a two-step model, the first step being the decision on price stability, the second being the institutional implementation via e.g. an independent central bank. Thus, the latter cannot be the cause for the former [Hayo, Hefker 2002: 669-670]. Since there is no evidence that central bank independence is harmful, and again, the SME builds on limited government and on the promotion of price stability, this institution will be a positive argument in the institutional framework.

Thurik summarizes the rather young and hence limited literature on entrepreneurship and its consequences for national economies. He states that economic growth rates depend on the speed with which national economies embrace entrepreneurial energy [Thurik 2007: 16]. Van Steel et al. analyze a panel of 44 countries and discover evidence that the relationship between entrepreneurial activity and GDP growth is negative for less developed countries and positive for developed countries. The fact that an individual would be more productive in a bigger firm than in its own little shop is offered as an explanation that is supposed to be true for less developed countries [Van Steel et al. 2005: 17-18]. Despite these findings, the entrepreneurial environment will be a positive argument in the institutional framework of SME, because it is not only limited to actual entrepreneurial activity, but also to the regulations that surround company foundations. If the regulations are entrepreneur-friendly, this means that the government has found the correct balance between regulation and the free market. The institution of competition and independence of businesses, especially in the financial sector, from government control is closely linked to the institution of entrepreneurial environment. Beck et al. analyze data for banks and conclude that financial intermediaries exert a positive influence on GDP growth [Beck et al. 2000: 295-296].

As for the institution of sustainable government debt, considerable amounts of recent scholarly discussion evolves around the relationship between debt and growth, where results are conflicting. Reinhart, Rogoff find that below a threshold of external debt of 90% of the GDP, there is only a weak relationship between debt and GDP growth, above 90%, the relationship is considerably stronger, but still negative. In developing countries, the threshold is even lower at 60% [Reinhart, Rogoff 2010: 22-23]. Their research has been the subject of a lot of criticism. Égert puts the aforementioned results to a test and shows that they are highly sensitive to modeling choices. When non-linearity is detected, he shows that the negative effects begin at much lower GDP-levels between 20% and 60% [Égert 2013: 23]. Herndon et al. refute Reinhart, Rogoffs claim for methodological reasons and employ the same dataset to find GDP growth rates of 2% above the threshold of public debt of 90% of the GDP, where Reinhart, Rogoff found -0.1% [Herndon et al. 2014: 277-278]. Kuma, Woo focus on long-run growth and high public debt. They show that a 10 percentage point increase in the debt-to-GDP ratio is linked to a slowdown in growth of 0.2 percentage points in developing countries in the long run, and they detect a smaller impact of 0.15 percentage points for developed economies [Kuma, Woo 2010: 21]. Since the institutional framework of SME is based on a philosophy of limited government interference and since high debt ratios could be considered an interference as it limits the sustainability of the economy without its own doing, high government debt will enter the definition of SME as a negative argument, thus making sustainable government debt a positive argument.

6. Societal Institutional Quality

The levels of societal participation, freedom of the press, health care and environmental sustainability determine the dimension of Social Institutional Quality in the institutional framework of SME. Categorizing Eucken's constitutive and regulatory principles for a third time, the existence of business accounting in the sense of a correction of externalities and the correction of abnormal labor supply are related to the societal quality of his vision of an economic order. The institution of environmental sustainability absorbs Eucken's principle of the consideration of externalities. Eucken's vision of correction of abnormal labor supply will only indirectly be absorbed in the institutional framework. There will be no direct measure for labor market institutions, but there are two indicators for societal participation, both of which capture the spirit of Eucken's aforementioned principle. The reasoning here is very simple, since directly measuring working hours or the existence of a minimum wage would imply to measure an effect and not the cause of SME, which should be avoided in the article at hand.

Li, Huang excellently analyze data from China and show that both health care and education have a positive effect on GDP growth [Li, Huang 2009: 384]. Education is an indicator of societal participation in the institutional framework of SME, health care is treated as an independent institution. Both are positive arguments in a contemporary definition of SME. A study by Bloom et al., who find a significant effect of health on aggregate output and are able to argue that it is a real worker productivity effect, supports this reasoning [Bloom et al. 2004: 11]. While there is not a lot of literature on freedom of the press and prosperity, there is a study hinting at an interesting interrelation regarding the proposed SME dimensions. Brunetti, Weber find that a free press is an effective tool to control corruption. They establish that the higher the amount of press freedom, the lower the corruption [Brunetti, Weber 2003: 1821]. Barro finds in a panel data analysis that male schooling variables are positively related to economic growth and that those of females are not. This suggests that female human capital is not employed well in many countries [Barro 1999: 237]. Since basic education is a prerequisite for societal participation, this again stresses the importance of including education as a positive argument in the contemporary institutional framework of SME. Adding another contemporary note based on Barro's findings to the definition of SME is the part of the institution of societal participation that refers to the empowerment of women. Malhotra, Schuler reviewed 45 empirical studies on the empowerment of women from different scientific disciplines ranging from sociology to economics. None of the studies focused on the relationship of female participation in society and economic growth and only one focused on development processes [Malhotra, Schuler 2005: 81]. This research gap might demand further analysis in the future, but for now, women's participation will be a positive argument in the contemporary institutional framework of SME.

It is undisputed that CO₂ emissions need to be reduced. Keeping with economic theory on externalities, the optimal level of CO₂ emission will hardly be zero, but without a doubt, drastic reduction is necessary to limit global warming. Empirical evidence from e.g. Soytaş, Sari implies that the reduction of carbon emission in a country like Turkey does not negatively affect economic growth [Soytaş, Sari 2009: 1672-1673]. While this evidence might only be true for Turkey, it can still be read as a trend statement for countries of a similar level of development. If a reduction of CO₂-emission is not harmful to growth, it needs to be an integral part of the model of contemporary SME; and even if it were harmful, efforts to reduce emissions and thereby the correction of externalities would still be an integral part of the contemporary model of SME.

Figure 1 summarizes the institutional framework of the proposed contemporary definition of SME that links Eucken’s classic principles with rather contemporary elements, such as considering corruption and women empowerment as influencing factors. Eucken’s principles are displayed in the lower boxes, the institutions defining a contemporary SME in the upper ones.

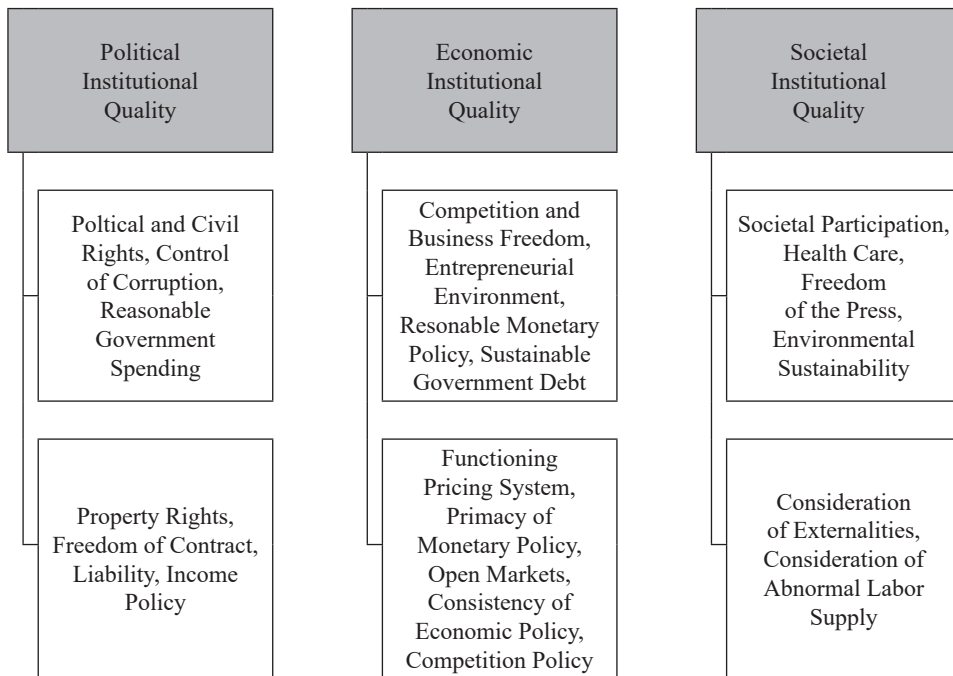


Figure 1. The institutional framework of contemporary SME

Source: by author.

Conclusion

In the article at hand, the need for research on and reform of SME was highlighted, since a considerable part of Germany's population does not rally behind their well-functioning economic order anymore. In order to propose a contemporary framework of SME, an institutions-based approach was employed. Relevant literature was screened in order to identify those institutions that fall in line with Eucken's classic principles on the one hand and that have empirically proven to be prosperity enhancing on the other, since prosperity is assumed to be one of the primary objective of SME. The resulting framework of institutions will most likely not serve as a blueprint when establishing an economic order, since it only consists of formal institutions. Research on the relationship between formal and informal institutions has shown that it is imperative that these fit well together, and since informal institutions are deeply rooted within the culture and the traditions of a country, it is unlikely that a single framework of formal institutions will yield the same results when employed in different countries. It is rather one possible framework of an economic order that would have to be adapted to the specific set of informal institutions. Nonetheless, it is a framework that can be used as a benchmark of contemporary SME in theoretical and empirical analyses.

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Soziale Marktwirtschaft – Ein zeitgenössisches institutionenbasiertes Modell

Zusammenfassung. Die vorliegende Studie weist auf die Notwendigkeit der Erforschung und Reform des Themenkomplexes der Sozialen Marktwirtschaft hin. Obwohl diese sozio-ökonomische Ordnung Deutschland nach dem zweiten Weltkrieg einen bis dato unbekanntes Wachstumspfad ermöglicht hat, zeigen Studien dass sich große Teile der deutschen Bevölkerung heute nicht mehr mit dem Konzept identifizieren. Die vorliegende Studie verwendet einen Institutionen-basierten Ansatz und stellt damit ein zeitgenössisches Modell Sozialer Marktwirtschaft vor. Dazu wird die relevante Literatur auf solche Institutionen hin untersucht, die einerseits mit Walter Euckens konstituierenden und regulierenden Prinzipien übereinstimmen, und die sich andererseits in empirischen Studien als wohlfahrtsfördernd herausgestellt haben, da ökonomische Wohlfahrt als eins der hauptächlichen Ziele von Sozialer Marktwirtschaft unterstellt wird. Das resultierende Modell wird realistischweise keine Blaupause für die Entwicklung von Wirtschaftsordnungen sein, jedoch kann es als Maßstab für zeitgenössische Soziale Marktwirtschaft in theoretischen und empirischen Analysen dienen.

Schlüsselwörter: Soziale Marktwirtschaft, Reform, Institutionen

Justyna Bokajło

Wrocław University
Faculty of Social Science
e-mail: justyna.bokajlo@gmail.com
phone 695 990 027

Germany and Its Social Market Economy

*The Social Market Economy does not develop in law books
but in the minds of people and becomes visible
in their actions.*

Richard von Weizsäcker

Abstract. *The main goal of the study is the explanation of the 'social' element in the Social Market Economy style of socio-economic order in Germany. To understand what Social Market Economy means exactly, it is necessary to explore its main particular elements – orders. The lack of public awareness regarding its importance, leads to the following hypothesis: the contemporary interpretation departed significantly from Social Market Economy sources, and German society does not thoroughly understand its nature and essence. Political parties are using its "brand" to improve their political image and gain electorate, which contributes to the deformation of its origins significantly affecting the shape and direction of change in the socio-economic governance of Germany, social attitudes and social expectations concerning social benefits, and social well-being.*

Keywords: *Max Weber; Germany, Social Market Economy, social order, social element, ordoliberalism, political parties, Denken in Ordnungen*

Introduction

Governing in the society and for the society in order to build prosperity for all had become a primary line of thought in postwar Germany. This universal thought underlines the social and economic order of Germany, despite its evolution, to this day.

The policy of order is crucial for economic, social and political development of Germany, where it has taken an original meaning and unprecedented impor-

tance. The issue is not about centralized control of market processes and state egalitarianism; those being in fact unethical and unfair. Neither does it mean invisible hand or *laissez-fair*, because those do not lead to an optimal allocation in relation to Pareto principle, due to market failure, in the sense of both micro- and macroeconomics, as well as social and political processes.

According to Nobel Prize winner Joseph E. Stiglitz the free market mechanism will never be perfect, and therefore perfectly effective, due to: unreliability of competition, failure resulting of public goods, incomplete information which is result of external effects; due to the fact of incomplete markets and occurrence of inflation, unemployment and for luck of balance. What is more, according to J.E. Stiglitz, all those ‘failures’ and ‘unreliability’ are interdependent [Stiglitz 2004: 91-102].

This opinion is commented by another Nobel Prize winner, Paul Samuelson, who, in the interview for “Der Spiegel” admits: “Capitalism needs rules. A reliable law system.” Market alone does not perceive problems and their complexities, especially in the reality of global and international and trans-border relations: “the market has no heart, the market has no brain” [Honrig, Jung 2005]. The market needs rules of coordination and organization, which will prevent chaos and discipline the political actors.

The goal of this paper is to underline the ‘social element’ in the concept of Social Market Economy, by showing the importance of its specific orders.

The lack of social understanding of the importance of the ‘social element’ leads us to the following hypothesis: contemporary interpretation of the Social Market Economy has greatly drifted away from its sources and the German society does not fully comprehend it’s nature. Political parties use this term to brand to boost their own image and acquire voters, thus twisting its concept and influencing the shape and direction of the social and economic changes of Federal Republic of Germany and social attitudes and expectations, that constantly rise. This in turn causes the changes in the system of values, where there is less space for satisfaction and wellbeing developing and streaming by – property shaped – social policy; the sphere of wellbeing is replaced by the feeling of greed, demanding and wants, which is correlated with paradigm of “more and more” instead of “better and better.”

1. The pillars of Social Market Economy

The Social Market Economy is based on German freiburger ordoliberalism, which has its roots in so-called stems *Ordnungspolitik*, the policy of order. This in turn draws from the political economy, that shape the market policies and it patterns in Germany. The goal of German *Ordnungspolitik* is creating the rules and

principles that govern “the interactions between economic actors, and between them and the state” [Priddat 2009: 41], where the state oversees the following of the rules, according to the rules of free market.

The ordoliberalism – the first pillar of the Social Market Economy, organizes capitalism and ordering the liberal market freedom in so-called the constituting and regulating principles and fuses the elements of economic, political and legal order in the name of the concept of interdependency of orders (*Interdependenz der Ordnungen*).

Ordoliberalism determines and is the base for the Social Market Economy and the economic order in postwar Germany.

The second pillar of the Social Market Economy is an economic humanism, which introduces to the economic order the rule of personalism from the Catholic Social Teaching.

It places the human, with his dignity, in the heart of every economic and social decision and action on the one hand, and on the other – based on the concept of solidarity – it unites the individual – a person with the society, by participation, pluralism, free initiatives and the rule of ethical behavior. Personalism assumes the solidarity, “according to which all people are united and social oriented, despite their differences and therefore it promotes behaviors aimed the simultaneous development of a man and society” [Gaburro, Cresotti 1997: 104].

The process of economic management, under the economic humanism, is included in the socio-anthropological frames realizing, that “the market economy presents only a narrow domain of social life, that is embedded in the area, which surrounding them: ‘where people are not competitors, producers, traders, consumers, members of their communities, beings of flesh and blood, together with their thoughts and feelings, with the need of justice, honor, helpfulness, the need of community spirit, peace, performing their daily duties, with the need of beauty and the life in harmony with the nature’” [Röpke 1979: 82].

Third pillar is *Vitalpolitik*, the normative idea, which does not use the reference of GDP as a valid measurement of the development, but instead uses happiness, satisfaction and wellbeing of people. The policy of *Vitalpolitik* guides the Social Market Economy in the social and cultural, as well as anthropological and axiological and ethical direction.

It is oriented on the human being, it’s *Vita Humana* – everything that supports the innate dignity, self-development, the quality of life, that are guaranteed by constant sustainable development of social and natural environment. *Vitalpolitik* supports the happiness in categories different than material, steering away from the mechanization of economic life and from the economy in which productivity and instrumental efficiency and is only manifested in statistics or, according to Aristotle, steering away from the chrematistics.

Vitalpolitik is a way of understanding the economic politics as a style of government of the society, for the society and for human, that is compatible with properly shaped style of social politics.

And at least, the fourth pillar of the Social Market Economy is based on the integrative formula: ethics with economy, morality with social attitudes, solidarity with efficiency, freedom and entrepreneurship with social security, economic order with the social order.

What is more – taking into account the contradictions in certain systems of faith and thinking, that may lead to loosening of the social bonds – the Social Market Economy does not eliminate the contradicting attitudes (i.e., liberalism and socialism, Catholicism and Protestantism) but draws the elements that are the best for the society, by the peaceful coexistence of rules and values, based on the Christian irenics.

2. The essence of the Social Market Economy as an economic style

The Social Market Economy is mostly associated with the postwar German ‘economic miracle’ which came into being thanks to the minister of economy Ludwig Erhard, in the government of chancellor Konrad Adenauer. In this understanding the economic aspect is crucial, and Social Market Economy is treated as a base of social and economic order. The role of the state brings to regulate and interfere in the social sphere, that needs to be “taken care for,” using the mechanisms of redistribution and fiscal instruments.

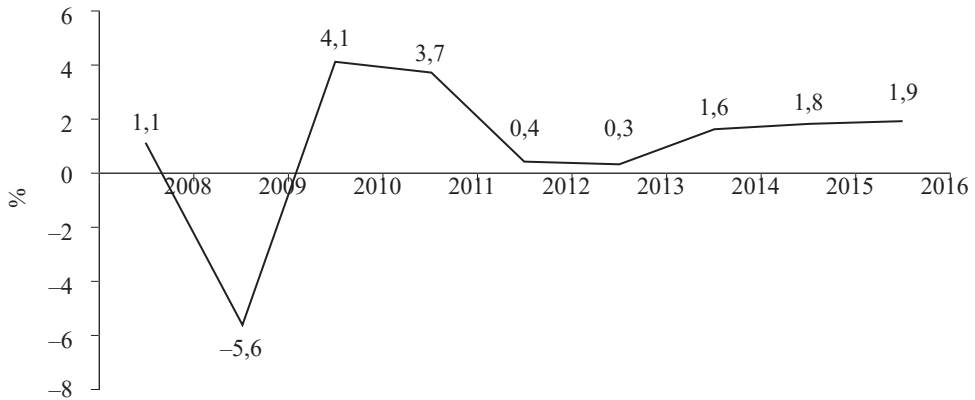
According to this – completely erroneous – approach, the German Social Market Economy would have been a true miracle, since – following the economic logic (especially classic and neoclassic) – the welfare state would have killed the active spirit of individualism by expansion of the public sector and widespread social aids.

This in turn would have slowed down the economic growth, which would have meant that German economy would not be one of the most developed economies of the world, and certainly would not show such a good growth dynamic – as indicate the evolution of real GDP in the years 2008-2014 (Chart 1) – in comparison with other countries, despite the crisis in Eurozone.

In other, and more widely accepted interpretations the state defends obeying the law and the free market, being a neutral arbiter.

This approach is close to this of Walter Eucken, the ordoliberal economist and founder of the Freiburg School. The state shapes and stabilizes the economic order of the competition a “through the resignation with a direct intervention in the course of market management process, obtains the position of natural arbiter standing above the various, contradictory interests of the particular participants in the economic game” [Pysz 2008: 84].

Chart 1. Real GDP growth in Germany in the years 2008-2014 and forecast the German Institute for Economic Research for 2016



Source: Statista – Das Statistik-Portal, *Entwicklung des realen Bruttoinlandsprodukts (BIP) in Deutschland von 2008 bis 2014 und Prognose des DIW bis 2016 (gegenüber dem Vorjahr)*, <http://de.statista.com/statistik/daten/studie/74644/umfrage/prognose-zur-entwicklung-des-bip-in-deutschland> [12.02.2016].

By introducing through W. Eucken the constituting and regulating principles, the economic order influences *per se* the social order and thus, the creation of the social policy is not necessary; to the contrary, it would generate the unnecessary government spending, increasing the economic inefficiency.

Alfred Müller-Armack concludes that “competitive economy is not joined society to whole, does not introduce any common attitudes and feelings, common ethical standards and without them the society does not exist, indeed.” Following only the free market principles, often leaves the individual in “the painful isolation” and the society atomizes itself [Müller-Armack 2000: 88].

To prevent this, the social policy is necessary, as well as the understanding or – following Max Weber – “intellectual understanding” and explanation of the meaning of Social Market Economy.

The sole term is often considered a pleonasm, set of words with no added meaning which, like ‘people’s democracy’, are used to ‘soften’ the ‘bloodthirsty capitalism’ hidden in the term ‘market economy’, or suggest the omnipotence of the state and the domination of the social sphere over economic freedom.

The lack of understanding of the Social Market Economy led to the situation in which in Federal Republic of Germany this term was used as a “prehensile” slogan. It was very liked by the populists, interest groups and by the society that tried to achieve bigger social privileges; by the politicians in search of profits and additional votes using it in their campaigns, especially to convince so-called the median voters [see Bokajło 2014: 297-317].

The term Social Market Economy was first used by Alfred Müller-Armack in his book *Wirtschaftslenkung und Marktwirtschaft* published in 1947. It's important to notice that he was not a representative of the Freiburg ordoliberalism, but he has represented the Cologne School, strictly connected to the views of German Historical School.

The Social Market Economy thus, does not prefer any of the particular order (economic, social, legal, cultural, environmental, political etc.), but instead – and in accordance with the German Historical School – it holds the holism, unity and interdependency of these orders. It therefor introduces the model of “Thinking in orders” (*Denken in Ordnungen*), which was propagated by the member of the younger German Historical School, Max Weber. It renounces the thinking in terms of domination of the market (as in liberalism) or the state (as in socialism). It is also not “the third way,” but a completely new style of governing, effective and justice in the society and for the society in the reality of scarce goods.

The term ‘style’ is also not random. A. Müller-Armack does not explain the Social Market Economy in other ways, than: “this style is a flexible reaction to the current situation,” while it is not “an ideology and also not either perfect system or kind of recipe given once for all, and – in the same form – could be used at any time.” This is also not a theory, but rather “evolutionary order,” whose “emphasis should be distributed in accordance with the requirements of the changing times” (the historical moment), “with the exception of the constancy of a very key principle: everything have to be done under the free order” [Dietzfelbinger 1998: 221].

The Social Market Economy is far from creating abstract entities, like liberal *Homo Oeconomicus*, rationally pursuing to the maximization of profits, becoming a certain tool “in the hands” of economic theories. This style has been devised in the historical and cultural processes and was characteristic for certain historical moments: 1948-1957 (ordoliberalism and first phase of the Social Market Economy) and 1957-1963 (the second phase of Social Market Economy and real coexistence of the orders based on *Denken in Ordnungen*).

The sole term of ‘style’ comes from the German Historical School, where the researches on styles (*Wirtschaftsstilforschung*) was conducted by Bruno Hildebrand and Wilhelm Roscher (The Old Historical School), Gustaw von Schmoller (The Young Historical School), or Arthur Spiethoff, Werner Sombart and Max Weber (The Youngest Historical School).

Thus style of the Social Market Economy is an integral part of the social and cultural life of postwar Germany, being adopted as a style of living by the society.

It solidified in the mentality of the Germans not as a sturdy model, but rather as a concept, a dynamic method (*progressive Stilgedanke*), as the economic and social policies management. That is why this ‘Market Economy’ is called ‘Social’ the economic actors are socially conscious and cooperating together by the rule of

division of labor in order to combat the scarcities by joint forces [Pszczółkowski 1990: 68-69]. They are free to act inside that, so to speak, economic and social constitution (*Wirtschaftsverfassung*), and have a right to choose the best social and economic policies that can adjust to the times.

Similar context is seen in a political constitution of the economic and social order, proposed by theorist of the public choice theory, American economist James M. Buchanan.

It does not speak only of constitution understood as a legal document, but rather private or social constitution, created by: “restrictions that an individual imposes on herself in order to achieve its goals” or by “the restraints imposed on each other by individuals in various social situations, which there are in their own, free will” [Matelska-Szaniawska 2012: 111].

This kind of constitution characterizes the style of the Social Market Economy in categories of co-creation, sustainability, coordination and complementing the social and economic actions by:

- the free market – creating the environment for entrepreneurship, innovation and competition,
- the state – which role is to support the functioning of the economic order, not to steer the economy,
- the society – understood as *Civitas Humana*, the civil society, participating in social order is responsible and engaged in the economic growth and non-economic development (*Vitalpolitik*) [see also: Bokajło 2013: 113-132].

2. How social is the German Social Market Economy?

The Social Market Economy is glorified due to the ‘economic miracle’ (*Wirtschaftswunder*), but rather rarely it is referred to its social role, being – according to *Denken in Ordnungen* – one of the orders of the Social Market Economies’ style.

Morover, this social function is equivalent to the other orders and “is complementary to the economic policy, by the spirit and character of the Social Market Economy, in order to qualify all of orders into the holistic lifestyle” [Dietzfelbinger 1998: 219].

It is important to point out the original writings of the creators of the Social Market Economy: W. Röpke, A. Rüstow, A. Müller-Armack, F. Böhm and its political maker – L. Erhard, which understood it not as *soziale Marktwirtschaft* but rather capitalized: *Soziale Marktwirtschaft*.

In that way it was underlined that “Soziale” is not an adjective, nor a just an esthetical form added to the market economy, but it is firmly an integral part of the style, which manifested by the existence of social policy.

L. Erhard in his book titled *Wohlstand für Alle* seems to be emphasizing the meaning of ordoliberalism (though not using the term itself), as a legitimate and necessary concept of economic policy right after II World War.

He pointed out, that the creation of economic order has been a condition of *sine qua non* for bringing in – as a next stage – a social policy: “in the first phase, aimed at achieving the goals of economic policy, the main attention was concentrated to the economic expansion, in order to increase the supply of goods in general, and thus boosted the mechanism of competition” [Erhard 2011: 19].

The Social Market Economy in Erhard’s understanding, is developed not only as the economic concept, but predominantly as a social concept. In the first phase of the Social Market Economy implementation, the society “have become the opportunity to use their energy and initiative based on the principle of freedom” [Erhard 2011: 195]. The second phase, according to Erhard, was a time to “secure the future of our young, democratic state. [...] In this demand are combined entirely an economic and social policy and politics” [Erhard 2011: 28].

Similar views are expressed by W. Röpke in his *Civitas Humana*; he pointed that to overcome the effects of the war in Germany was necessary first, the implementation free market mechanisms to boost the economy, however following the growing social problems, the time has come to introduce the social policy in the second phase. He admits, that the liberals were wrong thinking that the market economy is capable of solving all the social problems [Röpke 1979: 82].

The social policy is concerned mainly, so called social questions, than the problems that relates to human freedom, respect of the dignity and public responsibility for all citizens.

It is the common responsibility for the social coherence, without which even the best “design” economic order will not contribute to the welfare and wellbeing of all.

Furthermore, it is very closely related to the constitutional principles of: the legal personality, solidarity and subsidiarity.

The principle of solidarity should be understood „not only as a virtue, but institutional criterion by which political, economic and social institutions should be assessed.”

It is of course crucial to notice the boundaries of justice; they should only indicate the proper direction and the shape of the order and its governance, to correct the failures of the market, not to create the failures of the public sphere, through the overgrown state and institutional apparatus and its actions [Schumann 2007: 49-50].

The social aspects should integrate and solidify the society, build peace, solidarity and above all develop responsibility and motivate to activities: „a society, that strives for social justice, creates the conditions for markets (such as the right framework conditions, for development of the social capital), an alternatives for

the market (as public goods: infrastructure, education) and for compensate the market failures (social policy)” [Schumann 2007: 46].

This understanding of the ‘social element’ is written in the German, constitutional principle of social state; since according to Basic Law for the Federal Republic of Germany, Article 20 (1) declares, that Germany is “a democratic, social federal state.” D. Janicka notes, that the social clause meets adjectival function, appears a noun complex: ‘social state of law’, ‘social federal state’ [Janicka 2009: 99].

That binds the category of ‘Soziale’ with the principle of subsidiarity, indicating on:

- the level of dealing with social questions – Federation is obligated to deal with them as close to the citizen as possible,
- the laws that relate primarily to the human being, that do not allow the limiting of the initiative and personal development as a consequence of the social policies, that would promote “thinking in terms of redistribution and demanding” [Neuhaus, Langes 2012: 67], thus being irresponsible.

The lack of understanding of the style of Social Market Economy allows various (mis-) interpretations, that can build its erroneous perception in the society. As mentioned above, the Social Market Economy was loved in Germany by all major political parties, that invoke it, in their political discourse.

In the pursuit of gaining more voters, and thus boosting their particular interests, they use the Social Market Economy’s brand, but take certain values, rules and the meaning of the orders of which it is build, and interpret them according to their own criteria and views. In that sense Social Democrats, SPD concentrates on the protection and social state, the Green Party follows that line of thought in the context of ‘*ordered economy*’ (*geordnete Wirtschaft*) adding the questions of protection of the natural environment preservation, creating *Eko-soziale Marktwirtschaft*. The left – wingers, Die Linke, makes the excessively extended social policy a major aspect of *soziale Marktwirtschaft*.

It is noteworthy to point out the way these parties choose to write. They don’t use the capitalized *Soziale Marktwirtschaft*, instead using the adjective form *soziale Marktwirtschaft*. Free Democratic Party, FDP and Christian Democratic Union, CDU-CSU uses the capitalized version, but they take ordoliberalism as a dominant aspect of the Social Market Economy.

The German Christian Democrats is the closest to the original style – the Social Market Economy has been implemented by them in the actual social and economic order in the purest version until 1963.

In march 1965 during the 13th Congress of the CDU in Düsseldorf, L. Erhard was named Chancellor and introduced the concept of ‘*formed society*’ (*formierte Gesellschaft*). On one hand it was limiting the freedom and influence of some major actors in the civil society (workers unions, NGO’s) on the social and eco-

conomic order. On the other hand – according to Chancellor – they were the ones responsible for the slowing down of the economic growth and his ‘formed society’ was a direct answer to new challenges.

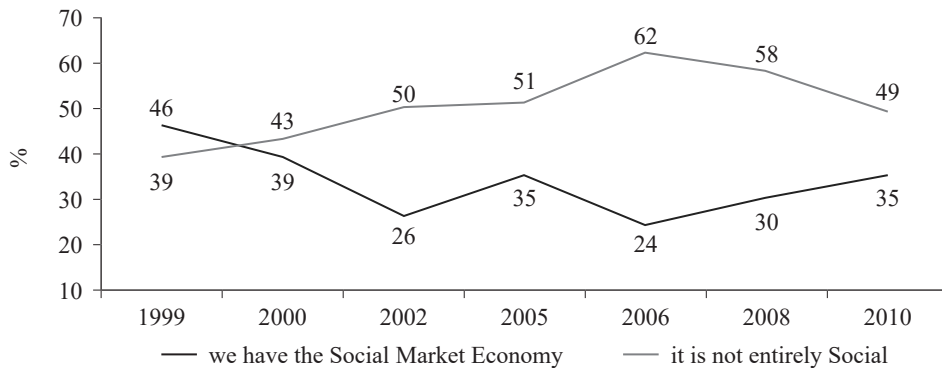
This move however, was considered leaving the ‘ideal type’ of the Social Market Economy, only to completely transform it, in the spirit of Social Democratic interpretation in 1966.

Due to changes in the governmental party coalitions in the years 1949-2015, creates a political cycle, that had a major influence in the shape of social and economic governance in Germany [see Bokajło 2014: 297-315]. It creates a certain mental sublimation in the German society that seems not to remember the original concepts of the Social Market Economy.

Research conducted by the renowned Institute of Public Opinion Research in Allensbach in 2010 proves, that the society sees a dissonance between the ‘social’ and ‘economic’ aspects of Social Market Economy.

When asked the question: “Would you say that Germany has the Social Market Economy order, or the market is not entirely social?” only in 1999 the majority (46%) stated that Social Market Economy, is a base of social and economic order. In the following years the respondents answered that market economy is not favorable to the society, as stated by 62% of the respondents in 2006 (Chart 2).

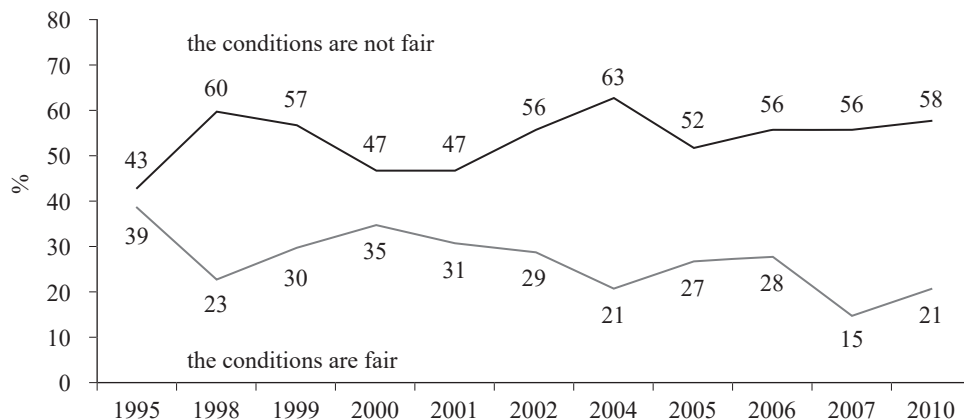
Chart 2. The public opinion in the years 1999-2010, on the following question: “Would you say that Germany has the Social Market Economy order, or the market is not entirely social?”



Source: Institut für Demoskopie 2010: 5.

The society also thinks that the contemporary style of government is not socially just, and people do not receive what they deserve. The biggest dissatisfaction can be observed in 2004, so before the reforms in the labor market and health policies (Agenda 2010 and Hartz IV), implemented by Chancellor Gerhard Schroder (63%) and we can observe it’s growth from 1998. After 2004 according to public opinion the system is still socially unfair, furthermore this unfairness rises (Chart 3).

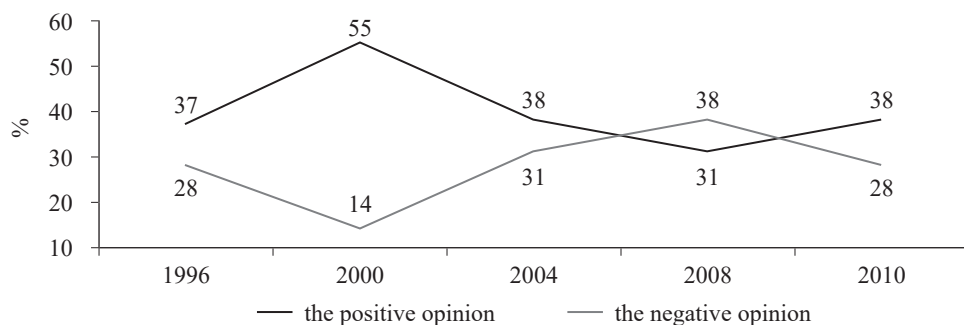
Chart 3. The public opinion in the years 1995-2010, on the following question: “Are the economic conditions in Germany fair, i.e. Whether people have as much as they deserve?”



Source: Institut für Demoskopie 2010: 8.

The researches by Bertelsmann Foundation indicates, that the Social Market Economy is not as popular as it has used to be. Although it's popularity rises – especially in comparison to a drastic decline noted in 2008, thanks to a global economic crisis – the satisfaction does not reach even half of respondents. It may be noted, that in 2010 the positive opinion concerning the socio-economic order presented 38% of respondents. According to different sources the satisfaction in 2012 raised to 48%, which is a better result, yet it's still less than a half (Chart 4).¹

Chart 4. The public opinion in the years 1996-2010, on the following question: “Do you have a positive or negative opinion on the Social Market Economy?”



Source: Bertelsmann Stiftung 2010.

¹ Aktive Wirtschaftszeitung, *Sieben Fragen und Antworten zu unserer Sozialen Marktwirtschaft*, 18.09.2012, AKTIVonline, www.aktiv-online.de/nachrichten/detailseite/news/sieben-fragen-und-antworten-zu-unserer-sozialen-marktwirtschaft-4051 [3.01.2016].

These are of course only examples of data related to public opinion about Social Market Economy, and more profound conclusions would require a deeper analysis, but even they indicate, that the German society is not treating the Social Market Economy as a comprehensive concept of the style of government following the *Denken in Ordnungen*.

The social perception leans towards the Social Democracy's way of understanding the Social Market Economy (that is mean: sozial Market Economy), that is connected to increasing of interventionism of the state in the market, that should lead to more justice, which in practice means raising the social benefits. This demanding attitude of the society was manifested in the elections of 2013, where the government was taken by the Great Coalition, yet the CDU-CSU union was influenced by Social Democracy, when it comes to reforms of policies, especially the social ones.

Conclusions

Nils Goldschmidt in his paper titled: *The dispute over the social element of the Social Market Economy* cited the words of W. Eucken: „a social problems for the fathers of Social Market Economy are only the means of coordination of all economic and social aspects” [Goldschmidt 2007: 7]. The social problems are also the roots of the Social Market Economy, and these reasons developed and conceived a style of governing in society and for the society, which called Social Market Economy.

In this style the ‘Social’ does not solely belong to the state competence, and the ‘Market Economy’ is not a perfect, self-regulating model, but rather a social product.

Its goal is to grant a possibility for citizens, to build their prosperity, not only material but especially in relation to the quality of life, manifested by vitality and well-being.

To reach this goal it is necessary – apart from the economic policy – to implement the social policy, directed to ‘public governance’ and aimed at the most disadvantaged groups in risk of exclusion.

Based on the methodology derived from Weber's *Denken in Ordnungen* and Eucken's *Interdependenz der Ordnungen* the researched ‘social element’ of the Social Market Economy is responsible for its integrity, complementarity and unity.

Understanding of the Social Market Economy and strengthening its concepts (orders) in the public consciousness, could shift the focus from forming of the modern ‘homo consumeris’, strongly based on quantity, towards qualitative and axiological values of the common goods and, on the other hand, it provides the set of guidelines on participation in the development of the civil society.

What is the most important however is the fact, that it would limit the possibility of (mis)-interpretation of the concept, by the actors that shape the social and economic order, which currently is strongly shifted towards the Social Democracy's understanding. This departure from the original interpretation blurs the lines between market-related and social-related components, twisting the understanding of the "self-constituted and self-consciousness civil participation."

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Niemcy i ich Społeczna Gospodarka Rynkowa

Streszczenie. Przewodnim celem opracowania jest wyjaśnienie znaczenia elementu „społecznego” w Społecznej Gospodarce Rynkowej, będącej stylem społeczno-gospodarczego porządku w RFN. Pomocne w tej kwestii jest odwołanie się do poszczególnych porządków (ładów) Społecznej Gospodarki Rynkowej. Brak świadomości społecznej o jej znaczeniu prowadzi do następującej hipotezy: współczesna wykładnia odeszła znacznie od źródeł Społecznej Gospodarki Rynkowej, a społeczeństwo niemieckie nie do końca rozumie jej istotę. Partie polityczne zaś, używając jej „marki” do poprawy własnego wizerunku i zdobycia elektoratu, przyczyniają się do zniekształcenia koncepcji i wpływają istotnie na kształt i kierunek zmian społeczno-gospodarczego ładu w RFN. Wpływa to również w istotny sposób na zmiany w światopoglądzie społecznym, które przejawiają się we wzroście oczekiwań społecznych co do socjalnych korzyści i socjalnego dobrobytu.

Słowa kluczowe: Max Weber, Społeczna Gospodarka Rynkowa, ład społeczny, element społeczny, ordoliberalizm, partie polityczne, myślenie w porządkach

Michał Moszyński

Nicolaus Copernicus University in Toruń, Poland
Faculty of Economic Sciences and Management
e-mail: moszyn@umk.pl
phone +48 56 611 46 23

The social production system in Germany – a model for the future?

***Abstract.** The concept of a social system of production (SSP) is one of the cognitive perspectives by which the institutional arrangements of modern market economies could be analysed. It allows reflections on the autonomy of institutional arrangements in each country, in line with the assumption put forward by the Variety of Capitalism approach, as well as, to investigate problems of the stability of the given institutional configuration and the complementarity of their components. The following study raises these issues on a theoretical basis and carries out their preliminary verification on the example of the German SSP, with special regard to the labour market. Based on the critical study of literature, a set of specific features of the German model is proposed and structured according to the concept of SSP in four main categories: institutions, organizations, social values, and economic policy. Using a secondary statistical data and qualitative analysis, some trends have been identified as occurring within these elements in order to verify the thesis of complementarity and the stability of the German social system of production.*

***Keywords:** Germany, labour market, institutions, social system of production*

Introduction

The literature has long been trying to fill a continuum stretched between the poles designated by a centrally managed economy and the market. The discrediting of the first redirected the scientific interests from an analysis of bipolar system competition to examinations of the variety within the capitalist model. Its diversity has prompted the development of many cognitive perspectives with the help

of which attempts are made to categorize and analyse the economies of developed countries. One of the research proposals on contemporary capitalism constitutes the concept of “social system of production” (SSP) by J. Rogers Hollingsworth and Robert Boyer [Hollingsworth, Boyer (eds.), 1997: 2], in the centre of which institutional mechanisms for coordination of economic activities are located. The authors argue that markets are not perfect transaction coordination mechanisms between the actors of economic life and need to be supplemented.

An example of the SSP is the German Social Market Economy (SME). Using the narrative concept of the SSP, it can be concluded that its institutions, organizations and social values form a coherent system, and their relationships strengthen and stabilize the system [Pysz 2013: 497-519]. State economic policy promotes the binding of these relationships in a common, coherent whole and helps to alleviate discrepancies of goals among the most important actors. Economic order is strengthened as a complex set of social institutions “embedded in a culture in which their logic is symbolically grounded, organizationally structured, technically and materially constrained and politically defended” [Hollingsworth, Boyer (eds.) 1997: 2].

The actual consistency and durability of the SSP is put into question. A German sociologist Wolfgang Streeck, takes the view that such a system cannot survive and eventually must degrade and successively fall apart as a result of changes running parallel within its individual components. He gives an example of the post-war model of capitalism: while in the three post-war decades the interconnectedness of elements strengthen the overall order, eventually some centrifugal tendencies emerged, undermining and disintegrating stable system so far [Streeck 2009: 2].

Verification of these contradictory theses is essential for understanding the sustainability of models of capitalism in their present form. As particularly important there should be considered the causes and mechanisms of these changes and their directions. Some authors believe that there is some convergence in the framework of models of capitalism towards its neo-liberal, Anglo-Saxon variant. If this was true, models such as the German SME should gradually lose its special features and become more and more similar to the American version of capitalism. The hypothesis is also stated that the order of contemporary capitalism becomes subject to more general unintentional change of the nature of drift. The exploration of such drift would help explain the trends taking place among the various models of market economy [Pysz et al. (eds.) 2014].

In this study, consideration will be conducted on an empirical example of the German SME, reduced to the area of the labour market. The article consists of four main parts. The starting point is the discussion on the concept of the SSP and on the mechanisms strengthening the coherence of its elements broken down by institutions, organizations, social values and economic policy. Then the argument

about the collapsing of the social system of production is explored. Subsequently theoretical concepts of differentiating models of capitalism are taken into consideration, and on their basis the specific characteristics of the German model are collected, with particular emphasis on the sphere of the labour market. Then an attempt is made to verify the stability of the elements of the German model, with special focus on the labour market.

1. Methodology of research

The theoretical part of the article is based on the critical study of literature, in which the concept of SSP is subject of comparison to other approaches within widely defined institutional stream. A juxtaposition has been made of two contradictory statements formulated in the literature on the institutional coherence and complementarity as well as of its durability. This is followed by grouping the features of the German model of capitalism, considered as the “stylized facts” through the prism of the concept of the SSP. In the empirical part, the available secondary statistical sources have been used to illustrate trends in the context of the elements of the German social system of production to a preliminary verification of the thesis of relative durability and complementarity of its components. The analysis is provisional and should be the subject of further in-depth research.

2. The Hollingsworth’s and Boyer’s concept of social system of production – thesis on mutual coherence of its elements

In the centre of the SSP concept there lie the different institutional mechanisms coordinating the economic activities, complementary to the market coordination, which alone cannot cope with the tasks of resource allocation and distribution of wealth. It matters especially in the face of changes in economic conditions, growing uncertainty about the future, technological shocks etc. By the SSP the authors understand the way the institutions and structures of a given country or region are integrated into the social configuration. They mention here: the industrial relations system, the system of employee and managerial training, internal structures of corporations, structured relationships within the companies of the sector and with suppliers and customers, financial markets, conceptions of fairness and justice shared by labour and capital, the structure of the state and its policies and country-specific customs, traditions, norms, morals, rights and standards of conduct. According to the authors, all these institutions, organizations and social values form a coherent structure and their relationships strengthen and stabilize the entire

system (lock-in effect). Each element has its own autonomous objectives, which may be partly contradictory to each other, and its specific trajectory of changes. Reconciling these divergent interests and stabilization the whole system belongs to the tasks of economic policy.

SSP concept is also used by German economic historian Werner Abelshauser, which employs it interchangeably to describe the category broadly defined as a “regime of production.” According to him to the elements enhancing the coherence of such a regime there belong high density and network of institutional framework, but also the friendly attitude of business partners, which helps to create trust – the basis of economic operations [Abelshauser 2009].

Persistence of the SSP in the research carried out on the basis of comparative institutional analysis is explained by the concept of the institutional complementarity. It assumes that the coexistence of two or more institutions within a given institutional arrangements mutually enhances the performance of each institution individually, and the whole creates something more than the simple sum of their parts in line with the principle of synergy. While Bruno Amable suggested that the complementarity of the institutions hampers the process of change [Amable 2005: 372], Richard Deeg argues, that complementarity could be analysed in the dynamic terms, as the best institutional configurations should possess the ability to change [Deeg 2007: 611-630]. In his view, institutional coherence does not necessarily improve the functioning of the institutions. In the literature, there is no consent, as institutional coherence is sometimes interpreted as the consistency of operational logic of internal and external norms and is considered as an important determinant of their efficiency. According to Michał G. Woźniak a degree of institutional coherence of the national economy can be inferred from the rankings based on components of indexes of economic freedom, competitiveness, ethical behaviour, corruption, transparency of law and son on [Woźniak 2009: 39-54]. Institutional coherence is analysed in the framework of a set of formal institutions, but also at the interface between formal and informal institutions [Miszewski 2014: 139-154]. The collision of these two types of institutions is a major source of loss of coherence by institutional order.

3. W. Streeck’s counter-thesis about the breakdown of the social system of production of post-war capitalism

SSP stability is questioned by the German sociologist W. Streeck. The process of decay is placed in a very broad context of the transformation of the entire post-war model of capitalism, understood as an type of institutionalized social order. This order undergoes the process of decomposition of its modern stage

of development, and such change is an inherent and permanent feature of capitalism. Therefore, the category of institutional order stability is, according to him, a product of politics and sociology and given institutional arrangements are only temporary moments in a continuous historical process of systemic change [Streeck 2009: 4]. He puts the thesis of limited life of a particular institutional configuration, when the positive externalities of individual elements, strengthening the overall institutional coherence turns into negative. These changes are systemic in nature and run parallel in different sectors. Their original source lies in the spontaneous market processes initiated by Schumpeterian entrepreneurs-destroyers and the Keynesian “animal instincts” of market participants. The development of capitalism is a constant game between the individual pursuit of an economic advantage and collective attempts to achieve and maintain social stability. Actors in capitalism are characterized by a constant search and an attempt to overthrow the order for their own benefit. The competition rooted deeply in the logic of an economic order means permanent undermining of collective institutions that have had to limit the expansion of the market and their replacement with contractual relations. Streeck argues that the post-war transformation of the capitalist system proves that its institutions cannot be seen only as tools for enhancing efficiency (e.g. in terms of reduction of transaction costs) and capitalism even destroys the relationships that serve its further persistence [Streeck 2009: 267].

Given that many impulses for change comes from the US, institutional convergence between the varieties of capitalism can mean the growing similarity of its varieties to the Anglo-Saxon model, and this process may be conditioned to greater efficiency of the American version.

The main idea of the “life cycle” of the institutional setup, sketched by Streeck corresponds to the Boyer’s proposals of the dynamic view of the institutional complementarity. Putting it simply, he argues that the process of creating the institutional complementarity means an increase of linkages among institutions in the course of time that can be initiated by a coincidence. The principles underlying these relationships are becoming more complex and consequently complementarity is growing. Actors do not need to be aware of it initially, but over time can try to capture its benefits, which can in turn weaken the complementarity. The crisis emerge that turns back initially positive trends and incentives appear to seek a new institutional configuration [Boyer 2005].

In the empirical attempts to verify the complementarity of the institutional sphere of work and corporate governance and their correlation with economic growth Peter A. Hall and Daniel W. Gingerich defend the thesis of a persisting international institutional differences, despite the pressure of the convergence trend. Their research shows that higher economic growth coincides with institutional complementarity, i.e. either with the domination of coordination by the market

or with the predominance of strategic coordination between actors. Regimes of a mixed type of coordination is, in their opinion, less effective [Hall, Gingerich 2004]. These findings fit into the ordoliberal hypothesis of interdependence of economic orders (*Interdependenzthese*) and proceed with the postulate that the various suborders within the overall economic order constitute a coherent whole. Empirical manifestation of the links among institutions in different spheres of the economy are the difficulties that arise when trying to introduce institutional reforms. Changes in one area are hampered by linkages with others, and a comprehensive transformation of the entire order exceeds the capacity of decision-makers.

4. The main elements of the German social system of production

In the literature many specific features of the German model of capitalism are formulated. The following selection is classified according to the nomenclature proposed in the concept of the SSP, i.e. broken down by social values, institutions and organizations. Additional reference point is a state policy, aimed at strengthening the links among these elements. The exact assignment of all qualities is not always possible, because the boundaries between these categories are fluid. The analysis is narrowed to a labour market perspective, which in the conception of the SSP remains the central area.

Social values:

1. The overarching value of freedom and individual responsibility, highlighted already by ordoliberal theorists and thought leader of the SME.
2. The presence of institutionalized cultural patterns supporting long-term relationships and continuation [Streeck 1995] – so called long-term capitalism, associated with the order and Weberian Protestant ethic.
3. The concept of social partnership leading to constructive conflict resolution between the partners in the labour market.
4. The notion of participation of all stakeholders in the economic success of the company.
5. The idea of subsidiarity, according to which the widest possible range of services¹ should be provided within the family and not charged to the state.

¹ The functioning of the labour market relies heavily on a whole range of services provided by the public, allowing the reproduction of human capital (education, health, homework). On the other hand, there is a strong dependence of a family existence on the labour market – in Germany the income is obtained mainly from paid employment. Losing the job and family income is the most common cause of poverty.

Institutions:

1. Collective bargaining tariff, high level of self-regulatory organization of businesses and employees and sectorial collective agreements.
2. The principle of co-determination (*Mitbestimmung*) in the company stemming from the idea of consensual industrial relations.

Organisations:

1. Control over enterprises through the network of supervisory board members with representatives of employees and significant state influence, a control model called “Deutschland AG” (Germany PLC), instead of the typical control structures oriented towards capital market [Streeck, Höpner 2003: 11-59].
2. A large and influential role of employer and employee organizations in the sense of “the corporate market economy”, such as under the “concerted action” (*konzertierte Aktion*).
3. Strong orientation towards production of goods (and to a lesser extent – services), production of high-quality competitive goods for the world markets (and not mass production of cheaper goods on the basis of low wages) by highly paid specialists.
4. Relatively low wage dispersion.

Politics:

1. Indirect forms of state intervention in the economy and the use of instruments conform to the logic of the market.
2. Provision of public goods (e.g. a dual system of education, research and development) relevant to the processes of production of goods and services in cooperation between the state and the business sector [Hoffmann 2003: 124-130].
3. The high degree of social protection, either through statutory regulation and corporate personnel policies.²
4. Linking social and economic policies – the state consciously shapes social and economic order, but market remains the main mechanism for the allocation of resources and distribution of wealth.
5. The political culture that emphasizes the importance of stability, social security and social justice, and avoids unnecessary risks and excessive dynamics [Kocka 2006: 9-24].

² The links between the labour market and the social state are obvious – the German social security system has evolved since the days of Bismarck, realizing from the beginning the task of stabilization of the social position of employees. The right to benefits is acquired through participation in the labour market and losses in income lead to reduction of them. Maintaining the welfare state requires, in turn, economic and demographic growth. As long as the economy grows, it is possible to distribute and divide the fruits of growth, and as long as there is population growth, it is possible to finance the intergenerational social contract. This aspect also emphasizes Richard Sennett, who argues that the social roots of capitalism date back to Bismarck, who came out with the assumption that workers with a stable social position, will be less susceptible to the currents of revolutionary, see: Sennett 2006: 30-31.

5. Social system of production on the example of the labour market of the German SME – stabilization or destabilization?

Outlined features of the German system of production, even restricted to the labour market, provide a wide area of research therefore in the study only its key selected elements will be considered and signalled some characteristic trends. They can provide directions for further research, since only their fuller analysis will deliver an answer to the question about consistency and probable future of the German model.

5.1. Social values

The data provided by Allensbach Institute's annual survey of the fundamental values of the German society show that in the period 1998-2012 "freedom" with a slight advantage dominates over the "equality and social justice." Interestingly, there is here a significant difference between western and eastern parts of the country. Residents of the eastern part of Germany, in contrast to their compatriots prefer the "equality" more than "freedom," although in the younger generation "freedom" began to dominate. Almost half (48%) of residents in the west and 42% in the east agree with the statement that "everybody is the architect of his own fate" which identifies the individual responsibility for its own destiny. In the west the value of indications grew from 53% in 1955 to 62% in 1963 and remained at that level until 1975. Later it began to decline, and more and more respondents claimed that the existing conditions determine the individual capabilities and achievements [Petersen 2012]. This means that after a period of "economic miracle" and finishing the period of full employment the views of the society began to evolve.

The crucial role of the acceptance of the economic system by the citizens has been emphasized in the writings of the "founding fathers" of the SME – Alfred Müller-Armack [Müller-Armack 1981: 90] and Ludwig Erhard [Erhard 1957]. They argued that the combination of commonly accepted norms and values, creates a moral basis of the market on which the economic order is founded. They included such values as freedom, self-responsibility, solidarity and subsidiarity. After the war the German society took up the challenge of realization of these ideals and the slogan "Prosperity for all" was associated with respect for pro-social values. In time, when the material needs have been compensated and consumer society has arisen, there has been a depreciation of the values and a greater emphasis on individual enrichment. As noted by Grzegorz Szulczewski, it is paradoxically the success of the SME which caused a departure from the original values [Szulczewski 2014: 278].

An Allensbach Institute survey shows that in the second decade of transition the attitude to a market economy in the east of the country is quite different than in the western part. In the period 2000–2008 the percentage of respondents who agree with the statement, “a market economy automatically lead to social injustice” in the former GDR increased from 52 to 65%, while the percentage claiming that “only a market economy determines social justice” fell from 35 to 22%. It turns out that the western residents started to take over these views: change respectively from 28 to 45% and from 52 to 37% [Institut für Demoskopie Allensbach 2008]. In Germany in the years 1995–2010 there is a growing proportion of people who assess the “existing in the country economic relations, what people have and what they earn” as unfair (an increase from 43 to 58%), while a declining proportion of those who consider it to be fair (from 39 to 21%) [Institut für Demoskopie Allensbach 2010]. In 2008 the majority of respondents (75%) expressed the opinion that the adjective “social” has no basis in reality, but at the same time only 13% of respondents were able to imagine a better system than the market economy, and 40% did not see any alternative to the existing SME economic order.

The research that have been conducted by the Allensbach Institute since 1990 indicates that the acceptance of the economic system in Germany is steadily declining. Yet in 1990 in the former GDR it had a high opinion of 80% of the respondents, but in 2005 of only less than 20%. In the western part of the country, these opinions are better and more stable. After 2005, already during the global crisis, the trend has reversed and indications slightly increased. The correlation of opinions on the system with the labour market situation is particularly evident in the east of the country.

Answering the question on which economic model they would have voted for in a referendum in 2000 83% of respondents in the western part and 63% in the east, would choose the SME, and only 4 and 11% would vote for a socialist planned economy [cited after Vanberg 2009: 155]. Referring to determine whether the SME model has proven itself in the period 1994–2005 about 10-percentage points difference remained between the two parts of the country with weaker rankings in the east (down from 64 to 44%) [Sesselmeier, Yollu-Tok 2010: 247].

These attitudes translate into demands on policies to increase interference in the economic processes, to have a greater impact on the distribution of income, to undo some elements of labour market reform package Agenda 2010 and to introduce an universal minimum wage, which centre- left party SPD managed to push the at the beginning of 2015. All of this is associated with expectations that the state should take away from the individuals the responsibility for the results of market processes and secure them against their effects. It is interesting to refer back to Erhard, who argued that social transfers are merely the correction of

symptoms, leading to “socialization of income division,” and consequently – to breaking the link between earnings and the economic effects and resource (re)allocation conflict, typical for the welfare state.

The welfare state is deeply rooted in the consciousness of German society and the expectations for its maintenance are formulated. The main objective of the welfare state in 2006 was “to improve employability” (58% of respondents in the west and 72% in the east), and much less important “secure the standard of living” (respectively 28 and 33%) [Statistisches Bundesamt 2008: 291]. Answering to the question which institution bears the greatest responsibility for social security, the majority of respondents pointed to the state (54%), employers (28%), and only in third place to the households (27%) [Nüchter et al. 2009: 27].

The idea of social partnership is reflected in the peaceful conflicts resolution in the workplace. In Germany the level of strikes and lockouts – compared to other countries – is low. The number of lost days in this way per 1000 employees in the period 2005 to 2013 amounts to 16 annually, according to the WSI (Institute of Economic and Social Research) (and only 4 according to the Federal Employment Agency). For comparison, in Denmark it was 135 days and in Canada 102. In Germany there is a strong correlation with the situation in the labour market: with the economic upturn the number of strikes grows. This pattern was also confirmed in 2014-2015.

5.2. Institutions

The main institutional pillar of the German labour market and, more broadly, SSP is a constitutionally guaranteed freedom of collective bargaining. Since the 80s a phenomenon is observed of general decline in trade union membership. As indicated by international statistics, it happens in most developed countries [Visser 2009]. Particularly strong drop was recorded in the eastern part of Germany, where the threshold of unionization rate was 50% in the beginning of transition and only less than 18% in 2004, which should be associated with the collapse of the former GDR industry and structural changes in the economy. In the former West Germany in 1980 the rate was 32.5%, in 1991 28.3%, and in the reunited Germany in 2012 only 20.6% (data from ALLBUS; Institut der deutschen Wirtschaft Köln).

The decrease in the degree of unionization is especially pronounced in smaller plants, which leads to a weakening of trade unions power and to the erosion of collective bargaining system. Yet in 1998 about 53% of the companies in the western part of the country and 30% in the east were bound by systems. In 2013 it amounted respectively to 32 and 20%. In addition, the collective agreements are “softened” by opening clauses allowing the possibility of different arrangements (Öffnungsklauseln) and in practice provide opportunities for more flexible shaping of working conditions at company level. Due to the fact that in large compa-

nies trade unions are stronger, the percentage of the employed bound by system is much higher than percentage of establishments (2013 amounted to 47% in the east and 60% in the west).

Despite the erosion of collective bargaining, their strength is greater than is consistent with the percentage of enterprises and employees covered, because a lot of firms are focused on solutions negotiated. As noted by Ursula Huws, in Germany wages and working conditions negotiated by insiders in the systems at the level of the industry are rather stretched generally for all the employed in a particular industry (outsiders) and not limited to a narrow group, as is the case in other countries [Huws 2014: 34].

The second key pillar of the German labour market and, more broadly speaking the SSP, is the principle of codetermination. While at the supra-firm level the workers are represented by unions, at the firm level this role is played by works councils. Also in this area of industrial relations the erosion is visible. According to a study conducted by the IAB (Institute for Employment Research), the percentage of workers represented by trade unions and works councils is decreasing steadily. In the western part of Germany, this value fell from 41% in 1996 to 29% in 2012; in the east in the period 1998-2012 from 29% to 15% respectively. Simultaneously, the percentage of workers who have no representation grows, in 2012 they constituted a clear majority in both parts of the country [source: Ellguth, Kohaut 2013: 287].

5.3. Organisations

A specific feature of corporate governance in Germany was mutual capital connection between companies and financial institutions, mainly banks and insurance companies. This relational network, called “Deutschland AG,” began to resolve gradually, starting from 1996, mainly due to leaving of six major financial institutions from the position of shareholders in the group of 100 largest German companies. In the period 1996-2006 within this group the number of interconnections has fallen from 62 to 39 [Monopolkommission 2006: 190]. In the years 1996-2002, shares of these financial institutions in the capital the 10 largest companies fell from 15.9% to 9.3% [Beyer 2006: 127]. Simultaneously, since the 80s personal ties between these companies have weakened through falling participation in the control bodies. Pulling back was due to financialisation of the global economy and the shift of German financial institutions to Anglo-Saxon investment banking business model with a shorter horizon, greater risk and profitability. As a result, large companies may feel partly relieved from the obligations towards society.

Germany – in contrast to most developed countries – have retained its industrial base. The share of industry in GDP in the period 1994-2014 remained virtually unchanged (down from 23.0 to 22.3%). For comparison, in France, this share was 11.4% and 15.3% across the EU. Maintaining the competitiveness of products

in the global markets requires highly skilled employees whose productivity will keep a tight rein on unit labour costs.³ On the German labour market skills level steadily increases, in 2010 over 70% of the work was done by qualified or highly skilled personnel, in 1991 – by only 62% [Abelshauser 2011: 527]. Given the strong relationship between the status on the labour market and the level of qualifications, this trend may partially explain the decline in unemployment.

Skills development is an area of cooperation between the business sector and the public education system. The dual system of education, a German specialty, is a public good delivered in cooperation with the state, tailored to the needs of industry. In 1991 almost 725 thousand places for students were offered, in 2014 only 559 thousand, with demand exceeding supply [Bundesinstitut für Berufsbildung 2015: 15-18]. This cooperation can be attributed at least part of the success, which is the lowest unemployment rate among people under 25 years of age (7.7% in 2014 against 23.2% in the euro area, Eurostat).

5.4. Politics

Germany is a country with a relatively stable political system. After World War II only 8 people served as chancellor. The party with the longest exercised power is a Christian Democratic Union CDU (5 chancellors). In the period 2005-2009 the power was exercised by so called grand coalition of the CDU/CSU/SPD, in 2009-2013, the CDU/CSU/FDP and after 2013 again a coalition of the two largest parties CDU/SPD. Policy in Germany, compared to other developed countries, should be considered as predictable and stable. All major political forces in Germany declare their commitment to a model of the SME. „The government is confident that the SME is still the best economic order [...]”, while freedom and competition bring success, especially in the labour market [Bundesministerium für Wirtschaft und Technologie 2009: 9].

SME supports the strategy of productive economic order policy, which is based on the assumption that the state is an important intangible factor stabilizing the aggregated economic production function. This constructive role of the state does not necessarily imply an increase in its expenses despite expanding its tasks, as evidenced by the relatively stable ratio of public spending to GDP persisting within 20-25% range in the post-war period [Abelshauser 2011: 34].

At the same time, however, in the long run the social policy was developed, aiming at support to reach a compromise between labour and capital and to finance social peace. Social security contributions grew from the early '70s with 26.5% of the gross income of the employee to over 40% in 2011, but it should be

³ In the period 1991-1996 the increase in unit labour costs clearly corresponded with the weak development of exports. In the period 1991-2013 the correlation coefficient of unit labour cost with exports growth was $-0,67$. See Schröder 2014.

taken into account that their height was also produced by demography. After 2003 there was a slight reversal of this trend, mainly induced by the improvement in labour market conditions, which allowed a reduction in contributions to the unemployment insurance.

The rise of social security contributions translates into an increase in non-wage labour costs and force to labour-saving strategies and improve performance. In the long term an upward trend in expenditures on social security as a relation of GDP is observed – while in 1970 they accounted for 20%, in 2011 for almost 29% of GDP. The part that is financed by the state grows as a share of spending from the federal budget – in 1995 they made up a half, in 2011 more than 56% of total expenditures.

Germany against OECD countries has an average income inequality, but extremely high inequality in the distribution of property, since 10% of the richest holds 60% of the net wealth of households. In the 80s, the inequalities in gross income were stable, after the unification began to grow. In the period 1991-2005 the Gini coefficient for income before taxes and transfers increased from 0.41 to 0.5, and for net income of 0.26 to 0.32 [Sachverständigenrat zur Begutachtung... 2007: 458]. This shows how much policy strengthens social cohesion and flattens income. As evidenced by Hans-Ulrich Wehler, income and wealth inequality in Germany are permanent and structural, which is best illustrated by the fact that the top quintile accumulated in the late 50s 39.8% of revenues, and the same 60 years later [Wehler 2013]. The actual dispersion of hourly wages does not grow as much as inequalities of income from work due to the expansion of part-time work and other atypical forms of employment.

The unification of Germany swallowed up great efforts, resources, energy and policy attention was directed towards the transfer of West German institutional order to the former GDR. Already in the mid-90s there was a widespread belief in the need to make fundamental reforms, mainly related to the functioning of the institutional setting of the labour market, but lacked the will to carry them out. This systemic failure was defined as reform backlog “Reformstau.” The origins of the governments of Gerhard Schröder, was characterized by uncertainty about the direction of economic policy, especially in connection with an attempt at directing it towards Keynesian style made by federal finance minister Oskar Lafontaine. The chancellor managed to win re-election, despite the failure to realise the basic promise – reducing unemployment. “Reformstau” was broken in 2003, in form of a reforms package under the banner of “Agenda 2010,” which included: the reform of the labour market, facilitation of taking up business activity, changes in education and social security reform.

The Chancellor has declared the need to “improve the economic framework for more growth and employment.” The depth of the reforms and the fact that social change difficult to accept has been made by coalition under the leadership of the SPD, can certainly be considered as a strong turnaround in economic policy.

These decisions should be interpreted as a move towards greater liberalization, more flexibility, enhancing the responsibility of individuals for their own fate and more power market. Such changes lay in the well-understood business sector interest and, not until the prospect of a decade proved, have helped to achieve a significant improvement in economic processes. The number of economically active people went up, there are more jobs, decreased unit labour costs accelerated economic growth, but on the other hand, at the same time there grew the share of the employed in flexible forms of employment and the percentage of those working in a low-wage sector as well as there fell the real wages of the less-skilled.

Conclusions

The idea of SSP is an interesting proposal for the analysis of institutional framework of market economies, which supports the processes of coordination among market participants. The concept corresponds with the wider stream of institutional economics, especially with the Variety of Capitalism approach, which was developed later. Consistency and durability of certain institutional configuration, does not necessarily mean the lack of adaptability and rigidity of a system. Consistency and durability can be seen in dynamic terms, analogous to the concept of the dynamic institutional equilibrium.

Some elements of the German model of the SSP are actually subject to change, which can be interpreted in favour of the theses put by Streeck about the alleged breaking-up of the post-war model of capitalism. Analysing the area of the labour market, layered in social values, institutions, organizations and policies, one may notice the existence of certain trends that mean phasing out or at least transition from a stage of economic development established for several decades after World War II.

Among the social values professed in Germany and underpinning the market, it should be noted, above all, the growing need for safety and equality, even at the expense of freedom. Security is to be provided primarily by the state, but also the other actors – employers and households bear the responsibility. However, there is a strong identification and trust in relation to the German welfare state, even though the costs of reunification and labour market reforms have reduced the level of satisfaction of its benefits.

The two pillars of the German labour market – autonomous collective bargaining and co-determination of workers are subject of clear erosion, which can affect the stability of current process of setting wages and working conditions. In the face of the weaker representation of the employee side, the government introduced in 2015 a statutory minimum wage, which can be regarded as an attempt of policy support, but also an expression of lack of confidence in the possibility of self-coordination of the social partners.

In the sphere of economic organizations, primarily businesses, some relaxation of the model of “Deutschland AG” is visible and as well as the fall in controlling relationships between the biggest companies and banks. Germany retained its industrial base, which together with continued high quality production, keeps the Germany among world export leaders and creates highly paid jobs for specialists.

The hypotheses about the depletion of the German model was already formulated in the early 80s, and later after the introduction of the euro in 1999 the Germany was labelled as “the sick man of Europe.” Meanwhile, a safe transition through the world crisis, and, above all, the improving situation on the labour market, meant that Germany came to be called “the economic superstar” [Dustmann et. al. 2014: 167-188]. Taking these results as an evaluation criterion of the social system of production, in the case of this study that is restricted to the area of the labour market, it should be admitted that the unemployment rate and the level of employment in Germany improves after 2007 and in 2015 both indicators beat the record.

Elements of the German SSP are complementary and mutually dependent. Social values form the foundation for the institutions that constitute the rules of the game for organizations (companies), and these relationships are reinforced by economic policy. SSP in Germany undoubtedly is subject to evolution, which occurs under the influence of globalization, liberalization, European integration and the information revolution. A convergence between the models, in the sense of accepting the characteristics of Anglo-Saxon model, occurs, but a clear identity remains [Hodgson 2015: 344]. These changes are interpreted by Streeck as a withdrawal from certain elements of the agreement between labour and capital from the decade of the 60s, when it was possible to reconcile full employment with decent profits for capital. The elements of this consensual formula included: politically guaranteed full employment, setting of generally applicable wage in the bargaining process with independent trade unions, co-determination of employees at workplaces and enterprise level, state control in key industries, large public sector with some employment as an example for the private sector [Streeck 2013: 56].

These changes can lead to completely different conclusions, referring to the theoretical basis of the German model – ordoliberalism and the original concept of the SME. According to them the full employment was to be the result of the economic processes of autonomous entities in the flexible prices environment, and the role of policy would be to create the institutional framework and to assist the structural adjustments. At the same time private property is to be the dominant form, only supplemented by state, whose tasks do not involve creating jobs.

Wage setting in bargaining process and co-determination is well established institutionally, and despite the erosion is still running. Labour market reforms carried out under the slogan “Support, but require,” liberalization and privatization can be rather classified as a return to the demands of ordoliberalism and

of the SME, and regarded as its new and refreshed look. Short term dominance of Keynesianism in economic policy in Germany resulted in a proliferation of the welfare state, which, as predicted by Erhard and Müller-Armack, weakened incentives to work and helped to change social norms and values. It is worth noting that already Michał Kalecki predicted that the Keynesian model encounters a natural barrier: full employment demoralizes employees, capital will be interested in unemployment, which would discipline workers, and the state will cease to support the Keynesian policies of full employment [Kalecki 1943: 322-330].

In the world, the German model of the SSP is set as an example worthy of imitation. In the report prepared by the Center for American Progress, associated with the Democratic Party, the following features are praised: representation of employees on company boards, works councils and tripartite institutions of learning, helping develop effective and productive democracy in the workplace. These achievements include elements of inclusive capitalism, which complement inter alia, cooperative relationships between employees and management, participation of employees in business capital, participation in profits. However, the imitation of the models, according to theory and experience, is difficult, because every solution works differently in different conditions. What works in Germany may prove to be dysfunctional for the United States.

Thus, it appears that the conclusion of the relative permanence of the German system of production is justified, while maintaining the integrity of its components. It also shows the ability to adapt to changing conditions, which gives a chance for its survival.

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Spoleczny system produkcji w Niemczech – model na przyszłość?

Streszczenie. Koncepcja społecznego systemu produkcji (SSP) stanowi jedną z perspektyw poznawczych, za pomocą których analizuje się układy instytucjonalne współczesnych gospodarek rynkowych. Na jej podstawie można prowadzić rozważania o odrębności rozwiązań w poszczególnych krajach, zgodnie z tezą *Variety of Capitalism*, jak również badać zagadnienia trwałości danych konfiguracji instytucjonalnych oraz komplementarności ich elementów. W ramach opracowania podnosi się te problemy na gruncie teoretycznym oraz dokonuje ich wstępnej weryfikacji na przykładzie SSP Niemiec, ze szczególnym uwzględnieniem obszaru rynku pracy. Na bazie krytycznych studiów literaturowych zaproponowano zestaw specyficznych cech niemieckiego modelu, uporządkowanych, zgodnie koncepcją SSP, w czterech głównych kategoriach: instytucje, organizacje, wartości społeczne i polityka gospodarcza. Następnie, wykorzystując wtórne dane statystyczne i analizę jakościową, wskazano na tendencje zachodzące w ramach tych elementów w celu weryfikacji tezy o komplementarności i trwałości niemieckiego społecznego systemu produkcji.

Słowa kluczowe: Niemcy, rynek pracy, instytucje, społeczny system produkcji

Anna Jurczuk

University of Białystok, Poland
Faculty of History and Sociology
e-mail: aniagrabska@interia.pl
phone +48 85 745 74 43

The competitive order of Poland's economy during the system transformation process – price controls

***Abstract.** The paper aims to assess the extent to which Poland's transiting economy has embraced a flexible price system as a central principle of competitive order. To do so, the author investigates selected elements of constructed and spontaneous economic order that, in line with Walter Eucken's proposition of free price movement as a key rule underpinning a healthy competitive regime, could have had a major effect on price controls and price flexibility in Poland's economy throughout the transformation period.*

The trends of changes in specific constructed and spontaneous elements, and hence their influence on price flexibility, are varied. In the context of free price movements, objections could be raised about elements of constructed order, notably government intervention in the labor and agricultural markets that are known to disturb the market equilibrium. Other inhibitors include the number of government-controlled and administered prices alongside the considerable tax burden and the subsidies that continue to be provided to specific economic actors. Positive changes are observed in spontaneous elements and include the gradually decreasing number of price agreements and a preference given on the supply side to micro- and small-scale business undertakings.

***Keywords:** competitive economic order, price flexibility, ordoliberalism, economic system transformation*

Introduction

A trend stemming from the ongoing financial downturn and the need to proceed with reforms initiated as part of Poland's economic system transformation is to analyze economies in terms of economic order. The factors that triggered the 2007-2008

crunch seem to indicate that it did not originate in a typical business cycle [Kołodko 2010; Mączyńska 2011: 43-44; Blanchard 2009; Bogle 2009; Bootle 2009; Stiglitz 2010] but that it is inherent to the prevalent economic order. Consequently, priority should be given not so much to social policy aimed at mitigating the downsides of market-driven allocation, notably to unemployment and poverty [Sadowski 2006: 51], through income redistribution but, in the first place, to policy measures targeted at the formation of an economic order that could reconcile the economic rationality of market economy with individual freedom and social justice.

Economic order is an issue that is particularly relevant to economies undergoing a system transformation. The system reforms that had been geared for application to Poland's economy involved creating a scaffolding for a new economic order incorporating an effective market mechanism. This new economic order was supposed to provide favorable conditions for free business activity, being consistent with the definition of a competitive environment.

Scientific debate, as well as its journalistic offspring, on the theory of economic order has been largely influenced by the works of August F. von Hayek and Walter Eucken [cf. Grabska et al. 2014]. Both von Hayek and Eucken see a point in attempting to mold an economic order, which corresponds to determining the rules for business activity or influencing the way they are made. What they differ about is where these rules come from. While Eucken contends that they are propagated top-down – hence the order is constructed – von Hayek insists that they are shaped bottom-up – hence the order is spontaneous. Research indicates that, in fact, a real economic order is usually constituted by a combination of constructed and spontaneous rules [cf. Grabska et al. 2014].

Further research on constructed vs. spontaneous economic order can significantly contribute to the evolution of economic thought. Once these theories are seen as complementary, it becomes possible to overcome many of the weaknesses of neoliberal economic theory [Moszyński 2012: 127], of which the greatest is the alienation of economic models from the realities of existing economic environments. Eucken's approach to competitive regime theory is centered on a free market mechanism that provides a framework for analyzing the economic playing field in which economic processes take place; processes that are regulated by transparent economic rules serving as indicators of scarcity – of goods as well as of factors of production – thus ensuring optimal allocation of goods and inputs. A wide gamut of tools for analyzing the extent to which a specific economic order is compatible with the preconditions of a competitive environment is offered by new institutional economics whose best known proponents are O.E. Williamson, R.H. Coase, D. North, and S. Pejovich.

Real economic order is a function of constructed and spontaneous rules, as well as of the interactions between them, and may therefore be more or less aligned with the target model, the latter being, in Eucken's and von Hayek's opinion,

identified with a competitive regime based on free market mechanisms. Aligning a specific economic order more closely with the prerequisites of a healthy competitive regime entails such a blend of constructed and spontaneous rules that results in maximum price flexibility. There is nothing that could replace free movement of prices as a measure of scarcity of goods and inputs and hence ensure their optimum allocation. Price flexibility is, in turn, governed by constructed and spontaneous rules and the interactions between them. The paper seeks, therefore, to assess the extent to which Poland's transforming economy has supported price flexibility as the principal characteristic of a competitive environment. In an effort to do this, the author has investigated some of the constructed and spontaneous rules impacting directly or indirectly on price flexibility.

1. Price flexibility

Research on constructed (Eucken) versus spontaneous (von Hayek) order is focused on the underlying competition mechanism. Free competition is what we observe when suppliers as well as customers compete with one another and develop their business plans accordingly, and when prices are derived not from market strategies but from market determinations. Another characteristic of free competition is the absence of cartel agreements constraining either customers or suppliers [Eucken 2005: 289-291]. The properties of a competitive environment named by Eucken include:

- an assurance that the economic calculus returns correct values. Prices in a competitive environment are indicative of the scarcity of specific products, making it possible to optimally manage economic processes based on price information,
- freedom to develop private enterprise under a competitive regime that provides for healthy rivalry in terms of performance and efficiency while at the same time preventing unfair competition,
- the absence of dysfunctions that are typical of “free” economies pervaded by power relations or of centralized economic systems, allowing transposition of sound competitive rules onto the international level,
- an equilibrium between freedom and regulation that provides a protection for personal freedom and minimizes opportunities for constraining the freedom of others by creating excessively powerful business entities [Eucken 2010: 35-36].

For an economic system driven by competition to be put in place and maintained, we need to identify and apply rules that effectively constitute and govern a competitive regime. One group of rules accounts for the stability of an economic order founded on competition, and the other makes sure that it can function in circumstances where the orientation of economic policy on implementing such rules does not in itself provide for economically efficient and socially acceptable economic outcomes.

The primary constituent rule of a competitive regime is that of prices determined by healthy competition. A price system that flexibly performs the role of an indicator of the scarcity of goods and factors of production is a precondition of their effective allocation. It is solely flexible prices that can adequately reflect their scarcity. And the only way prices can be established is through the interactions of supply and demand. This ensures that prices perform an allocative function toward buyers and suppliers, informing them of the scarcity of goods and services in the market, and hence bearing on their market behavior. The key importance of a flexible price regime for an economy was highlighted by L. Erhard, who claimed that there can be no free market economy without free movement of prices, and that free prices can only be determined through competition. Positive influence that a price system based on free competition has on an economy was also emphasized by A. Müller-Armack and W. Röpke [cf. Mączyńska, Pysz (eds.) 2003].

What luminaries of ordoliberalism believe in is that the conditions that a market mechanism supporting a flexible price system requires to be able to work effectively cannot arise and persist of their own, spontaneously. It is the state, or the government, that bears responsibility for creating favorable economic conditions for the sustenance of flexible prices by pursuing a policy of sound competition. In an effort to form a competitive regime, economic policy should aim to lay down a framework of constitutive and regulative rules that align economic activity with the objective of maintaining flexible prices. In establishing a level playing field for market players and their mutual interactions, and by enforcing the observance of fair competition rules, the state positions itself as the neutral referee that does not get involved in the interplay of contradictory interests between economic actors [Eucken 2005: 297-296]. The state's impartial position with regard to economic interests makes it easier for the government to encourage or, if necessary, coerce business organizations to follow the rules set out by its decisions [Pysz 2005: 83]. As a result, the state directs its policies toward the building of an economic system that leads to the attainment of individual as well as societal goals [Eucken 2005: 396-408]. In other words, economic policy seeks to introduce rules under which the "invisible hand of the market" can operate freely, benefitting the good of individuals and the society at large [Eucken 2005: 397-401].

A competitive regime, hence flexible prices, entails the role of the state as an authority that makes and enforces laws embodying the constitutive and regulative rules and ensuring an adequate degree of their practical implementation. One group of rules accounts for the installation of a competition-based order, and the other ought to make sure that it can continue to function in the face of problems that cannot be resolved by competition alone. Among the constitutive rules, Eucken gave special attention to, besides flexible prices, stable value of money, market openness, private property, freedom of contract, and accountability and continuity of economic policy. When applied in conjunction, these constitutive rules make

it possible to shape an economic order based on genuine competition. An indispensable element of a competitive regime is the incorporation and enforcement of regulative rules that address problems mandating government intervention into economic activity. Eucken names a number of regulative rules addressing the following areas: the existence of monopolies, socially unacceptable disproportions in income distribution, and incidents involving externalities or anomalies on the demand or the supply side [Eucken 2005: 331-344].

Both constitutive and regulative rules are not rationalist constructs originating in scholarly work. They have not been deductively derived from adopted axioms but revealed by thorough analysis of historical data on the evolution and functioning of specific forms of economic order [Pysz 2008: 58]. Eucken investigated a number of historical forms of economic order and compared them to two ideal types – a perfectly competitive one (*Verkehrswirtschaft*) and a centrally managed one (*Zentralverwaltungswirtschaft*) – to arrive at those forms of economic systems that most closely matched the “natural order” of a competitive regime. That the fundamental principles of competitive regime are to emerge from historical analysis is a consequence of the assumption made by the German historical school of economics that market economy is not an entirely autonomous subsystem that could be seen as largely or wholly independent of other component subsystems of the society. Conversely, Eucken’s concept of competitive regime treats economy as an integral, albeit autonomous, element of the economic society.

By erecting his conception of competitive regime on market prices and a free competition mechanism, Eucken drew directly on the tenets of classical and neoclassical economics. Classical and neoclassical economics rely on an assumption that a perfectly flexible price system allows an economy to maintain a long-term market equilibrium. The traditional approach to prices, advocated by classical economics, holds that the value and price of a product depends primarily on a subjective judgment of its utility by consumers and on whether a specific good is relatively scarce or abundant. The market price is determined by demand and supply, provided that the positions of buyer and seller are symmetrical. As long as neither buyer nor seller has an advantage over the other, they will both accept the market price as a given that they cannot manipulate. The market price may be higher or lower than, or equal to, the natural price corresponding to the market equilibrium price to which all prices of all goods tend to converge. Occasionally, however, in exceptional conditions, due to natural causes or specific legislation, the market prices of many goods may be distorted, remaining above or below the natural price even for a long time [Smith 1954: 72-78].

To be able to understand the concept of price system found in mainstream neoclassical economics, one should dwell on two assumptions that make it less useful today. One is that of the rationality of behaviors of all actors, whether on the supply or the demand side. Advocates of neoclassical economics and rational

choice theory insist on the rationality of economic behaviors, which they believe contributes to optimizing the exchange process. Regretfully, psychology of decision making provides a very different picture of human behavior from that which prevails in mainstream economics. While economists tend to assume that actors are well informed, their preferences are clear and unchanging, and their behaviors are controlled, selfish and premeditated, psychological studies demonstrate that people's opinions are nonobjective, and their preferences are pliable and volatile. To make things worse, people are hot-headed, prone to act and think short-term, trustful and vindictive, often having mistaken intuitions about their own actions, and happen to produce outcomes that they themselves perceive as negative [Wojtyna 2008: 19-20]. The other assumption that compromises the usefulness of mainstream economics is its tendency to examine market processes using mathematical models that are hardly capable of capturing economic reality. "In taking recourse to abstraction and using logical-mathematical formalization, the neoclassical strand in economics has isolated certain institutions, such as the self-regulating market, from the complex of economic realities, thus significantly reducing the scope of its analyses" [Chmielewski 2011: 56]. "As a consequence of this approach to the practice of political economics, the science ceases to be an empirical one, oriented on the study of real phenomena, instead becoming a formalized 'logic of making choices' that, much like logic or mathematics, only verifies the truth of its theorems by testing them for conformity with some adopted axioms" [Lange 1959: 208]. The "technological escape" of economic science has barred it away from the real world [Galbraith 2011: 262] and rendered mainstream economics unable to properly fulfill its positive and normative functions.

In response to the departure of mainstream economics from real economic activity, scholars have developed new perspectives on economics, such as institutional economics, along with the recent theoretical insights of new institutional economics (NIE). Having adopted most of the methodological apparatus of neoclassical economics, including in particular its methodological individualism, its system of categories and its analytical instruments developed on the underpinning of such theories as the transaction cost theory, the property rights theory, and the agency theory (the agent-principal problem), NIE is concerned with building a neoclassical theory of institutions, thus filling a vital gap in neoclassical orthodoxy [Fiedor 2014: 101-102]. As a result, markets are no longer considered abstract arenas where all actors are driven by the same motivations. At the same time, economic actors' rationality is not only channeled, but also constrained by formal and informal institutions.

Under institutional economics, prices in an economy are viewed as a potential trigger of institutional changes. Under the NIE approach, changes in the relative prices of resources, or factors of production, and in the relations between transaction costs are the primary driver of institutional changes. D.C. North contends that this means that continual changes in price relations are translated into institutional changes. In

response to changes in price relations, specific economic actors will modify institutions toward the fulfillment of their goals. In different countries, the same changes in relative prices may have radically different effects on institutions. Any change in relative prices will alter the motivations of individuals in interpersonal interactions, stemming solely from underlying changes in their preferences [North 1990: 83-84].

A number of studies on the impact of institutions on economic growth conducted under institutional economics¹ encourage rephrasing the original research question "Do institutions have an impact?" to "Which institutions have the greatest impact and how should they be built?". To answer the second question one needs to, in line with the ordoliberal postulate on the central role of flexible prices, identify all institutions having a positive impact on the flexibility of prices as well as those that restrain it. This will help delineate policies aimed at establishing an economic order that will reinforce the former and eliminate the latter ones. As far as institutions adversely affecting the flexibility of prices are concerned, focus should be placed on those that can, directly or indirectly, act toward fixing prices at a given level or that can control transaction costs. These can be both formal and informal institutions, some of which will enable the state to engage directly in determining prices, while others will have a sway over the extent of monopolization on the demand or supply side of an economic system.

Eucken, who analyzed the 19th and 20th century economic history of the United States and Germany, claims that it is a natural tendency for market players to attempt to gain a competitive edge over other players and turn competitive markets into monopolistic and oligopolistic ones. However, once either the demand or the supply side of an economy is monopolized, prices no longer fully reflect the scarcity of good and resources, and hence cannot perform their proper role in optimizing their allocation [Eucken 2005: 211-217]. The state's preference for discretionary policy also has a negative effect on price flexibility. Eucken clearly articulates his objection to an approach whereby it is possible to pursue policies that are solely oriented on single forms or areas of economic activity, e.g. trade policy, patent policy, or agricultural policy, and never go beyond reacting or merely doing what seems desirable at a given moment [Eucken 2004: 251]. In its attempts at fixing prices, the government encounters the information barrier investigated by Friedrich August von Hayek. The barrier makes it difficult or just impossible to conceptualize and pursue a rational economic policy in regard of determining prices. Despite the barrier, political bodies tend to presume knowledge on the economy that is in fact inaccessible to them; it is only available to microeconomic actors and individuals that are directly involved in economic activity (decentralized knowledge). A state that becomes oblivious of the information barrier and

¹ More about the approaches to, and the findings of, research on the impact of institutions on the outcomes of economic activity can be found in: Acemoglu et al. 2001; Rodrik et al. 2002; Williamson 2009; Hall, Jones 1999.

nevertheless endeavors to design and implement economic policies cannot respond *ex ante* to problems arising in an economy [Pysz 2008: 58-59].

Von Hayek represents a price system as a mechanism for conveying information, where the price of a good or service reflects the aggregate information on the conditions, environment and decisions relating to the making and delivery of that product or service [von Hayek 1945: 519-530]. In a free market economy, prices are what guides the unplanned coordination of the actions of thousands of individuals. They signal the ways in which economic actors can adapt to yet unknown developments and requirements. A government that strives to determine prices is bound to fail and undermine the foundations of free market economy. Von Hayek asserts that prices are intrinsically changeable because they are contingent on a number of ever fluctuating factors. Their natural tendency do adjust to one another will thwart any top-to-bottom attempts by an authority to fix them at a level that would ensure optimal allocation in the long term. On the other hand, any such attempt will result in price levels being not the same for all suppliers, effectively encumbering market mechanisms. Further, it will disturb the market equilibrium, entailing the need to decide who is and who is not allowed to buy or sell. The criteria by which individuals would be so discriminated would have to be arbitrary, granting the government the right to choose what should be produced, by whom and for whom [von Hayek 2007: 228]. Therefore, such instruments as price controls or quota should not be available to governments. Von Hayek argues that prices, being a medium that conveys information guiding people's actions, should never be tweaked by state intervention. The only thing that can be safely done is look for new methods of deploying information to the market.

By way of summary, it should be pointed out that all the theories discussed in the chapter, including that of constructed (Eucken) and spontaneous (Hayek) order, and the theories of mainstream as well as of institutional economics, acknowledge the central role of prices in an economy. Differences are to be sought in factors affecting the flexibility of prices. Under Eucken's constructed order theory, the flexibility of prices depends on rules constructed by the state, whereas under Hayek's – on rules that are developed spontaneously and bottom-up. The contribution of institutional economics implies that Eucken's and Hayek's theories may be complementary, to the effect that the flexibility of prices arises from both constructed and spontaneous rules as well as from their interactions.

2. The research model

Flexible prices account for optimal allocation of goods and resources. A relatively high degree of price flexibility is what drives the allocation of goods and resources toward Pareto efficiency. Since such allocation would be equivalent to

the attainment of a primary material objective of an economy, it is most desirable to direct competitive regime policy toward increasing price flexibility. It is particularly important to foster competitiveness and flexible prices in countries undergoing an economic system transformation whereby they are moving away from a centrally regulated price regime toward free prices determined by a market mechanism. The empirical aim of the paper is therefore to identify and assess the impact of selected factors on price flexibility in Poland's economy during the transformation period.

The research model assumes the level of price flexibility in Poland's transitioning economy as the dependent variable, while changes in those constructed and spontaneous elements of an economic system that directly or indirectly impact on price flexibility are taken as explanatory variables.

Price flexibility has been addressed by a good deal of international research, whose common characteristic is the simultaneous use of outcome- and ratio-based measures, with specific measures and methodologies varying from study to study and depending on its objectives. Assessments of price flexibility have been attempted in e.g. OECD's *Indicators of Product Market Regulation* and in *Economic Freedom of the World* reports by Fraser Institute. In this paper it is presupposed that free, flexible price changes occur when the government, being a major economic actor having control over elements of constructed order, refrains from actions targeted at directly or indirectly influencing market prices. Further, price flexibility requires the presence of spontaneous elements that confine the bargaining power of actors on both the demand and the supply side.

The multi-faceted nature of any real economic system, involving a complex variety of direct and indirect relations, interactions, and feedback loops, makes it difficult to identify and investigate all factors impacting on price flexibility. Therefore, this paper assumes that price flexibility is defined by a limited set of constructed and spontaneous rules that are listed in Table 1.

Table 1. The set of potential diagnostic variables

Constructed rules impacting on price flexibility	Spontaneous rules impacting on price flexibility
Government grants, transfers and subsidies	Incidence of price fixing
Fiscal burden (taxation) bearing on prices	Degree of fragmentation on the supply side of an economy
Number (proportion) of government-regulated prices	Level of corruption
Government's involvement in determining prices in agricultural market	
Government's involvement in determining prices in job market	

Source: own.

It is easy to see that a vast majority of these diagnostic variables are inhibitors. The degree of fragmentation on the supply side is clearly a price flexibility booster – the more fragmented the supply side of an economy is, the less likely monopolistic practice are, which is a condition permitting flexible changes in prices. Data on the relevant elements of constructed and spontaneous order have been sourced from OECD, the Central Statistical Office of Poland (GUS), Transparency International, Fraser Institute, and the Ministry of Finance. The study covers the period of 1990-2014, while indicators of price controls (flexibility) are given for 1990, 1995, 2000, 2004, 2008, 2010, 2012, and 2014. This rather lengthy time frame is justified by the inclusion of spontaneous elements, as capturing changes in these necessarily involves a long-term perspective. While elements of constructed order, matching the definition of formal institutions, can be changed overnight, any change in elements of spontaneous order – i.e. of informal institutions – must take time and occur incrementally [North 1994: 366]. However, the longer the time frame, the more difficulties are encountered in accessing relevant empirical data. As a result, varying time frames have had to be adopted for specific indicators.

3. Price controls and price flexibility

The amount of government grants, transfers and subsidies is the first to be examined among constructed elements of economic order impacting on the freedom of prices in an economy. As the amount of funding transferred directly from the state budget to individual economic actors increases, prices become less adjustable to the fluctuations of supply and demand, no longer reflecting the scarcity of specific goods.

Throughout Poland economy's transformation period, the value of government transfers and subsidies, expressed as a percentage of GDP, fluctuated considerably but generally followed a declining trend over long term. The initial years were marked by sizeable government transfers and subsidies, which represented a historical heritage of the centrally planned economy as well as a consequence of the special responsibilities that had to be borne by the state at the outset of the system transformation.²

Given the poor condition of Poland's economy in the late 1980s, a substantial reduction in government transfers was virtually impossible. As a result of the stabilization program launched soon after the political upheaval of 1989 and the collapse of the communist state, the country's economy experienced phenomena that had been unthinkable under the former regime, including unemployment, pauperization, growing social inequalities, and shrinking production capacity. In the early 1990s, social assistance was, on the one hand, no longer something obvious

² To find out more about the government's role during the system transformation period, see e.g.: Bałtowski, Miszewski 2006: 78-79.

Table 2. Amount and assessment of the scale of financial transfers and subsidies in 1990-2014 in Poland

Category	1990	1995	2000	2004	2008	2010	2012	2014
Transfers and subsidies as percentage of GDP	27.4	24.4	20.7	19.0	18.0	18.7	16.8	16.80
Assessment of the scale of transfers and subsidies*	2.7	3.5	4.5	4.9	5.2	5.0	5.6	5.55

* Indices used to assess financial transfers and subsidies take values from 0 (no freedom and no positive impact whatsoever on price flexibility) to 10 (complete freedom and maximum positive impact on price flexibility).

Source: Gwartney et al. 2015.

and accessible to anyone but was instead targeted at specific individuals. On the other hand, new types of transfers were introduced, such as e.g. an unemployment benefit. Throughout the system transformation process, changes in the amount of transfers and subsidies followed roughly the rate of economic growth (Table 2). Thus the economic slump of the early 1990s was accompanied by a relatively high level of social transfers. The economic upturn that began around 1992 and accelerated in 1995-1997 facilitated a cut in government transfers, while the slowdown that started in 1998 and troughed in 2001 resulted in a rise in government transfers vis-à-vis GDP that was observed at the beginning of the 21st century. In the following years, as economic growth recovered, the ratio of government transfers to GDP grew steadily. This trend continued until 2008 and was not reversed until the 2007-08 financial crunch again inflated the role of government transfers. Overall, throughout the system transformation period, the alignment of government policy with the principles of mainstream economics has allowed a consistent reduction of transfers and subsidies, which seems indicative of a positive influence that changes in this element of constructed economic order have had on price flexibility in Poland's economy. Positive trends in government transfers are further attested by increasingly high ratings awarded to Poland on that aspect of economic freedom.

In the initial years of the economic system transformation, direct government intervention in the market through relatively large subsidies provided to enterprises was an important element of constructed order impacting adversely on price flexibility. Over the period of 1989-1991, the proportion of government subsidies in corporate revenues was brought down from 8.5% in 1989 to 5.0% in 1990 and 2.9% in 1991 [IRiSS 1992: 8]. In the following years, government budget laws continued to earmark funds for open- and closed-end grants, thus influencing the financial condition of businesses in receipt of public aid as well as the prices of products and services delivered to the market (Table 3).

Table 3. Subsidies and grants-in-aid: open-end and close-end (in PLN [Polish zloty] millions)

Specification	1996	1998	2000	2004	2008	2010	2012	2014
Open-end grants	–	–	2338.2	14481.5	13930.0	17344.3	18615.9	19480.8
Industry restructuring subsidies*	730.0	895.8	1751.6	24.0	573.0	1431.0	2629.1	3090.7
Subsidies addressed to coal mining industry**	378.8	757.8	1575.0	1134.0	368.0	411.9	529.8	510.8
Closed-end grants	–	–	558.5	603.5	532.1	559.3	555.8	656.2

* From 2006 to 2008, open-end grants earmarked in “Economy/Industry” section; from 2010 to 2014, classified as subsidies for entities outside the public sector.

** In 2008, subsidies for coal mining industry undertakings; from 2010 to 2014, subsidy for “coal and mining industry”.

S o u r c e: based on state budget legislation from 1996-2014, Retrieved from: isip.sejm.gov.pl [15.04.2015].

Special attention should be given to the substantial government assistance granted to the mining industry. An NIK [Supreme Audit Office] audit concerning government spending and the use of public funds in specific years revealed a number of irregularities and misuses.³ Further, despite the sizeable subsidies, the price of coal in the domestic market remained relatively high, making exports hardly profitable. Eventually, in 2014, the average price of coal was at PLN [Polish zloty] 278.74 per ton while the cost to produce it was PLN 309.40. At the same time, a year-by-year comparison of the average prices of coal used by the power generation sector against relevant international market data demonstrates that in some years (1998, 1999, 2002, 2009) the domestic prices were higher than the cost of fuel imported from western Europe [Lorenz 2010: 63], incurring net imports of coal.

The mining problem has been exacerbated by inflexible wages. According to the think-tank Adam Smith Center [Centrum im. Adama Smitha], fixed payments (allowances and allotments, including in-kind allowances, subsidies, etc.) represent as much as 30% of the pay in the coal mining industry and are not at all associated with performance or efficiency. Such allowances and additional payments constitute a significant burden on the industry’s earnings, estimated at 30-35% per year [Centrum im. Adama Smitha 2012: 3]. As a result, in 2014 the industry incurred a net loss of PLN 1 342 700 000.

Although coal plays a strategic role in Poland’s economy as the primary energy carrier, it is not economically viable to further tolerate the sector’s inefficiency. While it may have been plausible to support the efforts at its restructuring in the pioneering years of the transition period, in the long run sectoral subsidies are to be seen as those elements of constructed order that impede improvements in competitiveness and price flexibility in the sector, hence preventing free movement,

³ A broader discussion of the subject can be found e.g. in: NIK 1999; NIK 2004.

whether toward stabilization or lowering, of the prices of goods that are largely influenced by the price of energy, notably of coal as the key energy carrier.

Another important element of constructed order and a factor affecting price flexibility in Poland's economy is the number, or proportion, of government-regulated prices. The government's commitment to influencing the market prices of goods and services can be measured by the proportion of state-controlled and state-administered prices in the consumer price index (CPI). The difference between state-controlled and state-administered prices stems from the methodology adopted for the underlying calculations.⁴ Namely, what is included in state-controlled prices and is not in state-administered prices are those prices that are regulated indirectly through excise tax rates.

Under the centrally planned economy, from the publication of an official price list comprising 18 000 products in May 1949 onwards, the government would strongly, be it directly or indirectly, interfere with the price-setting mechanisms. Prices were increasingly set loose, commencing at the end of 1988, by the government led by communist party's liberal wing politician Mieczysław Rakowski. In 1992-2010, although the number of state-controlled prices was much smaller, their relative weight in the CPI gradually increased (Table 4).

Table 4. Number of government-regulated prices and their impact on consumer price index (CPI) in Poland in 1992-2010

Year	Weight of state-controlled prices in CPI	Consumer prices index**	Consumer price index excluding state-controlled prices	Difference in percentage points
1992	18.95	144.3	141.8	2.5
1995	25.30	121.6	122.3	-0.7
2000	25.05	108.5	108.2	0.3
2004	27.30	104.4	104.6	-0.2
2008	26.50	103.3	103.3	0.0
2010	12.8*	103.1	102.9	0.3
2012	14.0*	102.4	101.9	0.5
2014	14.8*	99.0	98.7	0.3

* Administered prices are construed in line with the definition provided by the European Central Bank.

** December of preceding year = 100.

Source: based on GUS and NBP [National Bank of Poland] data.

⁴ More on the difference between administered and controlled prices in: European Central Bank, *Experimental HICP-based estimates of administered prices in the euro area*, www.ecb.int/stats/pdf/hicp_ap.pdf?c5dbfa1f90c14d2778d481d70f3cbded [25.11.2012].

Between 1992 and 2008, the share of government-controlled prices in the CPI increased from 19% to above 26%, and the proportion of administered prices rose from 12.8% in 2010 to 14.8% in 2014. However, the changes are attributable for the most part to the application of a new weighting formula for the CPI basket and should not be associated with the extent of regulation in the economy, as the weights are based on the structure of actual spending by households over a particular year. This means that although the number of prices regulated directly by the government decreased over the period, households effectively spent more on goods and services whose prices were controlled by the state, which can be ultimately treated as a factor hampering price flexibility.

In 2014, the basket of goods used to compute the CPI included as many as 12 categories of products whose prices were administered by the government. Nevertheless, the problem was not so much in the number of such products as in the fact that their prices had been growing relatively faster than those of products whose prices were determined by the market.

Table 5. Index of consumer prices of goods and services in 2004-2014

Category	2004	2008	2010	2012	2014	
	previous year = 100					2005 = 100
Total	103.5	104.2	102.6	103.7	100.0	124.9
Housing and energy carriers	104.1	109.1	103.8	105.8	101.4	155.5
Natural gas	104.6	110.5	102.4	110.2	104.3	178.6
Electricity	101.9	110.7	105.4	105.9	96.6	151.7
Heat	101.9	103.5	105.7	105.8	102.6	148.8
Rail transport	105.0	103.5	108.7	104.9	100.1	141.1
Postal services	100.5	102.6	100.4	100.0	102.0	135.6

Source: GUS, *Ceny w gospodarce narodowej w 2004, 2008, 2010, 2014 roku*, Warszawa, pp. 37-41.

In recent years, the growth dynamics of administered prices have been considerably higher than those of other, non-regulated prices as well as above the average for all prices (Table 5). The contribution of administered prices to the inflation rate was positive throughout the period of 2004-2014. Between 2005 and 2014, the prices of consumer goods and services were up by 24.9% overall, while the government-administered prices of selected categories of products increased much more, respectively: the price of natural gas rose by more than 78%, the price of electricity by nearly 52%, and the cost of housing by more than 55%. The continued and relatively large increases in administered prices are not unique to Poland's economy. Administered prices tend to grow noticeably in most EU member states where energy prices (gas and electricity) are subject to government regulation, but in Poland the pace of growth is above both the EU and the EMU average. This implies that the continued

long-term trend for administered prices to grow relatively faster in Poland's economy does not reflect or respond to changes in supply or demand. Instead, it should be perceived as a consequence of the state's discretionary economic policy that collides with the foundational principles of a truly competitive economic regime.

Another element of constructed order that has a significant effect on the flexibility of prices in an economy is the regulatory involvement of the state in the prices of labor in the job market. Major objections that could be raised regarding the approach taken by Polish governments are supported chiefly by the relatively high and persistent rate of unemployment. Notwithstanding the impact of demand or supply shocks, over long term a flexible price regime should be able to restore equilibrium in the labor market. Regretfully, throughout the economic reforms period, from their launch in the 1990s until 2014, Poland was unable to eliminate the problem of excess unemployment.

In the economic system transformation period, the government engaged in determining the prices of labor through e.g. setting a relatively high minimum wage and through excessive taxation applied to both the demand and the supply side. Looking at the minimum wage rates in Poland's transforming economy, one cannot but conclude that this variable had a significant impact on the value of contracts in the job market. In 1990-2014, the minimum wage increased steadily vis-à-vis the average pay to reach its today's relatively high level. In 1989, the minimum wage stood for 18.4% of the average pay, compared to above 44% in 2014 (Table 6).

Table 6. Minimum wage vs. average pay in 1989-2014

Year	1989	1990	1996	2000	2005	2010	2012	2014
Minimum wage [PLN]	38 000*	440 000*	370	700	849	1317	1500	1680
Average pre-tax pay in national economy [PLN]	206 758*	1 029 637*	873	1923.8	2380.3	3224.9	3521.67	3783.46
Minimum wage / average pay	18.4	42.7	42.4	36.4	35.7	40.8	42.6	44.4

* Amounts given in Polish zloty prior to its denomination on January 1, 1995.

Source: based on *Przeciętne miesięczne wynagrodzenie w gospodarce narodowej w latach 1950-2014*, GUS, Warszawa 2015; *Wysokość minimalnego wynagrodzenia za pracę od 1 grudnia 1970*, Ministerstwo Pracy i Polityki Społecznej, Warszawa, Retrieved from: [www.mpips.gov.pl/prawo-pracy/wynagrodzenia/#4.%20Wysoko%C5%9B%C4%87%20minimalnego%20wynagrodzenia%20za%20prac%C4%99%20od%201%20grudnia%201970%20r%20\[20.11.2015\].](http://www.mpips.gov.pl/prawo-pracy/wynagrodzenia/#4.%20Wysoko%C5%9B%C4%87%20minimalnego%20wynagrodzenia%20za%20prac%C4%99%20od%201%20grudnia%201970%20r%20[20.11.2015].)

Since Polish legislation binds the minimum wage to the average pay in the national economy, wages paid to unqualified workforce grow at the same pace as compensation received by highest-paid specialists.⁵ Further, the high minimum

⁵ The relevant law stipulates that unless the minimum wage exceeds 50% of the average pay it is to be raised annually by no less than the forecast rate of inflation and 2/3 of the real GDP growth.

wage represents a cost that employers have to bear and that undercuts the relationship between compensation and work efficiency, which is felt most acutely in the case of unqualified labor. In addition, any increases in the minimum wage will cause pressure on pay rises among highly qualified workforce [Rzońca 2012: 7]. For these reasons, a relatively high minimum wage should be considered an obstacle to the free movement of prices in the labor market, thus having an indirect adverse effect on the natural flexibility of the market mechanism across all sectors of the economy.

Excessive tax burdens constructed on both the supply and the demand side can be seen as another formal method of putting a curb on the flexibility of prices in Poland's labor market. Tax burden is illustrated by the so called tax wedge: the greater the wedge, the higher the cost of labor for the employer and the smaller the net salary paid out to the employee. A large tax wedge is therefore likely to contribute to diminishing the demand for labor and the supply of available workforce in the market, hence increasing unemployment and enlarging the grey economy.

Table 7. Tax wedge [%]

Year	1996	2000	2004	2008	2010	2012	2014
Tax wedge	43.6	37.0	37.2	33.6	33.4	34.7	34.8

Source: *Tax wedge on labour costs*, Eurostat. Retrieved from: epp.eurostat.ec.europa.eu/portal/page/portal/statistics/search_database [20.11. 2015].

In 1996-2014, Poland's economy was characterized by a relatively large tax wedge (Table 7). However, it should be noted that the wedge decreased consistently, which should have had a positive effect on the job market, allowing it approximate equilibrium. The rather high cost of labor in Poland can be attributed, in the first place, to the retirement insurance contribution that accounts for around 1/3 of gross remuneration.

Most changes in the taxation of pay took place in 1998 and in 2007-2009. In 2000, compared to 1996, the personal income tax rates were reduced from, respectively, 21%, 33% and 45% to 19%, 30% and 40% while at the same time raising the tax brackets. The 1990s were also marked by changes to the social security system that, prior to 1998, operated on a pay-as-you-go basis. Between 1989 and 1998, the social security contribution grew from 38% to 45%, and the increase was accompanied by a pile-up of paperwork on the part of the employer.⁶

The Law of October 10, 2002 on Minimum Compensation for Work, Journal of Laws 2002, No. 200, item 1679.

⁶ It was estimated that one additional person was needed per each 300 employees to handle ZUS paperwork only. See: Hrynkiewicz 1999: 35.

On January 1, 1999 was launched a mixed system combining a funded model with an unfunded one. At the beginning of 1999, social insurance contributions equaled 46.54% of the assessment basis, compared to 46.38% in 2014⁷.

Recent years have seen a number of moves toward lessening the personal income tax and social security burden on labor costs. Amendments to the social security legislation made on June 15, 2007, lowered the disability insurance contribution by 7 percentage points (from 13% to 6%). Modifications to the personal income tax law made on November 18, 2006 brought back, as from 2007, the revalorization of tax thresholds, tax-exempt income, and tax deductible expenses. Further, in 2009 the former three tax rates (19%, 30%, and 40%) were replaced with just two (18% and 32%). The changes reduced the tax wedge, increasing the average pre-tax salary and lowering the cost of labor for employers. This gives grounds to regard this element of constructed order as having a positive effect on the competitive facet of Poland's economy.

One more vital element of constructed order affecting the level of prices is the state's intervention in the agricultural market. The extent of state's intervention in the agricultural market can be measured using the producer support estimate (PSE) that represents the annual monetary value of gross transfers from consumers and taxpayers to support agricultural producers. In 1991-1993, the PSE averaged 10.92%, relative to 8.72% in 2003 [Czyżewski, Kułyk 2007: 49], which indicates that in each dollar of farmers' receipts 89.08 cents and 91.28 cents, respectively, came from the sales of their produce at world prices. On the kickoff of economic liberalization, financial support addressed to agricultural producers dropped sharply to take negative values in 1990 and 1991. It then grew slightly in 1998 only to again show a moderate downtrend in the following period. A substantial change took place on Poland's EU accession. After 2004 the share of subsidies in farmers' earnings increased significantly – from 9.8% prior to the accession to 48.7% on average in 2004-2013. It is estimated that, as a result, increased product subsidies accounted for 23.7% (equivalent to PLN 3.3bn) of the PLN 13.9 billion worth of growth in agricultural output observed in 2004-2013 [Szuba, Poczta 2014: 30]. Regrettably, the prolonged use of production quota, administered prices and direct intervention into producers' income tend to generate a persistent surplus of agricultural produce. The amount of wasted food is estimated in Poland at 9 million tons annually, which is indicative of an unfavorable impact that this element of constructed order has on price flexibility in Poland's economy.

The flexibility of prices, allowing them to fluctuate freely with changes in the market, also depends, to a large extent, on fiscal policy. Relatively high rates of indirect taxes will inflate the final prices of consumer goods, constraining suppliers'

⁷ Zakład Ubezpieczeń Społecznych [The Polish Social Insurance Institution – ZUS]. Retrieved from: zus.pox.pl/zus_skladki_historyczne.htm [20.11.2015].

ability to adjust to market conditions. Excessive indirect taxation thus effectively makes the government a major market actor and price-setter.

Across the EU, indirect tax rates, including primarily excise duty, are aligned with the minimum rates set out by European legislation. The fact that the same rates apply to all member states, regardless of income differentials and the availability of merchandise smuggled from outside the EU, is particularly disadvantageous for Poland.

Between 1993 and 2014, the share of indirect taxes in government revenues grew continually – from 38.7% in 1993 to 66.0% in 2014 (Table 8).

Table 8. Share of indirect taxes in government revenues [%]

Category	1991	1992	1993	1995	2000	2005	2010	2014
Indirect taxes	–	–	38.7	43.3	58.7	64.3	66.6	66.0
Sales* / game tax	29.0	33.0	20.5	–	0.5	0.4	6.5	0.1
VAT	–	–	11.2	24.7	38.1	41.9	43.1	43.8
Excise	–	–	6.8	14.5	20.1	22.0	22.2	21.7

* Sales tax was only in effect until 1994.

Source: based on state budget performance reports for 1991-2014. Retrieved from: www.mf.gov.pl [15.04.2014] and www.nik.gov.pl [15.04.2014].

The increasing burden of indirect taxation challenges the free movement of prices of key products and services and spurs the expansion of informal economy. A report by a major employer association (Pracodawcy Rzeczypospolitej Polskiej) asserts that the grey market for excise goods continues to increase steadily. For example, the grey market for tobacco products was worth PLN 1.6bn in 2007 and PLN 6.1bn in 2014. The worth of the informal market for alcoholic drinks is estimated at around PLN 2bn, decreasing potential government revenues by PLN 1-1.5bn each year. The illegal sales of motor fuels is estimated at some PLN 2-3bn, resulting in a potential loss in government revenues of around PLN 1.4bn annually [Gembicki 2011: 11-30]. These amounts clearly show that, as a consequence of excessive tax rates, the prices in the formal market fail to reflect the interplay of actual demand and production capacity.

The flexibility of prices is to a large extent determined by another element of constructed economic order, viz. the use of monopolistic practices by producers. Any practices aimed at hindering free competition, such as anti-competitive agreements or abuses of a dominant market position, will interfere with market mechanisms. From the perspective of consumers, such behaviors lead to increases in prices and deterioration in the availability and quality of goods and services. From the producer point of view, on the other hand, they result

in higher market entry barriers and pose difficulties in effectively distributing products or services.

Prior to 1989, Poland's business sector was for the most part composed of large state enterprises that had a monopoly on the production and delivery of nearly all goods and services. The degree to which the country's economy was monopolized in the late 1980s is best illustrated by the fact that more than 70% of all products offered by government-run companies were made by 25% of operational enterprises.⁸ At the moment, Poland's economy is dominated by small and medium-sized, privately-held businesses whose limited market power and scope of activity significantly reduces the risk of monopolistic practices. However, an UOKiK (Office of Competition and Consumer Protection) report reveals that between 1990 and 2014 Polish businesses did undertake initiatives that could interfere with free competition in a number of markets.

Between 1990 and 2014, the number of spontaneous anti-competition behaviors by economic actors, measured by the number of anti-trust investigations, went down from 1800 to 64 (Table 9). At the same time, the number of proven monopolistic practices dropped from 346 to 63, indicating an effective lessening in the intensity of spontaneous moves by actors on the supply side aimed at capturing control, including price control, of the Polish market.

Table 9. Number of anti-trust proceedings instituted by UOKiK in 1990-2014

Specification	1990	1995	2000	2005	2008	2010	2012	2014
Number of anti-trust investigations	1800	602	374	320	196	143	112	64
Proven cases of monopolistic practices	346	78	178	47	54	68	86	63

Source: based on UOKiK, *Sprawozdanie z działalności UOKiK*, 1990, 1995, 2000, 2005, 2008, 2010, 2014. Retrieved from: uokik.gov.pl/sprawozdania_z_dzialalnosci_urzedu.php [15.04.2015].

Changes in the structure of national economy represent an element of spontaneous order that too affects the ability to embrace the ideal of competitiveness and flexible prices. Arguably, a diversified structure made up of businesses of different magnitude and activity type, characterized by a relatively large proportion of small and medium-sized enterprises, is conducive to free competition and makes an economy invulnerable to monopolistic practices, hence supporting the free movement of prices.

Under the co called real socialism, large and very large enterprises prevailed in the national economy, preventing the free movement of prices and restraining

⁸ UOKiK, *Sprawozdanie z działalności UOKiK – rok 1990*, http://uokik.gov.pl/sprawozdania_z_dzialalnosci_urzedu.php [15.04.2015].

the competition mechanism. In 1989, small and medium-sized companies employed nearly 20% of the working population, generating 7.2% of the value of products sold and 7.6% of gross value added [Glikman 2000: 330]. In 1990-1997, a trend started to be easily observed for the supply side of Poland's economy to become increasingly fragmented.

In 1990-1997, the fastest growing group of business entities were those employing from 5 to 20 persons, whose number increased 5.7 times. At the same time, the number of businesses with a 21-to-100-strong workforce increased threefold, while the number of enterprises employing up to 500 staff fell by nearly 15%, and the number of largest companies with an above-500 workforce dropped by more than 50%. The decrease in the number of relatively large companies was mainly due to the restructuring and privatization of state enterprises that in many cases involved demergers and redundancies or even, occasionally, liquidation [Chmiel 1999: 35].

Today, most Polish businesses are small or medium-sized. In 2013, there were 1.77 million actively trading businesses in Poland, of which SMEs represented a vast majority (99.8%). Further, the SME sector is dominated by micro-businesses to a much larger degree than across the EU, as their share in the total number of business entities approximates 96%, much above the European average of 91.8% [Polska Agencja Rozwoju Przedsiębiorczości 2015: 16]. On the other hand, Eurostat data show that, compared to other EU countries, Polish micro- and small businesses contribute significantly less to the generation of gross value added. Whereas in Poland micro-businesses generate 16.5% of the gross added value, their contribution in the EU-27 averages 21.4% (a 4.9% pp differential). Small businesses nearly parallel that characteristic, with a 4.5 pp differential (13.5% against 18.0%, respectively). Understandably, Polish medium-sized and large enterprises contribute substantially more toward gross value added than the EU-27 average [Polska Agencja Rozwoju Przedsiębiorczości 2015: 16].

In spite of the relatively smaller contribution of Polish SMEs to the value of industrial output than in other EU countries, it remains unquestionable that the prevalent trend of changes in the size structure of Polish businesses was in 1990-2014 toward increasing fragmentation on the economy's supply side. Therefore, the size and number of business enterprises can be regarded as an element of spontaneous order having a favorable effect on price flexibility.

Substantial influence that it has on the transaction costs in an economy makes corruption another element of spontaneous order that affects price flexibility. The relationship between corruption and price flexibility is an inverse one: the greater the indicators of corruption, the larger the group of privileged companies and the more likely it is that the prices will get fixed at a level that is only accepted by the privileged groups.

Table 10. Corruption perceptions

Category	1996	2000	2004	2008	2010	2012	2014
Transparency International corruption perceptions index*	56	41	35	46	53	58	61

* The index takes values from 0 to 100, where the greater the value, the more a country is perceived by the business community as corruption-free, and the greater the odds that prices will be flexible enough to respond to the fluctuations of demand and supply.

Source: Transparency International, *The Corruption Perceptions Index*. Retrieved on May 10, 2015.

Throughout the period of 1996-2014, corruption perceptions fluctuated significantly, albeit with a continued trend to see Poland among the most corruption-ridden countries in the EU (Table 10). Overall, the relevant Transparency International index showed a slight improvement over the period – up from 56 in 1996 to 61 in 2014. This could still be, however, indicative of persistent corruption, deficient law enforcement and penalization, and the inefficiency of public institutions that should be responsive to social expectations in that respect. As a result, some parties to contracts may be privileged through bribery and, hence, be able to manipulate prices.

Summary and conclusions

An overall evaluation of the changes in product market regulation and price controls in Poland's transforming economy can be found e.g. in OECD reports. OECD experts appreciate the fact that price controls were lifted consistently in favor of a flexible price regime (Table 11). Over the years covered by the study, state control over prices was the strongest in 2003. The more recent rate of 1.81 suggests that the government exercised less power over prices in the economy in general, although price controls remained rather strong in comparison to other countries, implying the continued presence of relatively many direct and indirect controls.

Table 11. Summary evaluation of price controls in Poland

Category	1998	2003	2008	2013
OECD index of price controls*	2.52	3.59	2.38	1.81

* The index takes values from the range of 0 to 6. The greater the value, the stronger the price controls in an economy and the lesser the extent to which price flexibility is embraced as a foundational principle of the economy's competitive environment.

Source: Koske et al. 2015.

Free movement of prices is conditional on elements of both constructed and spontaneous order. The trends of changes in specific constructed and spontaneous elements, and hence their influence on price flexibility, are varied. In the context of free price movements, objections could be raised about elements of constructed order, notably government intervention in the labor and agricultural markets that are known to disturb the market equilibrium. Other inhibitors include the number of government-controlled and administered prices alongside the considerable tax burden and the subsidies that continue to be provided to specific economic actors. Positive changes are observed in spontaneous elements and include the gradually decreasing number of price agreements and a preference given on the supply side to micro- and small-scale business undertakings. On the other hand, market-based price-setting mechanisms may be hampered by spontaneous moves stemming from a fairly common inclination toward corrupt behaviors. This overview clearly shows that it is in the area of constructed order where Poland's competition policy leaves the most to be desired. This is a rather disconcerting conclusion, since changes to constructed order can be introduced almost instantly, unlike changes to spontaneous order that require a long-term perspective.

The picture that emerges from this discussion of the transformations that took place in Poland's economic system during the period is far from unequivocally positive or negative. Radical reforms launched at the early stage of the transition process were followed by a stabilization phase and, in some areas, certain departures from the rules of healthy competition. Changes to the real economic order initiated by the shock therapy referred to as the Balcerowicz plan were successful to the extent that some elements of constructed or spontaneous order brought the country's economy a lot closer to a free competition regime. As a result, at the early stages of the economic transformation process Poland's overall ratings on price controls and flexibility were relatively good. Regretfully, in the following years government policies would put checks on the free movement of prices, which, in terms of economic order theory, raises objections as to the trend of changes in elements of constructed order. These objections cannot be refuted merely on account of the generally desirable growth in the gross national product (GDP) that, between 1990 and 2004, placed Poland in the position of leader among Europe's transiting economies. The concurrence of weaknesses in competitive regime creation policy with an impressive GDP growth rate supports the notion that Poland has been essentially pursuing a process policy focused on using its extensive reserves to stimulate the growth of production. Preference given in the long term to process policy over competitive regime creation throws doubts on the government's ability to attain the goal of sustaining a relatively high pace of economic and social development.

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Ład konkurencyjny w procesie transformacji polskiej gospodarki – elastyczność cen

Streszczenie. *Celem opracowania jest ocena stopnia realizacji głównej zasady ładu konkurencyjnego w postaci elastycznego systemu cen w polskiej gospodarce okresu transformacji. W ramach realizacji celu głównego poddano analizie wybrane elementy realnego ładu stanowionego i spontanicznego, które zgodnie z interpretacją elastyczności cen jako jednej z zasad ładu konkurencyjnego autorstwa Waltera Euckena mogą decydować o zakresie elastyczności cen w polskiej gospodarce okresu transformacji. Kierunek zmian poszczególnych elementów stanowionych i spontanicznych, a tym samym ich wpływ na elastyczność cen jest zróżnicowany. Z punktu widzenia możliwości swobodnego kształtowania poziomu cen zastrzeżenia mogą budzić elementy stanowionego ładu, w tym zakres interwencji państwa na rynku pracy i rolnym, które przyczyniają się do powstawania nierównowagi rynkowej. Destymulantą jest również relatywnie wysoki zakres cen kontrolowanych przez państwo, a także znaczna skala obciążeń podatkami o charakterze cenotwórczym i utrzymywane dotacje dla poszczególnych uczestników procesu gospodarowania. Pozytywne zmiany mają miejsce w obszarze elementów spontanicznych, w tym trend do ograniczania skali zmian cenowych, a także tendencja do preferowania mikro i małej skali działania przez podażową stronę gospodarki.*

Słowa kluczowe: konkurencyjny ład gospodarczy, elastyczność cen, ordoliberalizm, transformacja

Ewa Kulińska-Sadłocha

WSB University in Toruń
e-mail: ewa.kulinska@wsb.torun.pl
phone 56 660 09 200

Jan Szambelańczyk

Poznan University of Economics and Business
e-mail: jan.szambelanczyk@ue.poznan.pl
phone 61 854 38 83

Credit co-operatives in the social market economy as illustrated by the co-operative banking sector in Poland

***Abstract.** This paper aims to provide a comparative analysis of the principles of the social market economy and co-operative principles, and also to identify the role served by co-operative banks in Poland in the process of promoting and implementing social market economy principles at the local level. The paper describes the reasons for the establishment of credit co-operatives and their defining features; it analyses the relationship between credit co-operatives as institutions and the social market economy model, and indicates the possibility of an active role of co-operative banks in the implementation of the social market economy concept. The social market economy concept creates the conditions for promoting and developing a stable credit co-operatives sector, while the co-operative movement supports the execution of the ultimate goals of the social market economy.*

Keywords: social market economy, bank, credit co-operative, co-operative principles

Introduction

For a while now both academic literature and business practice have been considering a new model of an economic system.¹ The debate has focused not only on counteracting economic crises or on the degree to which the state should interfere with the market, but rather, first and foremost, on the establishment of solid founda-

¹ Models of socio-economic systems, their theoretical foundations, the role of the state in the economy, the measures aimed at limiting developmental dysfunctions are discussed in a monograph of the 9th Congress of Polish Economists [Modele ustroju społeczno-gospodarczego 2015].

tions for long-term sustainable socio-economic growth [Mączyńska 2011: 35-47]. The growing civilizational problems in the world which is undergoing rapid globalisation have spurred interest in concepts and solutions that extend beyond the sole economic dimension and include social and environmental aspects. One of the major lines of discourse in this area concerns the principles of the social market economy (SOMEK) which is considered to form the basis for the European Union and its Member States' socio-economic development.² Within that area particular attention is paid to the ordoliberal concept of the social market economy, which has been promoted for many years in Poland by, among others, the Polish Economic Society (PTE).³ The ordoliberal concept of the SOMEK is believed by many economists to constitute the foundations for a new model of the economy and society (i.e. for shaping the new socio-economic order) [Kołodko 2010; Kania 2011; Wünsche 2014; Miszewski 2014; Hampe 2014; Prusek 2015: 158].

The SOMEK concept had been developed on the basis of ordoliberalism and is considered to be the driving force behind the policymaking and the *Wirtschaftswunder* (economic miracle) in the post-war Federal Republic of Germany. It was founded upon the idea of economic order based on the notion of *ordo* (order, the opposite of chaos, something infinitely coherent and arranged), combining ethical components (principles of morality as set forth in the social doctrine of the Catholic church), social components (the idea of freedom, equality, responsibility and justice) and economic components (the principle of private ownership, subsidiarity, co-decision and freedom of competition) [Bokajło 2014: 120-122]. One of the fundamental premises of the social market economy is to combine the rational and objective laws of the economy with such social values as freedom of the individual and social justice. The ideas behind it and the resultant policy shaping the economic order (i.e. creating the conditions for members of the society to achieve prosperity) are expected to foster the integration of the economy and the society, providing an incentive for market entities to resolve social problems [Giza 2010].

In a secular view and a broader cognitive perspective, the ideas behind SOMEK were preceded by co-operative ideas which also evoked ethical values and social solidarity related to Christian philosophy, the subsidiarity principle and the territoriality principle, which was conducive to the economic development of local communities, fostering, in particular, the economic integration of economically weak individuals.

This paper aims to provide a comparative analysis of the principles of the social market economy and the co-operative principles and to identify/determine

² The notion of the social market economy has not been defined in the documents establishing the EU, and, consequently, it is interpreted in various ways and frequently identified with social economy.

³ PTE has introduced a number of initiatives, including seminars, conferences, discussion clubs and numerous publications, all aimed at promoting the concept of ordoliberalism and social market economy among academics, students and politicians.

the role served by co-operative banks in Poland in the process of promoting and implementing the SOMEK principles at the local level. The decision to restrict the analysis of the relationships and comparisons between co-operatives and SOMEK to co-operative credit institutions (co-operative banks) stems from the current situation on the co-operative market in Poland, as well as the scope of the competencies of the authors hereof. At the same time the authors have deliberately chosen to omit the operations of co-operative savings and credit unions or other business sectors in Poland (e.g. housing co-operatives, dairy co-operatives etc.)

1. Reasons for the establishment of credit co-operatives and their defining features

The economic processes related to the development of commodity and money markets in the latter half of the Middle Ages and the growth of the capitalist system greatly accelerated the diversification of societies.⁴ Economic development and market relationships had given rise to a growing demand for money. Consequently, the demand for capital exceeded supply which, coupled with the significant risk of not being repaid the sums loaned, led to widespread usury. Usury affected the poor most adversely [Kuliszer 1961: 345 et al.]. Only upon the usury being declared illegal by the Church in the 15th century did the idea of “cheap loans” (no interest loans) for the poor originate in Europe, in the form of pawnbrokers, the so-called “mounts of piety” [Orzeszko 1998: 27]. The process of those institutions being converted into economic credit institutions dates back to the early 18th century. Those granted loans to the poor against personal guarantee, as opposed to material security in the form of a pledge. Another concept of providing access to credit for the poor was later promoted by William King. He emphasised the need for people to co-operate in order to fulfil their interests, which allowed them to generate additional benefits. He also proposed a clear departure from the charitable nature of aid given to the economically weak in favour of targeted and independently arranged activities by the individuals concerned.

In Polish literature the establishment of credit co-operatives is most often attributed to credit unavailability or high credit costs for small manufacturers and merchants, usury, fiscal burdens that hindered or prevented the rational use of surplus resources for economic purposes, as well as the onset of capitalist competition on the goods and services market [Ochociński 1984].⁵

⁴ Some sources claim that those processes also contributed to the polarisation of societies [cf. Flora 1975; Braverman 1977].

⁵ Analyses of the circumstances prevailing in individual countries demonstrate that the establishment of co-operatives, albeit closely related to the cost of credit, was the result of abrupt pricing changes caused by the development of international trade and overproduction crises.

The co-operative movement created credit institutions that differed substantially from one another, as exemplified by the differences between Raiffeisen-type credit societies (Kasa Stefczyka in Poland) and Schulze's people's banks (vide Table 1).

Table 1. Comparison of Raiffeisen credit societies and Schulze's people's banks

Criterion	Raiffeisen-type credit societies (Kasy Stefczyka in Poland)	Schulze's people's banks
Mission of the institution		
Purpose of operations	Combining the strengths and resources of credit society members for their economic benefit based on the principles of Christian charity	Providing financial services with the aim of social advancement to middle class
Territory of operations	Limited (e.g. parish), mainly in rural areas	Unlimited, mainly in urban areas
Members	Relatively uniform in terms of profession and social standing – mainly peasants (approx. 3000 individuals, 500 farms)	Relatively diverse in terms of profession and social standing, mainly the petit bourgeois
Organisational structure		
Number of members	Relatively small	Relatively large
Membership shares	No shares initially, later introduced under the laws in force	Mandatory
Value of shares	Low or no value	High
Dividend policy	Not more than the interest on deposits	No limitations
Profit distribution	Entire net profit allocated towards the resource fund	Part of the profit allocated towards the reserve fund, the remainder distributed among members
Members' liability	Joint and several, unlimited	Initially joint and several, unlimited, gradually limited to the value of shares plus the maximum of DM 3000.00
Management	Paid cashier and unpaid management board	Professional and paid management board
Costs of operations	Limited to the maximum, operations based on unpaid work by members	Covered by interest on deposits held in other banks
Nature of changes	Conservative, formal and inflexible	Flexible response, highly adaptable
Distribution of assets in case of liquidation	Reserve fund allocated for social purposes	Reserve fund distributed among the members

cont. Table 1

Operational activities		
Customers	Rural population, farm workers, peasants	Urban population, small-scale industrialists, merchants, craftSo-MEcn, blue-collar workers
Relationship with customers	Extensive and strong personal ties	No close relationships, largely formalised
Deposits	Obligation to deposit funds in one's own credit society and savings mobilisation	Obligation to deposit funds in one's own people's bank
Loan financing	Debenture. Seasonal shortages of funds and establishment of financial central institutions	Fast moving own funds
Type of loan	Short- and long-term loans (as necessary), repaid in instalments determined in accordance with the debtor's income	Mainly short-term bill discount facility with the "rollover" option
Credit control	Strict supervision of the use of funds	Practically no supervision of the use of funds
Refinancing	Establishing financial central institutions	Part of the funds deposited in other banks

Source: own work based on Szambelańczyk 2006.

2. Analysis of the relationship between credit co-operatives as institutions and the social market economy model

Despite the relatively large popularity enjoyed by the co-operative movement at various times in history, for instance in Poland in the inter-war period, it is difficult to find a country where the prevalent economic model would correspond solely to the characteristics typical for co-operatives. In turn, the social market economy is a macroeconomic concept for which it would be impossible to find an example of co-existence with another competitive model in a given country or countries at a given time. This is partly why the co-operative movement and the social market economy constitute categories with non-identical ideological and organisational regime and exclusivity in a given territorial and historical dimension, in spite of the fact that significant relations and similarities may be identified therein. Those similarities concern both the theoretical foundations, as well as social practice. Having said that, from the comparative viewpoint it needs to be pointed out that co-operative ownership is a form of private ownership, rather than a relic of socialist practice, where such form of ownership was considered a separate category between private and state ownership. From a diagnostic per-

spective one may risk the opinion that the almost universal decision to close down the co-operatives in Poland at the outset of the transformation had been caused by the distortion of their mission, the erosion of self-governance and the submission of co-operatives to the central planning regime in the period when the command economy was in full swing.

When comparing the theoretical aspects of SOMEK and co-operatives, it needs to be noted that both categories embrace axiological components related to the system of values upheld by their advocates. This simply means that the substantive scope of both categories is affected not only by purely economic considerations (material and financial), but also, to a large extent, by ethics and social aspects, including the distribution of goods and services and the redistributive function of the state. Literature states that the SOMEK concept is founded upon such values as freedom, solidarity, responsibility, prosperity, dignity, respect and justice. However, the main value shaping the economic order as part of the SOMEK was the freedom of the individual, including economic freedom. Moral norms, culture and customs on the one hand limit such freedom, while on the other serve as guardians of social justice [Mączyńska, Pysz 2010a: 130]. The co-author of the SOMEK concept, Alfred Müller-Armack, underlined the importance of the system of values in economic operations, pointing out that in the past it was largely influenced by the Christian heritage. With such underlying values, the ideological nature of SOMEK cannot be underestimated, especially considering that different systems of values define justice in different or sometimes even relative ways.

Apart from economic necessity, credit co-operatives were founded upon ethical aspects (objectivism and subjectivism theories) and Christian ethics. Literature lists the qualities that co-operative ownership gives rise to in a man, such as helping the weak, sensitivity to the misfortunes of others, kindness, co-operation and altruism. Thus such ownership enhances individual traits while taking into consideration one's obligations towards others, i.e. social individualism [Szyszkowska 2015: 367-370].

Joint actions, co-operation and interdependence of community members and business entities and institutions are essential for the economy to operate successfully. This is supported by the idea behind the co-operative movement, namely that you can achieve more when working together.⁶ It is in the long-term interest of all individuals concerned that people or groups of people avoid risk or pursuing their own benefits at the expense of others (the so-called moral hazard). From the SOMEK viewpoint full liability of businesses and individuals is of immense importance, i.e. that everyone shall bear the consequences of their decisions and actions. Responsibility is one of the constituents of SOMEK formulated by Walter Eucken, strictly related to the freedom of the individual and social solidarity in the pursuit of the common good [Bokajło 2010: 75-76].

⁶ As formulated by co-operative founders: "By joint work and mutual help."

The idea of co-operation and opposing egoism typical of private interest was the founding principle for the self-help co-operative movement [Boczar 1986: 17]. The idea behind co-operative actions was the involvement in deliberate and voluntary activities also referred to as the self-help of the interested parties. The self-help principle determines the basic aims of the co-operative which reflect the interests of the founding members. Therefore, this form of organisation focused primarily on the economic benefits for the members rather than on maximising the gains on the shares contributed to the co-operative. Capital and profit were considered the means to achieve the primary objectives, i.e. fulfilling the interests of the members [More on that issue: Szambelańczyk 2006: Chapter 1]. This concept is stated even more firmly in the SOMEK concept, where people and their dignity shall always prevail over capital. At the same time full participation in ownership and the benefits brought about by economic growth are typical of SOMEK.

As opposed to companies, a co-operative was and still is, in model terms, characterised by dual nature: it is an entity operating on a competitive market, while at the same time remaining an organisation of people striving to fulfil their needs by running a joint undertaking and becoming personally and financially involved [Brodziński 2014: 363]. The need to establish credit co-operatives arose mainly in areas where the granting of loans was dominated by bankers and loan sharks, while public savings unions invested the deposited funds in treasury bonds or loans issued to large enterprises and corporations, rather than allocating them to satisfy local needs. It should be noted here that ordoliberals paid particular attention to the need to safeguard the freedom of the individual, including economically weak individuals, against the greed for profit demonstrated by oligopolistic corporations and monopolistic practices.⁷ Ordoliberals believe that such organisations disrupt the operation of the market by destroying free competition. According to Wilhelm Röpke the greatest cost of the development of large enterprises (monopolies, oligopolies) and industry in general is borne by the society.⁸ Such costs include irreversible damage in the form of soil and water pollution, disfigured landscape or increased noise levels. Furthermore, he warned of the pillaging of Europe's resources and indicated the need to take environmental issues into consideration when pursuing further economic growth [Oswalt 1993: 17-18]. That is why it is of paramount importance in the SOMEK concept to form such

⁷ Walter Eucken believed that economic authorities should not permit the creation of concerns, cartels, trusts or other economic groupings holding concentrated power. In turn, Ludwig Erhard perceived collusion between competitors to pose a greater risk and believed antitrust regulations to form the fundamental law of the social market economy [Pysz 2010: 77].

⁸ Seventy years ago Wilhelm Röpke said that we should "Defend capitalism against the capitalists as often as they try to travel a more comfortable road to profit than the one indicated by the sign 'principle of service' and to shift their losses onto the shoulders of the community" [Röpke 1994: 305].

a competitive order that would require highly effective management by business entities and individuals alike, while at the same time preventing the concentration of economic power in the hands of a few [Mączyńska E., Pysz P. (eds.), 2010b].

The intention raised in the SOMEK model to restrict monopolies and large corporations gives a central stage to small and medium-sized enterprises which boost competitiveness. Moreover, SOMEK is primarily focused on individual needs of customers. Small and medium-sized organisations include virtually all credit co-operatives in Poland. In turn, the fact that their operations are founded upon the principle of subsidiarity and solidarity is also characteristic of the social market economy. The only principle of co-operative banking operations that is not reflected in the SOMEK principles is the territoriality principle, due to its macro-economic character.

From the functional and genetic perspective, the establishment of credit co-operatives is associated mainly, albeit not exclusively, with the financial needs and interests of the economically weak and the poor. Thus a model credit co-operative is organically integrated with the premises underlying the SOMEK model. This is true both of the investment and consumption needs. As regards the professionalization of the services rendered by co-operatives, the objective is also to minimise the risk of loss of social security by the customers who are, simultaneously, the co-owners of the co-operative. This concerns, on the one hand, the costs of the credit, while on the other the credit risk itself. At the same time the classic co-operative principle of subsidiarity involved independence of a co-operative enterprise, with assistance to members given in the form of self-help. State or communal intervention would only occur if self-help measures proved insufficient, which again perfectly complies with the rules governing the SOMEK [Behrends 2014: 136].

3. The role of co-operative banks in the implementation of the social market economy concept – opportunities and limitations

The introduction of social market economy principles into business practice requires, first and foremost, the commitment of citizens, as well as the support both on the part of business entities, as well as public institutions and non-governmental organisations (NGOs) [Sasinowski 2014: 87-88]. Credit co-operative stakeholders, similarly to ordoliberal, who recognised the role of the community and communal nature of human activities and incorporated into their doctrine tradition and customs, declare their support for pro-social schemes and offer financial assistance to local communities in their cultural, educational, sports, health-care or even academic research projects. Co-operative banks are among relatively few entities that are able to actively participate in the introduction of social market

economy concepts at a local level. This is partly due to co-operative principles, including traditional close social ties, a democratic decision-making process by the co-operative's governing bodies or the financial support of local communities and their activities [Cf. Weber 2012: 6; Giagnocavo et al. 2012: 281-315]. Co-operative banks, through their close contact with customers, are better suited to understand the needs, expectations and aspirations of local inhabitants, members of the co-operative in particular. Furthermore, taking into consideration the unique characteristics of a given local community when introducing the social market economy increases the chances of this concept succeeding, while at the same time limiting the risk of discrimination against the economically weaker stakeholders [Kulińska-Sadłocha, Szambelańczyk 2014: 159-176].

The history of co-operative banking in Poland goes back over 150 years, rich in various experiences. This includes operating during the time when Poland was partitioned, as well as under various state and systemic regimes. Co-operatives often served roles that extended beyond financial intermediation (i.e. education and preserving the Polish identity, language and culture). They were able to adjust to evolutionary and revolutionary changes in social relations. They were integrated with the state system of economic planning [v. Szambelańczyk 2006]. All this, coupled with very low accumulation of banking capital, frequent continuity in terms of management personnel and a network of head offices and outlets shaped by the central planning regime and located in the socio-economic space that largely reflected the administrative division of the country into communes and municipalities, formed the legacy that needed to be dealt with at the outset of post-1989 systemic transformation. Another hindrance to growth and to the improvement of such banks position in the Polish banking system was the relatively poor image of a co-operative bank in the minds of the public, particularly in urban areas and among those individuals who easily benefited from the introduction of market economy in Poland.

The transformation of the banking system by Władysław Baka between 1986 and 1990, Leszek Balcerowicz's economic reforms in the early 1990s along with the challenges posed by market economy and, finally, strict regulatory policies and serious conflict of interests and preferences by co-operative banks (e.g. as regards organisational structure and mission) have all led to a rapid decline in the number of co-operative banks [Baka 1997]. The co-operative banking sector where banks are related in organisational terms (affiliated in two affiliating banks) is one of the three entities with the best developed network of outlets (along with Bank Pocztowy SA and PKO BP SA).⁹ The number of co-operative bank mem-

⁹ As of 1990 the number of co-operative banks has declined from approx. 1650 to 560 mainly as a result of mergers and acquisitions. As regards the structure of higher order banks, the statutory dissolution of central co-operative unions first led to the establishment of three new affiliating banks apart from Bank Gospodarki Żywnościowej serving as organisational and financial headquarters for

bers stands at approx. 1 million, with a slight downward trend. The overwhelming majority of those credit institutions operate as an open co-operative, thus the number of customers is a multiple of the number of members and is estimated at as much as 5 million.

Co-operative banks operate approx. one-third of all banking outlets in Poland, employ nearly 20% of banking sector staff, have a 10% share of all deposits held, grant approx. 6% of all loans and account for 7% of the total net profit of the Polish banking sector. From the perspective of effective resource management the above figures suggest untapped distribution potential and, indirectly, relatively low interest of individual and corporate customers in the services offered by co-operative banks. It is also significant that over the past several years there has been a growing disproportion of the cost/income ratio between commercial and co-operative banks, to the disadvantage of the latter. This suggests, among other problems, low capacity to absorb banking or credit risk and constitutes an economic barrier to the development of co-operative banks. Over the same time horizon, the relative efficiency ratio of co-operative banks measured by the net income on banking activities per one employee has also declined. The current figures in co-operative banks correspond to those noted by commercial banks 15 years ago. The processes indicated above are taking place with a steadily declining profit margin between co-operative banks and commercial banks (measured by the ratio of the net income on banking activities to the average balance sheet total). It should also be noted that in 1999 the average profit margin of co-operative banks as compared to commercial banks was approx. 5 percentage points higher, dropping below 1 percentage point in 2015. Besides the general cuts in interest rates this was also due to the growing competitive pressure by commercial institutions and, importantly, the rising economic awareness of co-operative banks' customers. It is worth adding that Polish co-operative banks transfer, via the affiliating banks, approx. one-third of all deposits held outside the market in which they operate. These funds are invested chiefly in treasury bonds.¹⁰

One may not disregard the fact that over the past 25 years co-operative banks have undergone dramatic regulatory changes and have had to adapt to rigid prudential requirements. These changes have been introduced without taking into account the proportionality principle which, coupled with the co-operative banks'

the affiliated co-operative banks, followed by the creation of 9 regional banks, only to restructure BGŻ into a commercial bank, currently with a foreign capital majority stake. As a consequence of changes to affiliation and bank consolidation at present co-operative banks operate as part of Bank Polskiej Spółdzielczości SA w Warszawie (approx. 64% of co-operative banks) and Spółdzielcza Grupa Bankowa SA w Poznaniu (approx. 36% of co-operative banks) [KNF 2015].

¹⁰ This transfer takes place with the relatively high capital ratios (e.g. Total Capital Ratio – 16%, while TIER-1 – 14.5%). [Cf. Cyclical BFG Reports on Cooperative Banking Sector: www.bfg.pl].

unique organisational structure and employment levels, seriously limited the time resources that should have been allocated towards due management of the banking business and relationships with the stakeholders.

The above brief overview, limited by the scope of this paper, clearly indicates that in practice Polish co-operative banks have quite substantially strayed away from the traditional co-operative model, as well as the principles of social market economy. In view of the claims by theoreticians, the content of political platforms or decisions taken by governing bodies and international institutions, taking into consideration the consequences of the so-called turbo-capitalism that has led to a global financial crisis and, finally, faced with the growing discontent of communities in many countries that now may be referred to as “economically weak” not only as a matter of historical stylistics, answers should be sought to the following questions:

1. Would it not be advisable for co-operative banks and other co-operative credit institutions (e.g. credit unions, SKOK in Poland) to review and overhaul their operating practices?

2. Would it not be advisable for co-operative banks, taking into account the challenges of the contemporary world, to adapt their traditional mission and historical operating principles to the needs of their stakeholders?

3. Would it not be advisable for domestic and international communities to co-ordinate their efforts aimed at combining the principles and operations of co-operative credit institutions with the introduction of the social market economy?

Empirical support in this respect could be provided by the positive experience enjoyed by co-operative banking organisations in such countries as France, the Netherlands or Germany, where they play an important role both on the financial markets and in the local communities.

As regards the co-operative banking sector in Poland, the following circumstances could serve as an incentive for the introduction of relevant changes or modifications:

First, co-operative banks accumulate funds to implement a local development policy. By performing the traditional banking functions (settlements, savings mobilisation, offering loans), complemented by the modern consulting function, they help to shape the savings and investment behaviour of entrepreneurs, influence the manner in which the surplus resources are invested, as well as determining the buying behaviour of households. They reinvigorate local communities by strengthening social solidarity and trust.

Second, co-operative banks may serve as animators or moderators on the local market. They have many opportunities to shape and promote the correct behaviour patterns and standards. Acting in accordance with SOMEK principles, they may significantly impact the promotion of appropriate behaviour in other business sectors.

Third, by developing the right range of financial and finance-related services, as well as the relevant procedures regulating how such services should be rendered, taking into account their impact on the environment, co-operative banks may, on the one hand, satisfy the needs of the local community, while on the other serve an educational role or even, in case of loans, a disciplinary role.

Fourth, co-operative banks may facilitate the establishment of an environment conducive to entrepreneurship. This requires joint efforts by a number of entities and co-operation based on trust and, to a large extent, on personal relationships, frequently informal [Płonka, Świadek 2013: 315]. By appropriate loan-giving and other activities undertaken hand in hand with local government units as part of a public-private partnership, co-operative banks may help to resolve many local problems, for instance:

- help to create new jobs,
- limit various manifestations of social exclusion (not only related to the labour market, but also financial, political and cultural exclusion),
- improve the standards of living by helping to satisfy the needs of local inhabitants.

Fifth, co-operative banks may effectively promote behaviours that protect the natural environment and raise awareness of social and environmental implications of investments (e.g. by limiting the financing of investments that negatively impact social or environmental goals).

Sixth, taking into consideration the local nature of operations by medium-, small- and micro-sized enterprises and the differences in the levels of regional development, co-operative banks may serve an important role in spurring innovation. Such a support may be offered with respect to removing the fundamental barriers to innovation, for instance by [Kulińska-Sadłocha 2014: 135-145]:

- providing financing or co-financing of innovative operations, which requires an active participation of banks in the absorption of EU funds,
- information and educational activities regarding both financial services, as well as new technologies and the planning and execution of investments,
- offering fair and honest advisory services, thus eliminating information asymmetry.

Seventh, the SOMEK concept assumes that citizens should have a say in the economic decision-making and actively participate in the creation of prosperity, which is related to the development of a civic society. In this respect the role of co-operative banks involves raising awareness among co-operative bank stakeholders and the local communities regarding the relationship between using the financial services offered by a local bank and the impact this may have on their welfare. Local community leaders and people of authority should sit on the bank's governing bodies, as this grants legitimacy to the local credit institution in the eyes of the community members.

Conclusions

The social market economy concept and the principles of credit co-operatives assume the need for responsible behaviour on the part of market entities towards the local communities and abandoning the absolute primacy of profit over social values and environmental protection. However, their practical implementation is executed in different areas (levels of state administration, society or economy). Having said that, the values characteristic of credit co-operatives and the rules governing their establishment are highly compliant with the approach of ordoliberals to economic management processes. This is particularly true of the role of community in management and the communal nature of human activities. Furthermore, the market and its institutions are there to serve the people, not the other way around. The social market economy concept creates the conditions for promoting and developing a stable credit co-operatives sector, while, in turn, the co-operative movement supports the execution of the ultimate goals of social market economy.

The active and vital role served by co-operative banks in the introduction and execution of social market economy principles at the local level not only stems from the banks' subservient role towards the real economy, but also from the organisational and operational structure of a co-operative. The opportunities offered by co-operative banks in this respect result primarily from [Kulińska-Sadłocha, Szambelańczyk 2014: 170-172]:

- lack of pressure typical for commercial banks to generate profit for shareholders,
- the presence of local community representatives in the bank's governing bodies,
- various ties between the co-operative bank and its local community stakeholders,
- financing the day-to-day business operations and investments of local importance,
- ability to better adapt the deposit and investment offer to the wealth of inhabitants,
- offering financial consulting services suited to the local needs,
- focusing strictly on banking activities,
- familiarity with local needs, opportunities and threats,
- co-operation with local government units and local organisations,
- possibility to better assess business and customer risk.

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Spółdzielnie kredytowe w społecznej gospodarce rynkowej na przykładzie banków spółdzielczych w Polsce

Streszczenie. *Celem artykułu jest analiza porównawcza zasad społecznej gospodarki rynkowej i zasad spółdzielczości oraz określenie roli banków spółdzielczych w Polsce w propagowaniu i wdrażaniu zasad społecznej gospodarki rynkowej na poziomie lokalnym. W artykule scharakteryzowano przesłanki powstania i cechy spółdzielczości kredytowej; analizie poddano związki spółdzielni kredytowych jako instytucji i modelu społecznej gospodarki rynkowej oraz wskazano na możliwości aktywnego udziału banków spółdzielczych we wdrażaniu koncepcji społecznej gospodarki rynkowej. Z jednej strony koncepcja SGR stwarza warunki dla upowszechnienia i stabilnego rozwoju spółdzielczości kredytowej, z drugiej zaś strony spółdzielczość wspiera realizację nadrzędnych celów społecznej gospodarki rynkowej.*

Słowa kluczowe: *społeczna gospodarka rynkowa, bank, spółdzielnia kredytowa, zasady spółdzielczości*

Tradycyjna polityka społeczna

Armin Jans

Zürcher Hochschule für Angewandte Wissenschaften
School of Management, Winterthur
e-mail: armin.jans@datazug.ch
Telefon 0041 41 711 70 58

Der nicht-kapitalistische Sektor in der Schweiz

Zusammenfassung. Die diskutierten Betriebe lassen sich in drei Typen einteilen: Typ 1 umfasst Wirtschaftseinheiten, die einem starken Konkurrenzdruck kapitalistischer Unternehmen ausgesetzt sind und sich ähnlich wie diese verhalten (Migros, Coop, Raiffeisen, Mobiliar, Krankenkassen usw.). Zu Typ 2 gehören vor allem die Wohnbaugenossenschaften, die sich als Selbsthilfeorganisationen deutlich anders als die kapitalistische Konkurrenz verhalten. Typ 3 besteht aus selbstverwalteten Betrieben aller Art, in denen die Mitarbeiter und nicht die Kapitaleigner die Entscheidungen dominieren.

Der nicht-kapitalistische Sektor umfasst etwa 12,5% aller Vollzeitstellen. Die Wirtschaftseinheiten der Typen 2 und 3 erhöhen den in Tabelle 1 ausgewiesenen Wert nur um 0,5 Prozentpunkte. Denn je grösser die Abweichungen von streng kapitalistischen Unternehmen, desto seltener, kleiner und damit unbedeutender sind die Wirtschaftseinheiten. Ganz im Sinne des polnischen Satirikers Stanislaw Jerzy Lec: „Viele, die ihrer Zeit vorausgeeilt waren, mussten auf sie in sehr unbequemen Unterkünften warten.“

Schlüsselwörter: Wirtschaftsordnung, Betriebsverfassung, Gewinnausschüttungspolitik, Partizipation, Mitbestimmung, Selbstverwaltung, Genossenschaften

Einführung

Die Schweiz gilt – nicht nur wegen des Bankensektors – als kapitalistisches Land. Die Staatstätigkeit ist im internationalen Vergleich niedrig. So betragen die Staatsausgaben 2013 nur 31,5% des BIP gegenüber 38,9% in den USA und 49,4%

im Euroraum.¹ Der Anteil der öffentlichen Verwaltung, Verteidigung, Gesundheit, Bildung und soziale Arbeit an der gesamten Beschäftigung betrug 2013 in der Eurozone 23.6%, in der Schweiz 19.7%.² Dazu kommt, dass es in der Schweiz im Vergleich zu Deutschland oder Österreich weniger öffentliche Betriebe gibt, die zudem heute in fast allen Geschäftsbereichen in Konkurrenz mit privaten Unternehmen stehen.

Die Schweiz – offizielle Bezeichnung: Schweizerische Eidgenossenschaft – blickt indessen auf eine reiche genossenschaftliche Tradition zurück. In der Land, Forst- und Alpwirtschaft spielten die Allmenden (d.h. Land, das der Gemeinschaft gehört) eine wichtige Rolle. Als Beispiel erwähnt Ostrom das Dorf Törbel im Oberwallis, dort sind heute noch vier Fünftel der Alpweiden im Gemeineigentum, dieses ist seit 1224 urkundlich verbürgt und in demokratisch beschlossenen Dorfstatuten verankert [Ostrom 1999: 79-83, zitiert nach Spieler 2013: 320]. Im Zuge der Industrialisierung entstanden Mitte des 19. Jahrhundert die ersten Konsumgenossenschaften, im späteren 19. Jahrhundert Produktionsgenossenschaften (z.B. Genossenschaftsdruckereien) und in den grösseren Städten ab 1900 Wohnbaugenossenschaften [Zeittabellen von 1800-1978: 17-21, 25, 27, 33, 39, 43-49].

Im Folgenden wird der Versuch unternommen, nicht-kapitalistische Teile der schweizerischen Wirtschaft zu identifizieren, zu quantifizieren und zu kategorisieren. Zuerst wird in Kapitel 1 ein statistischer Überblick gegeben. Die verschiedenen Ansätze werden zuerst kurz vorgestellt und, soweit möglich, statistisch unterlegt. Dabei wird deutlich, dass der nicht-kapitalistische Teil auf unterschiedliche Weise abgegrenzt werden kann. In Kapitel 2 wird untersucht, welche weiteren Betriebe aus dem privaten marktwirtschaftlichen Sektor nicht-kapitalistisch sein könnten, ohne dabei Vollständigkeit anzustreben. Im 3. Kapitel werden diese Betriebe anhand verschiedener Kriterien verglichen, typisiert und schliesslich daraufhin befragt, ob sie tatsächlich nicht-kapitalistisch sind. Die abschliessende Zusammenfassung enthält die wichtigsten Ergebnisse.

Die Ausführungen basieren auf einschlägiger Fachliteratur, Geschäfts- und Tätigkeitberichten verschiedener Institutionen und Organisationen, öffentlich zugänglichen Statistiken sowie eigenen Recherchen. Bei den Statistiken wurde hauptsächlich 2013 als Berichtsjahr gewählt, weil für 2014 noch diverse Daten fehlen. Danken möchte ich hiermit Henner Kleinewefers, Willy Spieler, Rudolf Strahm, Hans-Jürg Fehr, Felix Horlacher und Johannes Wickli für ihre hilfreichen Kommentare zu einem ersten Entwurf.

¹ BFS, www.bfs.admin.ch/bfs/portal/de/index/themen/18/01/key/01.html [28.09.2015].

² Eurostat, <http://appsso.eurostat.ec.europa.eu/nui/show.do> [26.10.2015].

1. Statistischer Überblick

1.1. Volkswirtschaftliche Gesamtrechnung

In der amtlichen Statistik der Schweiz finden sich Daten in der Unternehmensstatistik Statent, der Nachfolgerin der früheren Betriebszählungen. Darin wird die Beschäftigung des privaten und des öffentlichen Sektors erfasst. Letzterer umfasst die öffentliche Verwaltung und jene öffentlichen Unternehmen, die gemäss Bundesamt für Statistik (BFS) eine eigene Rechnung führen, „zu mindestens der Hälfte der öffentlichen Hand gehören und auf deren Unternehmenspolitik und die Zusammensetzung der verantwortlichen Organe die Behörden Einfluss nehmen“ [BFS 2009: 13]. Die Abgrenzung zwischen marktwirtschaftlich und nicht-marktwirtschaftlich erfolgt gemäss dem Europäischen System Volkswirtschaftlicher Gesamtrechnungen 95 (ESVG 95). Eine Produktion gilt demnach als nicht marktwirtschaftlich, falls sie gratis oder zu Preisen abgegeben wird, die weniger als die Hälfte der Herstellkosten decken [BFS 2009: 14]. Bei der 2014 vorgenommenen Revision der Methodik, die sich an das ESGV 2010 anlehnt, hat sich dies nur unwesentlich verändert. Die private Nichtmarktproduktion gemäss ESGV 2010 umfasst ausschliesslich die Produktion, die private Organisationen ohne Erwerbszweck – Verbände (inkl. deren Bildungsaktivitäten), Vereine (inkl. politische Parteien), kirchliche Organisationen, Sozialfirmen, Hilfswerke aller Art sowie Institutionen, die weitgehend oder vollständig mit unbezahlter Arbeit operieren – für die privaten Haushalte erbringen [BFS 2014: 2, und Eurostat 2014: 9 und 39 (Nummern 2.35-2.39) und 55].

Tabelle 1 zeigt die Ergebnisse für das Jahr 2013. Insgesamt gab es über 577 000 Einheiten, die Waren oder Dienstleistungen produzierten. Mehr als die Hälfte waren Einzelunternehmen, danach folgten mit grossem Abstand Aktiengesellschaften, Gesellschaften mit beschränkter Haftung (GmbHs), Vereine und Genossenschaften. 84% aller Vollzeit-Stellen und alle grossen Genossenschaften (wie Migros, Coop, Raiffeisen, Mobilair usw.) finden sich im privaten, weitere 4% im öffentlichen marktwirtschaftlichen Sektor, wozu vor allem öffentliche Dienstleistungen (service public wie Post, öffentlicher Verkehr, Energie- und Wasserversorgung usw.) zählen. Die nicht-marktwirtschaftlich orientierte Wirtschaft umfasst 2.5% aller Wirtschaftseinheiten und 12% aller Stellen. Davon sind 9.2% staatlich (öffentliche Verwaltung, Polizei, Militär, Schulen, Sozialversicherungen usw.) und 2.8% privat. Die Wertschöpfung des privaten marktwirtschaftlichen Sektors ist, gemessen an der Beschäftigung, leicht überproportional.

Tabelle 1. Beschäftigung nach Sektoren und nach wirtschaftlichem Verhalten 2013

Sektor	Anzahl Einheiten	Beschäftigte (Anzahl Stellen)	Vollzeitäquivalente (Anzahl Stellen)	BIP-Anteil (in %)
Privater Sektor				
– marktwirtschaftlich	562 360	4 116 524	3 280 615	87,9
– nicht-marktwirtschaftlich	10 438	168 470	109 545	1,6
Öffentlicher Sektor				10,5
– marktwirtschaftlich	818	186 796	152 171	–
– nicht-marktwirtschaftlich	4231	490 818	359 409	–
Total ganze Wirtschaft	577 847	4 962 608	3 901 740	100,0

Quelle: Bundesamt für Statistik, STATENT 2013, provisorische Ergebnisse; BFS, Produktionskonto nach institutionellen Sektoren, provisorische Ergebnisse 2013 (26.01.2016), <http://www.bfs.admin.ch/bfs/portal/de/index/themen/04/02/02.html> [8.09.2015].

1.2. Economie Sociale et Solidaire Genf

Eine dezidiert andere Sichtweise verfolgt die im Kanton Genf aktive Economie Sociale et Solidaire (ESS), die soziale und solidarische Wirtschaft. Sie umfasst private Betriebe mit verschiedenen Rechtsformen, die weder dem staatlichen noch dem gewinnorientierten privaten Sektor angehören. Um zur ESS zu zählen, muss ein Betrieb folgende Kriterien erfüllen: er stellt die Mitarbeitenden über das Kapital (unter anderem mittels Mitbestimmung), handelt ökologisch und solidarisch mit der lokalen und weiteren Gesellschaft, begrenzt die Gewinne freiwillig und reinvestiert diese weitgehend in den eigenen Betrieb [Chambre GE 2015: 7]. Diese Kriterien sind auch für die Abgrenzung der ESS in etwa zwanzig weiteren Ländern massgebend [Chambre GE 2015: 7, Fussnote 1].

Im Jahr 2013 waren fast zwei Drittel der 270 Mitglieder der Genfer ESS Vereine, dazu kamen Stiftungen, Genossenschaften und andere Rechtsformen. Rund die Hälfte waren Mikrofirmen mit weniger als 10 Beschäftigten, nur ein Betrieb zählte mehr als 250 Mitarbeitende. Total wurden 4908 Personen beschäftigt, die 2780 Vollzeitstellen belegten [Chambre GE 2015: 18-23]. Dies entspricht etwa einem Prozent der gesamten Beschäftigung, also einem Drittel des nicht-marktwirtschaftlichen privaten Sektors gemäss amtlicher Statistik gemäss Tabelle 1. Darüber hinaus waren rund 12 000 Personen ohne Entschädigung in der ESS tätig.

Nach der in Frankreich gebräuchlichen, lediglich auf der Rechtsform basierenden Abgrenzung gehören alle Vereine, Stiftungen und Genossenschaften zur

ESS. So gesehen würde die ESS im Kanton Genf im Jahr 2013 rund 2300 Unternehmen umfassen, die gegen 35 000 Personen in 27 000 Vollzeitstellen beschäftigen, was 11% der gesamten Arbeitnehmer entspricht [Chambre GE 2015: 23].

1.3. Unbezahlte Aktivitäten

Unbezahlte Aktivitäten spielen eine wichtige Rolle in der Gesellschaft. Dazu gehört zum einen die Hausarbeit und die Betreuung von Kindern und Pflegebedürftigen im gleichen Haushalt, zum andern die Freiwilligenarbeit, die geleistet wird in Institutionen und Organisationen (z.B. Vereinen) oder informell, als Nachbarschaftshilfe oder als Betreuung oder Unterstützung für Personen, die nicht im gleichen Haushalt leben. Tabelle 2 zeigt, dass das in den Haushalten geleistete Arbeitsvolumen 2013 das der Wirtschaft um rund 5% überstieg. Die unbezahlte Freiwilligenarbeit erreichte knapp 9% der in der Wirtschaft geleisteten Arbeit. Der Wert der Arbeit, bewertet nach marktüblichen Löhnen für die jeweiligen Tätigkeiten, ist hingegen in der Wirtschaft grösser, ebenso die Wertschöpfung. Die nicht entschädigten Tätigkeiten erreichen immerhin rund zwei Drittel des Bruttoinlandsprodukts (BIP).

Tabelle 2. Arbeitsstunden und Wertschöpfung nach Entschädigung der Arbeit 2013

Art der Aktivität	Arbeitsvolumen (Mio. Stunden)	Wert der Arbeit (Arbeitseinkommen) (Mrd. CHF)	Wertschöpfung brutto (Mrd. CHF)
Wirtschaftliche Tätigkeiten (BIP)	7623	500*	635
Haus- und Betreuungsarbeit	8055	360	376
Freiwilligenarbeit institutionalisiert und informell)	665	41	42
Total	16 343	900	1043

* eigene Schätzung; eigene Berechnungen.

Wechselkurs des Schweizer Franken 2013 (Jahresmittel): 1 CHF = 0,812 € = 3,377 Zloty.

Quelle: BFS 2015: 1, 5-6; OECD.

1.4. Umfang des nicht-kapitalistischen Sektors

Gemäss Tabelle 1 erreichte der Anteil des nicht-kapitalistischen Sektors (staatlicher und privater nicht-marktwirtschaftlicher Sektor) in der Schweiz im Jahr 2013 einen Anteil von 12% aller Vollzeitstellen. Die ESS in Genf zeigt, dass es darüber hinaus auch im privaten marktwirtschaftlichen Sektor nicht-kapitalistische Wirtschaftseinheiten gibt. Insgesamt beträgt deren Anteil an den Vollzeitstellen somit mehr als 12%.

2. Die Landschaft der nicht-kapitalistischen Wirtschaftseinheiten

In diesem Kapitel werden Unternehmen aus dem privaten marktwirtschaftlichen Sektor (gemäss Tabelle 1) vorgestellt, die potentiell nicht-kapitalistisch sind. Sie sollen anhand von folgenden **fünf Kriterien** diskutiert werden:

- Höhe der Gewinnausschüttungen an die Eigentümer.
- Ausmass des Konkurrenzdrucks durch kapitalistische Wettbewerber und eigenes Marktverhalten.
- Partizipationsmöglichkeiten, die kleine Teilhaber formell und faktisch besitzen.
- Partizipation der Mitarbeitenden, im Spektrum von der reinen Dominanz des Kapitals bis zur reinen Dominanz der Mitarbeiter.
- Stellenwert von staatlichen Subventionen und Transfers von Sozialversicherungen.

Aufgrund des begrenzten Umfangs dieses Beitrags wird darauf verzichtet, Vollständigkeit anzustreben. Ausgeklammert werden neben der Landwirtschaft auch die von Arbeitgebern und Arbeitnehmern paritätisch verwalteten, der Altersvorsorge dienenden, gesetzlich vorgeschriebenen Pensionskassen. Im Fokus stehen Genossenschaften, Stiftungen und Vereine des 2. und 3. Wirtschaftssektors.

Die so abgegrenzte Landschaft wird nun nach diesen fünf Kriterien in ausgewählten Branchen und für selbstverwaltete Betriebe abgeschritten. Die wichtigsten Kennzahlen der diskutierten Betriebe sind in Tabelle 3 in Kapitel 3 zusammengefasst. Dort wird auch zu beantworten sein, welche der vorgestellten Unternehmen nicht-kapitalistisch sind.

2.1. Detailhandel

Migros und Coop sind die beiden mit grossem Abstand wichtigsten Detailhändler mit einem Marktanteil von je runden 30%. Beide sind private Genossenschaften mit über 2 Millionen Mitgliedern, die einfach ihren Beitritt zu erklären, aber keinen finanziellen Beitrag zu leisten haben. Beide schütten keine Gewinne aus, die Entschädigung der Genossenschafter beschränkt sich auf spezielle Angebote. Beide sind sehr wettbewerbsfähig, der Markteintritt von Aldi und Lidl hat ihnen in den letzten zehn Jahren kaum geschadet. Unter den vom World Monitor 2014 erfassten 1926 Genossenschaften aus 65 Ländern belegen sie nach dem Umsatz im Jahre 2012 die Plätze 16 und 20 [IGB 2014: 65].

Die Mitbestimmung der Genossenschafter ist stark eingeschränkt. Wie die Erfahrungen bei Migros zeigen, ist es de facto schwierig, oppositionelle Kandidie-

rende für die Aufsichtsorgane zu nominieren. Falls dies dennoch gelingt, sind ihre Wahlchancen aufgrund des Majoritätsprinzips sehr gering [Spieler 2008: 320-321]. Etwas überspitzt kann man deshalb von verwaltungsratseigenen Betrieben mit starkem Management (VEB) sprechen (Hinweis: der schweizerische Verwaltungsrat entspricht in etwa dem deutschen Aufsichtsrat, hat aber mehr Kompetenzen als dieser).

Sowohl Migros als auch Coop kennen eine stark unterparitätische Vertretung des Personals im Verwaltungsrat (Aufsichtsrat). Migros setzt darüber hinaus freiwillig 1% des Umsatzes für kulturelle Zwecke und die Klubschule ein (sog. Kulturprozent). Beide Genossenschaften gelten als Pioniere bei naturnah oder biologisch hergestellten Lebensmitteln und Fair-Trade-Produkten [Spieler 2008: 322].

Daneben gibt es auch kleine Akteure, die Nischen besetzen. So verkauft Claro Fair Trade AG seit 1977 Produkte, die sie von Kleinproduzenten aus dem Süden (3. Welt) direkt bezieht. Gegenwärtig betreibt sie 106 eigene Claro Läden und beliefert 398 weitere Verkaufspunkte mit rund 7 000 verschiedenen Artikeln von 260 verschiedenen Herstellern.³

2.2. Gastronomie

Im Folgenden werden zwei wichtige Non Profit Organisation (NPO) betrachtet, die in der Gastronomie tätig sind. Die ZFV Unternehmen (ZFV = Zürcher Frauenverein) erzielten als Genossenschaft 2014 einen Umsatz von 236 Mio. Franken in 153 Betrieben der Gastronomie (Hotels, Restaurants, Kantinen, Events, Bäckereien) und mit eigenen Liegenschaften. Sie sind in der ganzen Schweiz an 18 Standorten tätig und beschäftigten 2014 insgesamt 2588 Mitarbeiter mit 1577 Vollzeitstellen. 2014 erwirtschafteten sie einen Gewinn von rund 4,6 Mio. Franken, der vollständig thesauriert wurde. Gemeinsam mit verschiedenen Partnerinstitutionen bietet der ZFV auch Integrationsarbeitsplätze für Menschen mit einer körperlichen oder psychischen Leistungseinschränkung an.⁴

Die SV Group AG (SV = Schweizerischer Volksdienst) ist ebenfalls im Bereich der Gastronomie (vor allem Personalrestaurants, Kantinen, Hotellerie und Catering) tätig. Ihre wichtigste Aktionärin mit einem Anteil von rund 89% ist die SV Stiftung. Sie führt 327 Betriebe in der Schweiz, 202 Betriebe in Deutschland und 80 in Österreich. Ihr Umsatz betrug 2014 rund 707 Mio. Franken, sie beschäftigte 8558 Personen (= 5720 Vollzeit-Stellen) aus 113 Nationen. 2013 erreichte der Gewinn rund 9 Mio. Franken, davon wurde rund eine Mio. Franken als Divi-

³ Claro Fair Trade AG, Geschäftsbericht 2013/2014, S. 0, www.claro.ch/de/aktionaersbereich/geschaeftsberichte [20.10.2015].

⁴ Tätigkeitbericht SV Group 2014, www.sv-group.com/de/ueber-uns/publikationen.html [1.10.2015].

dende ausgeschüttet. Der Grossteil davon ging an die Stiftung SV, welche damit Projekte für eine nachhaltige, gesunde und erschwingliche Ernährung finanziert.⁵

In beiden Unternehmen sind die Mitarbeiter nicht im obersten Gremium (Verwaltungsrat bzw. Stiftungsrat) vertreten. Es dominieren das oberste Gremium und das Management.

2.3. Banken und Versicherungen

Bei den Banken sticht die genossenschaftlich organisierte Raiffeisengruppe hervor. Gemessen an den inländischen Aktiven betrug ihr Marktanteil 2014 rund 12%. Sie zählt rund 1,9 Millionen Genossenschafter. Diese sind finanziell an einer der rechtlich selbständigen 305 lokalen Banken beteiligt. Sie üben ihre Mitbestimmungsrechte (analog zu einer Aktiengesellschaft) aus. Alle Lokalbanken sind finanziell beteiligte Mitglieder der Genossenschaft Raiffeisen Schweiz und mittels 21 Regionalverbänden üben sie ihre Mitbestimmungsrechte in der nationalen Delegiertenversammlung aus. In den letzten Jahren hat die Gruppe stark expandiert und sich 2012 mit der Übernahme der Bank Notenstein neu im Privatbankgeschäft für vermögende Personen etabliert. Ursprünglich als reine Selbsthilfeorganisation konzipiert, richtet sich die Raiffeisen Gruppe heute an die gesamte Bevölkerung.

Das Personal ist nicht im Verwaltungsrat vertreten. Management und Verwaltungsrat kommt trotz der formal breiten Mitwirkungsmöglichkeiten der Genossenschafter eine zentrale Stellung zu. So wurde der Kauf der Bank Notenstein vom Verwaltungsrat im Januar 2012 ohne Einbezug der nationalen Delegiertenversammlung beschlossen. Deshalb können wir hier wegen der Dominanz der hierarchischen Entscheidungsstrukturen von einem VEB-nahen Betrieb sprechen.

Daneben zu nennen sind die zur Migros Gruppe gehörende Migros Bank (Marktanteil 2014: 2,7%), die Alternative Bank Schweiz (1%) und die Freie Gemeinschaftsbank Basel (0,2%). Die Alternative Bank Schweiz besteht seit 1990 als Aktiengesellschaft, Ende 2014 wies sie eine Bilanzsumme von rund 1,6 Mrd. Franken, 5068 Aktionäre, über 33 000 Kundinnen und Kunden und 90 Mitarbeiter aus. Sie ist insofern alternativ, als sie mit ihrer Tätigkeit eine soziale und solidarische Wirtschaftsweise fördern will. Dies erfordert (zumindest für einen Teil der Projekte) die Vergabe von Krediten zu Zinssätzen, die unter dem Marktniveau liegen. Die Anleger haben sich deshalb mit einem entsprechend tieferen Zinsertrag zu begnügen. Diese können indes bei der Verwendung ihrer Gelder mitbestimmen, indem sie sich an zweckbestimmten Anleihen beteiligen. Damit werden Projekte in rund zehn Bereichen (erneuerbare Energie, ökologische oder soziale Unternehmen usw.) gefördert. Die Aktionäre erhalten eine niedrige oder (wie 2015) gar keine Dividende, um die Eigenkapitalbasis der Bank zu stärken

⁵ www.sv-stiftung.ch/de/sv-stiftung/taetigkeit.html [30.09.2014].

und eine Expansion des Geschäftsvolumens zu ermöglichen. Das Personal ist im Verwaltungsrat nicht vertreten, seine Mitwirkungsmöglichkeiten gehen nicht über die gesetzlichen, in der Schweiz bescheidenen Anforderungen hinaus.

Bei den privaten Versicherungen nimmt „Die Mobiliar“ als Genossenschaft mit rund 1,7 Millionen Mitgliedern eine Sonderstellung ein. Alle, die einen Versicherungsvertrag mit der Mobiliar AG abgeschlossen haben, sind automatisch Genossenschafter. Über die Wahl von 150 Delegierten können sie Einfluss auf die Gesellschaft nehmen. Diese genehmigen den Geschäftsbericht und die Verteilung des Gewinns, sie wählen auch den Verwaltungsrat (Aufsichtsrat). Die Genossenschaft ist Alleineigentümer der Mobiliar Holding AG, deren Tochtergesellschaften das operative Geschäft wahrnehmen. 2014 wurden vom konsolidierten Jahresgewinn von rund 600 Mio. Franken 12 Mio. als Dividende an die Genossenschaft ausgeschüttet, 150 Mio. gingen in Form von Überschussbeteiligungen an die Kundschaft und der Rest wurde thesauriert [Geschäftsbericht Die Mobiliar 2014: 115]. Diese Kundenbeteiligung am Erfolg ist das Besondere bei der Mobiliar. Bezüglich Mitbestimmung der Mitarbeitenden unterscheidet sie sich nicht von kapitalistischen Unternehmen.

Auch die Mutuelle Vaudoise Versicherung ist im Besitz einer Genossenschaft. Diese hält 91% der Stimmrechte der gleichnamigen Holding, die aus vier operativen Aktiengesellschaften besteht. Der Grossteil der Gewinne der Holding wird einbehalten, 2014 wurden etwa 15% an die Genossenschafter ausgeschüttet [Geschäftsbericht der Mutuelle Vaudoise 2014: 101]. Beide Versicherungen sind als VEB-nahe Betriebe aufzufassen.

2.4. Wohnbaugenossenschaften

Etwa 8% aller Mietwohnungen sind im dauerhaften Besitz von Wohnbaugenossenschaften. Als private Selbsthilfeorganisationen vermieten diese Wohnungen zu Preisen, die zwar kostendeckend sind, aber deutlich unterhalb des Marktniveaus liegen, in den Städten Zürich, Basel und Genf im Durchschnitt um etwa 20% [BFS 2015]. In der Regel sind die Mieterinnen und Mieter Mitglieder der Genossenschaft und finanziell mittels Anteilscheinen beteiligt. Sie bestimmen an der Versammlung aller Mitglieder gemäss der Maxime „one man one vote“ über die wesentlichen Belange ihrer Genossenschaft (Jahresbericht und Rechnung, Wahl des Vorstands). Sie geniessen auch einen weitgehenden Kündigungsschutz.

Dies trifft insbesondere zu auf die Allgemeine Baugenossenschaft Zürich (ABZ), die mehr als 10 000 Wohnungen in 60 Siedlungen in Zürich und Umgebung vermietet und damit die grösste Wohnbaugenossenschaft der Schweiz ist. Die Bewohner müssen grundsätzlich Mitglied der ABZ sein und Anteilscheine im Wert von mindestens 1 500 Franken (= 5793 Złoty, Stand September 2015) zeichnen, die 2014 nicht verzinst wurden. Die ABZ hat für jede ihrer Siedlun-

gen eine Kommission und eine Versammlung aller Bewohner für die Regelung der spezifischen Belange eingerichtet. Neben den Mitgliedern der Siedlungskommissionen gehören auch die dem Tarifvertrag unterstellten Mitarbeitenden zur Versammlung der Vertrauensleute, welche das Leitbild und das Reglement für einzelne Siedlungen genehmigt und in anderen Belangen ein Antragsrecht an die Generalversammlung besitzt.⁶ Viele Wohnbaugenossenschaften sind innovativ, früher vor allem bezüglich Qualität der Architektur und der grünen Umgebung, heute auch bezüglich neuer Wohnformen.

Besonders interessant ist in diesem Zusammenhang die 2007 gegründete Genossenschaft Kalkbreite in Zürich.⁷ Denn sie vereint die traditionellen Grundsätze einer Wohnbaugenossenschaft mit Innovationen bei der Nutzung und bezüglich Nachhaltigkeit. Sie hat von der Stadt Zürich das Grundstück Kalkbreite (Fläche 6350 m²) stark vergünstigt im Baurecht erhalten, im Sommer 2014 wurden die Gebäude fertiggestellt und bezogen. Im Innern des Blockrandgebäudes liegt die überdeckte Abstellanlage der Verkehrsbetriebe Zürich für Trams. Auf ihrem Dach, rund neun Meter über den Geleisen, befindet sich der 2500 m² grosse Innenhof, der Bewohnern und Öffentlichkeit als grüner Erholungsraum zur Verfügung steht. Die Hauptnutzfläche beträgt 13 226 m², davon entfallen 7811 m² auf das Wohnen (55 Wohnungen mit 97 Wohneinheiten), 4784 m² auf Gewerbe und Kultur und 631 m² auf die Hausgemeinschaft. Dazu kommen Dach- und Terrassenflächen und öffentlich zugängliche Innenhöfe.

In zweierlei Hinsicht ist die Kalkbreite innovativ:

1. Die 250 Bewohnenden leben teilweise in traditionellen Wohnungen, teilweise in Kleinwohnungen, die untereinander mittels Gemeinschaftsräumen und einer Küche verbunden sind (sog. Clusterwohnungen) oder in einem Grosshaushalt mit rund 20 Wohnungen und 50 Personen. Es gibt diverse Einschränkungen: die Wohnfläche darf nur 33 m² pro Person (CH-Mittelwert rund 45 m²) ausmachen, Flexibilität wird durch gemeinschaftliche Büroräume und temporäre Gästezimmer (Jokerräume) erreicht.

2. Der Energieverbrauch ist sehr tief (Standard Minergie-Peco-Standard). So dann darf kein Bewohner ein Auto besitzen, denn die Kalkbreite hat keine Garagen oder Parkplätze, ist aber sehr gut durch den öffentlichen Verkehr erschlossen. Insgesamt wird ein Energieverbrauch von 2000 Watt pro Person und Jahr angestrebt.

Die Genossenschaft Kalkbreite hat in einem Wettbewerb den Zuschlag für ein weiteres Projekt in der Stadt Zürich, das Zollhaus auf einem rund 5000 m² grossen Areal des ehemaligen Güterbahnhofs, gewonnen und wird bis 2020 dort Wohnungen, Gewerberäume und einen vielfältig nutzbaren Forumsraum analog zum Konzept der Kalkbreite realisieren.⁸

⁶ Statuten der ABZ, www.abz.ch/home [15.10.2015].

⁷ Zum Folgenden, www.kalkbreite.net [14.10.2015].

⁸ www.kalkbreite.net/zollhaus/konzept [14.10.2015].

Es gibt zwei nationale Dachorganisationen. Wohnbaugenossenschaften Schweiz, der grösste Verband gemeinnütziger Wohnbauträger, zählte 2014 1106 Mitglieder, die 143 549 Wohnungen vermieteten.⁹ Wohnen Schweiz (vor 2010 Schweizerischer Verband Liberaler Baugenossenschaften) hat etwa 400 Mitglieder, welche rund 30 000 Wohnungen vermieten. Die Partizipationsmöglichkeiten, welche die Wohnbaugenossenschaften bieten, werden indes nicht überall genutzt. Franz Cahannes brachte es 2008 als damaliger Präsident der Genossenschaft BAHOGE, die 1000 Wohnungen hatte, auf den Punkt: Es gibt Mieter, die nur deshalb einer Genossenschaft beigetreten sind, weil sie von einem günstigen Mietzins profitieren. An einer demokratischen Mitwirkung sind sie dagegen nicht interessiert [Zitiert nach Spieler 2008: 222]. Der gemeinnützige (d.h. genossenschaftliche und kommunale) Wohnungsbau geniesst in den grossen Städten eine starke politische Unterstützung. So wurde in Zürich 2011 eine wohnpolitische Programmnorm angenommen, die einen Anteil von einem Drittel an gemeinnützigen Wohnungen bis zum Jahr 2050 verlangt (aktuell sind es rund 25%).¹⁰ Im Kanton Zürich wurde zudem in einer Volksabstimmung im September 2014 im Planungs- und Baugesetz neu das sogenannte Zuger Modell verankert, das darin besteht, dass die Gemeinden bei einer Erhöhung der Ausnutzungsmöglichkeiten von Baugebieten einen Mindestanteil für den preisgünstigsten Wohnraum festlegen können.¹¹

2.5. Krankenkassen und Carsharing

Die obligatorische und die freiwillige Kranken- und Unfallversicherung wird von privaten Krankenkassen angeboten. Sie werden vom Staat beaufsichtigt und stehen untereinander im Wettbewerb. Die meisten Krankenkassen sind zwar als Aktiengesellschaft (AG) konstituiert, als eigentliche Eigentümer fungieren aber häufig Vereine der Versicherten, Stiftungen oder Genossenschaften. Sie sind deshalb nicht an der Börse kotiert und schütten keine oder nur geringe Dividenden an die Eigentümer aus. Die Mitarbeiter, die 2013 rund 14 000 Vollzeit-Stellen belegten, sind in der Regel nicht im Verwaltungsrat (Aufsichtsrat) vertreten.

Exemplarisch sei hier die grösste Krankenkasse, die CSS Gruppe, herausgegriffen. Sie weist 2014 mehr als 1.7 Mio. Versicherte, fast 5.4 Mrd. Bruttoprämien (= 20.8 Mrd. Złoty, Stand Sept. 2015), 2471 Vollzeitstellen und einen Marktanteil

⁹ Wohnbaugenossenschaften Schweiz, Geschäftsbericht 2014: 21, www.wbg-schweiz.ch [28.09.2015].

¹⁰ www.stadt-zuerich.ch/portal/de/index/politik_u_recht/abstimmungen_u_wahlen/vergangene_termine/111127/abstimmungszeitung.html [20.10.2015].

¹¹ Planungs- und Baugesetz, §49b, www.statistik.zh.ch/internet/justiz_inneres/statistik/de/wahlen_abstimmungen/abstimmungsarchiv.html [20.10.2015].

von gut 15% aus.¹² Im Jahr 2003 wurde die Gruppe umstrukturiert, der bis dahin operativ tätige CSS Verein wurde auf eine reine Eigentümerfunktion zurückgebunden. Dieser Verein mit rund 640 000 Mitgliedern hält alle Aktien der nicht börsenkotierten Holding AG, die das Versicherungsgeschäft mit sieben Aktiengesellschaften betreibt [CSS Gruppe, Geschäftsbericht 2014: 48-51]. Der CSS Verein wird durch einen 40-köpfigen Mitgliederrat vertreten, der den Verwaltungsrat der Holding wählt und Jahresbericht und Rechnung von Holding und Konzern genehmigt. Faktisch entspricht die CSS Gruppe damit einem VEB-Betrieb.

Mobility Carsharing Schweiz wurde 1997 als Genossenschaft gegründet und bezweckt ein ökologischeres Verkehrsverhalten mittels „nutzen statt besitzen“ (sharing) von Autos. Mobility zählt zurzeit rund 120 000 Kunden, denen 2700 Fahrzeuge an 1400 Standorten in der Schweiz zur Verfügung stehen. Innovative Techniken ermöglichen Selbstbedienung und das sharing von privaten Autos mittels einer speziellen App.

„Die ökologische Nachhaltigkeit von Carsharing belegen unabhängige Zahlen (Evaluation Carsharing, Interface Politikstudien Forschung Beratung, Luzern 2012, von Mobility hochgerechnet auf 2014, d. V.): Dank Mobility sind 27 600 weniger Autos auf Schweizer Strassen unterwegs und 41 400 weniger Parkplätze vonnöten. Ein Carsharing-Privatkunde spart pro Jahr und Kopf rund 298 Kilogramm CO₂, ein Businesskunde gut 250 Kilogramm. Das summiert sich zu einem Total von 20 500 Tonnen CO₂.“¹³

Fast die Hälfte der Kundschaft von Mobility ist Mitglied der Genossenschaft. Sie nehmen Einfluss auf die Gesellschaft über 19 regionale Sektionsversammlungen, welche die 150 Mitglieder der nationalen Delegiertenversammlung wählen. Letztere genehmigt unter anderem Geschäftsbericht, Jahresrechnung und Änderungen der Statuten, sie wählt auch die fünf Verwaltungsräte [Geschäfts- und Nachhaltigkeitsbericht 2014: 8, 13, 25-26].

Mobility erwirtschaftete 2014 einen Umsatz von 71.4 Mio. und einen Gewinn nach Steuern von 3.9 Mio. Franken, der vollständig reinvestiert wurde. Die 186 Mitarbeitenden, die sich 156 Vollzeitstellen teilen, sind nicht im Verwaltungsrat vertreten. Über die gesetzlichen Anforderungen an die Mitwirkung gehen die Informationen über die Geschäftstätigkeit, der Gesundheitsschutz und die Familienfreundlichkeit hinaus [Geschäfts- und Nachhaltigkeitsbericht 2014: 31]. Mobility ist mittlerweile der grösste nationale Anbieter für individuelle Mobilitätsdienstleistungen. Für die Automiete im Ausland arbeitet er mit seinen Konkurrenten Avis und Hertz zusammen. Trotz der formell vorhandenen Mitwirkungsmöglichkeiten der Genossenschafter ist Mobility als VEB-naher Betrieb einzustufen.

¹² CSS Gruppe, Geschäftsbericht 2014: i (Highlights).

¹³ Geschäfts- und Nachhaltigkeitsbericht 2014: 12, www.mobility.ch/de/privatkunden [13.10.2015].

2.6. Selbstverwaltete Betriebe

Genossenschaftlich organisierte Baufirmen und Produktionsbetriebe entstanden vor allem nach dem Ersten Weltkrieg. Auf Initiative des Schweizerischen Gewerkschaftsbundes wurde 1932 der Verband genossenschaftlicher Bau- und Industriebetriebe (VGB) mit 18 Mitgliederfirmen gegründet. Auf seinem Höhepunkte im Jahre 1957 zählte der VGB 46 Mitglieder. Danach bröckelten die Mitglieder ab, der 1975 in Verband schweizerischer Produktivgenossenschaften (VSP) umbenannte Verband wurde 2009, als er noch 15 Mitgliedsfirmen mit etwas mehr als 600 Mitarbeitenden aufwies, aufgelöst.

Im Zuge der 68er-Bewegung entstanden zahlreiche private Kleinbetriebe, die durch das Personal weitgehend oder vollständig selbst verwaltet wurden. Selbstverwaltung kann innerhalb bestehender Organisationsformen (z.B. Aufsichtsrat – Geschäftsleitung) mittels reiner Mitarbeiterpartizipation oder aber mittels unterschiedlich ausgestalteter, basisdemokratischer Beteiligungsmodelle innerhalb verschiedenen Rechtsformen (vor allem Genossenschaften) praktiziert werden. Es gab selbstverwaltete Gasthäuser, Kulturhäuser, Reisebüros, Druckereien, Verlage, Buchläden, Filmverleihe, Handwerkerkollektive und vieles mehr. Im Buch *Inseln der Zukunft* stellten sich 1979 insgesamt 47 selbstverwaltete Betriebe selbst vor [Holenweger, Mäder (Hrsg.) 1979: 6]. Von diesen existieren heute (gemäss einer eigenen Recherche auf www.google.ch) noch 20 unter dem gleichen Namen mit mehr oder weniger gleichartiger Tätigkeit. Sechs veränderten ihre Rechtsform und/oder ihre Tätigkeiten in erheblichem Masse, 13 wurden verkauft oder liquidiert und neun sind nicht auffindbar und demnach mit grosser Wahrscheinlichkeit inexistent. Das 1981 gegründete, heute nicht mehr existierende «Netzwerk für Selbstverwaltung», dem viele dieser Betriebe angeschlossen waren, gab den Anstoss für die Gründung der oben erwähnten Alternativen Bank Schweiz und 1983 auch für die Pensionskassen-Sammelstiftung NEST. NEST waren zu Beginn die Mitarbeiter von selbstverwalteten Betrieben angeschlossen, Ende 2014 versicherte sie 17 914 Personen aus 2917 Betrieben, das Vorsorgekapital betrug 1.6 Mrd. Franken.

Mit der Metron soll eine interessante Firma, die heute erfolgreich tätig ist, hier kurz näher betrachtet werden. Metron wurde 1965 von vier engagierten Personen gegründet und ist in den Bereichen Architektur, Raumentwicklung, Verkehr, Landschaft und Umwelt in Sachen Beratung, Forschung, Planung und Realisierung tätig. 1974 wurde die Selbstverwaltung eingerichtet. Heute beschäftigt Metron 140 Personen und erzielte 2014 einen Umsatz von 20,7 Mio. Franken. Der Gewinn wird entweder reinvestiert als oder allen Mitarbeitenden ausgeschüttet.

Rechtlich betrachtet ist Metron AG eine Holdinggesellschaft mit sieben Tochter-Aktiengesellschaften. 60% der Aktien von Metron AG sind in der Hand der Metron Stiftung für Mitbestimmung, die der Belegschaft gehört. Die Mitbestimmung ist zweistufig organisiert:

– auf Holdingstufe entscheidet die Versammlung der Mitarbeiter über die Planung und die Mehrjahresstrategie, wählt an der Generalversammlung den Verwaltungsrat (Aufsichtsrat) sowie den oder die Verwaltungsratsdelegierten und beschliesst die Gesamtarbeitsverträge (Tarifverträge) und das Organisationsreglement.

– Mitbestimmung auf Stufe der Betriebe: Die Belegschaften wählen ihre Geschäftsleitungen. Über wichtige Entscheide innerhalb der Betriebe (wie Jahresplanung und Jahresstrategie inkl. Budgets/Löhne, Neuanstellungen, Bewilligung von Investitionen) wird an der Bürositzung abgestimmt. Ein Mitspracherecht gilt auch bei der Arbeitsorganisation.¹⁴

Kennzeichen der Metron waren neben der Mitbestimmung immer auch der ganzheitliche Ansatz und die innovativen Methoden bei allen Aktivitäten. Diverse leitende Personen engagierten sich in der Politik, sei es als Mitglied einer Gemeindeexekutive oder in einem kommunalen oder kantonalen Parlament.

Ähnlich strukturiert sind andere Beratungsunternehmen wie Infrac und die kleineren Firmen Econcept und Büro Bass. Infrac wurde 1976 gegründet und ist vollständig im Besitz der Geschäftsleitung und langjähriger Mitarbeiter. Heute beschäftigt Infrac 50 Mitarbeiter aus diversen Disziplinen.¹⁵ Diese Unternehmen haben sich seit Jahrzehnten erfolgreich im Wettbewerb mit vielen anderen Consultingfirmen und Hochschulinstituten bewährt und sich einen guten Namen geschaffen.

3. Vergleich und klassifikatorische Typologie

Die oben vorgestellten Unternehmen werden nun systematisch anhand der in Kapitel 3 einleitend aufgeführten Kriterien verglichen und typisiert. Darauf gestützt wird entschieden, welche dieser Unternehmen aus welchen Gründen nicht-kapitalistisch sind.

3.1. Schematischer Vergleich

Alle oben diskutierten Wirtschaftseinheiten sollen nun anhand der in Kapitel zwei eingangs aufgeführten fünf Kriterien miteinander verglichen werden. Das Ausmass, in dem diese Kriterien zutreffen, ist in den Abbildung 1 als Längsbalken dargestellt. Die Skalierung geht von 0-100, sie ist so gewählt, dass eine rein kapitalistische Unternehmung von ähnlicher Grösse bei allen Kriterien ein Niveau von Null aufweist. Je stärker Betriebe oder Institutionen davon abweichen, desto

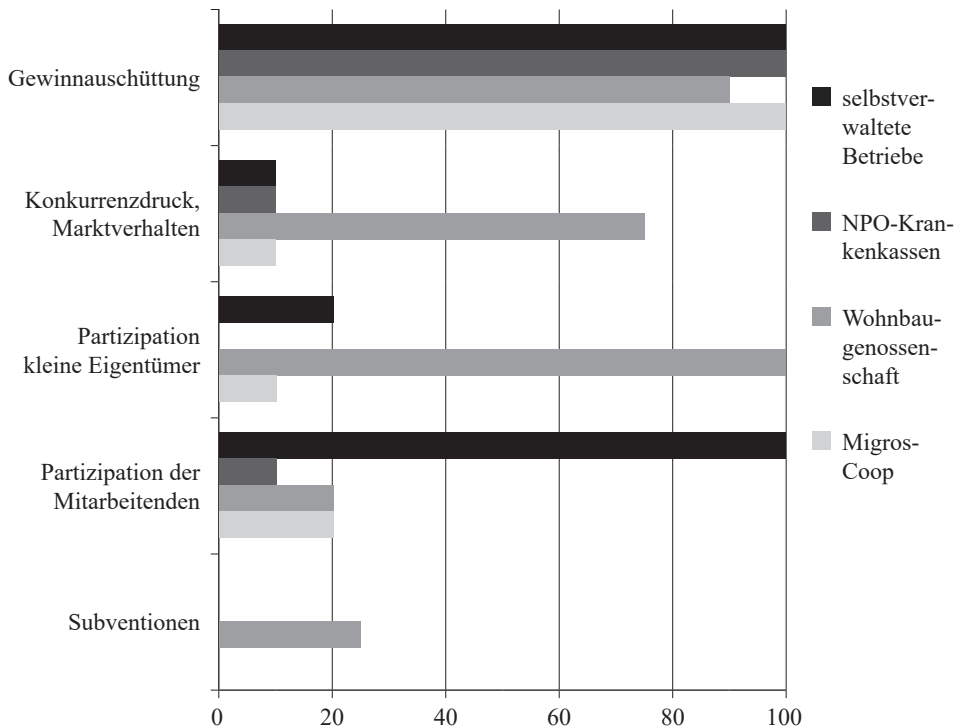
¹⁴ www.metron.ch/m/mandanten/190/download/arb_Metron_Mitbestimmung_150527.pdf [13.10.2015].

¹⁵ www.infrac.ch/d/infrac/index.html [13.10.2014].

näher liegen sie beim Maximalwert von 100. Ein Wert von 100 bedeutet, dass die betrachteten Wirtschaftseinheiten keine Gewinne ausschütten, keinem Konkurrenzdruck durch kapitalistische Unternehmen unterliegen und sich selbst auch nicht wie solche am Markt verhalten, grösstmögliche Partizipationsmöglichkeiten für kleine Anteilseigner resp. für die Mitarbeitenden bieten und vollständig von staatlichen Subventionen oder Transfers abhängen.

Wie Graph 1 zeigt, weisen Migros und Coop (im jeweils untersten Balken dargestellt) bei der Gewinnausschüttung die grösste Abweichung von ähnlich grossen kapitalistischen Unternehmen auf. Weit weniger wiegt der Unterschied bei der Partizipation (Mitbestimmung) der Mitarbeiter, bei den drei anderen Kriterien sind die Abweichungen gering oder inexistent. Diesem Muster folgt weitgehend auch die Raiffeisengruppe, ebenso die diskutierten Versicherungen und Mobility Carsharing. Auf ihre separate Darstellung in der Abbildung wird deshalb verzichtet, auch wenn bei ihnen die Partizipation der kleinen Anteilseigner zum Teil deutlich ausgeprägter ist als bei Migros und Coop. Die Partizipation der Mitarbeiter bleibt dagegen tiefer, sie entspricht in etwa dem gesetzlichen Minimum.

Graph 1. Ausgewählte Wirtschaftseinheiten nach fünf Kriterien



Wohnbaugenossenschaften (im zweituntersten Balken dargestellt) erheben grundsätzlich Mieten, die alle Kosten vollständig abdecken. Sie verhalten sich damit am Markt deutlich anders als ihre gewinnorientierten kapitalistischen Konkurrenten. Da ihre Kosten in der Regel auch einen annähernd marktüblichen Zins für die Einlagen der Anteilseigner einschliessen, kann es in der Praxis auch zu (in der Regel) bescheidenen Dividendenausschüttungen kommen. Die Wohnbaugenossenschaften stehen unter dem Konkurrenzdruck kapitalistischer Bauherren und Promotoren bei der Beschaffung von Land (soweit sie nicht von Kommunen unterstützt werden) und dem Bezug von Bauleistungen, deutlich weniger bei der Vermietung von Wohnungen, wie die Wartelisten von Interessierten zeigen. Die Partizipation der Anteilseigner (Genossenschafter) ist intakt, insoweit die Betroffenen ihre Rechte auch wahrnehmen. Manche (aber nicht alle) Wohnbaugenossenschaften operieren mit staatlicher Hilfe. Den Subventionen des Staates (meistens der Kommune, die Land oder Baurechte unterhalb des Marktwertes abgibt) stehen gewöhnlich Eigentumsbeschränkungen (keine Weiterveräusserung von Land oder Baurechten, Belegungsvorschriften für die Wohnungen, Pflicht zur Kostenmiete), und Leistungen für die Gesellschaft (z.B. öffentlich zugängliche Räume, Aussenanlagen und Einrichtungen wie Kindertagesstätten) gegenüber, welche die Subventionen mehr oder weniger aufwiegen.

Gemeinsam ist den Non Profit Organisationen (NPO) in der Gastronomie, den Krankenkassen und den selbstverwalteten Betrieben, dass die Ausschüttung von Gewinnen keine Rolle spielt und dass ein grosser Konkurrenzdruck besteht. Bei den Krankenkassen haben zudem die Versicherten zumindest formelle Mitwirkungsrechte. Bei den übrigen Kriterien, insbesondere beim Marktverhalten, gibt es bei den Krankenkassen und den anderen NPO aber kaum Unterschiede zu einer kapitalistischen Unternehmung. Die Krankenkassen sind deshalb in Abbildung 1 durch die NPO (mit den schwarzen Balken) weitgehend repräsentiert. Im Gegensatz dazu ist die Partizipation der Mitarbeitenden bei den selbstverwalteten Betrieben (oberster Balken) maximal gross. Dagegen haben ihre Teilhaber geringe Einflussmöglichkeiten, falls sie nicht selbst im Betrieb mitarbeiten.

3.2. Typologie

Der obige Vergleich zeigt, dass die Gemeinsamkeiten der oben betrachteten Wirtschaftseinheiten darin bestehen, dass sie nicht an der Börse kotiert sind und dass sie weitgehend oder ganz auf die Ausschüttung von Dividenden an die Eigentümer verzichten. Gemeinsam ist auch fast allen die formelle oder faktische **Neutralisierung des Kapitals**, d.h. dass das Kapitaleigentum nicht an einzelne Personen gebunden und nicht zwischen einzelnen Personen aufteilbar ist [Sik 1979:

404]. Die Hauptunterschiede liegen im **Konkurrenzdruck** durch kapitalistische Unternehmen im eigenen Marktverhalten sowie im **Ausmass der Partizipation** der kleinen Anteilseigner und der Mitarbeitenden. Aufgrund dessen lassen sich folgende **drei Typen** unterscheiden:

1. Wirtschaftseinheiten, die einem starken Konkurrenzdruck kapitalistischer Unternehmen ausgesetzt sind und sich am Markt gleich oder ähnlich wie solche von annähernd gleicher Grösse verhalten. Von kapitalistischen Unternehmen unterscheiden sie sich zudem nicht oder wenig bezüglich materieller Partizipationsmöglichkeiten kleiner Anteilseigner oder der Mitarbeitenden. Sie wurden oben als verwaltungsratseigene Betriebe (VEB) oder VEB-nahe bezeichnet. Dazu gehören Migros, Coop, die meisten NPOs und Krankenkassen. Auch die Raiffeisen Gruppe, die Versicherungen Mobilier und Mutuelle Vaudoise und Mobility Carsharing zählen hier dazu, auch wenn die Genossenschaftler formell grössere Partizipationsmöglichkeiten besitzen.

2. Wirtschaftseinheiten, die einem begrenzten Konkurrenzdruck kapitalistischer Konkurrenten ausgesetzt sind und die sich am Markt deutlich anders als diese verhalten. Sie werden teilweise (bei der Baulandbeschaffung) oder gar nicht vom Staat subventioniert. Ihre Anteilseigner besitzen nicht nur formell, sondern auch materiell eine starke Stellung und sind als Nutzende (Mietende) unmittelbar am Gedeihen ihrer Institution interessiert. Dazu zählen die Wohnbaugenossenschaften.

3. Wirtschaftseinheiten, die dem vollen Konkurrenzdruck kapitalistischer Unternehmen ausgesetzt sind. Von letzteren unterscheiden sie sich hauptsächlich dadurch, dass die Mitarbeiter einen dominanten, die Kapitaleigner dagegen kaum einen Einfluss auf die Entscheidungen besitzen. Dazu gehören die selbstverwalteten Betriebe aller Art, unter Einschluss der heute noch existierenden Produktionsgenossenschaften.

In Tabelle 3 sind die oben diskutierten Wirtschaftseinheiten im Überblick dargestellt.

Es überrascht nicht, dass die Wirtschaftseinheiten von Typ 1 weitaus am meisten Umsatz und Beschäftigte ausweisen. Die Einheiten von Typ 2 dürften schätzungsweise etwa 1000 und jene von Typ 3 höchstens 15 000 Beschäftigte aufweisen.

Kann bei den oben identifizierten drei Typen von nicht-kapitalistischen Unternehmen gesprochen werden? Bei Typ 1 ist die Antwort klar negativ, die Unterschiede gegenüber ähnlich grossen reinen kapitalistischen Unternehmen sind zu gering. Bei den Typen 2 und 3 ist die Antwort dagegen positiv, die Unterschiede gegenüber ähnlich grossen kapitalistischen Unternehmen sind deutlich und genügend ausgeprägt.

Tabelle 3. Daten und Merkmale ausgewählter Wirtschaftseinheiten 2013

Unternehmung	Rechtsform	Umsatz (Mio. CHF)	Rang &	Anzahl Vollzeitstellen	Anzahl Personalvertreter im VR	Leistungen für die Gesellschaft	Typ
Migros-Gruppe (mit Denner)	Gen	29 610	1	72 666	2 von 23	Kulturprozent (1% Umsatz), Fairtrade	1
Coop Gruppe	Gen	26 967	2	64 399	1 von 10	Fairtrade	1
Claro Fair Trade	AG	15,5*		44	0	Aufbauhilfe Süd	1
SFV Untern.	Gen	236	6	1577	0	Integrationsarbeitsplätze	1
SV Group	AG	707	3	5720	0		1
ABZ*	Gen	60	1	60	0 (Vertrauensleutekommission)	Solidaritätsfonds; öffentlich zugängliche Räume	2
Mobility*	Gen	70	1	180	0	reduzierte Luftbelastung	1
WOZ	Gen	4,8		32	selbstverwaltet		3
Metron*	AG	20.7		140	selbstverwaltet		3
Banken		Bilanzsumme					
Raiffeisen-Gruppe	Gen	176 575	3	8'887	0	–	1
Migros Bank	AG 1)	38 882	9	1354	1 in Gruppe	–	1
Alternative Bank Schweiz	AG	1'386	98	80	0	Kredite für nachhaltige Projekte	1
Freie Gemeinschaftsbank BS	Gen	251	216	20	0	Stiftung für soziale Projekte	1
Versicherungen		Prämien					
CH-Mobiliar*	Gen	3 428	14	4 200	0	0,4% Prämieinnahmen für soziale Projekte	1
Mutuelle Vaudoise	Gen	1395**	8	1233	0	Programm Involvere	1
CSS Krankenkasse*	Verein	5379	1	2471	0	Gesundheitsprojekte	1

* Angaben für 2014, bzw. Claro Fair Trade: Geschäftsjahr 2013-2014 (Abschluss per 30.6.).

** nur für Schadensversicherung.

& Rang = Bedeutung innerhalb der Branche nach Umsatz (1 = Firma mit grösstem Umsatz der Branche).

AG = Aktiengesellschaft, Gen = Genossenschaft, Stift = Stiftung, VR = Verwaltungsrat (Aufsichtsrat).

Quelle: SHZ 2014: 36, 64-65, 82 (Angaben für 2013); eigene Erhebung (vor allem Jahresberichte).

Sind die so identifizierten nicht-kapitalistischen Betriebe und Organisationen weniger erfolgreich und existieren sie weniger lang als kapitalistische Unternehmen? Die Erfahrungen in der Schweiz sind hier nicht eindeutig. Die allermeisten Wohnbaugenossenschaften (Typ 2) haben sich seit langem bewährt, sie sind für die Mieter attraktiv und müssen nicht befürchten, dass diese zu kapitalistischen Vermietern umziehen. Manche haben zudem innovativ bezüglich Architektur, Umgebung sowie Wohn- und anderen Nutzungsformen gewirkt. Bei den selbstverwalteten Firmen (Typ 3) ist die Bilanz dagegen sehr durchmischt. Die grosse Mehrzahl der Ende der siebziger Jahre vorhandenen Betriebe („Inseln der Zukunft“) ist mittlerweile verschwunden oder in mehr oder weniger kapitalistische Firmen umgewandelt worden. Das lag nicht daran, dass die Belegschaft – wie es theoretisch zu erwarten wäre – das Pro-Kopf-Einkommen anstelle des Gewinns zu maximieren suchte und deshalb erfolgversprechende Expansionsmöglichkeiten nicht wahrnahm [Corneo 2014: 202-204]. Vielmehr erlosch der anfängliche Enthusiasmus langfristig, zumal die Löhne in vielen Betrieben unterhalb des Branchendurchschnitts lagen und bis zur Selbstaussbeutung gingen. Ausschlaggebend dafür waren neben dem grossen Konkurrenzdruck kapitalistischer Unternehmen je nach Betrieb diverse Gründe: Die tiefe Ausstattung mit Eigenkapital, so dass Verluste schlecht aufgefangen werden konnten, mangelnder Wille oder ungenügende Fähigkeiten, den eigenen Betrieb rationell zu organisieren und/oder Kundenbedürfnisse zu antizipieren und marktgerecht darauf zu reagieren. Im Gegensatz dazu haben die erfolgreichen, heute noch bestehenden selbstverwalteten Betriebe ihre Wettbewerbsfähigkeit durch innovative Konzepte und Methoden (die Beratungsfirmen beispielsweise durch ihre interdisziplinäre Arbeitsweise) gewonnen und beibehalten. Zudem wurden basisdemokratische Entscheidungsprozesse, soweit sie ursprünglich vorhanden waren, für die operative Tätigkeit weitgehend abgeschafft und durch hierarchische Strukturen (formelle Geschäftsleitungen und, je nach Betriebsgrösse, weitere Führungsebenen) ersetzt.

Zusammenfassung

Der nicht-kapitalistische Sektor, definiert als Staat und die nicht marktwirtschaftliche private Produktion, umfasst im Jahr 2013 gemäss amtlicher Statistik 14% der gesamten Beschäftigung (Vollzeitstellen). Es stellt sich die Frage, wie viele Genossenschaften, Stiftungen und Vereine, die statistisch dem privaten marktwirtschaftlichen Sektor zugerechnet werden, nicht-kapitalistisch sind. Die oben diskutierten Wirtschaftseinheiten aus dem 2. und 3. Sektor lassen sich aufgrund der verwendeten fünf Kriterien in drei Typen einteilen:

Typ 1 umfasst Wirtschaftseinheiten, die einem starken Konkurrenzdruck kapitalistischer Unternehmen ausgesetzt sind und sich am Markt gleich oder ähnlich wie solche von annähernd gleicher Grösse verhalten. Bezüglich Partizipation

(Mitbestimmung) der kleinen Eigentümer und der Mitarbeiter unterscheiden sie sich wenig von kapitalistischen Unternehmen. Die allermeisten der vorgestellten Wirtschaftseinheiten gehören diesem Typ an.

Zu **Typ 2** gehören Wirtschaftseinheiten, die einem begrenzten Konkurrenzdruck kapitalistischer Konkurrenten ausgesetzt sind und sich am Markt deutlich anders als diese verhalten. Sie werden teilweise vom Staat subventioniert. Ihre Anteilseigner besitzen nicht nur formell, sondern auch materiell eine starke Stellung. Dazu zählen die Wohnbaugenossenschaften.

Typ 3 enthält Wirtschaftseinheiten, die dem vollen Konkurrenzdruck kapitalistischer Unternehmen ausgesetzt sind. Von letzteren unterscheiden sie sich hauptsächlich dadurch, dass die Mitarbeiter einen dominanten, die Kapitaleigner dagegen kaum einen Einfluss auf die Entscheidungen besitzen. Dazu gehören die selbstverwalteten Betriebe aller Art, unter Einschluss der heute noch existierenden Produktionsgenossenschaften.

Aufgrund ihrer geringen Unterschiede zu kapitalistischen Konkurrenten gleicher Grösse gehören nach unserer Auffassung alle oben diskutierten Wirtschaftseinheiten von Typ 1, vor allem die Grossunternehmen (Migros, Coop, Raiffeisen, Mobiliar, Krankenkassen usw.), zum kapitalistischen Sektor. Zum nicht-kapitalistischen Sektor zählen dagegen die zu Typ 2 gehörenden Wohnbaugenossenschaften und die selbstverwalteten Betrieben von Typ 3.

Wird die Anzahl Vollzeitstellen in den Betrieben der Typen 2 und 3 grosszügig auf 20 000 geschätzt, erreicht der nicht-kapitalistische Sektor einen Anteil von 14.5% aller Vollzeitstellen, unter Einschluss der nicht berücksichtigten Landwirtschaft dürften es rund 15% sein. Dies liegt sehr nahe am Ergebnis von 14% für den staatlicher und den privaten nicht-marktwirtschaftlichen Sektor gemäss amtlicher Statistik. Die oben behandelten Wirtschaftseinheiten von Typ 1 weisen sehr viel mehr Beschäftigte als jene der Typen 2 und 3 auf. Im Klartext: Je grösser die Abweichungen von streng kapitalistischen Unternehmen, desto seltener, kleiner und damit unbedeutender sind die Wirtschaftseinheiten. Ganz im Sinne des polnischen Satirikers Stanisław Jerzy Lec: „Viele, die ihrer Zeit vorausgeeilt waren, mussten auf sie in sehr unbequemen Unterkünften warten.“

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The non-capitalist sector in Switzerland

Abstract. *The above discussed economic units can be classified into three types:*

- *Type 1 comprises units facing tight competition and behaving like capitalist companies. This is the case for larger firms such as Migros, Coop, Raiffeisen, Mobiliar, health insurances etc.*
- *Units of type 2 differ markedly from capitalist competitors; their bulk is formed by cooperatives providing housing for their members.*
- *Units of type 3 consist of labour managed firms of all kinds, establishing a dominant role for the staff, thus disempowering capital owners.*

The non-capitalist sector counts about 12.5% of total employment (full time equivalents). The units of type 2 and 3 raise the figure given in Table 1 only by 0.5 percentage points. So the larger the deviations from “true” capitalist companies, the less frequent, smaller, and thus less important the firms. Or in the words of the Polish satirist Stanisław Jerzy Lec, “Many who ran in front of their time had to wait for it in very uncomfortable lodgings.”

Keywords: *economic systems, governance of the firm, profit distribution policy, employee participation, co-determination, labour managed firms, cooperatives*

Norbert Meiners*

PHWT University, Vechta/Diepholz/Oldenburg (D)

e-mail: meiners@phwt.de¹

phone +49(0) 444 191 53 03

Global ageing – challenges for society, public policy, and the economy

***Abstract.** The topic of ‘demography’ has been on the rise – so much so, that it seems impossible to stop. After all, the facts impressively speak for themselves: At the start of the 21st century, there were around 0.6 billion people aged 60 years and older; but by 2050, the World Health Organization (WHO) expects there will be more than two billion older people. This increase has wide-ranging social, socio-political, and economic consequences. This survey paper aims to analyse global ageing from a demographic perspective, focusing primarily on the consequences of shifting demographics toward older aged societies. The leading research question is: What are the social, socio-political, and economic consequences of global ageing? These demographic changes are important to the public, politicians, scientists, and businesses alike. Therefore, topical demographic research is not only desirable, but – from the perspective of many interest groups, companies, municipalities and associations – it is, in fact, essential.*

***Keywords:** population ageing, demography, age*

Introduction

Oliver Gassmann and Gerrit Reepmeyer stress highly dramatically: “The demographic time bomb is ticking: the society of most Western economies is get-

* Prof. Dr., was a Visiting Scholar at Stanford University, Stanford (U.S.) for the Fall term 2015; e-mail: meiners@stanford.edu. He was selected by the J. William Fulbright Foreign Scholarship Board (U.S.) for an award under the Mutual Educational Exchange (Fulbright) Program in 2015.

ting older every day” [Gassmann, Reepmeyer 2011: 101]. At the turn of the last century, approximately 0.6 billion people were aged 60 years and older [Michaels 2003], yet according to current extrapolations, this number is expected to rise to nearly 1.2 billion by 2025. By the middle of the 21st century, the World Health Organization (WHO) forecasts that more than 2 billion people will be 60 and over [WHO 2010], a figure which Sarah Harper and George Leeson confirm: “Globally, by 2050 there will be some 2 billion adults aged over 60, and the total number of older people will outnumber the young” [Harper, Leeson 2008]. It is expected that every fifth person will be aged over 60 by 2050 [Unric 2015].

In Australia, Russia and in many Asian countries, these demographic transitions to an aged society will advance quickly. In Australia, for instance, the number of people aged 65 and over will nearly double by 2020 [ABC Net 1999]. The demographic shift in Japan is even more accelerated: “Japanese society has aged rapidly and has now become a ‘super-aged’ society” [Fukuda 2011: 79]. According to Nozomi Enomoto, Japan has “the most aged society in the world since the early 1990s” [Enomoto 2011: 175] and Peter Mertens et al. emphasize: “The number of newborns is still shrinking, and in 2006 Japan saw the first year of negative population growth” [Mertens et al. 2011: 354]. In Japan, the age segment of people over 50 made up around 50% of the entire population in 2010, and with regard to the over-65s, Chikako Usui stresses: “In 2009 older persons 65 years of age and older accounted for 23% of the total population in Japan” [Usui 2011: 326]. This age segment will grow to 35.6% by 2050. The average life expectancy of Japanese citizens is expected to increase to 87.5 years by 2015, and 5% of the Japanese population will be over 100 years old [Kohlbacher, Herstatt 2008; Wicher 2007; Conrad, Gerling 2005]. Today Japanese women boast an average lifespan of over 86.44 years – the longest life expectancy of all people on Earth [Usui 2011: 326; Meyer-Hentschel, Meyer-Hentschel 2009].

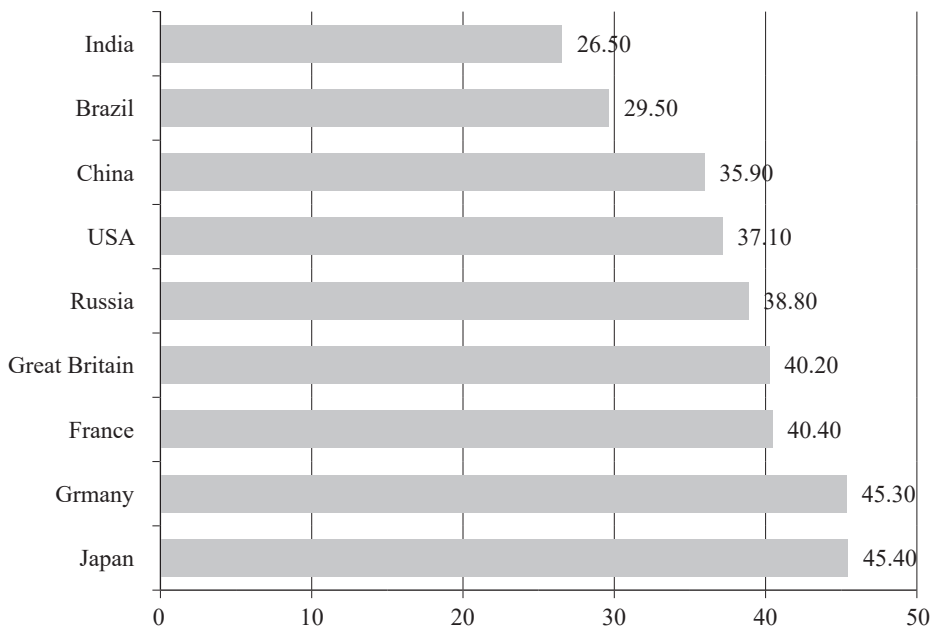
But in the future, China will have the largest market of seniors in the world. “The successful one-child policy of Chinese administrations, intended to limit the growth of China’s population, will have unintended consequences including the rapid aging of China” [Reinmoeller 2011: 133]. These strict family policies are responsible for a significant reduction in the number of children born in China, and the consequence is that by 2027 the proportion of individuals over age 65 will double from 7% to around 14% [Meyer-Hentschel, Meyer-Hentschel 2009].

It is expected that Europe will be the strongest affected by the ageing process in the future [Fretschner 2011; Börsch-Supan, Ludwig 2011; WU 2010; Birg 2005; Wodok 2004; Heigl, Mai 1998]. The proportion of elderly people in this region will rise from 20% in 1998 to 35% by 2050 [Fretschner 2011; Börsch-Supan, Ludwig 2011; WU 2010; Birg 2005; Wodok 2004; Heigl, Mai 1998]. Central Europe, in particular, and emerging markets in Eastern European developing countries will have a comparatively high proportion of seniors [Meyer-Hentschel

2008; Kohlbacher, Herstatt 2008; Walla et al. 2006; Boyer King 2004]. The developments in Bulgaria and Romania are particularly serious [Walla et al. 2006]. The more or less constant fertility rate in Eastern Europe during the Communist Era fell by almost half in the 1990s, which translates to fewer potential parents in the future. Bulgaria, for example, is expected to undergo extreme ageing of the population by 2050. Whereas the ageing process is more noticeable in countries in North-Western Europe (Germany, France, Belgium, UK, Switzerland) because of the baby boom generation, this is less intense in the Netherlands, Finland, and particularly Ireland. The population pyramid of Ireland 25 years ago resembled that of a developing country. While the number of children per woman has now fallen, it is still above the replacement rate so that by 2050, the younger generation is expected to be equal in proportion to today [Berlin-Institut für Bevölkerung 2008].

Chart 1 presents a summary of the current median age of the population in selected countries.

Chart 1. Median age of the population in selected countries in 2012 (in years)



Source: Statista, 2012, without page.

Against this backdrop, this survey paper aims to analyse global ageing primarily from a demographic perspective. The focus is on those consequences of global ageing which are affected by demographic change.

1. Research question

The objective of this survey paper is to address the following research question: What are the social, socio-political and economic consequences of global ageing? To provide a clear frame of reference, the terms, object of investigation, and research methods used in the context of demography will be outlined first, followed by a presentation and comparative analysis of the social, socio-political and economic consequences of global ageing.

2. Terms, object of investigation and research methods

“Demography examines the causes and consequences of population change” [Gabler Wirtschaftslexikon 2012a]. It is based on an interrelation of population processes (births, deaths, migration), which is investigated and analysed using its own methods, instruments and theories. Demography uses an interdisciplinary lens to examine the social characteristics and historic development of human populations (population groups or peoples). The term *demography* (Ancient Greek: *demos* = people, *graphein* = write) is often used synonymously with population science, but more frequently describes the more quantitative processes of population sciences [Gabler Wirtschaftslexikon 2012a; Naporra 2011; Schoeni, Ofstedal 2010]. Suresh Paul Antony et al. describe the role of demography as follows: “Demographics, the most important variable, describe and provide statistics that study population in terms of size, structure and distribution” [Anthony et al. 2011: 344].

Categorising the population based on age, sex, marital status, number of children, health and geography is at the core of demographic analysis. All social and behavioural studies on individuals in society, such as their nationality, ethnic or religious group, profession, job, income and education, or composition of the households, are possible only after a categorisation based on age, sex, marital status, number of children, health and geography has already been performed [Mueller et al. 2010]. Hence it follows that population science “is a basic discipline, and its methods, theories and key findings are an essential tool for all sciences which look at how people cohabit – not just social and economic sciences, but also history, social medicine, epidemiology, human biology [Mueller et al. 2010: V]. In this context, Leeson stresses: “demographic methods have become more complex and moved into other disciplines such as mathematics, anthropology, and geography [...]” [Leeson 2011: 1].

Population data are often collected early in a nation’s history. In some countries, population numbers are continuously available from as early as the 18th century, e.g. Iceland (1703), Sweden (1749), Denmark and Norway (1769), and the U.S. (1790) [Imhof quoted in Mueller et al. 2000]. Countries need to obtain

accurate population data for purposes such as taxation, human resources, military service, and other public services [Mueller et al. 2000].

Population science is not only a necessary foundation for social and behavioural research, it also hones our awareness of less noticeable, but sustainable developments, which shape societies to the same extent as dramatic events such as technical innovations, political revolutions, market dynamics, and wars [Mueller et al. 2000].

Population science methods are applied not just to data collection (data sources and collection methods) but also to data analysis, as different countries at times varying significantly. Leeson stresses: “While early tools for the measurement of demographic components were perhaps quite crude, the emergence of demography as a key discipline in almost all areas of societal planning called for increasingly sophisticated methods for this measurement – be it cross-sectional compared with generational measurement; simple life tables or multi-state life tables; descriptive or probabilistic models” [Leeson 2011]. Demographic data can consist of primary data from a census or micro-census of the population, as well as registration and administration data, e.g. births and deaths. It can also be a synthesis of different data compiled from several sources, e.g. employment statistics or population balances. In addition to national data, international demographic data from the United Nations or the European Union are also used in demographic analysis [Schmid 2000]. Key research topics examined by demographers include mortality and fertility rates, morbidity patterns, the distribution of populations across geographic regions, and conventional and non-conventional family structures. Other investigations relate to the employment market, income, consumption, assets, social mobility, the real estate market, and membership in religious organizations [Mueller et al. 2000].

3. Consequences of population ageing

Population ageing “will have a severe impact on many parts of society” [Mertens et al. 2011: 353]. This chapter provides an overview of the social, socio-political and economic consequences of global ageing, but does not describe how these forces are correlated, and how trends affect one another.

3.1. Social consequences

Social sector

Changes in the demographic structure of a population have wide-ranging consequences, particularly for the social sector and social security system, e.g. health care and pension insurance [Fachinger, Schmähl 2004]. Given current demo-

graphic conditions (fewer births and higher life expectancy), more and more people are facing the potential of poverty in old age due to the strain on government and private social security systems, increasing personal responsibility for paying for health care, and fewer defined benefit pension plans [Eitner, Naegele 2012; Fachinger 2012; Bertermann et al. 2012: 128-133; Naegele, Schneiders 2012; Walter et al. 2012; Enste 2011; Walla et al. 2006]. Ronald Lee et al. emphasize: “In many countries, women are at higher risk because they tend to outlive men, spending a number of years as widows, and because pensions may go to their husbands, and to die with them, leaving their widows in poverty” [Lee et al. 2010: 6]. Legislation can respond to this changing demographic structure in several ways: increasing pension contributions for those employ persons subject to mandatory insurance, keeping pension contributions constant but increasing the amount paid by the state, reducing pension benefits, adding an additional capital-secured type of insurance or security, or introducing a combination of the above alternatives simultaneously. Each of the above options has advantages and disadvantages [Walla et al. 2006]. For instance, higher pension contributions also mean higher incidental labour costs, and a higher amount paid by the state would increase the deficit. Both have a negative effect on the economy and the labour market. When the cost of labour and interest rates rise, consumption, investments, and labour participation stagnate or shrink. By contrast, constant pension contributions lower the level of benefits for retirees, which jeopardizes the main objectives of the statutory pension scheme: avoiding poverty and ensuring that seniors have at least an adequate standard of living in retirement [Kloß 2011; Walla et al. 2006; Pimpertz 2004].

Health sector

Population ageing also affects the health sector because as individuals live longer, they often spend those added years with chronic illnesses and disabilities. On a population scale, this can strain the health care system. Lee et al. states: “As people grow older, the chances that they will experience health crises, physical disability, cognitive impairment, and death all increase” [Lee et al. 2010: 6]. But it is not (yet) clear how strongly demographic ageing will impact future health expenditures. “This is because the development of future expenses is more likely to be impacted less strongly by demographic change than by the interaction of other circumstances of the health system, such as advances in medical technology for diagnostics and treatment, advances in the quality of care, availability and availability-induced demand, the behaviour of those insured, the development of prices, pharmacological research and legislation” [Walla et al. 2006: 148].

François Höpflinger and Astrid Stuckelberger stress that the potential impact of population ageing on health expenditures must be neither played down nor dramatized. Analyses of health economics, for example, show that only a small

proportion of the increases in health care costs are directly related to population ageing [Höpflinger, Stuckelberger quoted in Walla et al. 2006]. For example, high health care expenses are regularly incurred just before a death, independent of a person's age. The costs of hospital stays also do not proportionately increase with age. Cost typically peaks for people between the ages of 65 and 80, then fall again significantly after age 80. It is likely that the oldest of the old incur lower health care costs because they are less likely to be hospitalized than younger people. Lower cost treatments, such as long-term care or medication, are prioritized over expensive procedures and operations for the elderly people [Seshamani and Gray quoted in Walla et al. 2006]. Withholding expensive health services from individuals based on age is not ethical. Instead, Clemens Tesch-Römer and Andreas Motel-Klingebiel suggest that medical practitioners “determine the effectiveness of medical measures and care in relation to the defined objectives [of the patient]” [Tesch-Römer, Motel-Klingebiel 2004: 569].

Care sector

In addition to medically-oriented health services, the long-term care sector will also be affected by population ageing: “As individuals age, they are at increasing risk of functional impairments and disability” [Lee et al. 2010: 18]. Manfred Geiger describes these circumstances as follows: “The population is ageing, and age increases the risk that people might be in need of care” [Geiger 2011: 250]. Wolfgang Walla et al. describe this circumstance even more strikingly: “More people aged 80 and more elderly people mean more and more people needing care” [Walla et al. 2006: 155]. Although seniors are remaining physically and mentally fit at later and later ages, the absolute number of people requiring care is rising. However, according to Alexander Künzel, the extent of care required to meet the needs of an ageing population can generally be influenced by individuals' lifestyles and behaviours and the preventative profile of their environments [Künzel 2011]. Sascha Romanowski and Wolfgang Paulus have identified a growing change in values toward greater interest in healthy lifestyles and behaviours, which can prevent or delay the onset of debilitating age-related diseases [Romanowski, Paulus 2011].

Most people in need of long-term care receive help from their relatives or from outpatient care services provided in their homes. Only a small minority of elders receive institutional long-term care, e.g., nursing homes, assisted living facilities [Romanowski, Paulus 2011], but changes in family size and composition will impact the availability of family members to provide care. For instance, more and more couples do not have children, families are getting smaller, parents and children often live far apart, more women work full-time, life plans are becoming more individualised, and the frequency of separations and divorces is increasing.

Thus, it is likely that relatives will provide less care for elders in the future. Family caregivers will be replaced by professional care workers who are significantly more expensive [Walla et al. 2006]. On one hand, the establishment and expansion of institutional structures ties up funds in the billions, yet on the other hand, it fails to provide impulses to set up an economically leaner supply structure for an ageing population. Therefore, Künzel stresses that the future costs of the care sector can only be negotiated in consistently network structures [Künzel 2011]. In order to be cost-efficient, the care sector will have to define a design concept based on cooperation and resource sharing across departmental borders. In particular, structures providing advice to care households, organising and coordinating support and offering help, will be needed [Künzel 2011]. According to Romanowski and Paulus, voluntary activities and technical innovations will increasingly play a role, including new information and communication systems and ‘intelligent assistants’ [Romanowski, Paulus 2011].

3.2. Socio-political consequences

“Demographic challenges do not imply disaster. But in order to ensure that we have a functional social system, we must analyse this development and adapt the different social areas” [Walla et al. 2006: 76]. The socio-political consequences of demographic change include shifting immigration and emigration patterns, changes to the household structure, education, families, social networks, religion, and transportation [Breit 2011; Walla et al. 2006; Kaufmann 2005; Tesch-Römer, Motel-Klingebiel 2004; Backes 2004; Plünnecke, Seyda 2004]. A detailed investigation of all socio-political impacts is beyond the scope of this paper. Rather, the author has decided to focus on one example: education.

The education system will be affected by changes in demography. Basic improvements to the education system can ensure that the demand for highly qualified workers can be met by fewer young people (‘skills shortage’) [Breit 2011; Plünnecke, Seyda 2004]. “Only a highly educated society which continues to learn in the long term can maintain the current level of wealth” [Walla et al. 2006: 116]. Using Germany as an example, Heiko Breit describes three strategies which could be used to adapt the education system to the challenges of an ageing population: 1) expanding the education system (e.g., early childhood education, all-day schools, extracurricular mentoring and life-long learning), 2) accelerated professional development (including earlier school starts, shorter time at secondary schools, greater structure to university studies and greater similarity across schools), and 3) mobilisation of educational reserves (e.g. increasing the qualification and employment rate among women, targeted immigration policy, working at older ages, and qualification of wasted talents) [Breit 2011]. Such measures would prevent the education system from shrinking in spite of a smaller future genera-

tion of young people, and instead would help it hypertrophy. The proposed system also penetrates into new social arenas: families, nurseries, schools, universities, and businesses [Breit 2011; Walla et al. 2006].

Conceptual rethinking is required. According to Franz-Xaver Kaufmann, a forward-looking education policy is needed to ensure against the risk of financial impoverishment of individuals and society [Kaufmann 2005]. At the same time, education can improve the economic well-being of immigrants. “The difference between good or inadequate education influences demographic events such as the probability of childlessness or the choice of partner and finally birth rates” [Walla et al. 2006: 116].

3.3. Economic consequences

Until now, human history and the modern economy have been influenced primarily by younger people [Fretschner et al. 2011]. As a result, no nation is certain about how future demographic shifts will impact the global and national economies [Herrmann 2012; Nyce, Schieber 2005]. One possibility is that the extensive economic growth seen in the 20th and 21st centuries might lose momentum [Fretschner et al. 2011], but this is only one conjecture. What we can be certain of is that demand structures and patterns of consumption will change significantly as the population ages [Fachinger 2012]. This may trigger insecurity within the economy, yet will also create significant new opportunities [Bloom et al. 2011; Neundorfer 2008; Kohlbacher, Herstatt 2008; IHK 2008; Maas, Erbslöh 2007; PwC 2006; Lienhard 2006].

Demographic changes will have both micro- and macroeconomic consequences [Heinze et al. 2000]. Microeconomics applies the hypothesis of rationality to decision-making problems and coordination processes within a country’s economy, which become necessary because of the work split of the production process. Researchers who study microeconomics examine individual features of economic processes, i.e. the economic subjects (individuals, businesses, households, governments), and the individual goods and services that are exchanged [Gabler Wirtschaftslexikon 2012c]. “The objective of microeconomics is not to explain the behaviours of ‘typical’ actors in decision-making situations. Instead, it is interested in the interplay between individual behaviours on the markets and in organisations, and in the consequences resulting from these actions at the system level (e.g. supply and demand on the markets for different goods, market prices)” [Braun 2000: 300-301]. The rationality hypothesis posits that every decision-maker is a rational actor and will use all available resources to maximize gains and minimize losses when engaging in a transaction.

The following four factors are particularly relevant to the microeconomic implications of changing demographic structures: 1) consumption, 2) production,

3) labour market/employment, and 4) the wealth of older people. Consumption is primarily affected by changes in the price elasticity of demand, changes in the consumer structure, and changes in savings behaviour in old age. By contrast, production focuses on demographically-induced changes in work productivity and age-specific production functions. In terms of the labour market/employment, demographic-related changes include demand for work and the jobs available for different age groups. Finally, the wealth of older people is affected by the interplay of supply and demand and the labour market – combined with the factors specified above [Fehm 1971].

On the other hand, macroeconomics more or less neglects individuals' behavioural decisions and instead examines a country's economy by combining similar economic subjects into sectors, such as households and companies. In macroeconomics, economic activities are aggregated by sectors, and consumption, goods, and price levels are analysed using macroeconomic statistical modelling. Generally, economists use balanced approaches that are based on microeconomic foundations [Gabler *Wirtschaftslexikon* 2012b; Herrmann 2012; Lee et al. 2010; Braun 2000; Nyce, Schieber 2005].

The following five factors are particularly relevant to the macroeconomic implications of population ageing: 1) changes in the age structure, 2) growth of certain sectors, 3) income distribution, 4) theoretical financial aspects, and 5) regional demographic changes. Changes to the age structure of a population always results in macroeconomic changes if ageing individuals alter their consumer behaviours, work productivity, and employment choices. In relation to work, growth factors aim to quantify the economic changes that result from demographic shifts (e.g., changes in the number and proportion of elderly workers, age-specific availability of jobs, unemployment rates of elderly workers), and to qualitatively assess how these changes affect individuals (e.g. the willingness of elderly workers to work in different sectors).

When examining the distribution of income within an economy, the question of whether population ageing leads to less equal distribution of income is important. An individual's or household's financial security, e.g. the availability of funds, pension level, determines access to and quality of age-related care.

Population ageing also influence mobility and production patterns (e.g. elderly workers might be less willing to move for work than younger ages, less of a responsive to higher wages and other incentives), which in turn can have an effect on interregional migration. This can play a particularly important role in growth industries/sectors because these are often focused on specific regions [Fehm 1971].

Various macroeconomic crisis scenarios show that a reduction in the number of consumers can lead to lower overall demand for consumer goods, which in turn has negative effects on employment. In Germany, the Enquete Commission

‘Demographic Change’ expressed doubts as early as 2002 that there is a one-dimensional relationship between the number of consumers expressing demand for consumer goods and the overall demand for consumer goods [Deutscher Bundestag quoted in Heinze et al. 2011]. The Commission asserts that the overall demand for consumer goods is influenced not by the number of individuals in a population, but by the number and structure of households. Caroline Eitner et al. also confirm this: “The implied directness of the relationship – fewer consumers = less consumption [...] – must, however, be rejected insofar as the private demand for consumer goods is strongly affected by the number of households and by the household structure” [Eitner et al. 2011: 311]. This mainly applies to sectors such as energy and other services that are consumed at the household level, all of which are affected by population ageing.

Furthermore, the demand for consumer goods must be examined not just in relation to absolute level, but also to structure. This is affected by age, period, and cohort effects as much as by different consumers in different phases of life, such as the growing demand for social services and other health-related goods by those older in age [Heinze et al. 2011]. Eitner et al. emphasize: “Changes within phases of life, and therefore impacts on consumption patterns and demands of older people, have a close linkage to economic growth” [Eitner et al. 2011: 311]. Nevertheless, Uwe Fachinger finds that “statements regarding the further positive development of the economic power of ‘age’ must be viewed with great scepticism” [Fachinger 2012: 615].

4. Discussion

The interdisciplinary science and research area ‘demography’ is receiving more and more attention. Viewing societal ageing as an opportunity is still a relatively new perspective, but it is increasingly gaining ground over ‘doomsday’ demographic crisis scenarios [Cirkel 2011; Fretschner et al. 2011; Eitner et al. 2011; Bloom et al. 2011; Hanser 2006; Wolfe 1997]. This change in perspective is also driven by studies carried out by the author [Meiners 2014; Meiners, da Silva Santana 2014; Fall et al. 2011]. The results of this survey paper show that demographic research is essential to understanding social, socio-political, and economic trends – not only from the viewpoint of elderly people, but also the perspectives of various other groups such as companies, associations, and municipalities.

Even though in recent years the ageing of the population has become increasingly recognised as important to the fields of science, economics and politics, it is not yet receiving sufficient attention. Gassmann and Reepmeyer also confirm this observation: “Despite this development, many companies still have not launched appropriate initiatives that intentionally include this fairly new and fast-growing

market segment of people over 50 years of age into product planning and development activities” [Gassmann, Reepmeyer 2011: 102]. Acceptance could increase significantly if scientists, politicians and industry showed greater commitment [Fretschner et al. 2011; Gerling et al. 2004]. However, a greater focus on the ‘economic factor’ of age could also harbour risks. If older people are only viewed according to the traditional profitability criteria of formal economics, a fixation on the financially privileged older individuals (who have greater purchasing power) could lead to more social inequality. Furthermore, additional social capital (i.e. in addition to existing economic capital) would accumulate where it already exists, with the result that more and more older people would be excluded [Heinze et al. 2004].

A stronger focus on the positive economic factors of ageing societies could re-establish respect for older adults. This is because in societies focused around economics, capital and purchasing power still constitute key integration factors – despite all one-sidedness and ambivalences. Discussing the economic power of an ageing society helps older people to find an identity and strengthens their role as consumers, while drawing attention to their resources and potential for action [Heinze et al. 2004]. Coupled with this, lower pension income, higher cost of government-sponsored and private security systems, disjointed CVs/life biographies, and greater private responsibility for health care in future years could result in greater levels of poverty among seniors [Eitner, Naegele 2012; Bertermann et al. 2012; Naegele, Schneiders 2012; Walter et al. 2012; Enste 2011; Walla et al. 2006]. According to Fachinger we must assume that the distribution of income available “[...] will become less equal and create a greater number of private households of elderly people living in material poverty” [Fachinger 2012: 613]. According to Britta Bertermann et al., old-age poverty is a complex problem and is expressed in under-supply in different areas of life: “The supply of economic resources gains particular importance because it significantly impacts on the scope for action available in other areas of life” [Bertermann et al. 2012: 128].

Since demographic change combined with the expected reductions in benefits from age-based security programs can increase the risk of poverty in old-age, it must be determined whether and to what extent age or life-phase-specific products and services should be available to older adults, particularly to lower-income individuals that are financed using public funds [Fretschner 2011]. There must also be more focus on how to assess future elders’ potential as consumers. A more detailed analysis of elderly people’s needs is required in light of these socio-structural shifts, in addition to information deficits/access barriers relating to technological developments. In addition, the question of which sectors actually show a need for age- or life-phase-specific products and services, and which sectors could benefit from products and services across age groups, has not yet been answered [Eitner, Naegele 2012].

Conclusion

“The topic of ‘demography’ has been on the rise – so much so that it seems impossible to stop” [Bieber 2011: 10]. Robert F. Schoeni and Mary Beth Ofstedal describe this as follows: “For years, researchers and policymakers have attempted to focus attention on population aging by discussing the likely implications to individuals, governments, and society of the baby boom generation reaching old age. No longer can researchers and policymakers say that these are issues that will arise far into the future [...]” [Schoeni, Ofstedal 2010: 14]. After all, the facts are unique and impressive, e.g., the WHO’s forecast for 2050 of more than 2 billion older people worldwide [WHO 2010]. This in turn has wide-ranging social, socio-political and economic consequences. Population ageing has become an important topic of equal interest to the public, politics, the economy, and scientists [Bieber 2011; Mason, Lee 2011; Weber 2010]. Robert Clark et al. emphasize that, population ageing “[...] will have profound effects on the economics and everyday life, on family arrangements, on how we spend our time, social security programs, and national health systems” [Clark et al. 2004: 12-13]. Demographers are now trying to research the causes and consequences of changes to the population structure using an interdisciplinary lens [Gabler Wirtschaftslexikon 2012a]. Therefore, topical demographic research is not only desirable but – from the perspective of many interest groups such as companies, municipalities and associations – it is, in fact, essential [Krause 2007; Walla et al. 2006; Waddell 2005]. Florian Kohlbacher and Chang Chieh Hang also confirm the need for topical research: “The above discussion indicates strong needs for further research, both academic and company-based” [Kohlbacher, Hang 2011: 75]. Antony et al. consolidate this statement by emphasizing that the findings obtained so far “[...] need to be validated with rigorous research” [Antony et al. 2011: 346].

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Globale Alterung – Herausforderungen für Gesellschaft, Politik und Wirtschaft

Zusammenfassung. Die Thematik "Demografie" ist auf dem Vormarsch – und dies so stark, dass ein Aufhalten unmöglich erscheint. So waren zur letzten Jahrtausendwende schon zirka 0,6 Milliarden Menschen 60 Jahre alt oder älter; und im Jahr 2050 werden es laut Weltgesundheitsorganisation (WHO) mehr als 2 Milliarden Menschen sein. Die Auswirkungen der demografischen Entwicklung haben weitreichende soziale, gesellschaftspolitische und wirtschaftliche Konsequenzen. Dieses Forschungspapier zielt darauf ab, die globale Alterung aus der demografischen Perspektive zu analysieren. Die forschungsleitende Frage ist: Was sind die sozialen, gesellschaftspolitischen und wirtschaftlichen Auswirkungen der globalen Entwicklung. Denn die demografischen Veränderungen sind wichtig sowohl für die breite Öffentlichkeit wie auch für die Politiker, Wissenschaftler und Unternehmen. Daher ist derlei demografische Forschung nicht nur wünschenswert, sondern aus der Perspektive vieler Interessengruppen elementar wichtig.

Schlüsselwörter: Alterung der Bevölkerung, Demografie, Alter

Sylke Behrends

Jade Hochschule, Fachbereich Wirtschaft
e-mail: dr.sylke.behrends@t-online.de
phone +49 160 483 31 27

Die gesellschaftliche Bedeutung mesoökonomischer Strukturen in der Wirtschaft

***Zusammenfassung.** Die heutige Gesellschaft ist durch Gruppen bestimmt. Dieses Phänomen besteht auch in der Wirtschaft und in der Wirtschaftspolitik. Dieser Artikel zeigt, welche Bedeutung der Mesoökonomie zur Analyse von Gruppen in der Wirtschaft und Wirtschaftspolitik zukommt. Konkret werden die mesoökonomischen Strukturen mit Hilfe eines Marktmodells für Strukturhilfen dargestellt.*

***Schlüsselwörter:** Mesoökonomie, Wirtschaftspolitik, Strukturpolitik*

Einführung

Die heutige Gesellschaft hat sich in parlamentarischen Demokratien mit marktwirtschaftlich orientierten Wirtschaftsordnungen überwiegend zu einer Gesellschaft organisierter Gruppen entwickelt. Diese soziale Erscheinung zeigt sich auch innerhalb der Wirtschaft, in der gesellschaftlichen Gruppen als wirtschaftspolitische Gruppenphänomene eine große Bedeutung zukommt. Nicht den Marktkräften wird der Vorrang gegeben, sondern eine korporatistische Wirtschaftspolitik praktiziert. So ist insbesondere die Neigung gesellschaftlicher Gruppen, zu ihren Gunsten Einfluß auf den wirtschaftspolitischen Willensbildungs- und Entscheidungsprozeß zu nehmen und die Bereitschaft wirtschaftspolitischer Entscheidungsträger, bestimmten Gruppenforderungen nachzugeben, ein in der

Realität ständig beobachtbares Phänomen. Bei dieser Strukturerehaltungs- und Industriepolitik haben sich wirtschaftspolitische Entscheidungsträger und organisierte Interessenverbände zu einem politisch-ökonomischen Verbund zusammengefunden, um sich den Anforderungen des Marktes durch eine korporatistische Wirtschaftspolitik zu entziehen. Statt sich dem nationalen und internationalen Wettbewerb zu stellen, ihre Strukturen anzupassen, den Strukturwandel zu forcieren und dem Marktmechanismus zu vertrauen, versuchen die wirtschaftspolitisch relevanten Gruppen gemeinsam mit den wirtschaftspolitischen Entscheidungsträgern durch eine gruppenbegünstigende Wirtschaftspolitik die Marktkräfte zu umgehen und die gegebenen Strukturen zu konservieren sowie Strukturwandlungen zu unterbinden. Ein feinmaschiges Netz gegenseitiger Abhängigkeiten zwischen konflikt- und organisationsfähigen Interessengruppen sowie strukturpolitischen Entscheidungsträgern hat dazu geführt, dass Wirtschaftszweige erhalten worden sind, die unter Marktbedingungen keine Chance gehabt hätten. Als Ergebnis dieses praktizierten Verhaltens von strukturpolitischen Instanzen und Interessengruppen ergibt sich eine massive Begünstigungspolitik in Form von Strukturhilfen für bestimmte Wirtschaftszweige, Berufsgruppen und Regionen, wie es sich anhand der Bereiche Landwirtschaft, Steinkohlenbergbau, Schiffbau, Verkehrswirtschaft und Wohnungs—sowie Luft und Raumfahrzeugbau empirisch belegen lässt.

Um diese Gruppenphänomene innerhalb der Wirtschaftspolitik analysieren zu können, ist ein arteigenes Analyseinstrumentarium notwendig, wie es die Mesoökonomie bietet. Dieses Instrumentarium wird – basierend auf den Ausarbeitungen von Anthony Downs und in der Weiterentwicklung von Hans-Rudolf Peters – als ein zusammenfassender Überblick dargestellt.

1. Notwendigkeit eines spezifischen Instrumentariums zur Erforschung struktureller gesellschaftlicher Gruppenphänomene

Da gruppenwirtschaftliche Erscheinungen eine nicht zu unterschätzende Wirkung auf die Wirtschaftspolitik haben, ist es erforderlich, einen wirtschaftswissenschaftlichen Theorieansatz zu finden, der den ökonomischpolitischen Erscheinungen und Verhaltensweisen von Gruppen, Branchen und Regionen Rechnung trägt. Im Rahmen der Mesoökonomie ist ein Instrumentarium entwickelt worden, um strukturtheoretische und -politische Erscheinungen und Handlungen auf der mittleren Aggregationsebene zu analysieren sowie ordnungsinkonformes strukturpolitisches Handeln offenzulegen. Die Mesoökonomie ist auf der mittleren Aggregationsebene zwischen Einzel und Gesamtwirtschaft angesiedelt. Zu diesem, zwischen den beiden extremen Aggregationsebenen der Volkswirtschaftslehre lokalisierten Bereich gehören die Probleme und Verhaltensweisen der größtmäßig

mittleren Aggregate von Wirtschaftssubjekten bzw. Analyseobjekten wie Gruppen, Branchen und Regionen bzw. Regionsrepräsentanten und deren Interaktionen mit den wirtschaftspolitischen bzw. strukturpolitischen Entscheidungsträgern. Zur Beseitigung des Defizits der mittleren Aggregationsstufe ist diese dritte volkswirtschaftliche Disziplin geschaffen und in Anlehnung an die traditionelle griechische Begriffsbildung (mikro = klein, meso = mittel, makro = groß) zur Bezeichnung verschiedener Aggregationsstufen innerhalb der Volkswirtschaftslehre Mesoökonomie genannt worden [Vgl. Behrends 2001: 159ff.; Peters 1995].

2. Mesoökonomie als gesellschaftlich interdisziplinärer Ansatz

Wie die meisten Theorien benutzt auch die Mesoökonomie Elemente aus anderen Theorien und baut damit sowie mit eigenen Bausteinen ein arteigenes Theoriegebäude. Bei der Grundsteinlegung der Mesoökonomie 1971 konnte deshalb bereits auf verschiedene Bausteine zurückgegriffen werden, die dann um arteigene mesoökonomische Elemente ergänzt und/oder durch sie modifiziert wurden. Da es sich bei der Mesoökonomie um einen Teilbereich der Volkswirtschaftslehre handelt, konnten wesentliche Determinanten aus dem eigenen Bereich der Volkswirtschaftslehre übernommen und zu einer mesoökonomischen Theorie ausgebaut werden, wie insbesondere einzelne Ansätze aus der mikroökonomisch fundierten Neuen Politischen Ökonomie von Anthony Downs [1968], der Deregulierungstheorie sowie einige Elemente der ökonomischen Strukturtheorie. Darüber hinaus vereinigt die Mesoökonomie auch Bausteine nichtökonomischer Disziplinen in sich. Durch den primären Einbezug gruppenstruktureller Phänomene greift die Mesoökonomie auf Erkenntnisse aus der Soziologie zurück, die sich intensiv mit dem Forschungsobjekt Gruppe und dem Gruppenverhalten beschäftigt. Da die Gruppen meist in organisierter Form, z. B. als Wirtschaftsverbände, innerhalb des Wirtschaftsprozesses auftreten, macht sich die Mesoökonomie auch die Erfahrungen der Verbändetheorie zunutze. In der mesoökonomischen Lehre agieren die Wirtschaftsverbände nicht in einem wirtschaftspolitischen Vakuum, sondern sie sind aufgrund ihrer externen Funktionen bestrebt, die Interessen ihrer Mitglieder in der Wirtschaftspolitik durchzusetzen, indem sie den Willensbildungs- und Entscheidungsprozess der wirtschaftspolitischen Entscheidungsträger zu ihren Gunsten zu beeinflussen versuchen. Demnach werden außerdem Erklärungsansätze aus der Politologie, insbesondere die verschiedenen Stufen des (wirtschafts-)politisch determinierten Willensbildungs- und Entscheidungsprozesses der wirtschaftspolitisch relevanten Akteure, in die Analyse miteinbezogen. Zwischen den Interessengruppen und den wirtschaftspolitischen Instanzen besteht aber nicht nur eine einseitige Beziehung durch die Beeinflussungsversuche der Verbände, sondern es erfolgt auch eine Rückkoppelung durch bewusstes, aus

Eigeninteresse resultierendes Handeln der wirtschaftspolitischen Akteure, so dass beide Seiten in Interaktion miteinander treten. In der Mesoökonomischen Interaktionstheorie der Wirtschaftspolitik vereinigen sich dann verschiedene Bausteine der vorgenannten Theorien mit eigenen Ansätzen des Begründers der Mesoökonomie zur Analyse dieser Interaktionen.

3. Mesoökonomische Interaktionstheorie der Wirtschaftspolitik: Grundmodell Markt für Strukturhilfen

Die Mesoökonomische Interaktionstheorie der Wirtschaftspolitik [Vgl. Peters 1995] beschreibt das Zusammenwirken zwischen organisierten Interessengruppen und strukturpolitischen Entscheidungsträgern innerhalb der Wirtschaftspolitik. Konstruiert wird ein Markt für Strukturhilfen. Auf der Angebotsseite fungieren die strukturpolitischen Entscheidungsträger, wie Parlamentarier, Minister, Ministerialbürokraten) als Anbieter von Strukturhilfen in Form von Wettbewerbsbeschränkungen, Steuervergünstigungen und Subventionen, während auf der Nachfrageseite die Interessen oder Verbandsorganisationen diese Strukturhilfen nachfragen. Es findet eine Art Tauschgeschäft statt, wobei Strukturhilfen gegen potentielle Wählerstimmen oder persönlichen Bedeutungszuwachs getauscht werden.

4. Das Marktgut Strukturhilfe

Unter dem Tauschgut Strukturhilfen im weiteren Sinn lassen sich alle Maßnahmen der praktizierenden sektoralen und regionalen Strukturpolitik subsumieren. Nach Peters [2000b: 700f.] umfasst die praktizierende sektorale und regionale Strukturpolitik alle Bestrebungen und Maßnahmen strukturpolitischer Instanzen, die bewusst und gewollt darauf abzielen:

- a) bestimmte Strukturelemente oder strukturbestimmende Relationen (wie z. B. die Wettbewerbsverhältnisse) von Wirtschaftszweigen und/oder Regionen abweichend von den allgemeingültigen Ordnungsprinzipien (z. B. dem Wettbewerbsprinzip) zu regeln (Regulierungspolitik),
- b) Strukturwandlungen innerhalb von und zwischen Wirtschaftszweigen und/ oder Regionen in einer Gesamtwirtschaft,
 - auszulösen und/oder zu verstärken (Strukturwandelförderungspolitik),
 - abzuschwächen (Strukturwandelverzögerungspolitik),
 - zu unterbinden (Strukturerhaltungspolitik),
- c) die Anpassungsfähigkeit und willigkeit der Wirtschaftssubjekte an den Strukturwandel in den Wirtschaftszweigen und Regionen zu fördern (Strukturanpassungspolitik).

Von der Vielzahl möglicher sektoraler und regionaler Strukturhilfen kommt denjenigen Strukturhilfen, die das Interesse der (organisierten) Gruppen an sektoraler Einkommenssicherung und Besitzstandserhaltung am ehesten befriedigen als Tauschobjekte auf dem Strukturhilfenmarkt die höchste Wertschätzung zu. Dazu zählen insbesondere die Instrumentarien der Regulierungspolitik sowie der Strukturwandelverzögerungs und erhaltungspolitik, wie die sektoralen Staatshilfen in Form von Branchensubventionen als Finanzhilfen und Steuervergünstigungen sowie Marktzugangs und Wettbewerbsbeschränkungen für bestimmte Wirtschaftszweige oder Berufsgruppen. Nachfolgend werden typische wirtschaftspolitische Instrumente der Gruppenbegünstigungspolitik und ihre Wirkungen aufgelistet (Tabelle 1).

Beispielsweise stellte sich die Subventionspolitik der Bundesregierung in der Bundesrepublik Deutschland im Jahr 2013 wie folgt dar: Von dem Subventionsvolumen in Höhe von 158,1 Mrd. Euro [Vgl. Laaser, Rosenschon 2015: 40] entfielen 40,5% sektorspezifische Subventionen an den Unternehmenssektor. Von den sektorspezifischen 64,1 Milliarden Euro Subventionen für den Unternehmenssektor beziehen sich 64,6% auf die klassisch regulierten – und kaum wachstumsorientierten und gering wertschöpfenden – Wirtschaftszweige Land-, Forstwirtschaft, Fischerei (16,6%), Bergbau (5,1%), Verkehr und Wohnungsvermietung (7,2%); die branchenübergreifenden Subventionen betragen für den Unternehmenssektor im Bereich der Regional und Strukturpolitik 15,7% Insgesamt waren die Subventionen so hoch wie das Lohnsteueraufkommen in dem Jahr. Die große Gruppe der Lohnsteuerzahler finanziert die verteilungspolitische Zielsetzung des Staates zugunsten bestimmter Wirtschaftszweige und Berufsgruppen.

Während die Branchensubventionen in Form von Erhaltungssubventionen und Steuervergünstigungen zu den Instrumentarien der Strukturwandelverzögerungs und erhaltungspolitik zu rechnen sind, gehören die Marktzugangs- und Wettbewerbsbeschränkungen zu den Instrumentarien der Regulierungspolitik. Im Rahmen der Regulierungspolitik werden von den Regulierungsbehörden abweichend von den allgemeingültigen Prinzipien der Ordnungspolitik wettbewerbliche Ausnahmbereiche für einzelne Unternehmen, Gruppen von Unternehmen oder Wirtschaftszweige auf der Angebotsseite gewährt. Als Regulierungsinstrumentarien mit wettbewerbsreduzierender oder -ausschließender Wirkung zugunsten einzelner Wirtschaftszweige gelten Preis-, Qualitäts- und Marktzutrittsregulierungen sowie die Errichtung von Ausnahmbereichen innerhalb des Gesetzes gegen Wettbewerbsbeschränkungen, wie z. B. für den Güter- und Binnenschiffsverkehr, die Land- und Forstwirtschaft sowie für Versorgungsunternehmen von Strom und Gas. Oftmals formieren sich einzelne regulierende Strukturhilfen mit wettbewerbsreduzierender bzw. –ausschließender Wirkung auch zu kompakten Anbieterschutzordnungen, wie sie sich als einzelne Berufsordnungen (z. B. Approbation für Apotheker und Ärzte) oder als Sonderordnung für einzelne Branchen (z. B. Agrarmarktordnung, Energiewirtschaftsordnung, Güterverkehrsordnung) zeigen.

Tabelle 1. Typische wirtschaftspolitische Instrumente der Gruppenbegünstigungspolitik und ihre Wirkungen

Instrumente der Gruppenbegünstigung	Primär begünstigte Gruppen bzw. Wirtschaftszweige	Beabsichtigte Wirkungen des Instrumenteneinsatzes	Unbeabsichtigte Nebenwirkungen des Instrumenteneinsatzes
Erhaltungssubventionen in Form von Finanzhilfen und Steuervergünstigungen für bestimmte Branchen	In Deutschland vor allem: Landwirtschaft, Steinkohlenbergbau, Werften, Luft und Raumfahrzeugbau, Unternehmen der Energie und Wasserversorgung sowie des öffentlichen Verkehrs, Wohnungsvermietung	Erhaltung von (auch unrentablen) Produktionen und Arbeitsplätzen	Absatz und Strukturprobleme infolge Überproduktion und mangelnder Anpassung an den Strukturwandel
Lohnsubventionen für die Einstellung bestimmter Arbeitnehmergruppen	Einstellungsbetriebe und neu eingestellte Arbeitnehmer aus der Gruppe der ehemaligen (Langzeit) Arbeitslosen	Wiedereingliederung von Arbeitslosen (insbesondere aus der Gruppe der Langzeitarbeitslosen) in den Arbeitsprozeß	Verdrängung nicht subventionierter Lohnarbeit und damit lediglich Verschiebung der Arbeitslosigkeit in andere Bereiche
Staatliche Mindestpreise über Marktniveau (z. B. in der Landwirtschaft)	Landwirte mit Erzeugung von EU-Marktordnungsprodukten	Einkommenssicherung für Landwirte	Absatzprobleme infolge Überproduktion
Staatliche Mindestlöhne über Marktniveau (z. B. für Niedriglohngruppen)	Arbeitnehmer unterer Lohngruppen	Einkommenssicherung für Arbeiter mit geringer Qualifikation	Kaum Arbeitsplatzangebote wegen produktivitätsmäßig zu hoher Löhne für einfache Arbeit
Staatliche Höchstpreise unter Marktniveau (z. B. bei Wohnungsmieten)	Nachfrager, Mieter	Nachfrager, Mieterschutz	Angebotsmangel wegen unattraktiver (eventuell nicht kostendeckender) Preise
Staatliche Abnahmeverpflichtungen (z. B. für landwirtschaftliche Erzeugnisse)	Landwirte mit Erzeugung von EU-Marktordnungsprodukten	Absatzsicherung in der Landwirtschaft	Überproduktion und Absatzprobleme der staatlichen Abnahmestellen

Gesetzliche Absatzgarantien mittels Verwendungszwängen (z. B. in Verstromungsgesetzen)	Steinkohlenbergbau	Sicherung des Steinkohlenabsatzes durch zangsweisen Kohleinsatz in der Elektrizitätserzeugung	Verteuerung der Elektrizitätserzeugung infolge des erzwungenen Einsatzes teurer einheimischer Steinkohle
Steuerliche Belastungen der Substitutionskonkurrenz (z. B. durch die Heizölsteuer)	Steinkohlenwirtschaft	Schutz einheimischer Steinkohle durch steuerliche Belastung des Konkurrenten Mineralöl	Heizölverteuerung auch für sozial schwache Schichten
Staatlich zugelassene Wettbewerbsbeschränkungen (z. B. durch Demarkations und Konzessionsverträge in der Stromwirtschaft)	Unternehmen der Elektrizitätswirtschaft	Angebliches Regulierungserfordernis wegen „natürlicher“ Leistungsmonopole	Relativ hohe Strompreise infolge regionaler Strommonopole
Marktzugangsbeschränkungen (z. B. durch Fahrzeugkontingente im Straßengüterfernverkehr)	Eisenbahn und vorhandene Unternehmen des konzessionierten Straßengüterfernverkehrs	Kapazitätsbeschränkungen im gewerblichen Straßengüterfernverkehr zum Schutz von Ferntransporten der Eisenbahn	Relativ hohe Transportpreise infolge staatlich verordneter Angebotsverknappung und damit Wettbewerbsbeschränkungen
Außenhandelsprotektionismus mittels Einfuhrzöllen, Einfuhrkontingenten und nichttarifären Handelshemmnissen	Einheimische Produzenten und der Binnenhandel	Schutz einheimischer Produzenten und Händler vor der ausländischen Konkurrenz	Mangel an internationalem Warenangebot und mangelnder Konkurrenzdruck ausländischer Wettbewerber auf die einheimischen Produzenten und Händler

Quelle: Peters 2000a: 370f.

Eine bedeutende Wesenseigenschaft strukturpolitischer Hilfen ist ihr Kollektivgutcharakter, der sich in zweifacher Hinsicht zeigt. Einerseits setzt sich der Empfängerkreis des Gutes Strukturhilfe generell aus einer spezifisch abgegrenzten Gruppe, einer Branche oder einer Region zusammensammen, so dass es nicht möglich ist, einzelne Mitglieder der zu begünstigenden Gruppe etc. von der Nutzung des Strukturhilfengutes auszuschließen. Andererseits werden die aus der Strukturhilfenvergabe resultierenden sozialen Kosten als negative externe Effekte bestimmten Gruppen, wie insbesondere den Konsumenten, Steuerzahlern sowie eventuell der Substitutions und Auslandskonkurrenz, aufgebürdet. Strukturhilfen weisen demnach als öffentliche Güter einen Doppelcharakter auf, indem sie sowohl bestimmte Gruppen begünstigen als auch benachteiligen, und sich kein Gruppenmitglied dieser positiven respektive negativen Effekte entziehen kann.

5. Marktstruktur von Angebot und Nachfrage auf dem Strukturhilfenmarkt

Strukturhilfen sind politische Güter. Ihre Produktion erfolgt auf der Grundlage des wirtschaftspolitischen Prozesses und unterliegt dessen restriktiven Bedingungen. Generell richtet sich ihre Vergabe nach rechtlichen und finanziellen Modalitäten, wobei den Strukturhilfenanbietern jedoch ein erheblicher Ermessensspielraum zukommt und ordnungskonforme volkswirtschaftliche Aspekte meist unberücksichtigt bleiben. Im Allgemeinen werden Strukturhilfen interessenorientiert produziert. Ihre Erstellung ist das Ergebnis eines Bargainingprozesses (Abstimmung) zwischen verschiedenen wirtschaftspolitischen Entscheidungsträgern und Interessengruppen. Da sowohl ein wirksames Angebot als auch eine wirksame Nachfrage bestehen, werden Strukturhilfen zu einem marktfähigen Gut. Je nach spezifischer Art weisen Strukturhilfen unterschiedliche Knappheitsgrade auf. Während Branchensubventionen als sichtbare Finanzhilfen im Bundeshaushalt ausgewiesen werden und gegebenenfalls aufgrund eingeschränkter finanzieller Mittel nur begrenzt zur Verfügung stehen (Zwang zum Budgetausgleich), werden die Regulierungen (in Form von Wettbewerbs und Marktzugangsbeschränkungen) nicht budgetär erfasst und können meistens langfristig in größeren Mengen zu geringen Produktionskosten angeboten werden. Zudem bleiben Regulierungen aufgrund ihres geringen Grades an Markttransparenz größtenteils von der Öffentlichkeit unbemerkt. Welcher wirtschaftspolitische Laie durchschaut die in Berufsordnungen, einzelnen Marktordnungen, Branchengesetzen und branchenbezogenen Rechtsverordnungen enthaltenen Wettbewerbsbeschränkungen zugunsten bestimmter Wirtschaftszweige, die sich bis zu Anbieterschutzordnungen ausweiten können? Diese regulierungspolitischen Vorteile machen sich beide Marktseiten zunutze. Deshalb ist das Angebot an regulierungspolitischen Maß-

nahmen zugunsten eines bestimmten Wirtschaftszweiges meist reichhaltiger bzw. umfangreicher als Steuervergünstigungen und Branchensubventionen.

Marktmorphologisch ist der Strukturhilfenmarkt durch einen unvollkommenen Wettbewerb gekennzeichnet. Er weist entweder die Marktform des bilateralen Oligopols oder des Angebotsoligopols auf. Während die Angebotsseite des Marktes eindeutig durch wenige Strukturhilfenanbieter charakterisiert ist, zeichnet sich die Nachfrageseite durch zwei unterschiedliche Strukturen aus. So können sowohl einige wenige Branchen als auch viele Branchen mit jeweils unterschiedlicher Größe auf der Nachfrageseite agieren. Diese oligopolistische Marktform führt im Allgemeinen dazu, dass sowohl die Strukturhilfenanbieter als auch nachfrager bei ihren Handlungen die Aktionen und Reaktionen ihrer „Konkurrenten“ in ihre Entscheidungskalküle miteinbeziehen.

6. Verhaltensweisen der Anbieter auf dem Strukturhilfenmarkt

Auf der Angebotsseite fungieren als einzelne Anbietergruppen die wirtschafts respektive strukturpolitischen Entscheidungsträger auf Bundes-, Länder- und Kreis- bzw. Gemeindeebene. Dazu zählen die Regierung, die Parlamente und die jeweils sachlich zuständige öffentliche Verwaltung (Ministerialbürokratie), denen aufgrund der formalen Entscheidungsbefugnis, der faktischen Entscheidungsgewalt und Durchsetzungsmacht sowie der dauernden Einwirkungsmöglichkeit bzgl. wirtschaftspolitischer Maßnahmen eine wirtschaftspolitische Trägereigenschaft zukommt. Neben diesen direkten Anbietern existieren indirekte Strukturhilfenanbieter, zu denen die politischen Parteien gehören. Durch die Parteizugehörigkeit vieler wirtschaftspolitischer Entscheidungsträger - entweder politisch vorgegeben oder auf freiwilliger Basis - entsteht eine Einfluss- und Mitwirkungsmöglichkeit im wirtschaftspolitischen Willensbildungs- und Entscheidungsprozess.

Jeder Anbieter und jede Anbietergruppe weist spezifische Verhaltensweisen auf, die mehr oder weniger den Prozess der Strukturhilfenvergabe bestimmen. Um diese Verhaltensweisen darstellen zu können, ist es erforderlich, die Motivationen und Ziele sowie die Rahmenbedingungen und Restriktionen, die das Handeln und die Handlungen der Anbieter prägen, aufzuzeigen:

Strukturhilfenangebot:¹

1. Die strukturpolitischen Entscheidungsträger (Parlament, Minister, Ministerialbeamte) streben unter dem Eigennutzaxiom nach Sicherung errungener Ämter oder nach Erringung höherer Positionen, wobei parteizugehörige Strukturpoliti-

¹ Eigene Darstellung und Umsetzung [in Anlehnung an Peters 1995: 170].

ker hauptsächlich über ein stimmenmaximierendes und Beamte (öffentliche Verwaltung) vorrangig über ein kompetenzoptimierendes Verhalten diese Ziele zu erreichen versuchen.

2. Da die Strukturpolitiker wegen unvollständiger Informationen und begrenzter kognitiver Fähigkeiten oft nicht wissen, ob und gegebenenfalls inwieweit ihre Handlungen zielloptimal sind, geben sie sich in der Regel mit erkennbaren oder vermuteten Zielannäherungslösungen zufrieden.

3. Die strukturpolitischen Instanzen (Parlamente, Regierungen, Ministerien) sind prinzipiell in der Lage, sich im parlamentarischen und administrativ-hierarchischen Entscheidungsprozess zu einigen und Strukturhilfen anzubieten.

4. Die strukturpolitischen Institutionen sind grundsätzlich bereit, Strukturhilfen gegen von ihnen als angemessen empfundene Gegenleistungen oder Folgewirkungen abzugeben.

7. Verhaltensweisen der Nachfrager auf dem Strukturhilfenmarkt

Strukturpolitische Akteure auf der Nachfrageseite sind hauptsächlich die Branchenverbände als Interessengruppen, in denen sich einzelne Branchenunternehmen zwecks optimaler Durchsetzung ihrer ökonomischen Interessen organisieren. Motiviert werden die strukturpolitischen Handlungsweisen der Branchenunternehmen durch ein rentensuchendes Verhalten (rent seeking), indem sie mit Hilfe von Branchenverbänden wirtschaftliche Einkommensvorteile zu erlangen versuchen, die nicht auf ihrer produktiven Leistung basieren, sondern durch produktive Leistungen anderer Wirtschaftssubjekte finanziert werden. Im allgemeinen kann ein Branchenverband erst strukturpolitische Forderungen präsentieren, wenn er die notwendige Artikulations-, Aggregations- und Selektionsfunktion für die oftmals unterschiedlichen strukturpolitischen Interessen seiner Verbandsmitglieder erfüllt und zu einer einheitlichen Nachfragefunktion zusammengefasst hat.

Für den verbandlichen Willensbildungs- und Entscheidungsprozeß kommt der hauptamtlichen Geschäftsführung bzw. der Verbandsbürokratie eine große Bedeutung zu; sie bestimmen maßgeblich den Prozeß der Strukturhilfennachfrage. Denn „häufig sind nur sie aufgrund ihrer umfassenden Branchenkenntnisse sowie ihrer Verbindungen zu den wirtschaftspolitischen Entscheidungsinstanzen in der Lage, realistische Verbandsziele zu formulieren und Verbandsforderungen am Markt für Strukturhilfen durchzusetzen“ [Peters 2000a: 322]. Unter der Voraussetzung, dass die hauptamtlichen Verbandsfunktionäre primär bestrebt sind, ausschließlich im Interesse des Gesamtverbandes zu handeln, ist ihre relativ große Entscheidungskompetenz innerhalb des Verbandes nicht als problematisch zu bewerten. Weil die geschäftsführende Verbandsleitung jedoch, wie jede andere Person, ein Eigeninteresse – beispiels-

weise an hohem Einkommen, Ämtern und Prestige – hat, besteht die Gefahr, dass sie ihre Interessen primär zu realisieren trachtet und die Befriedigung der Mitgliederinteressen nur sekundär erfolgt; und zwar höchstens als Mittel zur Erfüllung ihrer eigenen Zwecke. Beispielsweise – so Peters – „kann sie zwecks Erweiterung ihres eigenen Herrschaftsbereiches bewusst solche Strukturhilfen anstreben, deren verbandsseitige Verwaltung eine personal und kostenmäßig größere Verbandsorganisation voraussetzt“ [Peters 2000a: 322]. Im Gegensatz dazu sind die Verbandsmitglieder im allgemeinen an einer relativ kostengünstigen und zugleich effizienten Geschäftsführung des Verbandes interessiert. Die Interessen der Verbandsgeschäftsführer bzw. -führung und der Verbandsmitglieder können also erheblich divergieren. Oftmals entsteht die Förderung des Verbandswohles als ein Nebeneffekt, als eine Art Kuppelprodukt der Interessenverfolgung der Verbandsfunktionäre bzw. Führung(sgruppen). Außerdem ist eine Verbandsorganisation daran interessiert, als Organisation eine Monopolstellung einzunehmen, damit – wie von *Hirschman* erkannt – höchstens der Widerspruch, jedoch nicht die Abwanderung unzufriedener Mitglieder wirksam wird [Vgl. *Hirschman* 1970]. Generell sind sowohl die leitenden Verbandsfunktionäre als auch die Verbandsbürokratie bestrebt, diese Ziele langfristig zu sichern, um ständig größer und erfolgreicher zu werden. Oftmals erhält die Verbandsleitung bei ihrer Verbandspolitik auch von den großen Mitgliedsunternehmen Unterstützung. Aufgrund ihrer Größe ist es einigen Mitgliedsunternehmen möglich, zu ihren Gunsten Einfluss auf die verbandliche Willensbildung sowie die Strukturhilfenforderung zu nehmen und die Verbandsgeschäftsführer bzw. die -führung werden hinsichtlich ihrer Eigennutzorientierung in der Regel geneigt sein, diese Mitglieder zu bevorzugen.

Ergeben sich insbesondere für die Verbandsführung auch viele Möglichkeiten, ihre Eigeninteressen abweichend von den Gesamtverbandsinteressen durchzusetzen, so ist allerdings eine völlige Verselbständigung der Verbandsführer bzw. Führungsgruppen nicht möglich. Denn unter der Prämisse einer Wiederwahl muss die Verbandsführung ihre Wiederwahlchancen ins Kalkül ziehen und damit rechnen, dass konkurrierende Führungskräfte und -gruppen vorhanden sind, deren oberstes Ziel in der Übernahme einer führenden Verbandsposition besteht. Die Verbandsführung, insbesondere die Verbandsgeschäftsführer, stehen also ständig unter – teilweise doppeltem – Erfolgswang, einerseits gegenüber ihren Mitgliedern und andererseits gegenüber ihrem Dachverband.

Zusammengefasst ergeben sich folgende Verhaltensweisen:

Struktuhilfennachfrage:²

1. Die Interessen und Verbandsorganisationen der Struktuhilfennachfrager (häufig Branchenverbände) streben eine Optimierung der Verzinsung des „Verbandskapitals“ an, indem sie einen möglichst großen Überschuss an quantifizier-

² Eigene Darstellung und Umsetzung [in Anlehnung an Peters 1995: 170].

baren Vorteilen aus strukturpolitischen Regelungen zugunsten der Verbandsmitglieder (Output) über die aufgewendeten Kosten für die Verbandsorganisation im externen Funktionsbereich (Input) zu erreichen suchen.

2. Die Interessen und Verbandsorganisationen sind in der Lage, die Vorteile bzw. Nachteile von strukturpolitischen Maßnahmen für ihre Mitglieder zu erkennen und – sofern quantifizierbar – auch zu berechnen.

3. Die Interessengruppen und Verbände sind fähig, auch heterogene Interessen ihrer Mitglieder zu einer homogenen Nachfrage nach dem Kollektivgut Strukturhilfe zusammenzufassen.

4. Die strukturhilfenanstrebenden Gruppen (Produzentenverbände, Berufsgruppen etc.) verfügen über Gegenleistungen (wie z. B. Wahlbeeinflussung ihrer Mitglieder, Fachberatung der Ministerien), die von den strukturpolitischen Entscheidungsträgern als adäquat angesehen werden.

8. Marktmechanismus: Interdependenzmodell

Prinzipiell versuchen die strukturpolitischen Nachfrager, auf alle am strukturpolitischen Willensbildungs und Entscheidungsprozeß Beteiligten zu ihren Gunsten Einfluss zu nehmen. Innerhalb des Prozesses der Strukturhilfenvergabe nimmt jedoch die Ministerialbürokratie des Bundes als Anbieter von Subventionen eine präponderante Stellung ein. Sie ist im Laufe der Zeit zum eigentlichen wirtschaftspolitischen Programminitiator (Programmanstoß), entwickler und ausarbeiter geworden. Deshalb wird der Produktionsprozeß einer Strukturhilfe überwiegend von der Ministerialbürokratie und dort auf der Basisebene konkret von den einzelnen Fachreferaten bestimmt. Es stellt sich die Frage, welche Motive die einzelnen ministeriellen Strukturhilfenanbieter veranlassen, diese anzubieten. Downs' Wählerstimmenmaximierungshypothese kann zwar in einigen Fällen das tatsächliche Verhalten der vom politischen Wahlausgang abhängigen Leitungsbeamten widerspiegeln [Vgl. Downs 1968]. Aber wieviele Ministerialbürokraten sind vom politischen Wahlausgang betroffen? Denn außer der politischen Führung des Ministeriums und den Abteilungsleitern als politische Leitungsbeamte, die in ihrer Berufsfunktion unmittelbar vom Wahlausgang berührt werden, ist das Wahlergebnis für die unteren Hierarchieebenen meist von untergeordneter Bedeutung. Welche Motive bestimmen das Verhalten der strukturpolitikvergebenden Bürokraten? Auf hoher politischer Ebene ist die Kompetenzoptimierung für Beamte auf mittlerer und niedriger Entscheidungsebene, deren Berufskarriere nicht unmittelbar vom Wahlausgang berührt wird, von Bedeutung [Vgl. Peters 1995]. Kompetenzoptimierung bedeutet sowohl Kompetenzerweiterung durch Beförderungen und Aufgabenerweiterung für Fachbeamte mit Aufstiegschancen als auch Kompetenzwahrung in Form von Erhaltung des status quo für diejenigen ohne

Beförderungsmöglichkeit und Kompetenzabstoßung von arbeits und kritikträchtigen Zuständigkeiten für beide Arten situationsspezifisch. Generell ist die Nachfrage von den (Interessen)Gruppen nach Strukturhilfen grenzenlos. Auf dem Strukturhilfenmarkt trifft sie auf ein begrenztes Angebot. Da sich die Anbieter in der günstigeren Position befinden, werden sie sich die für ihre Bedürfnisbefriedigung optimalen Nachfrager aussuchen. Um in den Genuss des knappen Gutes Strukturhilfe zu gelangen, verfolgen die Nachfrager bestimmte Strategien. Sie versuchen, die Strukturhilfenanbieter entsprechend ihrer Nutzenfunktion einzuschätzen und dementsprechend zu handeln. Folglich ist jeder Branchenverband bestrebt, einen möglichst guten Kontakt zu dem fachlichen Bundesministerium und dem zuständigen Fachreferat herzustellen und zu halten. So versorgt der Branchenverband den Referenten mit notwendigen „Sach“ informationen und erwähnt „nebenbei“ die Probleme der Branche. Aus dem ständigen Kontakt ergibt sich meist eine gewisse Affinität, wodurch bei dem Fachreferenten im Laufe der Zeit ein bestimmtes Verständnis für die – zumeist angeblichen – Probleme der Branchenverbände entsteht. In der praktizierten Strukturpolitik führt dieses oftmals dazu, dass sich die Bürokraten bzw. Regulatoren gemäß der capture-theory als Betreuer der Regulierten bzw. „ihrer“ Branchenverbände fühlen und sich mit deren Interessen fast vollständig identifizieren. Obwohl die Ministerialbürokratie bzw. die Fachreferate als vorherrschende Strukturhilfenanbieter gelten, sind auch die anderen politischen und parlamentarischen Anbieter im strukturpolitischen Entscheidungsprozeß von Bedeutung. Um sich auf der – teilweise durch Konkurrenzbeziehungen – geprägten Nachfrageseite merklich hervorzuheben, sind die Branchenverbände bestrebt, ihre jeweils spezifische Ressourcenausstattung so einzusetzen, dass sie sich im einzelnen positiv von den anderen Nachfragern unterscheiden. Grundsätzlich sind die Branchenverbände bereit, alle ihnen zur Verfügung stehenden Mittel zur Produktion von adäquaten Gegenleistungen für die knappen Strukturhilfen anzubieten, wie beispielsweise Wahlbeeinflussung ihrer Mitglieder (Stimmenpakete), Fachberatung der Ministerien zur Realisierung von Kompetenzoptimierung und Bundestagsausschüsse in Form von detailliertem und fundiertem Expertenwissen, Prestigezuwachs und finanzielle Unterstützungen. Oftmals scheuen sie sich aber auch nicht, zusätzlich Pressionsmittel zur Durchsetzung ihrer Gruppenforderungen anzuwenden, wie beispielsweise Unterstützung durch Massenmedien, Demonstrationen und Streiks. Durch die von den Nachfragern prinzipiell zu erbringenden adäquaten Gegenleistungen für die Strukturhilfenanbieter und die vielfältigen Sanktionsmöglichkeiten schafft sich die Nachfrage auf dem Strukturhilfenmarkt oftmals ein passendes und optimales Angebot. Als Konsequenz des interdependenten Verhaltens der Anbieter und Nachfrager auf dem Markt für Strukturhilfen ergibt sich in der Regel eine allgemeinwohlbeeinträchtigende ordnungsinkonforme Strukturpolitik, die die Gruppe(n) der Strukturhilfennachfrager begünstigt, während insbesondere die Gruppe der Steuerzahler benachteiligt wird.

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The social significance of mesoeconomic structures

Abstract. *Today's society is determined by groups. This phenomenon also exists in the economy and in economic policy. This article shows the importance of the mesoeconomic theory for analyzing groups in the economy and in economic policy. Specifically, the mesoeconomic structures are represented by means of a market model for structural support.*

Keywords: *mesoeconomy, economic policy, structural policy*

Светлана Боган

НИЭИ Министерства экономики Республики Беларусь
e-mail: svetatan@tut.by
телефон +375 29 2676514

Инвестиции в общественные блага в Республике Беларусь

***Аннотация.** В статье рассматриваются инвестиции Республики Беларусь в общественные блага, государственная политика в этой области, оценивается ее эффективность и последствия для экономики страны.*

***Ключевые слова:** инвестиции, общественные блага, эффективность, структура инвестиций, государственная инвестиционная политика*

Введение

Общественное благо – благо, которое потребляется коллективно всеми гражданами, и не может быть использовано индивидуально. Примером может послужить национальная безопасность, человеческий капитал (здравоохранение, образование), инфраструктура, охрана окружающей среды.

Инвестиции в основной капитал представляют собой совокупность затрат, направляемых на приобретение, воспроизводство и создание новых основных средств. Инвестиции в общественные блага усиливают социальную ориентацию экономической системы и приводят к достижению полезного эффекта для общества в целом. Такой эффект может быть также нематериальным, отложенным или косвенным.

В связи с такими специфическими особенностями общественных благ, как неконкурентность в потреблении и неисключаемость, производство и распределение общественных благ относится к основным функциям государства.

На практике, при инвестировании в общественные блага возникают следующие проблемы:

1. Проблема оценки эффективности инвестиций в общественные блага. В мировой практике существуют устоявшиеся методики оценки экономической эффективности. Тем не менее, особенность инвестиций в общественные блага заключается в том, что необходимо учитывать разные выгоды, как прямые, так и косвенные, отложенные, не только выгоды и издержки в рыночных ценах, но и социальные выгоды и социальные издержки. Поэтому вопрос о методике оценки остается открытым. Такого рода инвестиции можно оценивать по степени достижения целей, однако для этого они должны быть выражены количественно или, по меньшей мере, четко сформулированы, что не всегда просто сделать (например, инвестиции в культуру). Представляет сложность также разделение степени влияния факторов на конечный показатель (в какой степени на экономические показатели повлияли инвестиции в инфраструктуру, а в какой – другие аспекты проводимой экономической политики).

2. Процесс принятия решения об инвестициях в производство общественных благ государством сопряжен с проблемой выбора между экономической эффективностью и социальными целями. Чрезмерное инвестирование в общественные блага снижает экономическую мотивацию субъектов хозяйствования, негативно влияет на экономическую эффективность инвестиций в целом. Поэтому ответ на вопрос, сколько необходимо инвестировать в общественные блага, является одним из ключевых в экономической политике любого государства.

3. Выбор направлений инвестирования: в какие именно общественные блага направлять инвестиции. Значение выгод, получаемое от такого рода инвестиций, разное. Как правило, они неравномерно распределяются между различными слоями экономики и между различными группами населения, могут иметь перераспределительный характер. Вследствие неоднородности потребностей общества, часто решение о выборе инвестиционного проекта окончательно принимается политическим путем.

1. Инвестиции в общественные блага как часть инвестиционной политики Республики Беларусь

Производство общественных благ рассматривается в теории общественных благ, которая возникла в середине XX века в неоклассической теории. Родоначальниками концепции общественных благ можно назвать Э. Линдаля,

К. Виккселя, А. Пигу и П. Самуэльсона, которые дали определение общественных благ и поставили вопрос о провалах рынка, т.е. незаинтересованности частного сектора в долгосрочных инвестиционных проектах в общественные блага из-за их специфики. Инвестирование в производство общественных благ рассматривалось и в других направлениях экономической теории (традиционная немецкая теория государственных финансов, кейнсианство и др.).

В настоящее время в России, с которой Беларусь строит Евразийский экономический союз, проблема рассматривается в рамках реформирования общественного сектора, развития государственно-частного партнерства. Проводятся междисциплинарные исследования в области проектного и инвестиционного менеджмента, когда стандартные для частного инвестиционного процесса показатели доходности и окупаемости применяются при оценке эффективности государственных инвестиций в общественные блага. Вопрос рассматривается как в теоретическом, так и в практическом контексте.

В Республике Беларусь такому вопросу не уделялось должного внимания. Проблема эффективности государственных инвестиций, в том числе в общественные блага, лишь с недавних пор, после валютных кризисов, встала на повестку дня. На протяжении многих лет выбор происходил не в пользу экономической эффективности, когда большая часть государственных инвестиций осуществлялась не на рыночных принципах.

В Республике Беларусь долгие годы инвестиции в общественные блага являлись одним из приоритетов государственной политики, включая инвестиции в человеческий капитал, инфраструктуру, национальную безопасность. Это можно проследить в таблице 1.

Как показано на данных таблицы 1, в течение всего рассматриваемого периода¹ инвестиции в основной капитал производственной сферы (сельское хозяйство, строительство и промышленность) лишь ненамного превышают инвестиции в общественные блага. При этом следует учитывать следующие моменты:

1. В республике действовали обширные программы поддержки строительства жилья. Так, в 2010 г. 52%, в 2014 г. – 32,6% [Статистический сборник 2015: 88] введенных тыс. кв. м. жилья было профинансировано за счет льготных кредитов через программы поддержки многодетных семей, военнослужащих и т.п. Т.е. фактически такие инвестиции также необходимо рассматривать в качестве инвестиций в общественные блага.

¹ До 2010 г. статистика была представлена по отраслям. С 2010 г. она перешла на виды экономической деятельности, однако пересчет инвестиций в основной капитал по видам экономической деятельности был осуществлен только данных с 2000 г. Поэтому в таблице отсутствуют данные за более ранний период.

Таблица 1. Удельный вес инвестиций в основной капитал по видам экономической деятельности, % к общему объему

Экономическая деятельность	2000	2005	2010	2014
Сельское хозяйство, охота и лесное хозяйство	7,2	13,6	17,8	10,0
Промышленность	26,4	24,4	21,2	28,8
Строительство	1,4	3,0	4,1	2,0
<i>Производственная сфера*</i>	35,0	41,0	43,1	40,8
Производство и распределение электроэнергии, газа и воды	7,3	7,3	8,3	7,6
Транспорт и связь	13,4	15,0	9,9	10,2
Финансовая деятельность	1,8	1,1	0,9	1,0
Государственное управление	0,8	1,1	0,9	1,4
Образование	1,4	1,5	1,5	1,3
Здравоохранение и предоставление социальных услуг	2,6	2,6	2,2	2,1
Предоставление коммунальных, социальных и персональных услуг	5,9	6,4	3,4	2,6
<i>Общественные блага</i>	33,2	35,0	27,1	26,2
<i>Операции с недвижимым имуществом, аренда и предоставление услуг потребителям</i>	28,8	19,7	25,8	25,9
<i>Другое</i>	31,8	24,0	29,8	33,0

* Не включены инвестиции в «Производство и распределение электроэнергии, газа и воды», поскольку инвестиции в инфраструктуру относятся к инвестициям в общественные блага.

И с т о ч н и к: Статистический ежегодник 2015: 438.

2. Особенности экономической модели Республики Беларусь таковы, что коммерческие предприятия часто выполняют несвойственные им функции по достижению социальных целей, в частности, сохранению рабочих мест. Отсюда убытки, производство не пользующейся спросом продукции, затоваривание складов, низкая рентабельность и другие отрицательные эффекты. При этом в такие предприятия год за годом по различным государственным программам или напрямую через подписание декретов и указов инвестируются государственные средства, часто на льготных условиях. Все это происходило в таких масштабах, что ставки вновь выданных юридическим лицам кредитов в национальной валюте на срок свыше года – даже меньше ставки рефинансирования Национального банка, на срок свыше трех лет (а именно на такие сроки, как правило,

выдаются кредиты на модернизацию таких предприятий) – намного меньше (таблица 2), не говоря уже о ставках депозитного рынка. Поскольку экономическая целесообразность в осуществлении инвестиций в устойчиво неплатежеспособные предприятия, в закупке оборудования для выпуска невостребованной продукции и т.п. отсутствует, фактически такие инвестиции выступают как средство поддержки предприятий, сохранения рабочих мест, сохранения существующей экономической модели, т.е. их можно рассматривать как инвестиции в общественные блага. Официальная статистика по точным объемам таких инвестиций отсутствует в открытом доступе, поэтому масштаб происходящих процессов можно оценить только косвенно.

Таблица 2. Стоимость заемных средств в Республике Беларусь, %

Ставка	2000	2005	2010	2014
Ставка рефинансирования Национального банка Республики Беларусь (в среднем за период)	107,5	13,6	11,8	21,5
Ставка процентов по вновь выданным кредитам юридическим лицам на срок свыше года в национальной валюте	37,5	6,9	7,8	21,5
Ставка процентов по вновь выданным кредитам юридическим лицам на срок свыше 3 лет в национальной валюте	19,7	4,6	5,6	12,2

Источники: Бюллетень банковской статистики 2005, 2014.

Большой объем инвестиций в общественные блага отразился и на структуре инвестиций в основной капитал по формам собственности. В 2005 г. удельный вес государственных инвестиций в общем объеме инвестиций в основной капитал составил 51,2% [Статистический сборник «Беларусь 2015»]. Этот период характеризовался реализацией масштабных инвестиционных проектов социальной направленности. В дальнейшем, по мере нарастания кризисных явлений в экономике и неспособности государства придерживаться прежних направлений в инвестировании, его доля стала сокращаться и в 2014 г. достигла 37%. На сегодняшний день у государства нет средств, чтобы по-прежнему масштабно инвестировать в проекты, не приносящие экономических результатов.

Основным источником финансирования инвестиций в общественные блага со стороны государства выступает государственный бюджет. На протяжении всего периода с 2000-2010 гг. удельный вес этого источника в общем объеме инвестиций в основной капитал не опускался ниже 18,6%, а в 2005-2008 гг. превысил 25%. 2011 год, когда в связи с кризисом произошло его резкое сокращение до 12,4%, стал переломным. В 2014 г. за счет консолиди-

рованного бюджета было профинансировано 15,8% инвестиций в основной капитал и на 2015 г. ожидается его дальнейшее падение (12,4% по факту по итогам 9 месяцев 2015 г.).

Ежегодно в Республике Беларусь утверждается и реализуется Государственная инвестиционная программа (ГИП)². В основном в ГИП предусматривается финансирование инфраструктурных проектов (транспортная и инженерная инфраструктура, магистральные сети и т.п.), социальных объектов (строительство учреждений здравоохранения, образования и т.п.) и других инвестиций в общественные блага. Удельный вес ГИП в общем объеме инвестиций в основной капитал невелик и составил: 2,7% в 2007 г., 2,7% в 2011 г., 3,5% в 2014 г. Преимущественно (свыше 80%) они финансировались за счет средств бюджета.

В числе государственных программ, планируемых к реализации в следующие пять лет, инвестиции будут направляться на программы в сферах:

- обороны, правопорядка, безопасности,
- здравоохранения,
- образования,
- культуры,
- спорта,
- социальной интеграции инвалидов,
- обеспечения жильем и ЖКХ,
- науки,
- преодоления последствий катастрофы на Чернобыльской АЭС,
- развития и содержания автомобильных дорог,
- развития транспортно-логистической системы,
- энергетики,
- охраны окружающей среды и использования природных ресурсов,
- информатизации.

Вместе с тем, на сегодняшний день в Республике Беларусь все чаще рассматривается вопрос об общей эффективности государственных инвестиций и необходимости более тщательного отбора проектов, получающих государственную поддержку, привлечению дополнительных источников. Все это связано в целом с неэффективным распределением государственных инвестиций и коснется инвестиций в общественные блага.

Специфика процессов производства и предоставления общественных благ обуславливает необходимость формирования стимулирующих механизмов, направленных на привлечение частных лиц в эту сферу. Во многих странах в качестве инструмента финансирования инвестиций в обще-

² Государственные инвестиционные программы реализуются с 2007 г.

ственные блага используется государственно-частное партнерство (ГЧП). В Республике Беларусь ГЧП, однако, пока не получило широкого распространения, как в других странах, хотя законодательная база для этого создается. Подписан Закон Республики Беларусь от 30.12.2015 №345-З «О государственно-частном партнерстве» Реализовался проект ПРООН «Укрепление национального потенциала в области применения механизмов государственно-частного партнерства в Республике Беларусь» (2013-2015 гг.). В том числе предусматривалась реализация пилотных проектов. Пока рано говорить о результатах, однако все это должно способствовать развитию ГЧП в Республике Беларусь и использованию данного механизма для привлечения частных инвестиций в сферу производства общественных благ.

Инвестиции в общественные блага позитивно отражаются на инвестиционном климате Республики Беларусь, что подтверждается результатами проводимых опросов коммерческих организаций, созданных с участием иностранного инвестора, о состоянии инвестиционного климата в Республике Беларусь (таблица 3).

В то же время, инвесторы негативно воспринимают требования осуществлять дополнительные инвестиции в общественные блага, что подтверждают данные таблицы 4.

В особенности четко это прослеживается в группе респондентов, осуществляющие деятельность в условиях преференциального режима³. Реализация инвестиционных проектов в условиях преференциальных режимов в Республике Беларусь часто связана с дополнительными условиями со стороны государства, в том числе осуществлением инвестором инвестиций в общественные блага. Это стало причиной разницы в восприятии данного фактора между респондентами, работающими в льготных и в общих условиях. Более половины таких субъектов хозяйствования воспринимают социальную нагрузку на инвестора как помеху осуществления инвестиционной деятельности.

³ В проводимых опросах выделялись следующие преференциальные режимы:

– в рамках инвестиционного договора (Декрета Президента Республики Беларусь от 6 августа 2009 г. №10),

– резиденты свободных экономических зон,

– субъекты хозяйствования, осуществляющие деятельность на территории средних, малых городских поселений, сельской местности (в рамках Декрета Президента Республики Беларусь от 7 мая 2012 г. №6),

– резиденты Парка высоких технологий,

– резиденты Китайско-Белорусского индустриального парка,

– резиденты специального туристско-рекреационного парка «Августовский канал».

Таблица 3. Уровень привлекательности институциональных факторов Республики Беларусь для иностранных инвесторов

Факторы	Уровень привлекательности факторов	Оценка уровня привлекательности ^а , %		
		Опрос 2013	Опрос 2014	Опрос 2015
1. Уровень развития системы телекоммуникаций и информатизации	плохой	20,0	4,7	5,9
	удовлетворительный	56,0	37,2	45,9
	хороший	24,0	52,3	43,7
2. Уровень качества инфраструктуры транспорта и логистики	плохой	18,0	3,5	3,0
	удовлетворительный	60,0	34,9	45,9
	хороший	22,0	50,0	45,9
3. Наличие и уровень квалификации рабочей силы, технических специалистов ^б	плохой	–	17,4	11,1
	удовлетворительный	–	46,5	46,7
	хороший	–	30,2	36,3
4. Уровень доступа к сырью, материалам и иным ресурсам ^с	плохой	28,0	9,3	10,4
	удовлетворительный	50,0	41,9	40,7
	хороший	22,0	19,8	22,2
5. Уровень доходов и покупательной способности населения	плохой	–	37,2	39,3
	удовлетворительный	–	46,5	48,9
	хороший	–	7,0	5,9
6. Уровень развития финансового рынка (в т.ч. создание развитой фондовой инфраструктуры)	плохой	–	36,0	31,1
	удовлетворительный	–	36,0	39,3
	хороший	–	5,8	5,2

^а В таблице не показан удельный вес респондентов, затруднившихся ответить, поэтому сумма меньше 100% на данную величину.

^б Наличие и уровень квалификации рабочей силы, технических специалистов зависят от инвестиций в образование.

^с Этот и следующий фактор характеризуют качество государственного управления.

Источники: опросы НИЭИ 2013-2015.

Таблица 4. Оценка социальных обременений инвестором

Факторы	Препятствие факторов	Оценка препятствия факторов, %					
		Опрос 2011	Опрос 2012	Опрос 2013	Опрос 2014	Опрос 2015	
						всего	в т.ч. осуществившие деятельность в условиях преференциального режима
Система социальной нагрузки на инвестора при реализации инвестиционного проекта (комплексная застройка микро-района, строительство дорог др.)	– препятствует в наибольшей степени	–	8,9	28,0	9,3	11,1	13,0
	– препятствует	–	21,5	38,0	20,9	29,6	41,3
	– не препятствует	–	31,1	24,0	18,6	17,8	26,1
	– затрудняющую ответить	–	38,5	10,0	51,2	41,5	19,6

Источник: опросы НИЭИ 2011-2015.

Заключение

Сегодняшнее состояние белорусской экономики во многом является следствием инвестиционной политики Республики Беларусь прошлых лет. Инвестиции за счет бюджета (в отдельные годы превышающие четвертую часть всех инвестиций) в основном осуществлялись не на рыночных принципах, не делались выводы об их эффективности после завершения инвестиционных проектов. Произошло смещение приоритетов в пользу инвестиций в общественные блага в их широком понимании. В результате чего в современных условиях республика при проведении инвестиционной политики вынуждена иметь дело со следующими ограничениями:

- Доступность капитала уменьшается, балансовая задолженность растет,
- Внешний спрос сократился, проникновение на нетрадиционные рынки затруднено,
- Страна, пережив несколько макроэкономических кризисов, стала более восприимчивой к внешним потрясениям,
- Неэффективность многих сфер экономики, начиная от сельского хозяйства и заканчивая госуправлением,
- Увеличение запасов, которое стало следствием уменьшения спроса, а также избыточных производственных мощностей в результате непродуманной инвестиционной политики,
- Избыточная занятость в госсекторе,
- Преобладание крупных валообразующих предприятий, их обременение непрофильными видами деятельности, отсутствие коммерческой автономии,
- Высокая стоимость заемных средств, а также значительные объемы кредитов, выдаваемых на льготных условиях,
- Большая вероятность невозврата (полного или частичного, необходимости реструктуризации долга) уже инвестированных государственных средств,
- Внимание к социальным и другим приоритетам в ущерб экономическим, что привело к чрезмерному регулированию инвестиционной сферы и снижению заинтересованности национальных и иностранных инвесторов,
- Недостаточность капитала, чтобы продолжать инвестировать в модернизацию производства.

В настоящее время структура государственных инвестиций не является оптимальной для стимулирования стабильного экономического развития. Их эффективность низкая, в свою очередь получаемый социально-экономический эффект несоразмерен объему израсходованных средств.

К позитивным результатам инвестиций в общественные блага следует отнести:

- Высокий индекс развития человеческого капитала (50 место в 2014 г.),
- Высокий удельный вес населения с высшим образованием,

- Развитая транспортная инфраструктура,
- И другие.

В настоящее время необходимость проведения реформ не вызывает сомнений. Это не означает отказ от построения социально-ориентированной рыночной экономики, однако на сегодняшний день эта модель наиболее успешно реализована в таких странах, как Германия и др., с наиболее глубокими традициями ордолиберализма. Многие из ее основных постулатов на практике противоречат экономической и, в частности, инвестиционной политике Республики Беларусь. В инвестиционной сфере, как в никакой другой, необходим порядок, предсказуемость, подотчетность обществу и открытость. Необходима всесторонняя оценка инвестиций в общественные блага: эффективности, требуемого объема, направлений использования. Только тогда инвестиции в общественные блага станут положительным фактором будущего экономического роста Республики Беларусь.

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Investment in public goods in the Republic of Belarus

Abstract. *This article reveals the situation of Belarusian investments in public goods and public policy. Its effectiveness and its impact on the national economy is also presented.*

Keywords: *investment, public goods, efficiency, structure of investments, state investment policy*

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• akt prawny

Ustawa z dnia 8 marca 1990 r. o samorządzie gminnym, t.j. Dz.U. 2001, nr 142, poz. 1591.

Ustawa z dnia 19 listopada 1999 r. Prawo działalności gospodarczej, Dz.U. nr 101, poz. 1178 z późn. zm.

Dyrektywa Rady 2004/67/WE z dnia 26 kwietnia 2004 r. dotycząca środków zapewniających bezpieczeństwo dostaw gazu ziemnego, Dz. Urz. UE L 127 z 29.04.2004.

• raporty, analizy

GUS, 2015, *Pomorskie w liczbach 2014*, Gdańsk.

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Cornwall W., 1991, The Rise and Fall of Productivity Growth, in: J. Cornwall (ed.), *The Capitalist Economies: Prospects for the 1990s*, Cheltenham, UK: Edward Elgar, 40-62.

legislation

Council Directive 90/365/EEC of 28 June 1990 on the right of residence for employees and self-employed persons who have ceased their occupational activity.

Act of 4 February 1994 on Copyright and Related Rights, Journal of Laws No. 24, item 83, as later amended.

studies and reports

World Energy Council, 2013, *World Energy Resources: 2013 Survey*, London.

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