### REGIONAL AND SECTORAL ECONOMICS

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### Agricultural Credit Cooperatives in the Development of the Local Rural Economics. P. 3.

The article is aimed at assessing the role and economic potential of agricultural credit cooperation in the development of local rural economics. The author considers agricultural credit cooperatives as one of the financial institutions in rural areas, provides the dynamics in the number of cooperatives for 2006–2021, and analyzes quantitative changes and the current state (the number of members and the size of the loan portfolio). The issues of organizing self-regulation in the system of agricultural credit cooperation are also discussed.

On the basis of the analysis and identified problems, the author makes a conclusion that it is necessary to take urgent measures to support agricultural credit cooperatives. The paper contains suggestions for the development of cooperatives, including the improvement of the institutional environment, the expansion of state financial support (subsidies and grants), and the transformation of the support and control infrastructure.

**Keywords:** agricultural credit cooperative, local rural economy, number of credit cooperatives, financial services in rural areas.

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## Analytical Justification of the Need to Develop Agricultural Savings and Credit Cooperation. P. 15.

The paper studies the dynamics of the volume of financing and lending to agriculture in the country, certain regions and agricultural producers of the Ulyanovsk region, which made it possible to establish a differentiated access of regions and agricultural producers to budget support and credit resources, to identify the negative aspects of the existing mechanism for lending and financing agricultural production, to assess the indebtedness in the agricultural sector of the country's regions and the debt burden in the sectors of the Russian economy.

The authors substantiates the social and economic need for the development of savings and credit cooperation consumer cooperation in the agriculture of the Ulyanovsk region as an alternative source of lending to agricultural entities, providing an increase in the economic efficiency of agricultural producers and improving the welfare of the rural population of the region.

**Keywords:** agriculture, lending, credit consumer cooperation, agricultural production, socio-economic development.

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### Regional and Industry Cooperation - Intangible Cultural Legacy of Humanity. P. 25.

The article expresses the authors' positive reaction to UNESCO's official recognition of co-operation as an intangible cultural heritage of humanity and to the fact that the initiators of this historic event was the Raiffeisen Cooperative Society and Schulze-Delitzsch Society that have proven their deep commitment to

cooperation as a system of organizations and enterprises created on the initiative of people united on the basis of self-organization, self-sufficiency and self-control. The article provides the data on the Raiffeisen cooperation, shows the possibility of using its theory and practice in Russian consumer cooperation.

**Keywords:** cooperation, cultural heritage of mankind, Raiffeisen, Schulze-Delitzsch, Russian cooperation.

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## The Impact of Digitalization of the Economy on the Transformation of Labor Resources in Russia. P. 34.

The article assesses the level of digitalization of regions and the impact of digital factors on the increase in the number of unemployed. The results of analyzing the dynamics of interrelated indicators show that there is an inverse relationship between the level of digitalization development and employment of the population in certain regions of the country. The paper also identifies: the main factors affecting the accelerated adaptation of labor resources in conditions of digitalization, structural changes in the forms of labor, and the risks of digitalization for employees, employers and the economy. Labor resources being the study subject, the scope of the research is the transformation of the population employment structure in the conditions of economy digitalization.

**Keywords:** technological unemployment, industrial revolution, labor market, digital environment, information technology, digital transformation, economic security.

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### Digital Transformation of Business in Trade. P. 44.

The article examines the trends in developing new trade technological systems based on the widespread use of information technology. The purpose of the study is to develop the theoretical foundations, scientific and practical recommendations for managing the digital transformation of the trading business. The tasks of the research are to identify and systematize the prerequisites for digital transformation, taking into account the service trend; to develop an approach to improving the system of training specialists for the digital economy with the use of new tools of service interaction.

Keywords: digital transformation, omnichannel, e-commerce, strategy, X5 retail, infrastructure.

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# Using the Innovative Potential of International FMCG Companies for the Development of Regional Consumer Markets. P. 56.

The article analyzes the use of innovative potential by international FMCG segment companies in the process of retail sales of fast moving consumer goods, deals with the problems of overcoming the consequences of crisis phenomena, identify targets for creating a strategy for the development of regional consumer markets in Russia as factors of increasing retail turnover, competitiveness of regional retail chains and meeting the needs of the population. Conducting research the authors use general economic, logical, statistical and graphic methods as well as the methods of comparison and generalization. The main result of the study is the proven possibility of overcoming the consequences of crises and winning back the regions' positions in the rating for the quality of life of Russian citizens.

**Keywords:** region, consumer market, retail chains, retail trade, fast moving consumer goods, innovative potential, product value, population.

#### **FINANCE**

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### Assessing the Performance of Public Institutions: Topical Issues. P. 67.

The article presents the results of the study aimed at developing methodological tools for forming integrated reporting by state public institutions. The research tasks are to analyze changes in requirements and approaches to the formation of public reporting of organizations, to examine non-financial reporting of state organizations and institutions, and to consider issues related to the standardization of the process of preparing non-financial reporting. As a result of studying these issues the authors provide recommendations for the development of methodological tools for preparing an integrated report of a state public institution. The case of the state public institution of the Novosibirsk Region "Center for Social Support of the Population of the City of Berdsk" is based on the assessment of the organization's activities conducted by the authors who take into account the data of statistical and accounting forms of the institution, as well as GRI indicators.

Developing tools for assessing the performance of public institutions and presenting this information publicly is an important area due to the fact that there is an increasing need for strict control over the targeted use of budgetary funds as well as for assessing the effectiveness of the state's social policy, involving public institutions system. The paper provides the authors' approach to assessing the performance of public institutions which includes presenting information publicly in order to ensure its accessibility for all groups of stakeholders.

**Keywords:** public institutions, performance evaluation, integrated reporting, GRI indicators.