STATE AND EUROPEAN COOPERATIVE CULTURE

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Abstract
In this article we want to present the defining features of credit cooperatives as an essential component of economic and social reality of the modern world.
A characteristic phenomenon of civilization, a significant component of economic and social activity that carried the interest of a growing number of countries around the world is cooperatives and credit cooperatives in particular.
The cooperative is now seen worldwide as a dynamic field of economic and social activity.
The beginnings of cooperative activities were promoted by the idea of creating a united organization to improve the economic conditions of the members, getting through mutual economic benefits to be shared equitably.
The same ideological principles are valid today only methods to achieve these goals have changed and must continue to change to take part in social, economic and technological.

Keywords: cooperative members, cooperatives, cooperative spirit, cooperative banks, cooperative culture

Introduction
Economies know at the beginning of the XXI century rapid mutations. Each activity is oriented towards change, creating numerous interactions in the organization, environmental companies and the strategies put into practice by them.
As a member - driven organization and based on solidarity, equity and mutual support, credit cooperatives (cooperative banks) are a factor in social stability and cohesion.
They are also providers of banking and financial services and can contribute significantly to achieving the Millennium Development Goals, leading to significant changes in the living conditions of ordinary people.
Credit unions (cooperative banks) are a system that has the following defining features:
It is an economic system in nature activities they carry out and ultimately generate a profit;
It is a social system because it includes a set of human activities with a finality, a complex inter-relationships in which individuals meet their own needs cooperating in achieving cooperative organization goals.
Descendants of the original model, characterized by democracy, transparency and closeness to the customer, the essential characteristic that associate members are at the same time customers and owners, cooperative banks contribute to the stability and competitiveness of economic, financial and social system.
This role has been emphasized by all financial analysts who believe that cooperative banks have an important and unique role in the banking sector through capital structure - characterized by the principle of "one man, one vote", the structure of the central and guarantee schemes. Transparency in decision-making and participation of cooperative members in the daily management of capital model is an alternative to limited liability companies. Management principles, which are based "per person" and not the shareholders are foundations on which have been established cooperative banks with more than a century ago. Involving members and clients in decision-making and confidence empower those who investing in cooperative banks. They are efficient in terms of decision making and independence due to board members.
With these features, the activity of cooperative banks is regulated by national laws and European directives.

Cooperative spirit and cooperative values in a changing world.
When discussing the future of democratic values, we are faced with a different reality from the existent decades before cooperative.
Cooperative development can be considered as a very long-term process, with some economic and social projects taking place over several generations. The aim is to transfer more cooperative values in a society largely by expanding through new products and improving methods of work. In this way, the cooperative movement can contribute to a better society.
The cooperative process is actually an interaction between:
- responsible members, workers and leaders and their expectations for the future;
- cooperative values inherited from the past and expressed the principles, programs, statutes, books, educational material, etc...;
- uses cooperative practical: structures, methods of work, education, and so on, also the legacy of the past;
- cooperative environment, e.g. government, large institutional structures of society, the economic, community values, etc.

Accepted values in each period of history are the result of mutual influence between these parts of the cooperative process.

Cooperative practice is characterized by an interaction with its environment, perhaps more than in other economic organizations. In the period 1960-2013, in all matters shown in the figure below, has changed radically and rapidly in most parts of the world cooperative movement all aspects, as shown in Figure 1.1.

**Figure 1.1. Cooperative development and interaction with its environment**

![Cooperative development diagram](image)

*Source: after Constantinescu, L., A., Efficient management of cooperative banks in a European modern Romania, LuxLibris, Brașov, 2009*

Obviously, there is a basic framework, the ideas that have always been associated with the concept of cooperative. I studied literature and international and we have identified the following as the most common ideas:
- equality (democracy);
- freedom (voluntary);
- equity (social justice);
- union (solidarity and self-confidence);
- social emancipation (mobilization of human resources);
- altruism (social responsibility);
- economy (economic needs of the people);
- internationalism (international solidarity, peace).

Cooperative members have always fought for those ideas, as they are the essence of cooperative advocacy for a better society.

In turn relates to these ideas are basic ethics of “cooperative members” and “Cooperative spirit”, the foundation for cooperative culture of the organization:
- honor;
solidarity, reciprocity;
humanity care;
responsibility, fidelity;
justice, honor;
democratic conceptions;
constructiveness.

These basic ideas and ethics emphasizes the main purpose and end “cooperative project” in relation to society in large. Cooperatives is neither socialism nor liberalism, the cooperative is an independent socio-economic system.

Basic principles of cooperatives are particularly relevant as viable directions for co-operatives. We identified the following characteristics:

- Association of people;
- Efficiency for the benefit of members;
- Activities to meet the needs of members;
- Mutuality-responsibility among members and their society;
- Participating members and democratic management;
- Unity and identity;
- Trust in your own power and autonomy;
- Voluntary and open association members (non-discriminatory);
- Fair distribution of the benefits (profits);
- Education.

Cooperative values inherited from the first generation of cooperators, have recreated continually refined and reassessed for each generation by their expression in terms of contemporary society.

There are immutable. Must be alive and relevant, or they will lose their relevance as guidelines and become dogma and relics, ready to disappear into the night of history.

State and European cooperative culture

The evolution of the democratic state and the cooperative movement are linked so intimately, that regardless of one to the other is impossible.

It was thought by some experts that the ideal ratio of state and cooperative does not exist any kind of report, unselfishness state to this movement, which should not help it, nor to hinder its movements or to persecute. Instead, in their turn cooperatives are forced to sit in the realm of political neutrality, do not show any concern, apart from the economic and of course does not require any state competition.

This point of view has been expressed, especially by Schultze - Delitzsch, for the early co-operative movement in Germany. Representative of liberal ideology, Schulze believed in a harmony of the natural order of individual interest to the general good and numeracy any State interference in the private economy as a villain, the more that he could not imagine such interference without control and guardianship of the authorities. In particular, state intervention in the cooperative movement was opposed by liberal school, Notice for weakening to degeneration own initiative, without which it can develop a real cooperative, cooperative and attack weakenses of the administrative autonomy of cooperatives. If the State grants credit cooperatives, cooperative development undermines the whole foundation that consists of independence and freedom. Cooperators cannot be compelled to operate in a state cooperative law or in an authoritarian state.

State’s line to conduct cooperative is drawn to nature, principles and trends of the social -economic movements.

First of all, the State cannot overlook, that is its autonomy the cooperative basis and where there is respect the autonomy of cooperatives, their administratively independent, there is lasting and true cooperative. There is another impetus for the establishment and management of cooperatives than own members.

The spirit, who lives in a cooperative, is produced precisely the interest which prompted the composition and its activity is more prosperous as the conscience of members' interests is strong will and determination to promote common interests is staunch.

The state cannot help but to create the conditions for the formation of cooperatives, so before all State must respect the autonomy of cooperatives.

The state can pave the way for the cooperative development to prepare access and prevent violations through mentoring and education.

We cannot imagine the activity credit cooperatives, as well as any team activities without the existence of a certain order in terms of employee roles, duties and responsibilities without regulation and links that operation of the organization involved.
Through everything they have done lately, the affiliates network CREDIT COOP helped redefine the role, location, mission and values of the cooperative credit cooperatives in Romania, they are - and a new identity in accordance with the requirements modern century world XXI and taking account of the current economic, financial and social.

Conclusions
In the current economic crisis in the European Union, the economy in general and businesses in particular are characterized by the natural tendency of changing and adapting to new realities. Not frequently, as history has proved, in periods after large events, the lack of success or the slow development is due to endogenous factors such as lack of funds and external factors, like the gap between the practical arrangements the application of new forms of organization and support “theory”, methodological, organizational and legal right of passage to the new type of economy.

The wider Europe put emphasis on the need for a prior impact on all legal initiatives relating to the system of cooperative banks claiming that there must be a constructive dialogue and have insisted that the European Commission directives and other rules for regulation of cooperative banks to be developed even by them, emphasizing that they are a form of society that is subject to the same financial rules as commercial banks must demand a level playing field but taking into account their particularities. The fundamental values of responsibility and solidarity, result and customer services associate members, approaching them as democratic leadership, make cooperative banks to respond to current concerns for sustainable development, taking responsibility for the decisions they made.

Cooperative banks want to play a role in strengthening the banking sector in the context of an enlarged European Union and provide financial services to their customers perfectly adapted to their needs.

Unique in their diversity, cooperative banks have proven their ability to meet social and economic needs of the population of the regions, and to adapt and to engage in the development of the European Union.

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