

## Вдосконалення організаційно–економічної політики щодо зменшення майнової нерівності в умовах діджиталізації та сталого розвитку

**Предметом дослідження** є організаційно–економічні механізми формування та реалізації державної політики, спрямованої на зменшення майнової нерівності в умовах діджиталізації соціально–економічних процесів та імплементації принципів сталого розвитку.

**Метою дослідження** є обґрунтування теоретико–методичних засад та розроблення практичних напрямів удосконалення організаційно–економічної політики щодо зниження майнової нерівності з урахуванням впливу цифрових технологій, трансформації ринку праці, доступу до цифрових ресурсів і соціально–економічних викликів сталого розвитку.

**Методи дослідження.** У роботі використано загальнонаукові та спеціальні методи дослідження, зокрема методи аналізу й синтезу для узагальнення теоретичних підходів до проблеми майнової нерівності, економіко–статистичний аналіз для оцінювання динаміки диференціації доходів населення, інституційний аналіз для дослідження ролі держави в регулюванні нерівності, а також системний підхід для обґрунтування взаємозв'язку між діджиталізацією, соціальною політикою та цілями сталого розвитку.

**Результати роботи.** У дослідженні доведено, що діджиталізація економіки одночасно виступає чинником поглиблення майнової нерівності та інструментом її зменшення за умови ефективної організаційно–економічної політики. Виявлено, що нерівний доступ до цифрових технологій, освіти та фінансових сервісів посилює соціальну поляризацію, тоді як розвиток цифрових платформ, електронного урядування, інклюзивних фінансових інструментів і цифрової зайнятості створює передумови для вирівнювання майнових диспропорцій. Обґрунтовано напрями вдосконалення політики зменшення нерівності на основі інтеграції цифрових інструментів у систему соціально–економічного регулювання та принципів сталого розвитку.

**Галузь застосування результатів.** Результати дослідження можуть бути використані органами державної влади та місцевого самоврядування при формуванні соціально–економічної політики, програм цифрового розвитку, стратегій сталого розвитку територій, а також у діяльності аналітичних центрів, освітніх і наукових установ.

**Висновки.** В умовах діджиталізації та переходу до моделі сталого розвитку вдосконалення організаційно–економічної політики щодо зменшення майнової нерівності набуває стратегічного значення. Ефективне зниження майнових диспропорцій потребує поєднання економічних, соціальних і цифрових інструментів регулювання, спрямованих на розширення доступу до ресурсів розвитку та підвищення соціальної інклюзії. Діджиталізація за умови належного інституційного супроводу може стати ключовим чинником формування більш справедливого та стійкого соціально–економічного розвитку.

**Ключові слова:** організаційно–економічна політика, майнова нерівність, діджиталізація, сталий розвиток, соціально–економічна диференціація, державне регулювання, цифрова економіка, соціальна інклюзія.

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## Improvement of organizational and economic policy for reducing property inequality in the conditions of digitalization and sustainable development

**The subject of the study** is the organizational and economic mechanisms of forming and implementing state policy aimed at reducing property inequality in the conditions of digitalization of

*socio-economic processes and implementation of the principles of sustainable development.*

**The purpose of the study** is to substantiate the theoretical and methodological foundations and develop practical directions for improving organizational and economic policy for reducing property inequality, taking into account the impact of digital technologies, labor market transformation, access to digital resources and socio-economic challenges of sustainable development.

**Research methods.** The work uses general scientific and special research methods, in particular, methods of analysis and synthesis to generalize theoretical approaches to the problem of property inequality, economic and statistical analysis to assess the dynamics of income differentiation of the population, institutional analysis to study the role of the state in regulating inequality, as well as a systemic approach to substantiate the relationship between digitalization, social policy and sustainable development goals.

**Results of the work.** The study proves that the digitalization of the economy is both a factor in deepening property inequality and a tool for reducing it, provided that effective organizational and economic policy is in place. It was found that unequal access to digital technologies, education and financial services increases social polarization, while the development of digital platforms, e-government, inclusive financial instruments and digital employment creates the prerequisites for leveling property disparities. The directions for improving the policy of reducing inequality based on the integration of digital tools into the system of socio-economic regulation and the principles of sustainable development are substantiated.

**Field of application of the results.** The results of the study can be used by state authorities and local governments in the formation of socio-economic policy, digital development programs, strategies for sustainable development of territories, as well as in the activities of analytical centers, educational and scientific institutions.

**Conclusions.** In the context of digitalization and the transition to a sustainable development model, improving organizational and economic policy to reduce property inequality is gaining strategic importance. Effective reduction of property disparities requires a combination of economic, social and digital regulatory instruments aimed at expanding access to development resources and increasing social inclusion. Digitalization, provided that it is properly institutionalized, can become a key factor in the formation of more just and sustainable socio-economic development.

**Keywords:** organizational and economic policy, property inequality, digitalization, sustainable development, socio-economic differentiation, state regulation, digital economy, social inclusion.

**Problem statement.** In the current conditions of deepening digitalization and implementation of the principles of sustainable development, the problem of property inequality is becoming particularly acute and is becoming one of the key challenges of socio-economic development. Structural transformations of the economy associated with the spread of digital technologies, platform business models and intangible forms of capital are significantly changing the mechanisms of income generation and property accumulation, while at the same time increasing asymmetries in access to economic resources between different social groups. In the absence of proper organizational and economic regulation, these processes can lead to increased property polarization, reduced social mobility and increased socio-economic vulnerability of the population. Existing approaches to state economic policy to reduce

property inequality are mostly focused on traditional instruments of income redistribution and do not fully take into account the specifics of the digital economy and long-term goals of sustainable development. This leads to the fragmentation of management decisions, limited effectiveness of socio-economic measures and the inability of state institutions to adequately respond to new forms of property imbalances associated with the concentration of digital capital, knowledge and access to innovations. In such conditions, the need for scientific substantiation of directions for improving organizational and economic policy, capable of ensuring a reduction in property inequality through the integration of digital tools, institutional reforms and principles of sustainable development, is becoming more urgent.

Therefore, the problem lies in the need to form a holistic and adaptive organizational and economic

policy that would meet the challenges of the digitalized economy, contribute to a socially just distribution of economic results and create conditions for inclusive and sustainable development of society in the long term.

**Analysis of recent research and publications.** Modern scientific and practical research confirms that the relationship between digitalization, property inequality and sustainable development is complex and multidimensional, and its understanding is of great importance for the formation of effective policy (Vizhutkin A., Hnatenko I., Zolkover A., Zos-Kior M., Kyrylyuk I., etc.). A number of works devoted to digital inequality show that the gap in access to digital technologies and skills often replicates and exacerbates existing socio-economic inequalities, in particular by income level, education, age and place of residence, which complicates the achievement of sustainable development goals and inclusive economic growth. In international literature, the issue of inequality is also considered through the prism of the fact that digital and technological innovations can both mitigate income gaps and deepen them, depending on the level of digital inclusion of the population and the nature of political measures in the state. For example, some empirical studies show that the development of the digital economy can contribute to reducing income inequality by creating additional employment and entrepreneurial opportunities due to digitalization, but the effectiveness of this mechanism largely depends on the availability of appropriate support and education policies [1–6].

Domestic and regional studies also draw attention to digital inequality as a key factor in sustainable development (Klevchik L., Sevryukov D., etc.). In the context of Ukraine, the digital divide between regions is considered an important component of socio-economic imbalances, which affects the ability of regions to integrate into the digital economy and thus reduce property and income gaps. The issue of the impact of digital technologies on achieving the Sustainable Development Goals is becoming an increasingly frequent topic of analysis. Studies show that digitalization contributes to solving key social problems (such as poverty, quality of education and access to information), but for the full realization of these opportunities, appropriate institutional frameworks and policies are needed that would ensure equal access to digital goods.

An important direction of modern publications is also the analysis of digital inequality as a separate aspect of social inequality, which affects the implementation of various components of sustainable development: international studies emphasize the need for policies aimed specifically at overcoming digital barriers, and not only at general forms of income redistribution [4–13].

Thus, the analysis of modern scientific publications indicates that the issue of reducing property inequality in the context of digitalization requires a comprehensive approach that integrates digital inclusion, human capital development, regional policy and institutional reforms in order to ensure equal opportunities for participation of all social groups in the digital economy and implement the principles of sustainable development.

**Presentation of the main material.** In the modern globalized world, the problem of property inequality is becoming systemic and goes beyond the purely socio-economic plane, transforming into a factor of macroeconomic instability, institutional degradation and slowing down of sustainable development. The strengthening of digitalization of economic processes, on the one hand, opens up new opportunities for inclusive growth, access to knowledge, financial resources and markets, and on the other hand, exacerbates asymmetries in the distribution of income and assets between different social groups, regions and generations. In these conditions, the need to improve the state's organizational and economic policy aimed at reducing property inequality, taking into account digital transformations and the imperatives of sustainable development, is becoming more urgent. Table 1 shows the factors of property inequality in the context of digitalization and sustainable development.

Property inequality is formed under the influence of a complex of factors, among which the key role is played by the structure of the economy, access to capital, the level of human potential development, institutional quality of management and technological progress. Digitalization changes the logic of accumulation and redistribution of property, as digital platforms, intangible assets, data and intellectual property become the main sources of economic power and income. At the same time, a significant part of the population does not have equal access to digital infrastructures, modern competencies and financial instruments, which increases the gap be-

**Table 1. Transformation of factors of property inequality in the context of digitalization and sustainable development**

Key factor in the formation of wealth inequality	Traditional economic model	Conditions for digitalization and sustainable development	Expected impact on property structure
Sources of wealth accumulation	Tangible assets, physical capital, land	Intangible assets, data, digital capital, intellectual property	Shifting property concentration towards entities integrated into digital ecosystems
Access to economic opportunities	Territorial and sectoral limitations	Platform economy, remote employment, digital markets	Potential expansion of access subject to digital inclusion
Income generation mechanisms	Wages and profits from production	Revenues from digital services, data rents, network effects	Increasing asymmetry between owners of digital resources and other groups
Institutional regulation	National fiscal and social instruments	Hybrid regulation of digital and global processes	Need to adapt organizational and economic policies
Social mobility	Dependence on initial property status	Dependence on digital competencies and access to infrastructure	Increasing role of human capital in reducing inequality

Source: author's development

tween the owners of digital capital and those who remain outside the new economy [2; 5; 7–9].

Organizational and economic policy in the field of reducing property inequality in the context of digitalization should be based on a combination of institutional, financial, economic and social mechanisms. Its key feature should be the transition from fragmented measures of income redistribution to systemic management of the processes of formation and reproduction of property relations. This implies an active role of the state in regulating digital markets, stimulating inclusive entrepreneurship, developing human capital and ensuring equal access to economic opportunities.

Of particular importance is the transformation of tax and budgetary policy taking into account digital forms of economic activity. Traditional fiscal instruments often prove ineffective in an environment where income is generated through transnational digital platforms and capital is easily moved between jurisdictions. Improving organizational and economic policy requires adapting tax mechanisms to the taxation of digital assets, excess profits and rents from the use of data, which can become a source of financing for social and investment programs aimed at reducing property inequality [1; 4; 7–10].

In the context of sustainable development, it is important that the policy of reducing property inequality is not limited to short-term compensatory measures, but is integrated into a long-term strategy of economic growth focused on social justice, environmental responsibility and intergenerational balance. Digitalization creates conditions

for increasing the transparency of management, monitoring the distribution of resources and assessing the effectiveness of government programs. The use of large data sets, digital registers and analytical platforms allows for more accurate identification of population groups at increased risk of property poverty and direct policy to eliminate the structural causes of inequality. An important direction for improving organizational and economic policy is to support the development of digital competencies and inclusive employment. Investments in education, retraining and development of digital skills of the population contribute to expanding opportunities for participation in new forms of economic activity, reducing the income gap and forming the basis for the accumulation of property by households. In this context, the state should act not only as a regulator, but also as an active investor in human capital, creating institutional conditions for an equal start and social mobility. Sustainable development also involves taking into account the environmental dimension of property inequality, since the negative environmental consequences of economic activity often disproportionately affect the less well-off segments of the population. Digitalization of environmental monitoring, resource management and «green» innovations can become a tool for reducing both environmental and property imbalances. Integration of the principles of the «green» economy into organizational and economic policy contributes to the formation of new markets, jobs and sources of income available to broad social groups [3; 5; 11–13].

Thus, improving organizational and economic policy to reduce property inequality in the context of digitalization and sustainable development requires a comprehensive, interdisciplinary approach. The combination of institutional reforms, adaptation of fiscal instruments, development of digital competencies and integration of the principles of sustainable development creates the prerequisites for the formation of a more just and inclusive economic system. In the long term, such a policy can not only reduce the scale of property inequality, but also increase the stability of the economy, trust in government institutions and the quality of life of the population in the context of digital transformation.

Further development of organizational and economic policy in the field of reducing property inequality in the context of digitalization and sustainable development should be considered through the prism of changes in the logic of economic management itself. The digital economy is gradually transforming classical ideas about property, as intangible assets, access to information flows, algorithms and network effects are becoming increasingly important. In such an environment, property inequality is formed not only due to differences in income, but also due to asymmetric access to digital capital, which requires fundamentally new approaches to state economic policy.

Particular attention should be paid to the regional dimension of property inequality, which in the digital era can both smooth out and deepen. On the one hand, digital technologies reduce spatial barriers to economic activity, allowing economic entities to integrate into global markets regardless of location. On the other hand, the uneven development of digital infrastructure, the concentration of innovation centers and human capital in large cities create risks of peripheralization of certain territories. Improving organizational and economic policy should take into account these imbalances and provide institutional incentives for decentralized development, support for local entrepreneurship and the formation of regional digital ecosystems capable of generating added value and property opportunities for the population. In the context of sustainable development, the integration of social justice into the system of strategic planning of economic growth becomes important. Reducing property inequality should be considered not as a side effect of economic policy, but as its independent goal, closely

related to innovative development, environmental modernization and improving the quality of life. The digitalization of management processes creates the prerequisites for the transition to more adaptive and evidence-based policy models, when decisions are based on the analysis of real socio-economic data, rather than on average indicators. This allows for increased targeting of measures aimed at supporting households with low levels of property security and reducing the risks of inefficient resource redistribution [3; 5–8].

At the same time, it is important to realize that digital tools alone do not guarantee a reduction in property inequality. In the absence of an appropriate institutional environment, they can reproduce or even exacerbate existing socio-economic gaps. Therefore, improving organizational and economic policy should be accompanied by the development of institutions of trust, protection of property rights, digital security and ethical regulation of data use. Ensuring the transparency of algorithmic decisions, preventing discrimination in access to financial and social services, and protecting personal data are becoming important conditions for the formation of a fair digital environment. In the context of global challenges, in particular economic instability, demographic changes and climate risks, property inequality is taking on the features of a systemic risk for sustainable development. Households with limited property resources have a lower adaptive potential to crisis phenomena, which increases social vulnerability and creates an additional burden on public finances. Digitalization can become a tool for increasing the resilience of economic systems, provided that organizational and economic policy is focused on expanding opportunities for asset accumulation, participation in productive employment and access to innovations for broad segments of the population.

No less important is the issue of interaction between the state, business and civil society in the process of forming a policy to reduce property inequality. Digital platforms for participation, electronic consultations and open data create new formats of public dialogue and joint decision-making. Such interaction contributes to increasing the legitimacy of economic policy, the formation of public consensus on development priorities and resource allocation. In this sense, digitalization becomes not only a technological, but also a socio-institutional

**Table 2. Directions for improving organizational and economic policy to reduce property inequality in the digital economy**

<b>Policy direction</b>	<b>The content of organizational and economic transformations</b>	<b>The role of digitalization</b>	<b>Contribution to achieving the Sustainable Development Goals</b>
Institutional modernization of governance	Transition to adaptive and data-driven economic policy models	Digital registries, analytical platforms, open data	Increasing transparency and social justice
New type of redistributive mechanisms	Adaptation of the tax and budgetary system to digital income and assets	Taxation of digital rent and platform profits	Forming a financial base for social investments
Human capital development	Investment in digital skills, education and retraining	Online education, digital employment services	Reducing intergroup and intergenerational gaps
Regional economic inclusion	Support for decentralized digital ecosystems	Digital infrastructure, remote economic activity	Reducing territorial property inequality

Source: author's development

factor in the transformation of property relations [4; 6–9; 12].

Further improvement of organizational and economic policy also requires rethinking the role of innovations in reducing property inequality. The innovative economy is traditionally associated with high incomes and capital concentration, but under the right institutional conditions it can become a source of inclusive growth. Support for social innovations, digital solutions in the field of financial inclusion, affordable housing, education and healthcare contributes to the formation of new models of distribution of economic benefits and the reduction of structural causes of inequality. Directions for improving organizational and economic policy to reduce property inequality in the digital economy are shown in Table 2.

Organizational and economic policy to reduce property inequality in the context of digitalization and sustainable development must evolve from a reactive response to social disparities to the proactive formation of an inclusive economic system. Its effectiveness is determined by the ability to integrate digital technologies, institutional reforms and sustainable development values into a single logic of long-term social progress. It is this approach that creates the basis for reducing property polarization, strengthening social cohesion and ensuring sustainable economic development in the context of deep transformations of the modern economy.

### Conclusions

The conducted research allows us to conclude that property inequality in the context of digitalization and sustainable development is taking on qualitatively new forms, caused by the transformation of

the structure of the economy, changes in the sources of capital accumulation, and the growth of the role of intangible assets. Digital technologies significantly affect the mechanisms of property relations formation, while creating both additional opportunities for economic inclusion and risks of deepening socio-economic imbalances. Under such conditions, reducing property inequality ceases to be an exclusively social task and is transformed into a strategic priority of economic policy, without the implementation of which it is impossible to achieve long-term sustainable development. It is substantiated that the effectiveness of organizational and economic policy in the field of reducing property inequality is determined by its ability to respond to structural shifts in the digital economy and integrate sustainable development tools into the public administration system. The transition from fragmented redistributive measures to comprehensive regulation of the processes of property formation, income, and access to economic resources is a necessary condition for reducing the level of property polarization. In this case, the key importance is the combination of institutional reforms, adaptation of fiscal mechanisms and development of human capital as the basis of social mobility in the digital environment.

It is proven that digitalization creates instrumental opportunities for increasing the targeting and effectiveness of state economic policy through the use of data, digital registers and analytical platforms. This allows not only to more accurately identify property disparities, but also to form a policy focused on eliminating their root causes, in particular, unequal access to digital resources, knowledge and markets. At the same time, without

proper institutional support, digital tools can reproduce existing inequalities, which actualizes the need to develop institutions of trust, transparency and responsible governance. The generalization of the research results shows that the integration of sustainable development principles into the organizational and economic policy of reducing property inequality contributes to the formation of a more balanced model of economic growth focused on social justice, environmental responsibility and intergenerational balance. This approach allows us to consider the reduction of property inequality not as a limitation of economic dynamics, but as a factor in increasing the resilience and competitiveness of the national economy in the context of global and digital transformations.

Therefore, improving organizational and economic policy to reduce property inequality in the context of digitalization and sustainable development should be based on a systematic combination of digital innovations, institutional changes and socially oriented economic solutions. The implementation of such an approach creates the prerequisites for reducing property polarization, strengthening social cohesion and ensuring sustainable development of society in the long term.

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