Policy Measures for Development of Rural Entrepreneurship: an Example of EU Financial Support for Local Infrastructural Investments in Poland

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Abstract

Implementing the objective of convergence, the European Union actively participates in the economic development process of individual countries and regions. This participation is expressed in the formation of principles of the structural and regional policy, as well as cohesion policy, which cover the offer of a wide range of instruments to support the development of business activity. The European Union policy in business activity development, particularly small and medium-sized enterprises, is undergoing a certain evolution. The assumed solutions drive towards extending the influence period of public funds. The direct financial instruments of support are diversified in order to limit the funds intended for venture grants, which in turn allows an increase in the involvement of financial engineering instruments. Furthermore, significant funds are designated for indirect support instruments associated with the creation of business environment. They include the broadly-understood technical and social infrastructure, covering the infrastructure of local significance, the development of which continues to be highly important to the competitiveness of enterprises located within the rural areas of Poland. Disproportions between rural and urban areas in infrastructural equipment are still present, even growing. Due to the above, this study aimed to define the scope of instruments used by the policy oriented towards the support of business activity development and to create a classification of the said instruments according to their mode of influence. The created classification also included infrastructure as one of the main factors in business activity development. Furthermore, the relationships between communal infrastructural investments and the changes in the number of business entities were subjected to evaluation. This approach aimed to answer the question of whether the distribution of public funds planned for communal investments affects the equalisation of the conditions of competition in both the rural-urban system and within rural areas. The implementation of the said objectives also included the following research methods:
studies of professional literature, descriptive analysis, comparative analysis and correlation analysis. The data of the Central Statistical Office, Bank of Regional Data, were used as empirical material. The research was conducted for the period 2006-2010. The conducted research indicates that the support for infrastructural development will not stop the process of the growing difference between rural and urban areas in terms of economic development. However, the subsidisation of the infrastructural investments with Union funds somewhat affects the levelling of the economic development differences among rural communities resulting from the changes occurring in the non-agricultural sectors of the economy. Utilisation of EU funds has led to a higher growth of the number of business entities, as well as own budget revenues. The infrastructural investments implemented within the scope of RDP 2007-2013 measure "Basic services for the economy and rural population" created a better business environment for approximately 5 million inhabitants of rural communities. Such situation leads to the conclusion that financial support to communal infrastructural investment is a very effective measure of business development.

**Key-words:** Entrepreneurship, Small and Medium Enterprises, EU policy measures, Infrastructural investments, Public support, Rural economic development.

**Introduction**

Implementing the objective of convergence, the European Union actively participates in the economic development process of individual countries and regions. This participation is expressed in the formulation of principles of the structural and regional policy, as well as cohesion policy, which cover the offer of a wide range of instruments to support the development of business activity. The official justification for such activities is to equalise the conditions of competition. However, the undertaken tasks are criticised by the representatives of certain economic trends. They believe that such activities disturb the conditions of competition, and the only regulating factor should be the market. However, the policy of the European Union has assumed that transfers of public funds and the associated multiplying effects should have a positive impact on economic development.

The European Union policy in business activity development, particularly of small and medium-sized enterprises, is undergoing a certain evolution. The assumed solutions drive towards extending the influence period of public funds. The direct financial instruments of support are diversified in order to limit the funds intended for grants for enterprises, which in turn allows an increase in the involvement of financial engineering instruments. Furthermore, significant funds are designated for indirect support instruments associated with the creation of business environment. They include the broadly-understood technical and social infrastructure, covering the infrastructure of local significance, the development of which continues to be highly important to the competitiveness of enterprises located within the rural areas of Poland. Disproportions between rural and urban areas in infrastructural equipment are still present, even
growing. Moreover, the improvement of agricultural labour efficiency creates the need to utilise surpluses in the labour force by the non-agricultural sectors of the economy. The unutilised labour resources in rural areas and their low mobility force the need to stimulate the development of business activity. These stimulants include public support to communal investments.

Due to the above, this study aimed to define the scope of instruments used by the policy oriented towards the support of business activity development and to create a classification of the instruments according to their mode of influence. The created classification also included infrastructure as one of the main factors in business activity development. Furthermore, the relationships between communal infrastructural investments and the changes in the number of business entities were subjected to evaluation. This approach aimed to answer the question of whether the distribution of public funds planned for communal investments affects the equalisation of the conditions of competition in both the rural-urban system and within rural areas. The implementation of the said objectives also included the following research methods: studies of professional literature, descriptive analysis, comparative analysis and correlation analysis. Local CSO Data Banks were used as empirical material.

The instruments of business activity development support policy

The professional literature contains a wide range of definitions of the term policy, which depend on the approach applied, i.e. official and legal, behavioural, functional, rational or post-behavioural. However, it generally means the exertion of influence on various areas of human activity by specific public authority organs. In the case of the policy supporting business activity development, this is the intervention of the state and the European Union in the area of production of private goods. According to the mainstream economists’ opinion, this is an undesirable situation, since the only regulating factor should be the market. Due to the functioning market failures, such as externalities, information asymmetry, unemployment and lack of equilibrium, the European Union adopts the approach of active participation in the public sector in the development of business activity, particularly the sector of small and medium-sized enterprises. The official justification for the construction of a strategy and initiation of specific measures in this area is the equalisation of the conditions of competition.

Owing to the complex nature and scale of the issues associated with the development of business activity, the European Union applies a multidimensional approach to their solutions, since the occurring economic processes are the target of the activity of the cohesion policy, regional policy and structural policy. The measures falling under the cohesion policy focus on the levelling of differences in social and economic development and convergence between states and regions (Murzyn 2010). The definition of the regional policy indicates that it is a somewhat simplified

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component of the cohesion policy, since its objective is the reduction of disproportion between the economies of individual regions within a given state. A rather different approach is applied in the case of the structural policy, since its objective is to change the existing structures of a given state’s economy, e.g. resulting from the relationships between individual branches of the economy, which is meant to lead to an improvement in the resource allocation efficiency. However, the ability of the aforementioned policies to lead to an improvement in the resource allocation efficiency, when the instruments applied are public fund transfers, is a debatable issue. Nevertheless, each of these may have a significant influence on the development of the business activity, and in consequence on the distribution of the national revenue. However, it is difficult to define the durability of the effects achieved as a result of public fund transfers in terms of individual policies.

Therefore, the support for business activity development can be implemented under various policies, defined according to an approach to the issue, the areas of support or the types of instruments used for intervention. However, each case involves influence by the public sector on the production of private goods and services. The initiated activities also entail defined expenditures for the public-finance sector, which generally causes a reduction in the consumption of public goods. This creates the issue of effective public fund utilisation, which is closely associated with the type of instrument applied in the support. The type of instrument applied in the support determines both the scale of assumed activities aiming to develop business activity and the scale of limiting the consumption of public goods. The application of defined instruments of support can be substitutive or complementary in relation to the production of public goods. The first case sees a situation where the increased public expenditures for enterprises create a proportional reduction in the expenditures for the production of public goods, while the second case sees the production of public goods as a potential factor in enterprise development.

Due to the aforementioned conditions, the professional literature includes a classification of the instruments supporting the development of enterprises. The broadest depiction distinguishes the following instruments:

- direct – associated with financial transfers or transfers of specific financial services by the public sector to enterprises fulfilling the defined selection criteria;
- indirect – affecting all enterprises through their business environment.

The direct instruments of supporting business activity must be oriented towards various aspects of the enterprise’s operations. They might involve issues associated with the founding of a company, its research and development activity, limited access to information, the initiation of investments or the internationalisation of the conducted activity. Therefore, this is a relatively large group of instruments, which includes the following:

- grants or subsidies for current or investment activity,
- subsidised credits and loans,
- credit guarantees,
- guarantees to the suppliers of venture capital funds,
- public venture capital funds,
- consulting and training services,
- tax reductions and exemptions.

The classification of the above forms of business activity support into the group of direct instruments is determined by the application of company selection criteria. Some of the instruments listed above could also be included in the group of indirect instruments, if they are addressed to all enterprises or people intending to start business activity. However, due to the presence of the transfer of finances or services to the companies, they have been classified as direct. In the case of indirect instruments, the predominant classification criterion is the impact of the broadly-understood business environment. Due to this, the instruments in this group listed most frequently in professional literature include the following:

- administration solutions – leading to the limitation of bureaucracy,
- macroeconomic policy instruments – such as determination of interest rates,
- regulations on business activity initiation, operation and closure,
- the tax system,
- the social and health insurance system,
- unemployment benefits,
- the technical and social infrastructure,
- spatial planning.

Therefore, infrastructure is one of many indirect instruments used to support business activity. However, it is among the few instruments in this group, and the only one among those listed, to use Union funds within the scope of the cohesion policy conducted by the European Union or the domestic regional policy.

Infrastructure as an indirect instrument of supporting business activity development

Infrastructure is one of the many indirect instruments for the support of business activity development. The service provided by the infrastructure to other fields of the national economy is emphasised by basically all its definitions. An example of this is the definition by Andrzejewski (1974), who considers it as a group of basic installations and institutions necessary for the correct operations of the entire economy and the organisation of the lives of the population. The definition by K. Kuciński (1977) is also worth attention, as it is based on the theory of systems and presents infrastructure as a spatial system, i.e. a group of installations and institutions, as well as structures servicing the operations of basic spatial systems, facilitating satisfaction of social needs. The author believes that special significance of the infrastructure results from the fact that it integrates the serviced systems into a single structure.
The professional literature also contains definitions from the following authors:

- Z. Zajda (1974), who believes that the infrastructure includes the equipment and installations necessary for the operation of production sectors of the economy;
- Z. Dziembowski (1966), who states that the infrastructure services both the production and non-production fields of the economy and the population. He lists the following fields of infrastructure - installations in the areas of communication, transport, power engineering, irrigation and melioration, as well as institutions in the fields of law, safety and education;
- W. Kopaliński (1994), who defines infrastructure as the “basic service institutions, installations and enterprises necessary for proper production operation of the fields of the economy (economic and social infrastructure)”. These definitions indicate that correct development of every sector of the economy requires an adequately-formed infrastructure. The shortage of fundamental installations and institutions defined as infrastructure creates a serious barrier to socio-economic and ecological development. The appearance of individual infrastructure elements within a defined area both supports the already-existing business activity and influences the location of new ventures, for example by reducing costs incurred by the people undertaking such activities. However, the lower costs of, e.g. transport or water supply, are not the only reason for situating business ventures in areas with a more developed infrastructure. Its higher level may also determine the quality of human capital, the aesthetics of a given area as a place of residence, and the quality of the natural environment, or even influence cultural transformations of the local community.

Infrastructural investment financing sources

This study considers infrastructure as an indirect instrument of regional and structural policies which aims to support the development of the economy in rural areas. Therefore, the main objectives of the analysis include the possibilities of financing infrastructural investments in the field of the Operational Programmes implemented during the years 2007-2013, as well as the financial transfers from the programmes implemented during the years 2004-2006 made during this period. However, it should be noted that dynamic development of infrastructure – particularly technical infrastructure – in rural areas began as far back as the 1980s. Meanwhile, the nineties saw fairly strong diversification in infrastructure financing sources. Various financing instruments appeared during this period, allowing the local governments to obtain clear support for investment activities in the areas of expansion and modernisation of industrial installations. These instruments can be defined as various technical, organisational and legal means, specified in the appropriate contracts, standards and regulations, which serve to collect and distribute funds (Kulawik, 1999). They included the following:
1. “Project finance” – a financing method based on supplying funds by groups of institutions or a single financial institution for the financing of a defined investment venture, which was paid for by the said project;

2. Demonopolisation, deregulation and privatisation, as well as technical progress, as factors reducing the infrastructural capital needs. The technical and technological progress offers a limitation on the role of capital-consuming network systems for providing infrastructural services in rural areas (e.g. replacement of landline telephones with mobile telephones, and development of renewable energy). A similar example is neutralisation of sewage with bioproducts;

3. Foreign assistance and financing, including the following:
   a. The World Bank (long-term loans, 16-30 years),
   b. Prior to 1999, EBRD – the European Bank for Reconstruction and Development – assigned approximately 13% of its resources to Poland, influencing the investment funding valued at approximately 6 billion EURO,
   c. The European Investment Bank,
   d. The PHARE programme, which provided investment funds by financing expert research and feasibility analyses, also granted subsidies and credits and directly financed projects in the field of infrastructure. Within the scope of PHARE, during the years 1995-1999, Poland received over ECU 1 billion for the implementation of programmes deemed by Poland as priority, including 25% for infrastructural ventures,
   e. ISPA – a European Union programme aimed at improving the condition of transport infrastructure and protecting the environment,
   f. SAPARD – a pre-access support instrument for agriculture and rural areas,
   g. Prior to 1990, the European Fund for the Rural Development of Poland granted subsidies for the support of supplying rural areas with water and telephone networks;

4. During the years 1988-90, the Rural Water Supply Assistance Foundation subsidised the construction of waterlines and sewage systems; interest rate credits for this purpose were granted from 1991;

5. The Agency for Restructuring and Modernisation of Agriculture, which assisted in the development of technical, social and market infrastructure. Following the accumulation of personal funds, the communal authorities were able to seek assistance for the following types of investments:
   a. waterline construction (maximum subsidy between 25 and 35% of the cost, depending on the number of villages with a pipeline system in a given community),
   b. sewage system construction (up to 40% of the total cost),
   c. telephone network construction (up to 25% of the real cost),
d. road modernisation (subsidy up to 50% of the cost) or construction on the route of an existing road (up to 40%) as well as new road construction (30% of the cost).

The possibilities of financing the technical infrastructure development from so many sources significantly influenced the improvement in the infrastructural equipment of rural areas. Nevertheless, the investments made between the late eighties and now have still not satisfied the demand for technical infrastructure installations. Furthermore, there are continuing disproportions in the level of its development, both regionally and locally. The implemented investments have also failed to even out the differences in the infrastructural equipment in the rural-urban arrangement, and even failed to stop the growth progress of the above differences. Due to this, the implementation of the concept of rural economic development requires further support for infrastructural investments, since they are among the elements of improving territorial competitiveness, which attracts the location of business activity in a given area.

Relations between communal infrastructural investments and development of business activity

The maintenance and development of technical and social infrastructure elements is both a function and an obligation of the communal local government. A significant role in this development has been, and still is, played by finances from European Union funds. The additional sources for financing infrastructural investments are particularly important to the communities falling under rural areas, as their revenue is significantly lower than that of urban areas. For example, in 2009, the revenue of urban areas amounted to approximately PLN 2.3 thousand per resident, while rural-urban communities achieved PLN 1.2 thousand, and rural communities only approximately PLN 1 thousand. In turn, low revenue of urban-rural and rural communities reduces the scale of their investments in the development of infrastructure. In consequence, the infrastructural equipment disproportions between urban and rural areas continue to grow. Therefore, the implementation of a concept of the economic and social development of social areas requires the transfer of additional public funds for infrastructural development. This transfer was made through the operational programmes for the years 2004-2006, and public financial support for infrastructural investments was also recognised in the Rural Development Programme for the years 2007-2013. Nevertheless, in the case of infrastructural development, the biggest role is played by the Regional Operational Programmes for the years 2007-2013 and the Development of Eastern Poland Operational Programme, which received a decisive majority of funds dedicated to this goal. In turn, part of these funds will be directed to the development of infrastructure in rural areas of a local nature. It is currently difficult to assess their scale, which largely depends on the activeness of local governments in obtaining European Union funds, and their ability to allot own

7 1 EUR ≈ 4 PLN
resources, as well as the competitiveness of trans-local projects. Nevertheless, these programmes are, and will continue to be, a significant source of financing rural infrastructure.

The research carried out indicates that during the years 2007-2009, communities obtained over PLN 8.7 billion for infrastructural investments from the European Union through operational programmes from the periods of 2004-2006 and 2007-2013. However, most of the said funds (over 71%) landed in urban areas, which hosted the locations of slightly over 63% of economic entities. Nevertheless, a growing number of economic entities are initiating activity in rural areas, since the share of enterprises registered within these areas out of the total number of domestic enterprises is rising (Fig. 1). It should be noted that this growth results mainly from the fairly dynamic development of business activity of physical entities organised as micro or small enterprises. Therefore, infrastructural investments are not the sole factor in business activity development – a significant impact on the development of rural business can be made by Union funds transferred with the assistance of direct means of support.

Source: own calculation on the basis of CSO (Central Statistical Office) data.

Fig. 1. The structure of communal investment funds from the European Union and business entities registered in the REGON system by community type

Source: Agroznajie, vol. 13, br.4. 2012, 603-618
However, the analysis of EU funds obtained by communities for investments shows that disproportions in the basic infrastructure between urban and rural areas will continue to grow – on a national scale, the urban investments were not only higher in total, but also per one resident (Fig. 2). Therefore, the distribution of EU funds does not assist in levelling the differences in the accessibility of local infrastructure installations between rural and urban areas, but rather protracts the disproportion. In the long-term perspective, this may limit the pace of the territorial competition growth of rural areas, unless other factors balance the negative impact of this trend. Nevertheless, we should expect a limitation on the impact of the local infrastructure on the decisions in terms of locating business activity.

![Fig. 2. Funds obtained by communities from EU funds during the years 2007-2009*](image)

*calculated per resident of a commune using Union support.

Source: own calculation on the basis of CSO data.

Furthermore, the conducted research indicates that not all the communities considered as rural used EU funds during the years 2007-2009. Financial support for the infrastructural investments implemented was obtained by 71% of rural communities and approximately 80% of urban-rural communities, with respective population shares of the groups at 74% and 82%. Therefore, Union fund support was mainly directed to the communities with larger population. Nevertheless, these were the communities which produced a lower own revenues prior to obtaining support, with a 2006 average of PLN 796 per resident. During the same period, the communities which did not use the said support produced own revenues with an average level of PLN 844 per resident. The group of communities using European Union fund saw a support level proportionate to their own revenue. This is confirmed by the correlation analysis between the aforementioned variables – the correlation coefficient was statistically significant at 0.42. The communities using EU funds for infrastructural investments saw greater dynamics in own revenue growth; during the years 2006-2009, these revenues grew by over 34%, and only by 29% in other communities. The revenue growth8 was higher in communities which obtained larger amounts for infrastructural

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8 The category „own revenues” does not include EU subsidies.
investments: the correlation coefficient between these variables was also statistically significant at the value of 0.52. In this context, the distribution of EU funds among rural areas can be seen as justified since it influences the levelling of the differences in the economic development of rural areas. However, it is difficult to determine whether this trend will be preserved after additional public fund transfers to rural areas are discontinued.

Source: own calculation on the basis of CSO data.

Fig. 3. EU funds obtained by rural-urban and rural communities for infrastructural investments during the years 2007-2009 by provinces

The analysis of the diversity of expending European Union funds at the voivodeship level (Fig. 3) also confirms the positive impact of financial support on the levelling of differences in the economic development of rural areas. The relatively highest amounts were obtained by the communities of the rural areas in the following Voivodeships: Lubuskie, Podkarpackie, Podlaskie and Świętokrzyskie, all experiencing weak economic development. Therefore, the acceleration of business activity development in these voivodeships requires expansion of the scope and scale of the applied stimulating instruments, a role which is partially played by Union support for infrastructural investments. The other end of the scale was composed of such
voivodeships as Pomorskie, Wielkopolskie and Mazowieckie, with significantly higher level of business activity development in rural areas. In turn, the more developed business activity of the said voivodeships increases the communities’ ability to generate infrastructural investments from their own budget. Therefore, a relatively lower level of Union support does not have to mean a smaller scale of communal investments. Nevertheless, the allocation of EU funds is compliant with the principle of levelling the disproportions among the regions. However, the actual objective of convergence depends not only on the distribution of resources among the regions, but also the scale of the said resources, which may turn out to be insufficient in the case of certain regions of Poland.

![Fig. 4. Variation coefficient of the level of EU funds per resident obtained by rural-urban and rural communities for infrastructural investments during the years 2007-2009 by Voivodeship (provinces)](image)

*Source: own calculation on the basis of CSO data.*

Furthermore, the scale of communal investments was very different among all voivodeships (Fig. 4): the variability coefficient of the level of investment funds from the EU per resident was between 94% in the Kujawsko-Pomorskie voivodeship to

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259.6% in the Lubelskie Voivodeship. It partially resulted from the level of their own revenue collected by the communities, since most voivodeships held a statistically-significant positive correlation between their own revenue amount and the amount of the obtained assistance. It means that the communities with higher revenues also initiated higher-scale investments. The Lubuskie and Świętokrzyskie voivodeships deserve particular attention. Besides a relatively high investment level, these voivodeships also saw a fairly low inside-regional variability. These dependencies may entail a more balanced development of business activity conducted in the communities of these regions.

Source: own calculation on the basis of CSO data.

Figure 5. Entities of physical persons in rural-urban and rural communities

The communities using Union support for infrastructural investments – during the period preceding the said support – gained lower own revenues, despite hosting the operations of a relatively larger number of business entities (Fig 5). Therefore, their faster revenue growth rate could have been caused by the growth in the revenue of businesses located within their area and the growth in the income of people employed in the said businesses. Furthermore, these communities saw a slightly faster growth in the number of business entities (Fig. 5). During the years 2006-2010, the number of business entities of physical persons in the said communities rose by 7.7%, and only by 6.5% in other communities. These dependencies confirm the stimulating role of the transfer of public funds for infrastructural investments in the development of existing business activity, as well as their impact on the founding of new businesses. This is confirmed by the correlation analysis between the level of investment expenditures originating from Union funds in individual communities and the number of business entities of physical persons, and its changes. The correlation coefficients between the
above variables reached, 0.39 and 0.33, respectively, and had statistical significance. However, infrastructural investments were not the only determinant of rural development, and, due to this, the correlation coefficients had a rather low value. It should be noted that the group of approximately 18% of urban-rural and rural communities, which used the support, recorded a drop in the number of business entities of physical persons during the period under study. Nevertheless, the dependency between the investment scale and the changes in the number of entities in this group of communities was very weak, with a correlation coefficient of –0.18. In turn, in the group of communities which recorded an increase in the number of entities, the dependency between infrastructural development and the development of non-agricultural business activity of physical entities was stronger than in the case of the entire population of communities using the EU support (a correlation coefficient of 0.38). This analysis indicates that some communities have strong barriers to the development of business activity, which level the positive impact of the infrastructure.

Conclusion

The conducted research indicates that the support to infrastructural development is among the main instruments of indirect influence on economic development. However, the properties of indirect instruments defined in the professional literature indicate that the influence of infrastructure on the development of economic activity is not limited to the entities satisfying certain criteria – as in the case of direct instruments. This influence covers all entities conducting business activity within a defined area. Therefore, the support for business activity development through infrastructural investments leads to the reduction in the unitary social costs of the said support and extends the period of their impact.

The possibility of subsidising communal infrastructural investments with European Union funds has a high significance in the economic development of rural areas due to the continuing and expanding disproportions in infrastructural equipment between rural and urban areas. For this purpose, the urban communities obtain significantly larger funds, expressed in both relative and absolute values. Thus, the instruments applied in the policy of the European Union will not stop the process of a growing difference between rural and urban areas. However, the communities with lower internal revenue obtained finances from Union funds. These communities achieved a higher growth rate and number of business entities, as well own budget revenue. Therefore, subsidisation of the infrastructural investments with Union funds somewhat affects the levelling of the economic development differences among rural communities resulting from the changes occurring in the non-agricultural sectors of the economy. However, we should remember that the infrastructure is not the only factor of this development.
Mjere za razvoj ruralnog preduzetništva: primjer finansijske pomoći EU za investiranje u lokalnu infrastrukturu u Poljskoj

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Sažetak

Sprovodeći aktivnosti u cilju približavanja, Evropska unija aktivno učestvuje u procesima ekonomskog razvoja pojedinih zemalja i regiona. Ovo učešće se ogleda u formiranju prinicpa strukturalnih i regionalnih politika kao i kohezivne politike koje se odnose na veliki niz instrumenata podrške razvoju poslovnih djelatnosti. Politika Evropske unije za razvoj poslovnih djelatnosti, naročito malih i srednjih preduzeća, prolazi kroz određenu evoluciju. Pretpostavljena rješenja vode ka produženju perioda uticaja javnih sredstava. Direktni finansijski instrumenti podrške poprimaju različite oblike kako bi se ograničila sredstva namijenjena za preduzetničke grantove, što omogućava povećanje učešća instrumenata finansijskog inženjeringa. Nadalje, značajna sredstva se usmjeravaju za indirektnе instrumente podrške vezane za kreiranje poslovnog okruženja. Oni uključuju opšte gledano tehničku i društvenu infrastrukturu, koja podrazumijeva infrastrukturu od lokalne važnosti, čiji razvoj ima veliki značaj za konkurentnost preduzeća i gazdinstava koja se nalaze u ruralnim područjima Poljske. Disproporcija između ruralnih i urbanih područja u pogledu infrastrukture je još uvijek prisutna i čak je u porastu. Zbog svega gore navedenog, ovo istraživanje je imalo za cilj da definiše domet instrumenata kojima se

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Ključne riječi: preduzetništvo, mala i srednja preduzeća, EU mjere politike, infrastrukturne investicije, javna podrška, ruralni privredni razvoj.

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