

The structure of rural households' income in North Macedonia - A case study in Polog and Pelagonija

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Abstract

Contemporary trends in rural economic development go beyond the concept that agriculture and food production are the only functions of the rural economy and move towards a broader concept that covers all resources in the rural area, including non-agricultural activities. This paper examines rural households' economic diversification focusing on their income structure and its impact on their well-being. The paper is based on a questionnaire survey conducted in the year 2018, through direct visits and interviews of 140 rural households from two statistical regions in North Macedonia, Pelagonija and Polog, with carefully designed study's sample selection methodology to capture the household characteristics. The household income structure is measured as net incomes from all on-farm and off-farm activities and other financial transfers for one calendar year. The analysis has shown that the households which have only one type of income source (I. households with on-farm incomes only from agricultural activities, II. households with on-farm incomes only from non-agricultural activities) have much lower financial success than ones with mixed income sources, while non-agricultural rural households achieve the least success. In addition, households with mixed income sources, including incomes from agriculture, have better financial results than other households with mixed income sources, which do not comprise agricultural incomes. Hence, the challenge for policymakers is to identify the best mechanism to promote rural households' economic portfolio, with a well-balanced synergy between agricultural and non-agricultural activities, based on agriculture at the centre of

rural development, as complementary engines to tackle rural poverty and provide food security.

Key words: diversification, rural resources, rural economy, on-farm incomes, off-farm incomes.

Introduction

Historically, farming has been considered the principal economic activity of rural households, particularly poor rural households, and the dominant view of development has been the small-farm first paradigm which emphasizes promoting agriculture among smallholders (Ellis & Biggs, 2001). However, high poverty rates and uneven development in rural areas compounded by rapid urbanization, created a need for greater attention to the rural non-agricultural economy as an intermediary sector bridging the gap between urban industry and the rural agricultural economy (Bogdanov, 2015). Recently, this has led to an increasing recognition that the rural economy is not confined to the agricultural sector, but embraces the broad spectrum of needs of all rural people, including social service provision, economic activities, infrastructure, and natural resources (Csaki & Lerman, 1996). To that end, when considering rural development, it is useful to think of a full range of rural income-generating activities, both agricultural and non-agricultural, carried out by rural households. This can allow a better understanding of the relationship between various economic activities that take place in the rural areas and their implications for economic growth and poverty reduction (Davis et al., 2007). Evidence from the developing world suggests that economic diversification in the countryside has the potential to foster local economic growth and alleviate the rural-urban income gap and rural poverty (Davis & Bezemer, 2004).

Income diversification at the household level may imply either a multiplicity of activities within sectors (e.g. farm diversification) or an increasing mix of activities among sectors (e.g. the combination of farm and non-farm activities) (Meyer et al., 2008). Although the term RNF (Rural Non-Farm) is often used in the economics and rural literature, it is applied in an imprecise manner. The terminology used here is based on a sectoral differentiation between farm and non-farm activities and income. Rural non-farm income (RNFI) refers to all those income-generating activities that are not agricultural, but are located in rural areas (Lanjouw & Lanjouw, 2001). This includes manufacturing and services, which fall under the second and tertiary sectors.

Income diversification affects the general welfare of households. The level and type of income diversification of rural households depend on the availability of different sources of income and how different types of households respond to

them, which may, in turn, depend on the household's geographic location, access to labour markets and factories, human and social capital, and periodic changes in politics (Barrett et al. 2001; Block & Webb 2001).

Therefore, this paper aims to examine the economic diversification of rural households in the Macedonian rural sector, focusing on the structure of rural income and its impact on households' well-being.

Potential Sources of Farm Household Income

Household income portfolio consists of various on-farm and off-farm activities that are undertaken to generate revenues via the formation of agricultural and non-agricultural products, the sale of wage labour, self-employment in small firms, and other strategies to spread risk, including radical migration strategies (Meyer et al., 2008). In the literature, there has been a wide range of different systems for classifying sources of income. Ellis (2000) defines off-farm income as income originating from wage labour on other farms, whereas Barrett et al. (2001) and Reardon (1997) refer to off-farm income as all activities away from the farmers' own property while on-farm income is generated from the resources available within the household's property. In this paper the classification proposed by Barrett et al. (2001) and Reardon (1997) is followed, based on a sectoral approach (agriculture and non-agriculture).

Thus, potential sources of income are disparate, likely to vary substantially in importance between rural households and exhibit wide variations in their attractiveness as sources of financial gain (Schwarze & Zeller, 2005). These variations between components of income are, therefore, likely to have a major effect on the decision-making of rural households and individuals (Davis & Bezemer, 2004).

Figure 1 illustrates the concept and classification of 3 main sources of income for rural households: 1. On-farm income, 2. Off-farm income and 3. Non-earned income. On-farm income can come both from agricultural core activities and non-agricultural activities that are realized within the rural households and from household's resources (forestry, processed agricultural products, rural economic activities, other incomes such as land and machinery rental, etc.). Potential sources of off-farm income are incomes earned outside of the household's resources and can be derived from seasonal work and employment outside of the household. Rural incomes are not solely based on the activity type (waged work or self-employment), but also include the so called non-earned income (e.g. remittances, pension, as well as rural institutional financial support, including social payments and agricultural subsidies, social insurance, etc.), which can be significant sources of household income, but for which no activity is undertaken by the household members. However, non-earned incomes have a

clear impact on the Rural non-farm income - RNF economy as they reduce poverty levels, influence household work-leisure decisions, and may create opportunities for investments (Davis & Bezemer, 2004).

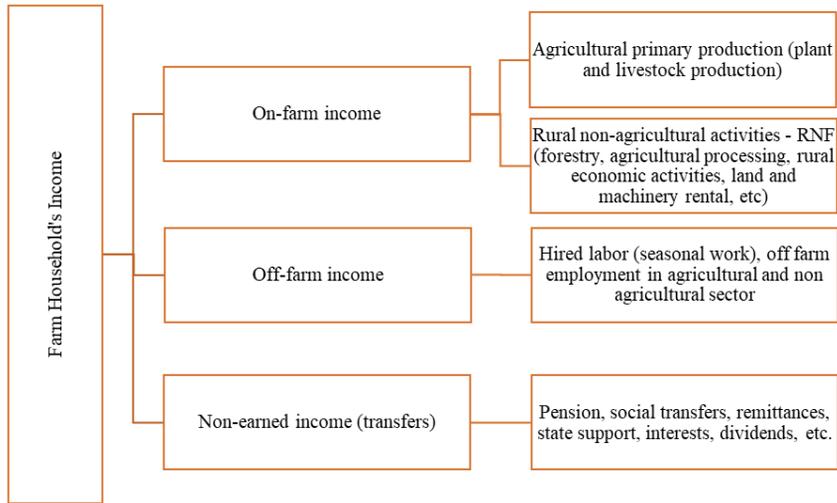


Fig. 1 The potential sources of farm household income, adapted from Pearce and Davis (2001)

The rural economic situation in the Republic of North Macedonia

Rural areas are of paramount importance in the Republic of North Macedonia, with over 58.7% of the population residing in predominantly rural areas. However, the rural economic situation in the country is characterized by high levels of poverty, inadequate infrastructure, and limited access to finance, education, health, and social care. Despite the challenges, agriculture continues to play a significant role in the country's economy, contributing an average of 9% to its GDP over the period of 2011-2020 and providing employment for 13.9% of the workforce (State Statistical Office of the Republic of North Macedonia, 2022). However, the average size of agriculture holdings in terms of utilized agricultural area in 2016 was only 1.80 ha, which was considerably below the EU 28 average of 16.6 ha in the same year (Ministry of Agriculture, Forestry, and Water Economy, 2021).

In recent years, there has been a growing shift towards non-agricultural activities in rural areas. The non-agricultural sector can play a vital role in the Macedonian transitional economy, providing employment opportunities, reducing urban migration, and contributing to poverty reduction, economic

growth, and income distribution equality (Ministry of Agriculture, Forestry and Water Economy, 2021).

Based on available statistical data (Table 1), it can be observed that non-agricultural activities in rural areas of our country are primarily focused on processing primary livestock products, with 10,467 agricultural holdings (35.9%) engaged in this activity in 2013, and 11,771 agricultural holdings (33.5%) in 2016. The collection of forest fruits is also a significant activity, with 6,543 agricultural holdings (22.5%) engaged in it in 2013, and 8,354 agricultural holdings (23.8%) in 2016. Additionally, the processing of plant produce is another important activity, with 5,735 agricultural holdings (19.7%) involved in it in 2013, and 7,829 agricultural holdings (22.3%) in 2016. On the contrary, tourism and accommodation-related activities were found in only a very small number of agricultural holdings, with 106 holdings (0.4%) engaged in them in 2013, and 472 holdings (1.3%) in 2016. Domestic handicrafts were also not a major activity, with only 98 agricultural holdings (0.3%) engaged in it in 2013, and 189 agricultural holdings (0.5%) in 2016. Although modest, there is a growing trend of interest in non-agricultural investments.

Tab. 1 Number of individual agricultural holdings with gainful activities other than agricultural, 2013 and 2016

Year	2013	2016	Relative change 2016/2013	Share in 2013	Share in 2016
Handicraft	98	189	93%	0.3%	0.5%
Tourism and accommodation	106	472	345%	0.4%	1.3%
Aquaculture	128	272	113%	0.4%	0.8%
Wood processing	176	2,309	1,212%	0.6%	6.6%
Forestry activities	1,484	1,403	-5%	5.1%	4.0%
Other gainful activities	2,388	496	-79%	8.2%	1.4%
Processing of plant products	5,735	7,829	37%	19.7%	22.3%
Picking forest plants	6,543	8,354	28%	22.5%	23.8%
Processing of animal products	10,467	11,771	12%	35.9%	33.5%
Total	29,138	35,111	20%	100.0%	100.0%

Source: State Statistical Office, Structural survey of agriculture households, 2015, 2017

Material and Methods

Data were collected in 2018 through direct visits and interviews of 140 rural households, 70 from each selected region, Polog and Pelagonija, by using

a tailor-made and pre-tested questionnaire. The study's sampling selection methodology was carefully designed to cover the characteristics of households involved in both on-farm and off-farm activities, which are the primary focus of the study. The sample was selected to include households with varying sizes of agricultural area, as well as those residing in both mountain and lowland villages, and belonging to different nationalities and age groups. By doing so, the study aimed to ensure that the sample represents a diverse range of households engaged in rural activities, which allows for a more comprehensive analysis of the factors that affect household income and well-being. In addition, semi-structured interviews and two focus groups were organized in the selected regions, where the data and results obtained were discussed with the wider rural population, representatives from the local non-government organizations, and other relevant stakeholders.

The paper analyzes income sources that conform to the definition of household income established by the International Labour Organization (ILO) in its 2003 resolution (International Labour Organisation - ILO, 2003). According to this resolution, household income includes all inflows of money or goods and services received by the household or its members at regular intervals. However, it does not include unexpected, irregular, or one-time income. For example, a salary or monthly rental income would be considered household income, while a bonus or inheritance would not. In line with this definition, incomes in the paper meet the following criteria: (1) regularly recurring incomes, (2) income that contributes to current economic well-being, and (3) income that does not arise from a reduction in net worth.

Rural household income is measured in monetary value for a one-year period at the household level. To determine the financial resources available to rural households, the total net income (TNI) from four main revenue sources is calculated:

1. On-farm net income from primary agricultural activities, such as: the breeding of cattle, sheep, goats, pigs, poultry, bee families, growing of cereal crops, industrial crops, vegetables, fruit growing, viticulture, nurseries, meadows, and fodder crops;
2. On-farm net income from non-agricultural activities (RNF), such as: economic use of forests, processing of primary agricultural products, collection of wild plants, accommodation in rural areas, food preparation, handicrafts, sports and recreational activities, tourist attractions, rental of agricultural land and machinery, etc.;
3. Off-farm net income, such as: income from seasonal work of family members, wages from employment outside the rural household in agricultural and non-agricultural sectors, and

4. Non-earned income/transfers such as: remittances, pension, social transfers, dividends, subsidies, interests, etc.

$$TNI = X_1 + X_2 + X_3 + X_4$$

TNI = Total net income

X_1 = On-farm net income from primary agricultural activities

X_2 = On-farm net income from non-agricultural activities

X_3 = Off-farm net income

X_4 = Non-earned net income/transfers

The net income (NI) from the economic activities of the household is calculated as the difference between the realized total income (TI) and total costs (TC), which are the sum of variable costs (VC) and fixed costs (FC) (Martinovska Stojcheska & Milanov, 2002):

$$NI = TI - TC$$

$$TC = VC + FC$$

NI = Net income

TI = Total income

TC = Total costs

VC = Variable costs

FC = Fixed costs

Categorization of the rural households' income by its structure

One way to gain an in-dept understanding of rural household incomes is by categorizing them according to their structure. The categorization of rural households is made on the basis of the official national classification of the State Statistics Office (State Statistical Office, 2017) for defining the agricultural, mixed, and non-agricultural types of households. Following the classification with some adaptation to the research needs, 6 groups of rural households were recognized and defined (Table 2). Group I includes all those rural households that have income only from agricultural activities. Group II are mixed rural households which, in addition to the income from agricultural activities, also have an income from non-agricultural activities (processing of primary agricultural products, rural activities, rental of machinery, land rental, income from forestry, etc.). Group III of rural households is mixed and with incomes from agricultural activities and from employment or other incomes that are not related to the activities and use of resources within the rural household (incomes

from household members as hired workers, salary incomes). Group IV is also a mixed group of rural households that includes all three types of incomes, that is, income from agriculture, non-agricultural activities and off-farm income realized outside the household's resources. Group V includes households that generate income from activities outside the household's resources and on-farm income from non-agricultural activities. The last Group VI is a group that includes households that generate income only from on-farm non-agricultural activities. The sample used in the study did not include households that are exclusively engaged in off-farm activities, since the basis of the study is the analysis of households involved in activities related to their own rural resources. Hence, these households are not represented in the table.

Tab. 2 Various groups of households according to the income structure

Groups	On-farm income from agricultural activities	On-farm income from non-agricultural activities	Off-farm income
I group	√	X	X
II group	√	√	X
III group	√	X	√
IV group	√	√	√
V group	X	√	√
VI group	X	√	X

Source: Group classification developed by the authors

Results and Discussion

The data obtained for rural income values from different sources show that households have an average annual total income of 11,531 EUR/household (Table 3). The highest income source is from primary agricultural production, which accounts for 4,231 EUR/household on average or 36.7% of the total, followed by transfers amounting to 4,083 EUR/household on average (35.4%), which include mostly agricultural subsidies, but also pension, social transfers, and other forms of assistance. This indicates the significant reliance of households on this type of income, commonly known as a non-earned source of income. The net income from non-agricultural activities realized by the household is at the third place in terms of significance accounting for 1,912 EUR/household on average, with a share of 16.6%. This type of income is at a very low level, but has the development potential to serve as a reliable additional source of finance in the household. Off-farm incomes from wages and seasonal

labour that are realized outside the household have the lowest values, 1,305 EUR/household, and have a share of 11.3%.

Tab. 3 Rural income values from different sources at the whole sample level

	Minimum (EUR/hous.)	Maximum (EUR/hous.)	Average (EUR/hous.)	Share (%)	Standard deviation (EUR/hous.)	CV (%)
Net income from on-farm agricultural activities	-	25,106	4,231	36.7	4,861	115
Net income from on-farm non-agricultural activities	-	16,164	1,912	16.6	2,762	144
Off-farm income	-	10,894	1,305	11.3	2,031	156
Transfers	-	13,034	4,083	35.4	2,940	72
Total	2,439	37,805	11,531	100.0	6,515	56

Source: Authors' analysis

The off-farm income experiences the most significant fluctuations (CV = 156%), indicating substantial variations in income from off-farm sources. Net income from on-farm non-agricultural activities (CV = 144%) and On-farm agricultural activities (CV = 115%) exhibit notable variability too. Conversely, transfers maintain a moderate level of variability (CV = 72%), implying a relatively steady income flow pattern within this category (Table 3).

The study investigated also how the income structure of rural households varies across two distinct regions, Pelagonija and Polog, each characterized by their unique natural, cultural, and geographical factors. The findings reveal that in the Pelagonija region, transfers among households constitute the largest income source, accounting for almost half (42%) of the total incomes (4,818 EUR/household on average), followed closely by agriculture with a share of 39% (4,513 EUR/household on average). Non-agricultural activities (1,114 EUR/household on average) and wages/seasonal labour (982 EUR/household on average) represent the third and fourth income sources, each contributing about 9% to the total income (Fig. 1).

On the contrary, the income structure of rural households in the Polog region has shown smaller differences, with agriculture occupying the foremost position accounting to the average amount of 3,342 EUR/household (34%) followed by income from transfers (3,342 EUR/household on average; 29%) and net income from non-agricultural activities (2,706 EUR/household on average; 23%). In both regions, off-farm incomes fall behind the other income sources (Fig 1).

Based on the categorization of household income into six groups, the majority of households (34%) fall under Group II which is characterized by a combination of income from primary agriculture and non-agricultural sources

(Table 4). Most of the non-agricultural activities on the farm are the processing of primary agricultural products. Group I (income generated only from on-farm agricultural activities) and Group IV (income generated from all three income sources) are at the second and third place in terms of frequency, while Group V (income generated from on-farm non-agricultural activities – RNF and off-farm income) and Group VI (income generated only from on-farm non-agricultural activities – RNF) have the lowest frequency.

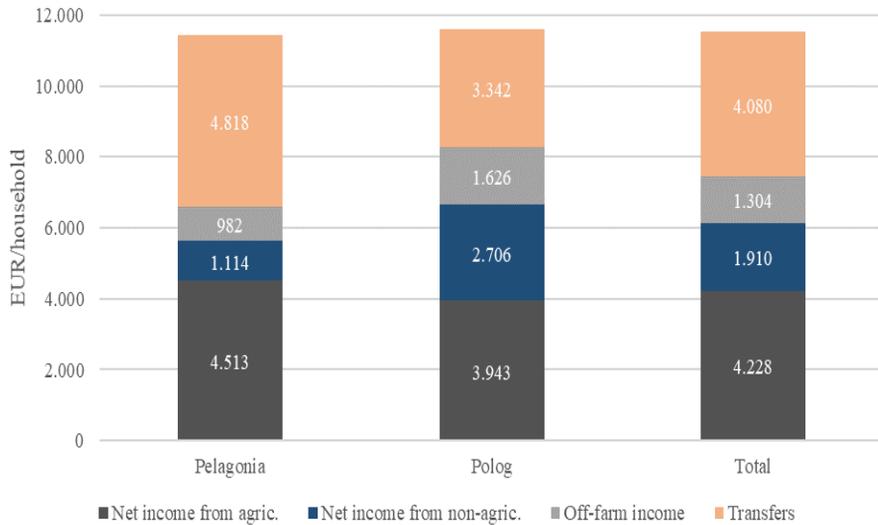


Figure 2. Analysis of income sources of rural households in the selected regions

From the sample data analysis, the results obtained show that the households with the highest values of income are in Group IV, which includes income from the three sources, i.e. income from agriculture and from non-agriculture within the household and off-farm i.e. income from outside employment or seasonal work. The average annual income in this group is 9,916 EUR/household on average, with a range of a maximum value of 27,236 EUR/household and a minimum value of 2,320 EUR/household. The standard deviation is 5,200 EUR/household, while the coefficient of variation is 120%, which shows the highest variability compared to the values in other groups (Table 4).

Households that rely solely on one source of income as classified into two groups in this paper, i.e. those with income only from agricultural activities (Group I, with an average annual income of 5,922 EUR/household) and those with income only from non-agricultural activities (Group VI, with an average

annual income of 3,446 EUR/household) are at the bottom of the scale of average annual income (Table 4).

Tab. 4 Rural households' income by income structure groups

Groups	No of rural households	Minimum (EUR/hous.)	Maximum (EUR/hous.)	Average (EUR/hous.)	Standard deviation (EUR/hous.)	CV (%)
Group I	32	163	16,634	5,922	3,463	32
Group II	48	1,583	28,467	7,782	5,620	96
Group III	19	2,520	27,033	7,098	5,342	57
Group IV	30	2,320	27,236	9,916	5,200	120
Group V	5	3,382	7,252	5,332	1,531	25
Group VI	6	1,463	8,618	3,446	2,454	36
Total	140	163	28,467	7,448	5,130	69

Source: Author's own calculation and analysis

Hence, the households that have multiple sources of income exhibited better financial outcomes compared to those relying on a single source of income. In addition, based on the results obtained, it can be concluded that the households in the sample with mixed incomes and income from agriculture also have better financial results than other mixed households that do not have income from agriculture. Specifically, the mixed households in Group IV have the highest average annual income of all groups in the sample, with an average of 9,916 EUR per household. Mixed Group II has the second-highest average income at 7,782 EUR per household, followed by mixed Group 3 with an average of 7,098 EUR per household. On the contrary, Group V, which includes mixed households without the farming income, has the lowest average income of all mixed groups accounting for 5,332 EUR/household. These findings highlight the importance of agricultural activities for achieving higher levels of income and financial well-being among rural households with mixed income sources.

Conclusion

Evidence from the developing world suggests that economic diversity in the countryside has the potential to foster local economic growth and alleviate the rural-urban income gap and rural poverty. These findings are even more relevant to countries in transition economies, such as Macedonia, where typically a large part of the population lives in rural areas, and where economic growth and the reduction of poverty are significant challenges. The rural economic situation in the country presents both challenges and opportunities, and continued

efforts are needed to address the underlying issues and unlock the potential of rural areas for economic growth and development.

This underscores the need for diversification of income sources to improve household's income and reduce the vulnerability of rural households to economic and market shocks. The analysis reveals that households engaged in non-agricultural activities from on-farm resources have a low level of income, but with the potential for development as a reliable additional source of finance. This indicates the need for policies and interventions that encourage the development of non-agricultural activities and value-added activities in rural areas, such as: supporting of rural entrepreneurs and start-up businesses that will diversify local economies, encouraging agritourism as a growing industry that combines agriculture and tourism, increasing the access of finance, strengthening the economic power of rural youth and women in the rural areas. In addition, in order to fully unlock the potential of rural areas, it is crucial to invest in key infrastructure such as communal facilities, road networks, healthcare facilities, and social institutions, while simultaneously elevating the quality of human capital. In particular, infrastructure plays a vital role in driving rural economies, and in our country, despite some progress, inadequate infrastructure remains a significant obstacle to rural development.

Moreover, the results of the study suggest that households with income from both agriculture and non-agriculture sources have better financial results than those without the income from agriculture. This highlights the importance of maintaining a balance between agricultural and non-agricultural activities in rural areas. The variations in rural household incomes across different regions are mainly due to differences in the availability of natural resources, economic activities, culture, and infrastructure. Therefore, policymakers must consider these regional dissimilarities while formulating effective interventions to enhance the economic prosperity of rural households and ensure balanced development of different rural regions. By acknowledging the unique challenges and opportunities within each region, policymakers can create targeted policies that address the specific needs of rural communities and promote sustainable growth.

In conclusion, the findings of this study provide useful insights into the structure of rural household incomes and highlight the importance of diversification of income sources, development of non-agricultural activities, and regional differences in policy interventions aimed at improving the economic well-being of rural households, meaning job creation, social, inclusion, poverty reduction, improvement of living, conditions, and balanced economic development.

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Структура прихода руралних домаћинстава у Сјеверној Македонији: Студија случаја Полог и Пелагонија

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Сажетак

Савремени трендови руралног економског развоја превазилазе концепт да су пољопривреда и производња хране једине функције руралне економије и крећу се ка ширем концепту који обухвата све ресурсе у руралном подручју, укључујући и непољопривредне активности. Овај рад истражује економску диверзификацију руралних домаћинстава фокусирајући се на њихову структуру прихода и њен утицај на њихово благостање. Рад се заснива на анкетном упитнику спроведеном 2018. године, кроз директне посјете и интервјуе 140 сеоских домаћинстава из два статистичка региона у Северној Македонији, Пелагоније и Полога, са пажљиво осмишљеном методологијом одабира узорка студије како би се обухватиле све карактеристике домаћинства. Структура прихода домаћинства мјери се као нето приход од свих активности на газдинству и ван њега и других финансијских трансфера, за једну календарску годину. Анализа показује да група домаћинстава, која има само једну врсту извора прихода (I - домаћинства са приходима на газдинству само од пољопривредне дјелатности, II - домаћинства са приходима на газдинству само од непољопривредних дјелатности) има знатно мањи финансијски успјех у односу на она са мјешовитим изворима прихода, док непољопривредна сеоска домаћинства постижу најмањи успјех. Поред тога, домаћинства са мјешовитим изворима прихода, укључујући приходе од пољопривреде, имају боље финансијске резултате од осталих домаћинстава са мјешовитим изворима прихода који не обухватају приходе од пољопривреде. Стога је изазов за креаторе политике да идентификују најбољи механизам за промовисање економског портфолија руралних домаћинстава, са добро избалансираном синергијом између пољопривредних и непољопривредних активности, заснованих на пољопривреди у центру руралног развоја, као моделу рјешења питања руралног сиромаштва и обезбјеђења хране за становништво.

Кључне ријечи: диверзификација, рурални ресурси, рурална економија, приходи са газдинства, приходи изван газдинства

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