

## Financing of Rural Entrepreneurship through Sub-measure 6.4. of the National Programme for Rural Development 2014-2020

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### Abstract

*In the context of a predominantly subsistence agricultural activity in the Romanian rural area, the National Programme for Rural Development 2014-2020 allocated financial resources for the development of non-agricultural activities in order to diversify the activities and stimulate employment in the rural area, as a measure of development of this space. The paper analyzes the approved projects for this objective, highlighting and analyzing some specific indicators, formulating conclusions and recommendations for future allocations..*

**Key words:** rural entrepreneurship, EU funds, rural development

**J.E.L. classification:** F36, F63, O19, P25

### 1. Introduction

Romania suffered structural changes after 1989 and rural activities and population were affected by these changes. Some of the most important changes that affected Romanian rural areas were the liquidation of the state agricultural cooperatives, changes in the property rights regarding the land, privatisation and, in some cases, liquidation of industrial or of services firms from rural areas, but also from urban areas (where important parts of rural population was working before 1990). As a result, part of the population from rural areas needed to find alternatives for working and living. Some of the most used solutions were the subsistence agriculture or migration, that affected the occupation structure of the population living in the rural areas.

All these changes impacted on the population of the rural areas in Romania. The resident population in the rural areas of Romania is going older (the mean age in 2019 becoming 42.3 compared with 41.1 in 2012) and have a descending number of persons (5581732 persons in 1996 compared with 3896749 persons in 2019).

As regarding the professional status of the working population from rural areas, in the last years we observe an increase of the persons employed and entrepreneurs, but in the same time a decrease of the persons who work in the family, unpaid, and of the persons self-employed.

*Table no. 1. The professional status of the working population from rural areas in Romania*

	2014	2015	2016	2017	2018	2019
<b>Total</b>	3944999	3872894	3764537	3901819	3919819	3896749
<b>Employee</b>	1554374	1782205	1886525	2003919	2063985	2114207
<b>Owners</b>	21145	26958	26826	27556	28028	31727
<b>Self-employed</b>	1405427	1291366	1174716	1208356	1179213	1131574
<b>Non-paid family worker</b>	964052	772364	676470	661988	648592	618318
<b>Member of an agricultural cooperative</b>	No data	No data	No data	No data	No data	923

Source: National Institute of Statistics of Romania (<http://statistici.insse.ro:8077/tempo-online/#/pages/tables/insse-table>)

It can be observed from data in the table no. 1 that the weight of the owners in the working population in the rural areas is relatively insignificant (about 0,5% in 2014, about 0,8% in 2019).

Regarding the domains in which resident population of rural areas activate, we could highlight that population that work in agriculture decrease (as percentage) from 58,60% in 2014 to 43,20% in 2019.

*Table no. 2. Domains of work for resident population of rural areas in Romania (%)*

	2014	2015	2016	2017	2018	2019
Agriculture, forestry and fishing	58,60	51,72	47,33	45,87	44,97	43,20
Manufacturing	12,32	14,17	15,65	16,51	16,56	16,17
Constructions	6,42	7,16	8,40	8,79	8,70	9,53
Wholesale and retail trade; repair of motor vehicles and motorcycles	6,46	7,51	8,23	8,78	8,99	9,31
Transportation and storage	3,09	3,78	4,05	3,92	4,11	4,60
Hotels si restaurants	1,06	1,10	1,37	1,52	1,69	1,67
Other areas of activity	12,06	14,55	14,97	14,60	14,98	15,52

*Source:* author's processing after data from National Institute of Statistics of Romania (<http://statistici.insse.ro:8077/tempo-online/#/pages/tables/insse-table>)

Analyzing the evolution of the activities in which are involved people from rural areas, we emphasize that all the other important domains (excepting agriculture) of work in rural areas (manufacturing; construction; wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; hotels si restaurants) registered slight increases in their importance in the rural economy.

This evolutions could be the result of the way in which Common agricultural policy (CAP) was designated. An important part of the funds coming through CAP were allocated to agricultural activities to enhance the farms productivity, to stimulate obtaining better equipment, to stimulate cooperation or to attract qualified working persons. But CAP allocate a part of the funds for rural development, trying to stimulate not just agricultural activities, but also the non-agricultural ones. By this, EU try to fund the small non-agricultural businesses that exist in the rural areas and that, because of the small local market, generally do not have enough own resources to resist for a long period, but also to generate new businesses related or not by the agriculture by assuring funds necessary to obtain modern equipment, to attract and mantain qualified persons, to generate a bigger market through the acces to internet.

The Government, faced with the industrial reconversion, allocated little financial resources for rural areas, so the european funds for non-agricultural activities in the rural areas represented a major impulse for the entrepreneurs in this area from all domains: production, services, human or veterinary medical assistance, tourism. Entrepreneurs tried to acces funds for these destinations starting with the pre-adheration funds, and every call of projects for non-agricultural destinations in rural areas was exhausted from the first days.

In the paper we analyze some of the results of the financing through sub-measure 6.4. "Support for investments in the creation and development of non-agricultural activities" of the National Programme for Rural Development 2014-2020 by showing the number and values of the applications selected to be financed detailed by region of developments and session of the calls, the type of applicants and for a thorough analysis we use Region 7 "Centru" to show the main destinations of the funds.

## 2. Theoretical background

The paper relates to two strands of literature: one of them is the literature focusing on the importance and characteristics of entrepreneurship in rural areas and the other that analyse the contribution of the EU funds in stimulating entrepreneurial activities in the member countries.

The first strand of literature suggest that entrepreneurship could be a key to stimulate rural development (Paul and Sharma, 2013) and to reduce poverty (Si et al., 2019). The enterprises developed in the rural areas generate more employment opportunities for that areas, they use the local natural resources to produce different goods or to offer services, could attract for short-period persons for sport or leisure in the area (Klofsten et al., 2019, Kitchen and Marsden, 2009), all of these generating local development. In the European context, as Stathopolou et al (2004) highlight, the reforms of the common agricultural policy affect the rural areas in an unequal measure, and for areas that will suffer significant adjustment processes the need for economic diversification is stronger. Ulman and Dobay (2020) suggest in a study on Romania that policies that stimulate entrepreneurship could affect in a positive way the rural areas problems, even the poverty. But in the process of starting and developing enterprises in rural areas, there are some specificities that have to be addressed. From the study cases presented by Klofsten et al (2019), but also from that of Renski (2008) some ideas about rural entrepreneurship could be found: rural firms in the metropolitan areas are in a better situation than those in nonmetropolitan areas; for the enterprises in the rural nonmetropolitan areas the remoteness seems to be one of the most important barriers. The remoteness generates more efforts to attract and to maintain qualified persons, affecting also the types of businesses that could be developed in these areas. As Klofsten et al (2019) noted, rural SMEs need for their development “to access available knowledge and skills”. Also, size of the firms in rural areas tend to be smaller than those in the metropolitan areas, excluding by this some economic activities from activating in rural nonmetropolitan areas. These characteristics affect the domains in which the enterprises in the rural areas could be created and developed.

The second strand of literature highlight the importance of EU funds for entrepreneurship development in rural areas, and our main focus is on the literature analyzing Romanian case, not excluding other countries situations that could generate viable ideas also for Romania. Satola and Bogusz (2016) analyze the importance of EU funds for the development of the entrepreneurship in Malokopskie Provine from Poland. Their analysis regards the newly enterprises created in the region in the period 2007-2013 (which is the same with the EU funds programming period) and suggest that some of the main factors that affect the establishing of an enterprise in a rural area are human capital and the economic potential of the area. By analyzing the two measures for entrepreneurship funded by EU funds for agriculture (“differentiation towards non-agricultural activities” and “establishment and development of microenterprises”), they show that the interest was bigger in the second measure as a result of a higher interest awarded by the persons in the analyzed region for non-agricultural activities and highlight that a rural area which is near a municipality register higher levels of entrepreneurship and higher number of applications for entrepreneurship matters.

Kurdyś-Kujawska and Sompolska-Rzechuła (2020) analyze the subsidies awarded in Poland through EU funds for rural development for entrepreneurship reasons both in the 2007-2013 and 2014-2020 periods. Their results show that the agrarian structure and the level of socio-economic development of farms have an important impact on the types of the activities that were financed: small farms and self-employment activities outside agriculture for the regions with fragmented agrarian structure and low level of development, payments for young farmers and the development of agricultural services in regions that have a more favourable framework for agriculture.

Dan and Popescu (2017) analyze funding of entrepreneurship in Romania in the same period as Satola and Bogusz (2016). They analyzed also the two measures addressed for rural entrepreneurs (“support for business creation and development” and “encouragement of tourism activities”) and concludes that the measures realized just partially their objectives, even that a significant number of contract were signed. Dan and Popescu (2017) suggest that the quality of projects was not very good in many cases and problems that appeared during the implementation period (bureaucracy, procurement process complexity and the poor forecasts from the business plans) generated a high rate of project cancellation.

Sima (2015) advocate for a more non-agricultural structure of the rural economy and for this suggest that not only the EU measures addressed to the rural entrepreneurship are needed, but also specific measures of the banking system (because of the main problem is the lack of access to finance for many rural SMEs) and of the Government (for creating the framework necessary to a better economic activity of SMEs in rural areas – measures for a better physical infrastructure, for a better education in the colleges for agricultural matters, for assuring consultancy in specific aspects, etc.).

Puie (2020) analyze the complementarity of EU funds for stimulating rural entrepreneurship and concludes that for attaining the established goals it is needed a coherent national strategy that have to integrate the various funds that could be used.

Smarandache (2020) analyze the importance of EU funds for development of rural tourism in Gorj county, tourism being considered one of the main areas that could be developed in the rural areas. The author highlight the importance of the EU funds in financing the touristic domain in the Gorj county, showing that 62% of the new investments and more than 50% of the total rural touristic infrastructure were financed through EU funds, these funds generating in this way development.

### **3. Research methodology**

Our paper highlight, through literature review, the characteristics and importance of rural entrepreneurship and the significance of EU funds for stimulating rural activities, and realize a quantitative analysis regarding the approved projects for rural non-agricultural activities that were financed by sub-measure 6.4. of the National Plan for Rural Development 2014-2020.

The indicators used for the analysis the total number and public value of the approved projects, detailed by regions of development, call-sessions and types of applicants, and in the thorough analysis regarding the approved projects in the Development region 7 „Centru” we used the total number and public value of the approved projects detailed by destinations of the projects, session calls and counties.

The data used are public and come from the Agency of Financing Rural Investments in Romania and from the National Institute of Statistics of Romania.

### **4. Findings**

Sub-measure 6.4. of NPRD 2014-2020 was designed to support the investments for creating or development of non-agricultural activities in the rural areas realized by micro-enterprises or SMEs. According to the applicant guide of this measure, the beneficiaries of this measure could be either existing micro-enterprises or SMEs in the rural areas or new micro-enterprises or SMEs that prove the co-financing, for creating a non-agricultural activity or for diversifying its agricultural activity through non-agricultural activities in the same micro-enterprise or SME. According to the same guide, the maximum value of the non-reimbursable support for a beneficiar is 200000 euros and will cover atmost 90% of the total cost of the project. The domains that are financed through measure 6.4. are relatively large (according to annex 8 of the applicant guide) and construction of the building, endowment, modernization or expansion of the locations could be financed, but not the purchase of the land or the building, nor any kind of vehicle (with the exception of specialized vehicles, like veterinary or human ambulance, garbage truck and so on). But for some of the domains (including hotels and restaurants; scientific, profesional or technical activities; cultural, show or recreative activites) just endowment of the locations could be financed, and not the building construction, modernization or expansion. In the selection process, even if the criteria were the same, the weight of the criteria differed from session to session because of the decision of the implementing authority to stimulate different domains.

Based on public data available on the Agency for Financing Rural Investments, we analyze the data regarding the selected projects after the calls that were registered in the 2015-2017 period.

Table no. 3. Projects approved for sub-measure 6.4. of NPRD 2014-2020

Reg. of developm.	2015		2016		2017		Total	
	No projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)
1 - North-East	38	6.478.022	52	8.953.385	33	5.579.707	123	21.011.114
2 – South-East	25	4.076.709	39	6.801.162	12	1.726.049	76	12.603.920
3 – South „Muntenia”	17	2.300.220	39	6.484.778	11	1.766.298	67	10.551.296
4 – South West „Oltenia”	20	2.870.648	50	8.912.355	30	4.804.993	100	16.587.996
5 – West	11	1.706.894	37	5.851.771	40	5.591.048	88	13.149.713
6 – North West	53	7.711.797	109	19.416.130	67	11.020.923	229	38.148.850
7 - Center	33	4.374.602	47	7.904.697	22	3.870.075	102	16.149.374
8 – Bucharest and Ilfov	10	1.558.763	16	2.562.721	5	647.629	31	4.769.113
<b>TOTAL</b>	<b>207</b>	<b>31.077.655</b>	<b>389</b>	<b>66.886.999</b>	<b>220</b>	<b>35.006.722</b>	<b>816</b>	<b>132.971.376</b>

Source: author’s processing after data from Agency for Financing Rural Investments (<https://www.afir.info/>)

Analyzing data from table no 3 we observe an uneven distribution of the number of projects and of the public values for different years and for different regions of development. In the first year just 207 projects were selected to be financed with a total value of 31.077.655 euros, but in the next year about a double number of projects were financed (389 projects of a value of 66886999 euros). In the last year the rest of the allocation for measure 6.4. was designed to be awarded for 220 projects with a total public value of 35.006.722 euros. Regarding the geographica distribution of the projects, we highlight that North-West region attracted most of the funds and registered the higher number of projects approved in all of the three years, followed by North-East region. By comparing South-West „Oltenia” region with „Centru” region we could observe that the number of the projects approved are relatively similar (102 projects – Centru region, 100 projects - South-West „Oltenia” region), but the total funds approved for projects in South-West „Oltenia” region is higher, an explanation being that the average value of a project in South-West „Oltenia” region is higher that that in „Centru” region. On the other hand, the regions with small number of projects (and values) are Bucharest-Ilfov (where is an intensive urbanization, the rural area being small), South-East and South „Muntenia” with about one third each from the North-West region.

Table no.4. Financial resources approved in different session calls through sub-measure 6.4. of NPRD 2014-2020

Region of development/year	2015	2016	2017
1 - North-East	170474,2632	172180,5	169082
2 – South-East	163068,36	174388,8	143837,4
3 – South „Muntenia”	135307,0588	166276,4	160572,5
4 – South West „Oltenia”	143532,4	178247,1	160166,4
5 – West	155172,1818	158156	139776,2
6 – North West	145505,6038	178129,6	164491,4
7 - Center	132563,697	168185	175912,5
8 – Bucharest and Ilfov	155876,3	160170,1	129525,8
<b>TOTAL</b>	<b>150133,599</b>	<b>171946</b>	<b>159121,5</b>

Source: author’s processing after data from Agency for Financing Rural Investments (<https://www.afir.info/>)

Even though South-East region have 76 projects comparing with 88 for West region, the total public value of the projects is just a little smaller, especially because in the first two years the average value of a project is relatively higher. Analyzing data from table no. 4 we could observe that this average value is variable in years and for regions and an explanation for this could be the domains financed predominantly in the region.

Data from table no. 5 show that most of the funds were obtained by limited companies (71,69% of the total projects and 70,04% of the total funds), and also authorized persons and individual enterprises are important applicants.

Table no.5. Type of applicants for approved projects (sub-measure 6.4. of NPRD 2014-2020)

Applicant type	2015		2016		2017		Total	
	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value(euro)
Limited company	165	24.877.163	301	50.423.337	119	17.841.015	585	93.141.515
Authorized person	10	2.129.631	43	7.961.643	48	8.364.994	101	18.456.268
Individual enterprise	18	2.980.143	41	7.754.476	49	8.272.199	108	19.006.818
Family enterprise	2	307.529	3	596.572	4	528.514	9	1.432.615
individual veterinary medical office	4	227.048	1	150.971	0	0	5	378.019
human medical office	8	556.141	0	0	0	0	8	556.141
<b>Total</b>	<b>207</b>	<b>31.077.655</b>	<b>389</b>	<b>66.886.999</b>	<b>220</b>	<b>35.006.722</b>	<b>816</b>	<b>132.971.376</b>

Source: author’s processing after data from Agency for Financing Rural Investments (<https://www.afir.info/>)

One explanation of this structure of applicants could be the fact that, by applicant guide and the evaluation score, were favored companies or entrepreneurs that exist of at least 3 years and demonstrate the capacity to assure the co-financing, conditions that are more easily satisfied by the companies than individual persons.

For a detailed analysis we consider the situation of the approved projects from “Centru” region. This analysis permits us to make some additional remarks regarding the sub-measure 6.4. of NPDR 2014-2020.

Table no.6. Domains of the approved projects for sub-measure 6.4. of NPRD 2014-2020 in Region 7 „Centru”

Region 7 „Centru”								
Domains	2015		2016		2017		Total	
	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)
production	17	2227473	6	770654	0	0	23	2998127
Rural guest houses	6	958284	26	5064224	4	793457	36	6815965
Information technology	2	190132	0	0	1	166698	3	356830
services	2	183277	4	620474	11	1839920	17	2643671
Veterinary medicine	2	176460	3	213495	0	0	5	389955
General medicine	0	0	1	174069	1	155727	2	329796
dentistry	2	346669	2	217144	0	0	4	563813
Dermatology	1	158449	0	0	0	0	1	158449
Leisure	1	133858	5	844637	5	914273	11	1892768
<b>Total</b>	<b>33</b>	<b>4374602</b>	<b>47</b>	<b>7904697</b>	<b>22</b>	<b>3870075</b>	<b>102</b>	<b>16.149.374</b>

Source: author’s processing after data from Agency for Financing Rural Investments (<https://www.afir.info/>)

Analyzing data from table no. 6, we observe that the highest proportion of the funds were allocated for rural guest houses (44,61% of the funds, more than 52% by summing up also the leisure activities), which is a result of the prioritization policy of the management agency. This prioritization was done because agro-tourism was considered with high growth potential, but even if the investments are made in regions with high touristic potential or in eco-touristic destinations they will not generate the expected results in case that the administrative units do not benefit from investments to assure public utilities, qualitative public alimentation services, public transportation.

By analyzing the distribution of the approved projects for rural guest houses between the counties, we observe that most of the projects belong to entrepreneurs in 2 counties: Harghita and Alba.

Table no.7. Destinations of the approved projects for sub-measure 6.4. of NPRD 2014-2020 in Region 7 „Centru”

Destination of the public aid	Rural guest houses		Other destinations		Total	
	No of projects	Public value (euro)	No of projects	Public value (euro)	No of projects	Public value (euro)
Alba	11	2026109	13	2086579	24	4112688
Sibiu	4	787213	5	695337	9	1482550
Brasov	4	779960	5	789110	9	1569070
Mures	1	188139	16	2221250	17	2409389
Covasna	2	347605	6	591962	8	939567
Harghita	14	2686939	21	2949171	35	5636110
<b>Total</b>	<b>36</b>	<b>6815965</b>	<b>66</b>	<b>9333409</b>	<b>102</b>	<b>16149374</b>

Source: author's processing after data from Agency for Financing Rural Investments (<https://www.afir.info/>)

We note that counties which are most developed from the region (Braşov and Sibiu) have registered, as well as Covasna county, smaller number of projects.

Analyzing the characteristics of the measure 6.4., we also note that by the same prioritization strategy mentioned before were favored existing companies in spite of new companies, but this has an important negative aspect: do not sustain the remedy of a major problem of the rural area – attracting the young persons in the rural areas for other activities than the agriculture. Even if there is a separate measure (measure 6.2.) dedicated to new activities, because the values that could be allocated through that measure are smaller (50000-70000 euros) the beneficiaries of this measure have a low impact on the rural areas, generally offer jobs just for the beneficiary and his family and generate value added after a long period.

So this prioritization have to be included into a more general strategy to stimulate small businesses from different domains, to stimulate the production and small businesses of services in order to grow the purchasing power of the people living in that communities, to maintain the labor force and to assure the durable development of the community.

## 5. Conclusions

In our opinion, after analysing the approved projects for sub-measure 6.4. of the NPRD 2014-2020, financing from NPDR must be correlated with other sources of financing (from other types of European funds) based on an integrative strategy addressed for all EU funds. Regarding the non-agricultural activities in rural areas, these are in most of the cases dependent on the existence of public utilities in the area, so public administrations in the regions prioritized through NPDR must be financed through specific measures, to create the conditions necessary for rural entrepreneurship in that areas.

We also believe that the prioritization of investments from European funds should be re-thought in the sense of sustainable development of rural areas, to stimulate attracting skilled labor, small local investments, trade and correlate these over time with the development of tourism and leisure services.

In this sense, when the projects will be analyzed priority must be given to the turnover, employees and added value brought to the respective area.

A regional allocation of the funds for non-agricultural activities in the rural areas or different regional scoring grip also could be considered, because there are specificities of different regions, and the priorities established for the entire country could affect some of the regions.

Other important aspects that need to be improved for a better access to and implementation of the projects in the rural areas regards the reduction of the bureaucracy both in the application stage, and in the implementation stage and also an effective counseling of the potential applicants that in many cases have hesitations or even give up the idea of obtaining European funds because of the dense documentation or of the misunderstanding of the way in which the EU funds could be accessed, of the way of making the documentation or misunderstandings regarding the actions that must be done for a correct implementation of the projects.

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