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THE DEVELOPMENT LEVEL OF NON-AGRICULTURAL ECONOMIC ACTIVITY OF INDIVIDUALS AND THE FINANCIAL SITUATION OF RURAL MUNICIPALITIES IN POLAND

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Purpose: The aim of the article is to identify and assess the importance of the activity of natural persons in the development of non-agricultural economic activity for the financial situation of rural communes in Poland.
Design/methodology/approach: The significance of the activity of individuals in the development of non-agricultural economic activity was identified and evaluated for the financial situation of rural communes in Poland. The empirical material of the article concerns all rural communes in Poland. The numerical data come from the Central Statistical Office Local Data Bank in Warsaw and concern five years, i.e. 2018-2022. The collected and organised empirical material was developed in descriptive, tabular, and graphical form, using the comparative analysis method. For the purposes of the research, the indicator of the level of development of nonagricultural economic activity of individuals in a given local government unit (commune) was used. A point assessment of the financial situation in the studied groups of rural communes was also made against the background of all rural communes in the entire country.
Findings: The analysis of the collected statistical data and the point assessment of the financial situation in the examined groups of rural communes against the background of all rural communes in Poland for the years 2018-2022 confirmed the research hypothesis put forward in the article, which assumes that the financial situation of rural communes in Poland is related to the activity of natural persons in the development of non-agricultural economic activity, and it is clearly the best in the group of units with high activity of natural persons in this area.
Originality/value: The originality of the article lies in its original approach to the analysis of the research issues. For the purposes of the research, an indicator of the level of development of non-agricultural economic activity of individuals in a given local government unit (municipality) was used, which is a new approach to the research problem undertaken in the article. Additionally, a point evaluation of all diagnostic features illustrating the financial situation in the studied groups of rural communes against the background of all rural communes in Poland for the years 2018-2022. The work is addressed mainly to local government officials responsible for public local government finances, as well as for the conditions, possibilities, and directions of local socioeconomic development of rural communes in Poland.
Keywords: non-agricultural economic activity of individuals, financial situation, rural communes in Poland.
Category of the paper: research paper.

1. Introduction

Nowadays, agriculture has ceased to play a fundamental role in the economy and social sphere of rural areas. In rural areas, in addition to agricultural activity, new non-agricultural forms of economic activity are increasingly appearing. As a result, both the level and dynamics of development of these areas are no longer determined mainly by agriculture, and are increasingly determined by non-agricultural economic activity. The development of non-agricultural economic activity in rural areas is one of the priorities of the economic policy of the European Union, including Poland. This results from the fact that it positively changes rural areas, improving the quality, standard and conditions of life of residents and maintaining their social, economic, environmental and cultural vitality, which is extremely important from the point of view of the concept of multifunctional and sustainable development. The premises for the development of non-agricultural economic activity in rural areas result from its significant importance in the economy and society. It brings financial benefits not only to those directly involved in it, but also to the commune itself, as a local government unit, in the form of revenues from fees and taxes, which are part of its budget revenues. It also makes the commune more self-sufficient in terms of access to various products and services, helps attract investors from outside and create new business entities, establish new and develop existing institutions or organisations, and improves the image of the commune outside and counteracts the depopulation of rural areas. In connection with this, a whole set of factors appears, operating on the basis of feedback and multiplier mechanisms, leading to the acceleration of local socioeconomic development (Hybel, 2000; Kłodziński, Rosner, 2000; Zając, 2014; Kulawiak, 2022).

Therefore, non-agricultural economic activity transforms a monofunctional village into a multifunctional one, thus contributing to the economic activation of rural areas and dynamizing the process of their socio-economic development. It can be carried out by both non-agricultural and agricultural populations. It can be related to agriculture or completely unrelated to it. It can also be a registered or unregistered activity (Zając, 2014).

In the process of multifunctional development of rural areas and creation of new jobs, non-agricultural economic activity of individuals plays a special role. It is usually carried out on a small scale, is not very harmful to the natural environment and works well in agri-food processing, crafts and in the service of tourism and, agritourism, and if properly stimulated and directed, can become an important source of income for the rural and agricultural population and for local governments (Kamińska, 2011).

The main factors stimulating the development of non-agricultural economic activity in rural areas include: geographical location (including the vicinity of a city, the presence of an important communication route, natural, landscape and tourist values), human and social capital and financial capital, as well as supporting activities on the part of local government.

On the other hand, the most important barriers to its development are: the demand barrier and unfavourable demographic structures, especially in peripheral rural areas. Important factors positively influencing the development of non-agricultural economic activity in rural areas are therefore shaped to a greater or lesser extent by the development policy pursued by local government (Kłodziński, Rosner, 2000; Kamińska, 2011; Kłodziński, 2012; Rosner, 2012; Duczkowska-Małysz, Duczkowska-Piasecka, 2014; Kopacz-Wyrwał, 2015; Zarębski, 2015; Błachut, Cierpiał-Wolan, Czudec, Kata, 2018; Kulawiak, 2022).

Local government is the most direct form of making and implementing important decisions by a self-government community formed by all the residents of a given region (voivodeship) or locamrówl environment (county, commune). It is a key institution responsible for implementing many very important tasks that serve to meet the needs of residents, as well as creating social and economic development in the regional and local system. The effectiveness of implementing tasks by local government units depends largely on effective financial management, and the guarantee of their implementation is the appropriate economic potential (Dolewka, 2020; Grzebyk, Sołtysiak, Stec, Zając, 2020; Kata, Czudec, Zając, Zawora, 2022).

The financial management of a commune consists in collecting income and revenues and making expenditures and expenses in order to perform its own and assigned tasks, while it determines its development and competitiveness and secures the fulfilment of the needs of residents. In assessing the income side of the commune budget, it is important to examine changes in the amount of income, its dynamics and structure, and spatial differentiation. On the other hand, based on the analysis of the expenditure side of the budget, it can be determined to what extent financial resources are allocated to solving current problems and to what extent to the promotion and development of the commune and to the improvement and growth of its competitiveness. It should be added that the analysis of the spatial differentiation of the level of budget revenues indicates that high incomes of communes are not only the result of the resourcefulness of local government authorities, but also result from, among other things, the location of capital and enterprises, changes in the number of inhabitants, the condition of infrastructure, the neighbourhood or the presence of cities and tourist attractiveness (Hybel, 2010; Grzebyk, Sołtysiak, Stec, Zając, 2020; Kata, Czudec, Zając, Zawora, 2022).

Financial management in local government therefore focusses on all activities related to planning, organisation, implementation, control and supervision in the area of collecting and spending budget funds. Local government financial policy means in turn the conscious and purposeful activity of its bodies, consisting of the selection of socio-economic goals and tasks and their achievement through the selection of appropriate means and methods of implementation (Dolewka, 2020).

Investment expenditure in the financial economy of municipalities, in addition to their own revenues, is an important factor characterising their development possibilities. The wealth of municipalities affects their investment possibilities. Units with higher budget revenues per capita usually also have greater investment possibilities. A larger share of own revenues in total budget revenues allows for more free disposal of financial resources and thus creates the possibility of allocating larger amounts for investments (Błachut, Cierpiał-Wolan, Czudec, Kata, 2018; Dziemianowicz, Kargol-Wasiluk, Bołtromiuk, 2018; Czudec, 2021).

The financial management of public sector entities should support rational spending of public funds and making appropriate decisions in the management of these funds. A properly managed entity should develop the so-called "good indicators" in the long term, i.e. those that indicate its development. The concept of the financial situation of a local government unit deserves special attention, interpreted as the ability of the local government to balance recurring expenditure needs with recurring sources of income, while simultaneously implementing tasks resulting from legal regulations, which are to serve to further increase income and maximise public utility for its residents (Adamczyk, Dawidowicz, 2016; Kowalska, Możyłowski, Śmietanka, 2019; Ociepa-Kicińska, Gorzałczyńska-Koczkodaj, Brzozowska, Pluskota, 2022).

The financial situation of a local government means the state of its economy in the financial dimension. It is a picture of the financial condition, subject to assessment (financial standing). The financial assessment can be carried out by an internal entity (local government financial services, auditors) or external entities with supervisory and control powers (regional audit chambers, Supreme Audit Office) or specialized market agencies (analyses, preparation of ratings). The results of financial analyses pose certain challenges for local government authorities, stimulate thinking based on economic logic, and facilitate a deeper assessment of the economy and financial policy. The assessment of the financial condition is a form of diagnosis that allows for the improvement of the decision-making process towards improving the efficiency of managing property resources (Sierak, 2017; Standar, 2017; Dolewka, 2020).

In defining the financial situation of a local government unit, the following are most often emphasised: the ability to finance services in a continuous manner, the comprehensiveness of sound finances, the ability to repay liabilities, and maintaining the current level of services while maintaining resistance to the risk of changes occurring over time. It seems that the most accurate interpretation of the financial situation of a local government unit is related to its ability to meet its financial obligations on time and to maintain the services provided to the local community (Filipiak, 2011; Dylewski, Filipiak, Gorzałczyńska-Koczkodaj, 2011; Wiśniewski, 2011; Kopyściański, Rólczyński, 2014; Kotowska, 2016; Natrini, Taufiq Ritonga, 2017; Ociepa-Kicińska, Gorzałczyńska-Koczkodaj, Brzozowska, Pluskota, 2022).

The financial situation of a commune is its financial state in a given period of time, which is the result of income and its structure, expenditure and its structure, the degree of use of returnable funds, activity and effectiveness in obtaining extra-budgetary funds, as well as the efficiency of managing financial and material resources. Local authorities should care about the good financial situation of a given territorial unit, as it is a component of its competitiveness. In addition, it is evidenced, among other things, the ability to perform tasks, achieve budget balance, as well as increase assets and to implement and satisfy the needs of residents. Among the various conditions shaping the financial management of a territorial self-government unit, including its financial situation, the most general distinction is made between exogenous and endogenous conditions and mixed conditions. In addition, certain common categories can also be distinguished, which include social, economic, environmental, and spatial conditions, as well as institutional, legal, and political conditions. The catalogue of such factors is sometimes extended to include events whose effects cannot be predicted and which may fundamentally change the economic situation and operating conditions of local government units. This event in 2020 was the emergence of the coronavirus pandemic. It should be added that the analysis of the financial situation of a local government unit provides information about its current and future property and financial situation and also allows for determining its development opportunities and prospects (Ossowska, Ziemińska, 2010; Zawora, 2015; Świrska, 2016; Bień, 2017; Standar, 2017; Stanny, Strzelczyk, 2018; Wójtowicz, 2018; Czudec, 2021).

2. Research aim, empirical material, and research methods

The aim of the article is to identify and assess the significance of the activity of individuals in the development of non-agricultural economic activity for the financial situation of rural communes in Poland.

The article presents a research hypothesis, which assumes that the financial situation of rural communes in Poland is related to the activity of individuals in the development of non-agricultural economic activity, and it is clearly the best in the group of units with high activity of individuals in this area.

The empirical material of the article concerns all rural communes in Poland. The numerical data come from the Local Data Bank of the Central Statistical Office in Warsaw and concern five years, i.e. 2018-2022. The collected and organised empirical material was developed in descriptive, tabular, and graphical form, using the comparative analysis method. The article also uses basic measures of descriptive statistics, i.e. the mean, the coefficient of variation, and the minimum and maximum value.

For the purpose of research, the article compiles and uses an indicator of the level of development of non-agricultural economic activity of individuals in a given local government unit (municipality). The construction of this indicator consists in the fact that the number of business entities of individuals in a given local government unit (municipality) in the year under review (i.e. 2022) was converted per 100 inhabitants of working age. It should be emphasised that this is a new approach to the research problem undertaken in the article.

Taking into account the above assumptions, all rural communes in Poland were divided into three groups, depending on the activity of individuals in the development of non-agricultural economic activity, i.e.:

- Group I – rural communes in which the level of development of non-agricultural economic activity of individuals is high (the number of business entities of individuals per 100 inhabitants of working age in 2022 was 16.0 and more).
- Group II – rural communes in which the level of development of non-agricultural economic activity of individuals is moderate (the number of business entities of individuals per 100 inhabitants of working age in 2022 was from 8.0 to 16.0).
- Group III – rural communes in which the level of development of non-agricultural economic activity of individuals is low (the number of business entities of individuals per 100 inhabitants of working age in 2022 was up to 8.0).

To identify and assess the financial situation of rural communes in Poland, the following diagnostic features were analysed that illustrate it in the years 2018-2022:

- total revenues of communes' budgets per capita (PLN);
- own revenues of communes' budgets per capita (PLN);
- share of own revenues in total revenues of communes' budgets (%);
- total expenditures of communes' budgets per capita (PLN);
- investment expenditures of communes' budgets per capita (PLN);
- share of investment expenditures in total expenditures of communes' budgets (%).

In addition, the article included a point assessment of all diagnostic characteristics that illustrates the financial situation in the studied groups of rural communes against the background of all rural communes in Poland for the years 2018-2022. Individual diagnostic characteristics were compared with the average for all rural communes in the country, which was assumed to be 100 points, and their advantage or disadvantage in all rural communes was assessed accordingly. Then all points were summed up and the average was calculated (Figure 1).

3. Results

There is a clear differentiation between rural communes in Poland in terms of the average value of total income per capita in the years 2018-2022, depending on the level of development of non-agricultural economic activity of individuals. The average value of total income per capita in the years studied is definitely the highest in the group of rural communes with high activity of individuals in the development of non-agricultural economic activity, where it clearly exceeds the average for all rural communes in Poland. On the other hand, in the other two separate groups of rural communes, it is lower and similar and close to the average for all rural communes in the country (Table 1).

In both the case of all rural communes in Poland and in their separate groups, the differentiation of this characteristic between individual communes is in turn small, i.e. its variability is low, and it is the smallest in the group of communes with a low level of development of non-agricultural economic activity of natural persons, i.e. this group of communes is the most homogeneous in this respect (Table 1).

Table 1.
Total revenues of rural commune budgets per capita in Poland in 2018-2022 (PLN)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	6.096,5	6.441,0	6.041,6	6.161,8
Variation coefficient V (%)	21,1	21,9	21,4	16,0
Minimum	4.603,2	4.795,0	4.647,5	4.603,2
Maximum	43.452,4	15.971,0	43.452,4	12.190,2

Explanations to the table: I – rural communes in which the level of development of non-agricultural economic activity of individuals is high (the number of business entities of individuals per 100 inhabitants of working age in 2022 was 16.0 and more); II – rural communes in which the level of development of non-agricultural economic activity of individuals is moderate (the number of business entities of individuals per 100 inhabitants of working age in 2022 was from 8.0 to 16.0); III – rural communes in which the level of development of non-agricultural economic activity of individuals is low (the number of business entities of individuals per 100 inhabitants of working age in 2022 was up to 8.0).

Source: Central Statistical Office in Warsaw.

Based on the data in Table 2, it should be noted that there is a clear differentiation between rural communes in Poland in terms of the average value of own income per capita in the years 2018-2022. The average value of the own income of rural commune budgets per capita in the period under review is clearly the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, where it exceeds the average for all rural communes in Poland. In turn, in the remaining two separate groups of rural communes, depending on the level of development of non-agricultural economic activity of individuals, it is lower and similar and close to the average for all rural communes in the country.

Table 2.
Own revenues of rural commune budgets per capita in Poland in 2018-2022 (PLN)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	2.245,0	3.308,0	2.128,7	1.934,2
Variation coefficient V (%)	59,7	42,8	60,4	55,2
Minimum	955,2	1.515,5	955,2	997,1
Maximum	38.835,0	12.830,7	38.835,0	8.541,9

Explanations to the table: as for table 1.

Source: Central Statistical Office in Warsaw.

It should be added that the variability of this feature between individual rural communes is large and this applies to all rural communes in Poland, as well as to selected groups of communes. Therefore, the variability of this feature is also large, but it is the smallest in the group of rural communes with a high level of development of non-agricultural economic activity of natural persons (Table 2).

In Poland, there is a differentiation between rural communes in terms of their share of own income in total income in the years 2018-2022. On average, the share of own income in the total income of rural commune budgets in the years studied is clearly the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, where it significantly exceeds the average for all rural communes in the country. On the other hand, it is the lowest in the group of rural communes with a low level of development of non-agricultural economic activity of individuals (Table 3).

Table 3.
Share of own revenues in total revenues of rural commune budgets in Poland in 2018-2022 (%)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	36,1	50,0	34,7	30,5
Variation coefficient V (%)	29,2	20,0	26,2	30,5
Minimum	16,9	24,6	17,2	16,9
Maximum	89,4	80,3	89,4	71,4

Explanations to the table: as for table 1.

Source: Central Statistical Office in Warsaw.

The differentiation of this feature between individual rural communes is, in turn, not very large in the group of all rural communes in Poland, as well as in the group of rural communes with a moderate and low level of development of non-agricultural economic activity of individuals. On the other hand, in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, the differentiation of this feature between individual rural communes is small, so its variability is small, i.e., this group of communes is the most homogeneous in this respect (Table 3).

Table 4.
Total expenditure of rural commune budgets per capita in Poland in 2018-2022 (PLN)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	5.946,5	6.345,4	5.893,3	5.922,6
Variation coefficient V (%)	22,4	21,1	22,8	18,8
Minimum	4.175,6	4.637,9	4.519,3	4.175,6
Maximum	45.129,0	14.355,1	45.129,0	13.447,7

Explanations to the table: as for table 1.

Source: Central Statistical Office in Warsaw.

There is a clear differentiation between rural communes in Poland in terms of the average value of total expenditure per capita in the years 2018-2022, depending on the level of development of non-agricultural economic activity of individuals. The average value of total expenditure per capita in the years studied is definitely the highest in the group of rural communes with high activity of individuals in the development of non-agricultural economic activity, where it clearly exceeds the average for all rural communes in Poland. On the other hand, in the other two separate groups of rural communes, it is lower and similar and close to the average for all rural communes in the country (Table 4).

Additionally, it should be noted that in the case of all rural communes in the country and in their separate groups, depending on the level of development of non-agricultural economic activity of individuals, the differentiation of this feature between individual communes is small, so its variability is low (Table 4).

The data in Table 5 indicate that there is a clear differentiation between the rural communes of Poland in terms of the average value of investment expenditure per capita in the years 2018-2022. The average value of investment expenditure of rural commune budgets per capita in the period under review is clearly the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, where it exceeds the average for all rural communes in Poland. In turn, in the remaining two separate groups of rural communes, depending on the level of development of non-agricultural economic activity of individuals, it is lower and similar and close to the average for all rural communes in the country.

Table 5.
Investment expenditure of rural commune budgets per capita in Poland in 2018-2022 (PLN)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	1.075,4	1.284,2	1.044,4	1.092,8
Variation coefficient V (%)	52,7	43,4	53,9	51,3
Minimum	195,7	195,7	228,2	312,5
Maximum	13.424,6	3.690,2	13.424,6	5.084,8

Explanations to the table: as for table 1.

Source: Central Statistical Office in Warsaw.

In turn, the variability of this feature between individual rural communes is large, and this applies to all rural communes in Poland as well as to selected groups of communes. Therefore, the variability of this feature is also large, but it is the smallest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals (Table 5).

In Poland, there is a difference between rural communes in terms of the share of investment expenditure in total expenditure in the years 2018-2022. On average, the share of investment expenditure in total expenditure of rural commune budgets in the years studied is the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, where it clearly exceeds the average for all rural communes in Poland. On the other hand, in the remaining two separate groups of rural communes, depending on the level of development of non-agricultural economic activity of individuals, it is lower and similar and close to the average for all rural communes in the country (Table 6).

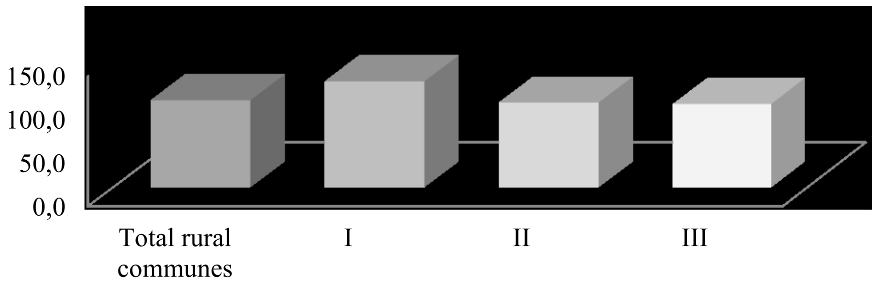
Table 6.
Share of investment expenditure in total expenditure of rural commune budgets in Poland in 2019-2021 (%)

Specification	Rural communes			
	Total	According to the value of the indicator of the level of development of non-agricultural economic activity of natural persons		
		I	II	III
Average	17,6	19,8	17,3	17,9
Variation coefficient V (%)	32,3	30,7	32,3	31,2
Minimum	4,1	4,1	4,6	6,4
Maximum	40,9	38,5	40,9	37,8

Explanations to the table: as for table 1.

Source: Central Statistical Office in Warsaw.

It should be added that the differentiation of this feature between individual rural communes, both in the case of all rural communes in the country and in their separate groups, is not very large and similar, i.e., its variability is average (Table 6).



Explanations for the figure: as for table 1.

Figure 1. Point assessment of the financial situation in the studied groups of rural communes against the background of all rural communes in Poland for the years 2018-2022 (rural communes in Poland = 100.0 points).

Source: Own study.

Figure 1 presents the results of the point assessment of the financial situation in the studied groups of rural communes against the background of all rural communes in Poland for the years 2018-2022. On this basis, it can be seen that there is a large differentiation in this respect between the separate groups of rural communes, depending on the level of development of non-agricultural economic activity of individuals. The financial situation is definitely the best in the group of rural communes with high activity of individuals in the development of non-agricultural economic activity, where it is also better here, compared to the average for the group of all rural communes in the country. On the other hand, in the remaining two separate groups of rural communes, depending on the level of development of non-agricultural economic activity of individuals, the financial situation is worse and similar, except that it is also slightly worse here than the average for the group of all rural communes in the whole of Poland.

All this allows us to confirm the research hypothesis put forward in the article, which assumes that the financial situation of rural communes in Poland is related to the activity of natural persons in the development of non-agricultural economic activity, and it is clearly the best in the group of units with high activity of natural persons in this respect.

4. Summary and conclusions

The development of non-agricultural economic activity of individuals is particularly important in rural areas because thanks to this they become more attractive, richer, and more diversified, and also perform many important functions, both from the point of view of the economy and society. Hence, this process is supported by local government authorities on the one hand, and on the other hand brings them tangible economic benefits in the form of financial resources inflows to the budget.

Analysis of the collected statistical data showed that:

- rural communes in Poland are differentiated in terms of the average value of total income per capita in the years 2018-2022, depending on the level of development of non-agricultural economic activity of individuals, with this value being definitely the highest in the group of rural communes with high activity of individuals in this area;
- in Poland, there is a differentiation between rural communes in terms of the average value of their own income per capita in the years 2018-2022, with it being clearly the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals;
- rural communes in Poland are also diversified in terms of their share of own income in total income in the years 2018-2022. On average, the share of own income in the total income of rural commune budgets in the period under review is definitely the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals, while it is the lowest in the group of rural communes with a low level of development of non-agricultural economic activity of individuals;
- there is a difference between rural communes in Poland in terms of the average value of total expenditure per capita in the years 2018-2022, depending on the level of development of non-agricultural economic activity of individuals. The average value of

total expenditure per capita in the years under review is clearly the highest in the group of rural communes with high activity of individuals in the development of non-agricultural economic activity;

- rural communes in Poland are differentiated in terms of the average value of investment expenditure per capita in the years 2018-2022, with it being clearly the highest in the group of rural communes with a high level of development of non-agricultural economic activity of individuals;
- in Poland, there is a differentiation between rural communes in terms of the share of investment expenditure in total expenditure in the years 2018-2022, depending on the level of development of non-agricultural economic activity of individuals, with this share being the highest on average in the group of rural communes with high activity of individuals in this area.

Additionally, the point-based assessment of the financial situation of the surveyed local government units against the background of all rural communes in the country carried out in the article confirmed the research hypothesis, which assumes that the financial situation of rural communes in Poland is related to the activity of natural persons in the development of non-agricultural economic activity, and it is clearly the best in the group of units with high activity of natural persons in this respect.

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