

Lessons learned and challenges in rural development programmes of Lithuania

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A study of Lithuanian rural financial constraints shows that rural development measures like SAPARD and Structural Funds address mainly structural and economic concerns. They primarily assist larger farms and businesses. Being heavily linked to agriculture, rural development measures, as presently selected and designed, do not contribute to reduction of regional disparities. That is, the benefits are focused on Central Lithuania, the more prosperous part of the country. This paper reviews the constraints identified in the study and the challenges that are ahead. Greater progress in achieving broader rural development goals could be reached if more attention is given to factors that have limited the access of some entities to these support programmes. Due to the limited availability of information and / or capacity to draft sound project proposals, these potential participants may be eliminated from the application process. Increased and more effective use of information, training and community support measures and resources of Structural Funds would surely help to narrow regional disparities if there is a concerted effort to target those participants and regions that have been left behind. These also tend to be the entities and regions that are potentially in greater need of these support measures.

Key words: rural finance, rural development, financial constraints, SAPARD, structural funds

INTRODUCTION

Previous studies of credit and finance issues in Lithuania provide some background on rural finance issues, but these were all conducted during the period 1995 to 2001 when loan volumes in the sector were declining and the sector was under considerable stress from internal and external pressures. Among the studies listed in the references at the end of this report, five were done in Lithuania. These are: Davies and Cook (Davies, Cook 1995); Naujokienė and Krivickienė (1999); Naujokienė, Čironienė, Globienė, Surgėlienė and Tarvainytė (2001); Naujokienė, Penkaitis and Tarvainytė (2002); and Žaltauskienė et al. (1999).

Davies and Cook (1995) did a farm survey that had a broader objective but did identify the existing credit system (in mid 1990s) as a financial constraint to farmers. Later studies focused quite a bit on the idea of creating a cooperative credit system and how to establish it, but this did not have much support in government or farm organizations at the time. The 2001 study of Naujokienė et al. focused more broadly on proposals for development of the Lithuanian agricultural finance infrastructure, including measures for SAPARD, national programmes, using land as collateral, and financial administration measures.

The most recent and relevant study concerning farm credit, especially trade credit, is the 2003 report on similar issues in the Poland dairy sector (Dries, Swinnen 2003). We accept the view in this study and others (Davis et al. 1998) that profitability and cash flow problems, as well as institutional problems, are important in assessing rural financial constraints. As in the case of the Poland study, there was reason to believe at the outset of this study that supplier and vendor credit (trade credit) would have a critical role for important commodities at this stage in financial market development and possibly for some time to come. The finance literature provides an economic rationale for why suppliers and vendors have some advantages over commercial bank lenders in assessing credit worthiness, reducing transaction costs and managing risk (Pederson, Matusevich 2003; Petersen, Rajan 1997). The 2004 Lithuanian study (Mayers et al. 2004) was not able to do detailed survey work as was the case in the Poland dairy study, but information from the industry is used to understand the role of trade credit in several key commodity sub-sectors.

Lithuanian Central Bank data on outstanding loans for agriculture, hunting, and forestry show more than a fourfold increase in outstanding loans from the 3rd quarter of 2001 to the 4th quarter of 2004 (Fig. 1).

This is a sustained change in direction that suggests a more favourable outlook for farm and rural financial resources. Of course, this is not independent of the improvement in farm and rural financial conditions during these years. The whole policy context has also been altered by the EU pre-accession actions and related aid and by Lithuania's preparations for EU accession and its status as an EU member state since 1 May 2004. It is therefore timely to better understand the many changes have taken place in Lithuanian agriculture and in both supply and demand of financial services during the last few years, and what constraints to financial services may still exist.

ject management capacity, financial institutions became more active in the sector. Essentially, profitability, cash flow and institutional factors all became more favourable during this period.

The improved enabling environment included greater policy stability in the agricultural and food sector, as Lithuania targeted its policy evolution toward the EU policy to be adopted upon accession. Policy stability, which is now assured for the medium term, creates a better environment for investment. Of course, the increased levels of support followed by further decoupling of support have also contributed to improvement of the investment climate by enhancing profitability and cash

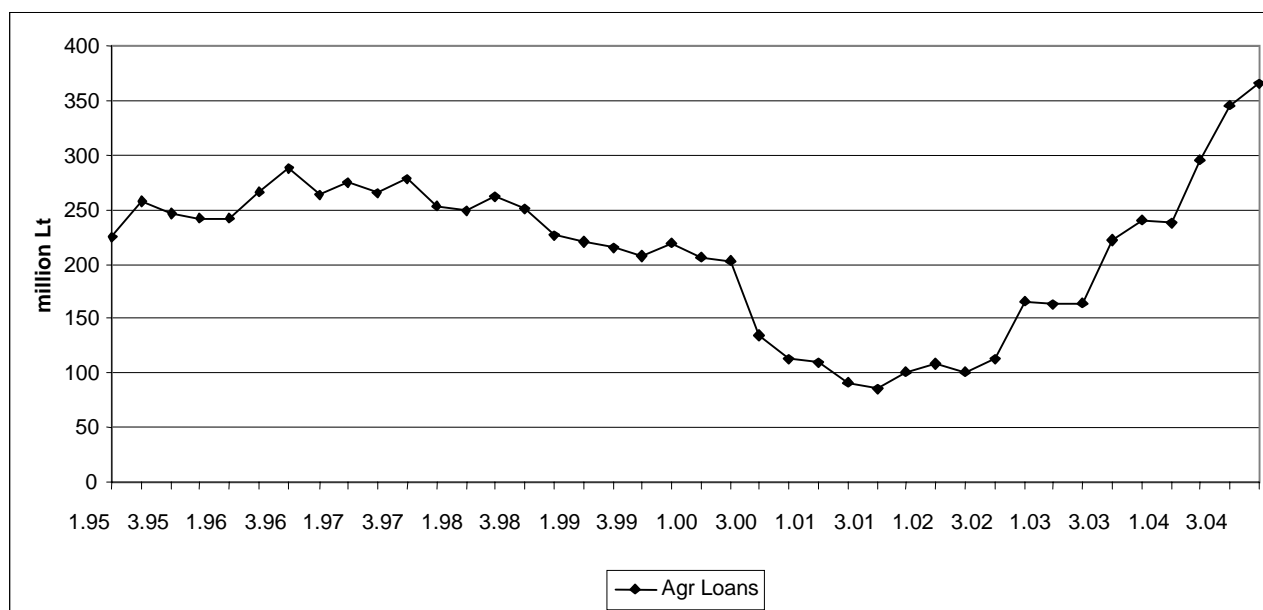


Fig. 1. Outstanding loans for agriculture, hunting and forestry, end of quarter
Source: Bank of Lithuania.

Rural financial conditions and access to financial resources have been significantly improved compared with the end of 1990s and beginning of this decade, which was a turning point in the overall improvement of agricultural and rural conditions. A combination of factors have combined to bring significantly better conditions and an even more hopeful outlook for the future. These include strengthening of legal frameworks through adoption of the EU *acquis*, enhanced resource flows and supporting mechanisms to agriculture and rural areas through various national and EU programmes, a sustained period of fiscal discipline and macroeconomic stability, high rates of economic growth combined with no or low inflation (and even deflation in some years), relatively low loan interest rates, adoption of a constitutional amendment to allow domestic legal entities (and eventually foreign persons and legal entities) to own agricultural land, and FDI rates that were higher in agriculture and food industry than in the economy as a whole. Partly as a consequence of these factors, including risk-sharing programmes like the Rural Credit Guarantee Fund (RCGF) as well as improved pro-

flow and by allowing more flexibility and efficiency in production and investment decisions.

However, even after accession to the EU, various agents in the rural areas in Lithuania face constrained access to financial resources. These problems contribute to the rural–urban as well as the regional farm income gap and impede progress toward the cohesion and convergence goals of the EU and toward increasing the competitiveness of rural economies. Moreover, due to the need for co-financing for many EU programmes, the financial constraints limit access of these potential aid recipients of EU programmes designed to address structural shortcomings in rural areas of accession countries.

Our study was conducted in mid-2004 (Meyers et al. 2004) and aimed to provide insights into the nature of financing constraints and to provide recommendations for government policies that could contribute to reduction of these constraints. The study focused on constraints for three sets of agents, agricultural holdings (large and small), non-farm rural entrepreneurs, and rural municipalities. The agricultural and rural fi-

financial situation at the time of the study was reviewed to identify implications for accessing financial services and especially EU Structural Funds (SF), which became available since then. The type of constraints analysis undertaken would apply to any investment programme. However, at the time the study was carried out, SAPARD was by far the largest investment credit programme for rural areas, so that is the main experience we drew upon.

METHODS AND LIMITATIONS

We first reviewed financial conditions in the sector, the status of existing programmes and progress for the period 1999 to 2003 in national and EU-funded investment programmes and the roles of commercial banks, the RCGF, credit unions and trade credit from processors and input suppliers. We looked at some examples of SAPARD supported projects by agricultural holdings, rural business, and municipalities as means to identify remaining limitations or bottlenecks that still exist in institutional, legal, human, and financial resources or capacities that could be constraints to effective use of EU structural funds or other credit resources. Finally, we recommended actions to improve access to SF or any other financial services. Limitations are that there was little information on the actual use of SF at the time of the study, but more recent data is reviewed in this paper to see if it may have different implications.

RESULTS AND DISCUSSION

Investment in Lithuanian rural areas increased substantially with the implementation of SAPARD and *Structural Funds* (SF) programmes funded from the EAGGF guidance section and rural development programme under *CAP accompanying measures* funded from the EAGGF guarantee section. However, SF programmes were very early in implementation at the time of the study, so results and conclusions are drawn mainly from SAPARD and earlier programmes. A comparison of the priorities in this continuum of rural development support shows that the present Lithuanian Rural Support Programme, started as the Rural Support Fund in 1997 (Table 1), anticipated many of the priority areas in later SAPARD and Structural Fund programmes and, as such, was a kind of head start for the EU funded initiatives that came later. It also means that some of the implementing mechanisms needed for the EU programmes were established in the earlier programmes. In addition, it means that rural players were well accustomed to the idea of project preparation and applications as well as co-financing schemes for investment.

The analysis of financial constraints and the rural financial situation suggest that there are means to increase the effectiveness of the financial structures and thereby improve access to financial sources by agricultural holdings and rural entrepreneurs. As practice

shows, smaller farms that wish to grow and have the potential to grow have limited access to current EU investment programmes and may need a different vehicle to meet their credit needs. Examples would be commercial bank loans, retail banking that provides greater access for small-scale borrowing, consumer credit, and national rural development programmes that reach clientele that are credit-worthy but have difficulties to qualify for EU programmes. Within EU structures, policies and programmes, regardless of the attempt to decentralize and introduce more flexibility, there is a limited window for national decisions, so the recommendations of this study focus mainly on actions that are under the responsibility of Lithuanian authorities or institutions.

Regarding institutional aspects, problems were identified with processing of project applications at the National Paying Agency and with the slow reimbursement procedures. More staff training is needed, especially in the areas of project evaluation and risk assessment. A more flexible procedure is needed for receiving project applications, so there is a continuous flow of applications rather than getting large numbers in response to periodic calls for proposals. Finally, enforcement is needed for established provisions regarding timely evaluation of applications and reimbursements.

In the legal area, the restriction that property must be committed to the same activity for five years after completion of the project limits structural changes and consolidation. Especially as CAP support becomes more decoupled, the flexibility to improve competitiveness by changing product mix should be encouraged rather than discouraged by programme design. Requiring proof of a five year land lease (10 years for young farmers to obtain higher rates of support) is sometimes a constraint for farmers who are otherwise qualified. Like the land use commitment, this provision has a legitimate rationale but may need to be more flexible.

An overriding general issue is the still unresolved land restitution claims and still outstanding task of issuing titles for those claims already resolved. There is also additional state land available for purchase and sale. Procedures exist but have not been fully implemented. Though an active land-leasing market helps the land market to function even with these impediments, there is no substitute for making this process complete. The SAPARD mid-term evaluation called for complete transfer of all this land into private ownership by 2006. It seems a reasonable target and one that would help relieve financial constraints. Ministry of Agriculture plans now call for this to be completed by Third Quarter 2007.

Regarding human resource aspects, farmers, rural businesses and rural communities need more training and assistance in acquiring experience in farm accounting to be effective in credit applications. Farmers, in particular, need more training to establish farm accounting practices. Those participating in support programmes ha-

Table 1. Comparison of rural development measures in 1997–2006

National Rural Support Programmes (1997–2004)*	SAPARD (2001–2004)	EU Structural Funds (2004–2006)
Farm establishment and modernization	Investment in primary agriculture	Investment in agricultural holdings
Support to young farmers	No separate measure, but higher rates of support	Support to young farmers
Support to on-farm and cooperative processing	Food processing and marketing	Food processing and marketing
Diversification of farm activities in LFA	Support to off-farm activities and income diversification	Adjustment of rural areas and support to development
Support to establishment of alternative income sources		
Land reclamation	None	Water resource management
Land acquisition and consolidation	None	Re-parcelling of agricultural land
Advisory services, vocational training	Vocational training	Advisory services, vocational training
Rural tourism and non-farm activities	Rural tourism and traditional crafts	Rural tourism and crafts
Forestry Fund measures	Forestation of farmland	Forestry
Cooperative development	None	Support to rural communities (Leader+)
Support to farm and public infrastructure	Development of rural infrastructure	Public infrastructure (ERDF)
Support to ecological farming (mainly Karsts region)	Agri-environment (not accredited)	Support to environmental farming
Farm establishment in line with EU requirements	No specific measures (support to farm and processing)	Implementation of <i>acquis</i> in quality and safety

* Since the start of SAPARD, implementation mainly geared to co-financing.

ve adopted accounting systems required by the National Paying Agency that meet EU standards, but these minimal requirements are not always considered to be sufficient by lending institutions. For example, own consumption is usually not reflected and therefore would overstate cash flow for farmers that use a significant portion of production on the farm or by the household. In addition, in the competitive world, farmers need financial management skills even more than technical skills. The Agricultural Advisory Service should give far more emphasis to farm accounting and financial management and develop more products to address these growing needs.

Newly established consultancy firms providing services for loan applicants are mainly concentrated in the central part of Lithuania, which is also the more prosperous part of rural Lithuania. So the less advantaged areas that are in greater need of investment have less financial experience and also less access to reliable consultancy services. Farmers sometimes use unreliable consultants and end up paying for business plans or other assistance that are not delivered or that are inadequately representing the farmer's project proposal and do not meet the standards for EU assistance. To improve the situation, the Government could use training funds available in SAPARD and SF to set up training for

new/existing consultants and ensure that consultant certification is carefully administered. This was also recommended by the SAPARD Mid-term Evaluation report.

Following the SAPARD training and rural community support measures, it is important to make effective use of the three measures in the SPD priority "Rural Development and Fishery" which target the agricultural and rural sector and support training and consulting, i.e. enhancement of competence. These measures are as follows:

- "Promoting the Adaptation and Development of Rural Areas". The activity "Provision of Consulting Services to Farms" aims at increasing farmers' capacity by way of consulting to benefit from support of the EU Structural Funds;

- "LEADER + Measure". The activity is related to the acquisition of skills, via provision of information and training in order to promote active participation in the process of rural development;

- "Training". The aim of this measure is to enhance the professional qualifications of the persons who work in the agricultural sector and are engaged in rural development activities, in order to give them an opportunity to adapt to changing market conditions by complying with EU standards in the sectors of environ-

Table 2. Use of SF for agricultural and rural development, end 2004

	Available mil litas	Applied number	Applied mil litas	Approved number	Approved mil litas	Approved percent
Investment in agricultural holdings	212.644	824	212.644	236	120.523	57
Support for Young Farmers	56.396	753	56.396	328	26.732	47
Improving Processing and Marketing of Agricultural Products	103.978	45	103.978	10	29.352	28
Agricultural water resources management	50.952	39	50.952	9	13.790	27
Land consolidation projects	7.683	0	7.683	0	0.000	0
Farm advisory and extension services	25.410	24	25.410	7	6.320	25
Diversification of agricultural activities and activities close to agriculture to provide multiple activities or alternative incomes	33.682	21	33.682	1	1.095	3
Encouragement for tourist and craft activities	72.482	70	72.482	12	12.830	18
Forestry	21.828	42	21.828	23	4.707	22
Leader + type measure	9.373	92	9.373	46	0.754	8
Training	9.182	99	9.182	23	1.011	11
Fishing fleet related actions	32.434	25	32.434	20	21.773	67
Protection and Development of Aquatic Resources, aquaculture, fishing port facilities, processing and marketing and inland fishing	21.732	7	21.732	3	1.358	6
Other (fisheries related) actions	5.180	56	5.180	1	0.102	2
Total	662.956	2097	662.96	719	240.347	36

Source: National Paying Agency, Lithuania.

mental protection, welfare of people, plants and animals, and in the food sector.

These measures are intended to be coordinated and, if they are used effectively, could produce good results. However, the first steps of implementation of these programmes are not yet encouraging. It is important to review and improve the rules for the allocation and administration of funds intended for training and organisational aspects. Indicators at the end of 2004 were not so encouraging, since the initial allocation for training under SAPARD was only 60 percent used, and in the SF measures for agriculture and rural areas, training and Leader + programmes were two of the lowest in terms of funding committed so far (Table 2).

Information dissemination is critical to provide accurate and widespread knowledge about these programmes and how to use them. More effective use of mass media as well as ensuring that lenders, consultants, and local government offices are fully informed will ensure that potential clients of these programmes are well aware of support measures and procedures to follow to access them. Once again, as an indicator, by the end of 2004 the resources for technical assistance and information in SAPARD were hardly used at all.

In general, there is no lack of credit resources in the domestic credit market; but small and medium-sized firms have limited access to these resources. The transaction costs to lenders are relatively high, so interest rate and collateral requirements tend to be higher for these small-

er clients. Moreover, small and medium-sized companies have little or no experience in dealing with the banking sector. The fact that smaller farms (generally below 50 hectares, representing more than 98 percent of farmers and about two-thirds of the farmland), part time farms and SMEs usually find it difficult to submit viable support applications under current programmes, means that a majority of Lithuanian farms and the most typical ones are not assisted at all by financial programmes. Farmers of smaller size have low probability to benefit from these programmes as a means to expand and become more competitive, especially because of the "reimbursement of expenditure incurred" approach. This happens because they can hardly pre-finance project implementation expenditure and cannot afford to wait for the reimbursement for a length period, thus experiencing severe constraints on their cash flow. This leaves behind what could be a substantial and very dynamic part of agriculture and the rural economy.

Small-scale credit institutions, such as credit unions and cooperatives, operate at a relatively high cost. A retail banking system developed by existing or new financial service companies could fill this niche. It would be worthwhile to explore experiences from successful retail banking providers in other countries to see if it would be possible to foster such an expansion of financial services.

The RCGF should be used if needed to stimulate investment credit in the same way it has been so effective

tive in stimulating the use of SAPARD funding. If investment programmes could be fully implemented without the risk-sharing that RCGF offers, that would be ideal. Experience with SAPARD suggested that the assistance of RCGF helped to expand the number of borrowers that can access this type of programme, but a more recent positive sign is that in 2004 total outstanding loans to agriculture, hunting, and forestry increased by more than 50 percent, while RCGF guarantees changed only slightly (Fig. 2). It indicates that the growth of credit use in the sector is not overly dependent on the RCGF.

Although no quantitative measures exist for the scale of trade credit provided to farmers by processors and input suppliers, this is clearly one of the major sources of operating credit in Lithuania and may even be significant in meeting some investment credit needs. These credit means do not seem to be so dependent on the size of operation and likely are more widespread than publicly funded credit programmes. There is not much that Government can or should do to influence this credit market, since Government action would be more likely to disrupt than to facilitate it. It would be advantageous, however, to focus more attention on this credit market in farm and business surveys, so that its scope and scale can be better understood.

CONCLUSIONS

The challenge ahead is to prepare for the next phase of rural development programming in the new financial framework 2007–13. From that period onwards, there will be a single fund for agriculture and rural development, with more emphasis on investment and less on compensatory measures. In the context of market liberalization and stronger emphasis on competitive markets,

further farm restructuring and investment to support it are needed. More funds available for support will mean stronger requirements for improved access to financial means. There will also be more emphasis on innovation, human resource development and capacity building in the regions. Following Lisbon Agenda priorities, municipalities will be potential recipients, along with other players, of SF support, but their capacities to benefit from this assistance are very weak. They lag behind in human resource development and financing. For proper management of their own and EU funds, they also need more emphasis on accounting, cash flow management and strategic planning. Therefore, increased capacities in these areas are greatly needed.

Municipalities have a critical role in contributing to territorial cohesion in the rural areas, which lag behind in economic and social development. Also, after substantial investments in public infrastructure, now follows the long-run maintenance of the infrastructure which is mainly the responsibility of municipalities. Additional financial allocations would be necessary to sustain and maintain newly established and/or upgraded public infrastructure. These create added pressure on municipal financing and proper management of finances. Improved public infrastructure and increased interconnectivity to urban areas and markets is essential for rural development. Access to support should be made available not only for those who already live in rural areas but also to attract new business and a more entrepreneurial population to rural communities. This would result in revival of rural economies by generating additional demand for services and establishment of jobs and generating alternative income sources.

The EU-supported rural development measures address primarily structural and economic concerns. As it turns out, they first of all assist larger farms and busi-

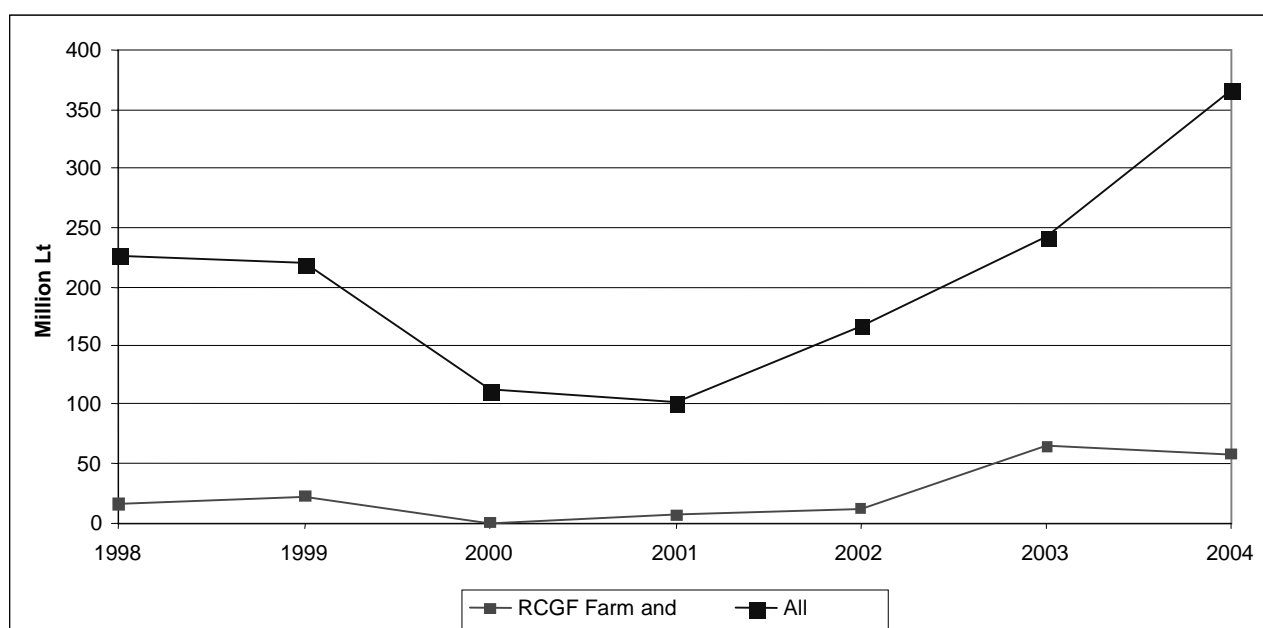


Fig. 2. RCGF guarantees and total outstanding loans to sector, end of year

Source: Bank of Lithuania and Rural Credit Guarantee Fund.

nesses because of their better preparedness to participate in support programmes. Social aspects related to small farms and rural firms have to be addressed by a different set of measures, such as income support, targeted social security measures, etc. Being heavily linked to agriculture, rural development measures, as presently selected and designed, do not contribute to reduction of regional disparities. Given the nature of regional distribution, with stronger farmers being located in the centre of Lithuania, the benefits of EU support are necessarily concentrated in that more prosperous part of the country.

Greater progress toward the cohesion and convergence goals of the EU programmes could be achieved if greater attention is given to factors that have limited access of those entities and communities that have not been as well prepared to participate in these programmes. Due to lack of sufficient information and / or capacity to prepare appropriate project proposals, these potential participants are too late to submit applications or unable to meet quality requirements. Improved access and effective use of information, training and community support measures through the EU and national programmes would surely help to narrow this gap if there were a concerted effort to target those participants and regions that have been left behind. These also tend to be the entities and regions that are in greater need of support to carry out structural changes.

Even with such improved targeting of measures, it still remains a concern that smaller farmers and entrepreneurs cannot meet the financial conditions to participate in these programmes. Another concern is the scope of assistance. A broader understanding of rural economy should also include all types of activities, and the development of a more comprehensive rural finance system is critical to enhancing access to financial resources for a wider range of investors. In particular, the significant contribution of smaller farms and small and medium-sized rural enterprises to rural economic development cannot be realized without rural financial services that are more accessible to this clientele group.

The major future challenge is to gain and maintain competitive advantage in the highly demanding single market of the EU. Increased investment is a key element in that process, and it is important that financial means be available to meet an anticipated increase in demand for financial resources. For the non-farm rural economy the challenge is to also gain competitiveness in goods and services that can create and sustain employment for those who exit farming or who seek an additional income source while continuing part-time farming. A dynamic rural economy is important for both, and would facilitate the inevitable movement of labour out of agriculture in a less socially painful way.

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LIETUVOS KAIMO PLĖTROS PROGRAMŲ PATIRTIS IR PROBLEMOS

S a n t r a u k a

Lietuvos finansinių apribojimų kaime tyrimai rodo, kad tokios kaimo plėtros priemonės, kaip SAPARD ir struktūriniai fondai, iš esmės yra nukreiptos į struktūrinius ir ekonominius interesus. Visų pirma jos padeda dideliems ūkiams ir įmonėms. Būdamos stipriai susietos su žemės ūkiu, dabar taikomos kaimo plėtros priemonės nemažina regioninių skirtumų. Tai reiškia, kad išmokos yra sutelktos Vidurio Lietuvoje, kuri yra labiausiai klestinti šalies dalis. Straipsnyje apžvelgiami tyrimo metu nustatyti apri-

bojimai ir ateities problemos. Įgyvendinant platesnius kaimo plėtros tikslus būtų galima pasiekti didesnę pažangą, jei daugiau dėmesio būtų skiriama veiksniams, ribojantiems kai kurių subjektų galimybę gauti paramą. Dėl informacijos trūkumo, riboto pajėgumo parengti pagrįstus projektinius pasiūlymus šie potencialūs dalyviai galėtų būti eliminuoti iš paraiškų pateikimo proceso. Daugiau ir efektyviau naudojant informaciją, mokymo bei visuomenės paramos priemones ir struktūrinius fondus būtų galima sumažinti regioninius skirtumus, jei būtų sutelktos bendros pastangos nuošalyje likusiems dalyviams ir regionams nustatyti. Taip pat bendra tendencija turėtų būti rėmimas tų subjektų ir regionų, kuriems paramos priemonės yra reikalingiausios.

Raktažodžiai: kaimo plėtra, finansiniai apribojimai, SAPARD, struktūriniai fondai

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ОПЫТ И ПРОБЛЕМЫ ПРОГРАММ РАЗВИТИЯ ЛИТОВСКОГО СЕЛА

Резюме

Изучение финансовых ограничений на литовском селе показывает, что такие мероприятия развития села, как SAPARD и структурные фонды, по существу, направлены на структурные и экономические интересы.

Прежде всего они выгодны крупным хозяйствам и предприятиям. Принимаемые в настоящее время мероприятия по развитию села не снижают региональных различий. Так, выплаты в основном осуществляются в Средней Литве, которая и без того является наиболее процветающей частью страны. В статье рассматриваются выявленные в ходе исследования ограничения и назревающие проблемы. При реализации более широких целей развития села можно достичь большего прогресса, если больше внимания уделять факторам, которые позволили бы ограничить для некоторых субъектов возможность получить поддержку. Путём дефицита информации, ограничения возможности подготовки обоснованных проектных предложений таких потенциальных участников можно было бы исключить из процесса подачи заявок. Более эффективное использование информации, обучения, мер общественной поддержки и структурных фондов позволит снизить региональные различия. Для этого следует общими усилиями выявить регионы и участников, которые остались в стороне. Кроме того, общей тенденцией должна стать поддержка тех субъектов и регионов, для которых такие меры наиболее необходимы.

Ключевые слова: развитие села, финансовые ограничения, SAPARD, структурные фонды