

# UR JOURNAL OF HUMANITIES AND SOCIAL SCIENCES NR 3(28)/2023 ISSN 2543-8379

**ARTYKUŁY** 

DOI: 10.15584/johass.2023.3.8

Jarosław Poteralski<sup>1</sup>

# Support of micro-enterprises by the ERDF at a regional level — evaluation of the Polish experience

### **Abstract**

When Poland acceded to the European Union, it became a beneficiary of financing from the structural funds, in particular from the European Social Fund (ESF) and the European Regional Development Fund (ERDF). One of the main objectives of EU structural policy is to improve the competitiveness of regional economies – aid beneficiaries, which is possible, inter alia, thanks to the support of the competitiveness of business entities. The sector of MSME (micro-, small and medium enterprises) is a particular focus of such support. This paper constitutes an attempt at summarising the experience of Polish regions within the scope of support provided to micro-enterprises from the ERDF funds, with a particular focus on the West Pomeranian Province.

**Key words:** structural funds, cohesion policy, support of micro-enterprises, regional development, MSME sector, EU operational programs

### Introduction

Poland's accession to the European Union in 2004 constituted a breakthrough moment for the socio-economic reality of both the country as a whole, as well as its individual regions. The structural funds, and among them the European Social Fund (ESF) and the European Regional Development Fund (ERDF) became one of the most far-reaching methods of increasing the cohesion of Polish regions with the regions of the

<sup>&</sup>lt;sup>1</sup> PhD Jarosław Poteralski, University of Szczecin, Institute of Management, Cukrowa 8 Str., 71-004 Szczecin, Poland, e-mail: jaroslaw.poteralski@usz.edu.pl, nr ORCiD: 0000-0002-6205-3795.

Community. The areas in which the structural funds provide aid to regions are defined very broadly, although one of the major spheres refers to the competitiveness of economies and their entities. Among those, the entities of the MSME sector, and micro-enterprises in particular, need to be distinguished.

The aim of this paper is to analyse and evaluate the experience of Polish regions in planning and managing support provided to microenterprises within the framework of the EU structural funds, with a particular focus on the ERDF. The analysis concerns three budgetary periods, realized in 2004–2006, 2007–2013 and 2014–2020.

Achieving the aim of the article is possible by answering the following research questions:

- 1. What is the importance of supporting the MSME sector for the implementation of structural policy at the regional level?
- 2. What were the forms and conditions of support for micro-enterprises at the regional level in the three EU budget cycles?
- 3. What were the strengths and weaknesses of the micro-enterprise support instruments under the ERDF?

The author concentrates on particular actions taken within the scope of operational programmes implemented in the examined time period, which were specifically oriented towards supporting micro-enterprises at a regional level. The detailed analysis does not cover any programmes addressed to rural areas, as well as all-Poland programmes, with the exception of the Integrated Operational Programme of Regional Development. The West Pomeranian Province was chosen for the analysis of particular solutions and the course of the support provided.

This article aims to summarize and evaluate nearly twenty years of experience in using the assistance of the EU structural funds.

### 1. Micro-enterprises as an entity of the cohesion policy

The cohesion policy represents one of the most critical EU policies. Its aim is to promote a harmonious development of the entire territory of the European Union through actions that lead to the reduction of any disproportions in the levels of development of its regions, thereby to fortify the economic, social and territorial cohesion of the Community. Thanks to the proper direction of the actions realized within the scope of the cohesion policy with the financial assistance of the structural funds and the Cohesion Fund, less developed regions have a chance of catching up on their growth and accelerating the processes aimed at achieving

convergence with other Community regions and countries (Poteralski 2011c: 346).

Socio-economic cohesion of the European Union concerns all states belonging to the Community, however, a region-oriented policy constitutes the core of all the actions intended to ensure such cohesion (Poteralski 2011a: 97).

Enterprises of the MSME sector constitute significant entities of the economy. They create jobs, fill market gaps and contribute to economic growth of countries and regions. Their condition on the market depends on a number of factors, whereas the major barrier hampering their growth is lack of sufficient capital resources. The level of funding determines further company growth. Even though access to sources of financing seems to be easier, a majority of companies of that type encounter problems with obtaining backing for their investment activity. The structural funds may in such a case provide assistance in obtaining such financing (Rydzewska 2009: 123).

Enterprises of the MSME sector, striving to develop, above all need to invest, particularly in pro-growth activities, which should offer them a chance of fighting foreign competition. MSME's in Poland face difficulties in acquiring financing for the purchase of innovative solutions. Investments of that type carry a substantial risk, which is why banks, anxious about the result of such an undertaking and the repayment of contracted liabilities, are not keen to lend money to finance innovative solutions. The EU funds offer an opportunity of at least partially ameliorating the situation in that regard. They are meant to enable the improvement of innovativeness among Polish MSME's, thereby increasing their competitiveness, which will result in ensuring greater dynamics of Poland's economic growth (Jankiewicz 2009: 610–611).

It ought to be stressed that the support provided to enterprises within the framework of the EU structural funds may assume various forms, for instance: specialist consulting, support granted to business environment institutions, or subsidies for starting up business activity. However, the actions within operational programmes that are based on direct support to investments undertaken in the MSME sector undoubtedly stir the greatest emotions (Poteralski 2011b: 154).

Assistance for micro, small or medium enterprises may involve granting a subsidy to a company, in particular for innovative or investment activity, which is designed to positively affect the company's development by implementing a new, or already existing method of production or service provision (Rydzewska 2009: 122).

Owing to the fact that EU structural aid is chiefly oriented towards improving, or indeed achieving socio-economic cohesion between individual regions belonging to the Community, the issue of utilising EU funds in individual regions of Poland is of great importance (Poteralski 2010: 229)

Micro-enterprises became beneficiaries of the EU structural aid in Poland as early as the first budgetary period following accession in the period 2004-2006. Enterprises of the MSME sector were the recipients of financial assistance, inter alia, within the scope of all-Poland Sectoral Operational Programme – Growth of the Competitiveness of Companies (SOP GCC) and the Integrated Operational Programme of Regional Development (IOPRD). In turn, in the period of 2007–2013, MSME's received support under the all-Poland Operational Programme Innovative Economy (OPIE) and 16 regional operational programmes (Poteralski 2011b: 153- 154).

A similar concept of managing support to MSME's was also used in the subsequent EU financial cycle in the years 2014–2020. At that time, 16 regional operational programmes were launched, along with programmes managed and implemented at the national level, among which the Smart Growth Operational Programme deserves a special mention.

### 2. Strategic and programme documents

### 2.1. National Development Plan for 2004–2006

The National Development Plan for 2004–2006 (NDP) was one of the most fundamental documents determining and planning the use of structural funds for Poland in the first period of its membership of the European Union. It was a complex document defining Poland's socioeconomic strategy for the initial years of EU membership. It contained a socio-economic analysis of Poland and its regions, formulated objectives and featured a description of a strategy aiming at achieving social, economic and spatial cohesion with the Community countries and regions. The document estimated the expected effects of planned interventions and the impact on the course of development processes, it specified the directions and scope of the planned commitment of structural funds, the Cohesion Fund and national funds. It defined the manner of coordination and implementation of structural assistance in the course of its implementation (Rada Ministrów 2003, p. 4).

The strategic aim of the NDP was to develop a competitive economy based on knowledge and entrepreneurship, capable of long-term, harmonious development, ensuring employment growth and improvement of social, economic and spatial cohesion with the European Union at a regional and national level. The strategic objective was to be realized through the achievement of partial objectives. The programme provided for the implementation of 5 partial objectives, namely: supporting the achievement and maintenance of long-term, high GDP growth; increasing employment and education levels; incorporating Poland into the European transportation and information infrastructure networks; intensifying the process of increasing the share of sectors of high added value in the economic structure; and developing information society technologies as well as supporting the participation in development and modernization processes of all the regions and social groups in Poland (Rada Ministrów 2003, pp 63–64).

Operational programmes were devised within the framework of the NDP, including those that featured activities aimed at benefiting enterprises. In particular, in this budgetary period, entrepreneurs of the MSE sector were benefiting from programmes such as: the Sectoral Operational Programme Growth of Competitiveness of Companies (SOP GCC) and the Integrated Operational Programme of Regional Development (IOPRD) (Poteralski 2010: 229).

The Integrated Operational Programme of Regional Development for the years 2004-2006 was the main programme setting the framework for the use of the European Union structural funds at the provincial level. The foundation of the Community support, negotiated on the grounds of the provisions of the National Development Plan for 2004–2006, comprised the Integrated Operational Programme of Regional Development as an operational programme, managed in a centralised manner from the level of provinces and coordinated centrally. The concept of the Integrated Operational Programme of Regional Development was consistent with the National Regional Development Strategy, fairly universal as a formula, it was only a partial answer to various development needs of provinces indicated in their strategic documents (Pancer-Cybulska 2009: 201).

### 2.2. National Cohesion Policy for 2007–2013

The National Cohesion Policy served as a fundamental document determining the use and management of financing provided from the EU structural funds and the Cohesion Fund in Poland in the years 2007–

2013. The document constituted the basis for negotiations with the European Commission regarding the conditions for the use of structural funds in Poland and its regions in the years of 2007–2013. The full name of the document was: "Poland. National Strategic Reference Framework 2007–2013 supporting economic growth and employment" (NSRF) (Poteralski 2011a: 92).

The NSRF's strategic objective involved "creating conditions for the growth of competitiveness of the economy based on knowledge and entrepreneurship, ensuring employment growth and increase of social, economic and spatial cohesion". According to the document assumptions, the strategic objective could be achieved thanks to the realization of the so-called horizontal individual objectives, which involved, inter alia: "increasing enterprise competitiveness and innovativeness, including in particular the production sector of high added value and the development of the services sector" as well as "improvement of the competitiveness of Polish regions and counteracting their social, economic and spatial marginalization" (Ministerstwo Rozwoju Regionalnego 2007, pp. 40–42).

All the measures designated for implementation in Poland in the years of 2007-2013 under operational programmes assumed complementarity of the instruments realized at the national level with the initiatives undertaken at a regional level. That is why the NSRF's objectives were reflected, apart from national programmes, also in 16 regional operational programmes. Such a solution was a novelty in relation to the previous financial perspective, since except for the national programmes of a centralised nature and managed at a national level, regional programmes were launched as well, which were implemented at the level of provinces (Poteralski 2011a: 94-97). Without a doubt, such a solution was a good step in the direction of noting and solving problems characteristic to all regions – consistency of the ROP with the assumptions of the structural policy, but in individual regions to a variable degree. It needs to be emphasised that in 2007–2013 budgetary perspective, regional operational programmes were based on only one structural fund and they provided for the implementation of undertakings from the domains supported by the ERDF. The areas supported by the ECF in the regions were secured in the so-called regional component of the Operational Programme Human Capital (HC OP).

An analysis of regional operational programmes, negotiated by the authorities of individual provinces with the European Commission, confirms that their structure was standardized in a certain way. They contained a SWOT analysis of a given province, a strategy of regional operational programmes, a description of priorities, plans of programme

financing, a system of management and implementation, as well as an ex-ante evaluation of expected macroeconomic effects, and a forecast of impact on environment and information regarding public consultation on the programme. The tasks listed in the ROP complied with the NSRF's guidelines, they reflected the EU development priorities, however, the areas of support stipulated in individual ROP's resulted chiefly from the challenges formulated in the strategies of individual provinces and they constituted a response to the main problems identified through the SWOT analysis (Pancer-Cybulska 2009: 205).

### 2.3. 2014–2020 Partnership Agreement

The Partnership Agreement (PA) constituted the most significant document at the national level, determining the use of the funding from the EU structural funds in the period of 2014-2020. The full title of the document was "Programming 2014-2020 financial perspective. Partnership Agreement". The document, similarly to the previous periods, featured an analysis of the main areas envisaged for support, and it defined operational programmes within the framework of which such support would be managed and implemented (Poteralski 2017: 226).

The PA above all defined key challenges for the country's development, formulated on the grounds of an analysis of development needs and territorial potentials. The document assumed a substantial increase of funding, which was to be managed by provinces. It translated into a greater-than-before responsibility for the achievement of the PA's objectives and made it necessary to devise mechanisms to ensure the suitable coordination of interventions. The Partnership Agreement contained an outline of a coordination system, as well as general assumptions for the division of interventions between national and regional levels, based above all on the subsidiarity principle. Coordination between the cohesion policy funds at a regional level was ensured by introducing programmes financed from two funds (ESF and ERDF) implemented by province self-governments, which was a novelty initiated for the first time in the 2014–2020 programming period (Ministerstwo Rozwoju 2015, pp. 7–8).

The PA defined the main objectives of the cohesion policy in Poland for 2014–2020. Those included in particular: improving the competitiveness of the economy, improving social and territorial cohesion, increasing the state's efficiency and effectiveness. Out of thus formulated main objectives, detailed goals were stipulated. Among those intended to sup-

port the main objective regarding the improvement of the competitiveness of the economy, those detailed goals included: improving the quality and internationalization of research and increasing the application of research results in the economy; improving the competitiveness of enterprises; increasing the use of information and communication technologies (ICT); better competences of economy personnel; more effective use of labour market resources; and reducing emissions generated by the economy (Ministerstwo Rozwoju 2015, pp. 14–17).

The realization of the objectives stipulated in the programme documents, determining the use of funding from the structural funds in the period of 2014–2020 at the national level, was additionally reflected in the interventions to be undertaken at a regional level. Regional operational programmes, implemented and realised at the level of individual provinces, were devised particularly for that purpose (Poteralski 2017: 228). It was a continuation of the policy and strategy first implemented in the 2007–2013 financial perspective. However, this time the fact that ROP's were financed from two funds constituted a new aspect, since the areas designated for support involved the domains of both the ERDF and the ESF's interventions.

# 3. Support to micro-enterprises at a regional level – Polish experience on the example of Western Pomerania

## 3.1. Measure 3.4. "Micro-enterprises" within the framework of the IOPRD

During the first budgetary period with Poland as an EU member, entrepreneurs were able to benefit from assistance from 2 operational programmes: SOP GCC and IOPRD, but it was IOPRD that featured one measure intended exclusively for micro-entrepreneurs and it was implemented at a regional level, although it had an all-Poland reach, as previously mentioned.

Measure 3.4. "Micro-enterprises" aimed to improve the competitiveness of micro-enterprises by facilitating access to specialised consulting and increasing investment capabilities at the initial stage of enterprise operations. Projects of both aforementioned types were to concern such services and investments that would contribute to increasing the ability of newly established micro-entrepreneurs to survive and continue their business activities, modernising both the manner of their function-

ing as well as their equipment, and consequently adapting to the competition on the single European market. An important requirement for obtaining support was the fact that a micro-enterprise could not have been in operation for a period longer than 36 months. Within the scope of Measure 3.4 two types of support were distinguished: TYPE 1: Specialised consultancy services for micro-enterprises and TYPE 2: Investment subsidies for micro-enterprises. Aid intensity for investment projects varied in individual regions of Poland. In Western Pomerania it reached a maximum of 65% of eligible costs and no more than EUR 50,000 (ZARR S.A., pp. 3–8).

In Western Pomerania the institution responsible for the implementation of Measure 3.4 of IOPRD was Zachodniopomorska Agencja Rozwoju Regionalnego S.A. (Western Pomeranian Regional Development Agency) with its registered headquarters in Szczecin. It acted as the so-called Regional Financing Institution (RFI). The first call for aplications within the scope of Measure 3.4 was announced only in 2005 with a time limit for the submission of applications set for 31.03.2005 (ZARR S.A., 2005, p. 2).

## 3.2. Measure 1.1.1. "Investments in micro-enterprises" under 2007–2013 ROP WP

The Regional Operational Programme of the Western Pomeranian Province for the period of 2007–2013 (2007–2013 ROP WP) constituted a fundamental document determining the use of funding from the ERDF in the West Pomeranian Province in the period 2007–2013. The overall objective of 2007-2013 ROP WP was the development of the province, aiming at improving the competitiveness of the economy, spatial and social cohesion, as well as improving the standard of living of its citizens. In turn, detailed goals were defined as, inter alia: improving the innovativeness and effectiveness of the economy; raising investment attractiveness; and improving territorial cohesion as well as raising the standard of living of citizens through the maintenance and conservation of natural environment and enhancement of the social base Zarząd Województwa Zachodniopomorskiego 2010, pp. 70–75).

Priority axis I "Economy – Innovations – Technologies" referred to, above all, the support for enterprises of the MSME sector. Its main objective was formulated as: increasing the levels of the region's economic competitiveness and innovativeness. From the main objective stemmed detailed goals, formulated as follows: increase of investments in the

MSME sector, increase of the region's investment attractiveness and development of the network of cooperation ties in the sector of enterprises, education and science, research and development (Zarząd Województwa Zachodniopomorskiego 2010, pp. 88–89).

The 2007-2013 ROP WP envisaged that the actions aimed at the development of MSME's were to be supported within the scope of priority axis I, through activities including investments and consultancy as well as financing of expenditure related to financial engineering instruments. Projects designated for implementation involved increasing competitiveness and investment capacity of micro-enterprises. On the other hand, support for small and medium enterprises was to be based on the realization of projects linked with the implementation of a product or process innovation. Within the scope of the support provided for direct investments in enterprises (micro, small and medium), innovativeness constituted perhaps the most significant of the substantive criteria taken into consideration during project evaluation (Poteralski 2010: 230–231).

From the perspective of this paper, the most important instrument of micro-enterprise support was the so-called Sub-measure 1.1.1. "Investments in micro-enterprises" within the framework of Measure 1.1. "Improvement of the competitiveness of companies through innovative investments" (Poteralski 2010: 230–231).

The main objective of Sub-measure 1.1.1. within the framework of the ROP WP entailed improving the competitiveness of microenterprises by increasing their potential and investment capability. In 2008 all applicants, irrespectively of the value of their projects, were subject to a uniform procedure, which involved detailed and extensive documentation (application and attachments), whereas in the years 2009 and 2010 a facilitation was introduced for undertakings not exceeding PLN 200.000 (the so-called B Scheme). As arises from the records of the ROP WP programme documents, the possibilities of financing investment projects realized by micro-enterprises were very broad. The catalogue of eligible costs for Sub-measure 1.1.1. had a closed character, however the list was extensive and it was fully consistent with the realities of investment projects. In the case of those projects the option of VAT being eligible for beneficiaries who were not VAT taxpayers was an incredibly valuable aspect. Such beneficiaries could expect to receive financing of 60% of eligible gross investment costs. The first call for applications under Sub-measure 1.1.1. was held in 2008 with a time limit for submission set for 18.09.2008. Throughout the entire 2007–2013 budgetary period, only 3 calls for application were held: in 2008, 2009 and 2010 (Poteralski 2010: 234-237).

On the grounds of the assessment of 2007–2013 ROP WP implementation, it can be concluded that investment subsidies for entrepreneurs, including also for micro-enterprises, were the most popular among beneficiaries. Entrepreneurs chose to take advantage of the support for project consultancy decidedly less frequently (Poteralski 2012: 216).

#### 3.3. Measure 1.5. under 2014-2020 ROP WP

As previously mentioned, in the period of 2014–2020, the policy of decentralising implementation and operational programme management was continued. Similarly to the previous period, regional operational programmes were launched, with only one difference: they were based on two funds.

Support for enterprises of the SME sector was provided within the framework of Priority Axis I: Economy – Innovations – Modern Technologies. As stipulated in 2014–2020 ROP WP, the main objective of Priority Axis I was improving the innovativeness and competitiveness of the region's economy through the use of regional potential and smart specialisations, in particular by increasing companies' research and development activity (Pomorze Zachodnie 2015, p. 41).

As many as 17 measures were distinguished within Axis I, but on account of the goal of this paper, only measure 1.5 is described in detail: Investments in enterprises supporting the development of regional specialisations and smart specialisations. They comprised in particular: bioeconomy, maritime operations and logistics, machine and metal industry, knowledge-based services as well as tourism and health (Pomorze Zachodnie 2015, p. 320).

As arises from a Detailed Description of Priority Axes of 2014–2020 ROP WP, Measure 1.5. was not addressed exclusively to microenterprises. In this case, small and medium enterprises were also eligible for support. Theoretically, it could mean a slightly more difficult access of micro-enterprises to subsidies, since they needed to compete against larger entities.

Measure 1.5. offered support to projects involving the implementation of product, process and non-technological innovations by enterprises carrying out investments in the listed specialisations. The support was to be directed towards the implementation of innovative technological solutions through investments into machinery, devices, production equipment and into intangible assets leading to: the creation of a new or significantly improved product/service; improvement of the effectiveness of

an enterprise's production; or significant change of a production process. It needs to be noted that the plan provided for the organisation of separate tenders dedicated to individual specialisations and selected areas of specialisations, as well as targeted competitions, i.e. those directed towards a specific specialisation and simultaneously oriented territorially. The fundamental objective of the measure was the increased application of innovations in MSME's. The funding envisaged for the measure in the entire period during which the ROP WP was in force was equal to EUR 42,100,000, and a maximum cap on project financing for micro and small enterprises amounted to 55% (45% for medium enterprises) (Pomorze Zachodnie 2016, pp. 36–39).

The first tender held under Measure 1.5. was announced in 2016 with a deadline for submission of applications for financing set for 18.03.2016.

### 4. Summary

The experience of Poland and its regions in the use of the EU structural funds spans over 3 cycles, during which cohesion policy was planned and managed at both national and regional levels. One of its elements included improving the competitiveness of the economy, inscribed in the most important strategic documents from those periods and designated for support in individual measures under national and regional operational programmes. What was highly important was for operational programmes to be developed at regional levels and to strictly comply with the strategic documents at that level, obviously maintaining the complementarity of the national documents at the same time. Such a trend could be observed from the 2007–2013 perspective, when 16 regional operational programmes were created for realization.

Micro-enterprises are a significant object of support from the ERDF funds. Subsidisation for this group of enterprises was planned as one of the most important tools for increasing competitiveness both at the regional and national level. This was included in strategic documents and operational programs.

The main forms of support for micro-enterprises included investment subsidies, which were to increase the innovativeness and competitiveness of enterprises. The subsidies took the form of co-financing part of the eligible costs of the implemented investments, a level of co-financing that reached 65%.

The strongest points of managing the support for micro-enterprises in the analysed period include:

- complementarity of the instruments realized at a regional level with the initiatives undertaken at a national level, which constituted a major step towards highlighting and solving problems characteristic to particular regions, but matching problem areas at the national level;
- the tender procedure used to apply for subsidies for micro-enterprises, which enforced competition and which was to lead to the selection of the enterprises with the best "match" to the guidelines, and thereby constituting the best answer to the objectives and priorities of the structural policy;
- addressing measures/sub-measures exclusively to micro-entrepreneurs (2004–2006 and 2007–2013), which most certainly constituted a facilitation to the enterprises of that size applying for a subsidy.

On the other hand, "delays" in programme implementation were one of the most significant disadvantages of EU support in Poland. New projects should have been reported from the start of a programming period, however material guidelines were typically created with a year-long delay (Jankiewicz 2009: 613). Moreover, such circumstances meant that a "void period" occurred between subsequent budgetary perspectives, since the financing from a previous perspective for specific measures within the scope of programmes had already been used, while a waiting period for the first recruitment under a new period could often last at least until the 2nd year of a new perspective duration.

In the analysed period the funding for the measures addressed to enterprises, particularly regarding investment subsidies, were exhausted relatively early. Such a situation resulted in an extension of the period without the possibility of entrepreneurs obtaining subsidies.

### Literature

- Jankiewicz S., 2009, Fundusze pomocowe UE dla małych i średnich przedsiębiorstw a rozwój gospodarczy Polski [w:] Polityka gospodarcza w Polsce i Unii Europejskiej na początku XXI w., red. A. Barteczek, A. Lorek, A. Rączaszek, Katowice.
- Ministerstwo Rozwoju Regionalnego, 2007, Polska. Narodowe Strategiczne Ramy Odniesienia 2007–2013 wspierające wzrost gospodarczy i zatrudnienie. Narodowa Strategia Spójności, Warszawa.
- Ministerstwo Rozwoju, 2015, *Programowanie perspektywy finansowej 2014–2020. Umowa Partnerstwa*. Projekt po zmianach wynikających z uzupełnienia zapisów o EFRM oraz po negocjacjach programów operacyjnych, Warszawa.
- Pancer-Cybulska E., 2009, Strategie rozwoju województw jako podstawa regionalnych programów operacyjnych na lata 2007–2013 [w:] Polityka gospodarcza w Polsce

i Unii Europejskiej na początku XXI w., red. A. Barteczek, A. Lorek, A. Rączaszek, Katowice.

- Pomorze Zachodnie, 2015, Regionalny Program Operacyjny Województwa Zachodniopomorskiego 2014–2020, Szczecin.
- Pomorze Zachodnie, 2016, Szczegółowy Opis Osi Priorytetowych Regionalnego Programu Operacyjnego Województwa Zachodniopomorskiego 2014–2020 (wersja 11.1.), Szczecin.
- Poteralski J., 2010, Wsparcie inwestycyjne i doradcze dla mikroprzedsiębiorstw na przykładzie Regionalnego Programu Operacyjnego Województwa Zachodniopomorskiego [w:] Problemy gospodarowania w Polsce, red. D. Kopycińska, Szczecin.
- Poteralski J., 2011a, Wsparcie innowacyjnych inwestycji w Regionalnym Programie Operacyjnym Województwa Zachodniopomorskiego [w:] Gospodarka – przedsiębiorstwo – człowiek, red. T. Bernat, Szczecin.
- Poteralski J., 2011b, Wsparcie inwestycyjne mikroprzedsiębiorstw na przykładzie Regionalnego Programu Operacyjnego Województwa Zachodniopomorskiego [w:] Społeczno-kulturowe uwarunkowania funkcjonowania rynków i przedsiębiorstw, red. I. Ostoj, S. Swadźba, Katowice.
- Poteralski J., 2011c, Support for the Innovativeness of polish Economy Quoting the Example of Innovative Economy Operational Programme, "Transformations in Business & Economics", vol 10, no 2A (23A).
- Poteralski J., 2012, Wsparcie konkurencyjności zachodniopomorskich przedsiębiorstw w regionalnym programie operacyjnym województwa zachodniopomorskiego, "Studia i Prace Wydziału Nauk Ekonomicznych i Zarządzania", nr 25.
- Poteralski J., 2017, Systemowe wsparcie kompetencji kluczowych dla oświaty w perspektywie 2014–2020, "Studia Ekonomiczne. Zeszyty Naukowe Uniwersytetu Ekonomicznego w Katowicach", nr 310.
- Rada Ministrów, 2003, *Polska. Narodowy Plan Rozwoju 2004–2006*. Dokument przyjęty przez Radę Ministrów w dniu 14 stycznia 2003 r., Warszawa.
- Rydzewska E., 2009, Finansowanie małych i średnich przedsiębiorstw w kontekście wykorzystania funduszy strukturalnych w perspektywie finansowej 2007–2013, "Zeszyty Naukowe Uniwersytetu Szczecińskiego. Ekonomiczne Problemy Usług", nr 540, nr 34: Uwarunkowania rynkowe rozwoju mikro i małych przedsiębiorstw. Mikrofirma 2009.
- ZARR S.A. Zachodniopomorska Agencja Rozwoju Regionalnego S.A., 2005, Dokumentacja konkursowa. Działanie 3.4: Mikroprzedsiębiorstwa, Szczecin.
- Zarząd Województwa Zachodniopomorskiego, 2010, Regionalny Program Operacyjny Województwa Zachodniopomorskiego na lata 2007–2013, Szczecin.

### Wsparcie mikroprzedsiębiorstw przez EFRR na poziomie regionalnym – ocena polskich doświadczeń

#### Streszczenie

Polska wraz ze wstąpieniem do Unii Europejskiej stała się beneficjentem środków z funduszy strukturalnych, ze szczególnym uwzględnieniem Europejskiego Funduszu Społecznego (EFS) oraz Europejskiego Funduszu Rozwoju Regionalnego (EFRR). Jednym z głównych celów polityki strukturalnej UE jest podnoszenie konkurencyjności

gospodarek regionów – beneficjentów pomocy, co możliwe jest między innymi dzięki wspieraniu konkurencyjności podmiotów gospodarczych. Szczególnym podmiotem wsparcia są przedsiębiorstwa z sektora MMŚP (mikro- małych i średnich przedsiębiorstw). Niniejsze opracowanie stanowi próbę podsumowania doświadczeń polskich regionów w zakresie wspierania mikroprzedsiębiorstw ze środków EFRR, ze szczególnym uwzględnieniem województwa zachodniopomorskiego.

**Słowa kluczowe:** fundusze strukturalne, polityka spójności, wsparcie mikroprzedsiębiorstw, rozwój regionalny, Europejski Fundusz Rozwoju Regionalnego, sektor MMŚP, programy operacyjne UE