
Silver Tourism Economy in Rural Areas in Poland: A Fad or a Permanent Element?

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Abstract:

Purpose: The silver tourism economy means an economic system aimed at actively using the human and social capital of older adults to develop rural tourism. This paper aims to identify the supply and demand factors that favor this economy.

Design/Methodology/Approach: The study used several complementary research methods. Following the methodological principle of triangulation, the method of secondary source analysis was adopted in the empirical studies in the form of reports from national surveys conducted in rural areas in Poland on behalf of the Ministry of Agriculture and Rural Development. The results of these surveys are nationally representative. Statistical data published by Statistics Poland (former Central Statistical Office) was used.

Finding: The silver economy in rural tourism is an essential example of non-agricultural activity and a strategy for the multifunctional development of rural areas in Poland. The paper points out the economic level of the tourism function of rural areas, which forms the supply and demand side of this economy. The importance of the elements of the human and social capital of older adults that promote the supply and demand of rural tourism is presented quantitatively and qualitatively. The utility value of the silver tourism economy at the commercial, non-commercial, and subjective and objective levels was highlighted.

Practical Implications: The presented explorations have cognitive and practical value. The adopted elements of the human and social capital of older adults can be helpful in the analysis of the supply and demand of rural tourism included in local socio-economic development strategies. They can be used in strategies to promote the national and international silver economy in rural tourism. They will be helpful in the analysis of investment activities aimed at rural tourism by public and private entities.

Originality/Value: The paper complements the theory of rural economics at the methodological and theoretical levels. In the methodological aspect, attention was drawn to using the methodological principle of triangulation in empirical research. The theoretical dimension of the study refers to the creation of a model of the silver tourism economy. It constitutes an economic system composed of relevant parts in structural and functional terms.

Keywords: Rural areas, older adults, tourism, silver tourism economy, rural economy.

JEL codes: R1, Z3, C12.

Research type: Research article.

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1. Introduction

Rural areas are the areas outside the administrative boundaries of cities. The specific and open landscape characterizes them, sparse buildings and dispersed settlement, relatively low population density, the predominance of the population connected with farming and forestry, traditional lifestyles, and living close to nature (Bański, 2006: 20). They cover 94% of Poland's area and are inhabited by about 40% of the population (Wilkin and Nurzyńska, 2018: 43). After Poland acceded to the European Union in 2004, EU funds under the Rural Development Programme (RDP) were allocated to develop these areas. This support causes an increase in non-agricultural activities, including tourism, oriented towards the search for alternative sources of income in occupations related to the environment of agriculture and the welfare of these areas. The ongoing social and economic changes in the Polish countryside require the involvement of the local community regardless of age. Therefore, the active attitude of older inhabitants of rural areas and their belief in the opportunities to improve their financial situation becomes essential.

The paper focuses on tourism as one type of non-agricultural activity in rural areas. The possibilities of developing the silver tourism economy in rural areas supported by the activity of older adults were indicated. The supply and demand factors adopted in the silver tourism economy model were identified. The model of the silver tourism economy was supported by basic theoretical assumptions of behavioral economics and new institutional economics.

The paper aims to provide answers of a cognitive and practical nature to the questions:

- What is the level of the tourist function of rural areas in Poland? (the supply side of the silver tourism economy model in terms of behavioral and institutional economics);
- Does the human and social capital of older adults living in rural areas foster the development of the silver tourism economy? (the supply side of the silver tourism economy model determined by the assumptions of behavioral and institutional economics);
- Do older adults living in rural areas benefit from tourist trips? (the demand aspect of the silver tourism economy supported by institutional and behavioral economics);
- Are older adults included in the rural tourism market segmentation? (the demand aspect of the silver tourism economy determined by the assumptions of institutional and behavioral economics);
- What features determine the subjective and objective and commercial and non-commercial nature of the silver tourism economy in rural areas? (the supply and demand side of this economy model supported by institutional and behavioral economics).

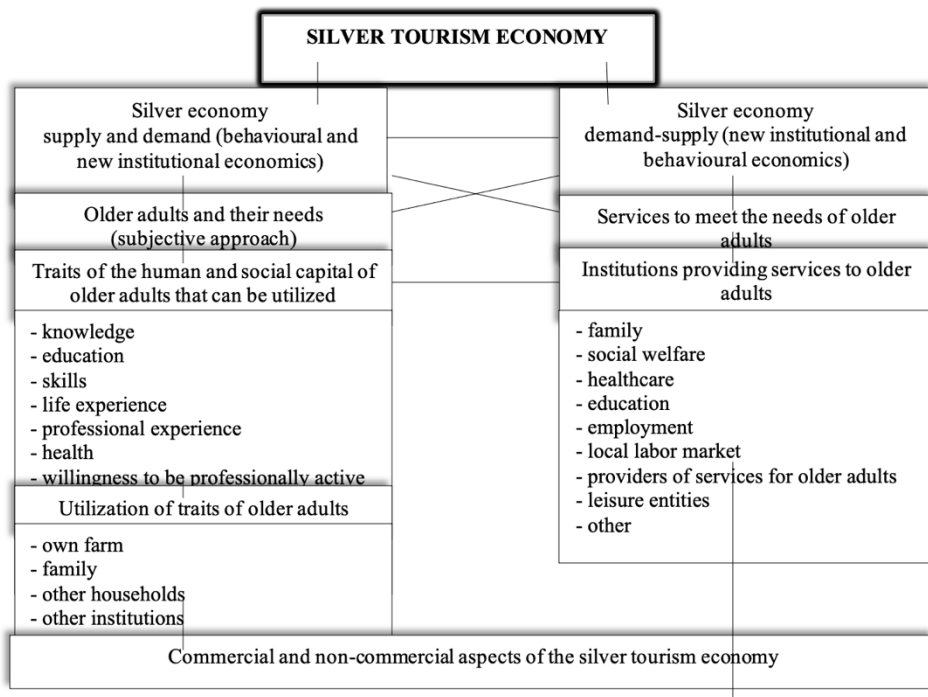
Answering these questions involves undertaking relevant empirical research.

2. Literature Review

The silver tourism economy is a supply-demand and demand-supply economic and social system aimed at active utilization of the human and social capital of older adults, taking into account their tourism needs. It is a structural and functional system

composed of elements between which there are appropriate relations contributing to the achievement of the objectives of its parts and the whole. Important elements of the silver tourism economy are not only older adults and their needs, but also their families, neighbors, community, local authorities, and institutions meeting leisure and health needs (Figure 1).

Figure 1. A model of the silver tourism economy in terms of behavioral economics and new institutional economics



Source: Author's own elaboration.

The silver tourism economy in supply and demand and supply and demand can be commercial and non-commercial, and subject and object economy. The non-commercial nature of the silver economy is linked to ensuring that older adults can live independently according to their health status and have a stable position in their local environment. Activities such as volunteering and education promote mental well-being and a sense of meaning in life in old age (Sowa-Kofta, 2018: 25-29). The participation of older adults in social life in rural tourism activities is related to their human and social capital determinants.

The commercial side of the silver tourism economy offers the opportunity for retired people to earn extra income, be employed in the tourism sector, and promote the need to continue working. Working for retired people improves their financial situation and

household budgets. It encourages growth in spending on health, tourism, and other services.

This economy has a subject and object scope reinforced by the concept of social responsibility. The subject scope concerns the recognition of every older adult as a valuable human person with dignity about the humanization of living conditions. The older adults in tourism are supposed to be the subject of social, economic, and political relations rather than the object of someone else's goals. The subject-related scope of the silver tourism economy concerns providing assistance to older adults, fair treatment at work, and providing tourism services that meet their needs.

The silver tourism economy aims to offer opportunities for the appropriate utilization of the human and social capital characteristics of older adults, their knowledge, skills, and life experience in the institutions of the tourism industry. The theoretical support of the silver tourism economy is provided by the basic assumptions of two economic theories, i.e., behavioral economics and new institutional economics. Behavioral economics assumes that human factors such as altruism, emotion, equity, reciprocity, and social and ethical norms, among others ignored in the standard model of economics, underlie actual human behavior. As essential elements of human behavior, they influence economic decision-making. The factors mentioned above of human behavior are characteristic features of the personality of older adults, often influencing the decisions of demand and supply nature in terms of the needs and motivations of tourist and recreational activity.

Therefore, behavioral economics assumes that as subjects with the dignity of humanity (the subjective aspect of the silver tourism economy), humans are both personal and economic entities (enterprise, agritourism farm). They consider all determinants that may influence decision-making, e.g., in agritourism business activities (the subjective aspect of the silver tourism economy) (Thaler and Sunstein, 2008; Thaler, 2015).

The new institutional economics corresponds with behavioral economics, with basic assumptions of the former also supporting the functioning of the silver tourism economy in rural areas. It is assumed in this economy that the decisions of business and personal entities are influenced by many conditions within which these entities (older adults and agritourism farms) function. They are economical and non-economic, including historical, social, and cultural character. They are formed by existing formal institutions supported by legal norms (e.g., institutions meeting the tourism needs of older adults) and informal institutions rooted in cultural heritage, traditions, customs, trust, and morality (Ostrom, 1990; Hodgson, 2015). Within the silver tourism economy, these institutions are informal neighborhood groups, social circles forming social capital built on mutual ties, trust, and cooperation. The combination of formal and informal institutions helps develop the efficiency and effectiveness of the economic activities of the silver tourism economy and thus can reduce the transaction costs of its operation (North, 1990; Williamson, 1998).

Considering the theoretical context of the silver tourism economy, it would be essential to emphasize that it is now and maybe in the future an essential element of rural socio-economic development. It cannot be viewed as an example of a fad on the part of the supply of tourist services in rural areas in Poland and demand on tourists. The socio-economic and natural potential of rural areas opens up great opportunities for developing this economic activity in terms of supply and demand (Kułyk and Brelik, 2019). It provides the basis for introducing new economic functions, including tourism, and allows for additional employment for older adults (Stanny, 2013).

3. Research Methodology

Multifunctional development of rural areas in Poland inspires various empirical studies. An example is the cyclical nationwide research conducted by public opinion and market research centers commissioned by the Ministry of Agriculture and Rural Development in Warsaw. They concern the identification of farmers' and villagers' awareness of, among others, quality of life in rural areas, non-agricultural entrepreneurship, and perspectives of rural areas and agriculture in Poland. A survey questionnaire was used in the research by interviewers among rural non-farmers and farmers. The representative survey sample of farmer-owners was 867 persons. The maximum statistical error for this category is +/- 3.4%.

Furthermore, a representative sample of randomly selected rural residents consists of 633 people. The maximum statistical error for this research sample is +/- 3.8%. A total of 1,500 surveys are conducted every year. Therefore, the methodological research procedure considers the representativeness of the results at the national level with the division into farmers and non-farmers living in rural areas.

It should be noted that an increasing number of contemporary researchers use secondary data collected by other researchers to achieve various research objectives (Goodman, 1992). For example, data collected by the Gallup Institute are used in studies of many social problems, such as social attitudes or voting determinants (Frankfort-Nachmias and Nachmias, 1996). Earlier, E. Durkheim analyzed statistical data on suicide. M. Weber studied the ideological assumptions of the Protestant churches and other historical documents to support the thesis that religion, rather than economic determinism, is the source of social and political behavior (Frankfort-Nachmias and Nachmias, 1996).

Similar theoretical and empirical approaches have been applied to the study of rural socio-economic problems of other countries. For example, B. Reimer and M. Brett used secondary documents, including Internet data and newspaper articles based on interviews with rural community leaders. In doing so, they compared two rural Canadian provinces in terms of their ability to support meeting community needs with the participation of rural leaders (Reimer and Brett, 2013).

Secondary analysis of empirical data is now an established research method in the social sciences. The article considers selected results of the previously mentioned nationwide empirical research relating to non-agricultural activities, including tourism, published in the final report (Rural areas and agriculture in Poland 2019). Furthermore, the analysis of the related literature and secondary materials, mainly statistical materials published by Statistics Poland, were used. The results of participatory observation carried out by the author during eight visits to agritourism farms for tourism purposes were also used. By remaining indirect relations with the participants and participating in their real lives, the researcher can collect empirical material of high reliability (Prus and Grills, 2003).

The research methodology used in the study was supported by the theoretical assumptions of sociological conceptualism (Popper, 1977; Ziółkowski, 2000). It assumes that, based on their own experiences and knowledge, rational individuals participating in surveys formulate concepts and statements related to their social ties between people. Sociological conceptualism assumes that problems to be solved and concepts formulated begin with observation, data collection, information, and then generalization through induction (Ziółkowski, 2000). The position of sociological conceptualism was most generally expressed by K.R. Popper, who argued that knowledge development consists of moving from old to new problems through hypotheses (Popper, 1977).

Sociological conceptualism in empirical research and qualitative analysis of the results obtained indicates the need to use several research methods that complement each other (Babbie, 2001). The author of the present article adopted this approach in research methodology called triangulation.

4. Results and Discussion

At the end of 2017, Poland's population was 38.3 million, of which more than 9 million were aged 60 and over, accounting for about 24%. In rural areas, residents over the age of 60 accounted for about 20% of the country's population, of which 43.2% were male, and 56.8% were female (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018). Estimates by the Statistics Poland (former Central Statistical Office, abbreviated GUS) in its demographic projection for 2014-2050 indicate that in rural areas, the percentage of the working-age population (men aged 18-64 years, women aged 18-59 years) will decrease from 60.0% in 2014 to 50.8% in 2050. On the other hand, the percentage of the post-working age population (men: 65 years and older, women: 60 years and older) will increase from 20.0% in 2014 to 35% in 2050 (Główny Urząd Statystyczny, 2014).

In Poland, the rural population is mainly associated with working on family farms, with about 1,400 thousand in 2017. The average farm size is 9.5 ha. These are considered small farms and account for 75% of all farms. They do not sell their goods to the market, but they produce mainly for their consumption. They are facing the

need to look for additional sources of income. Therefore, they are a good base for developing additional non-agricultural activities, including Agritourism (Brandth and Haugen, 2011). An essential feature of rural areas is small farms and the population associated with these farms. Basic statistics of this population are presented in Table 1.

Table 1. Population living in rural areas by economic age groups and association with farming in 2017

Year	Population			
	Total	age		
		pre-working	working	post-working
2017	Total in Poland			
	in thousands: 38,433	6,896	23,768	7,770
	in %: 100.0	17.9	61.8	20.3
	Rural areas			
	in thousands: 15,304	3,015	9,625	2,664
	in %: 100.0	19.7	62.8	17.5
	Rural areas: population associated with farming			
	in thousands: 2,457	400	1,457	600
	in %: 16.1	16.2	59.3	24.5

Note: * - pre-working age: 0-17 years; working age: men 18-64 years, women 18-59 years; post-working age: men 65 years and over, women 60 years and over.

Source: Author's own estimation based on: *Polska wieś 2018. Raport o stanie wsi*, Wilkin, J., Nurzyńska, I. (Eds.). Wydawnictwo Naukowe SCHOLAR, Warsaw 2018, 54-57.

In 2017, 17.5% of the post-working age population lived in rural areas. In contrast, 24.5% of people of this age were associated with farming (Table 1). The study found that about 22% of post-working age people working on the farms were additionally engaged in agritourism activities (Roman, 2018). Therefore, a need arises to implement the concept of active and positive aging of rural residents. The aging of rural residents in good mental and physical status, in good health, and being financially self-reliant means less strain on public finances and their adult, already aging children (Rowe and Kohn, 1998).

Economic conditions support the development of the silver tourism economy in rural areas. This refers not only to many small farms and associated retired people but also to the additional non-agricultural activity performed by these farms (Tables 2 and 3). Compared to 2007, the percentage of farms earning income from non-agricultural sources (excluding pensions) increased in 2017 from 76.4% to 82.2% (Table 2).

As one of the examples of non-agricultural activity, rural tourism concerns the staying of tourists in rural areas and using natural and cultural values of the countryside. Agritourism is a type of rural tourism. Agritourism is linked to farming families' organization of tourism services (Phillip, Hunter, and Blackstock, 2010). The

numerical status of Agritourism and other activities performed by farms is shown in Table 3.

Table 2. Individual farms with non-agricultural income in Poland in 2007 and 2017

Specification	Total			
	2007		2017	
	thousands	%	thousands	%
Total farms	1723.9	100.0	1398.1	100.0
Total farms with non-agricultural income	1317.4	76.4	1149.0	82.2
- from non-agricultural business activity	159.1	12.1	213.0	18.5
- from paid employment	692.5	52.5	668.3	58.1
- from a pension	668.6	50.7	462.1	40.2
- from unearned sources	75.2	5.7	106.3	9.0

Source: *Polska wieś 2018, (2018), Raport o stanie wsi, J. Wilkin, I. Nurzyńska (eds.), Wydawnictwo Naukowe SCHOLAR, Warsaw, 124.*

Compared to 2007, the percentage of farms engaged in gainful activity based on their resources decreased in 2017 from 6.2% to 2.8% (Table 3). The reasons for this situation can be found, among others, in the decreasing labor resources of rural families, primarily based on family members of working age. These people are looking for well-paid non-farming jobs, including working abroad. (Wilkin, Nurzyńska (eds.), 2018: 44). This situation does not include concern agritourism, handicraft, and processing of agricultural products, i.e., activities based on regional cuisine and folk culture traditions. The increase in agritourism activity in farms from 7.6% in 2007 to 26.7% in 2017 has contributed to the development of non-agricultural entrepreneurship in rural areas that meets the needs of tourists.

Table 3. Farms with additional non-agricultural income in Poland in 2007 and 2017

Specification	Total			
	2007		2017	
	thousands	%	thousands	%
Number of farms	1723.9	100.0	1398.1	100.0
Total farms with incomes	107.1	6.2	39.7	2.8
- agritourism	8.2	7.6	10.6	26.7
- handicraft	1.7	1.6	1.4	3.5
- processing of agricultural products	4.4	4.1	2.6	6.5
- renewable energy production	0.3	0.3	0.4	1.0
- aquaculture	12.1	11.3	0.9	2.2
- agricultural contracted work	28.9	27.0	3.8	9.6
- other activities (e.g. trade)	57.6	53.8	21.8	55.0

Source: *Polska wieś 2018, (2018), Raport o stanie wsi, J. Wilkin, I. Nurzyńska (eds.), Wydawnictwo Naukowe SCHOLAR, Warsaw, 124.*

Considering the supply side of rural tourism, it is difficult to determine the number of functioning agritourism farms precisely. Research in this field is conducted by various institutions, e.g., Statistics Poland, Ministry of Agriculture and Rural Development,

and voivodeship agricultural counseling centers. They use a variety of data collection methods but misuse agritourism concepts. Often, Agritourism is misused to mean accommodation services carried out in guest houses or private lodgings that are not related to agricultural activities (Jęczmyk *et al.*, 2015). It is estimated that in 2017 there were about 8,600 agritourism farms in Poland with a supply of about 85,400 accommodation places. The analysis of the forecast of the number of agritourism farms until 2030 shows that there will be neither a significant upward trend nor a dynamic decline. Their number will be about 8000 facilities across the country (Roman, 2018).

The distribution of agritourism farms depends on the terrain, i.e., mountains, sea, lowlands, lake districts, and landscape. Poland is a country with very favorable conditions for the development of Agritourism. It is characterized not only by small and medium-sized farms but also by regions with a low level of industrialization and urbanization, a low percentage of employment in non-agricultural professions, and favorable natural and landscape conditions, including arable fields, forests, and lakes. (Candela and Figini, 2012).

In addition to agritourism farms, there are also other accommodation facilities (hotels, guesthouses, summer houses, campsites), whose supply of accommodation and tourist services is conducive to rural tourism development. This activity provides additional employment for villagers, including retired people. The tourist accommodation facilities in rural areas in 2017 are shown in Table 4.

Table 4. *Tourist accommodation in rural Poland in 2017*

Year 2017	Accommodation facilities*		Accommodation places			Rooms in accommodation facilities
	Total	per 1,000 km ² of rural areas	Total	per 1,000 rural population	per tourist facility	
	5,053	17	316,507	22	63	38,706
	Agritourism farms					
	8,600	29	85,400	6	10	N/A
	Guest rooms					
	1,003	4	26,122	2	26	N/A
Total	14,656	50	428,029	30	29	N/A

Note: * Facilities with 10 or more beds (hotels, motels, guesthouses, and other hotel facilities).

Source: Author's own estimation based on: *Obszary wiejskie w Polsce, GUS, Warsaw 2019.*

In addition to agritourism farms and guest rooms, there were 14,656 accommodation facilities in rural areas that offered 428,029 accommodation. The use of these accommodation facilities in rural areas is illustrated by the data presented in Table 5.

The occupancy rate of accommodation places (33.1%) and occupancy rate of rooms in hotel facilities (38.0%) in rural areas is relatively low. Furthermore, the rural tourism function underlying the silver tourism economy is more accurately

characterized by some indicators used in tourism economics (Table 6). The tourism function of a specific area means implementing tourism tasks in that area to ensure socio-economic development and meet the physical and social needs of residents and tourists (Golemski, 2011). Demand and supply measures are used to determine the tourism function of an area. The supply side of the rural tourism function in Poland is illustrated by the Baretje and Defert indices and the accommodation density indices (Table 6). The Baretje and Defert index (number of accommodation places per 100 rural residents) in 2017 was 2.1. This indicator is relatively low, about the range of 1-100. The accommodation density in rural areas (number of accommodation places per square kilometer of rural area) is also low (1.1). These data indicate that the accommodation facilities determining the tourism function of rural areas in Poland are poorly developed in terms of supply.

Table 6. Selected indices of rural tourism function in Poland in 2017

Year 2017	Indices*						
	of the rural tourism function by Baretje and Defert	for tourist traffic intensity		development of accommodation facilities	utilization of accommodation capacity	density	
		Schneider	Charvata			tourist traffic	accommodat ion facilities
Pl.	2.1	52.8	159.5	25.6	77.2	27.8	1.1

Note: * Indices refer to facilities with 10 or more accommodation places.

Source: *Obszary wiejskie w Polsce 2019, GUS, Warsaw 2019.*

The indicators of tourism intensity form the demand character of the rural tourism function. This level is illustrated by the Schneider index (number of persons using accommodation per 100 permanent residents) and the Charvat index (number of accommodation places per 100 permanent residents). There were about 53 tourists using accommodation facilities per 100 permanent rural residents in rural areas in Poland in 2017. The Charvat index was 159.5. Furthermore, tourist traffic density, defined as the number of tourists per square kilometer of rural areas, was 27.8. The presented indices of the tourist function of rural areas show a low level of tourist development in these areas. They point to the homely nature of rural tourism, which is far from mass tourism. Therefore, these areas form favorable conditions for this tourism now and in the future. Therefore, Poland is increasingly perceived as an attractive tourist region by many EU tourists (Kułyk and Brelik, 2019).

The supply-demand basis of the silver tourism economy in rural areas is also determined by the characteristics of older adults' human and social capital and the possibilities of its use in tourism. The paper presents an analysis of selected characteristics of older adults' human and social capital needed for the problems discussed.

The economic activity of older adults as an example of human capital in rural areas, including their agritourism activities, is presented in the data contained in Table 7.

It turns out that there were 25% of retired people working in 2017 (Table 7). They were engaged in Agritourism because about 27% of these farms were involved in such business activity (Table 3). Previous authors have indicated that about 22% of the agritourism farm owners were close to or belonged to the older adulthood age group. Among this group, women predominated in the independent management of agritourism farms - 47.5%.

However, it is worth noting that the whole family is often involved in the businesses run by older adults (36.2%) because family members interested in providing quality tourism services believe that they will return to the countryside (Roman, 2018). The role of the family in agritourism businesses is demonstrated in the following statement: "Agritourism has been life-changing for our entire family. It gives us much satisfaction and taught us patience and openness to other people. It has enriched our experience in various fields, from economics to psychology. This is where we find fulfillment and what we do for a living" (Pamiętniki, 2012).

Table 7. Economic activity of rural residents aged 60 and over in Poland in 2017

Specification	Total	Working	Professionally inactive	Labor force participation rate (%)	Employment rate (%)
Retired people in rural areas (thousands and %)					
Total	3,200 (100.0)	390 (12.2)	2,810 (87.8)	12.2	12.0
Retired people associated with farming (thousands and %)					
Total 700 (21.9)	700 (100.0)	175 (25.0)	525 (75.0)	25.0	24.7
Retired people not associated with farming (thousands and %)					
Total 2,499 (78.1)	2,499 (100.0)	215 (8.6)	2,284 (91.4)	8.6	8.7

Source: Author's own elaboration based on: *Obszary wiejskie w Polsce 2019, GUS, Warszawa 2019.*

Significant elements of the human capital of older adults in rural areas, influencing the agritourism activity (in terms of supply and demand), include the ability to speak foreign languages and use the Internet, financial standing, and health. In running agritourism farms, only 11% of owners over 60 years of age stated that the inability to speak a foreign language is a barrier to contact with foreign tourists. Statistics indicate that among the individuals aged 60 years and older associated with farming, 56.5% of men and 39.2% of women speak at least one foreign language (Obszary wiejskie w Polsce, 2019). Furthermore, 75.6% of older adults use email, and 79.6% have a farm website (Nowak and Myśliwska, 2016).

Income is also an element of human capital. Analysis of statistical data shows that the average monthly disposable income per person over 60 years of age in a rural household in 2017 was low. In a household with at least one older adult, the monthly disposable income was \$358. About 50% of this income was income from retirement and disability benefits received by older adults. In contrast, those aged 60 and over

with an independently ran household had a monthly per capita disposable income of \$415. Of this income, 85% consisted of pensions and disability benefits, 7% was income from additional paid work, and 2% was from a farm and sold products produced on this farm. These data show that the financial situation of people 60 years and older in rural areas was not satisfactory (Obszary wiejskie w Polsce, 2019).

An essential element of the human capital of older adults in rural areas is their health status. It affects entrepreneurship, including running an agritourism farm. The results of a nationwide survey on self-rated health by people aged 60 years and over living in rural areas indicated that 20.8% of respondents rated their health as very good or good, 31.6% as bad or very bad, and 47.7% of people rated their health as neither good nor bad (Obszary wiejskie w Polsce, 2019). The last result of the self-assessment (47.7%) gives rise to an optimistic view of the possibilities for older adults to develop tourist activity in rural Poland.

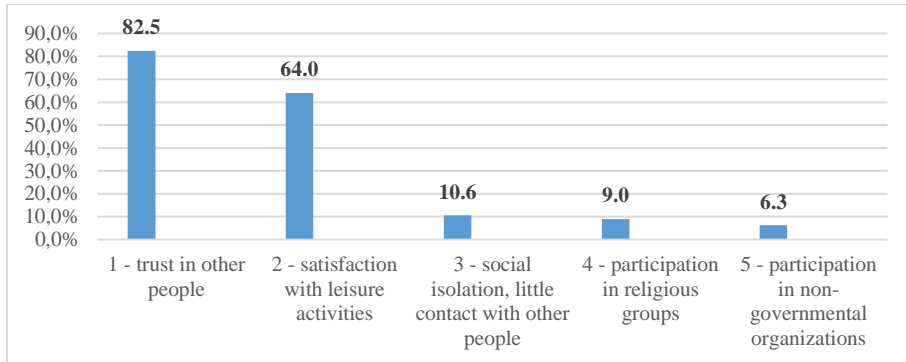
The results of other studies have also indicated that rural residents, including older adults, assess their lives as quite good, successful, and relatively happy (Sampolska-Rzechula and Kurdys-Kujawska, 2020). Therefore, it should be emphasized that despite the low level of household income, rural residents' overall subjective assessment of life is satisfactory. This attitude is conducive to the development of the supply side of tourist activity. One female agritourism farm owner wrote: "Agritourism has allowed me to rebuild my farm and to rebuild my faith in humanity. However, I know full well that my work is hard, and even if it came to accepting guests with a cane, I would still accept them. Thanks to Agritourism, I know what a decent, good, and prosperous life is" (Pamiętniki, 2012).

A significant factor in developing the supply side of silver rural tourism is the social capital of older adults. Social capital is primarily understood as the social skills of individuals that facilitate their cooperation with others. Essential elements of this capital are trust, acceptance of expected social norms, and a network of social relations. These elements improve the effectiveness of social actions, facilitate negotiation, reduce transaction costs, and foster cooperation in achieving goals (Robison, Schmid, and Siles, 2002). Rural tourism can play a significant role in building social capital in rural areas and vice versa. Selected elements of social capital of people aged 60 and over, including people associated with tourism living in rural areas, are presented in Figure 1.

Older adults living in rural areas and engaged in tourist activities primarily represent a passive form of social capital (satisfaction with leisure activities: 64.0%; level of trust in other people: 82.5%). On the other hand, the low level of social capital of these people concerns active elements, such as participation in secular non-governmental organizations (6.3%) and religious communities (9.0%) (Figure 1). Rural tourism, especially Agritourism, requires cooperation between entities offering tourist products and cooperation with institutions operating in their environment. Building social networks in the rural tourism market are considered a necessity in today's economic

reality. Unfortunately, this is not the case. Older adults involved in providing tourist services work individually. They are poorly involved in cooperation with agritourism associations, agricultural advisory centers, and tourism clusters.

Figure 1. Selected elements of social capital (passive and active) of people 60+ living in rural areas in Poland in 2017.



Source: Informacja o sytuacji osób starszych, GUS, Warsaw 2018.

Therefore, social capital is not an essential factor in rural tourism development, and the development of rural tourism does not contribute to the growth of vibrant social capital among rural inhabitants. Older people do not see the need for more cooperation. They base their agritourism activities on personal experience. This is what one of the owners of the farm said to the author of the present article: "Agritourism teaches humility, understanding, and tolerance. You are a student and a teacher, teaching a valuable lesson and learning a lesson."

The supply and demand significance of the silver tourism economy in rural areas is created by the tourist values of the rural surroundings, such as elements of the natural and cultural environment, which are of interest to tourists. Poland is a country that has favorable natural conditions for the development of rural tourism. These include clean air, opportunities to commune with nature, and traditional folk culture (Kulak and Brelik, 2019). One owner of an agritourism farm draws attention to the supply-demand significance of the tourist values of the farm's surroundings, claiming that: "Agritourism is not a business like any other. To make money, you need to know many things in depth. Beautiful meadow, lake, sunshine: this satisfies tourists for a short time. The service provider must be familiar with the village environment's historical, natural, and cultural values. Moreover, he or she must be a psychologist to win over guests, present their services and the qualities of the environment of the agritourism farm. You have to encourage tourists to enjoy various forms of recreation" (Author's notes from her stay at the farm).

The second fundamental aspect of the silver tourism economy in rural areas is the demand and supply side (Figure 1). On the one hand, it is connected with the demand of older adults living in rural areas for services provided by health, social assistance,

cultural, educational, recreational, and leisure institutions that satisfy their needs. On the other hand, it is connected with the need for tourist trips to the countryside, spending holidays and days off by the inhabitants of urban agglomerations and foreign tourists.

In this paper, I will highlight selected issues of this problem. Considering the demand of older adults living in rural areas for leisure, tourism, and recreational trips, it should be noted that they are at a low level. The survey by Statistics Poland shows that in 2017, only 3.4% of people aged 60 and over living in rural areas went on such trips. (Informacja o sytuacji osób starszych). The percentage of people taking advantage of therapeutic and spa trips is also low in people aged 60+ living in rural areas. In 2017, the rate was 5.3% (Rural Areas in Poland, 2019). This situation is mainly due to the difficult financial conditions of the elderly in rural areas.

The demand side of the rural silver tourism economy is related to people interested in rural recreation and agritourism farms. The measure that can estimate the volume of tourist demand in rural areas is the number of people using tourist accommodation in rural areas. It should be emphasized that no precise statistics are kept in this respect in Poland, and therefore the data are estimates. Table 5 shows that a total of over 8 million tourists used rural accommodation in 2017. They were mostly older adults, families with children, nature lovers, participants of "Green School" curricula, and people with disabilities.

One of the agritourism farm owners, about her guests, stresses that "you have to make sure that children feel comfortable on the farm. They often decide where their parents will go with them on holiday. Later, they would come to the countryside by themselves with their children (Pamiętniki, 2012). With the socio-demographic characteristics of rural tourists, more than 54% were female; 18% were under 30 years old; 41% were 31-50 years old; 33% were 51-60 years old, and 8% were over 60 old. Foreign tourists accounted for 9% of all rural tourists (Roman, 2018). It is worth noting that an essential motivation for holiday and weekend trips to the countryside is the rural origin of a large part of the Polish population (about 70%) living in cities. Therefore, rural tourism has a family, sentimental character, a significant demand, and supply aspect of the silver tourism economy in rural Poland.

The silver tourism economy model also includes its commercial and non-commercial characteristics and subjective values. The commercial nature concerns business activity and possibilities of earning money (Tew and Barbień, 2012). In Poland, the rural silver tourism economy based on Agritourism comprises older adults, who mostly live together with their families running a farm (46%) (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018, pp. 8, 54). The household budgets of these agritourism farms are supported by pensions received by older adults in 40.2% and by non-agricultural activities in 18.2% (Table 2). In the last activity, 26.7% of income is earned from Agritourism, 6.5% from selling agricultural products, and 3.5% from handicrafts (Table 3).

Table 5. Use of tourist accommodation facilities* in rural areas in Poland in 2017

Year 2017	Accommodation				Accommodation places used			Rooms in hotel facilities		Occupancy rate of accommodation places in %	Occupancy rate of rooms in hotel facilities in %
	Total	per 1,000 population	per 1,000 accommodation places	including foreign tourists	Total	per 1,000 population	including foreign tourists	Total	including foreign tourists		
	24,425,244	1595	77,171	1,909,164 (8%)	8,092,396	528	732,061 (9%)	5,021,650	698,683 (14%)	33.1	38.0

Note: * facilities with 10 or more accommodation places during the year (excluding agritourism farms).

Source: Author's own estimation based on: *Obszary wiejskie w Polsce 2019*, GUS, Warsaw 2019.

The commercial aspect of the silver tourism economy is also expressed by the need to modernize the agritourism farms, the need for investing, expenditure on the promotion of agritourism services, purchase of recreational equipment, means of transport and renovation of accommodation facilities. Most of those over 60 years of age who were engaged in agritourism services allocated small amounts of money per year to agritourism investments (up to \$1,300). The financing sources were dominated by household financial savings (91.0%) and money borrowed from family or friends (12.9%). Commercial bank loans for agritourism development were shallow interest (6.3%) due to high-interest rates (Roman, 2018).

The commercial side of the silver tourism economy in rural areas in the supply-demand and demand-supply dimensions is supported by the non-commercial activity of older adults. As highlighted, they participate poorly in the work of rural non-governmental organizations. However, the cooperation of older adults running agritourism farms is needed for better preparation of tourist products, creating offers for tourists, and developing tourist promotion. It was most often conducted in agritourism associations, with 21.7% of older people associated with active members (Roman, 2018).

The model of the silver tourism economy in rural areas indicates its subjective and objective aspects. The subjective scope refers to the respect for the value of older adults, their dignity, family, and tourists. Older adults and their families own and operate agritourism farms while providing services to tourists. In the farms, bonds are formed to support the needs of family members, including older adults and tourists (Kneajsey, 2001). The culture of providing tourist services is based on the norms of social coexistence, respect for the value and personal dignity of the older person, and the tourist's rights. It obliges to recognize the role of life experience and practical wisdom of older adults in tourism activities and apply the norms prescribing the

respect for local cultural and natural assets (Sikora, Kaczocha, and Wartecka-Ważyńska, 2017).

The discussed aspects of the silver rural tourism economy relate to cultural values, rural nature, the needs of tourists, and the local community. Rural tourists attempt to understand the local traditions and customs and gain trust and friendly feelings among the villagers, who often let them enter places inaccessible to strangers. They sooner stop being strangers and become members of the rural community (MacDonald and Jolliffe, 2003). The several-generation family businesses in rural areas expect to win respect and recognition of tourists, enjoy their favor, and feel satisfaction from their work and the tourists' relaxation. The more values are communicated to tourists following ethical standards, the greater the chance of their return to the countryside. The attachment of tourists to rural areas' cultural and natural values can be illustrated by the visual-emotional concept of the "tourist gaze" by J. Urry. This researcher believes that the tourist's gaze is formed by his mature and enjoyable experiences resulting from encounters with hosts and the local community (Urry, 2002).

Brown noted the subjective and objective nature of the rural silver tourism economy. This researcher wrote: "A person who enters another culture sees what is unusual about it (...). He or she observes not only the actual behavior of the locals but also tries to get to the underlying premises in order to understand more closely the culture and behavior of the locals" (Brown, 1963). Therefore, rural tourism has a unique educational aspect, as it contributes to the knowledge and understanding of tourism activities carried out in a local, rural environment (Paris, 2011).

Rural tourism is also close to sustainable tourism and sustainable rural development. A sustainable approach to rural tourism in which economic, natural, and socio-cultural factors play an essential role was confirmed by J. Macbeth. Guided by the analysis of literature, research results, personal experience resulting from the use of rural tourist infrastructure, and observation of life and work in the countryside, the author of the present study express the opinion that in the implementation of the subjective character of the rural tourist economy system and all the elements of this system, older adults are of great importance. Their attitude can counteract the unethical behavior of participants in the rural tourism business, which often does not consider the interests of the local community, including the elderly (Hultsman, 1995; Hunter, 1997).

Therefore, older adults significantly support the implementation of the silver tourism economy in rural areas in Poland. This economy is becoming an essential factor in the socio-economic development of the countryside and cannot be treated as a supply and demand fad shaping a biased image.

5. Discussion and Conclusion

With the aging of Polish society, especially of the population living in rural areas, there is a need to develop the silver tourism economy in terms of supply and demand.

Small family farms support the supply side of the rural silver tourism economy with an area of up to 10 ha, a significant percentage of people over 60 years of age living in rural areas, a significant percentage of older adults working on farms and engaged in agritourism activities, and the natural and cultural values of rural areas.

The supply aspect of the silver tourism economy is also represented by accommodation facilities operating in rural areas, i.e., agritourism farms, hotels, guesthouses, and holiday homes where retired people work. The primary indices of the tourist function of rural areas in Poland in supply (Baretje and Defert index) and in-demand terms (Charvat and Schneider index) show a low level of tourism development in these areas. Therefore, they point to the homely, gentle, and sustainable nature of rural tourism instead of mass tourism.

The supply side of the silver tourism economy in rural areas is formed by the human capital of older adults and the conditions for its utilization in tourism services. Essential elements of this capital are the ability to speak foreign languages, use e-mail, and the financial and health status of retired people. The supply-side aspects of the rural silver tourism economy are formed by the social capital of older adults, with its components being both passive and active. An example of the passive aspect of this capital is the high level of trust in tourists. On the other hand, active forms of social capital of older adults working in rural tourism were low (low participation in agritourism associations and other non-governmental organizations in the rural environment). Therefore, social capital did not play a significant role in the development of agritourism. Agritourism activity did not contribute to increasing active forms of social capital of older adults in rural areas.

A demand-supply aspect also characterizes the silver tourism economy in rural areas. On the one hand, rural retired people have their needs for leisure, health, cultural, and educational services. On the other hand, there is a growing demand for rural tourism among big cities and foreign countries. The survey results indicated a low percentage of rural older adults going to recreation and taking advantage of spa and health tips. The tourists who spent their leisure time in the countryside mainly consisted of families with children from cities, the elderly, and foreign tourists.

A feature of the silver tourism economy in rural areas is its commercial and non-commercial character. The commercial aspect refers to selling products and services produced in the agritourism farms to tourists. It concerns tourism investments and sources of funding. The non-commercial aspect is linked to social capital, the activity of older people in non-governmental organizations supporting rural tourism.

A feature of the silver tourism economy in rural areas is its subjective and objective nature. The subjective aspect concerns respect for older adults' values, dignity, knowledge, life experience, and respecting tourists. The second aspect is connected with the older adult's respect for nature and rural culture's values and tourists' interest in the rural environment. In conclusion, it is worth emphasizing that the silver tourism

economy in rural areas, with all its elements and features, is close to the theoretical assumptions of behavioral economics and new institutional economics.

With the generalization of the study results, it can be concluded that rural tourism (agritourism) as a non-agricultural business activity in rural areas in Poland is supported by the active involvement of older people and their families. This situation forms the silver tourism economy that supports the long-term vision for rural areas development by the European Rural Development Network.

The silver tourist economy in rural areas has an economic function (improving the financial situation of older adults, the possibility of obtaining additional income) and a social function (shaping a positive image of older adults, building solidarity between generations, sharing life experience).

In terms of supply and demand, the silver tourism market in rural areas is not of great interest to rural residents and tourists. However, it should be pointed out that the human and social capital of older adults living in rural areas, preserved elements of folk culture, clean air, and ecological nature in rural areas will be conducive to the future development of this economy and related investments.

The silver tourism economy and its values and functions should be more widely promoted in rural gminas' social and economic development strategies in Poland and local social policy aimed at older adults. These activities are the responsibility of local and governmental authorities at central, regional, and local levels.

The problems of the rural silver tourism economy should encourage broader scientific research in cognitive and practical terms.

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