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 **SFERA**

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# **INTERREG ITALY-CROATIA PROGRAMME 2021-2027 PROJECT SFERA**

## **D.1.1.3 SMEs needs assessment study**

**(Version 1.0 – 30<sup>th</sup> June 2024)**

# SFERA

Strategic Framework for Entrepreneurship in Rural Areas

## D.1.1.3 SMEs needs assessment study

### Document information

Project	SFERA - Strategic Framework for Entrepreneurship in Rural Areas
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## INTRODUCTION

In the document SMEs needs assessment study, the results of the survey by the SFERA Project, co-financed by the Interreg Italy-Croatia 2021-2027 Program, which aims to promote an integrated management model capable of creating conditions for the support, creation, and development of entrepreneurial activities, are explained. In the rural areas of Puglia and the Croatian region of Lika.

The importance of SMEs (Small and Medium Enterprises) in these rural areas can be understood thanks to the large number of initiatives and calls for tenders supporting the economic and social development of activities within the geographical areas in which they operate, as witnessed by the 2014-2022 Rural Development Programme<sup>1</sup>, which allows investment in knowledge and innovation, business modernisation processes, growth and improvement of infrastructures, and by the numerous funds for the creation and business development of small and medium-sized enterprises<sup>2</sup>.

Apulia's and Lika's SMEs play a fundamental role in contributing to local economic and social development, as they generate added value in various business sectors that are growing (agriculture, manufacturing, tourism and foreign trade).

In summary, rural SMEs in Apulia and Lika play a key role in the local economy through support for investment and innovation, reduction of the digital divide, aid for research and development and initiatives to revitalise SMEs in rural areas. These factors help promote the competitiveness and economic development of rural communities.

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<sup>1</sup> Programma di sviluppo rurale 2014-2022, <https://psr.regione.puglia.it/>.

<sup>2</sup> Pugliasviluppo, <https://pugliasviluppo.eu/it>.



## 1.0 RESEARCH METHODOLOGY

### 1.1 Description of the online questionnaire used

The SFERA Project questionnaire aims to collect detailed data on businesses and entrepreneurs operating in rural areas of Puglia. It is structured to understand the local business reality, identify opportunities and challenges, and develop joint strategies for economic improvement. Here is an overview of the questionnaire:

- **Business information**

- Basic data: name, owner, nationality, contacts, website, location;
- Years in business;
- Legal form;
- Description of business;
- Geographical area of supply;
- Annual export percentage;
- Amount of investment in the start-up phase;
- Methods used to increase start-up capital;
- Number of employees;
- Annual turnover;

- **Entrepreneurs and artisans**

- Type of entrepreneur: artisan or classical;
- Age of the entrepreneur;
- Education level of the entrepreneur;



- **Future perspectives**

- Personal and employee satisfaction;
- Probability of employment within the next five years;
- Economic opportunities and turnover growth;

- **Business management evaluations**

- Environmental challenges;
- Rural vs. urban economic opportunities;
- Difficulties in finding qualified human resources;
- Access to infrastructure;
- Collaborations with other SMEs or institutions;
- Distribution management;
- Local government policies;
- Changes in customer demand;
- Use of technology to improve business;
- Importance of the latest innovations;

- **Factors affecting the business**

- Business challenges;
- Desired solutions;

- **Tenders and funding**

- Participation in and winning of tenders or calls for tenders;
- Funding received;



- Benefits to the community from improved business for the local community.

The aim of the questionnaire was to collect data on Apulian rural businesses to understand their needs, in order to identify the challenges and obstacles that the businesses have encountered in their lifecycle, improve economic strategies and evaluate the effectiveness of current support policies.

The data was collected in accordance with GDPR Regulation (EU) No 2016/679 and will help in the creation of joint strategies to support entrepreneurship in the rural areas of Puglia and the Croatian region of Lika, in line with the Interreg Italy-Croatia 2021-2027 programme.

### 1.2 Sample of participants and inclusion criteria for Apulia

The total number of questionnaires received and analysed was 59. The participants in the questionnaire are traditional entrepreneurs and artisans operating in the rural areas of Apulia in contact with CNA Apulia through various digital communication channels: mailing list, posts on social networks, publication of an article in the news section of the website.

The applications concern enterprises of various sizes, all located in the rural areas of the Apulia Region. The variety of activities suggests participation from a range of economic sectors, with both manufacturing and service activities present. Interest in economic opportunities, environmental challenges and local government policies indicates that participants are looking for ways to grow and adapt in a complex rural context.

### 1.3 Sample of participants and inclusion criteria for Lika

The online questionnaire was completed by OPGs, cooperatives, subsidiaries, economic interest associations, independent entrepreneurs, limited partnerships, general partnerships,



public joint-stock companies, simple limited liability companies, and private limited liability companies. The criterion for participation is that they are persons who have a registered activity in the area of the Lika region.

#### 1.4 Data collection period and analysis procedures in Puglia

The questionnaire was circulated as of 22<sup>nd</sup> May 2024. Data collection ended on 24<sup>th</sup> June 2024. With regard to the analysis procedure, the data was studied in order to identify patterns and trends in the companies, which were interpreted according to the questionnaire's objectives of tracing the state of the art of the companies analysed and proposing solutions that would contribute to the improvement and support of the companies.

#### 1.5 Data collection period and analysis procedures in Lika

The first phase included database preparations, and it started on the 3<sup>rd</sup> of May. In that period, the most time was taken due to GPRD, legal procedures, and collecting data on entrepreneurs of the Lika region. After the collected data, the questionnaire distribution procedure followed. In the data collection, certain data was provided by the entrepreneurial center and LAG Lika, and other data was collected based on publicly available information, by telephone, and then by input in the database so that the data would be useful through personalized distribution and so that all the questionnaires would be sent to the e-mail addresses. The period of data collection was one month, the answers were analyzed through an online survey.



## 2.0 OVERVIEW OF THE RURAL SMEs INVOLVED IN APULIA

### 2.1 Demographic profile of participating SMEs (size, sector, location, etc.)

Of the 59 companies that completed the questionnaire, all belong to Italian owners and are based in Italy. 86.4 percent of the SMEs surveyed have been active for more than five years, while the remaining 13.6 percent are still in the start-up phase. The sectors to which the small and medium-sized enterprises surveyed belong are:

- Hotel and hospitality;
- Agriculture and product processing;
- Olive oil production;
- Dairy processing;
- Tourism;
- Traditional and additive manufacturing;
- Retail of hair, body care, make-up and perfumery products;
- Production of bakery products;
- Representation and sales;
- Car overhauls;
- Mechatronics;
- Digital manufacture of custom orthopaedic devices;
- Aesthetics;
- Breeding;
- Hydraulics;



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- Electrical;
- Marble production;
- Promotion of cultural activities;
- Catering;
- Confectionery;
- Bespoke tailoring;
- Goods transport;
- Construction;
- Computer assistance;
- Plant engineering;
- Event organisation.

The annual turnover of the SMEs surveyed breaks down as follows:

- 67,8%: €10.000 - 500.000;
- 10,2%: €1 million - 5 million;
- 8,5%: less than €10,000;
- 5,1%: €5 million - 10 million;
- 3,4%: €500,000 - 1 million;
- 1,7%: €50 million - 100 million;
- 1,7%: €100 million - 500 million;
- 1,7%: €500 million - 1 billion;

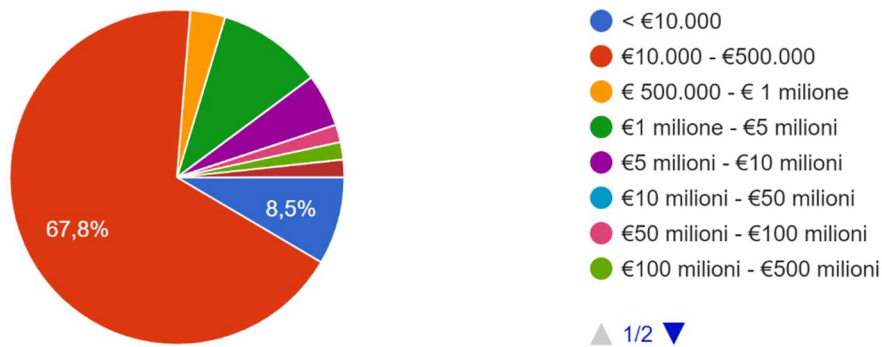


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Fatturato annuo dell'azienda

59 risposte



The goods or services are supplied 33,9 only locally, 33,9% nationally, 16,9% throughout the Apulia region, and 10,2% only abroad; the remaining percentage operates locally and/or nationally with a small percentage exporting abroad.

Area geografica di offerta del bene e/o servizio aziendale

59 risposte



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SMEs that also operate abroad export their product or service mainly to the following countries:

- Germany;
- Belgium;
- Canada;
- Spain;
- France;
- Germany;
- Portugal;
- Netherlands;
- Czech Republic;
- Slovakia;
- Romania;
- Luxembourg;
- Great Britain;
- United States.

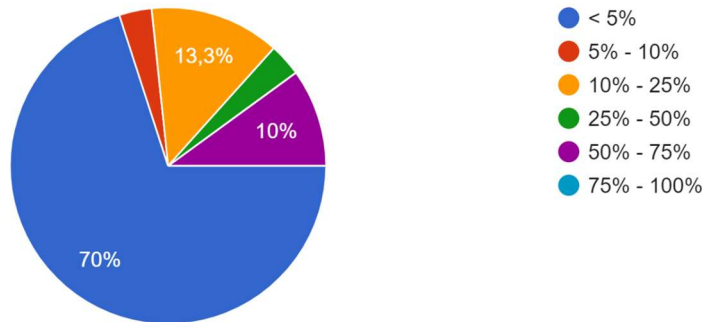
Most of the companies surveyed (70%) have an annual export share of their total turnover. 13,3 percent base between 10 and 25 percent of their annual turnover on exporting and a rather large proportion of companies (10 per cent) base between 50 and 75 per cent of their turnover on foreign exports. A 3,3% of the companies invoice between 25 and 50% of their annual earnings from exporting and the remaining 3,3% only between 5 and 10%.



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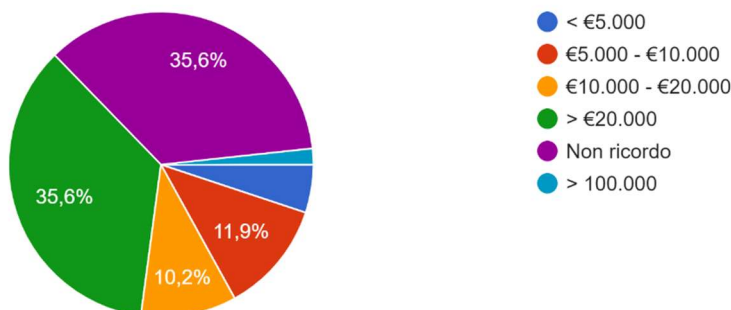


Percentuale annua di esportazione sul fatturato totale  
30 risposte



Finally, the initial investment of the questionnaire respondents in the early stages of business start-up and stabilisation was analysed. 35,6% of the owners spent more than €20,000, 10,2% spent between €10,000 - 20,000, 11,9% spent between €5,000 - €10,000. Only 5% spent less than €5,000 and 1,7% spent more than €100,000. A good 35,6% of the respondents do not remember the size of the investment in the early stages of the entrepreneurial activity.

Investimento nelle prime fasi dell'attività imprenditoriale (start up)  
59 risposte



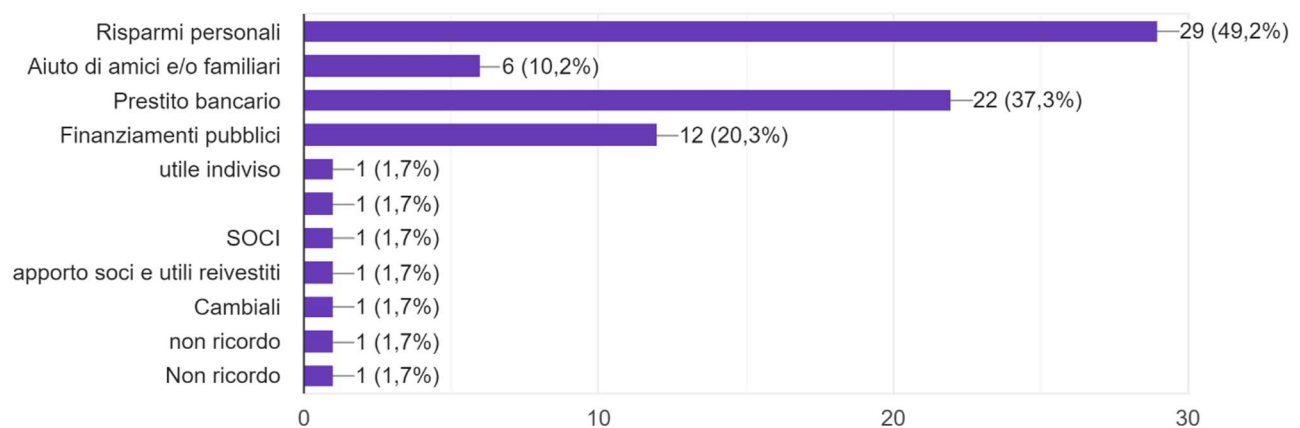
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As for the method of increasing the initial business capital, 49,2 percent used personal savings, 37,3 percent took out a bank loan, 20,3 per cent received public funding, and 10,2 per cent used help from friends and/or family.

## Metodo di incremento del capitale aziendale iniziale

59 risposte



59,3 per cent of the respondents belong to the category of artisan entrepreneurs, while the remaining 40,7 per cent belong to the category of traditional entrepreneurs. Looking at the age group of business owners, 47,5% belong to the 40-54 age group, 25,4% to the 30-39 age group and 23,7% to the 55-64 age group. Of the remaining percentage, 1,7% belong to the 25-29 age group and the remaining 1,7% to the 65+ age group. It is also noted that:

- 47,5% of the holders have a higher technical school diploma;
- 15,3% have a secondary school diploma;
- 11,9% have a vocational school diploma;

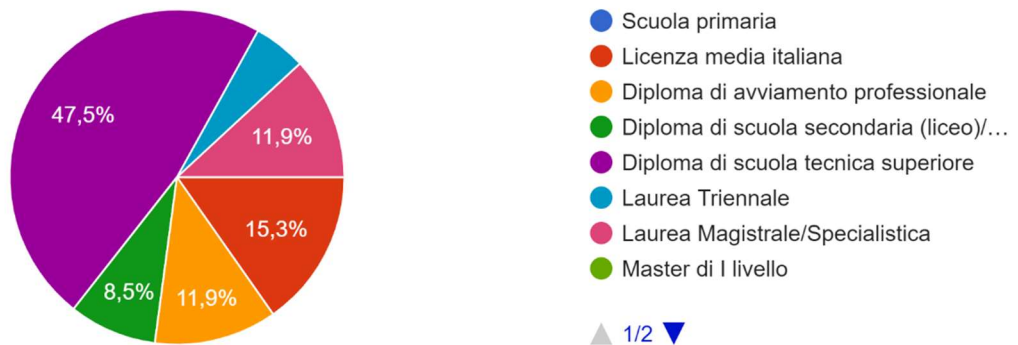


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- 11,9% have a master's or specialist degree;
- 8,5% have a Higher Technical School Diploma;
- 5,1% have a Bachelor's degree.

Livello di istruzione  
59 risposte



2.2 Main challenges and opportunities reported by rural SMEs

After requesting a rating from 0 (not at all) to 5 (very much) regarding different spheres of business management in the activities, the results clearly reveal that most companies recognise shared challenges and obstacles. It is evident that among the problems that businesses face most are environmental challenges, which are particularly relevant to the business and influence its slow economic growth and production, the difficulty in finding qualified human resources in rural areas, the challenge of distribution across the territory, and the lack of efficiency on the part of local government policies in supporting the development of small and medium-sized enterprises in rural areas. Furthermore, there is a general absence of



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institutions to support entrepreneurship, reflected in the difficulty of untangling tangled bureaucracy, the tangle of highly variable legislative obstacles and the lack of sufficient funding. This is compounded by a lack of communication of regulations, opportunities and changes affecting companies, the absence of targeted training and the difficulty in accessing funding. It is easy to perceive from the questionnaire how SMEs in rural areas are very aware of their position in the territory and of the opportunities that they can seize or, better still, feel they are losing from the Apulian Region's rural areas.

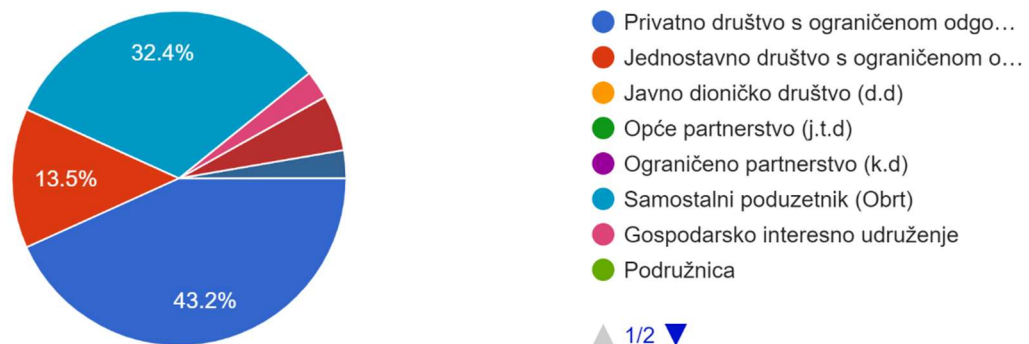


## 3.0 OVERVIEW OF THE RURAL SMEs INVOLVED IN LIKA

### 3.1 Demographic profile of participating SMEs (size, sector, location, etc.)

#### Pravni oblik poduzeća

37 responses



The chart explains the legal form of the company. As can be seen in the Lika region, 43.2% of companies that are registered as d.o.o. operate in accordance with the Croatian legal system, and 13.5% of them operate in the same form, their share capital is 10 euros. There is not a single public joint-stock company, nor a general partnership company, and 32.4% of legal forms were registered by individuals as a trade, a company backed by an individual and liable with all their assets. There is a small percentage of public interest associations and a small percentage of branches.

#### Conclusion:

- The largest number of companies decided to register the legal form d.o.o. , a private limited liability company, are assumed to be traditional companies. Since the j.d.o.o.



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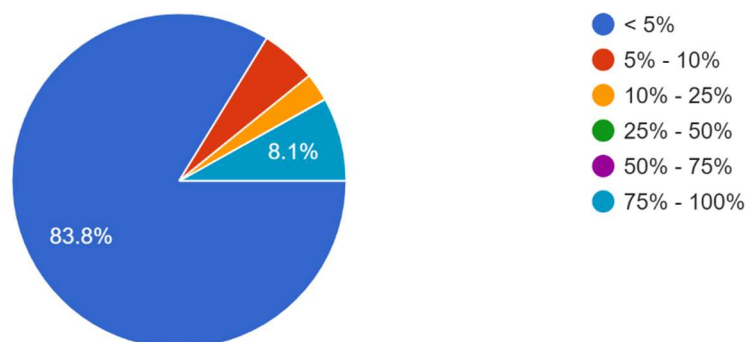


form was enabled as a registration form with less capital 8 years ago, this form was registered by Startups.

- Traditional trades, as legal entities in Croatia, can do bookkeeping easier through a flat rate form

### Godišnji postotak izvoza u ukupnoj prodaji

37 responses



The chart describes the annual percentage of exports in total sales. This chart shows a very small percentage of exports from the Lika region. Less than 20% of business entities export. 83.8% of the total number of respondents, i.e. business entities from the area of the Lika region, do not export at all.

#### Conclusion:

- Companies do not export enough, exports should be encouraged through the analysis of the potential and products that can be exported, and as one of the possibilities to educate business entities about the benefits and possibilities of exports with financial



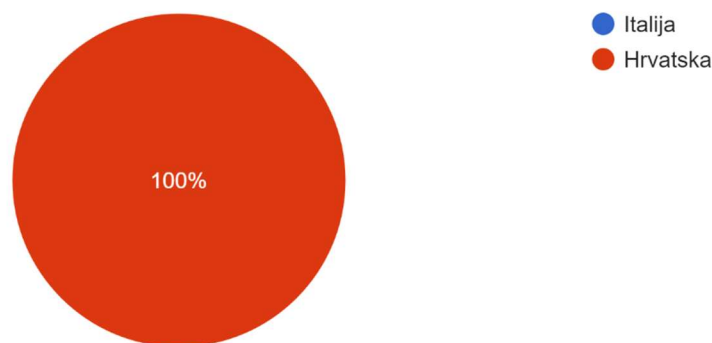
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incentives for the presentation of marketing on third markets, under the conditions that the results of the analysis create a sufficient number of economic entities in the Lika region that have quantities for export and the possibility of expansion

## Sjedište tvrtke

37 responses



The chart describes the headquarters of the company. All 37 respondents of the online questionnaire confirmed that the headquarters of their business entity is in Croatia, in the area of the Lika region. The chart describes the headquarters of the company.

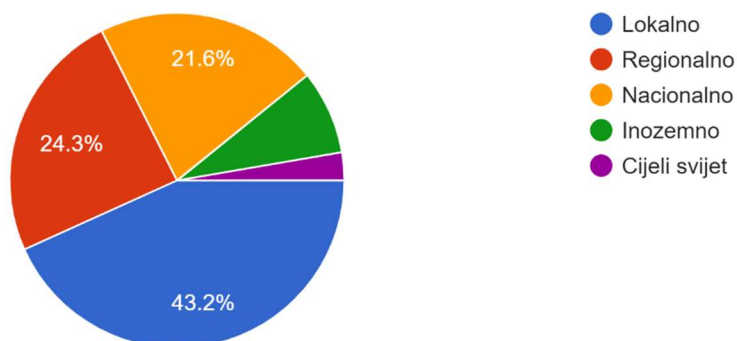
## Conclusion:

- All respondents, thanks to the company's headquarters in the Lika region, represent the potential for a joint education program in areas that can contribute to their period in digital and green transformation, and above all in ESG (environmental, social and governance areas).



## Zemljopisno područje ponude poslovnog dobra i/ili usluge

37 responses



The graph describes the geographical area of the offer of a business good and/or service. According to the survey results, 43.2% of respondents and their business entities operate locally, 24.3% of respondents and their business entities operate regionally, 21.6% of respondents and their business entities operate nationally, and the rest operate abroad and throughout the world.

## Conclusion:

- Subjects are permanently tied mainly to the area of supply and services in the local area, the analysis that should be carried out would show the possibilities, the needs of financial potential and the needs of educational



Broj plaćenih radnika. Navedite broj radnika koji su trenutno aktivni u vašem poduzeću.

37 responses



The graph describes the number of paid workers. Business entities of the respondents, 37.8% of them do not have a single employee, but the owners of the business entity are the only ones employed in that business entity. 32.4% of respondents of business entities have from 1 to 3 active employees in the business entity. The rest of the respondents have less than 20 currently active workers in the business entity, and the remaining percentage is divided into unpaid family members and/or friends who cooperate with them, and the rest of the respondents have from 11-20 currently active workers in their company.

Conclusion:

- A large number of business entities are registered to one person, the question is whether this is due to incentives or maybe they are tied to rural tourism services. In any case, there are great potentials towards young people.

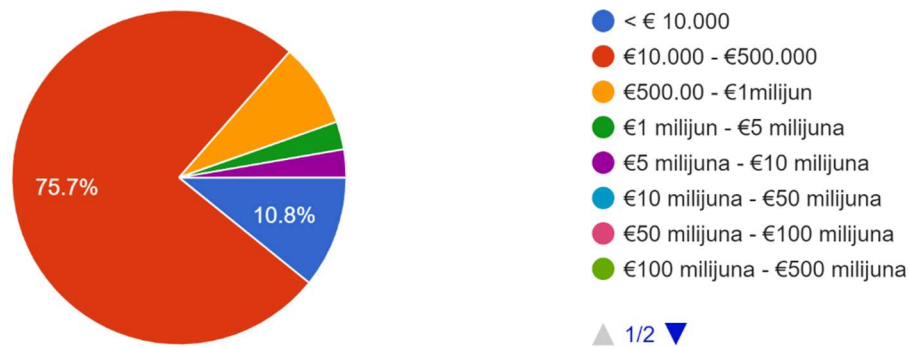


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## Godišnji promet poduzeća

37 responses



The graph describes the company's annual turnover. Out of a total of 37 respondents, 75.7% of them, have an annual turnover of 10,000-500,00 euros, out of 37 respondents, 10.8% of them, have a turnover of less than 10,000 euros. The rest of the respondents have a turnover of 500,000 million euros per year, from 1 million to 5 million and from 5 million to 10 million.

Conclusion:

- Companies generate, taking into account the percentage of self-employed from the previous graphs and the legal form of registration, satisfying the volume of traffic that gives them room for co-financing various financial instruments, such as participation in open tenders at the national European level, which depends on the number of employees and knowledge capacities.



### 3.2 Main challenges and opportunities reported by rural SMEs

The main challenges reported by small and medium-sized enterprises in the rural area of the Lika region are environmental challenges, which 24.3% of them believe affects their business, challenges with finding qualified human resources, and as many as 40.5 of them consider it a challenge. Also, the challenge for small and medium enterprises in the rural area of the Lika region is access to infrastructure, 36.1% of them are not satisfied with access. Also, local self-government policies in support of the development of small and medium enterprises are a challenge. Factors that are challenges for small and medium enterprises are the lack/lack of institutions to support entrepreneurship, family environment, bureaucracy, lack of counseling, lack of training, lack of business relations, difficulties in financing, changing legal framework, limited market, and competitiveness. Opportunities for small and medium-sized enterprises are entrepreneurship support institutions, consulting, dedicated information services, targeted training, increased business relations, more financing options, and simpler and more consistent legislation.



## 4.0 NEEDS OF RURAL SMEs IN APULIA

### 4.1 Analysis of common needs that emerged from the questionnaire responses

In agreement with what was said in the previous section, companies demand that institutions pay more attention to their demands, in respect of which they currently do not feel listened to. The complicated bureaucracy would need an overall simplification to make it easier to deal with; equally functional would be the modification of the legislation currently in force with an equally functioning, but more streamlined and constant version. Information, training and advisory services remain of crucial importance for small and medium-sized enterprises, which would feel well supported not only by a legal system that is favourable to them, but also by an (in)training situation that helps them to grow. There is a very high demand for facilitating and increasing business relations, as well as for making more financing activities accessible.

It is therefore confirmed that the obstacles identified in the previous chapter are the key that, if turned to the appropriate patch, will allow growth of the companies present in the vast Apulian rural area.

### 4.2 Classification of needs according to functional areas of the enterprise (e.g., financial, marketing, human resources, etc.)

SMEs in Puglia's rural areas have different needs divided into functional areas. Financially, they require better access to finance with simplified procedures, increased tax benefits and clearer communication of financing opportunities. For marketing and sales, they need support to expand their presence both nationally and internationally, improving promotion



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strategies and facilitating business relationships. On the human resources front, they struggle to find qualified personnel and need training programmes to upgrade employees' skills. In management and operations, they call for reducing bureaucracy and improving operational practices to increase efficiency. Innovation and technology are key for them, requiring access to advanced technologies and digital solutions to improve productivity. They also need legislative assistance to navigate through complex regulations and a simplification of them to reduce the administrative burden. Information and advice are crucial, with a need for information services on the market, regulations and development opportunities, along with customised advice to address specific challenges.

Finally, for environment and sustainability, they require support to address environmental issues such as climate change and water management, as well as incentives to adopt sustainable practices.



## 5.0 NEEDS OF RURAL SMEs IN LIKA

According to an online questionnaire to which 37 responses from small and medium enterprises were collected. The survey shows that most small and medium-sized enterprises face the challenge of finding qualified human resources, most of them are not satisfied with access to infrastructure in rural areas, most of them believe that they are effective in facing the challenges of distributing their products or services in rural areas. Most of them believe that local government policies to support the development of small and medium-sized enterprises in rural areas are not so effective, most of them use technology to improve their business in the rural environment, most of the small and medium-sized enterprises think that it is not critical to use the latest innovations for their job. From the resulting survey, small and medium-sized enterprises believe that for better business they lack an institution to support entrepreneurship, family environment, bureaucracy, lack of counseling, lack of information, lack of training, lack of business relations, difficulties in financing, final obstacles, changeable legal framework, lack of dedicated financing, competitiveness. Small and medium-sized companies that were surveyed through an online questionnaire believe that the solutions that would improve their situation would be entrepreneurship support institutions, consulting, dedicated information services, targeted training, increased business relations, more financing options, simpler and more consistent procurement. The majority of small and medium-sized enterprises have never participated in tenders in the two-year period 2022/2023, the majority of small and medium-sized enterprises were not winners in tenders in the two-year period. The majority of small and medium-sized enterprises did not apply for national and/or regional public calls for business grants in the two-year period 2022/2023. The majority of



small and medium-sized enterprises were not winners of national and/or regional public calls for business support in the two-year period 2022/2023.

### 5.1 Analysis of common needs that emerged from the questionnaire responses

The online questionnaire in its entirety gave the direction that the existing business entities need more education, more knowledge and more operational support, since they are insufficient to be able to have the necessary amount of knowledge for all possibilities. Also, bureaucratic procedures that require a number of conditions should be adapted to the needs of the rural area of the Lika region, for which it is necessary to prepare special expert proposals, engage experts who understand how to propose needs to the institutions and accordingly prepare financial instruments and support. The rural area of the Lika region represents a small number of entrepreneurs if we compare the total number of inhabitants. That is why, for growth and survival, tailor-made programs for this area should be prepared at the national level, and at the international level, the area should be connected with a similar area with the same statistical figures.

### 5.2 Classification of needs according to functional areas of the enterprise (e.g., financial, marketing, human resources, etc.)

SMEs in the rural Lika region have distinct needs that are broken down into functional domains. In terms of finances, they need easier access to financing with streamlined processes, more tax advantages, and more transparent communication of financing options. They require assistance with marketing and sales in order to increase their national and worldwide



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footprint, enhance their promotional tactics, and foster business partnerships. In the area of human resources, they have trouble filling positions with appropriate candidates and require training programs to improve workers' abilities. To boost efficiency in management and operations, they advocate cutting back on bureaucracy and enhancing operational procedures. For them, innovation and technology are crucial, and in order to increase productivity, they must have access to cutting-edge technologies and digital solutions. Additionally, they require legislative support to understand complicated legislation and their simplification to lessen the administrative load. Both information and guidance are essential; information services regarding the market, laws, and development prospects are required, as is tailored guidance to deal with particular difficulties. Lastly, support is needed for the environment and sustainability in order to solve problems like water management and climate change, as well as incentives to embrace sustainable practices.



## 6.0 CHALLENGES AND OBSTACLES FACED IN APULIA

### 6.1 Identification of the main challenges and obstacles reported by rural SMEs

SMEs in Puglia's rural areas face numerous challenges and obstacles that affect their growth and operations. One of the main challenges is environmental issues, including climate change, water scarcity and soil degradation, causing difficulties in agricultural production and increasing costs. Companies also find it difficult to recruit skilled human resources in rural areas, which limits their capacity for growth and innovation.

Product distribution is another significant challenge; SMEs struggle to effectively penetrate domestic and foreign markets due to limited resources and marketing skills. In addition, complex bureaucracy and variable regulations are a major obstacle, increasing the administrative burden and slowing down business operations. The lack of efficiency in local government policies and the general absence of institutional support exacerbate these difficulties, making it difficult for SMEs to access the funding and facilities needed for development.

Communication of regulations, opportunities and legislative changes is also often inadequate, leaving companies without the critical information to navigate a complicated regulatory environment. This situation is further complicated by a lack of targeted training and access to advice that could help SMEs improve their operations and exploit growth opportunities. In summary, Puglia's SMEs in rural areas are aware of the opportunities that could arise in their area, but feel they are missing out on these opportunities due to environmental, administrative, market and resource barriers.



## 6.2 Analysis of underlying causes and their impacts on business operations

The problems faced by SMEs in Puglia's rural areas are caused by a combination of environmental, economic, institutional and social factors.

### Environmental issues

- **Climate change:** Variations in temperatures and extreme weather events, such as droughts and hailstorms, are attributable to global climate change. This negatively affects agricultural cycles, reducing productivity and increasing costs for farms facing adverse weather conditions.
- **Water scarcity:** Overuse of water resources and reduced rainfall contribute to water scarcity. Inadequate water management and contamination from poor agricultural practices worsen the availability and quality of water for irrigation.
- **Soil degradation:** Unsustainable agricultural practices, such as the intensive use of fertilisers and pesticides, cause soil erosion and salinisation. Abandonment of cultivated land and lack of crop rotation further contribute to the loss of soil fertility.

### Human resources issues

- **Shortage of qualified personnel:** The migration of young people to cities for better job and training opportunities leaves rural areas with a reduced and less qualified workforce. This phenomenon is exacerbated by the lack of training institutions and career opportunities in rural areas.



- **Inadequate training:** SMEs often lack access to specific and up-to-date training programmes that could improve the skills of their employees, limiting the ability of businesses to innovate and grow.

### Market and distribution issues

- **Limited competition and market access:** The lack of adequate infrastructure and marketing skills limits the ability of SMEs to access domestic and foreign markets. Logistical barriers and low visibility in international markets prevent effective product distribution.
- **Difficulties in promotion:** SMEs often lack the resources and knowledge to effectively promote their products and services, reducing their competitiveness and ability to expand.

### Institutional and bureaucratic issues

- **Complex bureaucracy:** The complexity of bureaucratic and legislative procedures creates a significant administrative burden for SMEs. This obstacle stems from a complicated regulatory system and lack of coordination between various government agencies.
- **Variability of regulations:** Frequent changes in regulations without clear communication increase uncertainty and make it difficult for SMEs to comply with new requirements, hindering their long-term operation and planning.



- **Lack of institutional support:** The lack of adequate support from local and national institutions, such as funding, tax breaks and advice, makes it difficult for SMEs to obtain the resources they need to grow and innovate.

#### Information and consultancy issues

- **Lack of useful information:** SMEs often do not receive timely and accurate information on funding opportunities, regulatory changes and markets. This lack is caused by poor communication by institutions and limited resources dedicated to business information.
- **Limited access to advice:** Rural businesses have difficulty accessing specialised advisory services that could provide strategic, technical and operational support, hampering their ability to adapt to change and improve business performance.



## 7.0 CHALLENGES AND OBSTACLES FACED IN LIKA

### 7.1 Identification of the main challenges and obstacles reported by rural SMEs

The key factor and challenge is the demographic structure of the rural area of Lika-Senj County. Since the same territory was partially occupied during Serbia's aggression against the Republic of Croatia. After peaceful integration, which is understandable. Those who attacked Croatia moved out and their return is irreversible. The number of the elderly population is increasing year by year, and the national promotion policy is insufficiently focused on opportunities. Contributing to this, above all, is the housing policy and the lack of opportunities to rent housing. Despite numerous incentives, the National Agricultural Strategy Program failed to contribute to more efficient development due to a lack of personnel. Digital transformation is not carried out continuously, there is a lack of financial resources that would be intended for the secondary school population with the aim of promoting entrepreneurial potential. There is a lack of a common destination branding policy, nor the promotion of successful entrepreneurs in rural areas, which would aim to encourage others to get involved as startups and start their entrepreneurial story.

### 7.2 Analysis of underlying causes and their impacts on business operations

The basic pattern that affects business is the lack of housing and the lack of human resources. A large number of entrepreneurs do not have employees but are dependent on themselves as business owners. According to the conducted online questionnaire, young people in primary and secondary education are insufficiently motivated by the values of entrepreneurship, the possibilities of education, and co-financing of the startup community,



## Italy – Croatia

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which is indicated by the research data that there is a very small percentage of the total number of entrepreneurs among young people under 30 years of age. The impact on business is insufficient motivation on the part of institutions and organizations at the national, and regional level, there is a lack of especially international connections with similar rural regions, within the European community, in order to additionally exchange experiences and practices. Knowledge about the possibilities of marketing, positioning, public relations, joint performance, under one brand, is not enough, or we can say, it does not exist in continuity. This alone affects the synergy of entrepreneurial connection, which is missing as a whole as a territorial belonging of the Lika-Senj County. The reason and the cause lie in the almost unnoticed activities of the county tourist board, the tourist board of the town of Gospić.



## 8.0 DEVELOPMENT OPPORTUNITIES AND POTENTIAL SOLUTIONS IN APULIA

### 8.1 Identification of development opportunities highlighted by rural SMEs

SMEs in Puglia's rural areas see numerous development opportunities to foster growth and innovation. Adopting advanced technologies, such as precision agriculture and digital solutions, can improve the productivity and efficiency of business operations. These technologies enable SMEs to expand markets, optimise processes and increase competitiveness. Investing in sustainable farming and business practices reduces long-term operating costs and improves the attractiveness of products on the market. Obtaining environmental certifications can facilitate access to new markets and improve corporate reputation. SMEs can take advantage of European and national funds for innovation, sustainability and rural development, using these funds to support growth, modernise infrastructure and foster research and development. Tax incentive policies and specific subsidies for rural areas provide an opportunity to reduce costs and stimulate investment in new projects and technologies. Improving international presence through targeted export strategies enables SMEs to penetrate foreign markets, expand their customer base and increase sales.

The promotion of typical local products and the use of certifications of origin increase attractiveness in foreign markets, capitalising on the growing demand for authentic, high-quality products. Investing in continuous training programmes for staff improves skills, fosters innovation and attracts talent, while collaboration with educational and professional institutions provides targeted training and practical internships. Developing incentive packages



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and career development opportunities to retain local talent reduces migration to cities and improves business competitiveness. Simplifying administrative procedures and creating one-stop shops for businesses reduces bureaucracy and improves responsiveness to business needs. Providing legal assistance and targeted advice facilitates compliance and reduces the risks associated with regulatory changes. Investing in local infrastructure such as transport, communications and energy facilitates access to markets and improves the operational efficiency of SMEs. Broadening access to advisory services for business management, market strategy and innovation provides the tools needed to grow and compete effectively. Promoting rural tourism creates new opportunities for local SMEs, integrating sectors such as agriculture, hospitality and handicrafts. Tourism promotion initiatives attract visitors and stimulate the local economy.

Collaborative networking between different SMEs and sectors generates synergies that expand business opportunities and improve the attractiveness of the area. SMEs can expand their range of products and services to better meet market needs and seize new business opportunities. Diversification can involve new agricultural products, innovative services and the creation of unique customer experiences. Investing in research and development to innovate existing products and create new items improves the competitiveness of SMEs, enabling them to respond to market trends and consumer demands.



## 9.0 DEVELOPMENT OPPORTUNITIES AND POTENTIAL SOLUTIONS IN LIKA

### 9.1 Identification of development opportunities highlighted by rural SMEs

To increase the number of entrepreneurs, to motivate existing entrepreneurs, it is necessary to strengthen the identity of the location and the identity of the producer, which implies an educational program, but also the creation of an office that would be solely responsible for organizing the branding, positioning, and presentation of entrepreneurs of their products and services on the national market as a primary the market. There is a lack of a central point as a Lika economic tourist center that could annually attract attention through a signposting plan, from the highway, in synergy with the Nikola Tesla Museum so that people in the tasting center can buy and taste the products of the Lika-Senj County. There is a lack of a hotel with a congress center that could provide support in the organization of various national and international gatherings, thereby giving better visibility to entrepreneurs and their products and services. The possibilities of the Lika region and rural development are enormous. Both for investments of public-private partnerships and private investments, in the fields of tourism, agriculture, and family farms, which, thanks to clean nature, healthy land, and natural resources, could raise new opportunities and open up potential for new production, new products or in the system of creating cooperatives, enable a new path of entrepreneurial progress.



## 10.0 KEY FINDINGS AND CONCLUSIONS

The study conducted on Apulia's rural SMEs revealed a landscape full of challenges and opportunities. Companies operating in these areas are the backbone of the local economy and play a key role in preserving the traditions and identity of the area. However, they face significant obstacles. Nevertheless, Apulia's rural SMEs possess enormous development potential.

Seizing these opportunities requires a joint effort by public institutions, private enterprises and other stakeholders. Public policies should focus on simplifying bureaucracy, enhancing infrastructure, supporting innovation and promoting the territory. Businesses, in turn, should invest in staff training, the adoption of advanced technologies and the development of innovative products and services. Collaboration between businesses, universities and research centres can foster the development of new technologies and innovative solutions.

The rural area of the Lika region represents a new investment potential in Croatia for the development of new products and services. This process requires a clear creation or revision of the strategy, strengthening of knowledge capacity, but also financing. Since the county is a rural area and Gospić is the economic and political center of rural areas, there are not enough financial resources. The area of the Lika region and some entrepreneurs have started the integration of the foreign workforce into their business processes and as such have started the process of change. The lack of tourist positioning that creates motivation, the lack of housing policy and benefits, insufficient communication of the destination and an undefined investment plan for public investments represent one of the biggest weaknesses



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at the moment. It can be concluded that the area of the Lika region should focus as soon as possible on young people who are currently high school students in order to enable the understanding of the entrepreneurial mindset, and the lack of finance represents the weakness of the further development of the rural area of the Lika region. A stronger synergy of entrepreneurs at all levels and according to groups is needed, an advisory business service that is necessary, and is related to the lack of staff, which can be replaced with online mentoring programs so that entrepreneurs do not feel insufficiently nationally involved. Constant changes and upgrades of legal frameworks and opportunities affect the lack of time for entrepreneurs to better understand new financial policies and new partner involvements. The county, city and LAG of Lika should, for the sake of the survival and progress of entrepreneurship, define, regardless of political orientation, synergy points and a joint plan of a new entrepreneurial policy for the area of the Lika region.



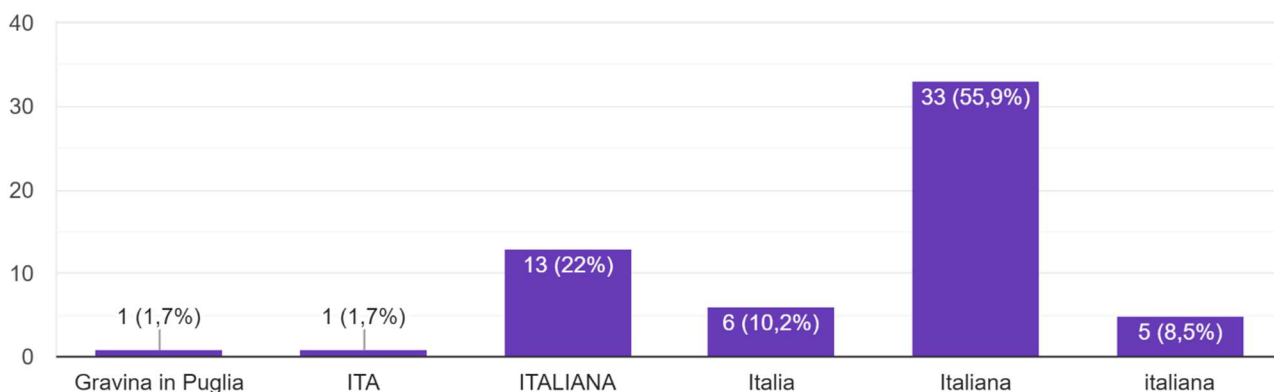
## Italy – Croatia



### 11.0 COMPLETE RESULTS OF THE ONLINE QUESTIONNAIRE FOR APULIA

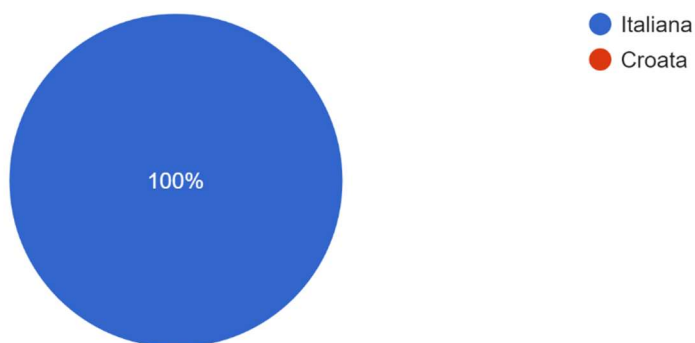
#### Nazionalità del\* titolare dell'impresa

59 risposte



#### Sede dell'impresa

59 risposte

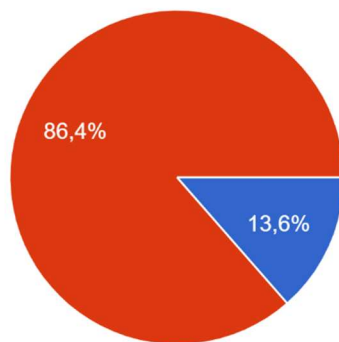


## Italy – Croatia



### Numero di anni di attività dell'impresa

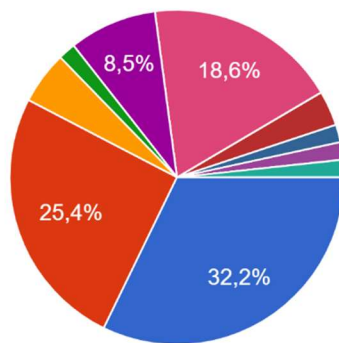
59 risposte



- Meno di 5 anni
- Più di 5 anni

### Forma giuridica dell'impresa

59 risposte



- Ditta individuale
  - SRL
  - SAS
  - SPA
  - SRLS
  - SS
  - SNC
  - SAPA
- ▲ 1/2 ▼

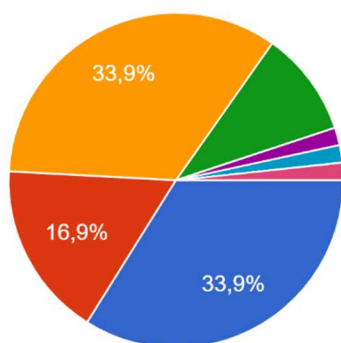


## Italy – Croatia



### Area geografica di offerta del bene e/o servizio aziendale

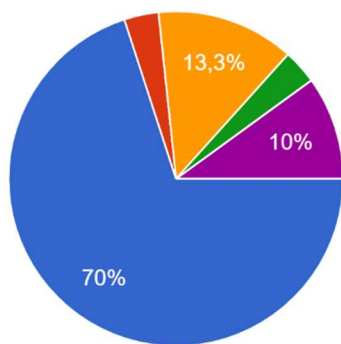
59 risposte



- Locale
- Regionale
- Nazionale
- Estera
- Locale, nazionale ed estera
- Nazionale con piccole percentuali estere
- Sia nazionale che estera, anche se in minima percentuale

### Percentuale annua di esportazione sul fatturato totale

30 risposte



- < 5%
- 5% - 10%
- 10% - 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%

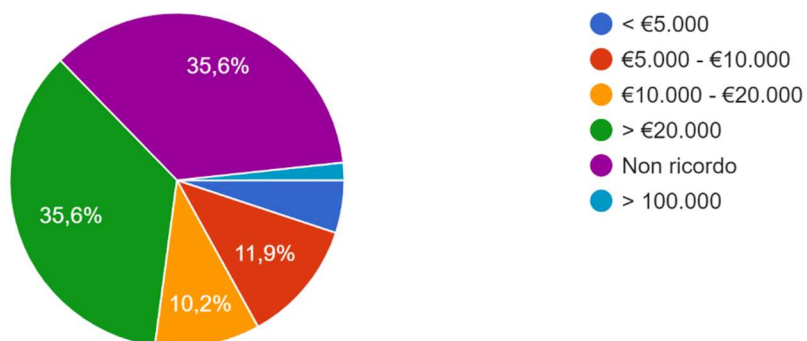


## Italy – Croatia



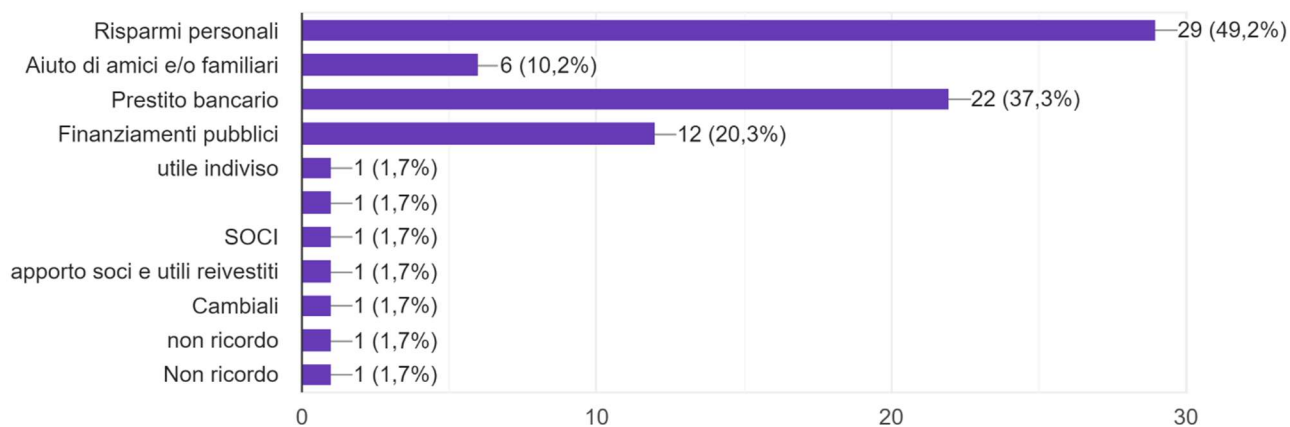
### Investimento nelle prime fasi dell'attività imprenditoriale (start up)

59 risposte



### Metodo di incremento del capitale aziendale iniziale

59 risposte

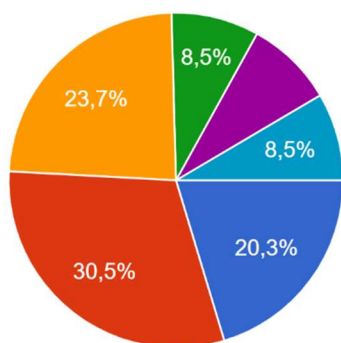


## Italy – Croatia



### Numero di lavorator\* retribuit\*

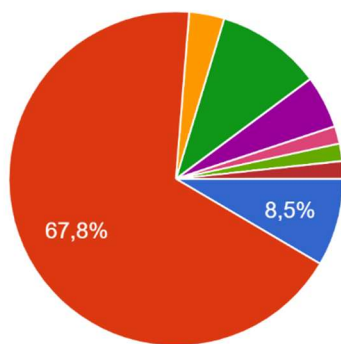
59 risposte



- Nessuno, sono l'unic\* lavorator\* nella mia azienda
- 1-3
- 4-10
- 11-20
- > 20
- Con me collaborano familiari e/o amici non retribuiti

### Fatturato annuo dell'azienda

59 risposte



- < €10.000
- €10.000 - €500.000
- € 500.000 - € 1 milione
- €1 milione - €5 milioni
- €5 milioni - €10 milioni
- €10 milioni - €50 milioni
- €50 milioni - €100 milioni
- €100 milioni - €500 milioni

▲ 1/2 ▼

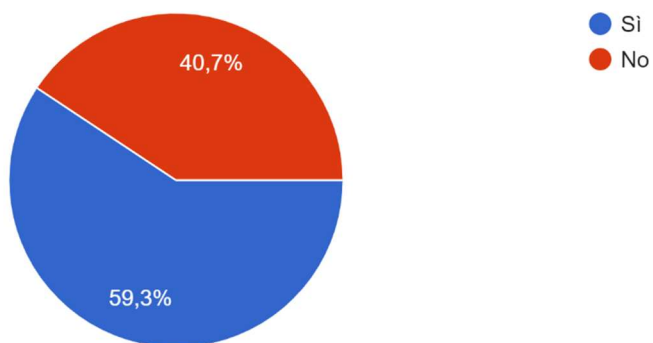


## Italy – Croatia



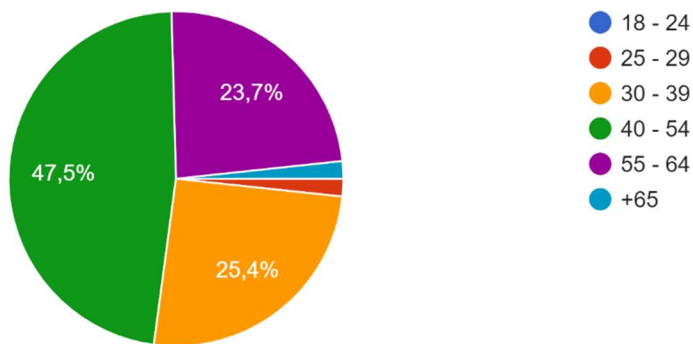
Sei un\* imprenditor\* artigian\*?

59 risposte



Fascia d'età

59 risposte

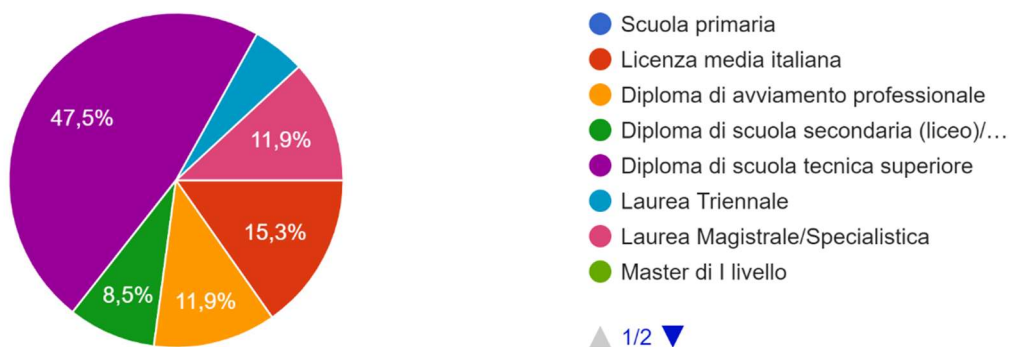


## Italy – Croatia



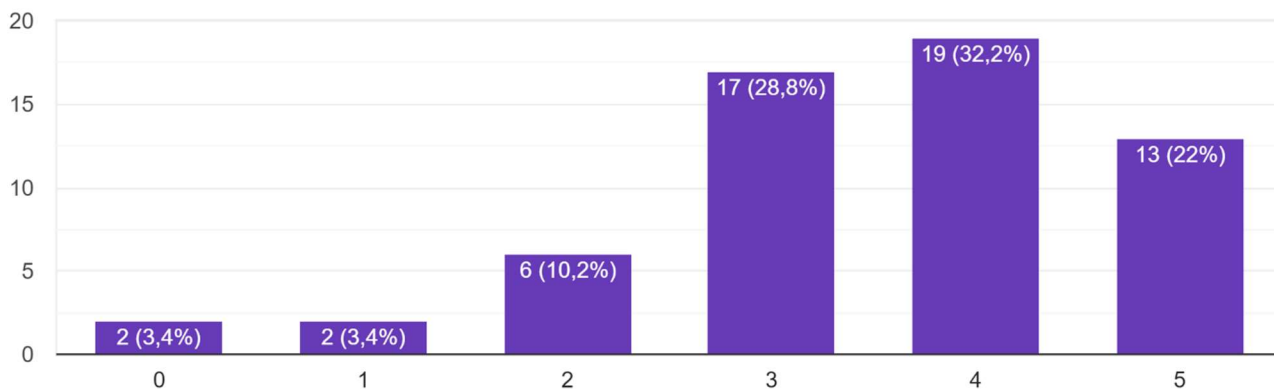
### Livello di istruzione

59 risposte



### Soddisfazione personale

59 risposte

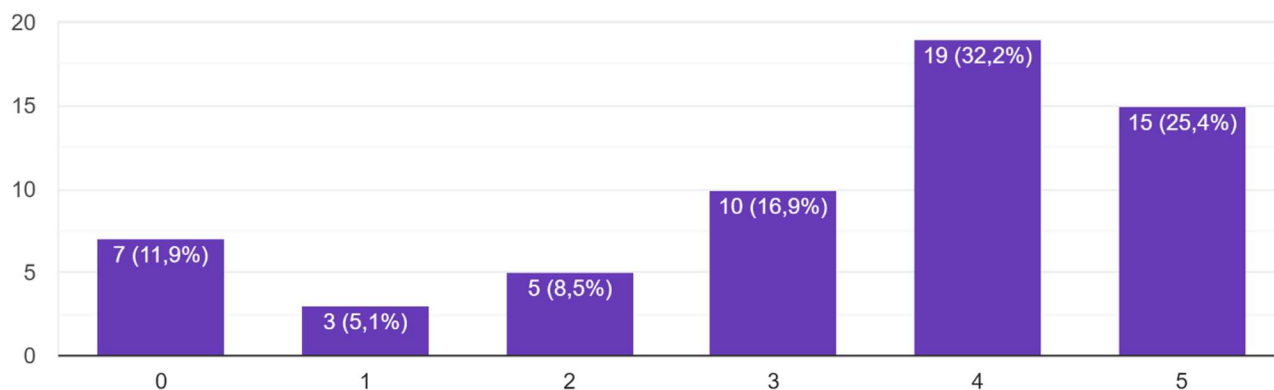


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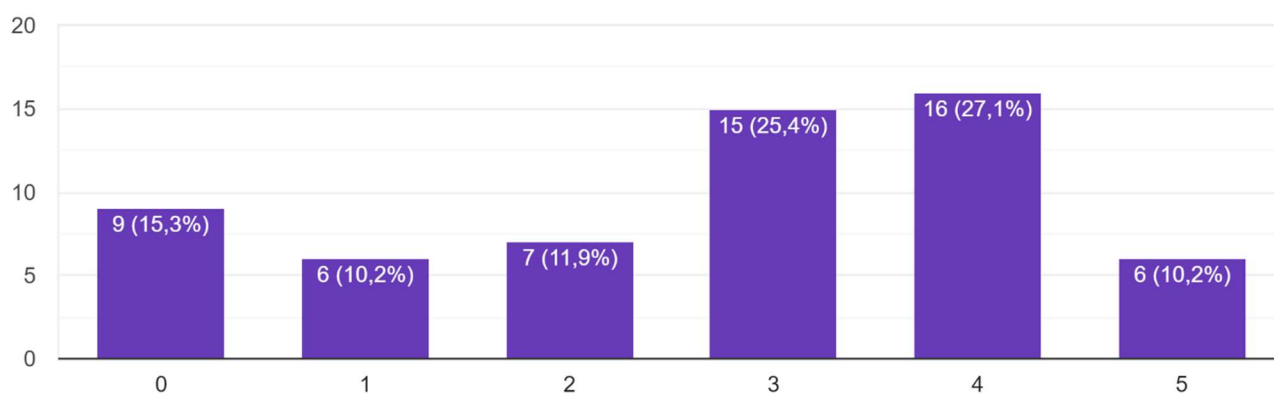
### Soddisfazione dei dipendenti

59 risposte



### Probabilità di assumere nuovi lavoratori entro il prossimo quinquennio

59 risposte

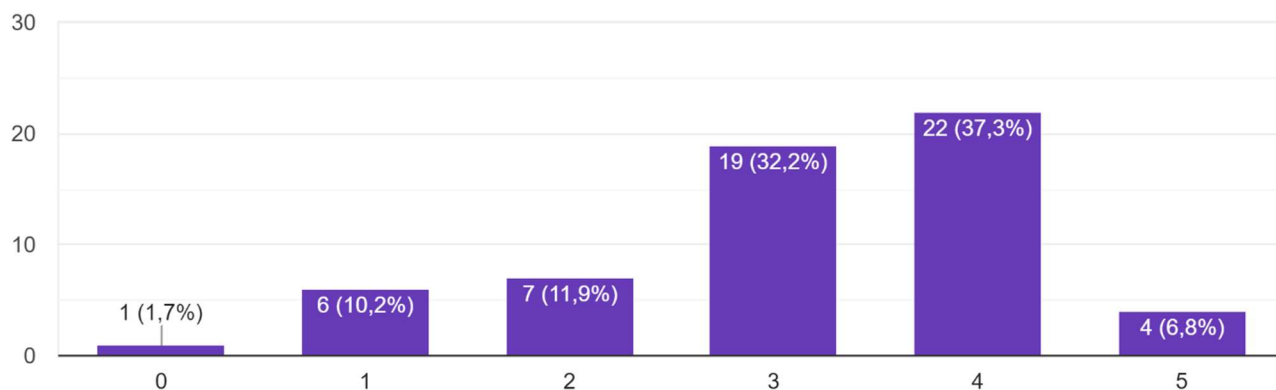


## Italy – Croatia



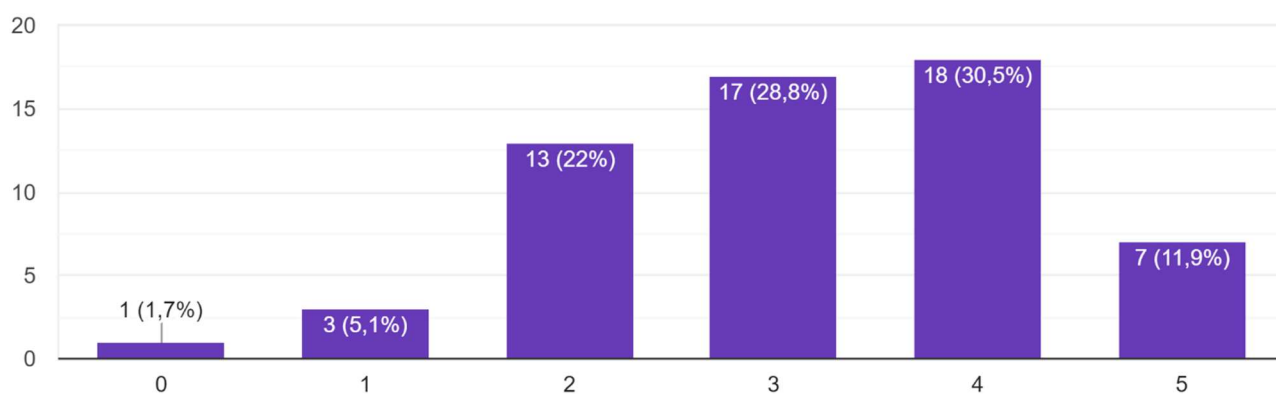
### Opportunità economiche

59 risposte



### Crescita in termini di fatturato

59 risposte

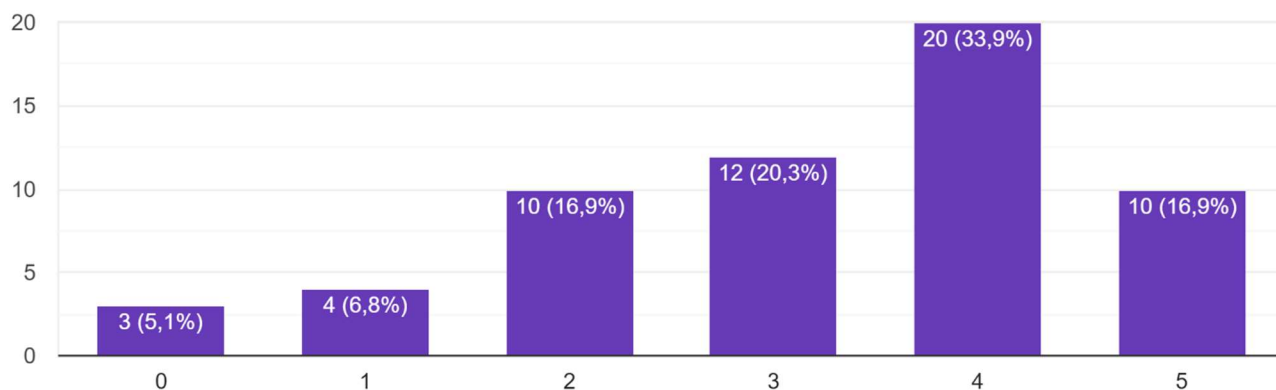


## Italy – Croatia



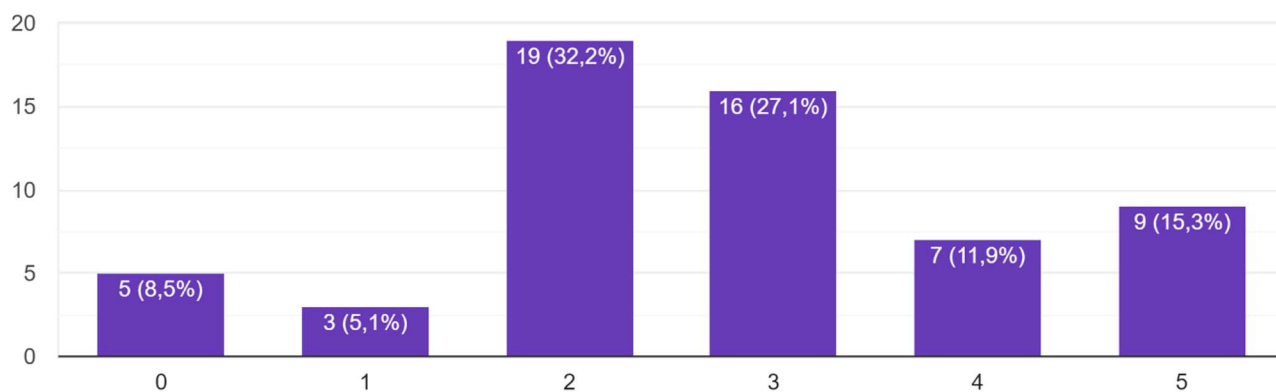
Quanto ritieni che le sfide ambientali influenzino la tua impresa in un'area rurale?

59 risposte



Quanto credi che le opportunità economiche siano migliori in un contesto rurale rispetto a un contesto urbano?

59 risposte

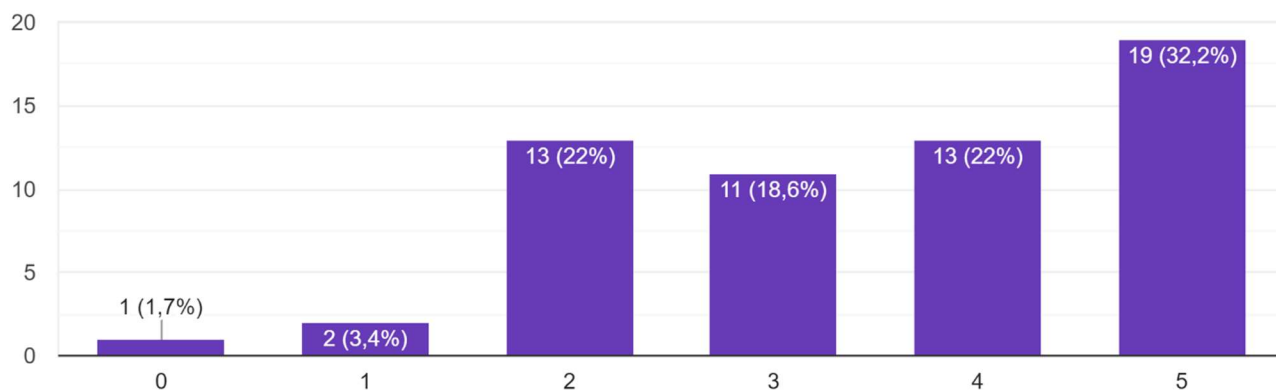


## Italy – Croatia



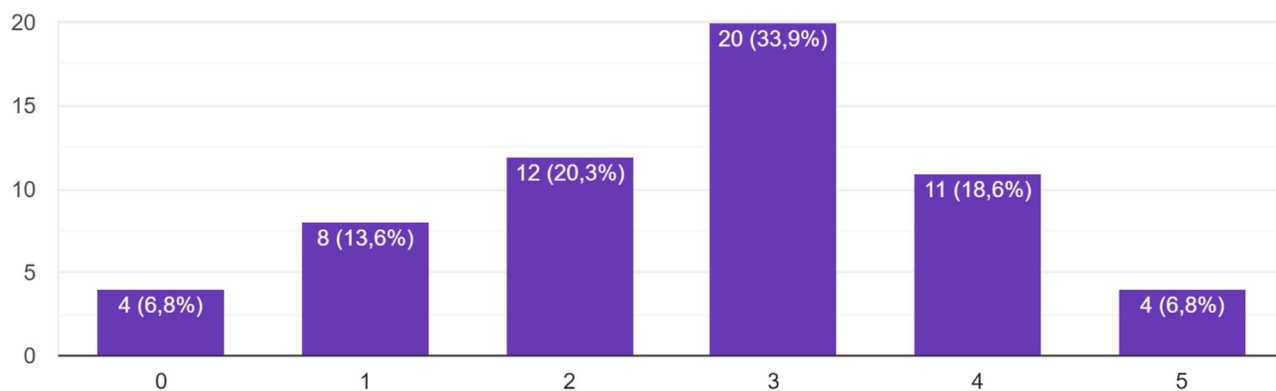
Quanto difficile è per te trovare risorse umane qualificate nella tua area rurale?

59 risposte



Quanto ti senti soddisfatto dell'accesso alle infrastrutture nella tua area rurale?

59 risposte

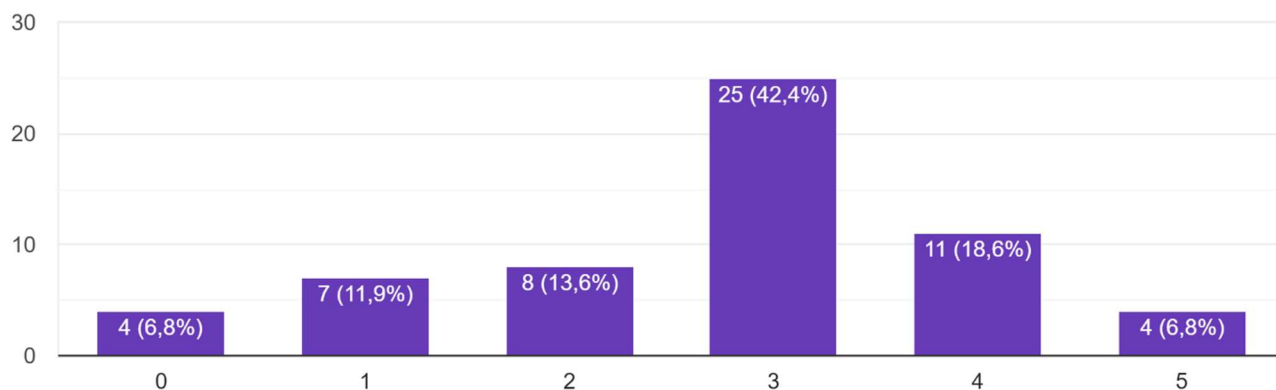


## Italy – Croatia



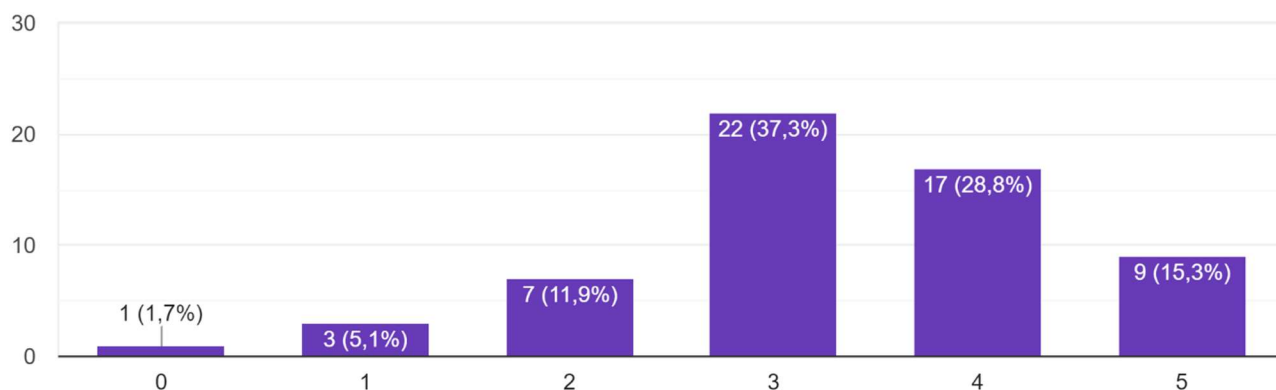
Quanto influenzano le collaborazioni con altre PMI locali o istituzioni la tua attività?

59 risposte



Quanto ti senti efficace nel gestire le sfide della distribuzione dei tuoi prodotti o servizi in un'area rurale?

59 risposte

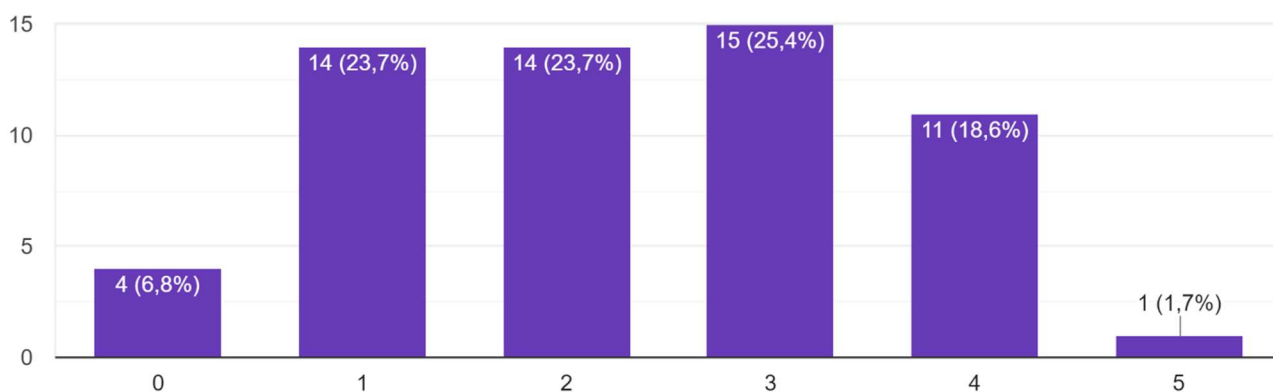


## Italy – Croatia



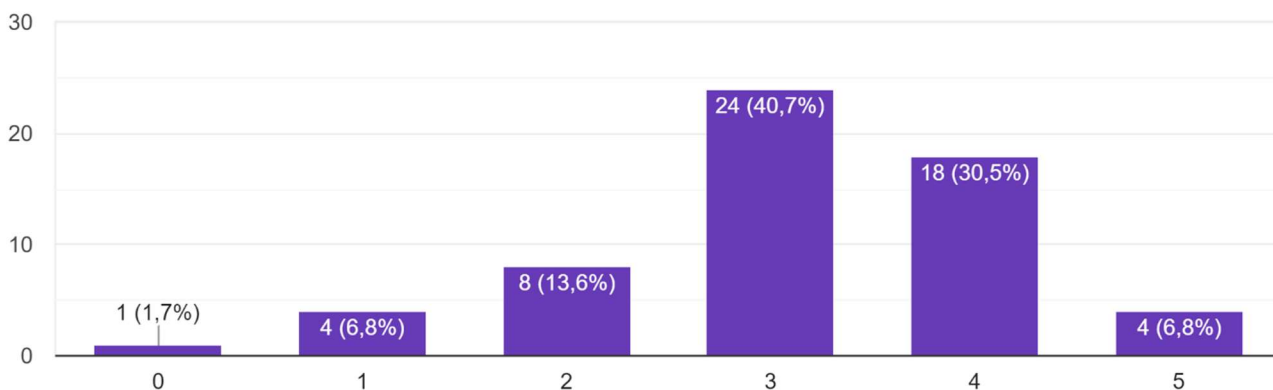
Quanto ritieni efficaci le politiche governative locali nel sostenere lo sviluppo delle PMI nelle aree rurali?

59 risposte



Quanto hai notato cambiamenti nei modelli di domanda dei clienti o nei comportamenti di acquisto nella tua area rurale?

59 risposte

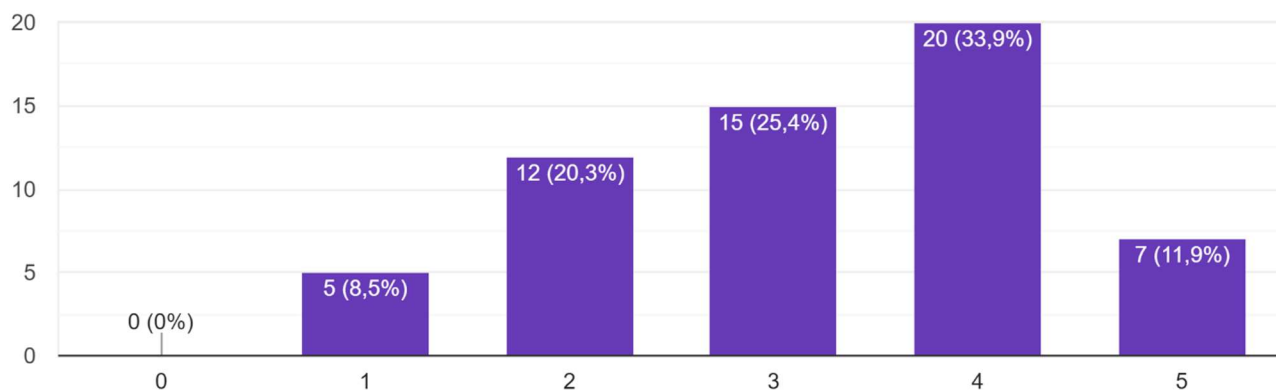


## Italy – Croatia



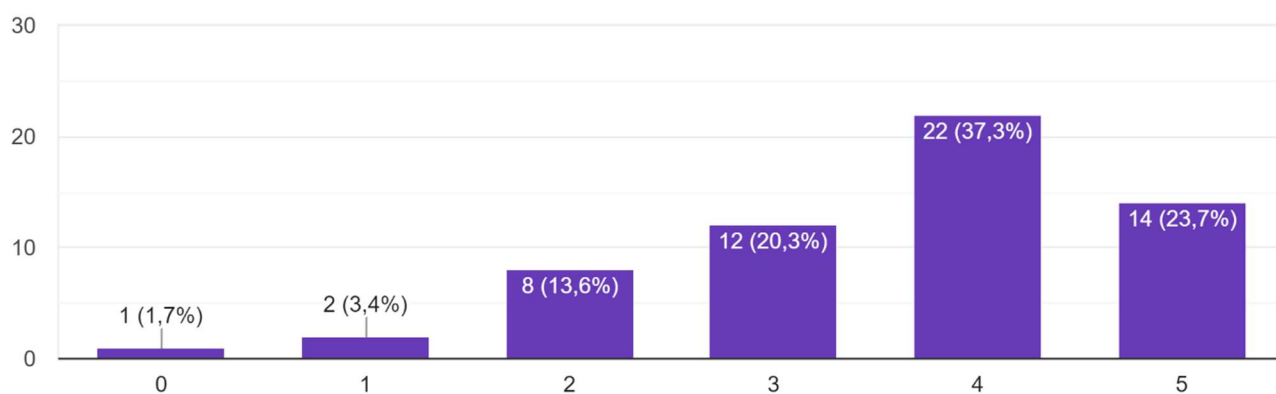
Quanto utilizzi attivamente la tecnologia per migliorare la tua attività in un contesto rurale?

59 risposte



Quanto è fondamentale utilizzare le innovazioni di ultima generazione per la tua attività?

59 risposte

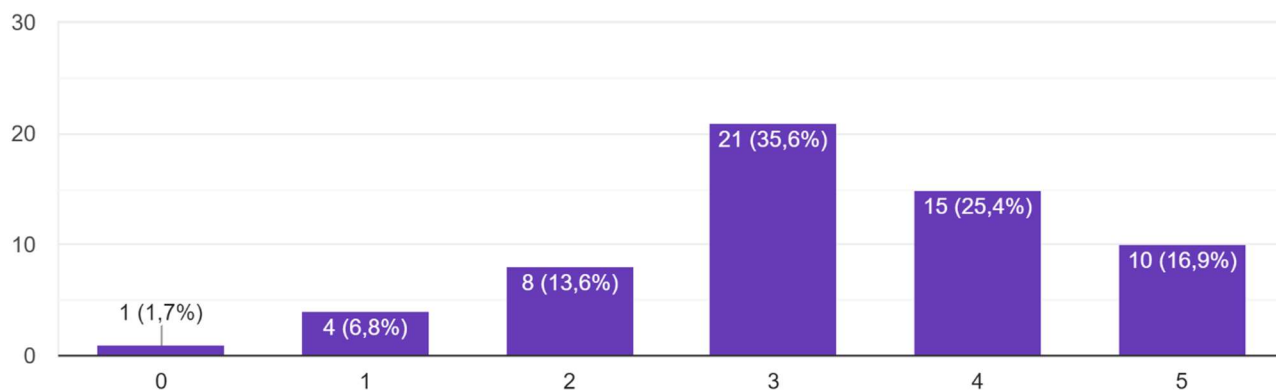


## Italy – Croatia



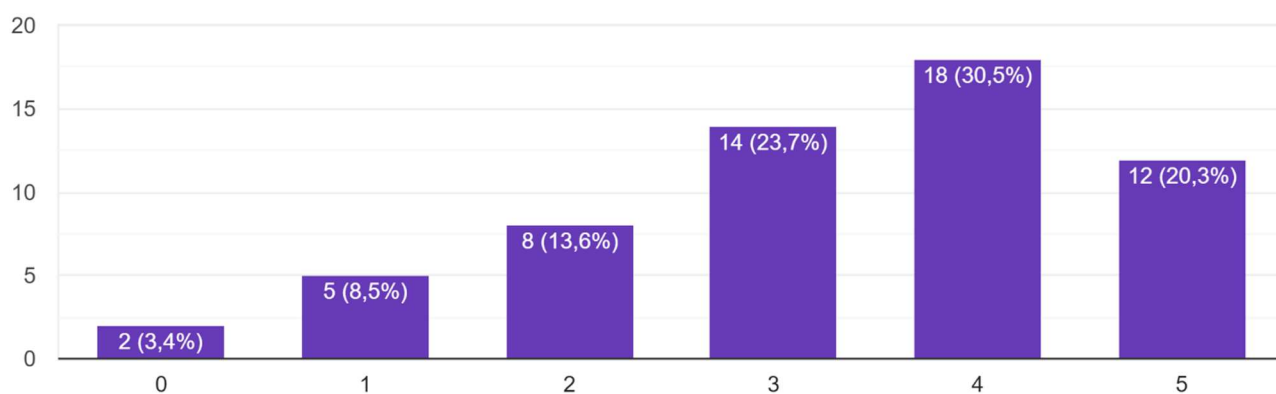
### Mancanza/insufficienza delle Istituzioni a sostegno dell'imprenditorialità

59 risposte



### Ambiente familiare

59 risposte

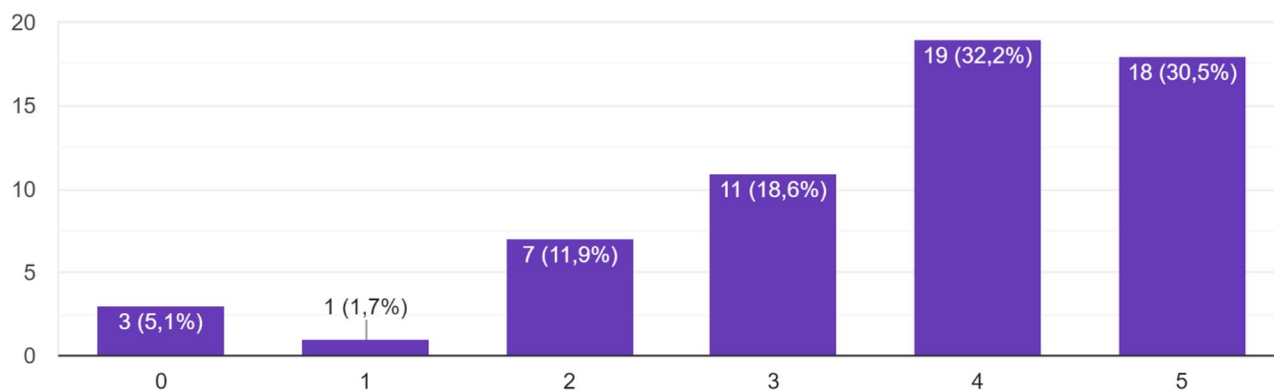


## Italy – Croatia



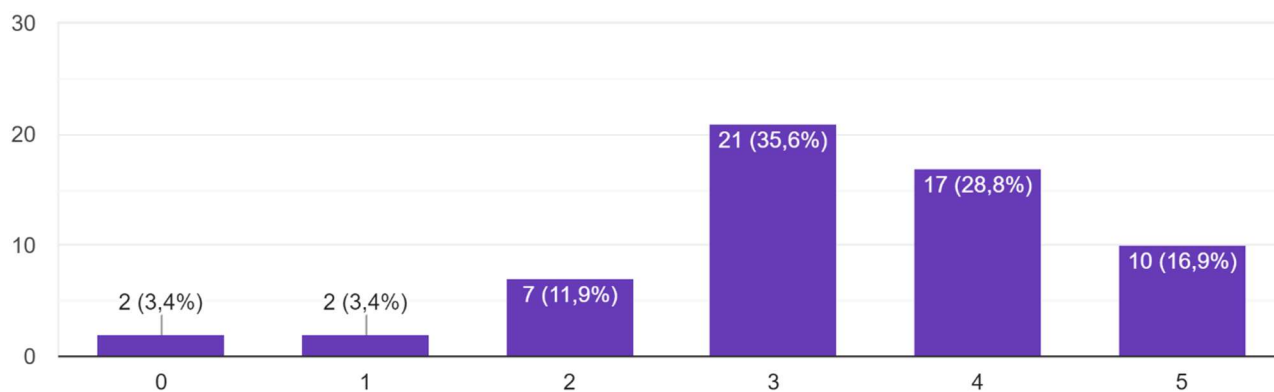
### Burocrazia

59 risposte



### Mancanza di consulenza

59 risposte

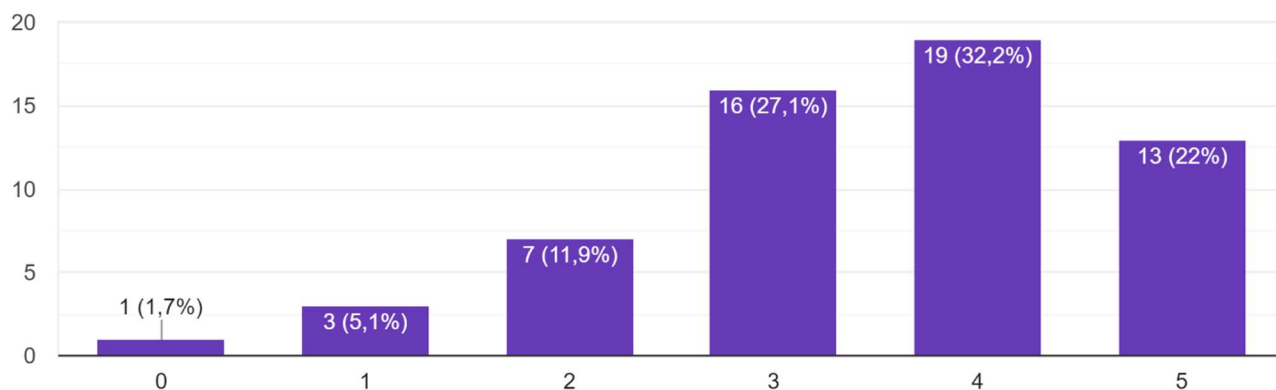


## Italy – Croatia



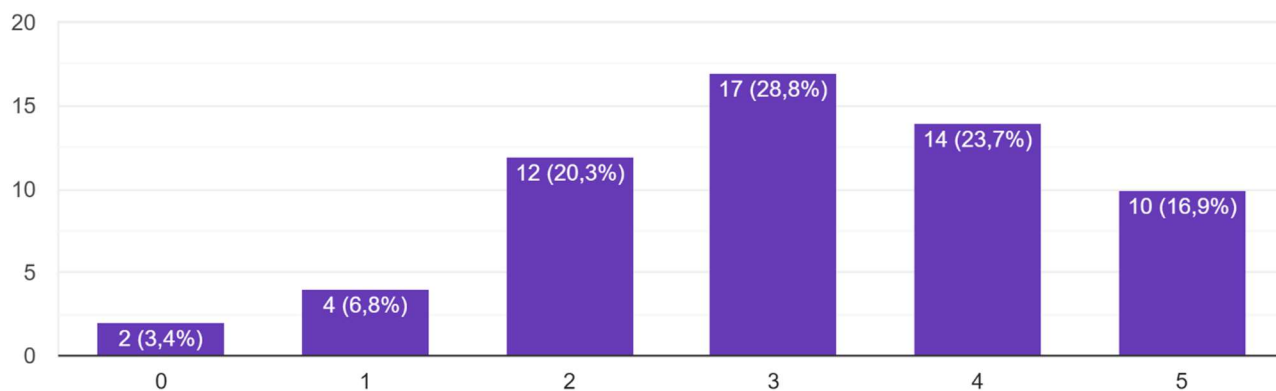
### Mancanza di informazione

59 risposte



### Mancanza di formazione

59 risposte

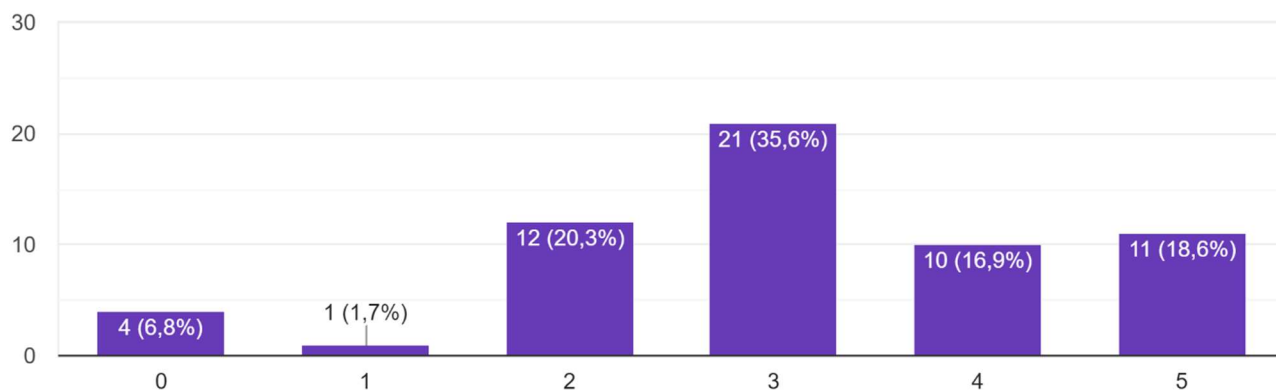


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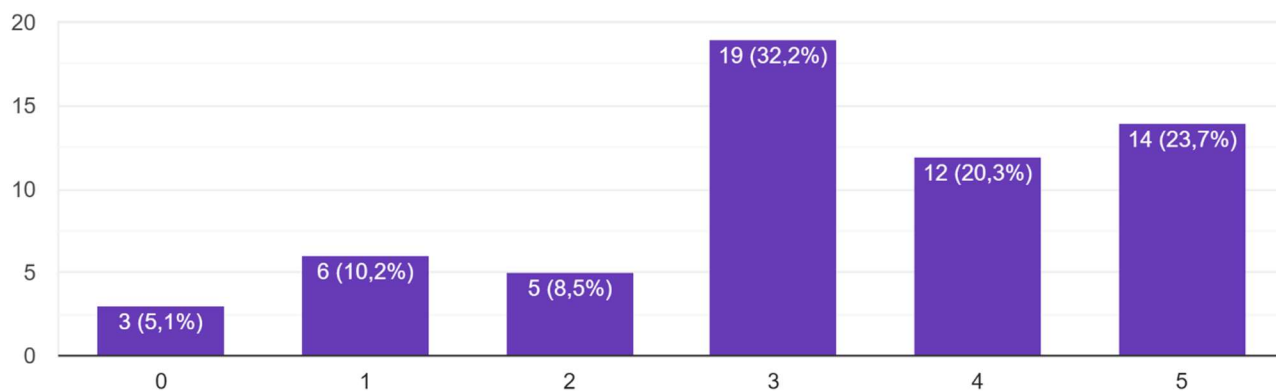
### Mancanza di relazioni commerciali

59 risposte



### Difficoltà nel finanziamento

59 risposte

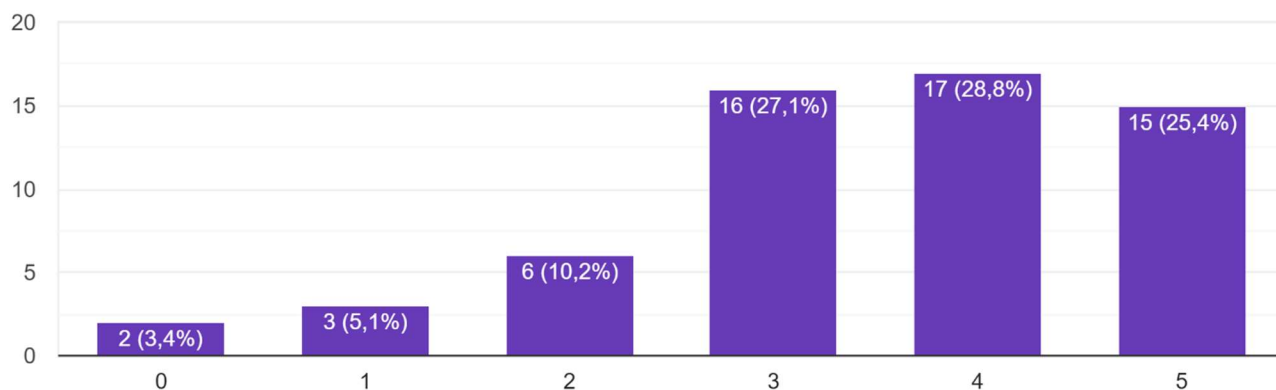


## Italy – Croatia



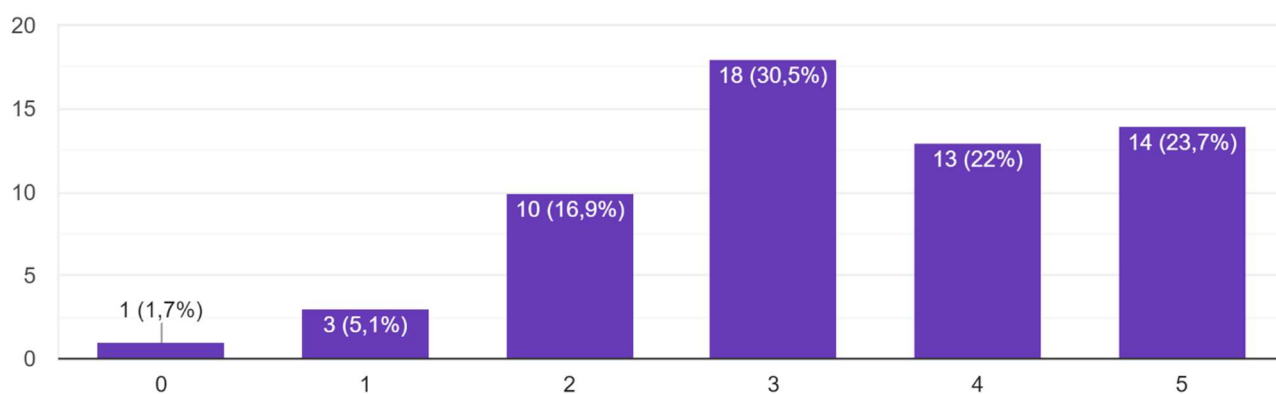
### Ostacoli legislativi

59 risposte



### Quadro giuridico volubile

59 risposte

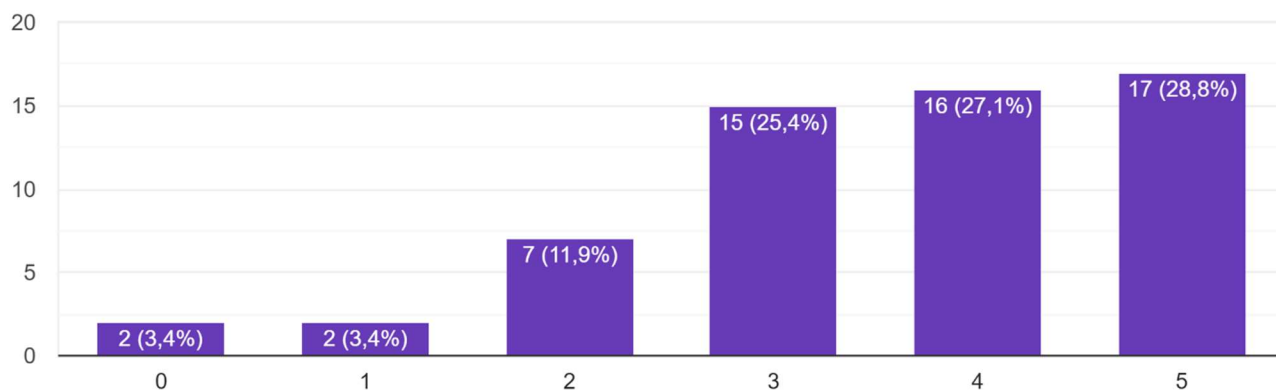


## Italy – Croatia



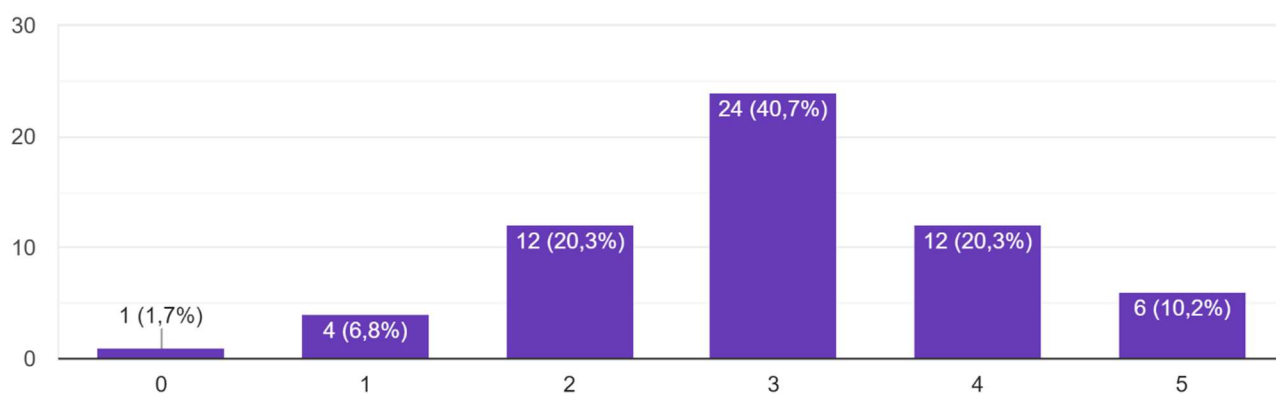
### Mancanza di finanziamenti dedicati

59 risposte



### Mercato limitato

59 risposte

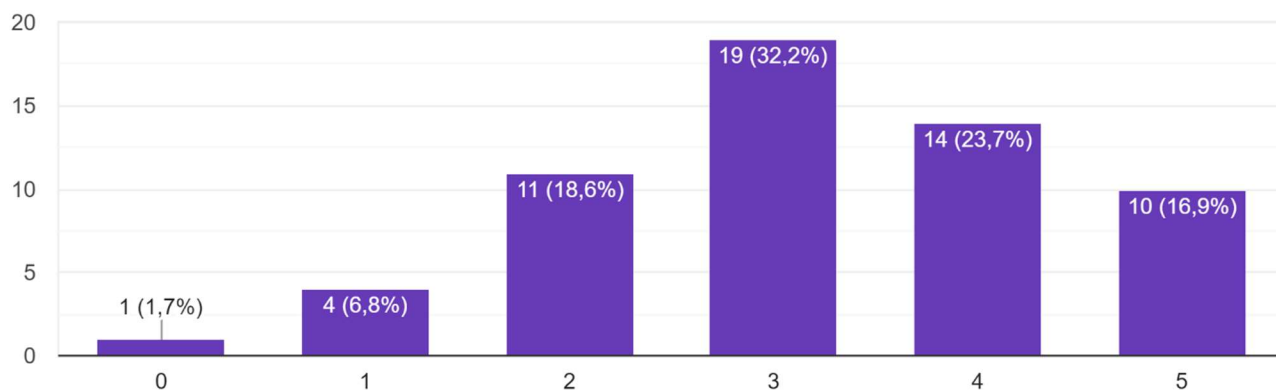


## Italy – Croatia



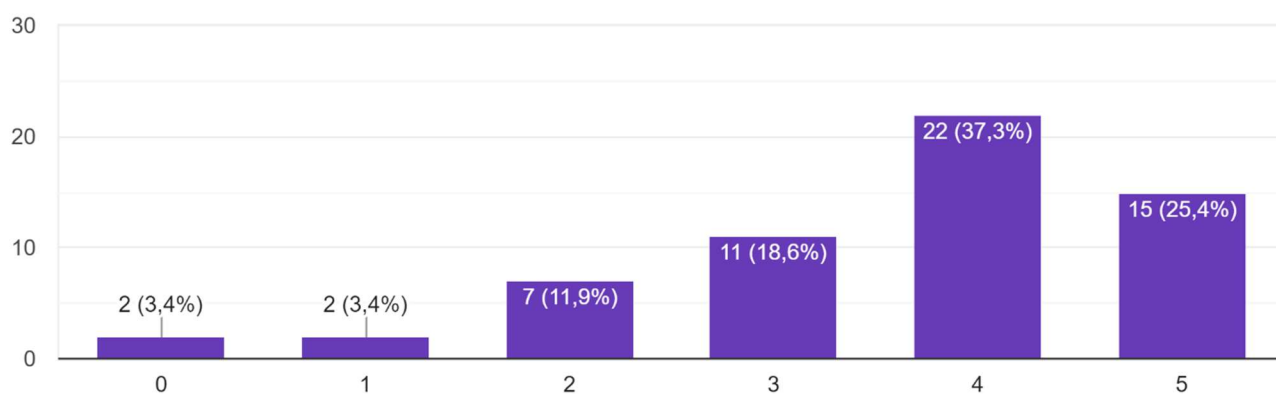
### Competizione

59 risposte



### Istituzioni a sostegno dell'imprenditorialità

59 risposte

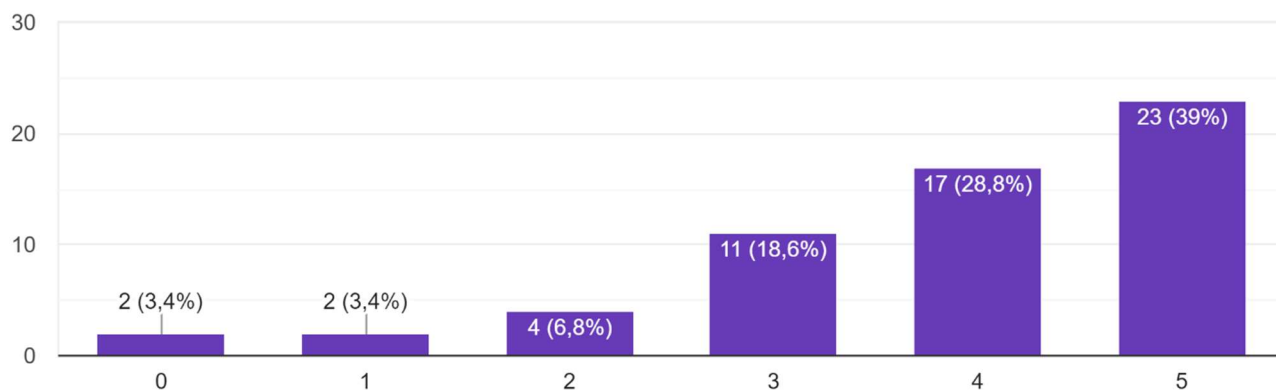


## Italy – Croatia



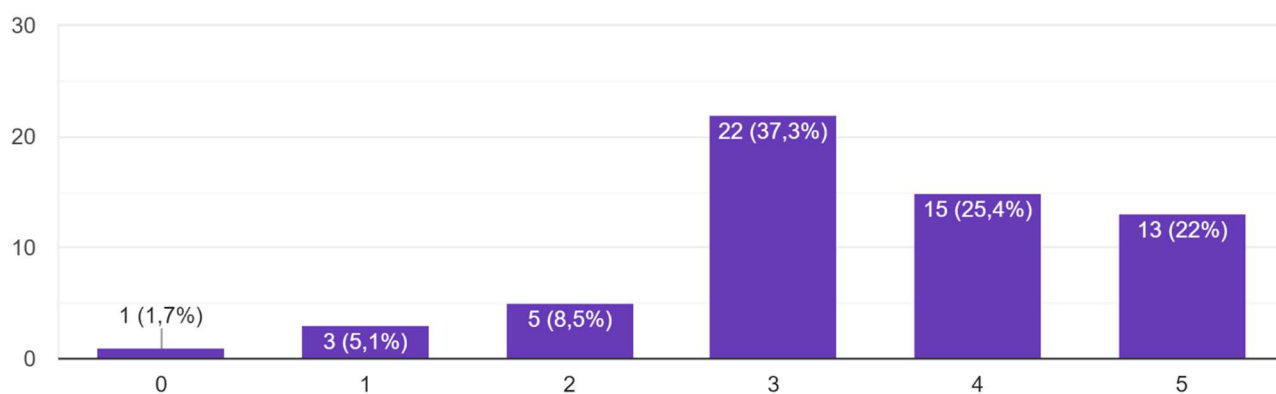
### Burocrazia

59 risposte



### Consulenza

59 risposte

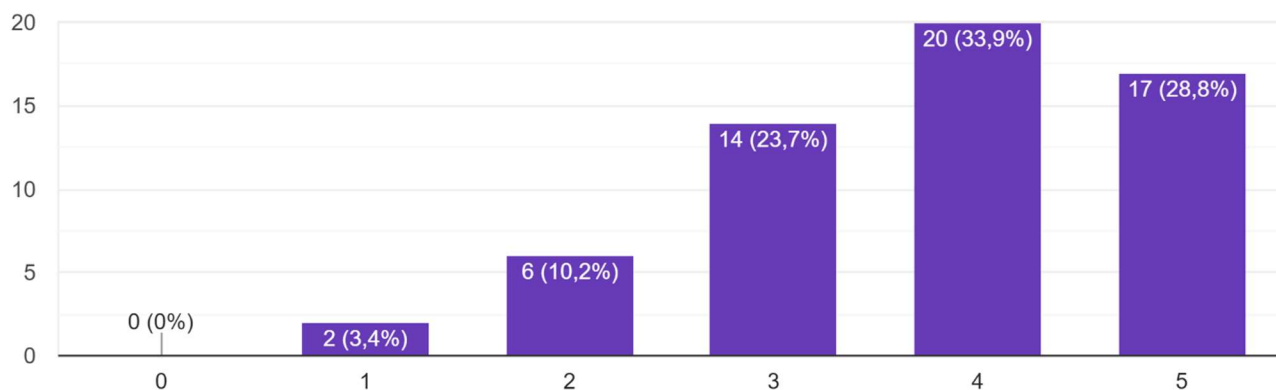


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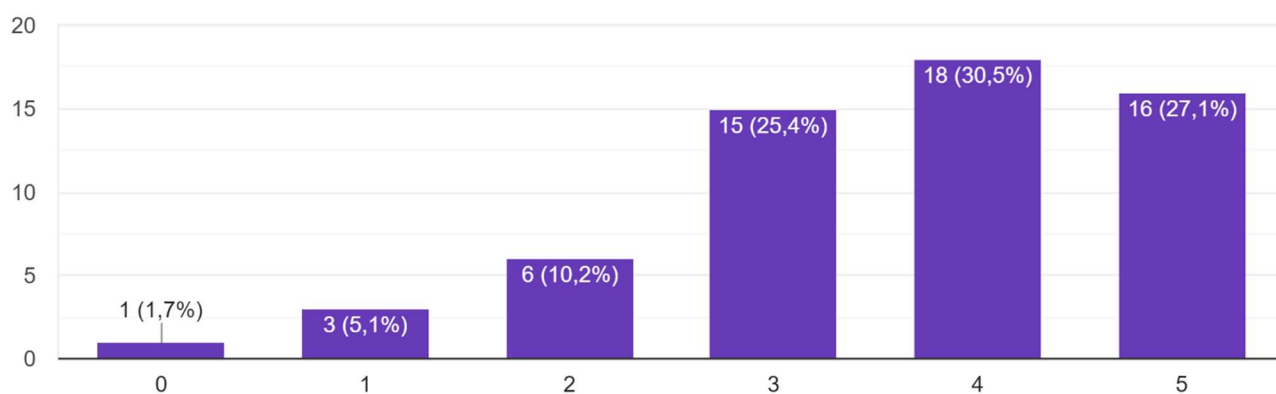
### Servizi di informazione dedicati

59 risposte



### Formazione mirata

59 risposte

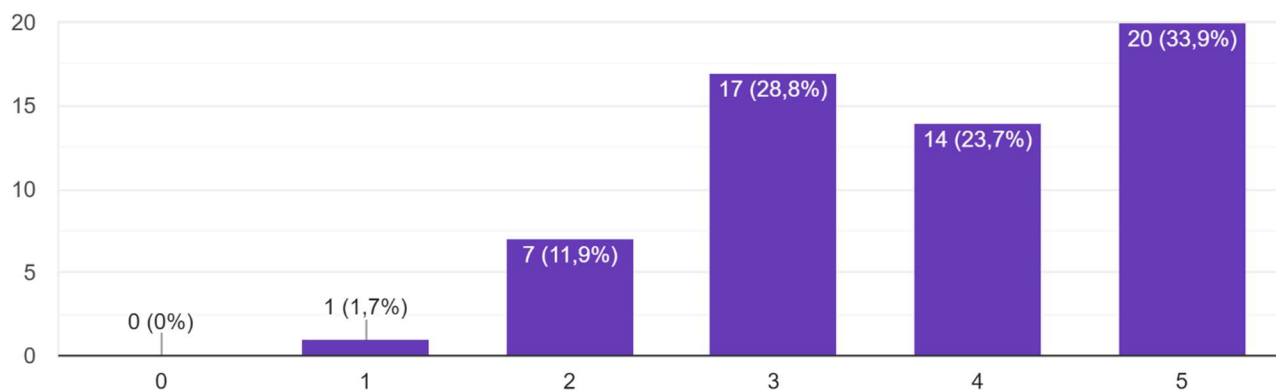


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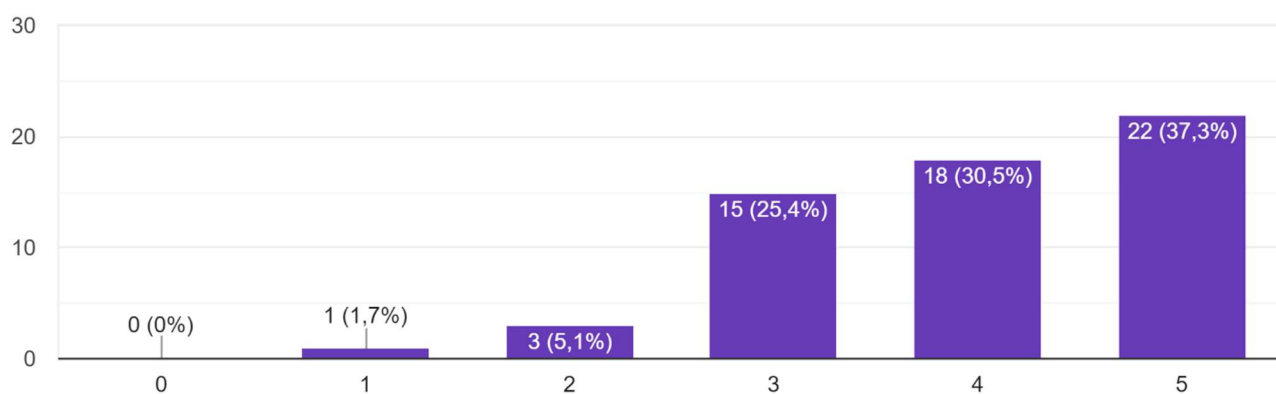
### Incremento delle relazioni commerciali

59 risposte



### Maggiori possibilità di finanziamento

59 risposte

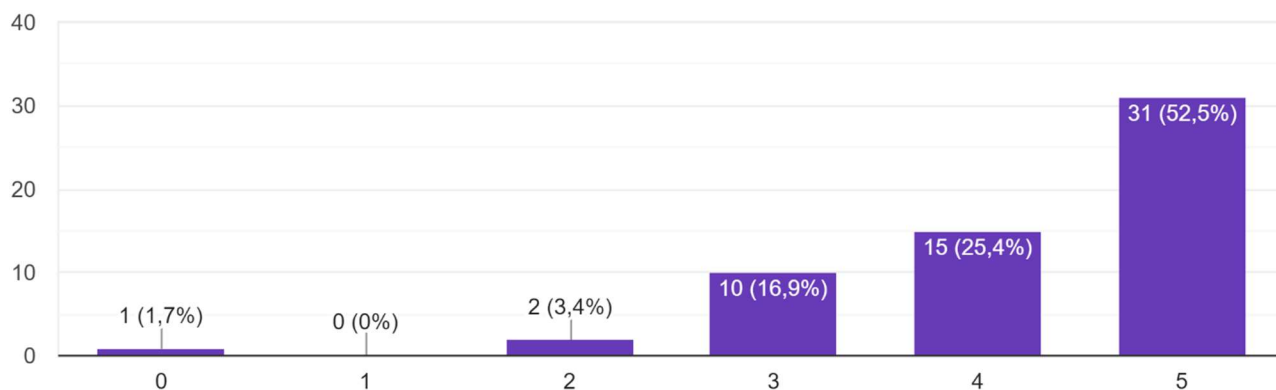


## Italy – Croatia



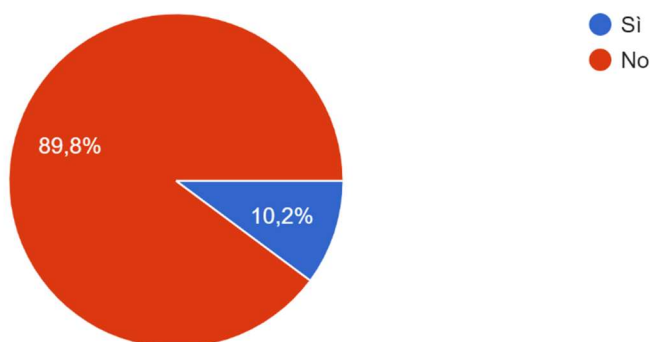
### Legislazione più snella e costante

59 risposte



### Hai mai partecipato a gare d'appalto nel biennio 2022/2023?

59 risposte

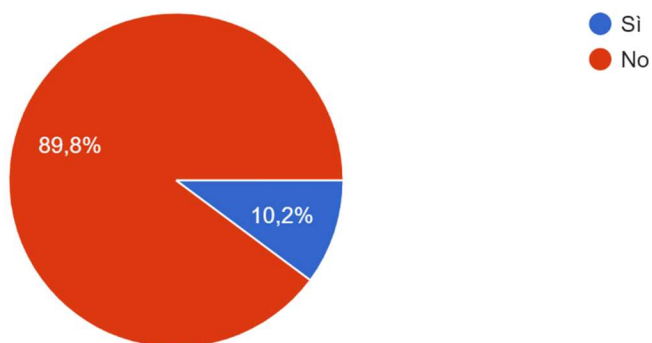


## Italy – Croatia



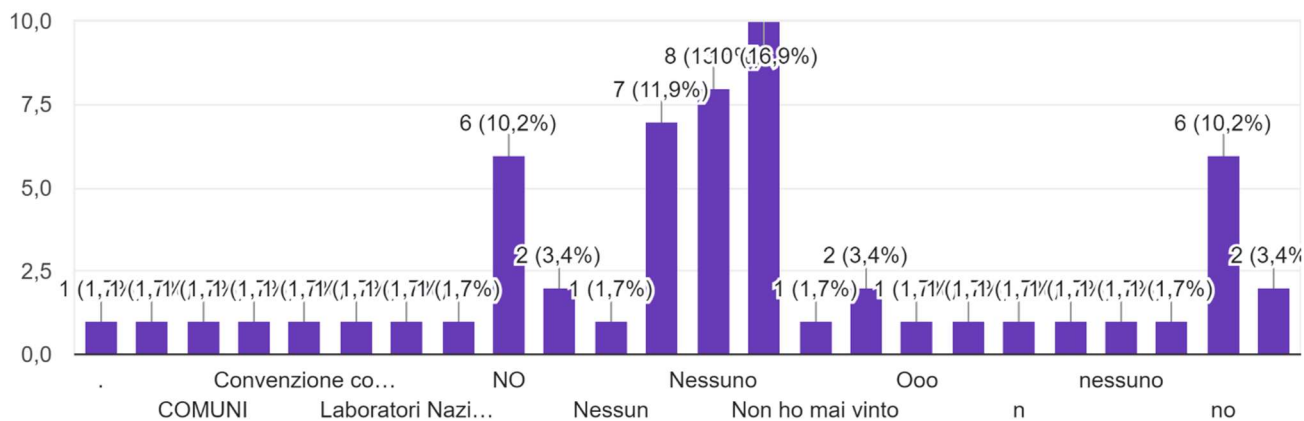
Hai mai vinto gare d'appalto nel biennio 2022/2023?

59 risposte



Se sì, quali?

59 risposte

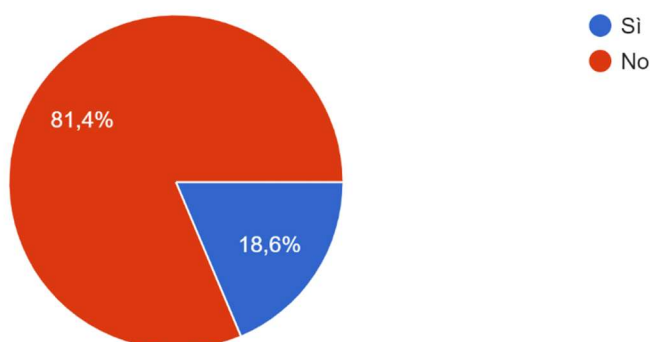


## Italy – Croatia



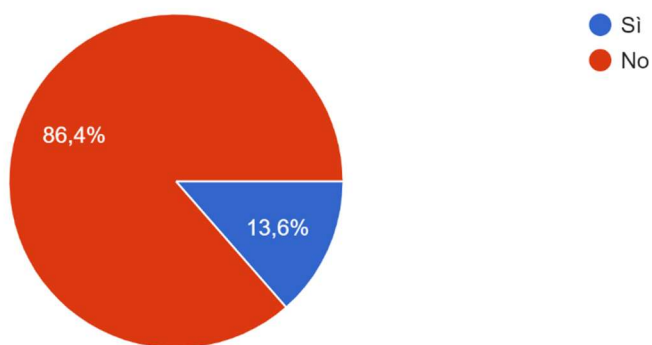
Hai presentato domanda per bandi pubblici nazionali e/o regionali a sostegno delle aziende nel biennio 2022/2023?

59 risposte



Sei risultat\* vincitor\* di bandi pubblici nazionali e/o regionali a sostegno delle aziende nel biennio 2022/2023?

59 risposte



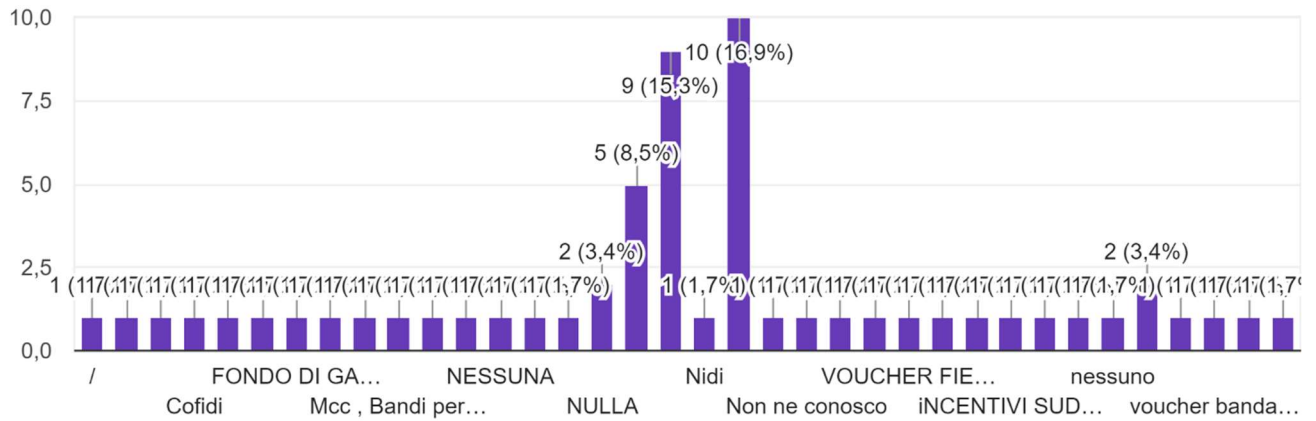


Italy – Croatia



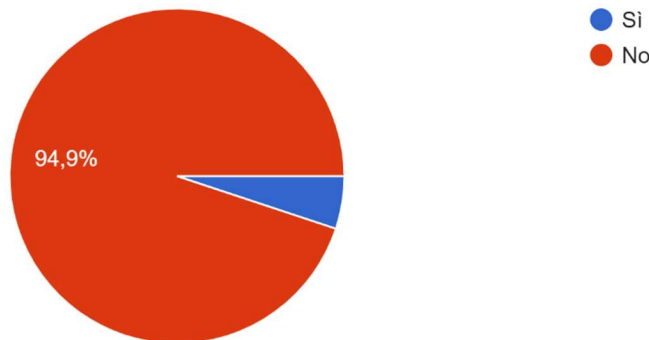
Se sì, quali?

59 risposte



Conosci gare d'appalto e bandi pubblici nazionali e regionali a sostegno delle aree rurali attualmente attivi?

59 risposte

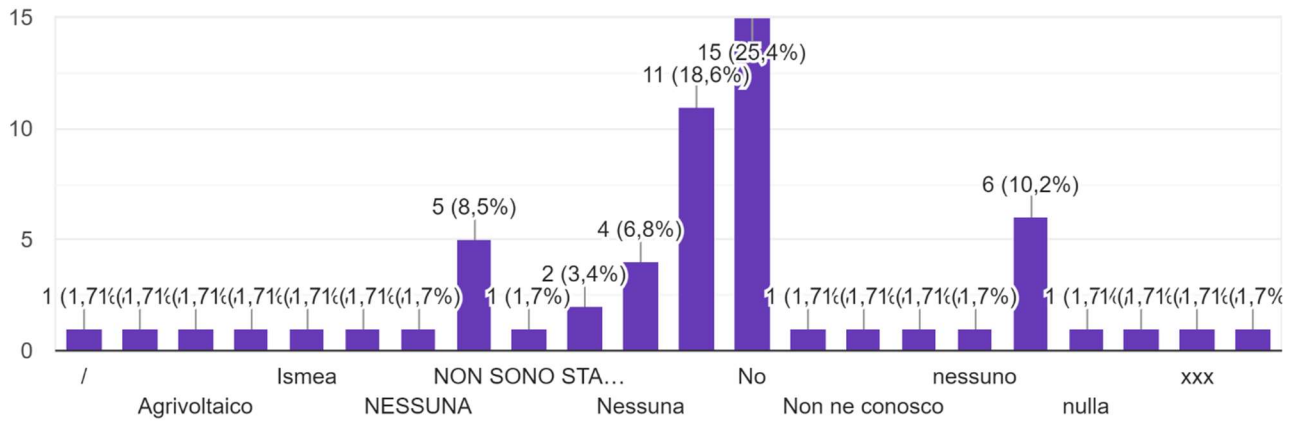


Italy – Croatia



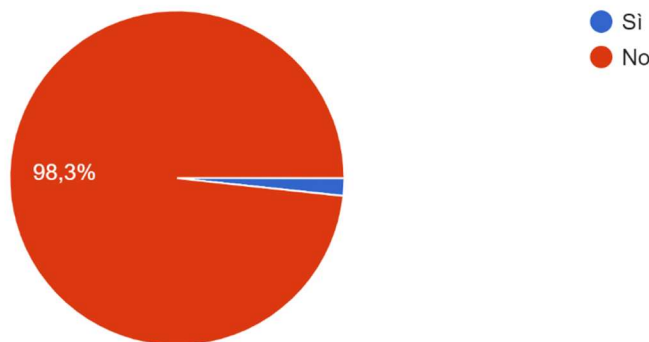
Se sì, quali?

59 risposte



Hai mai presentato domanda per bandi pubblici nazionali e regionali a sostegno delle aree rurali nel biennio 2022/2023?

59 risposte

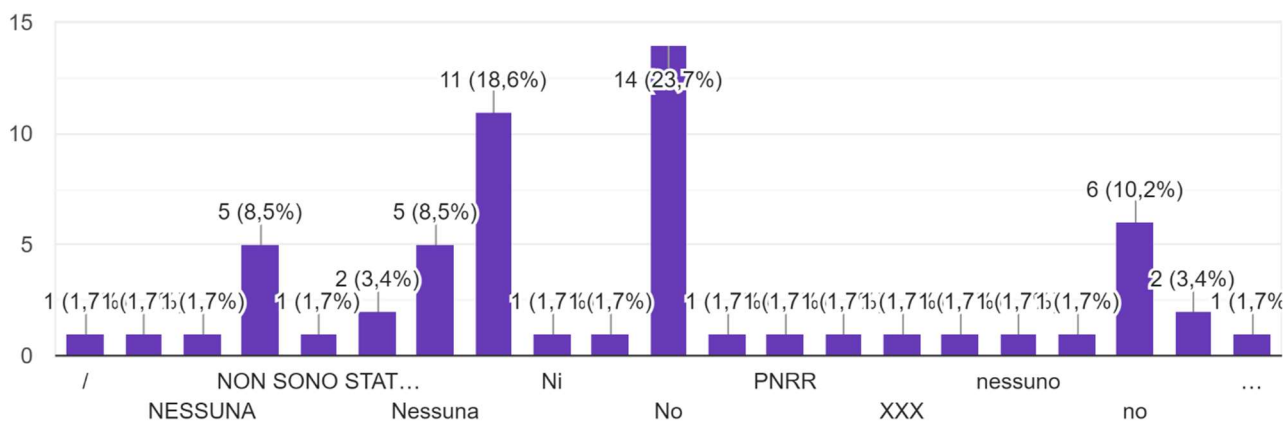


## Italy – Croatia



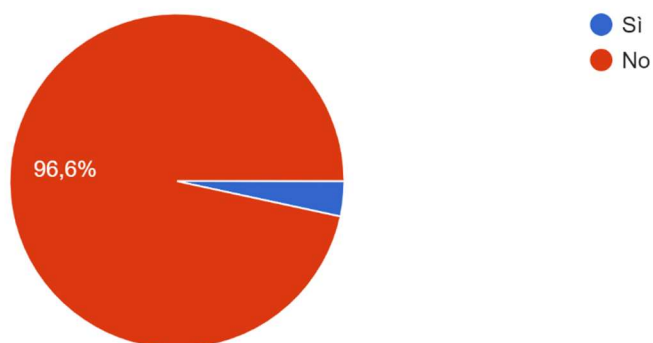
Se sì, quali?

59 risposte



La tua impresa è mai stata destinataria di azioni di finanziamento e sostegno alle imprese presenti in aree rurali nel biennio 2022/2023?

59 risposte

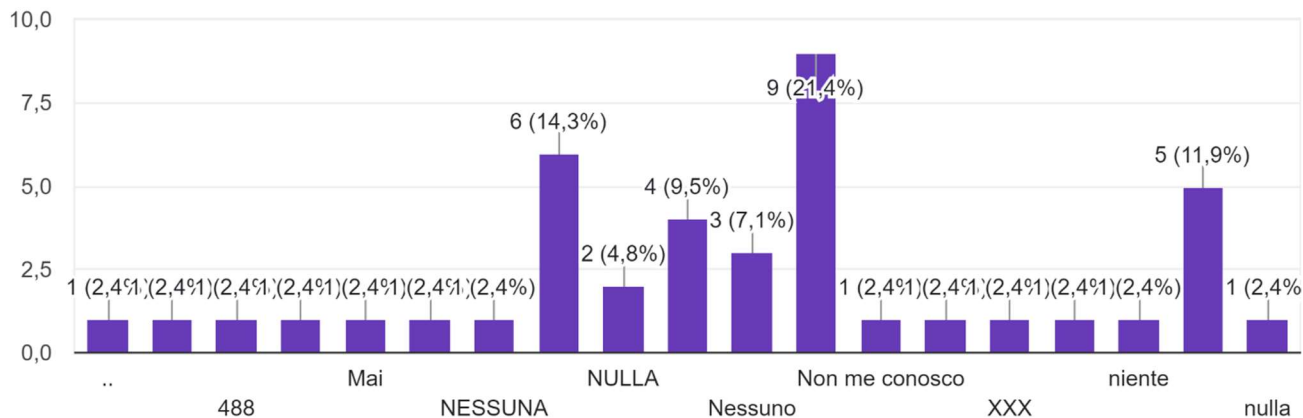


## Italy – Croatia



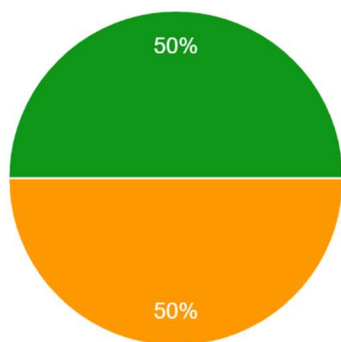
### Se sì, quali?

42 risposte



### Quale cifra ti è stata finanziata?

2 risposte



- < €5.000
- €5.000 - €20.000
- €20.000 - €50.000
- > €50.000
- Non ho ricevuto alcun finanziamento

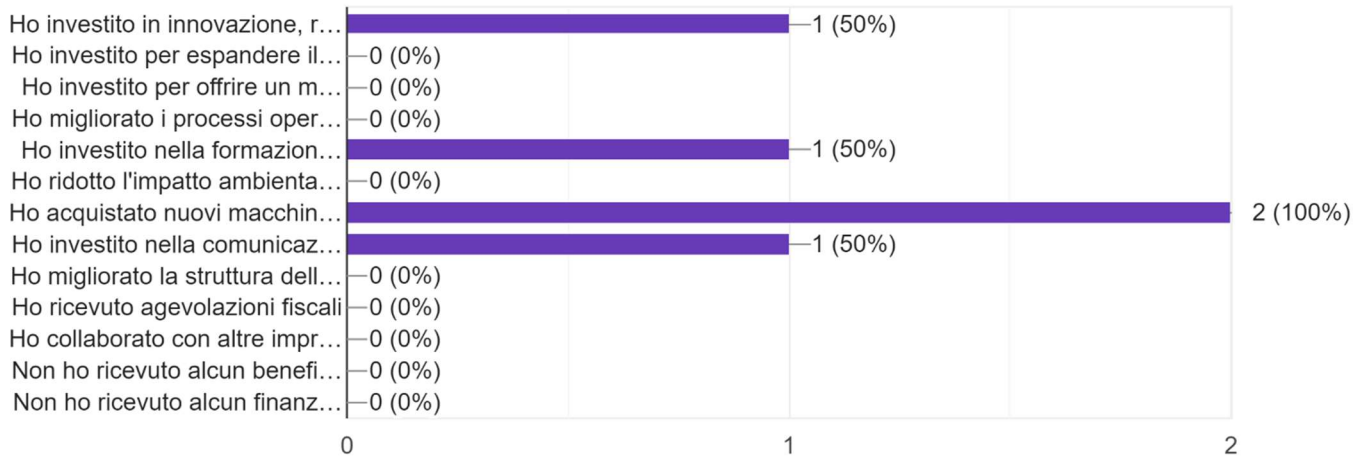


Italy – Croatia



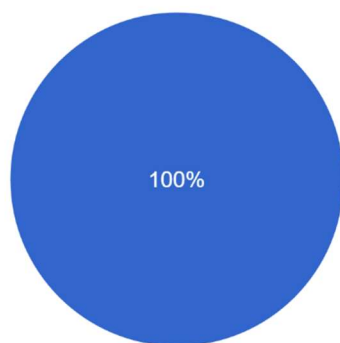
Come ha contribuito il finanziamento al miglioramento della tua attività?

2 risposte



Ritieni che il miglioramento e l'accrescimento della tua attività a seguito del finanziamento ricevuto abbia portato vantaggi anche alla tua comunità di appartenenza?

2 risposte



- Si
- No
- Non saprei
- Non ho ricevuto alcun finanziamento

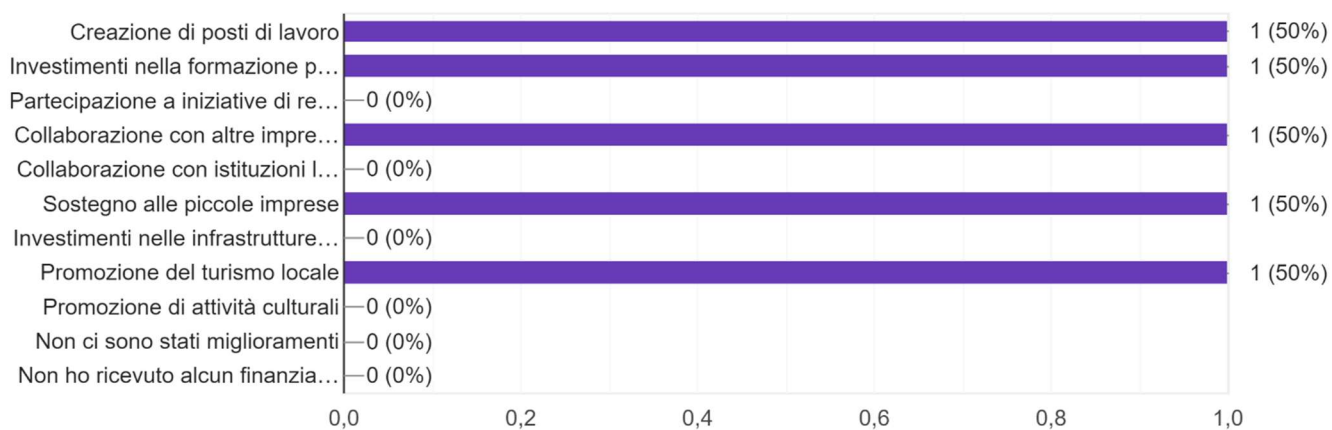


## Italy – Croatia



Come pensi che il miglioramento e l'accrescimento della tua attività a seguito del finanziamento ricevuto abbia portato vantaggi anche alla tua comunità di appartenenza?

2 risposte



Italy – Croatia



## 12.0 COMPLETE RESULTS OF THE ONLINE QUESTIONNAIRE FOR LIKA

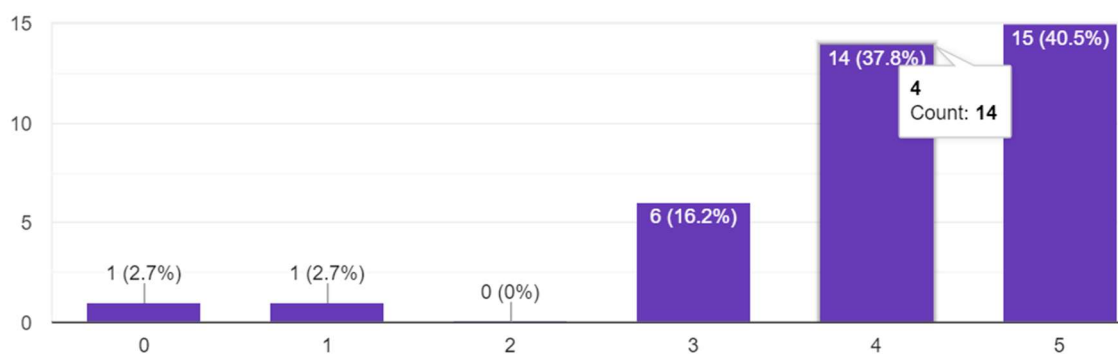
### Kakvi su Vaši planovi u sljedećih pet godina?

#### Osobno zadovoljstvo

37 responses

Copy

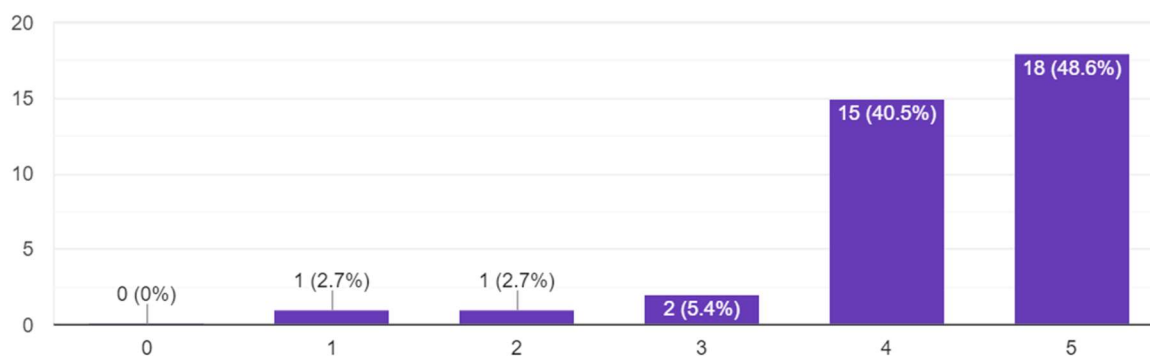
Copy chart



#### Zadovoljstvo zaposlenika

37 responses

Copy



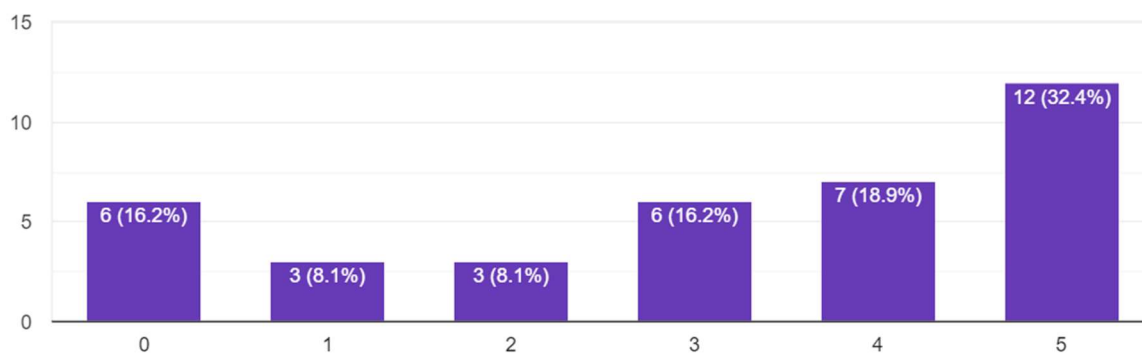
## Italy – Croatia



### Vjerojatnost zapošljavanja novih radnika u sljedećih pet godina



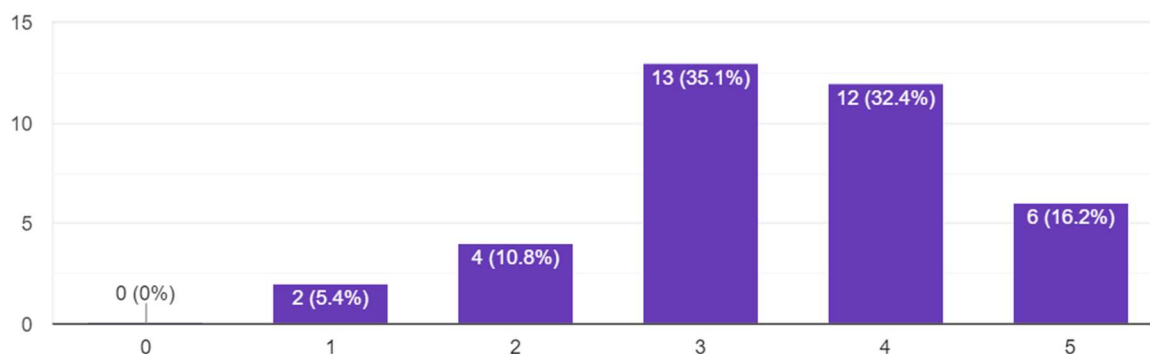
37 responses



### Rast u smislu prometa



37 responses



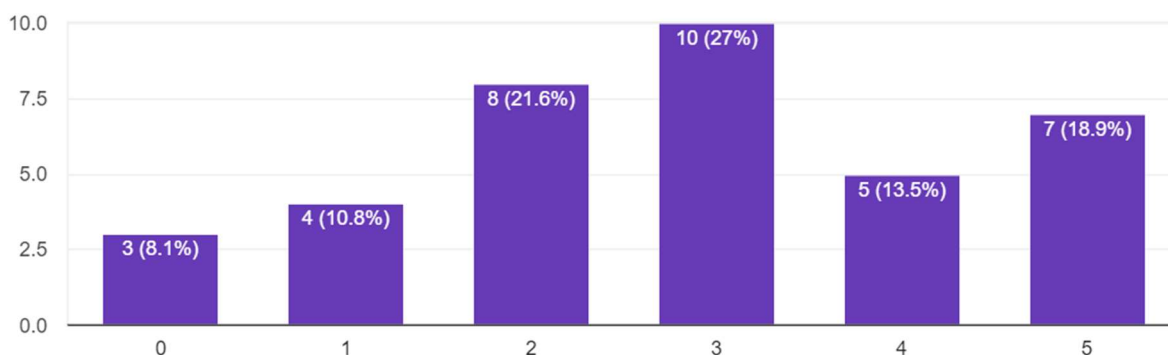
## Italy – Croatia



Što mislite koliko su bolje ekonomske mogućnosti u ruralnom nego u urbanom okruženju?



37 responses

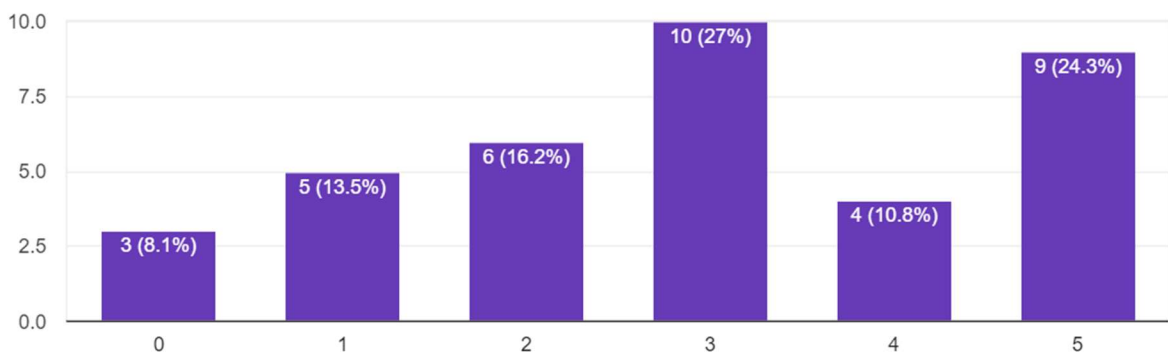


### Koliko su sljedeći čimbenici utjecali na vaše poslovanje?

Nedostatak/manjak institucija za potporu poduzetništvu



37 responses



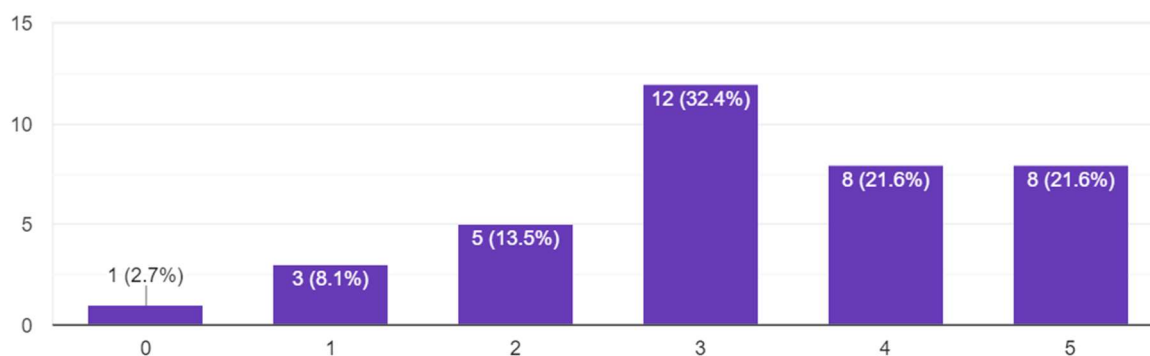
## Italy – Croatia



### Birokracija



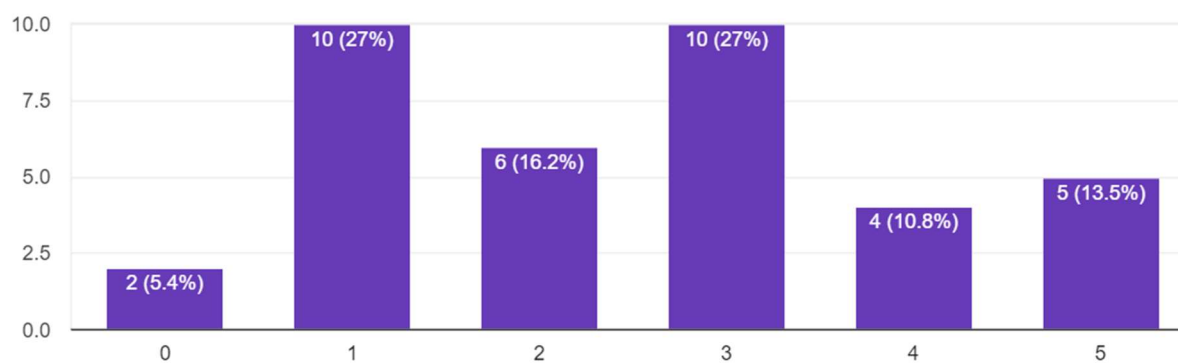
37 responses



### Nedostatak savjetovanja



37 responses



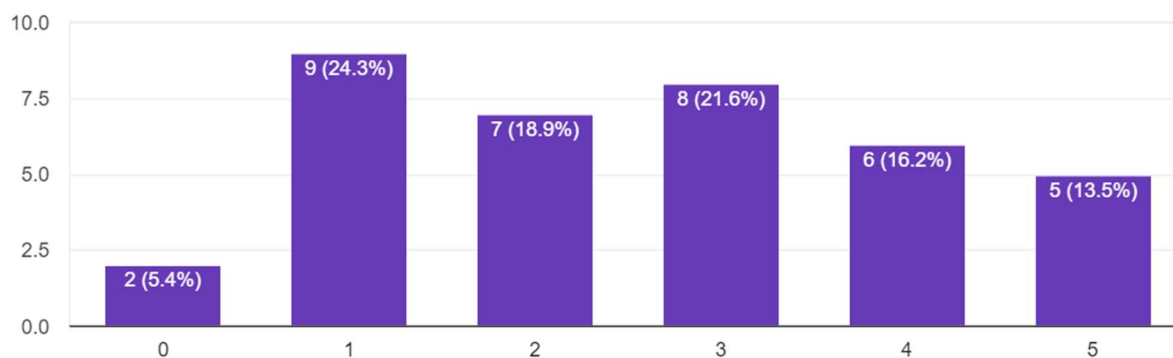
## Italy – Croatia



### Nedostatak informacija



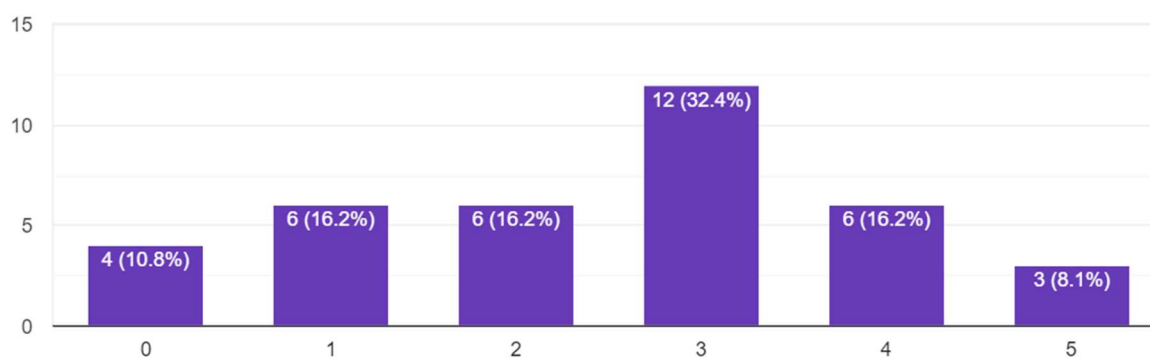
37 responses



### Nedostatak poslovnih odnosa



37 responses



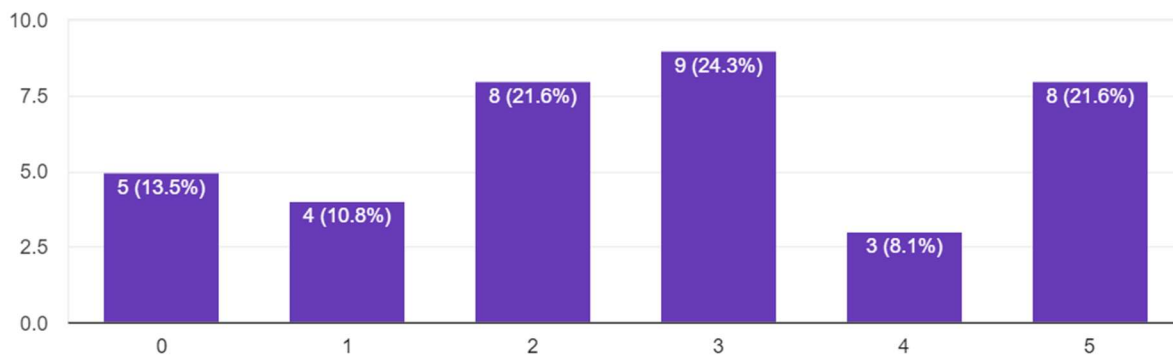
## Italy – Croatia



### Poteškoće u financiranju



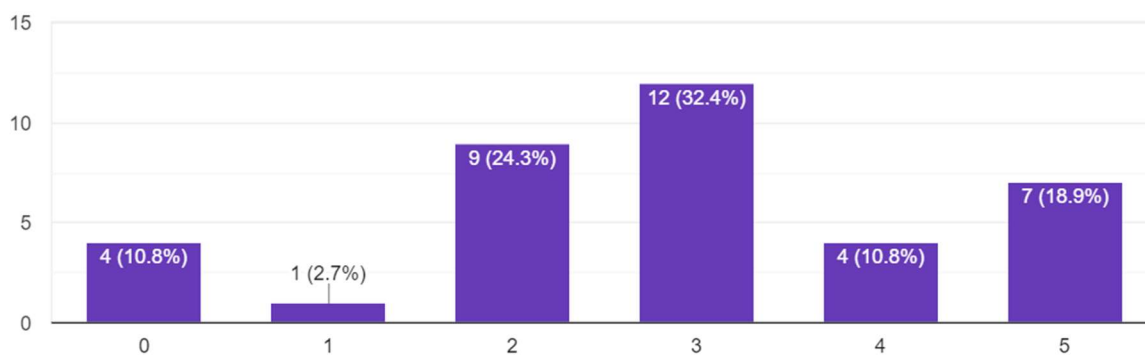
37 responses



### Zakonske prepreke



37 responses



## Italy – Croatia

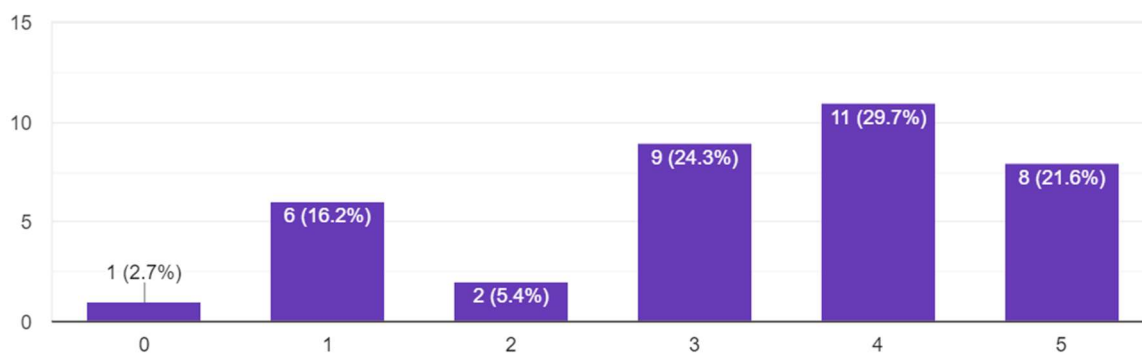


Koja bi vam rješenja mogla pomoći da poboljšate svoju poslovnu situaciju?

Institucije za potporu poduzetništvu



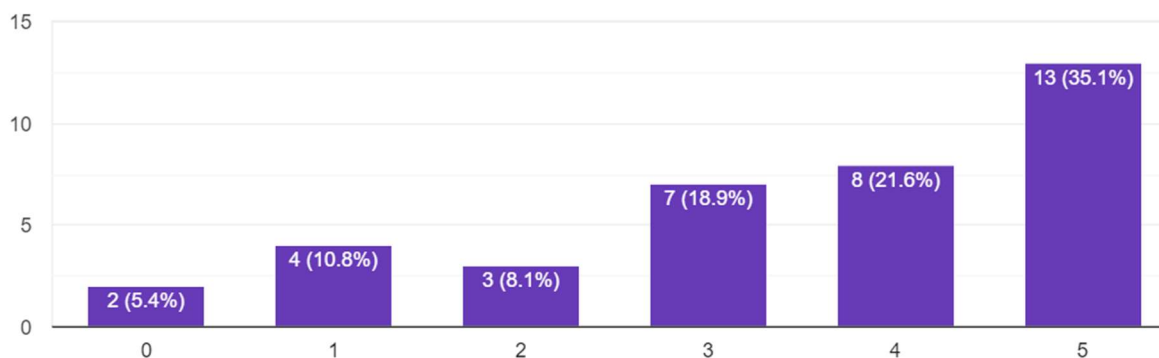
37 responses



Birokracija



37 responses



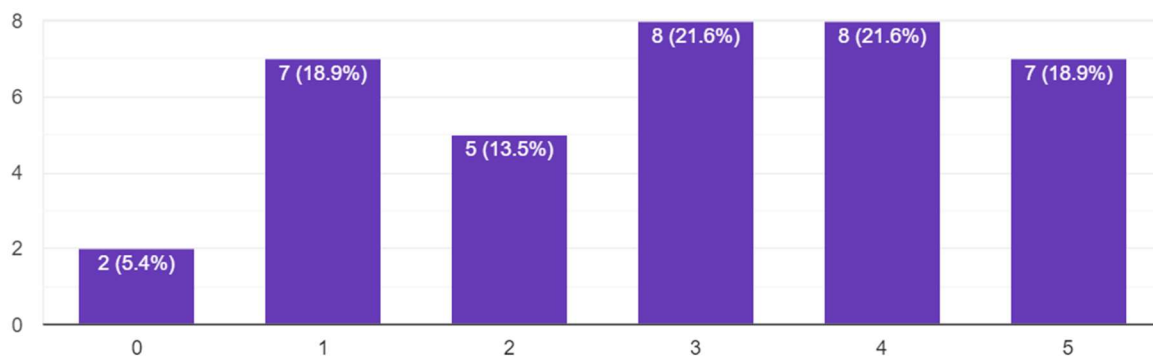
## Italy – Croatia



### Savjetovanje



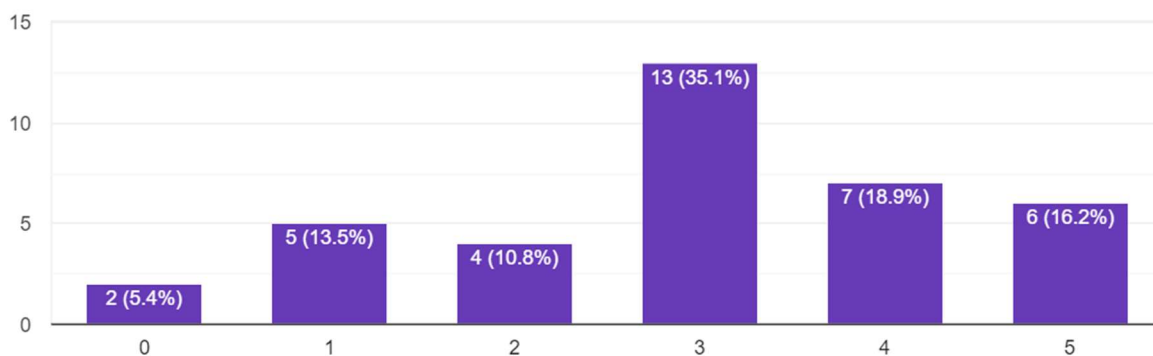
37 responses



### Namjenske informacijske usluge



37 responses



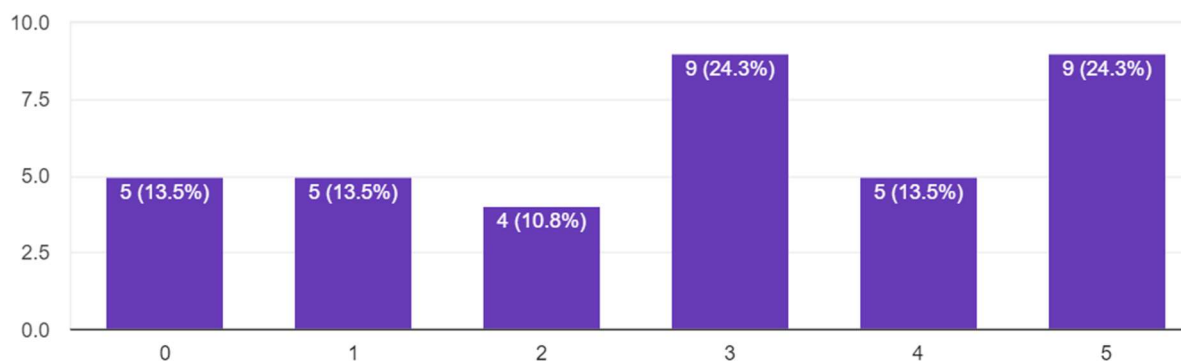
## Italy – Croatia



### Ciljana obuka



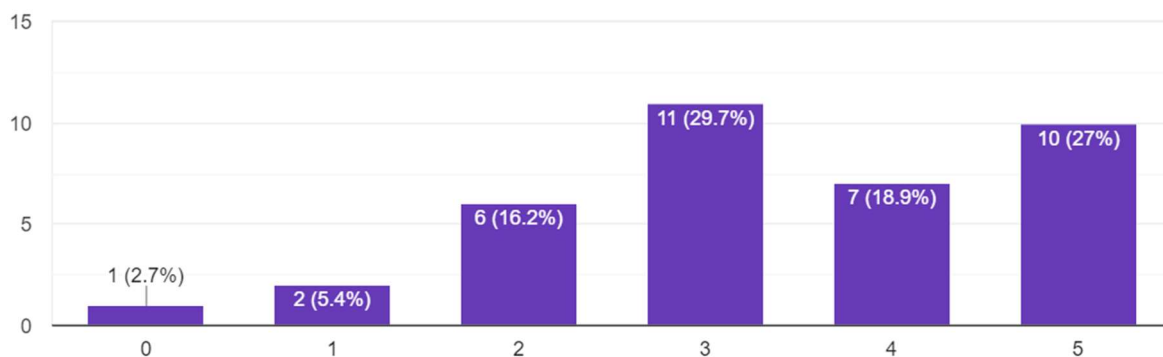
37 responses



### Povećani poslovni odnosi



37 responses



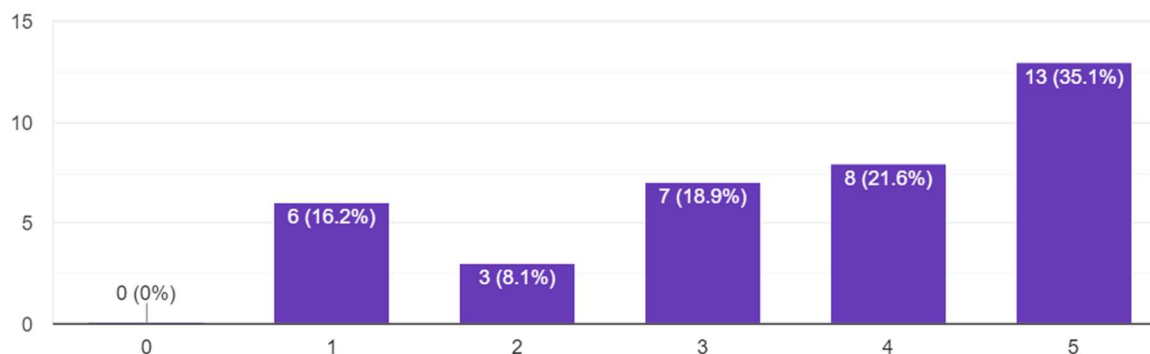
## Italy – Croatia



### Više mogućnosti financiranja



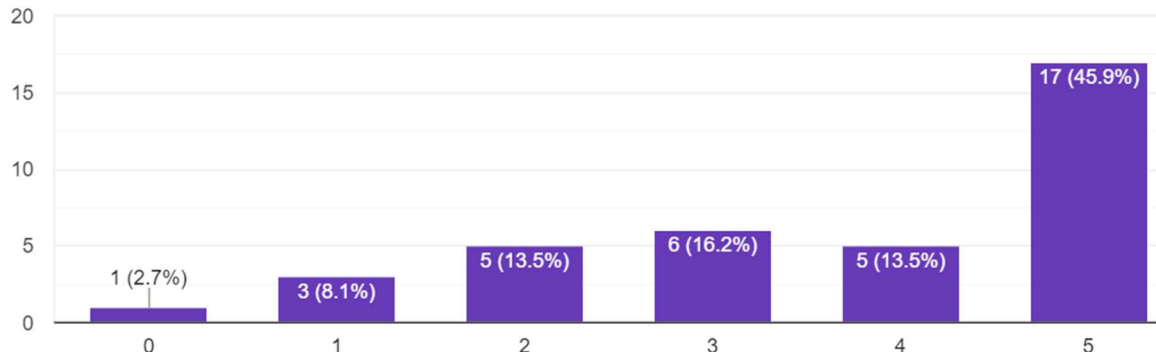
37 responses



### Jednostavnije i dosljednije zakonodavstvo



37 responses



## Italy – Croatia

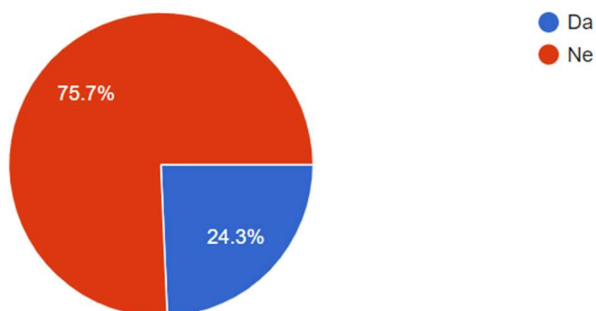


### Natječaji, javni pozivi i sredstva za potporu poduzećima za dvogodišnje razdoblje 2022./2023

Jeste li ikada sudjelovali u natjecajima u dvogodišnjem razdoblju 2022./2023.?



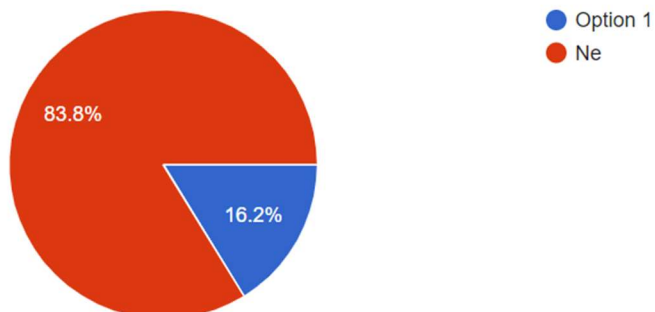
37 responses



Jeste li bili pobjednik u natjecajima u dvogodišnjem razdoblju 2022./2023.?



37 responses



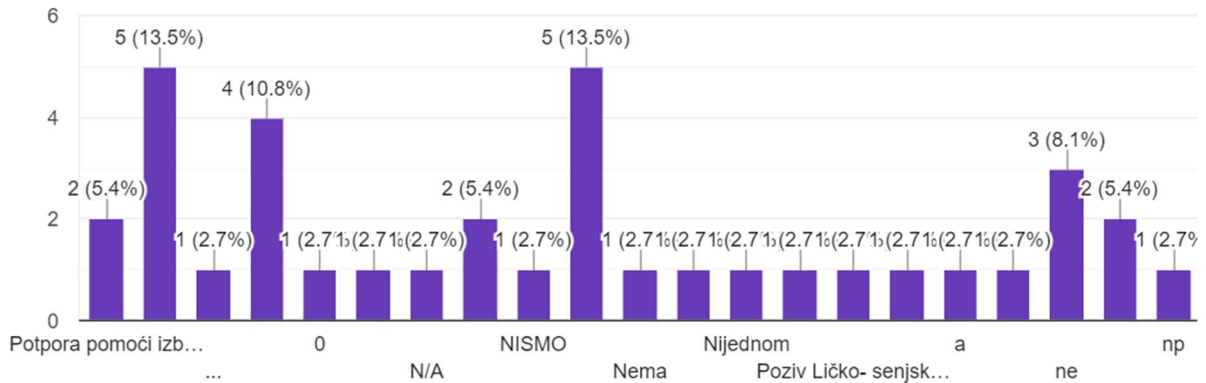
## Italy – Croatia



Ako da, u kojim?

[Copy](#)

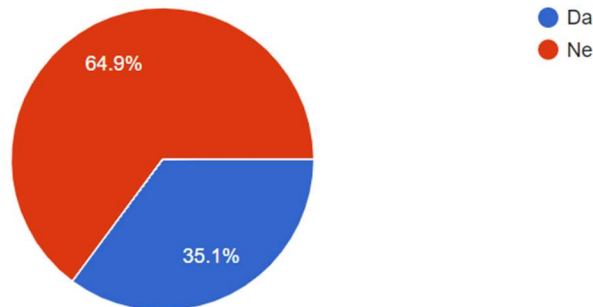
37 responses



Jeste li se prijavili na nacionalne i/ili regionalne javne pozive za poslovne potpore u dvogodišnjem razdoblju 2022./2023.

[Copy](#)

37 responses



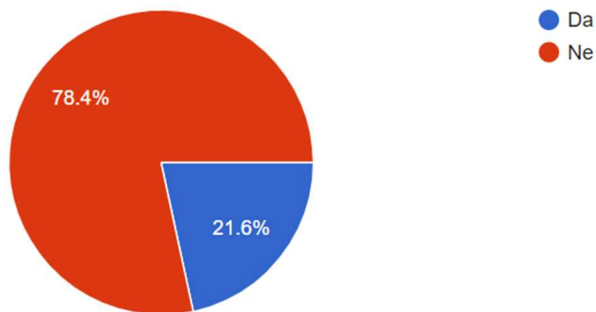
## Italy – Croatia



Jeste li bili pobjednik nacionalnih i/ili regionalnih javnih poziva za potporu poslovanju u dvogodišnjem razdoblju 2022./2023.



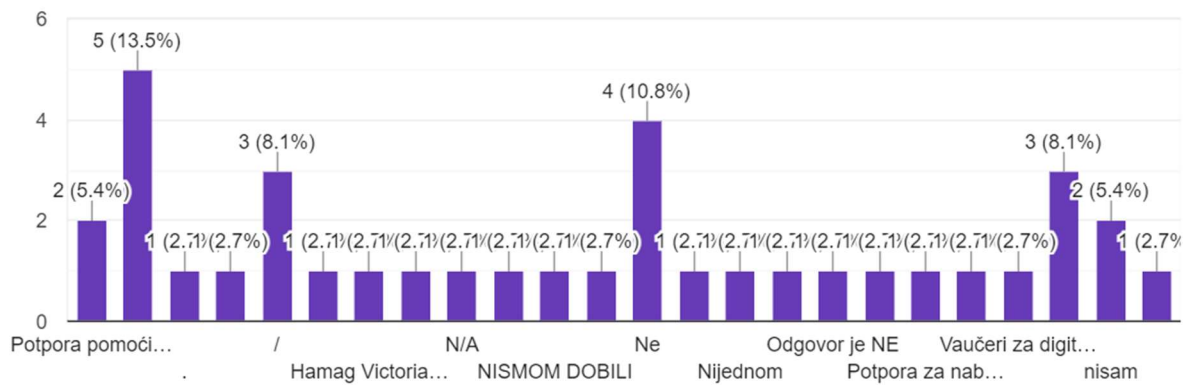
37 responses



Ako da, koje?



37 responses



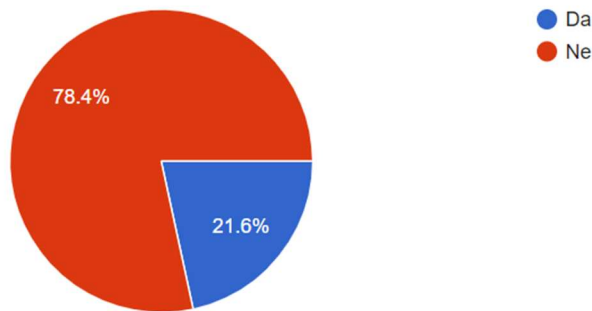
## Italy – Croatia



Jeste li ikada primili nacionalna i/ili regionalna sredstva za potporu poduzećima u dvogodišnjem razdoblju 2022./2023.?



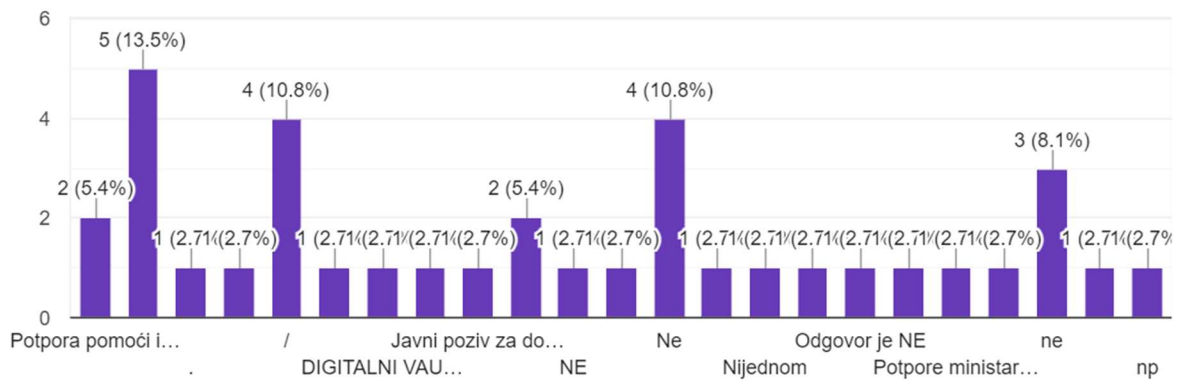
37 responses



Ako da, koje?



37 responses



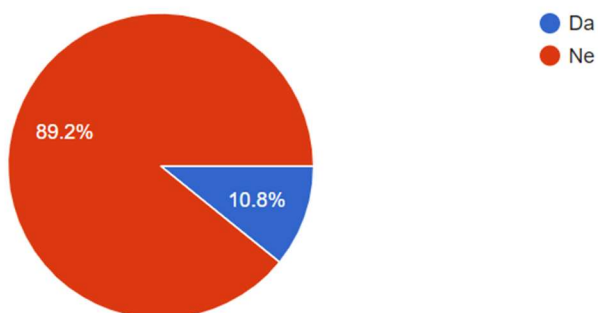
## Italy – Croatia



Znate li za trenutno aktivne nacionalne i regionalne javne natječaje i natječeaje za potpore ruralnim područjima?



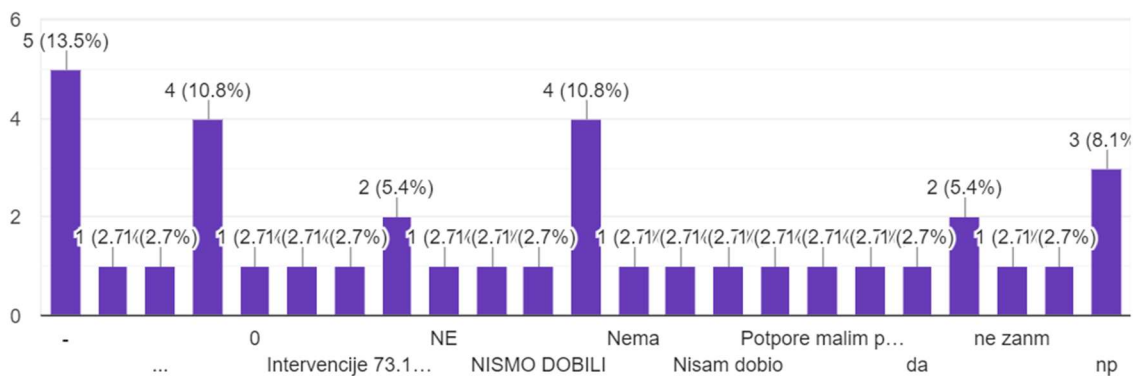
37 responses



Ako da, koje?



37 responses



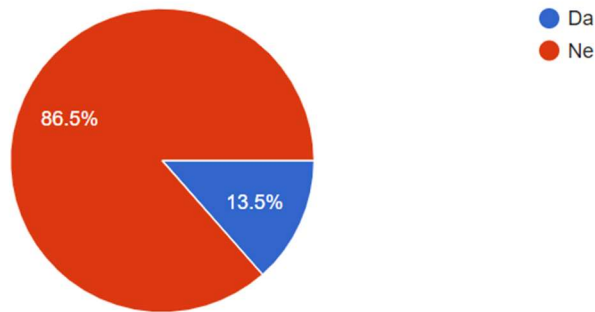
## Italy – Croatia



Je li vaše poduzeće ikada bilo primatelj financiranja i aktivnosti potpore poslovanju prisutnih u ruralnim područjima u dvogodišnjem razdoblju 2022./2023.?



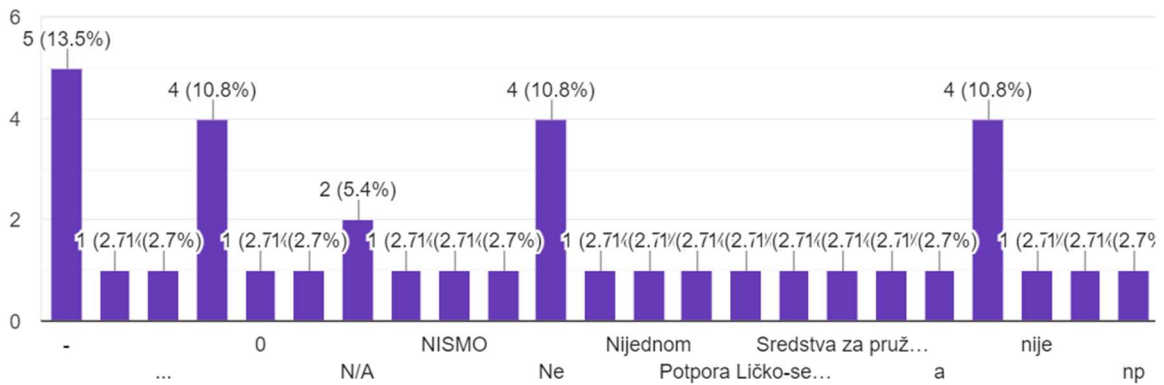
37 responses



Ako da, koje?



37 responses



## REFERENCES AND SOURCES

Banca Ifis, Identità del territorio, tecnologia e innovazione: i pilastri del fare impresa in Puglia,

[https://www.bancaifis.it/app/uploads/2023/10/2023\\_10\\_26-Innovation-Days-Puglia\\_-\\_FINALE.pdf](https://www.bancaifis.it/app/uploads/2023/10/2023_10_26-Innovation-Days-Puglia_-_FINALE.pdf)

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Unioncamere Puglia, «Il sismografo», 23 febbraio 2024

<https://www.unioncamerepuglia.it/wp-content/uploads/2024/02/21.-Economia-pugliese-nel-2023-1.pdf>

The collected data are the results of a survey of small and medium-sized enterprises in the Italian Region of Apulia and Croatian Region of Lika.

