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## The silver tourism economy in rural areas under conditions of sustainable development

**Abstract.** The aim of the article is to present the concept of the silver tourism economy and to identify its supply and demand in rural areas in Poland in relation to sustainable development. The problems of interest were analysed in the context of values held by and ethical norms observed in rural communities. It was found that ethical aspects of sustainable development were embraced by older members of rural communities, and, consequently, were closely connected with the supply and demand sides of the silver tourism economy. The study revealed that the supply side of the silver tourism economy in rural areas was more developed than the demand side. The authors emphasize the need for natural, cultural, social and economic resources (associated with the supply side) to support the demand side of the rural tourism market. They also indicate that ethical values and norms of sustainable development are important for the silver tourism economy. The article is based a review of the literature, analysis of secondary sources and official documents and participant observation undertaken by of the authors.

**Keywords:** rural areas, senior citizens, tourism, silver economy, sustainable development

**JEL Codes:** R1, Z3, C12

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## 1. Introduction

Rural areas are those located outside administrative borders of cities. They cover about 94% of Poland's area and are inhabited by about 40% of the country's population. Since Poland's accession to the European Union, rural areas have been undergoing intensive social and economic changes, including those associated with the implementation of a multifunctional rural development strategy, which aims, among other things, to limit agricultural activity in favour of non-agricultural activities, including tourism. The multifunctional rural development strategy is supported by the idea of sustainable development. Another important feature of rural areas is population ageing, which is manifested by the growing size of the post-working age population (currently about 20%). Elderly inhabitants of rural areas actively participate in daily economic and social life, thus contributing to the silver economy, including the tourism economy. The silver tourism economy can be an important element of successful and active ageing of the rural population.

The article describes the ethical foundations of sustainable development, which are important for rural communities and their economic activity, including that of the elderly. The authors indicated possibilities of developing the supply and demand of the silver tourism economy in rural areas by exploiting existing values and ethical standards.

The article includes theoretical considerations, based on a review of the literature and official documents, and an analysis of empirical data from nationwide surveys.

## 2. Ethical aspects of sustainable development

In the 1980s (1987), the Norwegian Prime Minister G.H. Brundtland presented a report at the United Nations entitled "Our Common Future". In the report, she formulated a concept of sustainable development. The author adopted a broad concept of the development identical to that of civilization and stated that "at the current level of civilization, sustainable development is possible, that is, the development that meets the needs of the present without compromising the ability of future generations to meet their own needs" (World Commission on Environment and Development, 1987).

The underlying idea of sustainable development is to recognise the interdependence of nature protection, economic growth and human development in individual and social dimensions. It is understood that the concept of social, economic and natural sustainability in people's awareness should be adopted as

an important social value, while its realization should occur in accordance with the ethical norms used in the world towards maintaining conditions suitable for the life of future generations.

The question of the axiological foundation of sustainable development is addressed by Tadeusz Borys, who believes that it would be extremely beneficial to apply the supra-egocentric approach to the idea of development, as it would help to reinterpret the categories of civilisation and progress by providing a stable foundation for development in the form of key values, such as good (unconditional good), truth (unconditional truth), love (unconditional love), empathy (unconditional empathy), and honesty (unconditional honesty) (Borys, 2016, p. 41).

These fundamental values also include the intrinsic value of a human being, including the value of seniority or old age. This value, we believe, has been marginalised and even invalidated by contemporary culture, which puts emphasis on the value of youth. It can be argued that the glorification of youth by mass culture is essentially egocentric, defending the independence of an individual. It should be noted that the value of a human being as the subject of his or her own life and the subject of social life is developed in neo-Thomist philosophy (Wojtyła, 2013).

Following the thought of the German philosopher Immanuel Kant, the concept of sustainable development can be regarded as an “idea of practical reason”, i.e. theoretical and practical idea (Kant, 2015). Kant believed that such ideas of practical reason show their causality in relation to human activities (Kant, 2015) when they reach the consciousness of reasonable people, who want to control the chaos in social life and want to design and implement the present and future in a rational way.

### **3. Characterization of rural areas in Poland**

Rural areas in Poland cover about 94% of the country. They are inhabited by 40% of the total population, with about 20% of them aged 0-17; 60% – aged 18-59 for women and 18-64 for men, and 20% – aged 65 and older (Wilkin & Nurzyńska, 2018). According to forecasts of Statistics Poland, the percentage of the urban population in Poland will gradually decrease in favour of the rural population. This phenomenon results, among others, from the fact that rural areas are the largest beneficiary of aid from the European Union aimed at improving the standard of living of their inhabitants. These and other considerations (e.g. safety) make rural areas more attractive as places to live (Ministerstwo Rolnictwa i Rozwoju Wsi, Departament Programów i Analiz, 2017).

Polish agriculture is still largely based on 1.4 million individual family farms. Most of them are small farms with an area of 1-10 ha (about 70%). The mean area

of an individual farm is 9.6 ha (Wilkin & Nurzyńska, 2018). The fact that most farms are small indicates that their agricultural production is not intended for sale but to satisfy household needs. They tend to make use of low-level technology and depend on additional sources of non-agricultural income.

Another characteristic feature of small farms in Poland is reliance on additional gainful activity directly related to agriculture. Different forms of such activity are presented in Table 1.

Table 1. Farms in Poland which undertook additional gainful activity in 2017

Type of activity	In total, since 2017	
	thousand	%
Number of farms	1,398.1	100.0
Total farms with gainful activities, including:	39.7	2.8
– agritourism	10.6	26.7
– handicraft	1.4	3.5
– processing of agricultural products	2.6	6.5
– renewable energy production	0.4	1.0
– aquaculture	0.9	2.2
– agricultural contract work	3.8	9.6
– other activities (e.g. commerce)	21.8	55.0

Source: Wilkin & Nurzyńska (2018).

As can be seen, the two most popular forms of additional gainful activity undertaken in rural areas are agritourism (26.7%) and other activities, which include trade, transport, construction and automotive services (55%). Agritourism services are mainly provided by small farms (Stanny, 2013).

One of the problems faced by rural communities is population ageing and the associated socio-economic and health effects. Over recent years, the percentage of elderly people has been gradually increasing due to rising life expectancy and low fertility rates. For example, at the end of 2012, Poland's population was 38.5 million, with 22.3% aged 60 and older. At the end of 2017, the population shrank to 38.4 million, while the percentage of those aged 60 and older increased to about 24% (Table 2).

In 2017, people aged 60+ living in rural areas accounted for 34.7% of the country's total population. The urban population in the same age group (60+) was 65.3%. Interestingly, the percentage of city inhabitants in consecutive age groups over the age of 65 decreased while in rural areas it rose (Fig. 1).

Table 2. Poland's population aged 60 years and older in 2017 by place of residence: urban and rural areas

Age group	Total		Urban areas		Rural areas	
	thousand	%	thousand	%	thousand	%
Total	38432.2	100.0	23129.6	60.2	15303.6	39.8
60 and older	9055.2	23.6	5910.5	65.3	3144.8	34.7
60-64	2751.8	30.4	1799.9	65.4	951.9	34.6
65-69	2272.9	25.2	1517.4	66.8	755.5	33.2
70-74	1299.8	14.3	864.1	66.5	435.6	33.5
75-79	1119.0	12.3	720.7	64.4	398.2	35.6
80-84	869.4	9.6	550.7	63.3	318.6	36.7
85 and older	742.5	8.2	457.7	61.4	284.8	38.6

Source: Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018.

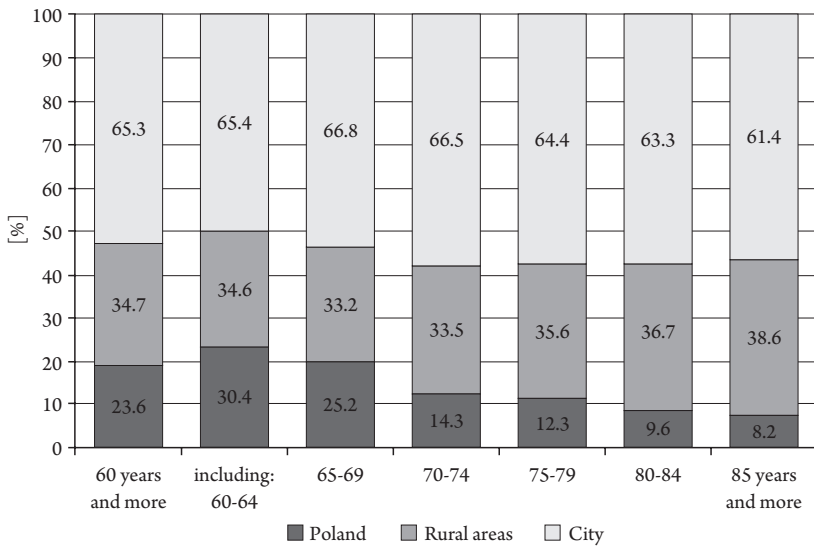


Fig. 1. Poland's population aged 60 and older by the place of residence: urban and rural areas in 2017

Source: based on data included in Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018.

With the changing demographic structure of Poland's population, the structure of the population aged 59/64 and older is also changing (GUS, 2018). Compared to 2010, the percentage of people in the age groups 65-74, 75-79, 80-84, 85-89 and 90+ will have increased by 2035 (Table 3), with the highest growth predicted for

Table 3. 2010-2035 population projection for Poland by age group (%)

Age group	Year					
	2010	2015	2020	2025	2030	2035
0-14	15.0	15.2	15.6	15.0	13.7	12.5
15-64	71.4	69.2	66.0	64.1	64.0	64.2
60-64	6.1	7.1	7.0	5.8	5.7	6.8
60+	19.6	22.7	25.4	26.8	28.0	30.0
65+	13.5	15.6	18.4	21.0	22.3	23.2
85+	1.4	1.8	2.0	2.1	2.1	3.1

Source: GUS (2009).

people aged 90+ (about 2.5 as much as in 2010) and 85-89 years (twice as much) (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018).

One important consequence of population ageing is a growing number of households consisting of single elderly persons. According to forecasts of Statistics Poland, 53.3% of single-person households in 2030 will consist of people aged 65 and older, with 17.3% by them aged 80 and older. It should be stressed that women are much more likely to live in single-person households (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018).

Another characteristics of population aging is feminization, which means that women make up the majority of the population of older adults (about 60% in 2017). In the same year, in the group of people aged 60 and older, there were 141 women per 100 men (compared to the feminisation ratio of 107/100 for the entire population of Poland). The percentage of women in the population that grows with increasing age is a consequence of excess mortality rates for men and disparities in life expectancy between the sexes: women reaching the age of 60 can expect to live 5.5 years longer than men (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018).

To address the problems of population aging, it is necessary to develop strategies that can help to optimally manage the ageing process, including measures to maintain good health, functional independence in everyday life, family and social ties as well as the possibility of education and self-realization and opportunities to maintain financial and housing independence (Worach-Kardas, 2015).

There is no universal recipe for old age. Successful old age can be ensured by providing senior citizens with opportunities for doing things they enjoy and give them satisfaction, that develop them and bring social benefits. For some older adults, these activities will be of interest. For others, they will be unattractive (Nowocień, 2012). One source of such opportunities is the silver tourism economy, associated with leisure, health, culture and social support.

## **4. Development of the silver tourism economy in rural areas**

The term 'silver tourism economy' describes an economic and social system aimed at exploiting the potential of older adults while accounting for their needs. Like any other part of the economy, it is regulated by demand and supply, both of which involve older adults. The generation of older adults has their own specific needs, which have to be met by appropriate services and products offered by various companies and institutions. On the other hand, older adults also constitute a particular kind of human and social capital, which should be used to increase their economic and social activity according to the theory of active and successful ageing (Foster & Walker, 2015; Katz, 2013; Sowa-Kofta, 2018). The silver tourism economy views population ageing not as a threat but as an opportunity to, on the one hand, achieve economic growth by promoting tourism activity among seniors and, on the other hand, as an opportunity to employ them in the tourism industry. The main goal of the silver tourism economy is to improve the quality of life for older adults, to stimulate tourism activities that can meet their needs and create jobs for them. The silver tourism economy aims to raise social awareness of the value of old age, by fostering a positive image of older adults and building solidarity between generations (Rowe & Kahn, 1998). Demand and supply in the silver tourism economy are not only determined by older adults and their needs with regard to tourism and leisure, but also by their families, friends, neighbours, communities as well as local authorities, senior organizations implementing support programmes for older adults, providers of leisure time organization services, the health and care sector and employers benefiting from the valuable professional potential of older adults, their knowledge, and professional and life experience in the tourism industry. The conceptual structure of the silver tourism economy is shown in Fig. 2.

Unlike most elements of the modern tourism and tourism-based market in cities and rural areas, where not much attention is paid to exploiting the human and social capital of the older generation and meeting their needs, including those related to leisure time (Sompolska-Rzechula & Kurdys-Kujawska, 2021), in the silver tourism economy, older adults are regarded as essential in shaping both supply and demand. The demand is determined by their needs for recreation, leisure, health, care, education and employment. The supply side of the silver tourism economy depends on the possibility of managing the human and social capital of older adults, which includes knowledge, skills, professional and social experience, which can be used in the area of tourism.

Income earned by pensioners who work improves their financial wellbeing and household budgets. As a result, they are able to spend more on health services



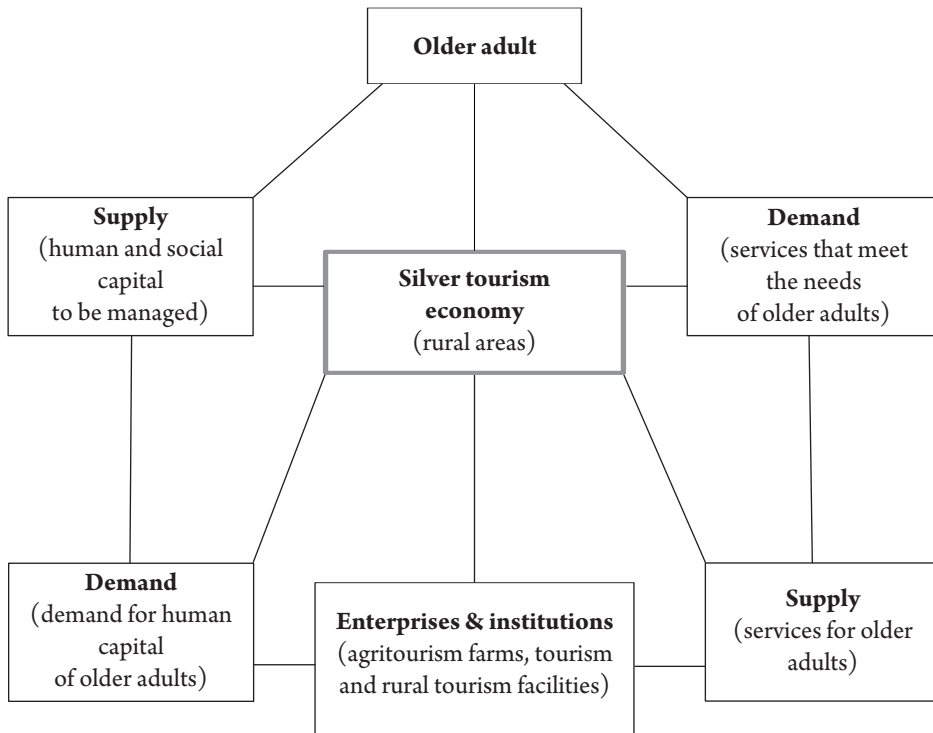


Fig. 2. The conceptual structure of the silver tourism economy in rural areas

Source: Author's own elaboration.

and tourism. Ultimately, employment of older adults drives supply and demand in the silver tourism economy. Before the COVID-19 pandemic the market of hotel, catering, tourism and health services had been growing. For example, in 2017, the health resort in Muszyna was visited by about 20% more patients than in 2016. The number of private patients in the resort also increased from 34.7% in 2016 to 40% in 2017 (Klinger & Otto, 2019).

The silver tourism economy also includes legal entities, which provide a range of services intended to meet the needs of older adults. In addition to their role of service providers, they can also employ older adults. These institutional entities include various kinds of companies (service, production, trade, agricultural/agritourism), leisure organizations, and institutions providing health care, social welfare, education. The silver tourism economy is not only associated with commercial and business activities. It also has non-commercial aspects related to social activity, volunteering and non-profit organizations. From the ethical perspective, the silver tourism economy recognizes the agency of older adults by emphasizing



their human value and dignity. Older adults are active participants of social, economic and political relations, and should not be treated merely as a means enabling others to achieve their own goals and interests. It is important that everyone, not only those connected with the silver tourism economy, should be characterised by high ethical standards and respect the value of dignity and seniority.

The silver tourism economy in rural areas supports the strategy of multifunctional rural development. According to Kulyk & Brelik (2019), social, economic and natural conditions in rural areas are conducive to the development of this economy. In addition to being consumers of services provided by rural tourism companies, pensioners can find employment in this sector, where they can satisfy their need of professional and social activity. The silver tourism economy mainly consists of family agritourism farms and other tourism and tourism-oriented entities, where families with older adults act as owners, managers and employees providing tourism services (Phillip, Hunter, & Blackstock, 2010). This kind of context helps to establish emotional ties that foster contacts with senior tourists. Work culture is accompanied by norms of social coexistence, such as respect for the personal dignity of older adults and their health; the norm recommending carers should be considerate and reliable; respect for cultural goods, local traditions and natural goods (Sikora, Kaczocha, & Wartecka-Ważnińska, 2017). Observance of such norms by owners of tourist facilities and their families living in rural areas follow these norm contributes to the sustainable development of these areas.

The silver tourism economy in rural areas, which depends on the involvement of older adults, their professional experience and practical wisdom, has chances for wider development. In 2017, 46% of older adults lived in multigenerational farm households. In 40.2% of these households, pensions and incapacity benefits represented a significant source of income in household budgets (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018). 13% of people at the official retirement age ran their own agricultural farms, while 4.4% were engaged in non-agricultural work, including the provision of tourism and tourism-related services (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018). There are various ways in which older adults can significantly support family farms in rural areas. As shown in Table 1, in addition to pensions, additional gainful activity based on agricultural farm resources was mainly associated with agritourism (26.7%), the processing of agricultural products (6.5%) and handicraft (3.5%), with a considerable involvement of women, who maintain rural traditions and folk culture, which for which there is a growing demand. The supply and demand sides of the silver tourism economy in rural areas are exemplified by older adults' involvement in non-profit organizations, mainly rural women's clubs, folk song and dance ensembles, vocal ensembles and choirs. This kind of activity appeals to tourists and supports the sustainable rural development strategy (MacDonald & Jalliffe, 2003).

The demand side of the silver tourism economy in rural areas refers to the demand expressed by older adults living in rural areas for services provided by health, welfare, cultural, educational and other institutions that meet the needs of older adults. This problem is not of the interest of the authors of the article and would require detailed research and another study.

The silver tourism economy is also connected with silver tourism, which refers to foreign and domestic trips of older adults to rural areas. For many older adults who have much leisure time, are healthy, fit and well-off, tourism can represent a certain lifestyle; since tourist activity for this group is no longer limited to months of peak demand, there are additional income opportunities for owners of tourist entities. Tourism of older adults means a tourist and recreation activity with the conditions of the premises, program and infrastructure adapted to the limitations resulting from age and physical fitness. Silver tourism is, therefore, another opportunity for the development of mass tourism and a way to ensure that representatives of older generations and socially weaker groups remain active.

According to Statistics Poland, 7% of women aged 60 and older participated in tourism in 2017, compared to 5.4% of men in the same age group (Ministerstwo Rodziny, Pracy i Polityki Społecznej, 2018). Statistical data indicate that seniors are a growing social category, which could have an impact on the seasonality of tourism in Poland. However, research suggests that older adults are currently not particularly active in tourism. This is due both to the lack of a targeted tourism offering aimed at older people and their poor financial and health situation (Januszewska, 2017). Older adults tend to travel for leisure and health-related reasons and to visit friends and relatives. They prefer to travel around Poland, to the most popular destinations, including the seaside, lakes and mountains (the countryside is less popular); most trips take place in spring and autumn, and are made by car, coach or train (Ministerstwo Sportu i Turystyki, 2016).

Research on tourism activity of older adults in Poland shows that rural destinations are not very popular with older adults – only 15% of respondents in a 2015 survey chose this option (Zawadka, 2016). This is surprising, since rural areas offer freedom from stress and interruptions and contact with nature, which should be appreciated by older adults. According to Jan Zawadka, one possible reason why the countryside is not very popular with senior tourists is insufficient promotion of rural tourism, which sustains the stereotype that rural areas have nothing interesting to offer in terms of tourism (Zawadka, 2016).

The target group of senior tourism is complex and diverse, not only in terms of income levels, health, age, travel needs and motives, but also as regards the willingness to travel by sex. Survey results indicate that female seniors go on trips more often than their male peers. They often travel with their grandchildren and prefer agritourism (Wartecka-Ważyńska & Wyszowska, 2020). During tourist and holiday trips, they are more interested in active forms of recreation, and partici-

pate in various forms of education. They pay more attention to package holidays, travel and accommodation costs, and expect tourism services of a higher quality (Nielsen, 2014). Both female and male older adults represent the growing segment of the tourism market in general, and are likely to constitute a larger segment of the rural tourism market than before. According to Januszewska (2017), older adults as consumers of tourist services:

- are a highly heterogeneous group (in terms of health, age, financial wellbeing, embraced value systems);
- highly aware of their needs when purchasing a tourist product;
- expect high quality and standards of tourist services;
- tend to have limited financial resources that come from a single source of income (pension);
- tend to opt for medium and long trips;
- prefer to travel during the off-season;
- prefer active forms of recreation.

The natural, cultural, social and economic values still present in rural areas could help make rural tourism more appealing to seniors. Values can contribute to the development of the demand side of the silver tourism economy in rural areas and support their sustainable development.

## 5. Conclusion

Given the growing number of older adults in Poland, it is important to develop an appropriate aging policy at all levels to ensure successful and healthy ageing, which should, among other things, ensure appropriate opportunities for tourism and recreation, including the development of the silver tourism economy in rural areas.

The silver tourism economy in rural areas should be organized taking into account global trends and changes in the tourism market resulting from demographic processes and older adults' needs regarding individualisation, self-realization and independence.

The silver tourism economy in rural areas should take into account ethical values of a person, including the value of seniority, the dignity of older adults, respect for the life experience of the elderly, and the value of community.

In order for the silver tourism economy to successfully develop in rural areas, institutions responsible for meeting the needs of older adults should be staffed by appropriately trained employees, who can help to eliminate barriers preventing seniors from being consumers of tourist services and finding employment in the tourism sector.

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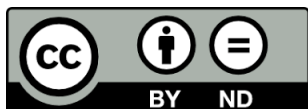
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## Srebrna gospodarka turystyczna na obszarach wiejskich w warunkach zrównoważonego rozwoju

**Streszczenie.** Celem artykułu jest przedstawienie koncepcji srebrnej gospodarki turystycznej oraz rozpoznanie jej strony podażowej i popytowej na obszarach wiejskich w Polsce z uwzględnieniem idei zrównoważonego rozwoju. Badane zagadnienia zostały przeanalizowane w kontekście wartości i norm etycznych występujących w społeczności wiejskiej. Wskazano, że etyczne aspekty idei zrównoważonego rozwoju są bliskie osobom starszym w środowisku wiejskim, a więc zarówno podażowej, jak i popytowej stronie srebrnej gospodarki turystycznej. Badania wykazały, że w srebrnej gospodarce turystycznej na obszarach wiejskich dominują czynniki podażowe nad popytowymi. Podkreślono potrzebę wspomagania przez zasoby naturalne, kulturowe, społeczne i ekonomiczne (wartości podażowych) strony popytowej rynku turystyki wiejskiej. Wskazywano, że srebrnej gospodarce turystycznej na wsi bliskie są wartości etyczne i normy zrównoważonego rozwoju. Artykuł powstał na podstawie wyników badań uzyskanych w wyniku analizy źródeł wtórnych, literatury przedmiotu i bezpośredniej obserwacji autorów. W podsumowanie opracowania sformułowano wnioski poznawcze i praktyczne dotyczące poruszanych w badaniu problemów.

**Słowa kluczowe:** wieś, seniorzy, turystyka, srebrna gospodarka, zrównoważony rozwój



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