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Financial support for rural development in territorial communities

Abstract. The study aimed to identify the peculiarities of the functioning of the system of financial support for rural territorial communities and to assess its ability to ensure rural development in the context of new managerial and economic challenges. The research methodology was based on an analysis of the dynamics of rural communities' revenues in 2021-2024, the structure of local budget revenues, capital expenditures, and off-budget financing. The study found that the total revenue of rural communities increased from 29.0 billion UAH in 2021 to 40.4 billion UAH in 2024. In 2023, the average amount of local taxes and fees per capita reached 2,530.6 UAH, which exceeded the figure for 2021 (2,190.4 UAH), and according to the analysis of 1,331 communities, in 2024 it was approximately 8,183 UAH (excluding transfers). In 2024, personal income tax (36.3%) and local taxes (12%) accounted for the bulk of revenues, while the share of intergovernmental transfers remained high at around 38%. Capital expenditures also increased: in 2024, the average amount of such expenditures was 2,075.8 UAH per capita. Extra-budgetary resources were noted to be substantial: more than 5,000 entrepreneurs received loans worth over 20 billion UAH, and dozens of grant projects were implemented in communities in at least six regions. The findings of the study confirmed that financial flexibility, strategic planning, effective administration of

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local taxes and attraction of external resources are key factors in the stable development of rural communities even in times of crisis. The results of the study can be used by local governments to improve budget planning mechanisms, increase the financial independence of communities and attract additional resources for sustainable rural development

Keywords: investment; income; tax; budget; strategic planning; rural development; entrepreneurship

INTRODUCTION

Financial self-sufficiency of communities, especially those located in rural areas, where the level of economic activity is lower compared to cities, is a substantial task. It is the financial capacity of communities that determines their ability to address priority development issues, modernise infrastructure, provide social services, support small businesses, and stimulate employment. At the same time, due to the war, economic instability, and changes in donor approaches to aid, communities face new risks that require adaptive and strategically sound solutions.

In the context of declining budget revenues and increasing financial burden on local governments, the issue of the resource capacity of rural areas is of relevance. The study by O. Podzizei & T. Korobchuk (2023) revealed the dynamics of local budget revenues and expenditures in the context of war, analyses the budget deficit and the sources of its coverage, through transfers and international assistance. The study emphasised that despite maintaining financial autonomy, communities face a lack of resources to implement investment projects. The formation of effective rural financing is necessary to achieve the goals of sustainable development in a resource-limited environment. L. Romanchuk *et al.* (2024) studied the European experience of supporting rural communities, focusing on EU cohesion policy instruments: grants, loans, guarantees, and investments. The study proved that the integrated use of these instruments contributes to socio-economic sustainability.

In the context of decentralisation, one of the key challenges is to ensure equal access to resources, services and development opportunities for the rural population. M. Bezpartochnyi & O. Bezpartochna (2024) also covered the issue. The study analysed the impact of financial decentralisation and territorial marketing on the inclusive development of rural communities in the Lviv region. In particular, the study analysed budgetary indicators, the level of political, economic and social inclusion, and surveyed active groups of community members. The study determined that the indices of political inclusion are the highest due to the availability of administrative services and the effectiveness of management decisions, while economic inclusion is limited by low access to resources. Under martial law, there is a growing need for new approaches to financing the development of territories. T. Zheliuk & A. Zhukovska (2022) analysed the possibilities of attracting budgetary, grant and crowdfunding resources to create a civil protection system in communities, emphasising an inclusive approach. The study also considered the potential of effective land management to increase revenues.

The uneven financial capacity of local communities remains a challenge for decentralisation. T. Zaiats *et al.* (2024) analysed the dynamics of the budgetary capacity of communities in the pre-war and war periods, identifying the key factors of population, subsidisation, and tax capacity. The study proposed a model for the formation of capable communities, revealing significant socio-economic differentiation and limited effectiveness of horizontal equalisation. The financial autonomy of territorial communities in Ukraine is a key factor in their sustainable development in the context of decentralisation. P. Fuhelo *et al.* (2022) studied the sources of local budget revenues, the assessment of the effectiveness of financial support, and the dynamics of intergovernmental transfers in 2016-2020. The study emphasised the benefits of expanding the list of local taxes, increasing the volume of communities' revenues, and moving to direct intergovernmental relations with the state.

The insufficient level of financial independence of local budgets and the imbalance in the horizontal alignment of resources hinder the sustainable development of territorial communities. R. Sodoma *et al.* (2022) analysed the impact of financial decentralisation in the context of adapting international experience and proposed a conceptual model of community development that integrates the potential of the budgetary, business, and household spheres. The study emphasised the importance of an effective system for monitoring the effectiveness of decentralisation and the need for a comprehensive reform of local government, including the redistribution of powers and resources. The insufficient coverage of rural communities with advisory services and the instability of their funding sources significantly hinders the development of local initiatives. A. Gaidutskyi (2024) studied the world experience of financing agricultural extension and the specifics of its application in Ukraine, analysing the contracting model of financing, which involves the provision of socially oriented services by non-governmental organisations at the expense of the state budget. The study has identified the advantages and disadvantages of the "demand-side" and "supply-side" approaches and proposed the creation of a special Fund for the Development of Extension with corporate governance.

Budget planning requires innovative tools, attracting additional funding and stimulating entrepreneurship. There are no clear approaches to assessing the effectiveness of financial mechanisms and analysing their interrelationships, as well as the integration of displaced agricultural enterprises into the local economy. The issues of combining security financing with long-term development instruments, incorporating internal migration, and aligning budget policy with sectoral reforms have not been sufficiently studied. Adaptation of financial policy to the conditions of crisis areas and interaction with alternative sources of funding also require attention.

The study aimed to identify ways to improve financial mechanisms to support rural development in the context of decentralisation and socio-economic instability. To achieve this goal, the following tasks were set: to analyse the structure and dynamics of local budget revenues and expenditures in rural communities; to explore the possibilities of attracting alternative sources of funding for the implementation of rural development projects in territorial communities.

MATERIALS AND METHODS

The study was practical in nature and covered the period of 2021-2024, which made it possible to trace changes in the financial support for the development of rural territorial communities in the context of budget policy transformations, including adaptation to new challenges of the management and tax systems. The study used system analysis to comprehensively examine the economic essence of financial support as a key for managing the development of territorial communities. Financial support was considered as a set of budgetary and extra-budgetary resources aimed at achieving the strategic and socio-economic goals of communities.

The analysis used a comparative analysis to assess the dynamics of rural territorial communities' revenues in 2021-2024, focusing on total revenues and their growth in difficult conditions (Decentralisation, 2025a; 2025b). The structure of local budget revenues for 2024 was analysed in detail, with the main share being personal income tax, as well as local taxes and intergovernmental transfers (Structure of local..., n.d.; Local taxes and..., n.d.). The share of each source in budget formation is considered, which makes it possible to determine the level of tax independence of communities. Particular attention was paid to the structure of local taxes: the share of the single tax, land fees, and rent in the overall revenue system was analysed (Decentralisation, 2024a). At the same time, the average amount of local tax and fee revenues per capita was studied, depending on the size of the community.

Capital expenditures as an indicator of the investment potential of communities were a separate analytical area of the study. The average amount of capital expenditures per capita and the share of such expenditures in the overall structure of budgets were determined (Local budgets – 2024, 2024). These data were considered as an indicator of the ability of communities to invest in infrastructure, education, healthcare and other priority areas. An important component of the study was the examination of mechanisms for attracting extra-budgetary resources. In particular, the study examined the participation of communities in the state programme "Affordable Loans" (Privatbank, n.d.), and analysed cooperation with international partners: Research

Institute of Organic Agriculture (FiBL, Switzerland), SAFOSO AG (Switzerland) (SAFOSO, n.d.), United States Agency for International Development (USAID) (USAID, n.d.) and Kymonix International (n.d.) (Kurkul, 2024).

In 2023-2024, the study analysed the attraction of grant support implemented by Corteva Agriculture (n.d.) under the TalentA programme (Corteva, n.d.). The role of charitable foundations in mobilising additional funds is also investigated. The study examined intergovernmental transfers as an important source for compensating for financial imbalances, particularly in 2022-2024, and identified their importance for small and frontline communities (Local taxes and..., n.d.). The study also included an assessment of the implementation of revenue targets in the communities. Based on the materials studied, directions for improving the financial support for rural development in the local governance system were developed, and the case study method was used to analyse specific practices of attracting extra-budgetary resources implemented in certain Kyiv, Cherkasy, Zaporizhzhia, Chernihiv and Vinnytsia regions (Local budgets – 2024, 2024; Berezyuk, 2024).

RESULTS AND DISCUSSION

Fundamentals of financial support for the development of rural areas of Ukraine

Financial support is a key tool for managing the development of territorial communities, since it is through the effective formation and use of financial resources that management decisions, strategic plans and local initiatives are implemented. The economic essence of financial support is the accumulation, distribution and rational use of monetary resources, which are formed both from domestic revenues and through intergovernmental transfers, grants, investment and credit support.

The dynamics of rural communities' revenues show a gradual increase in their financial capacity, despite the difficult military and economic conditions. While in 2021, the total revenues of rural communities amounted to 29.0 billion UAH, in 2022, despite the war, this figure remained at a similar level. Already in 2023, revenues increased to 35.2 billion UAH, and in 2024, they reached 40.4 billion UAH, which is evidence of the stable recovery and adaptation of communities to new conditions. Per capita, the average amount of local tax and fee revenues increased from 2,048 UAH in 2022 to 2,530.6 UAH in 2023, exceeding the pre-war figure of 2,190.4 UAH in 2021, and reached approximately 8,183 UAH in 2024 (excluding transfers), according to an analysis of 1,331 communities (Decentralisation, 2025a). Figure 1 shows the dynamics of rural territorial communities' revenues in 2021-2024.

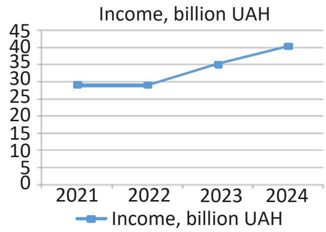

Figure 1. Revenue dynamics of rural communities in 2021-2024

Source: compiled by the authors based on Decentralisation (2025a)

In the structure of local budget revenues in 2024, the main share was accounted for by the personal income tax (36.3%) and local taxes and fees (10-12%). Thus, the total share of internal revenues reached 46-48%, which indicates the growing independence of communities in generating revenues (Structure of local..., n.d.). At the same time, intergovernmental transfers remain an important source of financial support: subventions accounted for 19.0% and grants for 7.5%, or 25% of total revenues (Local taxes and..., n.d.). In rural communities, given the limited tax base, this share may be even higher. Figure 2 shows the distribution of the revenue structure in 2024.

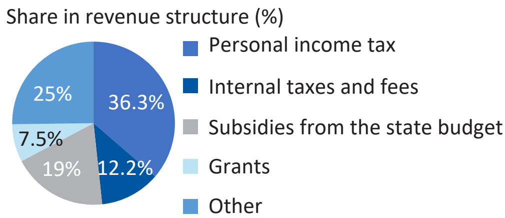

Figure 2. Structure of local budget revenues in 2024

Source: compiled by the authors based on Structure of local... (n.d.), Local taxes and... (n.d.)

Furthermore, an important component of financial support is capital expenditure, which reflects the investment potential of communities. According to data from 2024, the average amount of capital expenditures per capita in a territorial community was 2,075.8 UAH, which makes it possible to estimate the average amount of investment of 15-16 million UAH per community per year. These funds are used to develop infrastructure, education, healthcare, culture and sports, forming the basis for long-term growth (Decentralisation, 2025b).

Notably, many rural communities actively attract extra-budgetary resources. In 2024, more than 5,000 entrepreneurs, many of them from the agricultural sector, received loans under the "Affordable Loans" programme (Privatbank, n.d.) totalling over 20 billion UAH (Propozitsiya, 2024). This government initiative aims to facilitate access to finance for small and medium-sized businesses on favourable terms, for machinery upgrades, equipment purchases, and processing development, which is crucial for the agricultural sector of the economy in the face of limited solvency. Some grant programmes are also substantial in strengthening the financial capacity of rural communities. For instance, a project by the Research Institute of Organic Agriculture (FiBL, Switzerland) in partnership with SAFOSO AG (Switzerland) (SAFOSO, n.d.) aims to develop organic production, biosafety, and certification, enabling communities to implement environmentally sound practices and enter international markets. In addition, USAID-funded programmes implemented by Kimoniks International (n.d.) provide grants to communities for projects to increase economic resilience, energy efficiency, social entrepreneurship, and local infrastructure. Funding ranges from 100 to 400 thousand euros, which can be used for the implementation of medium-sized projects, creation of new jobs, diversification of the local economy, and involvement of women and youth in entrepreneurial activities (Kurkul, 2024).

In 2023-2024, several rural communities in Ukraine successfully attracted grant support for the development of agricultural production, small businesses and social initiatives. Communities in Zhytomyr, Kyiv, Mykolaiv, and Chernihiv regions became participants in the TalentA programme (Corteva, n.d.), 2024-2025, implemented by Corteva Agriculture. As part of this initiative, women farmers received grants to develop agricultural processing, which was used to start businesses or expand existing small-scale production. One example is the Mykhailo-Kotsiubynske Village Council in Chernihiv region, which, thanks to the programme's support, has set up a grain processing workshop that provides added value and new jobs in the community (European Business Association, 2025).

Another example is the Bilenkivska community in the Zaporizhzhia region, where more than 200 families received financial support for agriculture from the Caritas Zaporizhzhia charitable foundation. The grants contributed to strengthening food security, household development, and stabilising the economic situation in the region (Gubina & Pasichnyk, 2024). In addition, the Myronivsky Hliboproduct Charitable Foundation (MHP) is an active grant-making organisation that has implemented hundreds of projects in rural communities in Cherkasy, Kyiv, and other regions. Its initiatives include supporting small businesses, developing environmental projects, social services, and local initiatives (MHP. Hromadi Charitable..., n.d.). The foundation implemented a microgrant competition "Village. Steps to Development", which since 2016 has helped more than 300 people start businesses in rural areas, providing grant support worth over 16 million UAH (MHP (company), n.d.). Thus, grant support has become an important source of resources for rural communities, contributing to economic revitalisation, increased employment and improved quality of life at the local level. Thus, financial support is not only a tool for covering current needs, but also a strategic basis for planning, attracting investment and achieving long-term goals. Its effective management determines the level of socio-economic development, the quality of life of the population and the ability of communities to function independently in a changing environment.

G. Christmann *et al.* (2024) presented rural development as a result of social innovations initiated from below. Using examples of communities in Germany, Ireland, and Portugal, the study demonstrated how the creation of cooperatives, digital services, and other initiatives strengthened the autonomy and cohesion of the local population. In contrast, the current study demonstrated how communities strengthen their positions through financial mobilisation of tax revenue growth, grant mobilisation, and effective management of capital expenditures. Both approaches are different, but they convincingly confirm that the active position of the communities themselves is the driver of change.

J.T. Undurraga & B. Pokorny (2024) conducted a systematic review of the literature on the impact of context on rural development in tropical Latin America. The study classified five groups of factors ranging from infrastructure to the environment and showed that the impact of change is not unambiguously positive. The current study also emphasised the role of context but was limited to economic and financial indicators. While J.T. Undurraga & B. Pokorny conducted a generalised analytical framework based on hundreds of sources, this case study captured specific results in community budget management. A completely different focus was demonstrated by A. Steinführer *et al.* (2024) in an analysis of the change in migration trends in Germany from moving to large cities to returning to rural areas. The study determined that the key factors behind such decisions are housing affordability, family ties, and fatigue from urban stress. The current study, on the other hand, emphasises not migration, but the growth of economic autonomy in rural communities. Despite the different focus, both studies documented a reassessment of the value of rural areas in both subjective household decisions and financial management outcomes.

Financial support is a key condition for the sustainable development of rural communities. Due to the growth of internal revenues, active attraction of grants, investments and state support, communities are gradually strengthening their financial capacity even in times of crisis. Analysis of the dynamics of budget indicators and comparison with international studies confirmed that it is the ability to effectively mobilise and use resources, adapting to the context, that determines the level of socio-economic sustainability of communities.

Assessment of the current state of financial support for rural communities in Ukraine

In 2024, the structure of local taxes in rural territorial communities continued to demonstrate a strong dependence on two main sources of the single tax and land fees. In particular, the share of the single tax was about 55-56% of all local taxes and fees, which demonstrated the key role in generating internal revenues for rural communities. Compared to 2019-2023, this figure increased, indicating that small businesses in rural areas were becoming more active. Land payments were second at around 34-35%, which was a decrease compared to 2019, when their share exceeded 44%. This may have been due to a decrease in the amount of land under cultivation or adjustments to the normative monetary value. Other taxes had an insignificant share: rent was less than 5%, and tourist tax was no more than 1-2%, and was applied mainly in communities with developed recreational potential (Decentralisation, 2024a).

The average amount of local tax and fee revenues per capita in rural communities varied significantly depending on the size of the community. In small communities with a population of up to 5,000 people, this figure reached approximately 2,576 UAH, and in some cases exceeded 3,000 UAH. This was determined by the greater concentration of the tax base and the relatively smaller number of residents among whom tax revenues were distributed. In large rural communities with a population of more than 15,000 people, on the contrary, the tax capacity was lower, ranging from 1,600 to 1,700 UAH per person, despite the recorded growth of own revenues by 6.7%. For comparison, in urban communities of similar size, the average level of tax revenues in 2024 was about 1,580 UAH per capita. Thus, small rural communities proved to be more tax-capable than urban ones. The leaders among the communities in terms of internal revenues were the communities of Kyiv region, in particular Prystolichna, Borshchahivska and Kozynska, which demonstrated the highest financial indicators per capita. For example, in 2024, the total budget of the Prystolytska rural territorial community amounted to 804.5 million UAH, of which 789.96 million UAH was accounted for by the general fund and

14.52 million UAH by the special fund. The general fund surplus amounted to 161 million UAH, with expenditures of 628.95 million UAH. Special fund expenditures amounted to 175.53 million UAH, the reserve fund to 3 million UAH, and the budgetary revolving balance to 2 million UAH Borshchahivska rural territorial community saw a significant increase in personal income tax (PIT) revenues, which indicates high economic activity of both households and businesses. This confirms the stable budgetary capacity and the ability of these communities to effectively provide development funding. (Local budgets – 2024, 2024).

Interbudgetary transfers played an important role in the structure of rural budget revenues. In 2022, due to the full-scale war, there was a sharp decline in subsidies and grants, which was due to the redistribution of state budget funds for defence. However, in 2023, their volume increased significantly: rural budgets received about 19 billion UAH, which accounted for more than 38% of all revenues. In 2024, the share of subsidies was 19.0%, and grants were 7.5%, or 26.5% of total revenues. At the same time, the share of transfers in the structure of revenues of rural communities remained at 38%, indicating that they remained heavily dependent on state funding (Decentralisation, 2024b).

The most dependent on transfers were small communities with a low tax base, as well as communities located in the de-occupied or frontline areas. In 2024, there were about 119 territorial communities with a base grant exceeding 50% of general fund revenues. In some cases, this share reached 60-70%. For instance, in the Kochubeyivska community, internal revenues accounted for 65.4%, in the Muzykivska community 48.2%, and in the Stanislavska community 53.6%. This demonstrated a significant variation in the level of budgetary capacity even within the same type of community (Berezyuk, 2024). In 2024, the main share of rural budget expenditures, as in 2022-2023, was spent on social services. About 26-28% of total expenditures (187.1 billion UAH nationwide) were allocated to education, 10-11% to healthcare (approximately 20.9 billion UAH), and 7-8% to social protection (approximately 35.4 billion UAH). Expenditures on housing and communal services, including infrastructure projects, amounted to 8-10%, and on culture, 2-3%. Thus, the priorities remained education, healthcare, basic services, and landscaping (Decentralisation, 2024b).

Capital expenditures, which reflected the investment potential of communities, were of particular importance for assessing development. In 2024, the average share of capital expenditures in the overall structure of the country reached 23.1%. In rural communities, this figure varied from 7% to 12%, with a general upward trend. Per capita, the average amount of capital expenditures in rural communities was 2,075.8 UAH, which indicated an increased focus on infrastructure development even with limited resources. The analysis of the implementation of budgets for 2022-2024 showed the overall resilience of rural communities to economic and security challenges. Total revenues increased from 21.3 billion UAH in 2022 to 27.4 billion UAH in 2024. However, in 2023-2024, some communities, mostly small ones, experienced a 20-35% reduction in revenues. The main reasons for this were a drop-in business activity, internal migration, and a reduction in land use. In contrast, large rural communities demonstrated an increase in internal revenues (Decentralisation, 2025a).

In 2024, revenue targets were met at 95-100% in most rural communities. A similar picture was observed for expenditures, which remained stable, with deviations only in some communities. However, in several territories, typical deviations were recorded, including: a shortfall in tax revenues (especially in the combat zones), an excessive burden on the administrative apparatus (in some communities, its costs reached 80-90% of their revenues), and insufficient use of investment funds due to a lack of project management and organisational resources. Imbalances in tax capacity remained significant. In 2024, the gap between the richest and poorest communities in terms of per capita income reached 250 times. This situation created difficulties in providing basic services in weak communities and required a review of approaches to financial equalisation (Decentralisation, 2025a). Thus, in 2024, rural communities continued to demonstrate resilience, flexibility and adaptability. At the same time, they remained highly dependent on transfers, and internal tax resources remained unevenly distributed. Further improvement in governance efficiency will require strengthening the tax base, increasing community participation in grant and loan programmes, and improving intergovernmental support mechanisms in the face of uneven regional development.

Compared to the study by M. Karami & R. Madlener (2023), the focus of the current study is different. While the German authors proposed an assessment of the sustainability of rural municipalities through a multidimensional benchmarking system, Ukrainian communities were examined from the perspective of financial mobility in the context of military instability. The justification for the growth of investment potential through loans and grants contrasts with the regional gaps identified by M. Karami & R. Madlener's findings of regional gaps in the technological and environmental dimensions. The difference was not only in the methods, but also in the levels of analysis: in the first case, a strategic assessment of sustainability, in the second, practical support for development through financial instruments.

F. Piras *et al.* (2024) investigated a strategic approach to the allocation of CAP resources among Italian regions. This analytical vector differed from the practice-oriented nature of the current study, which focused on attracting grants and implementing local initiatives. While the Italian regions were classified according to their dominant financial strategies as investment, environmental or mixed, Ukrainian communities demonstrated examples of adaptation to limited conditions by mobilising available sources of funding. A different vision of rural development was proposed by S.A. Ali *et al.* (2024), highlighting the environmental and spatial marginality of areas in Southern Italy. Their analysis focuses on the potential for restoring degraded landscapes and attracting social capital. In contrast, the current study assessed the growth of community capacity through indicators of income, transfers and capital expenditure. The idea of the need for targeted support for rural areas was common to both studies, but it was implemented in different environmental, landscape, and financial and managerial ways.

A. Kallert *et al.* (2021), in their study of rural development in Germany, focused not so much on support instruments as on discursive contradictions. The study described how, in practice, the proclaimed goals of equal living conditions remain unrealisable due to the dominance of neoliberal logic and a chronic lack of funding. Meanwhile, the current study showed an increase in the financial capacity of communities in the dynamics through the analysis of budgets, income structure, and implemented programmes. Thus, if A. Kallert *et al.* criticised the declarative nature and ineffectiveness of the policy, this study illustrated examples of its effectiveness in practical terms. In the case of the study by F. Cisilino *et al.* (2024), the analysis emphasised the micro-level of the effectiveness of agricultural enterprises' participation in integrated food chain projects. Based on statistical data, the study proved the positive impact of such programmes on farm productivity. In contrast, the present study emphasised the financial situation of communities. Both approaches demonstrate that engaging in structured forms of support, whether through Integrated Supply Chain Projects (ISCPs) or government and grant programmes, can improve socio-economic performance, although the levels of analysis were different.

The study by M. Dziamulych (2023) investigated financial security as a key factor in the sustainable development of the region. The mechanisms of financial management and sources of funding that were relevant for ensuring rural development in territorial communities were considered. An assessment of the impact of investments from the European Rural Development Fund by D. Insolda *et al.* (2024) revealed another macroeconomic dimension. The study found positive dynamics in GDP and agricultural production in Italian regions after the European Agricultural Fund for Rural Development (EAFRD), albeit with a certain decline in employment. In contrast, the current study analysed specific indicators of community budgets, their ability to implement capital projects, maintain basic services, and attract external financing. Both studies pointed to the importance of investment, but at different scales – regional and local. The study by L. Briamonte *et al.* (2024) emphasised the social sustainability of the agricultural sector: employment, human rights, and safe working conditions. The study proposed a system of KPIs to assess the social impact of agricultural production. This perspective differed significantly from the Ukrainian context, where the emphasis was on indicators of financial self-sufficiency of communities. At the same time, both studies were based on the need to formulate reasonable criteria for assessing sustainable development, one in the social plane and the other in the financial plane.

In 2024, Ukraine's rural communities continued to demonstrate their ability to adapt to military and economic instability. A single tax remained the main source of internal revenues, and the share of transfers showed a continued high dependence on state support, especially in small communities and frontline areas. At the same time, there was an upward trend in capital expenditures, indicating a desire to invest in development. The comparison with European studies confirmed the relevance of a local approach to supporting rural development: while Western authors mainly focused on strategic planning, environmentally sustainable transformation, and social impact assessment, Ukrainian practice was based on practical financial mobilisation of resources.

Directions for improving financial support for rural development in the local government system

Financial support for rural development requires not only a review of existing budget planning tools but also a deep rethinking of general approaches to resource management at the local government level. As a result of the decentralisation reform, local governments have been granted much broader powers to manage finances, property, and implement social and economic policies. However, this has also resulted in increased responsibility, for the efficient use of budget funds, ensuring the stability of basic services and the implementation of development programmes. In such circumstances, communities face the need to introduce new financial practices based on the principles of stability, flexibility, transparency and adaptability to changes in the external environment. The successful exercise of powers depends not only on the number of accumulated resources but primarily on the community's ability to strategically manage them, forming an effective and self-sufficient financial policy capable of supporting long-term development.

One of the most pressing challenges for rural communities is ensuring stable access to various sources of funding. In most cases, communities cannot rely solely on revenues from taxes and fees. A low tax base, demographic losses, limited business activity and external risks (war, energy crisis, migration) force local governments to seek additional resources. Therefore, the state support in the form of grants and subsidies, international grants, technical assistance, targeted programmes of partners with the European Union and USAID, social investments by businesses, loans from banks and development funds are substantial in building the financial capacity of rural development. At the same time, innovative approaches, such as raising funds through crowdfunding platforms, issuing social bonds, municipal loans, etc., are gaining relevance. The combination of budgetary and extra-budgetary sources provides flexibility in forming budget revenues, minimises the risks of overdependence on state transfers, and formulates a sustainable basis for implementing strategic priorities.

Efficient administration of local taxes remains one of the most effective tools for increasing own revenues. Optimising the collection of personal income tax, unified tax, and land payments requires the introduction of modern electronic services that simplify interaction with taxpayers, reduce administration costs, and automate processes. The tax base can be expanded by creating a complete register of taxpayers, conducting an inventory of property, digitalising land records, and legalising business activities in rural areas. The high share of the shadow economy remains one of the main threats to sustainable development, and therefore, transparent tax administration mechanisms are not only a technical but also a strategic task for the community. Successful financing of social, educational, and infrastructure projects is impossible without the participation of civil society and the private sector. Involvement of the public in the budget planning decision-making process can be used for consideration of the real needs of residents, increases the legitimacy of management decisions, and stimulates social activity. Business participation in rural development, including through social partnerships, interest-based philanthropy, patronage, or public-private partnerships, can be used for the implementation of large-scale projects to upgrade infrastructure, build kindergartens, schools, outpatient clinics, sports or cultural facilities. As a result, synergies are formed between public institutions and private initiatives, which contribute to improving the quality of life (Zhang *et al.*, 2024).

Another key element of effective financial management is strategic planning. Communities that develop sustainable development strategies, formulate multi-year investment plans, set clear goals and key performance indicators, usually demonstrate higher performance indicators for the use of funds. One example of a community that actively uses strategic planning is the city of Khmilnyk in Vinnytsia region. In 2019, the Khmilnyk Resort Development Strategy for the period up to 2027 was adopted, which was the result of comprehensive work by local authorities with the support of PLEDDG (The development strategy..., 2019). Forecasting community needs, assessing budgetary risks, and analysing the effectiveness of previous expenditures can be used for a flexible response to changes and minimise losses. The strategy is also an important prerequisite for attracting international funding: donors require a clear development logic, justified priorities, and the community's ability to implement changes. Transparency and accountability have become one of the main standards of modern financial management. Communities that open their budgets to citizens, publish financial reports, and create online platforms for residents to participate in the budget process have a higher level of trust and engagement. Public discussion of budgets, the possibility of submitting initiatives for funding through the participatory budgeting mechanism, and accountability to the community all form a healthy environment for interaction between the government and society (Idris, 2024).

Rationalisation of the expenditure structure mitigates deficits, reduces inefficient spending and reallocates resources to development projects. For instance, reduction of the cost of maintaining a management apparatus, reduction of excessive utility costs, or outsourcing of certain administrative functions provides additional funds to the construction, modernisation of social infrastructure, support of local businesses, or stimulation of youth initiatives. The regulatory and legal aspect requires special attention. The active participation of communities in the development of legislative initiatives, submission of proposals through local government associations, and analysis of the consequences of changes in tax legislation or intergovernmental financing can create a more equitable and functional system of budgetary relations. Incorporating the position of communities in the state regional policy increases the effectiveness of reforms and strengthens the institutional framework for local autonomy (Idris, 2024). Table 1 provides examples of how these areas are already being implemented in the practice of individual communities, demonstrating the effectiveness and replicability of such approaches.

Table 1. Examples of implementation of areas for improving financial support in communities

Direction	Case study
Diversification of financing sources	In 2024, the Bilenkivska community (Zaporizhzhia region) received grant support from the Caritas Zaporizhzhia Charitable Foundation for more than 200 families. This support was provided in the form of grants for agriculture under the Immediate Response to the War in Ukraine project, funded by the Norwegian Agency for Development and Cooperation (NORAD) with the support of Caritas Norway.
Efficient tax administration	The Prystolytska rural community (Kyiv region) implemented a system of electronic land registration and lease legalisation in 2023.
Public and business participation	The Haisyn community (Vinnytsia region) has implemented more than 10 projects with agricultural companies through social agreements in 2022-2024.. The funds were used to develop infrastructure, education, healthcare, and support small businesses. The projects include the purchase of school buses and the reconstruction of medical facilities. This has improved the availability of services and the quality of life for residents. Social agreements have become an effective tool for business and community cooperation.

Table 1, Continued

Direction	Case study
Strategic planning	The Mykhaylo-Kotsiubynska Hromada (Chernihiv region) created a grain processing development plan and attracted a grant in 2023-2024.
Transparency and accountability	The Kozynska community (Kyiv region) introduced an online participatory budgeting platform called E-Democracy in 2021. This platform enables community residents to submit projects, vote for them, and participate in the distribution of participatory budget funds, which promotes transparency and citizen engagement in decision-making.
Cost optimisation	The Ruskopolyanska rural territorial community of Cherkasy region, in the process of optimising local finances, reduced the cost of maintaining the administrative apparatus by 18% in 2024.
Legal and regulatory improvement	The participation of rural communities, through the Association of Ukrainian Cities (AUC), in the drafting of laws on the financing of local governments (LGUs) covered several key initiatives, including the draft State Budget of Ukraine for 2025, as well as draft laws No. 5244-3 and No. 5364 (on the fair transfer of the personal income tax share to local budgets), No. 5651-2 and No. 5651-3 (on compensation for benefits) and No. 11131 (on the restoration of medium-term budget planning at the local level).

Source: compiled by the authors based on Local budgets – 2024 (2024), K. Berezyuk (2024)

The implementation of such approaches shows that communities that use an integrated approach to financing can achieve sustainable development even in conditions of limited resources. In 2025, reliance on classical budget revenues alone will no longer ensure full economic growth, especially in an unstable environment. Instead, a combination of local taxes, state support, international grants, self-financing, and public-private partnerships creates financial flexibility and adaptability. Rural communities that combine managerial responsibility with transparent decision-making mechanisms, engage partners, use new forms of financing, and consistently implement strategic plans have a better chance of success. This model of governance transforms constraints into opportunities, creates development budgets and strengthens the economic base of rural areas.

In the context of fragility, both this study and A. Makhaye & M. Subban (2024) addressed local development issues, but they did so through different lenses. This study demonstrated how communities mobilised resources in crisis conditions, increasing their financial self-sufficiency. The South African study, on the other hand, emphasised the barriers to effective resource management, political pressure and distrust of the authorities. Despite their different scales, both examples confirmed the need for flexibility and local partnerships. Reactions to centralised policies without accompanying funding were explored by Z. Ye *et al.* (2024), comparing them to the practices of Chinese communities. There, local authorities often imitate the implementation of tasks without real tools. This study, on the other hand, demonstrated a real increase in budgetary capacity based on available tax and transfer sources. The study by L. Zhu *et al.* (2024) shifted the focus to the impact of land income distribution on household debt burden in China. It demonstrated a correlation between the share of funds allocated to development and the financial stability of rural families. At the time, the current study focused on the system-wide financial dynamics of communities. Y. Yu *et al.* (2024) explored how rural development can be combined with education and governance in African countries, drawing attention to the lack of coordination and institutional weakness. In contrast, this study pointed to concrete financial improvements in communities that were already actively implementing local initiatives. Both studies emphasised the importance of context, but the Ukrainian case study was empirically based, and the African one was conceptually based.

The study by L.E. Nwaoburu (2024) emphasised the systemic problems of local government in Nigeria: lack of autonomy, ineffective governance, and political interference. In this context, the study demonstrated the practical growth of autonomy even in times of war. There was a common opinion on the importance of financial independence, although in one case, it still needs to be achieved, in the other, it has already been partially implemented. In addition, the study by

K. Muldoon-Smith *et al.* (2023) analysed in depth the financial system of local governments in Germany as an interconnected institutional network with clearly defined principles of subsidiarity and "connectivity". In comparison, the current study reveals significant fiscal inequalities between communities, which are not always compensated for by the current equalisation system. In both cases, the role of the state in strengthening the capacity of communities is at stake, but in different political and governance realities.

Financing rural development in the face of multilevel challenges requires a comprehensive, flexible and strategic approach. Decentralisation has created new opportunities for resource management, but at the same time, increased the responsibility of communities for their effective use. This study has shown that sustainable development of rural areas is possible only if funding sources are diversified, taxes are administered transparently, the public and business are involved, and communities have active strategic planning.

CONCLUSIONS

To summarise the results of the study, it is worth noting that the financial support for rural development in the territorial communities of Ukraine in 2021-2024 has undergone significant changes under the influence of decentralisation, military challenges and economic instability. Despite the difficult circumstances, communities have demonstrated a gradual increase in financial capacity: total revenues increased from 29.0 billion UAH in 2021 to 40.4 billion UAH in 2024, and the average amount of local taxes and fees per capita reached 2,530.6 UAH in 2023, which is higher than the pre-war figure of 2,190.4 UAH in 2021. While in 2024, it reached approximately 8,183 UAH (excluding transfers), according to the analysis of 1,331 communities, the share of internal revenues in the structure of local budget revenues in 2024 reached 46-48%, with the share of personal income tax at 36.3% and local taxes at 12%. At the same time, about 38% of rural budget revenues came from intergovernmental transfers, which indicates a continued high dependence on state support, especially in small or frontline communities, where the basic subsidy in 119 communities exceeded 50% of general fund revenues.

Investment activity also showed positive dynamics: the average amount of capital expenditures per capita in 2024 was 2,075.8 UAH, which enabled communities to implement projects in infrastructure, education, and healthcare. Extra-budgetary resources were noted to be substantial in rural development: in 2024, more than 5,000 entrepreneurs raised more than 20 billion UAH under the Affordable Loans programme, and grant support covered communities in at least six regions, including recycling projects, small business development, and household support.

Comparison with European approaches demonstrated the difference in the Ukrainian context, where the focus is on financial mobilisation and overcoming resource inequalities between communities, with a per capita income gap of 250 times in 2024. As a result, financial flexibility, strategic planning, public participation, and effective administration of local taxes were the main factors of successful development. The limitation of this study is that it focuses exclusively on financial and economic indicators without considering the socio-cultural and environmental factors of rural community development. Prospects for future research include a comprehensive analysis of the relationship between the financial capacity of communities and the quality of life, environmental sustainability, and the level of social cohesion.

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Фінансове забезпечення сільського розвитку в територіальних громадах

Анотація. Метою дослідження було виявити особливості функціонування системи фінансового забезпечення сільських територіальних громад та оцінити її здатність забезпечувати сільський розвиток у контексті нових управлінських та економічних викликів. Методологія дослідження ґрунтувалася на аналізі динаміки доходів сільських територіальних громад за 2021-2024 роки, структури доходів місцевих бюджетів, капітальних видатків та позабюджетного фінансування. У результаті дослідження встановлено, що загальний обсяг доходів сільських громад зріс з 29,0 млрд грн у 2021 році до 40,4 млрд грн у 2024 році. У 2023 році середній обсяг надходжень місцевих податків і зборів на одного мешканця сягнув 2530,6 грн, що перевищило показник 2021 року (2190,4 грн), а за даними аналізу 1331 громади у 2024 році він становив приблизно 8183 грн (без урахування трансфертів). Основну частку доходів у 2024 році становив податок на доходи фізичних осіб (36,3 %) та місцеві податки (12 %), тоді як частка міжбюджетних трансфертів залишалася високою – близько 38 %. Також зафіксовано зростання капітальних видатків: у 2024 році середній обсяг таких видатків становив 2075,8 грн на одного мешканця. Позабюджетні ресурси відігравали важливу роль: понад 5000 підприємців отримали кредити на суму понад 20 млрд грн, реалізовано десятки грантових проєктів у громадах щонайменше шести областей. Висновки дослідження підтвердили, що фінансова гнучкість, стратегічне планування, ефективне адміністрування місцевих податків і залучення зовнішніх ресурсів є ключовими чинниками стабільного розвитку сільських громад навіть в умовах кризи. Результати дослідження можуть бути використані органами місцевого самоврядування для вдосконалення механізмів бюджетного планування, підвищення фінансової самостійності громад та залучення додаткових ресурсів для сталого розвитку сільських територій

Ключові слова: інвестиція; доходи; податок; бюджет; стратегічне планування; розвиток сільських територій; підприємництво