

established that insurance related to agricultural producers' financing programs through the Agrarian Fund and GKPKU continues to play a significant role (the share of these contracts in 2016 in total has even increased by Compared with 2015 by 9 pp). However, albeit slowly, there is an approximation of the insurance parameters under these contracts with the parameters of insurance under independent contracts, which is a sign of the gradual formation of real market conditions for insurance.

Keywords: *agricultural insurance, the insurance amount, insurance premium, insurance products, government support.*

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REGIONAL DEVELOPMENT DIVERSITY IN POLAND

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Стаття має на меті показати, чи існують певні розбіжності між окремими регіонами Польщі, враховуючи адміністративний поділ країни відповідно до NUTS 2. Стаття ґрунтується на аналізі даних з бази даних масової статистики (Центральне статистичне управління) що може підтвердити економічний потенціал регіону, в тому числі: ВВП, валова додана вартість, витрати на інвестиції, витрати на дослідження та розробки, рівень зареєстрованого безробіття, середня величина місячної заробітної плати.

Ключові слова: *різноманітність, регіональний розвиток, воєводство, Польща.*

Introduction. The interest in regional development and the attempts to explain the basics of the economic development related to particular regions started in the middle of the 20th century and since then they have been the subject of economists' studies. Varied growth of particular areas is a natural problem of the whole world, where one distinguishes regions which are better or worse developed. In Europe, the interest in this topic has been connected to the process of integration and to the creation of a cohesive territory. The objective of state members' policy was to remove the differences in the economic and social growth between regions [1]. Whenever it is possible, one should, therefore, aim at the best use of particular regions' economic potential, which is related to competitiveness and living standard improvement, and further – to the global economy development.

This article is aimed to show whether there are any disparities between particular regions of Poland and how big they are, considering the administrative division of the country according to NUTS 2. The article draws on selected data from a mass statistics base (The Central Statistical Office).

Theoretical Aspects of Regional Development. Regional development is undoubtedly related to separated territorial units and to the terms of “region” and “growth”. At present the term “region”, both in theory and in practice, is commonly

used, which is why it has gained multiple meanings. Classification of particular regions is done based on geographical, economic, social, demographic or administrative criteria and conditions [2]. Such a perspective is the reason why not only large areas, but also small ones are called “regions”. This in turn gives rise to various definitions of region and its most diverse classifications [3].

The word “region” comes from the Latin *regio* (-nis), which means a movement into a specific direction or space, in other words, a direction which defines space.

The term region is used by representatives of various academic fields; and that is why it is impossible to find one, coherent definition of this word. Geographers, political scientists, sociologists or economists will understand the word “region” differently. In its first meaning, a region is a relatively homogeneous, internal part of geographical surface which differs from its neighbouring areas with the characteristics of the geographical and natural environment, e.g. a lay of the land, soil type, etc. In political science, important characteristics of a region will include: political separateness, level of political support or efficiency of regional authorities. In the sociological perspective, a region is a synonym of regional collectivity, which is one of territorial community types, e.g. regional or local community. Economics will consider a region as an area with a specific economic specialization which results from the way of using internal and external economic resources and the flow of growth factors (e.g. capital, labour force, technology, information) [4].

A region can be understood as a part of a particular country’s territory (or of member states which belong to one grouping) or as an integrated grouping of countries which constitute a so called international region [5]. Generally, one can assume that a region is a group of areas bordering with each other, distinguished in terms of similar criteria in comparison to their adjacent areas [6].

Summing up the discussion on the definition of “region”, one can indicate certain common characteristics thanks to which a region becomes a cohesive area. They include:

- a region covers similar elementary units,
- in each region, one can distinguish both external and internal linkages,
- particular regions show certain specializations,
- there is a set of creative powers in regions,
- regions are characterized by being closed to some extent,
- in each region, there is at least one urban centre which plays an integrating role,
- single elements of a region are situated close to each other [7].

On the other hand, growth is a multi-faceted term and here there is no single commonly used definition either.

In economic sciences, the term of development is sometimes used interchangeably with the term of economic growth. However, economic development is a wider term because it is the effect of positive changes in quantitative growth and qualitative progress in economic, social, and natural

systems. Growth is also a quantitative category which means the increase of the scale of an enterprise activity. Development is a process of transformations, changes, transition to states or forms which are more complex or perfect from some point of view.

In his review of this term definitions, G. Gorzelak [8] articulates four theses. The first one indicates that development is a multi-dimensional category. This means that it combines numerous interdependent processes and phenomena (social, political, economic, technical, psychological, and cultural ones). The second thesis states that development is a wider category than growth. Development consists in increasing the number of elements of a system and its complexity, while the growth of a system means increasing these elements. The third thesis indicates that development is a dynamic category, which means that the mutual relations of its particular elements are not fixed. They undergo slow changes. The last thesis claims that development is spatially diverse.

T. Borys [9] defines development as a process of changes, but only those which have been assessed as positive ones from the point of view of a certain value system. However, he points out that development is a relative term because a process of changes can be considered as positive by a particular group of people, and the same process can be seen as a decline by others.

Regional development can be defined in many various ways, depending on a researcher's approach. Different characteristics will be sought by an economist, a geographer, a political scientist or a sociologist.

B. Domański points out that in reference to particular regions, mainly the term of economic or socioeconomic growth is applied. Firstly, it can be an immanent process; secondly, it can mean deliberate actions taken by public authorities [10]. Another definition says that regional development is understood as qualitative growth of a region's economic potential and long-lasting improvement of its competitiveness and its society's living standard, and it is seen in a wider context of its impact on a country's or an international political grouping's socioeconomic development [11]. One more definition of regional development points out sustainable growth of inhabitants' living standard and economic potential of a large territorial unit. This potential covers, i.a., economic structure, natural environment, inhabitants' living standard as well as land and infrastructure management [12].

B. Winiarski defines regional development as a socioeconomic process which consists in transforming regional factors and resources into goods and services, while this process brings the improvement of various aspects of a community's standard and quality of life [13].

The definitions of regional development, quoted above, indicate which elements play a significant role in creating this growth and its further existence. At the same time it should be emphasized that local development is a composite term, and that is why its definitions do not cover the whole spectrum of this phenomenon.

Polish Regions' Diversity – Research Outcomes. In order to run research, analyse the level of particular regions' development and consequently assess how significant the disparities are, the UE representatives introduced NUTS (Nomenclature of Territorial Units for Statistics) [14].

In Poland, Nomenclature of Territorial Units (*Nomenklatura Jednostek Terytorialnych – NTS*) was developed in accordance with Regulation (EC) No. 1059/2003 of the European Parliament and of the Council of 26 May 2003 on the establishment of a common classification of territorial units for statistics (NUTS) (OJ L 154, 21.6.2003) and introduced by Regulation of the Council of Ministers of 14 Nov 2007 [15]. NTS is an ordered list of the names of territorial units and their symbols in accordance with the level of territorial division in Poland. This list is a part of the National Official Register of the Territorial Division of the Country. Moreover, NTS is the main tool used in the process of collecting data necessary for statistical research and later sharing the research outcomes in territorial breakdowns.

The NTS nomenclature was developed based on Act on principal three-tier division of the country [Act of 24 Jul 1998], which divided Poland into voivodships, poviats and gminas, and it distinguishes further two tiers: regions and subregions. Moreover, NTS divides the country into territorial, hierarchically connected units at five levels. Three of them were defined as regional tiers and two further ones – as local tiers.

According to the latest revision of NUTS 2013 (binding since 1 Jan 2015), the list of NUTS units in Poland is as follows: NUTS 1 – regions (grouping voivodships together) – 6 units, NUTS 2 – voivodships – 16 units, NUTS 3 – subregions (grouping poviats together) – 72 units. The local level includes NUTS 4 – poviats (314 + 66 towns with poviat status), NUTS 5 – gminas 2478 units [The Central Statistical Office 2017].

It is a normal thing that particular regions in Poland are diverse. This is the basis for taking up studies not only by economists and representatives of other scientific fields, but also by various institutions, including The Central Statistical Office. Numerous various indices are used for the assessment of particular regions' economic potential. In this article, the following indices were applied to find development trends of the regions in Poland:

- GDP,
- gross added value,
- investment outlays,
- research and development expenditure (R&D),
- registered unemployment rate,
- average gross monthly wage [16].

Gross Domestic Product per 1 inhabitant (GDP per capita) is the most often used index to assess a particular country's or region's economic growth. Table 1 presents data on GDP per 1 inhabitant and gross added value per 1 working person broken down by regions.

The data included in table 1 show that in all voivodships, this index tends to rise. However, particular voivodships are developing differently, and these disparities are considerably large. Masovian Voivodship was placed first, and it is followed by Lower Silesian, Greater Poland, Silesian and Pomeranian Voivodships. Yet there are voivodships where there are large agglomerations and this increases

their growth potential, which makes those voivodships generate faster economic growth. Moreover, they have other assets: better communication accessibility, more varied economic structure, better quality of human capital, which further translates into higher investment attractiveness [17]. Lublin, Subcarpathian, Warmian-Masurian, Podlaskie and Świętokrzyskie Voivodships appeared to have the lowest GDP per 1 inhabitant. In 2014, the value of GDP per 1 inhabitant in these voivodships was at the level of 69.8%-73.0% [18] of the national average. These voivodships are part of so called Eastern Poland, and they are located on the periphery of not only Poland but also the European Union.

1. GDP and gross added value

Voivodship	GDP per 1 inhabitant (current prices) in PLN			Gross added value per 1 working inhabitant (current prices) in PLN		
	2010	2014	% change	2010	2014	% change
Poland	37524	44686	19.09	91915	109899	19.57
Lower Silesian	42295	50031	18.29	106963	125384	17.22
Kuyavian-Pomeranian	31127	36379	16.87	82922	98485	18.77
Lublin	25875	31170	20.46	65566	78641	19.94
Lubusz	31723	37635	18.64	87611	105649	20.59
Łódź	34747	41839	20.41	81891	100218	22.38
Lesser Poland	32909	39834	21.04	80018	96043	20.03
Masovian	59666	71659	20.10	120822	145507	20.43
Opole	30818	36299	17.79	88524	104974	18.58
Subcarpathian	26122	31642	21.13	67349	81151	20.49
Podlaskie	27381	32350	18.15	73508	86599	17.81
Pomeranian	36017	42558	18.16	94238	113357	20.29
Silesian	40201	46499	15.67	99101	116472	17.53
Świętokrzyskie	28968	32640	12.68	72330	82620	14.23
Warmian-Masurian	27197	31955	17.49	81052	97247	19.98
Greater Poland	39454	47992	21.64	88696	106762	20.37
West Pomeranian	32061	37461	16.84	92795	110885	19.49

Source: the author's own work based on: Rocznik Statystyczny Województw 2016 [2016 Statistical Yearbook of Regions] 2016, Warsaw: The Central Statistical Office, p. 89-90.

In the “Strategy for Socioeconomic Development of Eastern Poland until 2020”, it was stated that “Eastern Poland’s voivodships did not have a chance to change their position in the 1990s. They were developing relatively more slowly than the rest of the country...”. Such a situation resulted from both decisions taken at the central level and internal conditions of particular regions of Eastern Poland

[19]. Gross added value per one working person is another indicator describing economic potential of particular regions. It is presented in table 1. In 2014, all the voivodships registered an increase of this indicator as compared to 2010. Masovian Voivodship was the leader, followed by Lower Silesian, Silesian, Pomeranian and West Pomeranian Voivodships. Lublin, Subcarpathian, Świętokrzyskie and Podlaskie Voivodships achieved the lowest values.

Table 2 presents investment outlays per 1 inhabitant and R&D expenditure. The purpose of investment outlays is to create new fixed assets or to improve (rebuild, enlarge, reconstruct, modernize) existing capital asset items, and to finance so-called initial investments.

The data presented in table 2 indicate economic recovery (percentage changes are presented with the consideration of extreme research periods).

2. Investment outlays and research and development expenditure (R&D)

Voivodship	Investment outlays per 1 inhabitant (in PLN)				Research and development expenditure (R&D), (current prices) in PLN million			
	2005	2010	2015	% change	2005	2010	2015	% change
Poland	3,434	5,641	7,069	105.85	5,574.5	10,416.2	18,060.7	223.99
Lower Silesian	3,970	6,155	7,800	96.47	346.5	630	1,282.0	269.99
Kuyavian-Pomeranian	2,622	5,064	6,692	155.23	114.7	204.2	364.4	217.70
Lublin	1,992	3,799	4,837	142.82	182.9	362.2	733.7	301.15
Lubusz	3,287	7,329	5,762	75.30	35.8	45.5	89.4	149.72
Łódź	3,490	5,382	6,980	100.00	320.5	553.2	734.6	129.20
Lesser Poland	3,082	4,811	6,277	103.67	731.9	1,091.4	2,118.6	189.47
Masovian	5,634	8,244	10,868	92.90	2,322.8	4,248.7	6,946.1	199.04
Opole	2,553	4,590	8,062	215.79	28	38.5	121.2	332.86
Subcarpathian	2,440	4,837	5,172	111.97	111.6	508.3	908.9	714.43
Podlaskie	2,720	4,194	5,754	111.54	61.4	103.9	300.7	389.74
Pomeranian	3,370	5,753	7,277	115.93	288.7	488.4	1,156.1	300.45
Silesian	3,297	5,672	6,445	95.48	438.5	848.8	1,352.2	208.37
Świętokrzyskie	2,322	5,250	4,624	99.14	19.5	167.9	261	1,238.46
Warmian-Masurian	2,735	4,503	5,587	104.28	66.2	173.8	154.3	133.08
Greater Poland	3,792	5,487	7,291	92.27	435.5	777.8	1,315.1	201.97
West Pomeranian	2,831	4,816	6,383	125.47	70	173.8	222.5	217.86

Source: the author's own work based on: Bank Danych Lokalnych [The Local Data Bank], The Central Statistical Office, www.bdl.stat.gov.pl (last update on 8 Aug 2017).

This shows an increase in investment outlays per 1 inhabitant, which grew in all the voivodships. In the whole country, investment outlays rose from PLN 3,434 in 2005 to PLN 7,069 in 2015, which is by over 100%. Masovian Voivodship was the leader in this area, while Lublin and Świętokrzyskie Voivodships were the last. The highest R&D expenditure was also registered by Masovian Voivodship and it amounted to PLN 6,946.1 million in 2015, the lowest R&D expenditure was incurred in Lubusz Voivodship and it amounted to PLN 89.4 million. Yet it is worth mentioning that despite relatively considerable regional disparities, both investment outlays per 1 inhabitant and R&D expenditure rose in all the voivodships, starting from 2005 and finishing in 2015, which may contribute to the increase of investment attractiveness of particular regions.

According to a study done by the Institute for Market Economy Research in 2015, the following voivodships showed high investment attractiveness (from regions' perspective): Silesian, Masovian, Lower Silesian and Lesser Poland Voivodships. Subcarpathian, Warmian-Masurian, Świętokrzyskie, Lublin and Podlaskie Voivodships were included in the class of the lowest investment attractiveness. Long-term socio-economic processes were indicated as the reason for these voivodships' low position [20].

Taking different starting data, e.g. registered unemployment rate and average gross monthly wage, one can conclude that also in this matter, Poland is diverse. The detailed data are presented in Table 3 and 4.

Table 3. Total registered unemployment rate (in %)

Voivodship	Total registered unemployment rate (in %)		
	2005	2010	2015
Poland	17.6	12.4	9.7
Lower Silesian	20.6	13.1	8.5
Kuyavian-Pomeranian	22.3	17.0	13.2
Lublin	17.0	13.1	11.7
Lubusz	23.0	15.5	10.5
Łódź	17.9	12.2	10.3
Lesser Poland	13.8	10.4	8.3
Masovian	13.8	9.7	8.3
Opole	18.7	13.6	10.1
Subcarpathian	18.5	15.4	13.2
Podlaskie	15.6	13.8	11.8
Pomeranian	19.2	12.3	8.9
Silesian	15.5	10.0	8.2
Świętokrzyskie	20.6	15.2	12.5
Warmian-Masurian	27.2	20.0	16.2
Greater Poland	14.6	9.2	6.1
West Pomeranian	25.6	17.8	13.1

Source: the author's own work based on: Rocznik Statystyczny Województw 2016 [2016 Statistical Yearbook of Regions] 2016, Warsaw: The Central Statistical Office, p. 68 and Bank Danych Lokalnych [The Local Data Bank], The Central Statistical Office, www.bdl.stat.gov.pl (last update on 25 Jul 2016).

In 2015, the lowest registered unemployment rate occurred in: Greater Poland, Silesian, Masovian, Lesser Poland and Lower Silesian Voivodships. The highest registered unemployment rate was noted by Subcarpathian, Kuyavian-Pomeranian and West Pomeranian Voivodships.

It is comforting that Poland's unemployment decreased from 17.6% to 9.7% as compared to 2005. As far as average gross wage is concerned, it is growing countrywide year by year. Detailed data is presented in table 4 (percentage changes are presented with the consideration of extreme research periods). In 2005, Poland's average gross monthly wage amounted to PLN 2,506.93, and in 2015 it was already at the level of PLN 4,150.88, which means that it grew by over 65%. This tendency is visible in all Poland's voivodships.

Table 4. Average gross monthly wage (in PLN)

Voivodship	Average gross monthly wage (in PLN) (last update on 25 Jul 2016)			
	2005	2010	2015	% change
Poland	2,506.93	3,435.00	4,150.88	65.58
Lower Silesian	2,477.56	3,412.37	4,204.24	69.69
Kuyavian-Pomeranian	2,153.46	2,910.82	3,540.25	64.40
Lublin	2,180.18	3,099.60	3,699.48	69.69
Lubusz	2,144.35	2,920.43	3,567.60	66.37
Łódź	2,188.15	3,066.02	3,790.76	73.24
Lesser Poland	2,303.42	3,169.90	3,906.96	69.62
Masovian	3,227.04	4,279.55	5,094.46	57.87
Opole	2,249.89	3,137.29	3,793.28	68.60
Subcarpathian	2,081.76	2,877.43	3,527.62	69.45
Podlaskie	2,192.77	3,019.83	3,647.08	66.32
Pomeranian	2,511.25	3,383.58	4,132.13	64.54
Silesian	2,587.07	3,528.19	4,221.45	63.17
Świętokrzyskie	2,173.15	2,971.58	3,580.62	64.77
Warmian-Masurian	2,103.99	2,879.97	3,495.02	66.11
Greater Poland	2,263.60	3,126.36	3,728.52	64.72
West Pomeranian	2,307.99	3,120.15	3,793.68	64.37

Source: the author's own work based on: Rocznik Statystyczny Województw 2016 [2016 Statistical Yearbook of Regions] 2016, Warsaw: The Central Statistical Office, p. 68 and Bank Danych Lokalnych [The Local Data Bank], The Central Statistical Office, www.bdl.stat.gov.pl (last update on 25 Jul 2016).

To conclude, one should claim that in Poland, there are still considerable disparities in regions' development. There are better and worse developed regions. In the analyses done, the highest indices were registered in Masovian, Lower Silesian and Silesian Voivodships. As it was mentioned before, these voivodships

include large, fast-growing agglomerations, boosting development, which results in employment increase. On the other hand, Lublin, Subcarpathian, Warmian-Masurian and Podlaskie Voivodeships showed the lowest values for the indices analysed.

Summary and conclusions. Based on the analyses done, the following conclusions can be articulated:

1. The voivodships of the highest growth dynamics include: Masovian, Lower Silesian and Silesian Voivodships, whereas Lublin, Subcarpathian, Warmian-Masurian and Podlaskie showed the lowest growth dynamics.

2. Development disparities between particular regions in Poland are considerably high. This indicates that in Poland, there are voivodships of higher growth potential, and they are developing faster, and those of lower growth potential, developing more slowly. Poland can be, therefore, divided into the growing west and the backward east.

Regional development is undoubtedly a process of social and economic growth, which is based on meticulous planning. Considering growth factors, the realization of public interest causes that this process should be steered and modified by local government authorities or by other organizational structures which take actions in the interest of their region. It should be stated that regional development is a process which is extended over time: from a growth initiative to a specific effect. Final effects can be short- or long-term. They contribute to creating a better living environment for the community, and they raise the economic potential of a particular region.

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Аннотация

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Региональное управление развития в Польше

Региональное развитие, несомненно, связано с разделенными территориальными единицами и с условиями «региона» и «роста». Это нормально, что отдельные регионы в Польше разнообразны. Это основа для изучения не только экономистами и представителями других научных областей, но и различными учреждениями, в том числе Центральным статистическим управлением. Эта статья призвана показать, существуют ли какие-либо различия между отдельными регионами Польши и насколько они велики, учитывая административное разделение страны в соответствии с NUTS 2. В статье использованы отдельные данные из базы массовой статистики (Центральное статистическое управление) которые могут доказать экономический потенциал региона, в том числе: ВВП, валовую добавленную стоимость, инвестиционные затраты, расходы на исследования и разработки (НИОКР), зарегистрированный уровень безработицы, среднюю валовую заработную плату.

Ключевые слова: разнообразие, региональное развитие, воеводство, Польша.

Annotation

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Regional development diversity in Poland

Regional development is undoubtedly related to separated territorial units and to the terms of “region” and “growth”. It is a normal thing that particular regions in Poland are diverse. This is the basis for taking up studies not only by economists and representatives of other scientific fields, but also by various institutions, including The Central Statistical Office. This article is aimed to show whether there any disparities between particular regions of Poland and how big they are, considering the administrative division of the country according to NUTS 2. The article draws on selected data from a mass statistics base (The Central Statistical Office) which can prove a region's economic potential, including: GDP, gross added value, investment outlays, research and development expenditure (R&D), registered unemployment rate, average gross monthly wage.

Key words: diversity, regional development, voivodship, Poland.