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## **EU FUNDS AND REGIONAL DEVELOPMENT ON THE LODZKIE VOIVODSHIP EXAMPLE**

**Abstract.** The EU Member States that benefit from Union's financial support dedicate part of it to regional development. Separate regional operational programmes which are available from The Marshal's Offices in Poland make it possible. Acquiring support from those programmes depends on preparing specific projects. Lodzkie Voivodship also benefits from such support. The article presents how funds were used up until now and how they are planned to be used in the future in Lodzkie Voivodship.

**Key words:** Lodzkie development, EU structural funds.

### **1. INTRODUCTION**

Poland's accession to the EU in the year 2004 enabled it, as a country with a lower level of living than an average member state in EU, to benefit from the financial support dedicated especially to regional policy (currently 14 out of 27 countries benefit from such support).

Regardless of the Union's support the development of Polish economy is closely related to the economic situation of other member states.

The article tries to answer two questions:

- What kind of support from e.g. EU's structural funds, does Lodzkie Voivodship get?
- How this support was used in Lodzkie Voivodship – in which areas, especially economic and marketing, did it have the influence?

The research hypothesis is: access to the European Union's structural and aid funds influences economic development of Lodzkie Voivodship.

The research was carried over the years 2004–2007(8) in Lodzkie Voivodship. The article is based on the data from Central Statistical Office, Statistical Office in Lodz, local administration and data from the websites of the above mentioned offices.

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The statistic analysis of the scales reflecting the level of economy in Lodzkie Voivodship in the period before and after Poland's accession to EU was carried out.

## **2. SUPPORT FOR LODZKIE VIVODSHIP FROM UNION'S RESOURCES OVER THE YEARS 2004–2006 – SELECTED PRIORITIES OF MEASURES DIRECTED AT ECONOMY<sup>1</sup>**

Significant disproportions in the level of economic development and in the standard of living can be seen among Member States of EU. Such differences can be also observed between regions inside countries. The aim of the European regional policy is to enable the full use of the advantages of the single market and also economic and monetary union. European Union's aid funds mostly come from dues paid by the richest countries and are remitted to the poorest regions with the help of financial instruments of this policy, such as four European Structural Funds and Coherence Fund.

Financial support for Poland came from Structural Funds among others. To use them Poland prepared a document presenting the plan of economic and social development of the country – National Development Plan (NDP) 2004–2006.

Following aims were fulfilled according to the plan:

- Support for the enterprises competitiveness
- Development of human resources and employment
- Creating the conditions for increasing the level of investments, permanent development and promotion of the space integrity:
  - Transportation and teleinformatic infrastructure
  - Environment and spatial development infrastructure.

Structural transformations in agriculture and fishery, development of the rural areas.

Strengthening of regions' development potential and preventing the marginalization of some areas.

Total sum of public resources (Structural Funds, Coherence Fund, Country's resources) dedicated to the fulfilling of National Development Plan 2004–2006 and those expended from the year 2004 to 2009 (in Coherence Fund's case even until 2010) will amount to 14 891,5mn Euro. From this 11 368,6mn Euro (prices from 1999), that is 76,3% of the whole sum, will come from Union's resources. It is estimated that the dedication of Union's funds to the fulfilling of the structural policy aims in Poland (11 368,6mn Euro), in separate funds, will form as such over the years 2004–2006:

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<sup>1</sup> Based on the Marshal's Office in Lodz data referring to IOPRD.

Table 1. Scheduled dedication of EU's financial resources in the years 2004–2006 in Poland (mn Euro) with the consideration of funds types

Funds Type	Amount (mn euro)	Shares (%)	
<b>Overall:</b>	<b>11 368,6</b>	100,0	X
<b>Structural Funds</b>	<b>7 635,3</b>	<b>67,2</b>	100,0
including also:			
European Regional Development Fund – ERDF	4 652,8	X	60,9
European Social Fund (ESF)	1 748,9	X	22,9
European Agriculture Guidance and Guarantee Funds (EAGGF) Guidance Section	1 055,0	X	13,8
Financial Instrument for Fisheries Guidance (FIFG)	178,6	X	2,4
<b>Coherence Fund</b>	<b>3 733,3</b>	<b>32,8</b>	X

Source: own study based on the Marshal's Office in Lodz data referring to IOPRD.

Five Sector Operational Programmes (SOP), **Integrated Operational Program for Regional Development (IOPRD)** and Operational Programme – Technical Assistance were fulfilled based on the NDP 2004–2006. The Ministry of Economy, Labour and Social Policy, in cooperation with specific local administration offices of Voivodships that were included in the programme – Marshal's Offices – were responsible for preparing IOPRD.

Estimated amount of resources, for example within IOPRD for Lodzkie Voivodship for the years 2004–2006, was **157,10mn Euro, that is 3,37% from scheduled for Poland sum of 4 652,8mn Euro.**

Dedication of financial resources to the fulfilling of the aims included in IOPRD is presented in the Figure 1.

Figure 1 shows that the share of EU's funds (ERDF+ESF) amounted to 157,10mn Euro, that is 71% of the overall sum expended on the fulfilling of IOPRD aims in ŁV. In result it is about 159mn Euro (according to the data from the end of June 2008).<sup>2</sup>

According to the concentration rule those resources could have been and can be dedicated only to the measures outlined in the aims fixed by the Council of the European Union's regulations.

During the period of funds being in effect (2004–2006), when NPR 2004–2006 was created, three aims were in force. The **first** of them (70% of funds was dedicated to it) referred to the aims with a regional capacities, their purpose was to support development and structural adjustment measures in regions of NUTS II type (abbreviation of fr *Nomenclature des Unites Territoriales Statistique* – *The Nomenclature of Territorial Units for Statistic* – NUTS II for 16

<sup>2</sup> "Integrated Regional Development Operational Programme Implementation – Lodzkie Voivodship 2004–2006", Marshal's Office in Lodz, 13 of August 2008, Lodz

Voivodships in Poland). The aim could only include those NUTS II EU regions which could have been classified as:– underdeveloped (when GNP per one citizen did not cross the average 75% of EU) – **value of GNP per one citizen in ŁV in 2004 was 36,4% of the EU average** – peripheral (such as: Azores, Madeira, The French Overseas Departments and Territories of France) – poorly populated, where the density of population was lower than 8 people/ km<sup>2</sup> (north regions of Sweden and Finland)

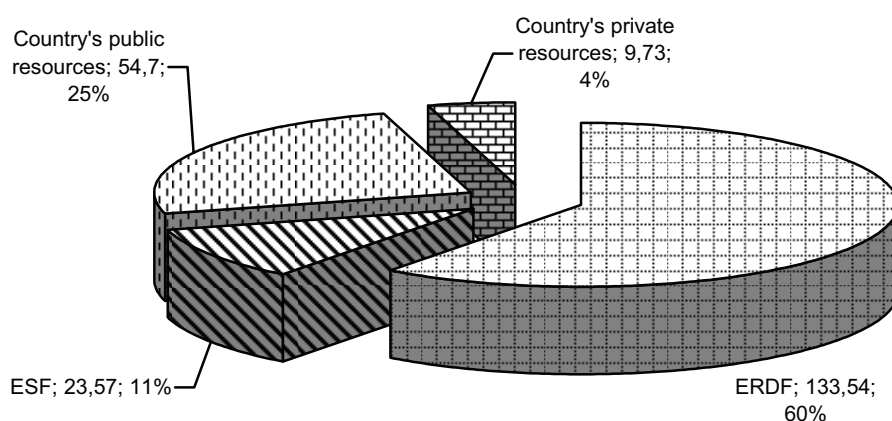


Figure 1. Commitment of financial resources to the fulfilling of the aims included in IOPRD in Lodzkie Voivodship in years 2004–2006 (m Euros;%)

Source: own study based on the Marshal's Office in Lodz data referring to IOPRD "Lodzkie Voivodship Development Programme 2004–2006 – regional component IOPRD"

The first aim was/is financed by existing Structural Funds, such as ERDF, ESF, EAGGF, FIGG.

Investments in ŁV financed by ERDF had an essential meaning for economic development of the Voivodship in such eligible area as:

- transportation,
- environment,
- cultural heritage preservation;
- economy;
- information society;

Detailed account of the means that were possible to finance within eligible areas especially connected with **regional** economic development (from mentioned above: transportation, economy in the regional extent) is presented below in Tabless 2 and 3 (on the Marshal's Office in Lodz data referring to IOPRD).

Table 2. Account of the means eligible for support from the European Regional Development Fund within Sector Operational Programmes and Integrated Operational Program for Regional Development for years 2004–2006 referring to ‘transportation’

Eligible Area	MEAN	Beneficiaries	SOURCE
<b>Regional roads</b>	Improvement of the quality of the roads on selected stretches between economic centers and the rest of Voivodship’s areas and on ones which increase the accessibility to national networks	Local Voivodship Administrative	IOPRD Priority I Measure 1
	Building and modernization of bridges and viaducts, cities ring roads, stress relieving of cities communication systems, especially in their economic and listed centers	Local Poviat Administrative	
	Strengthening of the regional road networks’ pavements with the purpose of achieving EU’s standards within admissible thrust on the axle, safety and environment	Local Commune Administrative	
	Improvement of accessibility to the airports with regional significance, train stations, sea harbours, fish harbours and other facilities of public transportation		
	Development and rationalization of the integrated public transportation systems, including solutions for traffic control (green waves for transportation in cities) in cities with more than 50K citizens		
	Improvement in the accessibility to the existing and scheduled industrial facilities		
	Exploit and integration of different means of transportation which create effective communication network in urban areas and increase the participation of public transport (f e.g. trams, trains) in the servicing of cities communication		
<b>National roads</b>	Development of the national roads in order to adapt them to the loading capacity of 115kN/axle	GDNRM	SOP Transportation – Maritime Economy Priority I Measure 2
	Building the ring roads		
<b>Railway</b>	Improvement of the railway infrastructure of the rail line 1 Warsaw – Lodz	PKP S.A. PLK	SOP Transportation – Maritime Economy Priority I Measure 1
<b>Local road infrastructure</b>	Improvement in the quality of communal and poviat roads which increase possibilities of investments and the accessibility to the existing industrial facilities and places of extracting and processing of the materials, including forests	Urban, rural, Urban-rural Communes	IOPRD Priority III Measure 1
	Improvement in the quality of the roads with tourist and recreational significance, including the improvement in the accessibility to the places of cultural and natural heritage	Poviat administrative	
	Complex preparation of the area for the new investments		
	Other projects, e.g. development of the parking lots, that are the element of complex projects of local development in tourism sector		

Source: study based on the Marshal’s Office in Lodz data referring to IOPRD

Table 3. Account of the means eligible for support from the European Regional Development Fund within Sector Operational Programmes and Integrated Operational Program for Regional Development for years 2004–2006 referring to the regional ‘economy’

Eligible Area	Beneficiaries	Funds source
Creating advantageous conditions for company’s development	Industrial Development Agency JSC.; Joint stock companies that manage industrial and science-technology parks; Enterprises functioning in those parks	SOP Increase of economic competitiveness Priority I Measure 3
Strengthening the cooperation between research-development and economic realms	<i>State Committee for Scientific Research</i> <i>Institutions of scientific research realms</i> <i>institutions supporting entrepreneurship</i> <i>Enterprises</i>	SOP Increase of economic competitiveness Priority I Measure 4
Increase of SME competitiveness through counseling	PARP (Polish Agency for Enterprise Development) RIF (Regional Financing Institutions) SME	SOP Increase of economic competitiveness Priority II Measure 1
Increase of SME competitiveness through investments	PARP (Polish Agency for Enterprise Development) RIF (Regional Financing Institutions) SME	SOP Increase of economic competitiveness Priority II Measure 3
Support for the technological and product competitiveness of the enterprises	Enterprises	SOP Increase of economic competitiveness Priority II Measure 2
Micro-enterprises	Regional Financing Institutions Micro-enterprises SME	IOPRD Priority II Measure 5
Regional Innovation Strategies	Regional Financing Institutions Support recipients (public and private enterprises, higher education facilities which carry out joint projects, science research institutions)	IOPRD Priority II Measure 4
Tourism	Regional Financing Institutions SME	IOPRD Priority II Measure 6
Projects, that are the element of complex projects of local development in tourism sector	Urban, rural, urban-rural Communes (excluding towns up to 15K citizens from projects referring to the restructuring of rural areas)	IOPRD Priority III Measure 1

Source: study based on the Marshal’s Office in Lodz data referring to IOPRD.

### 3. DIRECTIONS OF EU'S STRUCTURAL FUNDS EXPENDITURE IN LODZKIE VOIVODSHIP IN THE YEARS 2004–2006 (WITH THE EXHAUSTION PERIOD TO 2009)

EU's funds influence on the development of Lodzkie Voivodship comes directly from the allocation plan of those resources along with national resources: public and private. Table 4 presents planned involvement of financial resources with consideration of aims (priorities) and some measures.

Table 4. Planned and actual involvement of financial resources with consideration of aims (priorities) and some measures in the years 2004–2006 in Lodzkie Voivodship (mn Euro)

Priority	Overall expenses	ERDF +ESF (plan)	National public resources (plan)	National private resources (plan)	ERDF + ESF (execution from measure 1.6)
<b>1. Development and modernization of the infrastructure serving strengthening region's competitiveness</b>	128,66	94,26	31,42	2,98	120,84
Including:					
Modernization and development of regional transportation system	46,50	34,88	11,63	0,00	
1.3 Regional social infrastructure	17,65	12,25	4,08	1,31	
<b>2. Strengthening of human resources development</b>	32,93	23,57	8,62	0,75	24,03
<b>3. Local development</b>	59,94	39,28	14,66	6,00	40,61
Including:					
3.4 Micro-enterprises	7,62	3,14	1,05	3,43	
In overall:	221,53	<b>157,10</b>	54,70	9,73	185,48

Source: own study based on the Marshal's Office in Lodz data referring to IOPRD "Lodzkie Voivodship Development Programme 2004–2006 – regional component IOPRD" and "Integrated Regional Development Operational Programme Implementation – Lodzkie Voivodship 2004–2006", Marshal's Office in Lodz, 13 of August 2008, pg. 23

Table 5 shows planned and executed division of funds from EU for ŁV in the years 2004–2006.

Table 5. Financial plan and execution of IOPRD for Lodzkie Voivodship in the years 2004–2006 (mn Euro) including the years

Year	Amount from ERDF + ESF (mn Euro) – plan	Amount from ERDF + ESF – execution according to the concluded agreements (Exchange rate 1€=3,3671 zł)	
		mn złotych	mn euro
2004	36,71	20,73	6,16
2005	52,44	276,86	82,23
2006	67,95	354,02	105,14
2007		56,43	16,76
2008		11,73	3,48
2004–2006	157,10	719,77*	213,77*

Source: own study based on the Marshal's Office in Lodz data referring to IOPRD "Lodzkie Voivodship Development Programme 2004–2006 – regional component IOPRD" and "Integrated Regional Development Operational Programme Implementation – Lodzkie Voivodship 2004–2006", Marshal's Office in Lodz, 13 of August 2008, pg. 8

\*Note – the sum 719,77 zł (213,77 mn Euro) includes, among others, also priority 4 and measure 1.6 (not included in plans)

“**First agreements** on projects financial support were concluded with Beneficiaries in December 2004<sup>3</sup>. Up to the end of June 2008 **788** agreements and decisions were concluded within the IOPRD Priorities, including the agreement within Measure 1.6 *Development of Public transportation development in agglomerations* named: “*Lodz Regional Tram Zgierz –Lodz – Pabianice, Aim I, Stage I – Lodz*”. The amount of support from structural funds of all agreements was **719,77mn zł**, it is **103,83%** of available allocation for the years 2004–2006, converted with the exchange rate 1€ = 3,3671 PLN according to Ministry of Finances algorithm.

To the date 30 of June 2008 there were **108** agreement concluded within the Priority 1 with the financial support worth of **465,52mn zł**, which is **103,94%** in regard to the allocation of this Priority (along with Measure 1.6). Within the Priority 2 – **230** agreements were concluded with financial support worth of **88,57mn zł**, which is **103,02%** in regard to the allocation for Priority 2. Within Priority 3, along with Measure 3.4, **301** agreements were concluded with the financial support worth of **158,16mn zł**, which is **104,21%** of the allocation for this Priority”(...)

Now Poland is at the end of implementing IOPRD in the country. Beneficiaries turn in applications for final payments and adjust projects. Concluding new agreements was stopped because available allocation was crosses over”(...).

<sup>3</sup> “Integrated Regional Development Operational Programme Implementation – Lodzkie Voivodship 2004–2006”, Marshal's Office in Lodz, 13 of August 2008, Lodz



“**First payments** from programme account of Intermediate Body for Beneficiaries were made in May 2005/ until the end of June 2008 **578,35mn zł** was paid, which is **88,15%** of allocation without Priority 4 and Measure 1.6, instead **83,43%** in regard to the whole allocation of IOPRD 2004–2006, converted with the exchange rate 1€=3,3671 PLN, **80,35%** in regard to the agreements worth/ decision and **88,06%** in regard to the worth of turned in payment applications”.

#### 4. RANGE OF SUPPORT FOR LODZKIE VOIVODSHIP IN THE YEARS 2007–2013

*Regional Operational Programme for the Lodz Region, for the years 2007–2013* (ROP WŁ) is a document stating main directions of Voivodship’s development aiming at:

- Improving economic competitiveness of the Voivodship
- Promotion of balanced regional development
- Ensuring stronger social, economic and spatial integrity of the region.

Strategic aims of ROP WŁ:

*“Integration of the region with European and global social-economic space as a Middle European development center, conducive to inhabiting and economy and pursuit of building internal integrity with preserving diversity of it’s places”.*

Priority Axes of ROP WŁ will pursuit the realization of renewed aims of Lisbon Strategy:

- Promotion of competitiveness
- Creating of work places

According to the effective in the years 2007–2013 rule of monofunding, aims within ROP WŁ will be co-financed by one Structural Fund – European Regional Development Fund.

Strategic aim will be carried out through the following detailed aims, that refer to the individual priority axes:

- Priority Axis I: Transportation Infrastructure – *Improvement in the communication accessibility in Lodzkie Voivodship*
- Priority Axis II: Environment protection, risk prevention and power engineering
  - *Improvement in the state of natural environment and power engineering safety*
- Priority Axis III: Economy, innovation, entrepreneurship – *Development of innovative and competitive economy in the Voivodship*
- Priority Axis IV: Information Society – *Development of IT Society*

- Priority Axis V: Social Infrastructure – *Ensuring advantageous conditions for human resources development*
- Priority Axis VI: Renovation of urban areas – *Economic and social revival in the degraded urban areas*
- Priority Axis VII: Technical Support – *Increase in the absorption of EU's resources within ROP WŁ*

The financial support sum which Lodzkie Voivodship will have in its disposition from European Regional Development Fund in the years 2007–2013 will be 1 006,38mn Euro, which together with own interest of beneficiaries will amount up to 1 282,34mn Euro.

Table 6. ROP financial plan for ŁV for the years 2007–2013 (mn Euro)

Year	Amount from ERDF (mn Euro)
2007	141,08
2008	144,39
2009	147,67
2010	145,74
2011	143,02
2012	140,38
2013	144,10
2007–2013	1006,38

Table 6 shows even disposition of predicted financial support sums in individual years of accountancy.

Table 7 presents proportions of scheduled expenditures for individual priority axes.

Unlike period 2004–2006, in the years 2007–2013 involved national private resources will be higher than national public resources.

The programmes influence on the voivodship's development will be measured (with the use of HERMIN model – one of the macroeconomic models used especially to the modeling of effect made by structural funds on basic macroeconomic indicators in accession countries – estimating differences between scenarios 'with ROP' and 'without ROP') by following indicators:

- Change in NGP level as a result of carrying out ROP,
- Created work places (gross),
- Number of created work places (net).

Table 7. Scheduled involvement of financial resources with consideration of ROP axes (priorities) in the years 2007–2013 in ŁV (mn Euro)

Priority Axis	Overall ex-penses	ERDF	National public resources	National private re-sources
I: Transport Infrastructure	284,15	241,53	38,36	4,26
II: Environment protection, risk prevention and power engineering	201,28	171,08	22,64	7,55
III: Economy, innovation, entrepreneurship	418,04	271,72	2,93	143,39
IV: Information Society	82,88	70,45	9,95	2,49
V: Social Infrastructure	142,08	120,77	19,18	2,13
VI: Renovation of urban areas	118,40	100,64	12,43	5,33
VII: Technical Support	35,52	30,19	5,33	0,00
In overall:	1282,35	1006,38	110,82	165,15

Source: own study based on the Marshal's Office in Lodz data referring to Regional Operational Programme for the Lodz Region, for the years 2007–2013 (ROP WŁ), Lodz, September 2007.

## 5. INFLUENCE OF EU'S SUPPORT ON THE DEVELOPMENT OF LODZKIE VOIVODSHIP

As presented in point 3, possible outcomes of structural funds actions will be measured only in reference to those support resources, which are going to be involved in the years 2007–2013. Independently from it, the article undertook the effort of comparing some indicators in Lodzkie Voivodship, in the years 2000–2004 and 2005–2007, and also with the aim of establishing possible relations the linear correlation indicator  $r$  – Pearson's was counted. Year 2005 was counted as the first in which the effects of structural funds should be seen – according to the information about first payments appearing on beneficiaries accounts (independently from pre-accession resources, especially PHARE 2000–2003 fund, paid mainly in the year 2004, that is in the amount of 44,97mn €) not until May 2005.

Figure 2 presents the number of unemployed listed in Offices of Employment in the years 2000–2009 in Lodzkie Voivodship.

Figure 2 presented, among others, the fact of significant decrease in unemployment rate in the year 2004. In the year 2005 the number of unemployed dropped to the level below 200K.

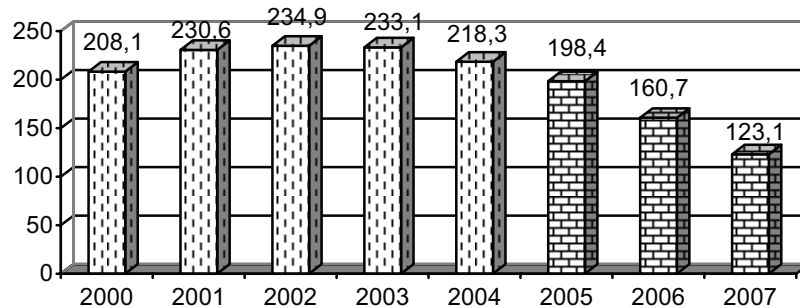


Figure 2. Unemployed listed in Offices of Employment in the years 2000–2007 (th people 31 XII)  
Source: own study based on *Statistical Yearbook of Lodzkie Voivodship 2008*, pg.44

Figure 3 presents average gross wage in zlotys in the years 2000–2007 in Lodzkie Voivodship.

Figure 3 presents that three highest increases in average gross wage in Lodzkie Voivodship in the years 2000–2007 were in 2001–2000 (114zł), 2006–2005 (91 zł), 2007–2006 (156 zł), where two on the highest increases took place after the year 2004.

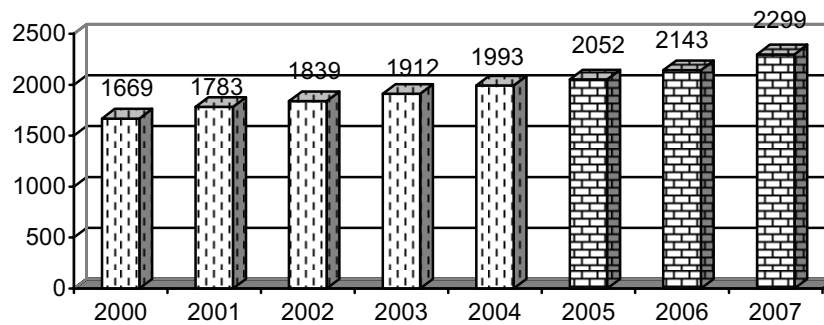


Figure 3. Average gross wage in the years 2000–2007 in Lodzkie Voivodship (zł)  
Source: own study based on *Statistical Yearbook of Lodzkie Voivodship 2008*, pg.44

What should be pointed out at the end is shaping of value of sold production (compare Figure 4), and also indicators of that production where previous year =100 in prices fixed per 1 citizen (compare Figure 5).

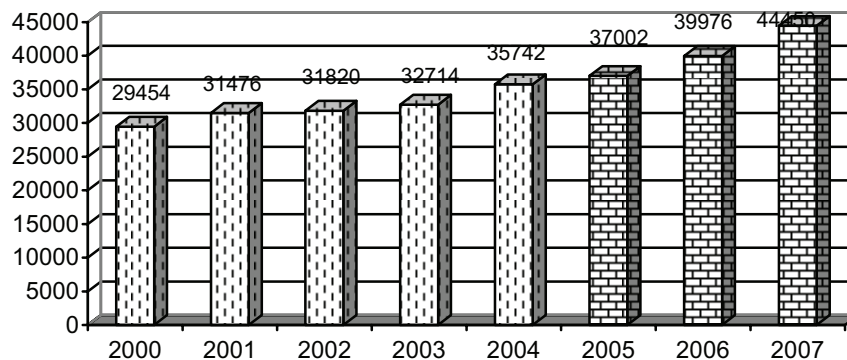


Figure 4. Value of sold production in Lodzkie Voivodship in the years 2000–2007 (mn zł)  
Source: own study based on *Statistical Yearbook of Lodzkie Voivodship 2008*, pg.56

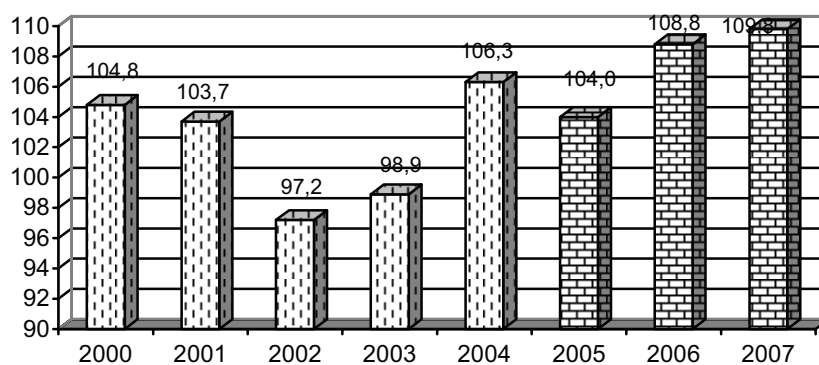


Figure 5. Sold production of industry (previous year = 100) in Lodzkie Voivodship in the years 2000–2007 (per 1 citizen in fixed prices)

Source: own study based on *Statistical Yearbook of Lodzkie Voivodship 2008*, pg.56

Figure 4 and 5 clearly show that the period after accession to European Union was of increase in industrial production in out voivodship.

Table 8 presents results of linear correlation indicator  $r$  – Pearson's evaluation for the years 2004–2007.

Table 8. Linear correlation indicator  $r$  – Pearson's for the years 2004–2007, data for Lodzkie Voivodeship

Years	Support from EU with ERDF+ESF+ PHARE* mn € (based on concluded agreements)	Unemployed (th people)	Average gross wage (zł)	Sold production of industry (mn zł)
1	2	3	4	5
2004	51,13	218,3	1993	35742
2005	82,23	198,4	2052	37002
2006	105,14	160,7	2143	39976
2007	16,76	123,1	2299	44450
$r$ – Pearson's (relations of features from indicated column to features from column 2)	–	0,36	–0,46	–0,47

Source: own study based on the Marshal's Office in Lodz data referring to IOPRD "Lodzkie Voivodeship Development Programme 2004–2006 – regional component IOPRD" and "Integrated Regional Development Operational Programme Implementation – Lodzkie Voivodeship 2004–2006", Marshal's Office in Lodz, 13 of August 2008, pg. 8

\*support from PHARE fund was added to the year 2004 in the amount 44,97mn €.

As Table 8 shows linear correlation indicator  $r$  – Pearson's point to the moderated correlation power, however direction of those relations (all three) is **contrary** to the predicted ones.

## 6. CONCLUSION

EU's Structural Funds play a significant role in Lodzkie Voivodeship development.

After Poland's accession to EU Lodzkie Voivodeship development, despite underdevelopment and degradation of formerly important light industry, is more visible. However as showed in the directions of EU's support resources allocation (Table 4) table, relatively low value of that support in the years 2004–2007 and value of  $r$  – Pearson's indicator, that support had little influence on the economic development of Lodzkie Voivodeship. As an example, evident improvement of road infrastructure, for which expenditures from ERDF for poviat and voivodeship roads within IOPRD in the years 2004–2006 amounted to 63mn zł, did not have direct impact on e.g. average gross wage of employees in our voivodeship. Surveying the correlation of support resources in Lodzkie Voivodeship with:

- The number of unemployed,
- Average gross wage,
- Sold production of industry

Did not show a significant relation in neither of evaluated cases, additionally the direction of existing moderated correlation would point to the destructive role of support resources.

Also the further turn of events should be observed in the years 2007–2013 (when the support from ERDF is to be seven times higher than in the years 2004–2006), especially during the global economic-financial crisis, which although seen also in Poland, maybe will strengthen still growing market economy also in Lodzkie Voivodship.

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#### FUNDUSZE UE A ROZWÓJ REGIONALNY NA PRZYKŁADZIE WOJEWÓDZTWA ŁÓDZKIEGO

Państwa członkowie UE, które korzystają z pomocy unijnej, przeznaczają ją również na rozwój regionalny. Umożliwiają to oddzielne, regionalne programy operacyjne, którymi dysponują w Polsce Urzędy Marszałkowskie. Wykorzystanie pomocy z tych programów zależy od przygotowania konkretnych projektów. Również województwo łódzkie korzysta z takiej pomocy. W artykule przedstawiono dotychczasowe i planowane wykorzystanie środków pomocy unijnej w województwie łódzkim.

**Słowa kluczowe:** rozwój województwa łódzkiego, fundusze strukturalne UE.