

# SYSTEM OF AGRICULTURAL STRUCTURAL PENSIONS IN POLAND AFTER THE YEAR 2000 BASED ON THE EXAMPLE OF THE SELECTED COUNTIES IN WARMIŃSKO-MAZURSKIE AND MAZOWIECKIE VOIVODSHIPS

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**Abstract.** The aim of the survey was to conduct evaluation of functioning of the system of agricultural structural pensions in Poland (on the base of the secondary data originating from the Agency for Restructuring and Modernisation of Agriculture and Ministry of Agriculture and Rural Development) and the process of application for the structural pension from the perspective of the beneficiary (own survey). The questionnaire based survey covered 59 agricultural farms in Warmińsko-Mazurskie voivodship and 26 farms from Ciechanów County (Mazowieckie voivodship).

Key words: agricultural farms, agricultural policy instruments, structural pensions

### **INTRODUCTION**

In 2009, rural areas occupied 93.2% of the area of the country and were populated by 14.9 million people, i.e. 39.0% of the population of Poland. The structure of land use in rural areas was dominated by agricultural land that in 2009 represented 61.9% of such land (including arable land 45.8%) and forest, wooded and bushy areas representing 30.9% of the total area [Obszary wiejskie w Polsce... 2011].

The system of structural pensions represents one of the forms of the Rural Development Programme (RDP). Providing the permanent source of income for people operating agricultural farms and general restructuring of the entire structure of farms represents its main objective. Structural pensions are to encourage owners of agricultural farms in preretirement age that are subject to social insurance to abandon agricultural activities and transfer ownership of the farm in a way supportive to improvement of the agricultural

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structure [Plawgo 2005]. That activity also aims, to a certain extent, at allowing allocation of land characterised by low productivity to non-agricultural use. Structural pensions are an instrument mitigating the consequences of agricultural transformations in rural areas and providing income for people resigning the conduct of agricultural activity they are to contribute to increasing the profitability of agriculture [Mierosławska 2008, Program... 2007, Pięta 2007].

Before the accession of Poland to the European Union few farmers benefited from structural pensions because the Act of 01.01.2002 on structural pensions governing that form of benefits imposed numerous legal limitations. Difficulties impossible to overcome by many people existed such as, for example, the requirement that the farm had to be at least 3 ha in area; additionally, if one of the spouses operating the farm did not satisfy the requirements, both were not eligible to the pension [Paszkowski 2004]. It should also be added that the amount disbursed as the pension was lower than now mainly as a consequence of the fact that before accession to the EU it was funded from the State budget only and the State was not prepared for that to the satisfactory extent. The Agricultural Social Insurance Fund (KRUS) was the institution responsible for receiving applications for pension benefits and for disbursement of those benefits.

The situation has changed after accession of Poland to the EU in 2004 when the criteria of applying for the structural pension changed. They became less stringent as a result of which many more people could obtain the above benefit and as a consequence of which a much larger number of people possessing agricultural farms applied for them. Additionally, with the accession to the European Union the amounts disbursed increased thanks to the subsidies from the European Agricultural Guidance and Guarantee Fund (EAGGF). This contributed to the situation that during the recent years an increase in the rural population in relation to the urban population has been recorded [Rutkowska 2005]. As of 2004, that activity is serviced by the Agency for Restructuring and Modernisation of Agriculture (ARMA).

Proposals for implementation of a system of agricultural structural pensions in Poland appeared already during 1990s. The decrease in the number of farms by 840000 by 2010 was assumed. That target was to be achieved by, among others, the earlier mentioned agricultural pensions as well as training preparing for a change of profession that were targeted at owners of agricultural farms with the land area of under 5 hectares. The programme, however, was not completed as its influence on structural transformations was low as a consequence of conditions of cultural–lack of willingness among farmers to pass the land outside the family, economic – lack of jobs, and low level of benefits offered [Paszkowski 2004].

#### METHODOLOGY AND SCOPE OF RESEARCH

Within the frameworks of this research project an attempt was undertaken at evaluation of functioning of the system of agricultural structural pensions in Poland. For that purpose the secondary data originating from the Agency for Restructuring and Modernisation of Agriculture and Ministry of Agriculture and Rural Development concerning the dynamics of transfer of agricultural farms in Poland for structural pensions during the years 2002–

-2006, change in the number of agricultural farms in Poland during the years 2004–2007, including agricultural farms transferred for enlargement of another farm were used.

The evaluation of the selected aspects of the process of applying for the structural pension from the perspective of the beneficiaries was conducted on the base of the results of direct survey conducted using the survey questionnaire during the 4th quarter of 2009. The survey covered the group of 59 persons previously operating agricultural farms in Bartoszyce, Ełk and Mragowo Counties (Warmińsko-Mazurskie voivodship) and 26 beneficiaries from Ciechanów County (Mazowieckie voivodship) that obtained benefits in the form of the agricultural structural pension. The questionnaire consisted of 24 questions. The first part of the questionnaire concerns the degree of clarity of structural pension award principles while the second part the methods and forms of farm transfer, including participation of the persons in the common household after the transfer of the farm to the successor and opinions concerning the level of benefits disbursed.

#### HISTORY OF STRUCTURAL PENSIONS IN POLAND

The system of agricultural structural pensions has been in operation in Poland since 2002. Until now the programme of structural pensions has been delivered in two stages. Currently they are awarded and disbursed within the frameworks of the programming period of 2007–2013. During the period of functioning of structural pensions the conditions of obtaining eligibility to the pension and the principles related to the land transfer were subject to certain changes. They resulted mainly from the current experience and aimed at improvement of the effectiveness of the instrument possessing the form of structural pension.

During the period preceding the accession of Poland to the European Union the average farm size in Poland was more than 10 ha less than in the EU, which contributed to the situation that Polish farmers were unable to compete with the farmers from the EU Member States. The fragmentation of agricultural farms in Poland is the weakness contributing significantly to low competitiveness of those farms [Zarębski 2002]. The majority of agricultural farms in Poland were concentrated in the area group of up to 1 ha of agricultural land. Such farms represented 27% of the total number of farms in Poland. Additionally, farms up to 5 ha of agricultural land represented 68% of the total number of farms. However, according to Zegar [2010], evaluation of the agricultural structure requires considering not only the number and size of the farms but also the distribution of production-economic parameters in agriculture. If the number of small and very small farms increases the number of farmer families for which farming could provide sufficient income. For that reasons, among others, the Act on structural pensions was enacted on the 26th of April 2001.

During the years 2002–2004, few farmers transferred the agricultural farms as a consequence of high requirements and low benefits. In 2002, ca. 1206 application for pension were lodged. Out of that number only 63,76% satisfied the initial requirements and as a consequence only 38% resulted in pension award. During the consecutive year the number of applications was even smaller, just 587. That was far from the projections that assumed that around 8000 applications would be lodged [Sikorska-Wolak 2006]. It can be assumed that many farmers expected better conditions of receiving the pension benefits after accession to the European Union. The information campaign concerning that activity was also not as effective as during the following years [Kisiel et al. 2008].

In the whole country the number of farms transferred during the years 2004–2006 (as at 31.07.2007) was 83 times higher than the number of farms transferred during the years 2002–2004. The total percentage of farms encompassed by the programme of structural pensions before the accession was just 0.03% of all the farms in the country while during the years 2004–2006 it reached almost 3%. After Poland's accession to the European Union the situation changed drastically. This is confirmed by the number of farms transferred after 2004 as compared to the number of farms transferred during the preceding years (Table 1).

During the years 2004–2006, the majority of farms covered by the structural pensions were transferred for enlargement of other farms. A small number was transferred for other purposes such as afforestation, to the State Treasury or for the purposes of environment. As a consequence the improvement in the structure of farms could take place as a consequence of transferring them for enlargement of other, already existing, farms mainly [Informacja... 2008].

Table 1. Dynamics of transfer of farms in Poland in exchange for structural pensions during the years 2002–2006 (as at 31.07.2007)

Tabela 1. Dynamika przekaz	ywani	a gospo	odarstw	rolnych w	v Polsce za renty strukturalne w latach			
2002–2006 (stan na 31.07.2007 r.)								
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Voivodship	Number of	Average farm	Farms transferred	
vorvousnip	farms	area (ha)	2002-2004	2004-2007
Dolnośląskie	82 836	9.6	52	2 875
Kujawsko-Pomorskie	79 222	12.3	89	4 156
Lubelskie	223 132	6.6	46	5 465
Lubuskie	31 783	9.8	4	554
Łódzkie	164 806	6.7	53	5 772
Małopolskie	216 675	3.2	2	2 385
Mazowieckie	291 454	7.4	91	9 407
Opolskie	41 656	9.3	42	1 560
Podkarpackie	198 452	3.5	12	2 601
Podlaskie	99 730	11.1	73	4 391
Pomorskie	53 607	12.9	28	1 574
Śląskie	110 766	3.9	7	1 485
Świętokrzyskie	125 643	4.7	14	3 322
Warmińsko-Mazurskie	51 834	17.1	41	1 836
Wielkopolskie	138 962	10.8	69	4 903
Zachodniopomorskie	41 168	16.2	23	1 300
Total	1 951 726	7.4	646	53 586

Source: Halamska M. 2006. Renty strukturalne a przemiany polskiej wsi. Uwagi socjologa. Wieś i Rolnictwo, 2(131): 58–67 and data of the Agency for Restructuring and Modernisation of Agriculture at www.arimr.gov.pl/fileadmin/pliki/zdjecia\_strony/407/renty\_1.pdf, access on: 8.06.2011).

Źródło: Halamska M. 2006. Renty strukturalne a przemiany polskiej wsi. Uwagi socjologa. Wieś i Rolnictwo, 2(131): 58–67 and data of the Agency for Restructuring and Modernisation of Agriculture at www.arimr.gov.pl/fileadmin/pliki/zdjecia\_strony/407/renty\_1.pdf, access on: 8.06.2011). Own studies [Kisiel et al.] conducted in 2006 and encompassing over 4000 farms in all the counties of Warmińsko-Mazurskie voivodship indicated that farmers expressed very positive opinions concerning the current system of structural pensions. As many as 9.75% of the respondents provided information that members of their families exercised the possibility of ceasing their farming activities and opted for the structural pension. At farms where that instrument of the Common Agricultural Policy was used generally just one person opted for it; that situation was recorded in 79.39% of cases in that group. More than a half of the people retiring for that pension (58.85%) still remained in the common household but only 36.44% of them still helped in running the farm. In more than  $\frac{3}{4}$  of the cases (84.23%) the farms were passed to another member of the family and only in 7.31% of cases the land was sold.

In the scale of the country, during the years 2004–2007, a significant decrease in the number of farms with the area exceeding 1 ha could be observed (Table 2). From among those farms 28 516 were transferred for enlargement of other farms, which means that those farms were liquidated. It should also be noticed that they represented almost 60% of all the farms exceeding 1 ha liquidated during those years in Poland.

In some voivodships the number of transferred farms was higher than the decrease in the number of farms during those years, i.e. in Mazowieckie and Podlaskie voivodships,

114		ceeding 1 ha of a	gileulturar land	2
Voivodship	2004 ye	ar 2007	- change in the number of farms	farms transferred for enlargement of other farm(s)
Dolnośląskie	76 559	73 549	-3 010	1 806
Kujawsko-Pomorskie	75 771	73 197	-2 574	2 473
Lubelskie	210 550	222 389	11 839	3 147
Lubuskie	35 534	33 608	-1 926	310
Łódzkie	159 926	155 691	-4 235	3 063
Małopolskie	202 927	195 288	-7 639	766
Mazowieckie	278 831	275 961	-2870	5 165
Opolskie	36 582	36 487	-95	955
Podkarpackie	185 444	182 123	-3 321	920
Podlaskie	95 002	93 602	-1 400	2 691
Pomorskie	52 419	46 312	-6 107	902
Śląskie	97 529	83 642	-13 887	620
Świętokrzyskie	116 875	115 270	-1 605	1 392
Warmińsko-Mazurskie	50 019	47 788	-2 231	1 202
Wielkopolskie	132 691	135 829	3 138	2 257
Zachodniopomorskie	49 570	37 309	-12 261	847
Total	1 856 229	1 808 045	-48 184	28 516

Table 2.Changes in the number of farms in Poland during the years 2004–2007Tabela 2.Zmiany liczby gospodarstw rolnych w Polsce w latach 2004–2007

Source: Information concerning the influence of the measure "structural pensions" on improvement of the area structure of farms. 2008: Ministry of Agriculture and Rural Development.

Źródło: Informacja dotycząca wpływu działania "renty strukturalne" na poprawę struktury agrarnej gospodarstw, 2008: Ministerstwo Rolnictwa i Rozwoju Wsi. or lower than the increase in the number of farms, e.g. in Lubelskie voivodship. His means that simultaneously with liquidation of farms in exchange for structural pensions new production units were established, which might have resulted from, e.g. division of the already existing farms into smaller ones.

During the period of 2007–2013, 2.2 billion EUR was planned for structural pensions of which 1.5 billion EUR (67%) represented liabilities to beneficiaries from stage one. That situation resulted from the fact that stage one lasted for 3 years while the liabilities were extended over 10 years. This limited the level of expenditures for the current liabilities, which undoubtedly is unfavourable for the farmers. It is projected that during the programming period ca. 7200 persons a year will receive the structural pension [Gawłowski, Mickiewicz 2009].

#### **RESULTS OF SURVEYS AND DISCUSSION**

Within the frameworks of the RDP 2004–2006, 1922 applications representing 3.42% of all the applications lodged were lodged in Warmińsko-Mazurskie voivodship. As at 31.07.2007, 1836 agricultural farms were transferred and the total value of payments made was PLN 66 253 768,89 (3.67% of all the payments made in the country (Informacja... 2007). The largest number of lodged with the Agency for Restructuring and Modernisation of Agriculture offices that were considered was lodged in Mazowieckie voivodship – 9902 applications (representing 17.6% of all applications lodged in the country. As a result of the review of applications 9407 farms with the total area of 82 301 ha were transferred in that voivodship. Consideration of those applications resulted in the disbursement of the amount of PLN 311 440 031,59 in Mazowieckie voivodship that represented 17,33% of the total amount used for implementation of that measure in the country.

Within the frameworks of the Measure "Structural pensions RDP 2007–2013" during the campaign of 2007 and the campaign of 2008 the total of 763 applications were lodged in Warmińsko-Mazurskie voivodship while the disbursements made amounted to PLN 13 486 331,62 which represented ca. 4.35% of the entire amount disbursed during those campaigns in all voivodships [Informacja... 2007]. Similar to the first programming period, also during this programming period the largest number of applications – 2696 (26.17% of all the applications) was lodged in Mazowieckie voivodship.

The number of applications lodged during the latest programming period was much lower than during the RDP 2004–2006 and the disbursements made were also lower. During the years 2007–2008 they amounted to almost PLN 310 million while during the period of 2004–2006 the amount of disbursements reached almost PLN 2.5 billion.

The questionnaire based surveys conducted indicate that the vast majority of the respondents applied for the structural pension within the frameworks of the RDP 2004– -2006. In each county of Warmińsko-Mazurskie voivodship the proportion of such applicants was around 75% of the respondents while in Ciechanów County the beneficiaries represented 53.85%. That fact matches the data provided by the Agency for Restructuring and Modernisation of Agriculture and proves that during those years the pensions were received positively by the farmers. It should also be noticed that the benefits disbursed for structural pensions within the frameworks of the RDP 2004–2006 were definitely higher than the pensions and disability pensions disbursed on the base of the Act of 1990 on the social insurance of farmers (Paszkowski 2007).

The principles of awarding the structural pensions changed with the change of the programming period. Among the surveyed group of respondents from four counties almost 70% declared that the principles were clear or rather clear while for only 4% of the respondents the principles on which they applied for such benefits were unclear (Figure 1). It can be stated then that the farmers considered the system of structural pensions favourable and the procedures of applying for such pensions posed no major difficulties to them.

Among the respondents from Ciechanów County for 80.77% completing the application for the pension presented no difficulty, although 5 persons (19.23%) had difficulties related to the register lots and enclosures. 50% of the applicants did not complete the applications on their own but used assistance of the spouse, son or an employee of the county office of the Agency for Restructuring and Modernisation of Agriculture.



Fig. 1. Degree of clarity of the principles of structural pensions' award

In case of the respondents from the counties of Warmińsko-Mazurskie voivodship, the persons that confirmed difficulties in completing the applications indicated completing the enclosures as the major problem (21.4% of the respondents indicating difficulties). The lowest number of difficulties was indicated by residents of Bartoszyce County; in that county the applications were also completed by the applicants themselves the most frequently. Respondents from Ełk County indicated the largest difficulties in both completing the applications and completing the enclosures. Ełk County is the county most distant from the Agricultural Extension Services Centre, which might have been the cause of poorer information for the applicants.

In the surveyed counties of Warmińsko-Mazurskie voivodship the majority of programme participants (52.5%) transferred their farms to their successors. The situation in Ciechanów County was similar. The respondents had no problem finding a person to take over the agricultural farm as 84.62% of the successors were members of the family. The applicants are more willing to transfer their farms to their keen in most cases remaining with them in the common household (Figure 2).

Rys. 1. Stopień zrozumiałości zasad przyznawania rent strukturalnych

Source: Own work based on surveys.

Źródło: Opracowanie własne na podstawie badań.



- Fig. 2. Share of persons remaining in the common household after transferring the farm to the successor
- Rys. 2. Udział osób pozostających we wspólnym gospodarstwie domowym po przekazaniu gospodarstwa następcy
- Source: Own work based on surveys. Źródło: Opracowanie własne na podstawie badań.

The data presented in figure 2 indicate that in the counties covered significant differences in the proportion of persons remaining in the common household after transferring the farm to the successor can be noticed. The lower average indicator for all the counties of Warmińsko-Mazurskie voivodship as compared to Ciechanów County may result from the differences between regions that exist in the rural areas of Poland that have their roots in the long time tradition, culture and attitude to the land. Warmińsko-Mazurskie voivodship is not a region with well-established rural population as opposed to the voivodships of southern or central Poland where family ties are of major importance and farms are passed from generation to generation.

Transfer of the agricultural farm to a family member is unfavourable because in that way only few farms are liquidated and, as is well known, the major objective of structural pensions is to enlarge the already existing farms, which should contribute to improving their effectiveness. However, the programme covered just 3% of all farms in Poland. The average size of the farm exceeding 1 ha increased by 4% only. On the other hand, 47.5% of the people in the surveyed counties of Warmińsko-Mazurskie voivodship transferred their farms for enlargement of other, already existing farms. That indicator had similar value in Ciechanów County – 46.15%.

To obtain the structural pension the beneficiary had to transfer the land in a permanent way, that is dispose of it through sale or donation. That requirement was compulsory in both programmes. Lease as a method of transfer of the farm was applicable during the programming period of 2004–2006 only and the lease period had to be 10 years at minimum. People that transferred their land in the form of a donation formed the largest group of the respondents and in Ciechanów County such people represented 84.61% of the respondents. Only in the counties of Ełk and Ciechanów the beneficiaries opted for land lease to obtain the benefits in the form of the structural pension (Figure 3) while land sale was the most frequently employed option in Bartoszyce County (44%).

Currently the basic structural pension is 150% of the lowest pension. As of March 1, 2010 the lowest guarantied pension is PLN 706.29 and as a consequence the basic



Fig. 3. Forms of transfer of agricultural farms



Source: Own work based on surveys.

Źródło: Opracowanie własne na podstawie badań.

amount of the structural pension is PLN 1059.44. The surveys conducted indicate that in the counties of Mragowo and Bartoszyce the awarded pension amount is sufficient to satisfy the life needs of farmers while in case of Ełk county 70% of the respondents were disappointed with the amount of pension received. In that county also the largest percentage of the respondents opted for the structural pension together with the spouse (65%), which means that their pension was increased by 100% of the minimum pension. More than a half of the beneficiaries from Ciechanów County (65.38%) were satisfied with the amount of the benefit received. Its amount during the years 2004–2006 was at the level of PLN 1800, however during the following programming period it was subject to a significant decrease to ca. PLN 1050. At the same time a similar percentage of the respondents (53.85%) benefited from the privilege offered at transition to the structural pension, which is they left to themselves 0.5 ha of agricultural land that serves satisfying own needs.

It can be assumed that the amount of PLN 1765.73 is not satisfactory to meet all the needs of the household if it is the sole source of support. Additionally, the minimum wage for work as of January 1, 2011 amounts PLN 1386. In case one of the spouses retires on the structural pension and the other takes a full time job (with the remuneration at the level of the minimum wage), they generate jointly the income at the minimum level of PLN 2445.29, which is significantly higher than the amount of pension awarded in case when both spouses retire for the structural pension.

Going back to the levels of payments during the last two programming periods (of which the second one is still in progress), the farmers can currently receive the maximum disbursements lower by over PLN 1000 than during the years 2004–2006. Additionally, it can be noticed during the recent years that the largest number of applications for the structural pension are lodged by farmers residing in voivodships with reasonably good structure of agriculture while the farmers living in voivodships with

worse agricultural structure show less interest in that instrument. The largest numbers of applications were lodged from Mazowieckie, Wielkopolskie, Lubelskie and Kujaw-sko-Pomorskie voivodships while Lubuskie voivodship had the lowest number of such applications [Gawłowski, Mickiewicz 2009].

#### CONCLUSIONS

From the very beginning of structural pensions programme the conditions that had to be fulfilled to be eligible for the pension have been becoming increasingly stringent while the value of the benefits has been decreasing continually, although still that benefit is more favourable for the farmer than the pension from the Agricultural Social Insurance Fund (KRUS) as it is one and a half times higher. After the accession of Poland to the European Union the number of applications lodged was much higher than during the earlier periods but during the current programming period significantly fewer farmers receive the structural pension as a consequence of not only more stringent requirements but also lack of funds for that measure. In Warmińsko-Mazurskie voivodship 1922 applications were lodged during the campaign of 2004–2006 while in 2007 and 2008 the number of applications lodged was just 40% of the number of previously lodged applications. In Mazowieckie voivodship the number of applications lodged during the first programming period was 5 times higher (9902 applications) than in Warmińsko-Mazurskie voivodship; during the initial 2 years of the RDP 2007-2013 the Agency for Restructuring and Modernisation of Agriculture received 2696 applications. Also in the whole country a decreasing trend can be noticed as the applications for the structural pension lodged during the years 2007-2008 represented only 30.36% of the number of applications lodged within the frameworks of the RDP 2004–2006. The improvement of the structure of agriculture as a whole by means of limiting the number of farms and as a consequence increasing the areas of the remaining farms is one of the goals of the structural pensions programme. In the scale of the country, during the years 2004–2006 it could be noticed that the majority of applicants for the structural pensions transferred their farms for enlargement of other farms.

Own studies conducted indicate that similar to the entire country the majority of applicants for structural pensions applied during the period of 2004–2006 (ca. 75% of the respondents in the surveyed counties of Warmińsko-Mazurskie voivodship and 53.85% in Ciechanów County). Despite the changing principles of applying for that benefit, for the vast majority of the respondents (70%) those principles were clear and the procedures of applying for the pensions did not pose major difficulty although frequently (50%) the applicants used assistance in completing the required documents.

Among the surveyed a significant diversity in the share of persons remaining in the common household after transfer of the farm to a successor because in all the counties of Warmińsko-Mazurskie voivodship that indicator was lower as compared to Ciechanów County. That situation could be the consequence of the differences between regions existing in Polish rural areas. Warmińsko-Mazurskie voivodship is not a region with well-established rural population as opposed to the voivodships of southern or central Poland where family ties are of major importance. From the perspective of the objectives for im-

plementation of the structural pensions system that situation is positive because transfer of the farm to a family member does not contribute to the expected extent to increasing the average farm area.

Own surveys conducted indicate that the level of satisfying the life needs of the respondents by the benefits varies because in Bartoszyce and Mragowo counties the benefits awarded, according to the respondents, were sufficient to satisfy the life needs of the farmers while in Ełk County 70% of the respondents were disappointed with the amount of benefits they were receiving. More than a half of the beneficiaries (65.38%) from Ciechanów County were also satisfied with the amount of the benefits received. At the same time, 53.85% of the respondents exercised the privilege offered by applying for the structural pension and they left to themselves 0.5 ha of agricultural land that serves satisfying their own needs.

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## SYSTEM ROLNICZYCH RENT STRUKTURALNYCH W POLSCE PO ROKU 2000 NA PRZYKŁADZIE WYBRANYCH POWIATÓW WOJ. WARMIŃSKO---MAZURSKIEGO I MAZOWIECKIEGO

**Streszczenie.** Celem pracy było dokonanie oceny funkcjonowania w Polsce systemu rolniczych rent strukturalnych (na podstawie danych wtórnych pochodzących z Agencji Restrukturyzacji i Modernizacji Rolnictwa oraz Ministerstwa Rolnictwa i Rozwoju Wsi) oraz procesu ubiegania się o rentę strukturalną z punktu widzenia beneficjentów (badania własne). Badaniem ankietowym objęto 59 gospodarstw rolnych woj. warmińsko-mazurskiego i 26 gospodarstw powiatu ciechanowskiego (woj. mazowieckie).

Słowa kluczowe: gospodarstwa rolne, instrumenty polityki rolnej, renty strukturalne

Accepted for print - Zaakceptowano do druku 02.08.2011