

TO BE OR NOT TO BE... AN ENTREPRENEUR: WHAT MOTIVATES AND WHAT LIMITS STUDENTS' ENTREPRENEURIAL INITIATIVES?

Agnieszka KURDYŚ-KUJAWSKA^{1*}, Aleksandra WOJTKOWSKA²

¹ Department of Finance, Faculty of Economic Sciences, Koszalin University of Technology;
agnieszka.kurdys-kujawska@tu.koszalin.pl, ORCID: 0000-0002-6024-2947

² Graduate of the Faculty of Economic Sciences, Koszalin University of Technology; alexi12@autograf.pl

* Correspondence author

Purpose: The study aimed to present the entrepreneurial intentions of students and to identify factors that motivate and limit these initiatives.

Design/methodology/approach: The research used literature studies and quantitative surveys. This study used a set of primary data obtained by a direct survey using a structured survey questionnaire. The survey was conducted in 2019. The respondents were students of economic studies from the Koszalin University of Technology.

Findings: Many students are willing to start a business in the future. They are motivated, in particular, by the desire for greater professional independence and the opportunity to implement their business ideas. Students see self-employment as an opportunity to earn a higher income. The challenge in starting a business is the lack of sufficient financial resources and the lack of sufficient knowledge and skills in running a business. Increasing students' motivation to start a business is possible by improving existing policies to support entrepreneurship, especially among young people. In addition, an important element that can stimulate the entrepreneurial spirit among students is adapting teaching programs to students' needs in terms of acquiring practical skills in starting and running their enterprise, including deepening knowledge in the field of financial knowledge and skills.

Research limitations/implications: The research adopted a purposive sampling method, which has its limitations.

Practical implications: The research results may serve as an inspiration for further analyzes of factors determining the initiatives of entrepreneurial students, and may also be used in practice by various types of organizations supporting entrepreneurial initiatives among young people at the local, regional and national level.

Originality/value: The article extends research on student entrepreneurship by presenting an international comparison of student entrepreneurship motives and challenges in developed and developing countries and enriches existing research on the identification of entrepreneurial initiatives among Polish students.

Keywords: entrepreneurship, entrepreneurial initiatives, motives, challenges, students.

Category of the paper: Research paper.

1. Introduction

Entrepreneurship plays a key role in the economy of every country (Ferreira et al., 2023). Entrepreneurs create new jobs, stimulate innovation, intensify competition, and adapt to changing market conditions and social trends (Gujrati et al., 2019). They are the “engine of economic growth” making a huge positive contribution to the country's economic and social growth (Koe et al., 2012).

Entrepreneurship is identified with running a business. According to Shane and Venkataraman (2000), entrepreneurship is a set of activities that involve identifying, evaluating, and exploiting opportunities to introduce new products and services, markets, organizing methods, raw materials, and processes by creating efforts in ways that have never existed before. Entrepreneurship is also the process of creating new things. According to Sudół (2011), entrepreneurship is a feature of an enterprise and an entrepreneur that includes the readiness and ability to undertake and solve new problems innovatively and creatively, with full awareness of the associated risks, as well as the ability to take advantage of emerging opportunities and respond quickly and flexibly to changing conditions. Entrepreneurs are perceived as people who create new combinations (solutions) in various forms (new goods or goods of better quality, new production methods, new markets, or innovative organizational processes). Entrepreneurship is becoming the domain of Renaissance people—people with versatile interests and specializations focused on constantly expanding their horizons and self-development (www.citibank.pl). Entrepreneurship should also be associated with the personality traits of an enterprising person, which are highlighted, among others, by Herron and Robinson (1993). They defined entrepreneurship as a set of behaviors aimed at initiating and managing the reallocation of economic resources (i.e., shifting the distribution of production factors) and creating new values using these means. Entrepreneurial people identify and use opportunities emerging in different contexts and markets and choose different paths to achieve their goals. Certo, Moss, and Short (2009) describe entrepreneurs as people who can do something different and see opportunities where others cannot. These entrepreneurial intentions and actions provide people with opportunities to achieve financial freedom, power, and decision-making ability (Basu, Virick, 2008). Research conducted in 2021 by the Citi Handlowy Foundation and the Foundation for the Development of the Knowledge Society shows that young Polish men and women have a very favorable attitude towards entrepreneurship, treating running their businesses as a desirable career path. The percentage of people under 30 who run their own business or have this type of experience is relatively low, but over 60% of them are considering starting a business in the future (www.citibank.pl). It is impossible to deny that young people have an extraordinary ability to adapt to ongoing changes. This feature allows them to take on challenges and respond to changes taking place in the country more flexibly than people of any other age category (Domalewski, 2007).

Gubik and Farkas (2015) emphasize that the changing nature of the young generation of students leads to new expectations related to lifestyle, working conditions, and career development, which has a significant impact on intentions to start their businesses.

Students represent the entrepreneurs of tomorrow, and their entrepreneurial actions will shape future societies (Sieger et al., 2014). Therefore, there is a constant need to study the growing interest of students in starting businesses (Alves et al., 2019). As shown by previous research, the motives and limitations of starting their own business among students have been widely analyzed by scientists from developed and developing countries. Understanding the factors that promote or limit new business creation is critical to regional economic development efforts because high levels of new business creation, particularly by young people, contribute significantly to a region's economic vitality and are a key signal of a dynamic economy (Florida et al., 2004).

The study aimed to present the entrepreneurial intentions of students and to identify factors that motivate and limit these initiatives. This study is an attempt to fill the gap in research that relates to the identification and assessment of factors determining entrepreneurial attitudes and behaviors among students. Understanding what prompts students to start a business and what limits their entrepreneurial initiatives is an important element in assessing their readiness to run their own business. These findings may constitute an important voice in the discussion on the creation of effective programs to support the development of self-employment among young people in Poland. The research results can be an inspiration for further in-depth analyzes of the determinants of entrepreneurial attitudes and behaviors among students; they can also be used in practice by various types of organizations supporting entrepreneurial initiatives at the local, regional, and national levels.

2. Determinants of students' entrepreneurial initiatives - research review

Many empirical studies conducted among students at universities in Poland indicate that students' entrepreneurial initiative is determined by various factors. Bieńkowska-Gołasa and Krzyżanowska (2023), analyzing the socio-economic determinants of student entrepreneurship among students of the SGGW in Warsaw and students of the Pedagogical University of Krakow, showed that the most important motives for starting a business, according to students, are the ability to pursue their own passions as well as independence and self-reliance. However, students indicated a lack of knowledge about setting up and running a business and the high costs of running it as the main barriers. Gano and Łuczka (2020), analyzing the determinants of entrepreneurial intentions of students of universities in the Greater Poland Voivodeship, proved that the desire to have their own business is motivated by the desire for greater social recognition. The example of entrepreneurial activities in students' immediate environment plays

an important role in stimulating entrepreneurial intentions. Students thought that running your own business involved greater risk than working full-time. The dominant factor motivating students to start a business was the desire to obtain a high income. An important motivator for entrepreneurial activities was also the opportunity to develop in fields interesting to the student. The ability to decide independently about working hours was also important. Risk and the willingness to take it were not perceived as motivating factors. The key barrier to entrepreneurial initiatives among students is financial resources. Students pointed to the high costs of running their own business as well as the lack of financial resources needed to start a business. High rental prices for commercial premises and the risk associated with running your own business are also significant problems. Żuchowski and Wyszomirska (2015), analyzing the entrepreneurial initiatives of students of universities in Ostrołęka, showed that the factors limiting entrepreneurial initiatives are primarily: a high level of risk, the responsibility of running one's own business, dedication, the scope of time required to run one's own business, as well as excessive bureaucracy. The following factors were identified as activating students to engage in entrepreneurial behavior: the desire to be professionally independent, higher earnings, the opportunity to test one's knowledge and skills in practice, self-fulfillment, the flexibility of working hours, and, to a small extent, the desire to continue family traditions. Myjak (2014), analyzing the entrepreneurial initiatives of students of management, economics, and production engineering at the State Higher Vocational School in Nowy Sącz, proved that the factors encouraging students to start their own business are higher education (in particular, acquired practical skills), as well as specific personality traits such as creativity, willingness to take risks, and new challenges. The factors limiting the willingness to become self-employed include financial barriers (lack of sufficient financial resources to start a business, difficult access to foreign capital), high operating costs, unclear legal regulations, a lack of professional experience, a lack of motivation, and a lack of a business idea. Wronowska (2016), based on research conducted among students of economic analytics at the University of Economics in Krakow, proves that the most frequently indicated factors inhibiting entrepreneurial initiatives include: lack of a business idea, insufficient financial resources, fear of failure, lack of knowledge about starting and running activities, and too much risk and responsibility related to the operation of the enterprise. However, the main incentives for students to take up self-employment are flexible working hours, independence and self-fulfillment, and the possibility of getting rich quickly. Poteralski (2005) indicates that the entrepreneurial initiatives of university graduates in the West Pomeranian Voivodeship were positively influenced by the ability to influence the amount of their earnings, independence, a chance to achieve success and self-fulfillment, as well as a sense of power and the ability to decide about their fate. In turn, the challenges of entrepreneurial intentions include a limited level of equity capital, tax burdens, a high level of risk, an unfavorable economic situation in the country, and a high susceptibility of national law to changes. Kulig-Moskwa and Strzelczyk (2014), analyzing the entrepreneurial intentions of students of the WSB University in Wrocław,

prove that students feel aversion to self-employment due to the high level of risk and responsibility, as well as due to existing competence and administrative barriers. Students who plan to start their own business indicated that they see self-employment as a prospect of higher earnings, professional independence, and a chance to pursue their interests. Kilar and Rachwał (2014) analyzed students of the Faculty of Geography and Biology at the Pedagogical University of Krakow. They proved that the external factors stimulating entrepreneurial initiatives are: market demand for the type of business activity, the prospect of organizing new jobs, favorable economic conditions, and the possibility of achieving high profits. Among the favorable internal factors, in particular, the opportunity for self-fulfillment, independent decision-making, and independent time and work management were mentioned. The main limitations of entrepreneurial initiatives resulting from the external environment include legal conditions, excessive bureaucracy, state fiscal policy, high costs of employment, and employee maintenance. The most frequently indicated internal challenges were: negative self-assessment showing a lack of entrepreneurial traits, high risk of failure, lack of appropriate funds, time-consuming nature of running one's own business, too much responsibility, and lack of a business idea.

The level and nature of entrepreneurship significantly between EU Member States. The reasons for low enthusiasm for an entrepreneurial career are, therefore, varied (European Commission, 2013). Fantová (2016), examining the factors determining the entrepreneurial activities of students from fourteen different universities in the Czech Republic, showed that the motivation for starting one's own business is the prospect of professional independence, self-fulfillment, relatively higher earnings, but also acquiring knowledge and practice throughout the enterprise's life cycle. Another stimulus for increasing self-employment among students was the lack of interesting job offers, the high quality of entrepreneurship education offered by Czech universities, or the possibility of part-time work. It may also be interesting that future entrepreneurs did not take into account risk resistance as a desirable personality trait defining an entrepreneurial attitude. The Czech Republic does not make it easier for new entrepreneurs to start a business. The negative impact on student entrepreneurship can be identified with a complicated and often variable legislative process, poor law enforcement, or administrative complexity. Additionally, respondents often reported a lack of funds needed to start a business, a growing fear of failure, and the time that should be devoted to business development. According to research conducted by Belús et al. (2017) in a group of Slovak students, these people can count on financial support from the state, but there is still a lot of bureaucracy and legal barriers. According to the surveyed students, the motive for starting their own business was the opportunity to fully use their skills, career development, and having an experienced entrepreneur in the family. In turn, Čapienė and Ragauskait (2017) proved that for students studying at the Faculty of Economics and Management at Aleksandras Stulginskis University in Lithuania, the most important reason to start a business is the desire to achieve a higher income. The majority of respondents indicated that working full-time is not associated

with ensuring a decent standard of living. Moreover, in the opinion of students, being "your boss" allows you to fully use the acquired knowledge, develop your interests, and, above all, make your dreams come true. However, according to students, creating your own business may be associated with several problems, such as the lack of a good business idea that would enable you to "stand out" and survive on the market, a high workload that involves enormous sacrifice, and a lack of time free from running a business. related to activities. Kvedaraite (2014) also conducted research to determine the determinants of entrepreneurial attitudes among Lithuanian students at other universities. The author showed that, apart from the reasons mentioned earlier, the desire to create jobs also largely motivates people to start their businesses. In the opinion of the surveyed undergraduate students who took part in the study, it can be concluded that the lack of information about creating a business, the low chances and high costs of obtaining a loan, and the lack of entrepreneurship skills are the most important obstacles to starting one's own business. The motive of being one's boss is a significant determinant of Albanian students' pursuit of a professional career. According to the analysis of Kume et al. (2013), final-year students at the University of Tirana in Albania who aspire to be self-employed are more motivated to build a business that their children can inherit. Future entrepreneurs are also highly motivated to challenge themselves and then grow and learn, build great wealth, and generate a high income. Research by Roman et al. (2015) led to several conclusions that indicated, among others, factors stimulating entrepreneurial initiatives among students in Romania. In the opinion of students, the most important arguments in favor of setting up your own company are related to the elements of self-development (implementing ideas, achieving dreams, having an interesting job, accepting challenges), as well as work independence (having autonomy, being your boss, having career prospects). The authors showed that success is always perceived as individual, while limitations are always the fault of the system. The ideal job for students is not necessarily one that brings a steady income but one that adapts to their lifestyle and expectations in terms of professional achievement. Elements that are important for students include a flexible schedule, development opportunities, and confirmation of one's personality. Overall, improving technical infrastructure, linking government programs more effectively, continuing the process of de-bureaucratization, and promoting entrepreneurial achievements in the media can bring long-term, significant improvements in entrepreneurial activity in Romania.

Research to determine the factors determining entrepreneurial initiatives among students was also undertaken by researchers in developing countries outside the European continent. Understanding entrepreneurial intentions among university students is particularly critical in Africa, where unemployment levels are very high. The oversupply of labor, the rise in unemployment, and the lack of positive feedback on past efforts to find solutions to these problems among Kenyan graduate youth have created an important basis for greater attention to entrepreneurship. A study conducted by Rukundo Setuza (2017) showed that the entrepreneurial attitudes of university students in Kenya and Rwanda are influenced by their

closest friends and other people in their close environment. It has also been proven that most students start their businesses because they have good ideas and want to implement them. As an entrepreneur, the student believes that he would have sufficient control over his business and be fully independent. In Eastern Africa, a significant factor hindering the growth of the number of entrepreneurs is cultural barriers, i.e., discrimination against women. The level of development in a developing country is of great importance in the development of entrepreneurship. Most Rwandans work in agriculture, which is the sector with the lowest wages and lowest labor productivity. Moving large numbers of citizens from agriculture to the non-agricultural sector is crucial to reducing poverty and achieving economic transformation. Entrepreneurs have a positive image in Ethiopian society, and the creative atmosphere at Ambo University inspires people to develop ideas to start new companies. Seyoum Alemu and Tefera Ashagre (2015), examining the factors determining entrepreneurial attitudes among students of Ambo universities, showed that for students, the most important factor influencing entrepreneurial initiatives is the tendency to make decisions, society's attitude towards entrepreneurship, having an entrepreneur in the family, the existence of demand for a given product or service, the availability of qualified consultants and service support for new businesses, and government support by providing land and required resources. In turn, students identified a lack of knowledge and initial capital, as well as elements related to government support, as barriers that make it difficult to start their businesses. Although banks are willing to provide loans to startup companies, registering and starting a business is difficult for the government bureaucracy. According to respondents, a business idea and human resources are not a problem when starting your own company. Lunavath (2015) proved that education is a key factor in the development of modern entrepreneurship. Students believe that an entrepreneur must have a good technical and professional background. This is also one of the reasons why many entrepreneurs fail in India. Efforts by academic institutes to promote entrepreneurship are largely unsatisfactory. Additionally, the results suggest that most respondents will not decide on an entrepreneurial career due to a lack of support or a feeling of discrimination against a given gender. In turn, Uddin and Bose (2012), examining the attitudes of students at universities located in Bangladesh, proved that the factors determining entrepreneurial activities are: the tendency to take risks, the need for achievement, education, and the environment in which a business is started. The biggest barrier for future entrepreneurs is the lack of job security and stability. Also, the study by Kabir et al. (2017) showed that entrepreneurship education will provide skills and knowledge that can help students change the typical mindset from job search to job creation. Hence, focusing on developing the entrepreneurial mind through education will be important for the development of an entrepreneurial culture as well as for sustainable socio-economic development. Peng et al. (2012) confirm that entrepreneurial intentions are positively influenced by self-control, risk-taking, experience, and entrepreneurial competencies. According to students from nine different universities in Xi'an, China, some of the constraints on entrepreneurial behavior are caused by

a lack of self-confidence, insufficient funds, a lack of time, family support, business skills, and entrepreneurship education. Therefore, as the results of the research show, both state policy and the entrepreneurial environment have a significant impact on the entrepreneurial attitude of students.

To sum up, the students came from varied motives and restrictions in starting their businesses. However, some similarities can be noticed in students' motives for self-employment. Professional independence was indicated as an important motivator of entrepreneurship by students from European countries (Poland, the Czech Republic, Romania) and also from outside Europe (Kenya). Similarly with the motive of self-fulfillment and development opportunities (Poland, Slovakia, Lithuania, Albania, Romania, Estonia, Bangladesh), the use of acquired knowledge and skills (Poland, the Czech Republic, Bangladesh), a good business idea (Poland, Kenya) and having an entrepreneur in the family (Slovakia, Ethiopia). In turn, higher earnings (Poland, the Czech Republic, Lithuania, Albania) and the possibility of flexible working hours and forms (Poland, Czech Republic, Romania), creating new jobs (Lithuania) and building businesses for future generations (Albania) were indicated by students as motivators of entrepreneurial initiatives from European countries. While students from non-European countries pointed to market demand, support from the environment, and society's attitude towards entrepreneurship (Ethiopia). The limitations for students in starting their own business are excessive bureaucracy (Poland, Czech Republic, Slovakia, Romania, Ethiopia) and financial barriers (Poland, the Czech Republic, Lithuania, Ethiopia, China). In Poland, students additionally pointed out excessive fiscalism. The lack of a business idea limited the entrepreneurial initiatives of students from Poland, Lithuania and China, as did the lack of knowledge, experience, and skills. This limitation was pointed out by students not only from Poland, Lithuania, and China, but also from Ethiopia and India. Too much dedication and time-consuming, as well as a high level of risk and responsibility and a fear of failure, are the limitations of entrepreneurship indicated by students from European countries (Poland, the Czech Republic, Lithuania). Students from European countries also pointed to legal barriers as important limitations to entrepreneurial initiatives. Students from non-European countries indicated cultural barriers (Rwanda, India), the country's economic situation (Rwanda) and lack of family support (China).

Differences in the motives and constraints of entrepreneurial initiatives by students from different countries emphasize the importance of the need for a regional approach to creating appropriate support and development programs for entrepreneurship. Countries differ in socio-economic and environmental resources, which together constitute their development potential (Wieliczko, Kurdyś-Kujawska, 2018). Each country is unique, so the effects of entrepreneurship support policy in one area will not be the same, both in terms of direction and magnitude of impact. The practice of shaping entrepreneurship support programs among students should therefore be based on identifying and taking into account country-specific needs and their local conditions, as well as expressing the expectations of young people, including students.

3. Research material

The research material consisted of data obtained through survey research using a structured survey questionnaire. The study was conducted in 2019 on a group of economics students studying at the Faculty of Economic Sciences of the Koszalin University of Technology. The respondents were students who expressed their willingness to participate in the study. 330 people took part in the study. Ultimately, 245 correctly completed questionnaires were qualified for the study. The survey questionnaire used in the study consisted of questions that allowed for the inclusion of the necessary elements to assess the entrepreneurial intentions of students. The first part of the questionnaire included questions about entrepreneurial attitudes, intentions to start their own business, sources of business financing, motives, and barriers limiting entrepreneurial initiatives. The second part of the survey consists of personal detail questions. The survey questionnaire included open questions, closed questions, filtering questions, and ranking questions using a 5-point Likert scale. The study used literature studies and quantitative research. To determine the factors determining the entrepreneurial intentions of students, the Pearson correlation coefficient was used, and to determine the strength of the relationship between the variables, the V-Cramer coefficient was used, which has values in the range $<0.1>$, and the closer the value of the coefficient is to one, the stronger the strength of the relationship. between the examined features. χ^2 statistics were determined based on two-way tables (Sobiech, Kurdyś-Kujawska, 2014). The analysis was performed at a significance level of p-value 0.05.

The analyzed group of students was dominated by women. Most students studied finance and accounting. The average age of the students was 23 years. Every third surveyed student indicated a village as his place of residence. Every fifth of them lived in a city with over 100,000 inhabitants and a city with a population of less than 20 thousand inhabitants. The vast majority of students assessed their financial situation as good. Few (3.67%) students indicated that their financial situation was bad or very bad. Over 70% of students have an entrepreneur in their family and/or among their friends. Most often, these were people from extended family (38.77%), parents (24.08%), and friends from outside the university (20.81%).

Table 1.
Characteristics of the study sample

Specification	Category	%
Gender	Woman	79.00
	Man	21.00
Field of study	Economy	28.57
	Management	22.85
	Finance and Accounting	48.58
Year of study	I	14.29
	II	66.53
	III	19.18

Cont. table 1.

Place of residence	City with over 100,000 inhabitants	21.63
	City 50,000-100,000 inhabitants	11.43
	City 20,000-50,000 inhabitants	11.02
	City under 20,000 inhabitants	20.41
	The countryside	35.51
Financial situation	Very good	11.43
	Good	48.98
	Average	35.92
	Bad	2.04
	Very bad	1.63
Having an entrepreneur in family and/or friends	Yes	71.43
	No	28.57

Source: own study.

4. Results and discussion

More than half of the surveyed students (51.84%) expressed their desire to run their own business. The student's willingness to start their own business was determined by their field of study. The analysis of the relationships showed that there is a significant positive relationship between studying management and the desire to start one's own business. The strength of the relationship between the field of study - management, and the desire to start one's own business was average (Cramer's V 0.15). If a student studied management, the chance of starting their own business increased by 118%. It was also shown that there is a significant positive relationship between the desire to start one's own business and having an entrepreneur among family and/or friends, and the strength of the relationship between these variables is average (Cramer's V 0.17). Having an entrepreneur among family and/or friends increased the chance of entrepreneurial initiatives among the surveyed students by 125%. As Boldureanu et al. (2020) point out, the existence of a role model is an important factor influencing an individual's future decisions to start a business. Lafuente et al. (2007) emphasize that contact with an entrepreneurial role model makes people more likely to develop the willingness and self-confidence to create their own businesses. Research by Venkataraman (2004) shows that many entrepreneurs declare that their decision to start a business and the way they developed their business were influenced by the examples of other people who served as entrepreneurial models. Factors such as gender, year of study, place of residence, or subjective assessment of the student's financial situation had no statistically significant impact on their willingness to start a business.

A significant number of students indicated that they had previously worked in the industry in which they would like to start their own business (38.35%) or had completed an internship there (24%). One-fourth of respondents confirmed that the industry in which they wanted to start their own business was consistent with their chosen field of study. 18% of respondents indicated a lack of experience.

2.45% of students indicated that they were already running their own business as of the date of the survey. These were mainly students in their final year of studies. The relationship analysis showed that there is a significant positive relationship between the year of study and running a business. The strength of the relationship between the variables is average (Cramer's V 0.18). If a student studied in their last year of studies, the chance of running their own business increased by 8.06 times.

Among students who plan to start their own business, in 47.24% of cases, the perspective of taking appropriate steps to initiate entrepreneurial ventures is transferred to the period after gaining the necessary experience. Students feel confident and ready to tackle running their own business when they believe they have acquired sufficient knowledge and practical skills. Every third student (34.65%) was unable to predict the time of implementation of their plans to start a business, defining this moment as the distant future. 14.17% of students indicated the time immediately after graduation as the time to start their own business. A small group of surveyed students (3.94%) decided to become self-employed while still studying.

From the point of view of the surveyed students, the most important feature of entrepreneurship is activity that results in the multiplication of capital (average grade of 4.17). Creating enterprise growth and economic growth turned out to be equally important features of entrepreneurship as capital multiplication (average grade of 4.02). Students rated the introduction of innovations and the use of market opportunities relatively highly (average grade 3.63 and 3.62, respectively). The surveyed students were least likely to combine entrepreneurship with personality traits (average grade of 3.47).

Entrepreneurial motivation is the main factor stimulating the start of entrepreneurship. It is the internal driving force for young entrepreneurs to engage in entrepreneurial activities and achieve entrepreneurial goals (Barba-Sanchez, Atienza-Sahuquillo, 2017). The most important motivator for students to start their own business was the prospect of gaining greater professional independence and the opportunity to implement their own ideas. Our results are consistent with the results of e.g. Bieńkowska-Goła & Krzyżanowska (2023), Gono & Łuczka (2020), Kilar & Rachwał (2014), Wronowska (2016), Kulig-Moskwa & Strzelczyk (2014), Zbierowski (2014), Safin (2014), Pilarczyk (2017), Moczydłowska & Pycz (2017), Gajda (2016), Eider et al. (2012), Bieńkowska-Golasa (2018) and Katana (2016). Professional independence is related to an individual's ability to make decisions independently and is the basis for professional development. As Kukła and Nowacka (2019) note, self-employment is related to the pursuit of one's own goals and needs at work and the reluctance to adapt to the requirements and expectations of anyone. Larsson and Thulina (2019) suggest that the ability to be one's own boss and a strong internal locus of control are of fundamental importance for an individual, contributing to their well-being. As Shir (2015) notes, well-being correlates with the experience of pride, joy, and other pleasant effects. According to Neneh (2014), students' motivation to start their businesses is the desire to be own bosses, to have more control over their destiny, and to be ultimately responsible for the success of their business.

A high percentage of students also indicated that the prospect of obtaining a higher income than from hired work is an important motivator for starting their own business. Bernat (2016) reached similar conclusions when analyzing a group of students from economic and non-economic faculties at the University of Szczecin, showing that students consider entrepreneurship as a path to financial success. Higher income as a motive for students' entrepreneurial intentions has been shown in studies, among others: Żukowski & Wyszomirska (2015), Wronowska (2016), Poteralski (2005), Kulig-Moskwa & Strzelczyk (2014), Gono & Łuczka (2020), Pilarczyk (2017), Gajda (2016), Eider et al. (2012), Brajer-Marczak & Maciszewska (2012), and Katana (2016).

Students are interested in starting businesses to improve their knowledge and skills, so they equate the possibility of self-employment with self-development. They are motivated to start their own business by the desire to achieve success and achieve their professional goals. They understand self-employment as an opportunity to work on new challenges and implement their initiatives that are related to improving the market, products, and/or services. Similar research results present e.g. Poteralski (2005), Zbierowski (2014), Safin (2014), Wronowska (2016), Moczydłowska & Pycz (2017), Gajda (2016), Eider et al. (2012), Brajer-Marczak & Maciszewska (2017), and Katana (2016). As suggested by Venesaar et al. (2006), freedom of action encourages students to be entrepreneurs. This freedom manifests itself in implementing your ideas and developing your hobbies in business. This shows that students have ambitions for freedom and do not want to submit to the visions, goals, and schedules of others.

Table 2.

Motives of students' entrepreneurial intentions

Specification	Degree of validity					Average score
	1	2	3	4	5	
greater level of professional independence	0.00	1.39	6.94	40.97	50.69	4.41
the opportunity to implement your own ideas	0.69	0.00	15.28	36.81	47.22	4.30
the prospect of obtaining a higher income	3.47	1.39	6.94	39.58	48.61	4.28
possibility of self-development	0.69	2.08	13.89	36.11	47.22	4.27
the need to achieve success	0.69	7.64	20.14	31.25	40.28	4.03
the opportunity to take on new challenges	0.69	6.25	15.97	45.14	31.94	4.01
improving the market, products or services	4.86	13.89	30.56	31.94	18.75	3.46
lack of job offers corresponding to education	6.94	15.28	30.56	27.78	19.44	3.38
lack of competition	9.72	13.89	27.78	31.25	17.36	3.33
the need for recognition and respect from the environment	12.50	13.19	23.61	29.86	20.83	3.33
acquired knowledge and skills	18.06	18.06	32.64	20.14	11.11	2.88
environmental influence	19.44	25.69	25.69	13.19	15.97	2.81

Note. 1: strongly disagree; 3: yes or no; 5: definitely agree

Source: own study.

A factor such as the lack of offers on the labor market corresponding to the student's education did not significantly influence their willingness to start their own business. As Earle and Sakova (2020) have shown, barriers to access to desired paid work may push individuals towards self-employment as a last resort. Students do not consider their knowledge

and skills to be of much importance when deciding whether to start a business or not. This may be due to inadequate, rigid, and inflexible entrepreneurial curricula. Similarly, the influence of the student's environment was not a motivating factor for self-employment. Students are unlikely to base their decisions about starting their own business on the opinions of family, relatives, close friends, teachers, and other people. They rely on their own beliefs and capabilities in running a business rather than on the opinions of others.

Starting a business for students can be difficult. According to Sugiarto (2014), the challenges faced by students are similar to those faced by entrepreneurs in general and can be classified as financial, managerial, marketing, production and technological. The most important limitation related to starting a business, according to students, was the lack of sufficient financial resources. A high percentage of students also indicated limitations resulting from a lack of sufficient knowledge. This has also been proven in studies, e.g. Bieńkowska-Gołasa & Krzyżanowska (2023), Gono & Łuczka (2020), Myjak (2014), Wronowska (2016), Poteralski (2005), Kilar & Rachwał (2014), Kunasz (2008), Brajer-Marczak & Maciszewska (2012), Zbierowski (2014), Safin (2014), Wronowska (2016), Pilarczyk (2017), Moczydłowska & Prycz (2017) and Gajda (2016). To open their own business, students should have a certain amount of knowledge in the field of entrepreneurship. Information about how an enterprise should function, where and how to acquire customers and suppliers, what type of business taxation to choose, and where to obtain sources of financing are just the basic issues that constitute the foundation for starting an entrepreneurial initiative. Li et al. (2020) indicate that potential entrepreneurs must have appropriate financial education to make better investment and planning decisions and take advantage of business opportunities available on the market. Qader et al. (2022) argue that people with high levels of financial literacy can easily develop the necessary risk management skills, identify available business opportunities, gain greater market knowledge, manage their money more effectively, and make better financial decisions, all of which are crucial to the development of ventures and entrepreneurship. According to Li and Qian (2020), adequate financial knowledge is essential, especially in light of evidence pointing to financial constraints as a barrier to new business creation.

Table 3.
Barriers of students' entrepreneurial intentions

Specification	Degree of validity					Average score
	1	2	3	4	5	
lack of sufficient financial resources	0.41	3.67	9.80	24.49	61.63	4.43
lack of sufficient knowledge	3.67	7.35	22.45	31.02	35.51	3.87
no business idea	7.76	7.35	18.78	23.27	42.86	3.86
complicated and often incomprehensible legal provisions	5.31	5.31	23.67	32.24	33.47	3.83
excessive bureaucracy	3.67	10.61	21.63	29.80	34.29	3.81
excessive fiscalization	2.04	11.43	23.67	32.24	30.61	3.78
lack of experience	2.04	10.20	29.39	32.65	25.71	3.70
high risk associated with running a business	3.67	10.20	28.57	31.43	26.12	3.66

Cont. table 3.

lack of knowledge about institutions supporting entrepreneurship	5.31	13.47	24.49	30.20	26.53	3.59
stress and workload associated with running your own business	7.35	12.65	24.49	29.80	25.71	3.54
lack of a network of business contacts	6.12	11.84	28.98	29.39	23.67	3.53
fear of failure	10.61	14.29	21.63	24.90	28.57	3.47

Note. 1: strongly disagree; 3: yes or no; 5: definitely agree.

Source: own study.

Students often pointed out the lack of an idea for their own business as a barrier limiting entrepreneurial initiatives. Students indicating that they lack an idea for their own business may be the result of insufficient knowledge of where to look for inspiration. How to use your own experiences or interests to create business ideas. Complicated and often incomprehensible legal regulations are also a key challenge for students planning to start a business. The reason for the aversion to starting one's own business is also the increased number of documents and administrative obligations that a future entrepreneur must fulfill. Another factor limiting entrepreneurial initiatives among students is excessive fiscalization, i.e., the index of taxes that an entrepreneur must pay while running a business. Such conclusions also result from research Żukowski & Wyszomirska (2015), Kilar & Rachwał (2014), Myjak (2014), Poteralski (2005), Kulig-Moskwa & Strzelczyk (2014), Pilarczyk (2017), Moczydłowska & Prycz (2017), Bieńkowska-Golasa (2018), and Katana (2016).

Another challenge for the initiative of entrepreneurial students is risk. Risk is inherent in running a business. The reason for its occurrence is the fact that the phenomena that affect a given entity are independent of it. For some students, the high level of risk may be an incentive to start their own business, but for most of them, the risk of running a business limits the decision to become self-employed. Similar conclusions have been presented in studies, e.g. Żukowski & Wyszomirska (2015), Gono & Łuczak (2020), Wronowska (2016), Poteralski (2005), Zbierowski (2014), Pilarczyk (2017), Gajda (2016), Kunasz (2008) and Katana (2016).

In turn, the stress and workload associated with running a business and the fear of failure ultimately lead to students not taking entrepreneurial initiatives. However, this factor was slightly less indicated by students.

5. Conclusion

Most students demonstrate entrepreneurial initiatives, but a still high percentage of students do not intend to undertake any entrepreneurial initiatives in the future. Students who decide to start their own business mostly base their further activities on gaining the necessary experience after graduation. However, they were unable to predict when this would happen.

Hence, it is unsurprising that only a few students run businesses while studying. This tendency was characteristic mainly of students in their final year of studies.

An important element that significantly increases the chance of students having entrepreneurial intentions is the existence of an entrepreneur in the environment of family, acquaintances, or friends. This allows future entrepreneurs to learn how to run a business and how to deal with problems that may arise in various decision-making areas of the company.

There was no statistically significant impact on students' entrepreneurial intentions of factors such as gender, year of study, place of residence, or subjective assessment of the student's financial situation.

Entrepreneurial initiatives among students were motivated mainly by the possibility of greater professional independence and the possibility of implementing their business ideas. Another impetus for self-employment is the prospect of obtaining a higher income than in employed work. Students did not attribute a significant role to the acquired knowledge and skills and the influence of the environment on their future entrepreneurial intentions.

The main challenge for student self-employment is the lack of sufficient financial resources to start a business. This barrier may be the result of limited opportunities to generate savings during studies; not all students can count on informal loans from family or friends. Moreover, students may not have sufficient knowledge regarding financial support for entrepreneurial initiatives for young people or those starting their businesses for the first time.

What is disturbing is the fact that more than half of the surveyed students indicated that a lack of appropriate knowledge and skills and no business idea limits their entrepreneurial initiatives. This may indicate insufficient entrepreneurship education, which does not stimulate students' self-efficacy, does not develop their entrepreneurial awareness, and does not help them prepare to take up entrepreneurial initiatives after graduation. Limitations related to the lack of understanding of legal provisions, excessive bureaucracy, and high fiscal burdens also turn out to be a major challenge for students' entrepreneurial initiatives. People with knowledge of entrepreneurship, including finance, are better prepared to make rational decisions regarding the selection of optimal sources of financing and search for alternative ways of obtaining capital. Knowledge, including skills, contributes to a better understanding of the rules that prevail on the market, including the legal aspects of running a business. With knowledge and skills, students make informed decisions regarding future entrepreneurial initiatives that will result in improved overall well-being. A source of knowledge for students can be practitioners - entrepreneurs who are already active in business and have achieved success in it.

Increasing students' motivation to start a business is possible by improving existing policies to support entrepreneurship, especially among young people. These changes should take place in the areas of financial support, simplification of procedures for setting up and running a business, and reducing fiscal burdens. In addition, an important element that can stimulate the entrepreneurial spirit among students is adapting teaching programs to students' needs in terms of acquiring practical skills in starting and running their enterprise, including deepening

knowledge in the field of financial knowledge and skills. Students' contacts with people who run businesses and are successful in them should be increased.

This study is exploratory and constitutes a contribution to further research on students' entrepreneurial initiatives and the factors that motivate and limit these initiatives. Future research should focus on finding new factors that have not been analyzed so far so that they relate to current trends emerging in society and the economy.

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