

## FACTORS DETERMINING THE DEVELOPMENT OF NON-AGRICULTURAL ENTREPRENEURSHIP IN RURAL AREAS BASED ON THE EXAMPLE OF THE ŚWIĘTOKRZYSKIE VOIVODESHIP

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**Purpose:** The main reason of the study is to identify the factors determining the establishment and operation of business activities in rural areas of the Świętokrzyskie Voivodeship.

**Design/methodology/approach:** An interview questionnaire was used in the study. The study was conducted through a random selection of a sample. The survey was conducted in January 2024. The questionnaire was completed by 240 entrepreneurs doing business in rural areas of the Świętokrzyskie Voivodeship.

**Findings:** The analysis of the study results shows that while financial resources were a determining factor in starting a business, its operation and development were, in the opinion of most respondents, determined by non-financial factors, which stem from the individual circumstances of entrepreneurs, such as skills and personal characteristics. The benefits obtained by the respondents from running a business can be divided into two groups. The first satisfied economic motives, while the second fulfilled psychosocial motives. A positive aspect is the fact that the majority of respondents expressed a desire to continue their current business activities, which may indicate the good economic condition of the surveyed companies and the personal determination of their owners to continue their chosen business activities.

**Research limitations/implications:** The survey is a pilot survey. A survey on a sample of about 500 entrepreneurs is planned. The questions will concern many aspects of running a business in rural areas of the Świętokrzyskie Voivodeship.

**Originality/value:** In the Świętokrzyskie Voivodeship, the development of non-agricultural entrepreneurship holds particular significance (compared to other regions of the country) due to the fragmented agrarian structure and the high proportion of individuals employed in agriculture within the overall employment structure.

**Keywords:** entrepreneurship, rural areas, Świętokrzyskie Voivodeship.

**Category of the paper:** Research paper.

## 1. Introduction

Non-agricultural entrepreneurship creates opportunities for absorbing existing labor surpluses and provides rural communities with additional or alternative income compared to income from agricultural activities. In the Świętokrzyskie Voivodeship, the development of business activities holds particular significance (compared to other regions of the country) due to the fragmented agrarian structure and the high proportion of individuals employed in agriculture within the overall employment structure. The development of non-agricultural entrepreneurship opens rural communities to new directions of economic activity. It triggers a multiplier effect in investment and consumption, contributing to the improvement of the quality of life for rural residents. The development of non-agricultural entrepreneurship is both an important factor in the inflow of innovative technologies into agriculture and a crucial driver of economic initiatives that stimulate the multifunctional development of rural areas.

## 2. Contemporary understanding of entrepreneurship

The literature on the subject does not provide a precise definition of “entrepreneurship”. Entrepreneurship is characterized by the multifaceted nature of the issues it addresses. Theoretical discussions on entrepreneurship primarily revolve around two main approaches.

The first approach traces its origins to individual personality traits and focuses on studying the personal characteristics of entrepreneurs (Gaweł, 2007). The personality-based approach is the focus of many existing schools of entrepreneurship (Cunningham, Lischeron, 1991). For example, the school of psychological traits concentrates on the characteristics of entrepreneurs' personalities, the “great person school” emphasizes the entrepreneur's innate qualities, the classical school of entrepreneurship highlights innovation as the most important trait of an entrepreneur, the leadership school underscores the role of entrepreneurs as leaders, and the internal entrepreneurship school focuses on entrepreneurial behaviors within organizations.

In the literature on the subject, entrepreneurship is analyzed from the perspective of personality traits that distinguish entrepreneurs in society. However, it is not possible to define a universal set of traits that would characterize every entrepreneur. In psychology, a diverse spectrum of personality traits is attributed to entrepreneurs (Robbins, DeCenzo, 2019). It seems that the following personality traits are important for achieving success in business activities (Strelau, 2007) the need for achievement, an internal locus of control, psychological resilience, self-confidence, and proactivity.

The need for achievement (Sikorski, 2001) is defined as the drive to continuously improve one's performance. People with a strong need for achievement focus on their responsibilities and strive to perform tasks as well as possible, demonstrating realism in setting goals. For an entrepreneur, running their own business offers the opportunity to take on and accomplish new, challenging, and diverse tasks, which satisfies the need for achievement. An internal locus of control is the belief that a person can shape their own actions. It encourages pro-innovative attitudes and also enhances effectiveness in achieving set goals. Psychological resilience enables effective functioning under conditions of heightened risk and uncertainty. Self-confidence, as a personality trait of entrepreneurs, makes them more inclined to take on challenges with increased risk. It promotes positive thinking and focuses attention on the possibility of success. Proactivity drives entrepreneurs to seek out opportunities for change in their environment and then persistently and consistently implement them (Sikorski, 2001).

Research on the relationship between personality traits and entrepreneurship has faced considerable criticism (Gaweł, 2007). Fundamental questions are raised: Is a person born with traits that predispose them to be an entrepreneur? Is entrepreneurship linked to talent, or is it a set of acquired traits that can be developed through education and life experience?

The answer to these questions is not straightforward. In the literature on the subject, two opposing views clash on this matter (Piecuch, 2010). The first view emphasizes that entrepreneurial traits are innate. The ideal entrepreneur, *homo hubris*, is a person with a highly developed need for achievement and a constant inclination to take risks associated with running a business (Krzysztofek, Szczepański, 2002).

The second view suggests that entrepreneurial traits and skills can be developed. T. Kraśnicka believes that entrepreneurship can be cultivated through the educational process and during upbringing and socialization (Kraśnicka, 2000). S. Sudoł argues that entrepreneurship can be learned through practical activities (Sudoł, 2008).

Innate and acquired sources of individual entrepreneurship do not exclude each other but rather reinforce one another. Predispositions for being entrepreneurial can be significantly developed through educational and upbringing processes, favorable environmental conditions, and practical experience.

Critics of the view that sources of entrepreneurship lie in personality traits argue that it does not consider changes in an entrepreneur's personality that occur over time while running a business, emphasizing that just as a business goes through various stages of development, so too does the entrepreneur evolve over time. They develop new traits and skills. They also point out that the set of traits should rather be treated as a set of predispositions that may become apparent under certain circumstances (Safin, 2005). In any population, there is a limited number of people with traits and potential capabilities of entrepreneurs. Additionally, for them to act entrepreneurially, discover opportunities, create new combinations of production factors, and start businesses, a whole range of institutional, political, and cultural conditions must be met.

Critics of the personality-based approach also advocate for viewing the entrepreneur through the lens of their behaviors. This approach, known as the behavioral approach, focuses on building a model of entrepreneurial behaviors. According to P.F. Drucker, entrepreneurship is a specific behavior reflected in creativity and innovation (Drucker, 1992). Entrepreneurship is most fully expressed in action that should be innovative, non-routine, and effective.

However, personality-based and behavioral approaches should not be treated separately. Support for this thesis can be found in contemporary personality-social psychology, which suggests that personality traits explain human behaviors (Bhide, 2000). For example, success orientation, as a personality trait attributed to entrepreneurs, is interrelated with innovation as a behavior of entrepreneurs. Thus, the personality of entrepreneurs influences their behavior.

The second stream of thought regarding entrepreneurship views it as a process of initiating new business ventures, developing existing activities, stimulating innovation, implementing and applying new technologies, and creating new products and services. W. Griffin defines entrepreneurship as the process of organizing and managing a business and taking associated risks (Griffin, 2017). P.F. Drucker reduces the essence of the entrepreneurial process to creating new business ventures based on genuine innovations or their creative imitation (Drucker, 1992). J. Targalski, on the other hand, suggests understanding entrepreneurship as the process of establishing and managing a business enterprise (Targalski, Francik, 2009).

In research focused on the entrepreneur, key theoretical questions are: who becomes an entrepreneur and why, and what personality traits contribute to success or failure. In contrast, research centered on the entrepreneurial process focuses on identifying the factors that enable the recognition of new and effective market opportunities. In the entrepreneurial process, besides recognizing opportunities, evaluating them is also crucial. When the level of risk is perceived by entrepreneurs as high, the evaluation of opportunities is negative, and entrepreneurs do not transition from the planning phase to the implementation phase of projects (Strużycki, 2002).

Here, it is pertinent to cite S. Sudół's view, which is not isolated in the literature, that it is more rational to understand entrepreneurship solely as a trait, attitude, or action with the addition of the adjective "entrepreneurial" (Sudół, 2008). A person's trait or attitude reflects their approach to reality, and thus represents potential entrepreneurship, while entrepreneurial action signifies the realization of that potential. The term "entrepreneurial" refers to the quality and manner of its execution, indicating that it is characterized by an "entrepreneurial spirit". According to this author, associating the concept of entrepreneurship with a process that may consist of several phases is inaccurate. A process and venture unfold over time, while entrepreneurship, as a trait and attitude of a person or organization, is characterized by durability and consistency.

So, what is the essence of entrepreneurship? In the context of the previous discussions, entrepreneurship is both a trait and a process of acting towards the development of existing activities and/or the creation of new ventures. Entrepreneurial attitude and the entrepreneurial process are interrelated (Wiatrak, 2008). Entrepreneurship as a personality trait, manifested through active behavior, is expressed in the readiness to undertake new or expand existing activities. This readiness, expressed in action, transitions into a process of developing existing business activities or creating new ventures.

Entrepreneurship, as a social phenomenon, requires analysis that extends beyond the entrepreneur, taking into account its broader context and conditions. Researchers are increasingly focusing on entrepreneurship defined as a process. They aim to answer the question of how entrepreneurs operate, rather than identifying which set of personality traits fosters entrepreneurial behavior. As a result, the static view of the entrepreneur is giving way to studies on the dynamics of entrepreneurial phenomena.

### **3. Research sample characteristics**

In the study of non-agricultural business activities in rural areas of the Świętokrzyskie Voivodeship, an interview questionnaire was used. The survey targeted individuals running businesses in rural areas of the region. The study was directed at entrepreneurs 15 years after the author's previous research, and as a result, the selection of the sample was purposeful.

The survey was conducted in January 2024, covering 240 entities. Among the respondents, 33% were women and 67% men. The demographic profile of the respondents indicated that the largest group of entrepreneurs belonged to the age group of 46-55 years (36%) and 36-45 years (31%), while the smallest group was those aged 66 and older (1%). It is promising that one in four entrepreneurs in rural areas of the region was under 40 years old.

The accumulated life experience and professional skills of individuals aged 36-55 translated into high levels of activity. Moreover, people in this age group, if they lose their jobs, are more inclined (due to the need to support their families) to start a business and become self-employed. They could invest their savings or severance pay (in the case of job loss) into their own business.

The dominant type of non-agricultural business activity conducted by respondents was trade. Stores constituted 42%, and wholesale businesses accounted for 9%. Trading businesses were particularly suited to rural conditions, as they provide quick capital turnover without requiring significant financial resources or labor. Running such a business also does not demand high or specialized qualifications. This type of business activity primarily involved the sale of foodstuffs, industrial goods, and agricultural production inputs.

In the group of respondents, 21% operated more than one business. The most common combinations included food sales with gastronomy, consumer goods trading with agritourism, and gastronomy with agritourism. Other developed activities included vehicle mechanics and the sale of used cars, mobile trading and transport services, construction services, and wholesale of building materials.

The results of the research indicate a revitalization of rural areas in Świętokrzyskie in terms of activity, creativity, and entrepreneurship, allowing micro, small, and medium-sized enterprises to utilize existing raw material resources at relatively lower operating costs. Savings on costs stem from the use of household facilities (homes, garages, yards) partially designated for trade and service activities.

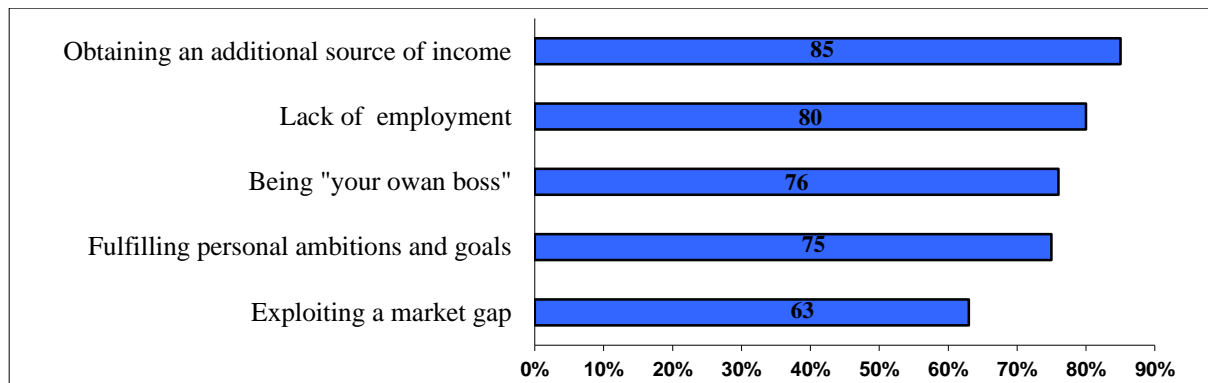
Business activity in rural areas of the region was undertaken mostly (41%) by individuals without agricultural holdings and those with agricultural holdings up to 5 hectares. The decision to engage in additional business activities in smaller agricultural holdings was often driven by the low profitability of agricultural production, while in larger farms, it was due to the expansion of production and processing functions. The majority of the surveyed businesses were family-owned enterprises or self-employed owners.

#### **4. Motives for undertaking entrepreneurship**

The decision to start a business is driven by specific internal and external motives. The internal ones stem from intrinsic motivation, which encourages a person to perform a task due to interest in the task itself (Siuta, 2005). The external motives arise from extrinsic motivation, which drives engagement in a particular activity because of the expected benefits (Zimbardo, Gerrig, 2022).

Entrepreneurs participating in the study, when asked about the very important and important motives that led them to start a non-agricultural business, most frequently pointed to an external motive, namely the desire to obtain additional income (85% of respondents indicated this as a very important or important reason). The next motive for starting a business was the lack of professional employment, cited by 80% of respondents. Other motives deemed very important and important by the respondents were those that could be classified as internal. For 76% of the respondents, it was the desire to “work for themselves”, while 75% started their own business to fulfill their personal ambitions and goals.

Another significant motive was filling a market gap (63%). This may indicate, on the one hand, a good understanding of the market and the ability to take advantage of emerging opportunities, and on the other hand, a sign of the entrepreneurial attitude of the respondents (Figure 1).

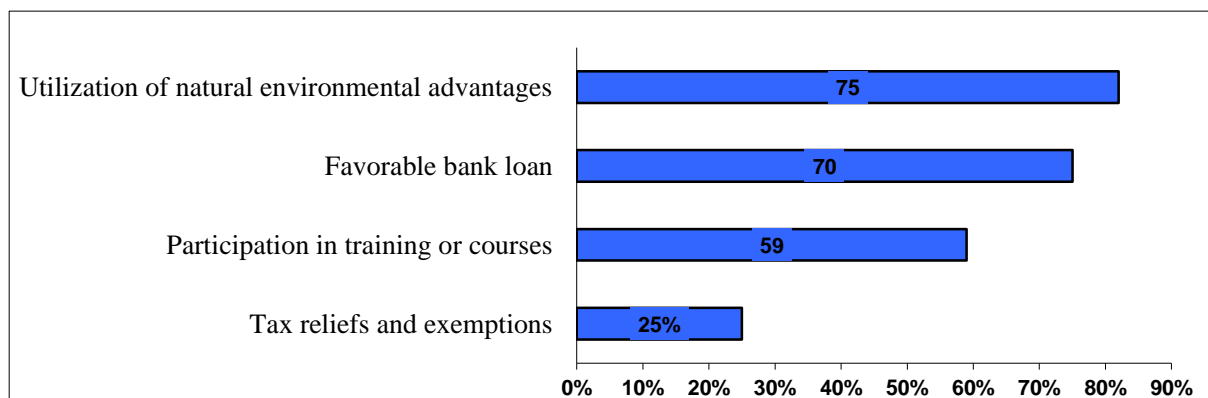


**Figure 1.** Motives for undertaking business activities among respondents.

Source: Own study.

The main motives for undertaking non-agricultural business activities by rural residents of the Świętokrzyskie region confirm two categories of entrepreneurship: “opportunity-driven” and “necessity-driven”. The essence of opportunity-driven entrepreneurship lies in entrepreneurial actions motivated by positive reasons, such as the desire to fulfill personal ambitions and goals, the independence provided by “working for oneself”, seizing a market gap, or demonstrating innovation. On the other hand, necessity-driven entrepreneurship stems from actions taken out of necessity, such as the desire to gain additional income or dissatisfaction and lack of job security in previous employment.

Respondents were also asked about factors that would not influence their decision to start a business. Among those surveyed, 75% indicated that environmental factors would not affect their decision, 70% pointed to the availability of bank loans under favorable conditions, 59% noted participation in courses or training programs, and 25% mentioned tax reliefs and exemptions (Figure 2).



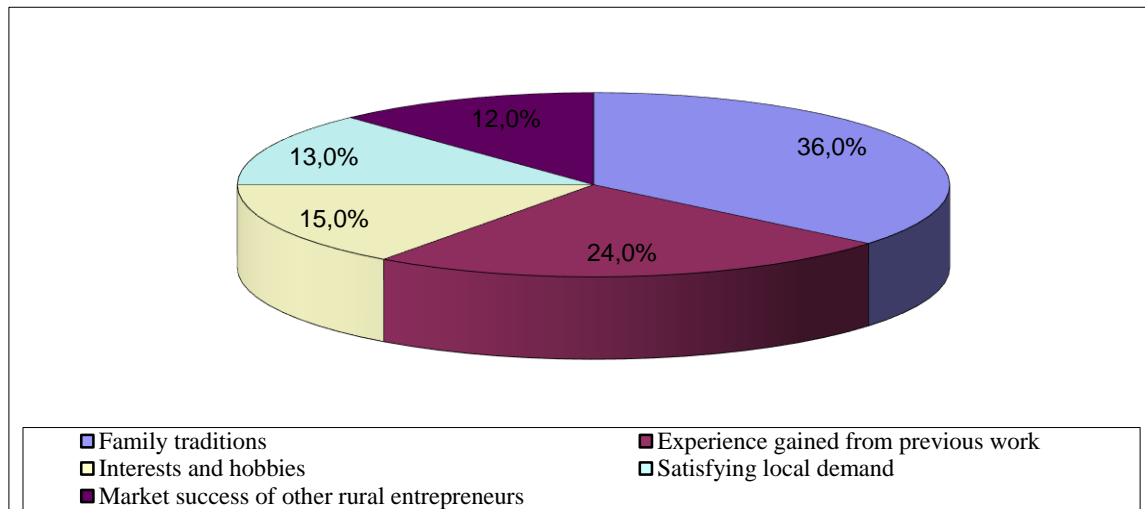
**Figure 2.** Factors with the least influence on respondents' decision to start a business.

Source: Own study.

Due to the exceptional natural environment in the Świętokrzyskie Voivodeship, a high percentage of respondents indicated that environmental conditions were a factor that minimally encouraged them to start a business. This is partly because the businesses operated by the

respondents were not determined by the natural qualities of the environment. Additionally, entrepreneurs did not perceive opportunities to leverage the region's natural resources.

Another question addressed the motives influencing the type of business activity pursued. The highest percentage of responses referred to the continuation of family traditions (36%) and the utilization of experience gained from previous employment (24%) (Figure 3).



**Figure 3.** Motivations for starting a certain type of business.

Source: Own study.

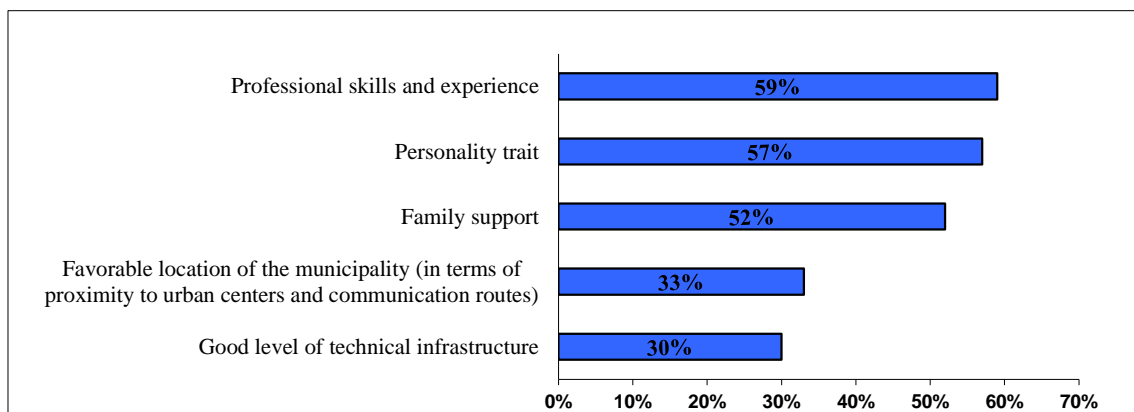
Respondents also pointed to their interests and hobbies (15%). Positive examples lead to imitation, and the market success of other entrepreneurs was significant for 13% of the respondents. Answering the questions of what to produce and how to organize and run a business is essential before starting an entrepreneurial venture. Among the surveyed entrepreneurs, 12% tried to adapt their production or services to the conditions and demand of the local market, indicating a professional approach to their business activities.

## 5. Factors determining non-agricultural entrepreneurship in rural areas according to respondents

One of the key conditions for starting and running a business is the need for financial resources. The financial means to start their businesses primarily came from the respondents' own savings and family resources. When undertaking entrepreneurial ventures, 53% of respondents relied mainly on their own savings. Bank credit, as another source of financing, enabled 30% of entrepreneurs to start their businesses. However, obtaining loans or credit was constrained by collateral requirements and high-interest rates. Banks were reluctant to finance entrepreneurs with an unestablished market position. Additionally, 10% of respondents obtained loans from family and friends, while 7% utilized funds from EU programs.



While financial resources were a determining factor in starting a business, its functioning and development, according to a significant majority of respondents, were influenced by non-financial factors. Respondents identified several crucial factors for the development of non-agricultural businesses that stemmed from the individual characteristics of the entrepreneurs. They considered the following factors to be very important or important: 59% cited skills and professional experience, and 57% mentioned their personality traits. Furthermore, 52% of respondents pointed to family support, 33% highlighted the favorable location of the municipality (in relation to urban centers and communication routes), and 30% mentioned a good level of technical infrastructure (Figure 4).



**Figure 4.** Factors determining the development of non-agricultural entrepreneurship in rural areas according to respondents<sup>1</sup>.

Source: Own study.

The research findings allowed for the identification of personality traits that entrepreneurs believe help them in running their businesses<sup>2</sup>. The following traits were selected: diligence – 68%, resourcefulness – 51%, perseverance – 45%, need for achievement – 41%, ambition – 35%, assertiveness – 24%, decisiveness – 22%, courage – 16%, creativity – 15%, optimism – 3%, caution in business – 1%

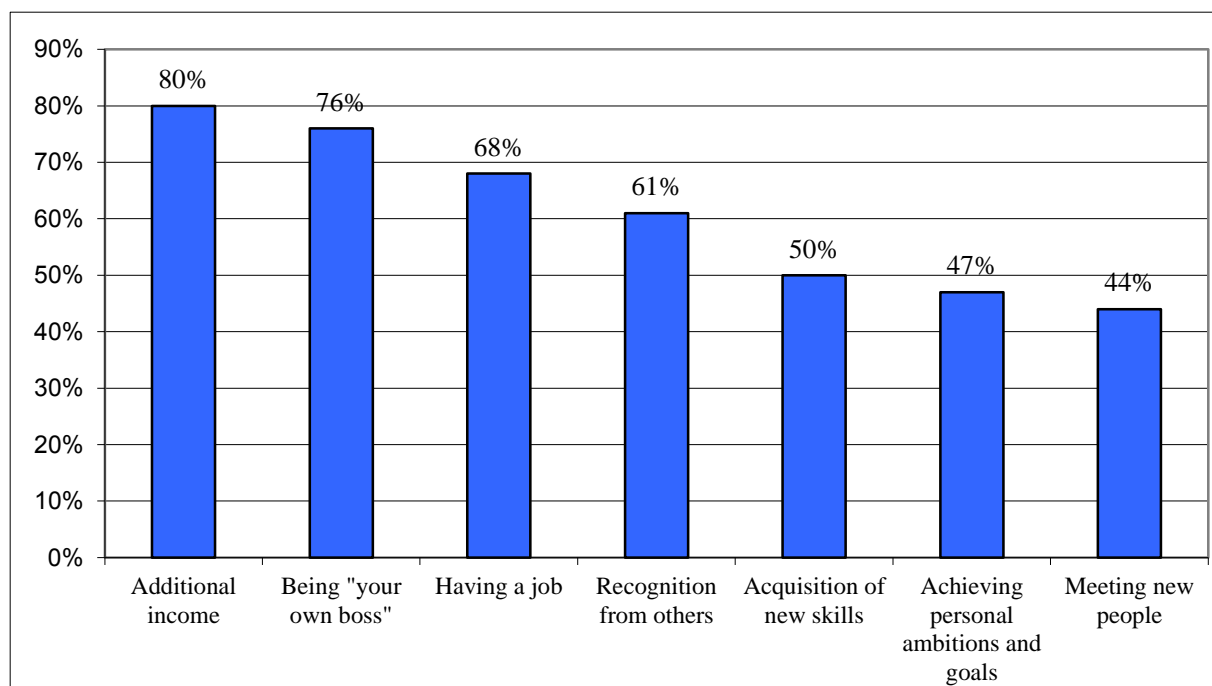
Respondents identified diligence as the most important personality trait determining success in business. Following closely were resourcefulness and perseverance. These traits are particularly vital for entrepreneurs operating in small towns, where generating income from business activities is challenging and slow due to the low purchasing power of the rural population. For an entrepreneur, running their own business means the opportunity to tackle and accomplish new, difficult, and diverse challenges, which satisfies their need for achievement. Ambition and assertiveness strengthen determination in pursuing goals. Decisiveness and courage enable initiative in action and the ability to take on new challenges. Creativity fosters innovative thinking in seeking new opportunities and solutions. Optimism, according to respondents, helps them overcome difficulties, while caution limits their inclination to take risks.

<sup>1</sup> One could point to more than one factor.

<sup>2</sup> One could identify 3 personality traits.

## 6. Benefits of non-agricultural entrepreneurship

The conducted research allowed for the conclusion that the main benefit of running a business in rural areas is obtaining additional income, with 80% of respondents considering this benefit very important or important. Other benefits deemed very important or important included: being “your own boss” (76%), having a job (68%), gaining recognition from others (61%), acquiring new skills (50%), realizing personal ambitions and goals (47%), and meeting new people (44%) (Figure 5).



**Figure 5.** Assessment of the benefits obtained from running a business according to the respondents.

Source: Own study.

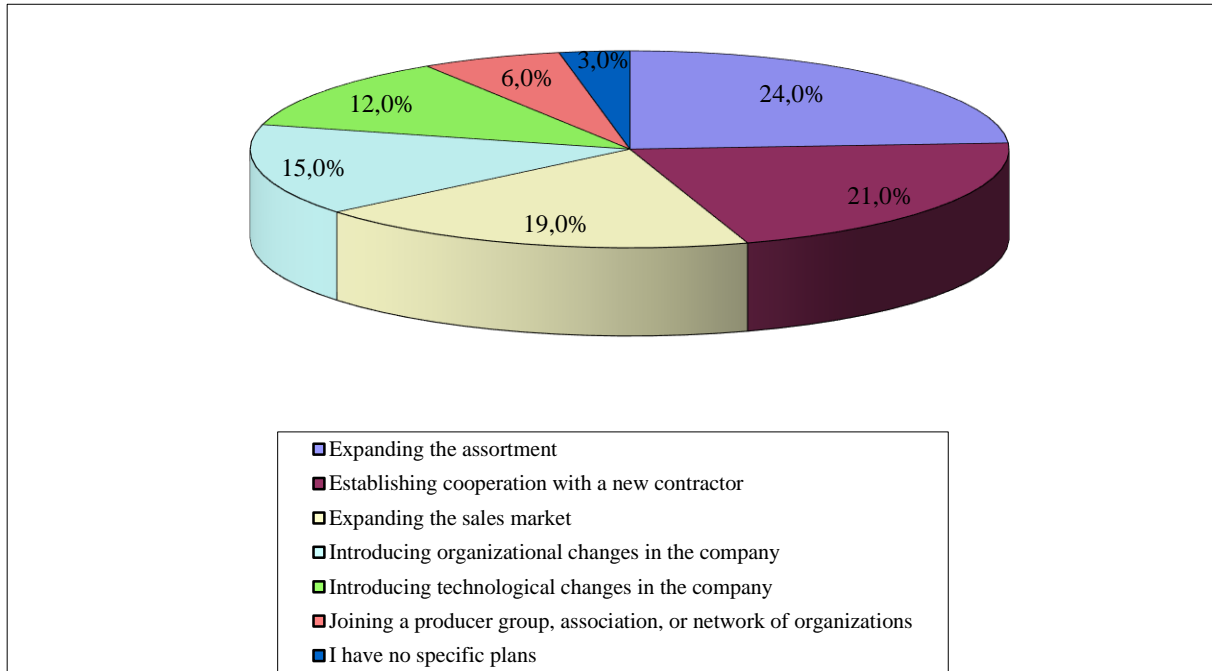
The benefits obtained correspond with the nature of the motivations that led to the decision to start a business, such as obtaining additional income, having employment, being “your own boss,” and fulfilling personal ambitions and goals. Rural entrepreneurs have achieved success. The benefits of running non-agricultural businesses in rural areas of the region have satisfied all the key motivations for starting a business.

The benefits reported by the respondents can be divided into two groups. The first group (additional income, having a job) addressed the economic motivations for engaging in non-agricultural activities. The second group (encompassing the remaining benefits) addressed psychosocial motivations.

The achieved benefits suggest that respondents are likely to continue their business activities. Research findings confirmed this assumption. A positive phenomenon is the majority of respondents expressing a desire to remain in their current business. Among the surveyed entrepreneurs, 111 out of 240 stated that they would definitely continue their current business,

while 60 indicated that they would probably continue. These responses may indicate, first, the good economic condition of the surveyed companies, and second, the personal determination of their owners to continue their chosen business activities.

Entrepreneurs who intended to continue their current business were asked about their plans regarding the operation of their company (Figure 6).



**Figure 6.** Entrepreneurs' intentions regarding the operation of the company.

Source: Own study.

An expansion of the range of offered products and services and an increase in market reach were of interest to 24% and 19% of respondents, respectively. A significant group of entrepreneurs intended to undertake actions aimed at the innovative development of their company in the near future. Organizational and technological changes in the company were declared by 15% and 12% of entrepreneurs, respectively. Collaboration with a new contractor was planned by 21% of those surveyed. Only 6% of entrepreneurs expressed plans to join a producers' group, while 3% of respondents did not specify their plans.

The intentions of entrepreneurs regarding the functioning of their firms were conditioned by their financial, material, personnel, and technological capabilities. Expanding the product range was seen as the cheapest and simplest change, as well as the least risky.

Entrepreneurship is associated with systematic and planned implementation of changes, new concepts, and ideas, as well as openness to external signals. Introducing innovations is an effective means of gaining a competitive advantage in a company's strategic areas of operation. Among the surveyed entrepreneurs, 32% had implemented innovative changes in their company.

The most frequently implemented innovations were product and service innovations (8%), while technological innovations were the least common (3%). New customer service methods were used by 5% of respondents, and 6% of innovative changes involved the introduction of new distribution and sales methods for products or services. Organizational innovations were adopted by 6% of enterprises. Innovations related to the use of new raw materials in production were noted by 4%.

An important mechanism in the innovation diffusion process was the personal contacts of entrepreneurs. They emphasized that information from fellow entrepreneurs and exemplary cases played a significant role in introducing innovations in their firms. The innovations implemented in enterprises exhibited a low degree of originality, often being new to the company but known in the national market. Owners of rural firms in the region identified high change costs as the biggest obstacle to innovation. The financial barrier is difficult to overcome, especially for entrepreneurs operating in rural areas. These entities have limited opportunities for financing innovations, as such endeavors inherently carry significant risks of failure.

## **7. Final Thoughts**

The results of the research indicate the development of non-agricultural entrepreneurship in the rural areas of the Świętokrzyskie Voivodeship, which allows for utilizing resources from household facilities designated for commercial and service activities. Most of the individuals engaging in business in the rural areas of the region do not own agricultural farms and operate on farms of up to 5 hectares. The decision to undertake additional activities in smaller farms often stems from the low profitability of agricultural production. Among the studied enterprises, family-run businesses and self-employed owners predominated.

One of the crucial factors determining the establishment and operation of a business was the availability of financial resources. The funds for starting the business primarily came from personal savings and family resources. According to the respondents, significant factors influencing the development of non-agricultural entrepreneurship were rooted in the individual conditions of the entrepreneurs. Respondents identified diligence as the most important personality trait determining success in business, followed by resourcefulness and perseverance. Possessing these traits is particularly important for entrepreneurs in small towns, where generating income from business activities is challenging and prolonged due to the low purchasing power of the rural population.

The conducted research allowed for the conclusion that the main benefits of running a business in the rural areas of the Świętokrzyskie Voivodeship were obtaining additional income and being “your own boss”. These benefits correspond to the motivations that led to the establishment of the business, namely, acquiring additional income, having employment,

working independently, and fulfilling personal ambitions and goals. A positive phenomenon is the declared willingness of the majority of respondents to continue their current business activities. This may indicate, firstly, the good economic condition of the studied firms and, secondly, the personal determination of the owners to continue their chosen business endeavors.

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