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Most significant macroeconomic barriers to entrepreneurship development in Poland

Abstract. The primary goal of the Polish people is to increase the pace of economic development. An important factor, which will make it possible to achieve this objective, is small business. This article presents the most important barriers to the development of small and medium-sized enterprises in Poland. The elimination of these obstacles will result in not only an increase in the number of people who might undertake economic activity, but also in their success, which will eventually enhance the dynamics of the economic development of our country.

Keywords: economic policy, small and medium-sized enterprises, barriers to the development of entrepreneurship

Introduction

Development of each economy is dependent upon the entrepreneurship of the society and the economic activity of private entities. It is particularly small enterprises that are of particular significance. They do not require outstanding capital and due to their flexibility they quickly take over newly emerging market niches. Moreover, the small scale of their activity influences the diversity of conducted





¹ It is also confirmed by the Chairman of the Federal Reserve of the USA (1987-2006) Alan Greenspan. See A. Greenspan, *Era zawirowań. Krok w nowy wiek*, Muza, Warszawa 2008, p. 282 ff.

² Small and medium-sized enterprises, small businesses are just a few names used to define economic activity conducted on a small scale.

economic activity, which increases the country's resistance to lengthy economic crises. As a result, the society well-being increases and the poverty level diminishes. The increase in the number of enterprises in this sector contributes also to the widely understood entrepreneurship of the society, that is resourcefulness, initiative and the urge to undertake activities that not only fulfill the aspirations of the people undertaking them but also enhance the development of the country.

Small scale economic activity forms enhance the activity of people, their innovativeness, searching for changes and reacting to them, perceiving opportunities and exploiting them regardless of possessed resources, readiness to take risks whose main incentive is the willingness to multiple capital, and this, in turn, positively influences the number of economic entities. This creates a positive feedback loop,³ which accelerates the economic growth.

Due to the significance of this form of economic activity to economic growth and raising the society's standard of living, it is dealt with not only by science but also by the governments within the frameworks of the conducted economic policy.⁴

In the development of economic activity it is individual characteristics of people that are of huge importance, especially their competences and experience. However, one must not disregard the importance of macro environment in conducting the economic activity. The new trend of taking into consideration the environmental conditioning is the sign of changes which consist in shifting the emphasis from the personal, that is internal traits of the entrepreneur, onto the institutional environment. Although many people have features that would make them good entrepreneurs they do not take the leap from the phase of potential possibilities to real actions and this results from the institutional environment.

The main purpose of the following paper is to present the most significant barriers to the functioning and the development of enterprises in Poland, especially small and medium-sized enterprises. The elimination of these obstacles will result in the increase in the number of people who might undertake economic activity and who will succeed, which will eventually enhance the dynamics of the economic development of our country.

Due to the large diversity of small economic activity it is difficult to define it precisely. There are many criteria of distinguishing small and medium-sized enterprises from the overall number of companies. In general, these criteria could be divided into:

- quantitative criteria,
- qualitative criteria.





³ According to System Dynamics by J.W. Forrester. See J.W. Forrester, *Industrial Dynamics*, The MIT Press, Cambridge, Mass. 1961.

⁴ S. Jankiewicz, Wspieranie rozwoju małych i średnich przedsiębiorstw jako priorytet polityki gospodarczej, Wyd. Akademii Ekonomicznej w Poznaniu, Poznań 2004.

While preparing statistical data, the first group of criteria is used, while in theoretical deliberations it is either the latter or both groups that are taken into consideration. In the following paper it was assumed that SME sector comprises companies in which annual average employment rate is 249 people and the annual net revenue from sales of products and services or financial operations does not exceed 50 million EUR or in which the total balance of assets at the end of the previous financial year did not exceed 43 million EUR. The presentation of the major barriers concerns small business in the wider meaning (quantitative one) which complies with the definition presented by Teresa Łuczka.⁵

1. Small and medium-sized enterprises in Polish economy – basic statistical data

Similarly to many other countries, Poland is characterized by a large number of small and medium-sized enterprises in the economy. This does not only result from their number (99.8% of all the enterprises are the companies from the SME sector), but also from their significance to the development (47% of GDP is generated by small businesses and while considering gross added value – the share of such companies is 47.03%).⁶ In previous years this share was higher (it fluctuated around 50%) but the slowdown in the economy resulted in the slump in the business activity by small businesses and their escape into the grey area which is not included in the statistical data.

SME are of large significance not only in creating the economic growth (which is also important), but especially for the labor market. Small companies, due to large labor intensity have over 70% share in employment.⁷ This parameter is higher by a few percentage points than the average in the European Union.⁸ One should bear in mind that this figure pertains to official data only. This sector, especially micro enterprises, often operates in the grey area, thus, the real number of people working in SME is higher than it is indicated by statistical data.

The analysis of the SME sector structure indicates that with reference to the total number of workers in Poland the workers of micro businesses (36.8%) and medium-sized enterprises (18.8%) account for a larger total number than the average for 28 EU countries (29.5% and 17.1%, respectively). The number of people







⁵ T. Łuczka, Kapitał obcy w małym i średnim przedsiębiorstwie. Wybrane aspekty mikro- i makroekonomiczne, Wyd. Naukowe PWN, Warszawa 2001.

⁶ See the data of the Polish Central Statistical Office, Eurostat and *Raport o stanie sektora małych i średnich przedsiębiorstw w Polsce w latach 2011-2012*, ed. A. Tarnawa, P. Zadura-Lichota, PARP, Warszawa 2013.

⁷ *Raport o stanie...*, s. 20-21.

⁸ For 28 EU countries the average is about 67%. See data of Eurostat http://epp.eurostat.ec. europa.euportalpage//eurostat/ home/ [10.10.2014].

working in small enterprises (13.4%), on the other hand, is smaller in comparison to the EU average (20.5%). This means that every second person was employed in micro or small enterprises and one in five was employed in a medium-sized enterprise.⁹

The quantities concerning people working in SME according to the legal standard (in 2011) were as follows:

- 3.9 million people (42.7% of the overall number of the people employed in enterprises) were employed by economic entities run by natural persons, ¹⁰
- 5.2 million people (57.3% of the total employed in enterprises) were employed by companies run by legal entities.¹¹

Small businesses, apart from relatively small individual outlays, account for a considerably large share of the enterprise sector. In 2011 this share was over 50%, which accounted for 80 billion PLN. 12 One should also bear in mind that up to 2/3 was financed with own capital. 13 This is typical of this form of economic activity and it results from potential difficulties of obtaining external finance.

While analyzing the investment outlays one needs to remember of one characteristics of small and medium-sized enterprises – that is the combination of the personal and company assets. As a result, it is difficult to distinguish between the outlays incurred directly on the economic activity from those incurred due to family needs (the example of which might be, for example, a car).

The share of micro companies in the foreign exchange, which could be predicted, is quite small (in 2012 it was only 2.6% of micro enterprises which conducted export activity), but, while taking into consideration small and medium-sized companies this share was considerably higher (28.6% of small enterprises and 45% of medium-sized enterprises conducted export activity in 2012). It is favorable that since 2007 the percentage of enterprises selling their products and services overseas has been rising steadily. On the other hand, the number of companies importing goods was higher in 2012:

- 5.4% of micro companies,
- 39.2% of small enterprises,
- 57.3% of medium-sized enterprises.¹⁴

Apart from the downturn in the economy in Poland during the very first year of economic activity (data for 2012) three out of four companies survive (in 2011 the survival rate was 76.6%), in 2007 only two thirds of the companies survived the





⁹ See the data of the Polish Central Statistical Office.

¹⁰ These companies are the majority – they account for 92% of all the enterprises in Poland.

¹¹ Apart from 8% share in the population of enterprises.

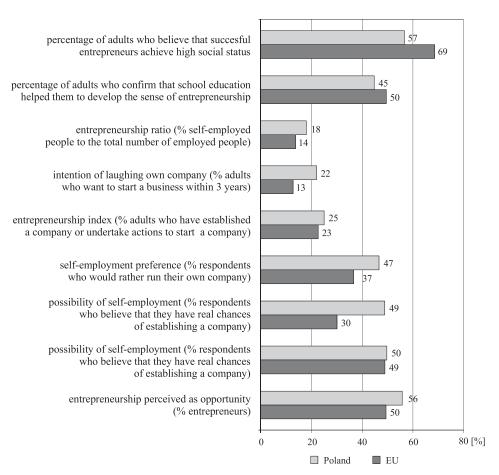
¹² Raport o stanie..., pp. 37-39.

¹³ Warunki powstania i działania oraz perspektywy rozwojowe polskich przedsiębiorstw powstałych w latach 2007-2011, Departament Przedsiębiorstw, GUS, ZWS, Warszawa 2013.

¹⁴ Raport o stanie..., pp. 59-65.

first year. This proves that that people undertaking economic activity are becoming more and more well-prepared. In subsequent years the survival rate declined to 54% in the second year of running the company and to 32% in the fifth year. While taking into consideration the form of ownership it can be indicated that legal entities exhibit a higher survival rate when compared to legal persons (79.6% and 76.3% respectively). A similar tendency can be observed while comparing companies that employ people to those which are sole proprietorships (86.1% and 75.3% respectively).

Figure. 1 Entrepreneurship index in Poland in comparison to the EU average



Source: Raport o stanie sektora małych i średnich przedsiębiorstw w Polsce w latach 2011-2012, eds. A. Tarnawa, P. Zadura-Lichota, PARP, Warszawa 2013, s. 23.







It is the data that reflect entrepreneurship level in Poland that should be of special interest. ¹⁵ This rate is 25% and it is higher than the EU average (23%). There is a relatively high percentage of people (according to the survey conducted by EUROSTAT) – when compared to other EU countries – who:

- believe that they have real opportunities of setting up their own company –
 49%.
 - would prefer to conduct their own economic activity -47%,
- are planning to establish their own enterprise within the next three years –
 22%.¹⁶

The majority of entrepreneurship indices concerning Poland is higher than the EU average. Simultaneously, in Poland there is the largest number (after Romania) of people who intend to start economic activity in all the countries of the European Union.

The presented above synthetic overview concerning entrepreneurship indicates that Poland exhibits a large potential as far as small economic activity is concerned. However, this potential is not used to the full, which results from the barriers concerning establishing and conducting companies in Poland.

2. Basic barriers concerning functioning and development of small companies in Poland

EU statistics concerning running a business activity indicate that Poland's position, when compared to other EU countries, is worsening. Last year, while taking in to consideration 66 different criteria, according to 42 of them Poland's position was lower than the EU average, it was better in the case of 22 indices, and the average position is exhibited by only two criteria. This result is lower when compared to the results from the previous year, when using 70 criteria, Poland was better in the case of 36 of them, and worse in the case of 34.¹⁷ Data analysis that has been conducted since 2008 (that is since the very beginning of the research on the conditions of conducting economic activity in the particular countries of the EU) indicates that Poland has not made any progress in this respect.¹⁸ Apart from multiple announcements and implementing special programs (including those







¹⁵ Entrepreneurship defined as the participation of adult individuals who have established their own company or undertake actions in this direction.

¹⁶ See GEM 2013 Global Report, www.gemconsortium.org/docs/3106/gem-2013-global-report [20.08.2014].

http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Labour_force_survey_overview_2012 [12. 11.2014].

¹⁸ Similar conclusions can be drawn on the basis of the Economic Freedom Report – Doing Business. See for example www.org/reports/global-reports/doing-business-2014 [10.12.2014].

dedicated to SME) creating the business environment for the companies similar to that of average conditions of the EU has not been successful.

According to international surveys, one of the major obstacles to entrepreneurship in Poland is bureaucracy. This has been observed and confirmed by the science, employers' organizations, and the entrepreneurs themselves. The main reason for this situation is heavy administrative burden (resulting from the regulations drawn upon by the public authorities), often changed and contradictory legal regulations together with the lack of their unambiguous interpretation and low qualifications of public clerks. Even the regulations concerning foreign exchange (exports and imports) are complicated and unclear. That is why, completing all the formalities takes a lot of time – in the case of imports it is 14 days, and in the case of exports – even up to 17 days. Similarly, the regulations concerning VAT or PIT are highly complicated and internally contradictory.

Here one needs to point to the importance of public regulations for efficient functioning of the economy, which is due to the development of present economies in which most transactions do not consist in direct providing of products and services but it consists in contracts regarding rendering services (for example those concerning payment or goods deliveries) in the future. That means that no direct exchange is made as it was in the case of primordial community. James M. Buchanan (a Nobel prizewinner in 1986) stated that, in its broadest and defining sense, common activity is enacting and enforcing the law, which means that the justification for the government existence and activity is creating clear regulations and ensuring that they are complied with.

Bureaucratic barriers not only directly hamper economic activity, but they also increase the costs of its functioning, which, in turn diminishes corporate competitiveness, especially in the case of SME. Disproportionate regulative cost distribution in enterprises of a different size results from the fact that:

due to multiple and frequent changes in legal regulations, the costs are constant and they do not change together with the size of the company,





¹⁹ For example, according to World Economic Forum Global Competitiveness Report 2012-2013, Poland was rated on 131 position out of 144 in the category "regulatory burden", www3.weforum.org/docs/ WEF_GlobalCompetitivenessReport_2012-13.pdf [10.10.2014]. Similar conclusions can be drawn on the basis of the World Bank report Doing Business 2013, www.doingbusiness.org/rankings [10.09.2014].

²⁰ S. Jankiewicz, Kształtowanie środowiska rozwoju przedsiębiorczości podstawą konkurencyjności Europy Bałtyckiej, in: Problemy współpracy gospodarczej w regionie bałtyckim w kontekście integracji europejskiej, eds A. Ignasiak-Szulc, W. Kosiedowski, Dom Organizatora, Toruń 2008.

²¹ Czarna lista barier dla rozwoju przedsiębiorczości, PKPP Lewiatan [10.12.2014].

²² On the influence of the taxation onto small companies see Ł. Satoła, *Wpływ polityki podatkowej gmin na poziom przedsiębiorczości (na przykładzie podatku od nieruchomości)*, in: *Efektywność i skuteczność gospodarowania finansami jednostek samorządu terytorialnego w kontekście stabilności finansowej*, eds. A. Czudec, Z. Wójcik, Bonus Liber, Rzeszów 2014, pp. 15-17.



- large enterprises employ specialists who can deal with regulatory duties more efficiently,
- large companies have well-developed IT systems which increase efficiency also with respect to administrative duties,
- small enterprises do not have extended administrative base, which is why it is usually the owner himself or herself who needs to fulfill the regulatory duties, which, in turn, makes him or her spend more time on these duties instead of devoting it to the company management which leads to the company's success.

Other major obstacles for Polish entrepreneurs are, among others, complicated procedures of transferring ownership, lack of support of innovation and difficulties in obtaining public orders by small and medium-sized enterprises.

Small enterprises also have problems with obtaining suitable human resources.²³ In the survey conducted for EFL S.A. up to 34% of the entrepreneurs mentioned difficulties in finding good white-collar workers. Analyses showed that there are even more serious problems in finding qualified blue-collar workers (55.8% of respondents had this problem).24 This is due to the fact that education concentrates on theory and not on transferring practical skills. Thus, what we observe in Poland is incompatibility of the labor force and the economy at the school level. What is necessary is the increase in practical skills and qualifications, change in the educational offer so that it would follow the needs of the market and the information society and enhance entrepreneurship.²⁵ Graduates should be well prepared in order to function independently on the market. Education institutions in Poland do not really act as a go-between in the development of the student-entrepreneur cooperation, which is characteristic of European and American teaching centers. This also unfavorably influences graduates' creativity which is negatively assessed by employers. Moreover, due to demographic low, the quality of teaching is still deteriorating and the requirements towards the students are reduced to a minimum.²⁶

Currently enterprises, especially SME, are building up their competitive position upon quality, specialization and tailoring their offer to the individual require-





²³ According to the research conducted for EFL S.A. every second entrepreneur who tried to recruit workers in the previous year had problems with finding an appropriate person. See www.efl. pl/aktualnosci/artykul/2014/12/01/mlodzi-na-rynku-pracy-iv-edycja-raportu-efl-pod-lupa [10.12. 2014].

²⁴ Ibidem

²⁵ By changing the education system and by creating pre-incubators at higher education institutions: S. Jankiewicz, *Bezrobocie młodzieży – jeden z głównych problemów Polski na początku XXI wieku*, in: *Szkice o współczesnej polityce gospodarczej*, eds. K. Pająk, J. Mazurkiewicz, P. Błaszczyk, Wyd. Adam Marszałek, Toruń 2012, pp. 236-239.

²⁶ Unfortunately, this refers as well, to public higher education institutions where, in order to encourage student to select a given specialization and thus ensure employment for the academic faculty, passing grades are given just for the presence at the examination.

ments of their customers. The realization of such strategy requires building project teams and that, in turn, requires having creative employees. Polish law does not offer such solutions and moreover, the tax system creates a large, so called, tax wedge.²⁷ Tax burdens levied directly and indirectly onto wages influence labor costs and disturb the connection between the labor cost, remuneration and marginal productivity. Salaries are relatively low while employment costs are high, which limits the company's capability to adapt to the changes in the managing conditions, lowers their competitiveness and increases the grey area. One might consider the following example: in Poland from the minimum wage (1680 PLN gross) one needs to pay on account of PIT and social insurance at about 443 PLN, which is 26.4% of the total pay, while in, for example, the United Kingdom with the minimum wage of 5220 PLN, the payment is 440 PLN, which is 8.4% of the total pay, in France, which is known for high taxes, the payment levied on the minimum wage (5977 PLN) is 1374 PLN (23%), in Spain the state takes from the minimum wage (3172 PLM) 18.1%, and in Slovakia – 19.8%, similarly, lower taxes are levied on wages in the Czech Republic and Lithuania.

In Poland, there are altogether 114 public levies, only 13 of which are real taxes in status. The remaining ones are different kinds of payments which in reality do not differ from taxes. Poland is the only country in Europe which introduced excise duty on electricity. The list of products and services on which this tax is levied is constantly increasing. All that not only increases costs but it also burdens the entrepreneur with administrative duties. As a result of this Polish entrepreneurs need 286 hours to deal with their tax matters, which is by 100 hours more than the EU average (193 hours) and also more than in Slovakia and Germany where the activities connected with paying taxes take 207 hours on average.²⁸ Complicated tax system also unfavorably influences the costs of maintaining Internal Revenue Service.²⁹

Therefore, Polish entrepreneurs point to the tax law as the biggest obstacle to competitiveness due to its changeability and unpredictability. For small and medium-sized enterprises stability and predictability of the tax system is a key matter as the tax risk increases together with the company's development and that could threaten the company's existence. Additionally, Polish entrepreneurs suffer from excessive frequency of tax settlements. Tax law and employment regulations are viewed by Polish entrepreneurs as too restrictive, which hampers running economic activity.





²⁷ It measures the difference between the cost of labor incurred by the employer and the worker's net pay.

²⁸ Rynek pracy wobec zmian demograficznych, ed. M. Kiełkowska, Zeszyty Demograficzne, Instytut Obywatelski, Warszawa 2013, pp. 181-182.

²⁹ That is why Poland spends 1.72 PLN on the Internal Revenue in order to have 100 PLN of tax income, while Germany spends only 0.79 cents to make 100 € of tax profit; www.isp-mod-zelewski.pl/images/pliki/media/ fundusze-finanse-wp.pdf [10.12.0214].

Payment gridlocks, which lead to liquidity problems and pose a threat of bankruptcy, are a serious problem for SME as well. Commercial Courts examine disputes within 300 days, and insolvency cases within three years on average.³⁰ Problems with current financial management constitute a serious barrier to the development of SME as even when they generate profit from the accountancy point of view, such companies have problems with maintaining financial liquidity.

Payment gridlocks result form, among other things, overdue payments and unjustified extended payments. There are three basic reasons for this phenomenon:

- a small and medium-sized enterprise has a low economic potential, which results in accepting terms and conditions enforced by large companies. The more unique and needed products SME offers to the large company the stronger position it has;
- economic advantage of a large company which is quite often the only client of a small enterprise. Thus, small companies when they do not get paid on time, in fear of informal consequences, do not take legal actions;
- occurrence of so called payment gridlocks. The enterprise which was not paid ceases to settle liabilities towards its suppliers.

The long period of waiting for the payment increases the costs of running the company. The entrepreneur incurs outlays concerning creating the product (for example, costs of materials and employees' wages) and tax and social insurance expenditure. Payment adjournment means the need of having substantial working capital at one's disposal for maintaining liquidity and continuing economic activity. Additional resources needed to credit customers are obtained by the entrepreneur in the form of a bank credit, which diminishes still small profit. Bank's refusal to finance usually means losing financial liquidity and, as a result, bankruptcy.

A large obstacle in SME functioning is the underdeveloped infrastructure and difficulties in the access to economic information.³¹ Apart from substantial changes which have taken place in recent years, entrepreneurs claim that the infrastructure is underdeveloped when compared with other European countries. This concerns mainly the road and railway quality. It is also the Polish government institutions which are assessed negatively especially due to unsatisfactory level of social trust and due to non-optimal spending of public resources.³²





www.lex.pl/czytaj/-/artykul/eksperci-deloitte-nowela-kpc-zmienia-wiele-ale-nie-wystarczy/print/ [10.12.2014]; http://prawo.rp.pl/artykul/994372.html [10.12.2014].

³¹ Infrastructure is particularly significant for the development of entrepreneurship and, in turn, the country as a whole. See J. Czerna-Grygiel, *Finansowanie infrastruktury technicznej dla zrównoważonego rozwoju*, "Zeszyty Naukowe Uniwersytetu Szczecińskiego" 2013, No. 766: *Czas na pieniądz. Zarządzanie finansami*, ed. D. Zarzecki, pp. 21-28.

³² According to the data of World Economic Forum, www3.weforum.org/docs/WEF_Global Competitiveness Report _2012-13.pdf [10.10.2014].

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The list of barriers which Polish small and medium-sized enterprises encounter is much longer. Only some of them are mentioned above in order to depict the present problems. Many of these barriers result from the overall economic and geopolitical situation and their elimination requires system changes and it involves worsening the country's budget result (at least in the short term). Thus, one might understand the government that while taking into consideration the interests of the ruling party (good ratings) and not the country's development it is not interested in the barriers elimination (although, in the long term, this elimination would be beneficiary for the public finance). However, there are many barriers whose elimination should not result in negative financial effects — this concerns in particular the local level of the authority. In this case the lack of reaction on the part of the Council of Ministers is completely incomprehensible.

Conclusion

SME are the foundation of Polish economy development and of the increase in the society's quality of life. This potential should be used to the full if we want to achieve the level of the highly developed EU countries especially if we bear in mind the society's inclination to entrepreneurship.

Small companies are the opportunity for the county's economy and this opportunity can only be used if the government creates better conditions for their functioning. If this does not change one cannot expect a substantial increase in the number of SME and, as a result of that, diminishing economic migration and the faster increase in the society's quality of life.

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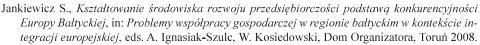
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Najważniejsze makroekonomiczne bariery rozwoju przedsiębiorczości w Polsce

Streszczenie. Podstawowym celem Polski jest zwiększenie tempa rozwoju gospodarczego. Ważnym czynnikiem, który umożliwi realizację tego celu, jest small business. W artykule zaprezentowano najważniejsze bariery w rozwoju małych i średnich przedsiębiorstw. Ich eliminacja przyczyni się do zwiększenia liczby osób, które podejmą się prowadzenia działalności gospodarczej i które odniosą sukces, co ostatecznie wpłynie na zwiększenie dynamiki rozwoju gospodarczego naszego kraju.

Słowa kluczowe: polityka gospodarcza, małe i średnie przedsiębiorstwa, bariery rozwoju przedsiebiorczości







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Przedsiębiorczość lokalna i jej uwarunkowania

Streszczenie. W artykule podjęto problem przedsiębiorczości lokalnej w aspekcie identyfikacji rodzajów i zakresu wsparcia aktywności gospodarczej przez samorządy gmin. Wskazano na przesłanki i istotę przedsiębiorczej orientacji samorządu lokalnego oraz omówiono jej uwarunkowania, wskazując na rozróżnienie ich tradycyjnego i przedsiębiorczego charakteru. Podstawę wnioskowania stanowią wyniki pilotażowych badań empirycznych przeprowadzonych w wybranych gminach województwa podkarpackiego.

Słowa kluczowe: przedsiębiorczość, wspieranie działalności MŚP, samorząd gminy, instrumenty wsparcia

Wstęp

Przedsiębiorczość jest powszechnie postrzegana jako czynnik warunkujący rozwój społeczno-gospodarczy, tak na poziomie lokalnym, jak i regionalnym. Współcześnie imperatyw przedsiębiorczości i innowacyjności w rozumieniu Petera F. Druckera wiąże się z koniecznością ewoluowania od przedsiębiorczości indywidualnej do przedsiębiorczego społeczeństwa¹, co przekłada się przede wszystkim na sposób funkcjonowania społeczności lokalnych. Przedsiębiorczość lokalna stanowi swoistą odpowiedź na poszukiwanie (na poziomie gmin i powiatów) rozwiązań stwarzających możliwości funkcjonowania i rozwoju różnego







¹ P.F. Drucker, *Innowacja i przedsiębiorczość. Praktyka i zasady*, PWE, Warszawa 1992, s. 271.