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INFLUENCE OF SOCIOECONOMIC FACTORS ON THE ENTREPRENEURSHIP OF POLISH STUDENTS

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ABSTRACT. *Micro firms are somewhat more important in Poland than is typical in member countries of the EU. Polish students express considerable interest in establishing a business. The paper discusses the results of a survey conducted on a sample of 500 students at the University of Finance and Management in Warsaw examining entrepreneurial attitudes. The aim of the survey was to identify the factors currently determining the shape and development of entrepreneurial attitudes among students. The results indicate that male students were more likely to develop plans to engage in business activities. Another variable determining one's readiness to take up self-employment was age.*

The survey also revealed a relationship between the experiences of the respondents' parents or friends in operating their own businesses and the respondents' interest in being self-employed. The results demonstrate the necessity to introduce changes in the way in which students are provided with higher education. There is a significant need to conduct a greater number of workshops based on analysing case studies. Moreover, there is also a need to pursue a family policy aimed at eliminating barriers to women taking up self-employment and operating their own businesses.

KEYWORDS: Poland, students, entrepreneurship, socioeconomic factors.

JEL classification: D01, L260, J240.

Introduction

Increasing economic uncertainty, less stable employment (Eby *et al.*, 2003), companies downsizing and the development of advanced technologies are just a few of permanent changes generated by the processes of globalisation.

Individuals' views on professional careers have also changed considerably. In contemporary society, individuals do not remain with a single employer for their entire lives even if they follow a single career path throughout their lives (they do not change professions) (Lee, Jonston, 2001). Currently, it has become more important for individuals to shape their own careers and constantly develop their skills (Hall, 1996; Gysbers *et al.*, 1998, Anakwe *et al.*, 2000). Self-employment, which is a sign of entrepreneurship, offers such possibilities. From the point of view of individuals, society, and the economy, entrepreneurship is a highly significant characteristic. An entrepreneurial individual is generally perceived as an energetic, meticulous person who is organised and optimistic. This type of person is constantly in search of something; such people are interested in innovations (continuously innovative), eager for knowledge and the ability to change things. Thus, enterprising individuals are useful in local communities where they conduct activities that are important for the majority of community members (charitable and social activities) and play various social roles. The Small and Medium-sized Enterprises (SME) sector, composed of self-employed individuals, constitutes a source of new workplaces, entrepreneurship, and innovation and is therefore of crucial importance for increasing competitiveness and the level of employment (Zuzek, 2008). The number of registered businesses in Poland reached 349.6 thousand in 2009, which is the highest number since 2000 (Entrepreneurship in Poland, 2010).

Micro-, Small- and Medium-sized Enterprises constitute the majority of enterprises in the EU (99.8%). The situation is no different in Poland, where the majority (99.8%) of 1.67

million firms of the country are firms from the SME sector, and the average number of micro firms in the Polish SME sector (96%) is larger than the respective number in EU (91.8%). Thus, the significance of micro firms in Poland is slightly greater than in other member countries of the EU– a statistical enterprise in Poland employs 2.2 people, while the corresponding figure in the EU is 2.0 (Brussa, Tarnawa, 2011).

Entrepreneurship is a remedy against unemployment which improves living conditions in a country. A higher level of income generated by its inhabitants secures the economic growth of the whole country (by stimulating the growth of the economy) and improves competitive position of the country in the international market by ensuring a more extensive and efficient use of human capital.

The phenomenon of newly established entrepreneurs having substantial influence on the economy is observable in many countries including Poland. Over 2.5 million of individuals were employed in the private sector in Poland in 2009 (Statistical Yearbook for Industry, 2010). In the same year, national private companies generated 75% of the total income earned by the enterprise sector (National Accounts by Institutional Sectors and Sub-sectors 2006-2009, 2011).

Business activity is associated with self-employment, and although it is primarily an urban phenomenon, it is desperately needed in the countryside. Thus, it is a tool that may be used to equalise the opportunities of inhabitants of a country, particularly for women, the disabled and members of national minorities. These large-scale benefits resulting from business activities are not to be ignored by the state decision-making authorities, educational institutions, and researchers.

This paper is the product of a desire to investigate the entrepreneurial behaviour of young people. The main source of inspiration was the question of whether universities educate intellectual elite to be orientated towards seeking employment in already overcrowded corporations or as professionals desiring self-employment, who create new economic entities and workplaces. As Poland has the dubious distinction of ranking 64th among the countries of the world with respect to economic freedom (meaning it is moderately free) (The Index of Economic Freedom, 2012) and 41st on the list of the most corrupt countries (Corruption Perception Index, 2011), one might expect that an individual's interest in conducting business activities in Poland would be low. Economic freedom is defined as a condition or state allowing individuals to have autonomy in pursuing their livelihoods. It implies that there is a relationship between entrepreneurial individuals and governments or other organised groups. Corruption typically leads to unfair competition, ethical dilemmas, disregard of the rules of the free market, and increased costs of conducting business activities. Therefore, adopting such a perspective, it was regarded important to identify the level of interest expressed by Polish students for taking up self-employment and to determine the socioeconomic factors conducive to the readiness to establish one's own business.

The objective of the research was to analyse the entrepreneurial behaviour of Polish students. Entrepreneurial behaviour should be understood as the act of will that is demonstrated through an individual's actions and attitudes towards a particular issue or problem. The attitudes may be either positive or negative. The problem in this particular case is entrepreneurship. Socioeconomic features of the respondents that determine their motivation to take up self-employment have been taken as the question of the research: *What?*

More specifically, we wish to find out if characteristics such as age, sex, academic major, and the experiences of one's family and friends while conducting business activities determine the respondent students motivation to take up self-employment.

1. Literature Review

Business activity is a term understood and defined in various ways. It can be regarded as follows (Janasz, 2004, pp.18-24):

- a feature: a set of behavioural models enabling one to create and conduct business undertakings that are designed to achieve a particular purpose;
- a process: the creation of something new and valuable;
- a type of human activity: one consisting of taking advantage of opportunities that occur in a particular environment by implementing undertakings that generate economic or non-economic benefits.

Drucker (1999) has a similar understanding of this issue. According to his definition, business activity is a feature and behaviour of an entrepreneur or enterprise characterised by readiness and an aptitude for making decisions and solving new problems in a creative way. It is also the ability to take advantage of new opportunities and adapt flexibly to a changing environment.

Numerous definitions associate the following features with business activity: an innovative approach, creativity and an aptitude for taking risks (Dimitriadis, 2008; Drucker, 1999). These features are combined with the ability to plan activities and consider their practical implementations, i.e., to control and use them for particular intended purposes. Together they constitute a mobilising power known as entrepreneurial spirit.

Following Kopycińska, Bernat and Korpysa (2009), entrepreneurship is reflected in various actions undertaken by an individual to introduce innovations, seek and make the most of emerging opportunities, take risks and create new realities by translating ideas into action.

Entrepreneurship leads to the development of enterprises, improves the productivity of labour, and contributes to the creation of new technologies, products, and services. It also changes and revives market competition, which in turn results in fundamental changes within an enterprise and the necessity to alter its environment (Brzeziński, 2007). It is a tool of the utmost importance for creating economic growth and better workplaces; it secures social unity and prevents social marginalisation (Dimitriadis, 2008; Gruszecki, 1994).

From an economic perspective business activity is a very beneficial phenomenon, as it serves a series of important functions (Kozmiński, 2005, pp.165-166):

- It makes it possible to use available resources more efficiently (in particular, the use of exhaustive knowledge);
- It is a fundamental mechanism for rapid market reaction to “weak demand signals” and “dormant demand”;
- It allows for a more flexible market offer, adapting the offer to permanent demand changes;
- It creates and tests new products and processes in the market.

These functions can be performed by combining production factors, creating new consumer values or increasing the efficiency of available production methods (resulting in profits), which would be in line with the Schumpeter's definition of entrepreneurship and the entrepreneur (Gruszecki, 1994).

We should note that business activity is also a very important social phenomenon. It supports individuals in their private and social lives, makes the context of work clear and provides individuals with an opportunity for career. It is a basis of more specific skills and knowledge possessed by individuals carrying out social or commercial undertakings (Dimitriadis, 2008). It is particularly important for minority groups that remain outside the labour market (Dimitriadis, 2008). Therefore, the promotion and display of entrepreneurial

behaviour at the level of a society, community, organisation or, finally, an individual are crucial in ensuring economic growth and the improvement of competitiveness of a country or a region, which in turn also contributes to the balanced development of the community and the environment (Dimitriadis, 2008).

Individuals primarily achieve entrepreneurial status through their inherent vigilance in identifying previously unseen market opportunities (Kirzner, 1973). Therefore, from this perspective, the entrepreneur can be considered an individual who makes decisions with “sensitivity” to “exploring” market opportunities (Görling, Rehn, 2008). Entrepreneurial ventures are seen as the implementation of successful ideas (developed by an entrepreneur), where errors are understood as a weak point of an idea or as a result of insufficient support from the environment for the project (Görling, Rehn, 2008).

Entrepreneurial behaviour is characterised by initiative, action, autonomy, and innovative approaches that are demonstrated in private and public life as well as at work. It also involves the motivation and determination to achieve goals, personal and common, public and private (Dimitriadis, 2008). Collins *et al.* noted that the motivation to achieve goals is positively related to the entrepreneurial spirit (Collins *et al.*, 2004). McClelland (1961) was the first to identify the “need for achievement” as a primary characteristic that drives someone towards business activity. He believed that entrepreneurs are individuals who attach a particular importance to whether the result of an activity depends on their own effort or on other factors.

An innovative and creative approach is necessary for the creation of better and more numerous workplaces, as well as social unity, prevention of economic marginalisation, combating challenges related to globalisation, revitalizing the population, environmental protection, and stimulating the development of knowledge (Dimitriadis, 2008).

In simple terms, entrepreneurial behaviour can be defined as a decision to start one’s own business. The “Eurobarometer on Entrepreneurship, 2007” report sampled 20,000 young Europeans and Americans and demonstrates that such behaviour is typical of American society (57% of young Americans aged 15-24 years consider starting their own business). A slightly smaller percentage, 51%, of the inhabitants of the European Union also considers pursuing this type of career. The proportion of individuals interested in business activity is higher among “young members” of the European Union and relatively low among the representatives of the “Old Union” – only 28%. The leading position is occupied by the inhabitants of Latvia (50%), Poland and Lithuania (48%), with the following countries at the bottom of the list: Austria (16%), Belgium (18%) and Germany (19%) (MEMO/07/401, 2007). In addition, the percentages of women among the self-employed are low: Denmark – 20.8%, Ireland – 24.9%, Sweden – 25.6%, and the UK – 26.5%. However, the figure for Poland is somewhat higher – 36.3% (OECD, 2000).

In Poland, the group most likely to be entrepreneurs related to students (this is particularly likely to be the case if the individuals are from wealthy, well-educated families from cities with populations over 100,000 inhabitants). A study by Bernat *et al.* (2008) supplements the image of a potential Polish entrepreneur and demonstrates that Polish students plan to start their own business activity just after graduating from a university more often than students from other European countries. Moreover, Polish students take considerably less time to turn a profit, assume potential loss less frequently, and are aware of the need to completely dedicate themselves to their companies (and are prepared to make such a commitment). Another study demonstrates that the decision to start one’s own business activity results from a tight labour market and the lack of interesting offers and positions. The mental and economic condition of family members also exerts substantial influence on an

individual's creativity, which fosters entrepreneurial attitudes (Szopiński, 2004; Szopiński, 2007).

The most important factors that motivate an individual to start a business are as follows: creativity, knowledge about business, willingness to attempt to be one's own boss, the acquisition of priceless experience, the opportunity to realise one's potential and being satisfied with one's work, and a desire to earn a high wage (Bernat *et al.*, 2008; Czyżewska *et al.*, 2009). However, the initial attempt to verify these results reveals that the students' self-esteem is exaggerated compared to reality (Bernat *et al.*, 2008) – only 5% of students were able to specify the actions that are required to start a business. Furthermore, the research demonstrates that the main obstacles to start a business are economic barriers (lack of financial resources) (Bernat *et al.*, 2008; Czyżewska *et al.*, 2009), psychological barriers, and social barriers (Czyżewska *et al.*, 2009). Students also consider legal requirements to be a significant impediment to start a business (Zaharia, 2009).

Research papers on entrepreneurs and entrepreneurship developed within the field of psychology primarily focus on identifying the set of personality traits typical of entrepreneurs. Several personality traits are considered desirable for encouraging an individual to start a business: autonomy and resourcefulness (Brandstötter, 1997), emotional stability or resilience in the face of stress related to constant uncertainty that the activity entails, assertiveness (Brandstötter, 1997), low neuroticism/high extraversion (Costa *et al.*, 1984; Baron, 2002; Zhang *et al.*, 2009), ease in developing positive personal relationships (building a social network) (Klein *et al.*, 2004; Aldrich, Zimmer, 1986; Busenitz, 1996; Johansson, 2000), among others. These traits improve chances of success of a venture (Aldrich *et al.*, 1987; Bruderl, Preisendorfer, 1998; Reynolds, White, 1997; Shyne, Stuart, 2002).

Moreover, as an entrepreneur operates in a constantly changing environment, he/she should be prepared to implement new ideas and flexibly adjust to the changes in the environment that influence their activities, possibilities, and results (Brandstötter, 1997).

Entrepreneurial individuals are able to act in typical, well-known, and reoccurring conditions and, most importantly, in new situations requiring unconventional solutions (Szopiński, 2007a).

Entrepreneurial behaviour is associated with certain basic skills and attitudes that may be stimulated by learning throughout the life course; an innovative approach and creativity, however, are its basic criteria (Dimitriadis, 2008).

Therefore, to fulfil the potential of all individuals, it is vitally important to begin developing such skills and behaviour in childhood, to continue the learning process that begins at a secondary school throughout life, and to respect the general development of the young students' personalities (Dimitriadis, 2008). Taking this approach, however, constitutes a serious challenge for the educational system that often requires a fundamental reform. Schools are widely considered to impede autonomy and creativity.

The issue of entrepreneurship generates a great deal of interest within the European Union; the development of entrepreneurial spirit among its young inhabitants is a priority of EU policy. The principal document concerning this issue is the Lisbon Strategy, which highlights the importance of forming a more business-oriented culture and creating conditions conducive to the development of Small- and Medium-sized Enterprises, and emphasises an appropriate amount of formal education and training in business. Formal education is fundamental in this case because it may endow future and current entrepreneurs with valuable skills. It increases the likelihood that an individual will take up self-employment or become successful (Bellu *et al.*, 1990; Davidsson, 1995; Evans, Leighton, 1989; Gimeno *et al.*, 1997; Honig, 1996; Reynolds, 1997; Davidsson, Honig, 2003; Millan, 2012). Having analysed the

literature on the subject, the authors of this paper have posed a hypothesis regarding the relationship between academic major and an individual reporting his/her preparedness to begin a business venture in the future.

H1: There are more individuals among students in management sciences than students in humanities, such as political science, psychology, banking science, and IT that will express willingness to take up self-employment.

Considering the issue of sex as it pertains to entrepreneurship is increasingly common. Entrepreneurship has ceased to be the domain of the male population. It is noteworthy that female entrepreneurship significantly contributes to the economy, and, according to the OECD Report (2004), the influence of female entrepreneurs is growing. In Canada, the number of women starting their own businesses increased by 208% between 1981 and 2001, and a comparable increase in the number of self-employed men amounted to only 38%. In 2002, out of 23 million companies in the USA, 28% were owned or managed by women. Great Britain and South Korea have also observed increases in this area. The number of self-employed women in Great Britain in 1999 amounted to 26 % of all those employed, and women operating small businesses in Korea in 2001 accounted for 36% of all companies. In the same year, self-employed women in Sweden amounted to 28% of all newly established companies. However, research on German enterprises found that women who start businesses are less often successful than men (Sandner *et al.*, 2008). Moreover, a survey conducted by Bergmann, Sternberg (2007) on the influence of German regional policy on entrepreneurship shows that men are more likely to start their own business in the first place. Having analysed the literature regarding the influence of sex on the readiness to take up self-employment, the authors of this paper have conducted an analysis of the impact of sex on the readiness of Polish students to start one's own business. The following hypothesis has been posed:

H2: Male Polish students are more likely to take up self-employment than female Polish students.

Research of German enterprises demonstrates that the older the entrepreneur, the less likely he/she will be to earn a living with his/her own business (Sandner *et al.*, 2008). The study by Millan has found a negative, nonlinear relationship between the age of entrepreneurs and survival rates of their companies (Millan *et al.*, 2012). Moreover, a negative relationship between age and a disposition to undertake business activity has been observed (Arenius, Minniti, 2005). These research results justify the following hypothesis:

H3: There is a negative relationship between the age of Polish students and their readiness to take up self-employment.

According to the OECD Report (2004), the motivation of young people to start their own businesses may be stimulated by their parents. Parents being successful in conducting their own business activity have a positive influence on their children with respect to perceptions regarding starting one's own business as an alternative form of employment (OECD, 2004). Children whose parents are successful entrepreneurs choose self-employment more often than children who do not see their parents as successful entrepreneurs or whose parents do not operate businesses (Davidsson, 1995; Delmar, Gunnarsson, 2000; Scherer, Brodzinski, Wiebe, 1991). Furthermore, the research demonstrates that the abovementioned influence of self-employed parents on the entrepreneurial attitudes of their children is also dependant on the sex of the child (Delmar, Gunnarsson, 2000; de Wit, van Winden, 1989; Dunn, Holtz-Eakin, 1995). If the father is a self-employed person in the family, his sons rather than his daughters will be more likely to start their own businesses. The opposite relationship also holds: if the mother is a self-employed person in the family, her daughters rather than her sons will be more likely to start their own businesses. Parents and other members of an

entrepreneur's family constitute an important element of the so-called social network that is utilised by entrepreneurs in their business operations. In this sense, parents play a key role in providing their entrepreneurial children with help and support (Krackhardt, 1992; Rosenblatt, de Mik, Anderson, Johnson, 1985). The research shows that entrepreneurial parents act as role models for children who conduct their own business activities; children perceive parents as readily available suppliers of resource (Delmar, Gunnarsson, 2000) who also offer them knowledge on unique capabilities that are necessary to start and conduct a business (Greve, Salaff, 2003). However, Delmar and Gunnarsson (2000) suggest that although self-employed parents influence their children's entrepreneurial attitudes, they do not increase the probability that their children will be successful in business. According to Aldrich *et al.*, (1997), parents equip their children with two types of capital, i.e., entrepreneurial and financial capital, which make the decision to take up self-employment easier. Children of self-employed parents, in contrast to children whose parents do not conduct their own business activities, have been demonstrated to make more frequent use of the financial and real capital provided by the parents, who also more frequently become co owners of the enterprises their children run. Women whose parents are self-employed turn to their parents for advice concerning starting their own businesses or decisions made while operating the business more frequently than men (Greve, Salaff, 2003). The reason for such a correlation may be that it might be more difficult for women to build social networks in the male-dominated world of business (Renzulli *et al.*, 2000). As noted previously, parents positively influence their children's decisions to start their own businesses, and the same is true for other members of the family. As (Renzulli *et al.*, 2000) put it, "<...> there is a positive relationship between the entrepreneurial family tradition and intention to start up a business".

Based on international literature on the influence of family environment on entrepreneurial attitudes among children, the authors have formulated a hypothesis regarding the relationship between business-related experiences of parents and the motivation of their children to take up self-employment:

H4: Polish students raised by parents who conduct their own business activity or conducted such an activity in the past more frequently express willingness to take up self-employment.

Another factor influencing the readiness to start one's own business is the economic situation. Maintaining relationships with others who run their own businesses has a positive influence on an individual's readiness to take up self-employment (Arenius, Minniti, 2005; Ramos-Rodríguez, Medina-Garrido, Ruiz-Navarro, 2012). Being a member of a peer group marked by an entrepreneurial attitude positively influences one's intentions regarding self-employment (Falck *et al.*, 2012). The authors have advanced a hypothesis on the relationship between the environment and the motivation to take up self-employment. As far as the authors are aware, having friends with business-related experience differs between Polish students who are prepared to establish their own businesses and those who are not.

H5: Polish students whose friends have taken up self-employment more often express willingness to undertake their own business activity than students who do not have self-employed friends.

2. Methodology and Description of the Research Sample

A study titled "Attitudes of Young People Towards Entrepreneurship" was conducted in April 2010 on a group of 500 students at the University of Finance and Management in Warsaw (Poland). The respondents' identities remained anonymous to guarantee that their

answers would be unbiased. A questionnaire was developed for the study. The questionnaire included 28 closed questions (a multiple choice questionnaire), 9 of which were formed to identify the characteristics of the respondents (metric). The purpose of the questionnaire was to produce answers to the research questions.

The research focus group was primarily represented by women (64%). The majority of students who took part in the study were young people, i.e., under the age of 25 years (76%), coming from large cities (of over 50 thousand inhabitants; 67%). These young people were generally partially financially independent (45%), however, the percentage of young people who were fully financially independent was also considerable (35%). The respondents were professionally active (72%) and studying at the same time. The majority of the respondents were part-time students (67%) in the following specialisations: management (33%), psychology (29%), computer science (18%), finance and banking (11%), and political science (9%). The group was primarily composed of young people who were starting their careers. The majority of those who took part in the research did not come from families “deeply rooted in business” (23% of the respondents said that their parents owned their own business; the parents of 19% of the respondents had owned their own businesses in the past). Regarding the remaining respondents, their parents had never been self-employed. However, it is worth noting that self-employment is increasingly common among members of the younger generation. As many as 69% of the students who participated in the study reported that their friends carried out business activities.

The majority of students who took part in the study had not conducted any business activity (almost 90%). Only approximately 12% of the respondents had established their own businesses, and 6% had gone into unregistered business (i.e., an illegal one). The majority of the respondents who ran their own businesses were not financially independent.

Univariate and bivariate distribution of variables has been adopted for data analysis. To answer the research questions provided in section 2 of this paper, the authors of the article have posed hypotheses that may be divided into two groups. A non-parametric chi-squared test of independence has been performed to verify the hypotheses. The Yates’s correction has been performed on the 2x2 table. Czuprow’s coefficient of convergence (Txy) has been employed in a correlation analysis to identify the degree of convergence. Czuprow’s coefficient falls within the range $<0;1>$. Low values of this coefficient indicate a low degree of correlation, while high values suggest a strong correlation between the variables under analysis (Luszniewicz, Słaby, 2001). The chi-squared test was employed to verify the correlation between students’ entrepreneurial attitudes and their selected socioeconomic attributes.

3. Results

The research hypotheses presented in section 3 have been verified in the course of the research conducted by the authors. *Table 1* presents a profile of the correlation between the students’ readiness to take up self-employment and their selected socioeconomic attributes.

Table 1. The profile of correlation between the readiness to pursue self-employment expressed by students and selected student socioeconomic characteristics

Selected characteristics of respondents	Chi-squared test value	Essential critical level (p)	Czuprow’s convergence coefficient	Decision for $\alpha=0.05$
<i>Age</i>	14.931	0.001	0.15	significant, low
<i>Sex</i>	13.961	0.000	0.17	significant, low

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<i>Academic major</i>	15.435	0.004	0.11	significant, low
<i>Business experience of parents</i>	9.979	0.007	0.12	significant, low
<i>Having self-employed friends</i>	10.793	0.005	0.17	significant, low

Source: own work

Under *Table 1*, which presents statistical significance of the variables and strength of correlation, a statistically significant relationship has been found between students' willingness to pursue self-employment and their field of study. *Table 2* depicts the number of students declaring willingness to start their own businesses with respect to their particular academic majors at the University of Finance and Management in Warsaw. The data indicate that readiness to take up self-employment has been the most frequently reported by students majoring in political science. Students majoring in finance and banking have been the least likely to report a desire to start their own business. Therefore, hypothesis 1 has been partially confirmed. Students majoring in political science have been the most willing to pursue self-employment. Students majoring in management have been the second most likely to report a desire to start their own business, followed by students majoring in psychology. Students majoring in computer science and finance and banking have been found the least interested in pursuing self-employment.

Table 2. The number of students expressing readiness to take up self-employment by academic major offered by the University of Finance and Management in Warsaw (expressed in percentages)

Academic major	Political Science	Management	Psychology	IT	Finance and Banking
<i>Percentage of students declaring readiness to take up self-employment</i>	62.5	60.4	59.6	50.6	32.7

Source: own work

Data presented in *Table 1* also confirm the hypothesis proposing that a relationship between the student's sex and willingness to pursue self-employment exists. Based on the analysis of this relationship, 66% of men have been willing to start their own businesses in comparison to 47% of women willing to do so.

Furthermore, research results provided in *Table 1* confirm that there is a statistically significant relationship between student's age and readiness to start one's own business. Thus, hypothesis 3 has also been verified. Students below the age of 25 years old account for nearly 60% of students ready to take up self-employment, and over 46% of students between the age of 26 and 35 years old reported being willing to set up their own business. In contrast, the corresponding number for students age 36 years and over was only 25%. Consequently, willingness to pursue self-employment decreased with age.

Hypothesis 4 has been confirmed as well. Polish students raised in families where parents conduct or conducted their own business activities in the past are more likely to report being willing to take up self-employment. The analysis of this correlation led to a conclusion that plans to undertake self-employment are more often pursued by individuals whose parents run or ran their own business activity in the past. Over 66% of participants in the study with parents who have been self-employed expect to start their own business activities in the future. Similarly, 60% of individuals whose parents were self-employed in the past also report that they are willing to undertake this type of employment. Conversely, less than 49.5% of individuals whose parents had no self-employment experience report that they are willing to set up their own businesses.

The data also confirm hypothesis 5. Students who have self-employed friends are more likely to report being prepared to start their own businesses than students who have no such friends. Of the Polish students who have self-employed friends, 60.2% express willingness to take up self-employment. Regarding respondents whose friends previously conducted their own business activities, 34.6% of them report that they are willing to start their own businesses. Finally, 47.2% of students whose friends have never been self-employed declare that they are willing to pursue this type of employment.

All of the relationships examined with the chi-squared test have been indecisive individually. Czuprow's coefficient has been low in all cases.

4. Discussion

To sum up, regarding statistically significant relationships, a correlation has been observed between students' academic majors and their plans concerning starting their own business activities. The majority of students reporting that they are prepared to take up self-employment refer to political science and management majors. Moreover, men have been more likely to express such readiness than women. These results agree with those of previous studies. An individual's sex affects the possibility of pursuing a career in business and whether this career will be successful. Women have fewer financial assets than men. Moreover, women applying for funds to establish a business or develop one receive less favourable treatment by financial institutions than men. Furthermore, women experience greater difficulty in obtaining financing for business activities from their social networks and families (Women's entrepreneurship: Issues and Policies, 2004).

Students below the age of 25 years old have been more likely to report having plans to start their own businesses than students over 26 years.

Students, whose parents conduct or conducted their own business activities, i.e., coming from a family with business experience, more frequently reported having plans to take up self-employment. These correlations are consistent with the results obtained by the Gallup Organization and Eurobarometer in January 2007, demonstrating that individuals in families in which at least one of the parents is an entrepreneur are more likely to report being prepared to take up self-employment (Eurobarometer, 2007). The following correlation is relevant not only for close relatives (parents) but extends to self-employed friends as well. According to the researchers Ramos-Rodríguez, Medina-Garrido, Ruiz-Navarro (2012, pp.579-587), "<...> knowing other entrepreneurs seems to have a critical influence on the decision to start a business".

The motives behind embarking on self-employment may be either positive (the pull factor) or negative (the push factor). The pull factor may be understood as: "I start my own business because I want to" and the push factor may be summarised as: "I start my own business because I am forced to". Negative motivation is not a rare phenomenon (Zięba, 2011). Individuals lacking financial independence and employment frequently do not know what career to pursue. Moreover, as they are professionally inactive, these individuals frequently fail to realise the consequences of self-employment. Readiness to undertake one's own business activity frequently does not result from the drive to become an entrepreneur but from the need of unemployed individuals to pursue an alternative career path. Based on the survey of students at the University of Finance and Management in Warsaw, it may be argued that youths report being prepared to take up self-employment as a backup plan when they lack permanent employment. Young students (who are typically unemployed) have been more likely to report being willing to take up self-employment. If, during the survey, such a

declaration has been made by financially independent or professionally active people, they frequently already have had an idea for their own business and knowledge of the target markets, which is rare among other students willing to pursue self-employment.

5. Limitations

This research has been conducted taking subjects studying in a centre of academia, in this case, Warsaw. Individuals studying in other, i.e., smaller, academic centres generally come from the surrounding area. Frequently, these individuals reside in villages or small towns and are unable to afford to study in the capital (and therefore avoid considerable travel and/or accommodation expenses by choosing local universities). Individuals who study in Warsaw, both at public (state) universities and non-public (private) ones, are provided with sources of financing, as they are able to find employment. The situation is worse in smaller academic centres. Frequently, students studying at such centres come from regions with high rates of unemployment where at least one family member is unemployed. Furthermore, their financial circumstances are frequently made worse by the need to cover expenses related with a relative's chronic disease or a disability (Rakowski, 2000). These issues constitute a substantial hindrance to such an individual's ability to study in large, reputable academic centres. This hindrance, in turn, may influence an individual's willingness to take up self-employment. It would be interesting to conduct a similar study on a national scale to answer the following questions:

- What is the profile of entrepreneurial attitudes among students in voivodeship and poviats (referring to Polish administrative districts) towns; is the size of an academic centre influential in shaping entrepreneurial attitudes?
- Are students who have been abroad (to work or study) more resourceful and better prepared to take up self-employment?
- Do students who are proficient in foreign languages differ from the rest of the population with respect to starting one's own business?

These questions set the direction of the further, interesting research scope that the authors are planning to implement in the future.

Conclusions and Recommendations

We should once again note that Polish students evince a clear interest in commencing their own business activities. It is a promising result and a good sign for the Polish economy. This result should also be interpreted as a signpost for other, especially post-socialist, countries.

The educational system should provide young people with opportunities to develop their interests from the beginning of their educational careers. Furthermore, changes to the curriculum should be considered so that educational institutions can produce desirable (business-oriented) graduates by endowing students with characteristics, role models and qualifications (knowledge and skills) relevant to business. Therefore, it is vital to introduce subjects related to entrepreneurship in the initial stages of education, as these subjects would provide students with the knowledge and skills necessary to establish and efficiently manage their own economic activities (regardless of their majors). Educational institutions should also provide students with quality opportunities to broaden their experience. Therefore, greater emphasis should be placed on students' practical professional training that will help them overcome the main barrier to entrepreneurship, i.e., a lack of experience.

The main task of state/governmental authorities is to develop a positive image of entrepreneurs as self-sufficient individuals who are satisfied with their work, self-supporting, independent, and high-income earners. Information systems (particularly the rapidly developing Internet), mass media, and the creative industries should assume an important role in the promotion of entrepreneurship and encourage individuals, especially women and youths, to be entrepreneurs. Particular emphasis should also be given to the role of the public economy and non-governmental organisations in the development of entrepreneurial attitudes and the encouragement of social innovations. The mass media should promote a variety of entrepreneurial ventures and best practices, especially among less developed groups, including women, ethnic minorities, the disabled, and migrants.

It is expected that the mass media will play an important role. Their task should consist of promoting a positive image of current ventures and enterprises operating in the market, as well as of entrepreneurs, creating a positive image of small companies and micro-enterprises, specialised branches, services, traditional craftsmanship and embroidery, and their roles in society. The mass media should also provide information on reliable solutions and the impact of entrepreneurial behaviour on economic growth and the employment rate.

The results of this study should provide a basis for appropriate changes in the educational system that would not only provide students with high-quality knowledge, skills, and sensitivities but would also shape their behaviour in a way that is favourable to the development of an entrepreneurial attitude. Only this type of entrepreneurial behaviour is capable of contributing to the balanced development of a country. The curriculum should be enriched with classes that are conducted as workshops based on case studies and management games.

Despite cultural differences between countries, women are still generally responsible for managing the household and raising children. Therefore, to increase the number of women involved in business activities, an appropriate family-friendly policy must be implemented that provides women an opportunity to more freely manage their own time and simultaneously pursue employment. Moreover, such a policy should create incentives for employed women to establish their own businesses. Exemplary elements of such a family-friendly policy include assistance with childcare costs, standards for day care facilities (nurseries, kindergartens), solutions concerning parental leave, and other financial support related to raising children. Providing discounts that ensure uninterrupted health insurance coverage for self-employed, pregnant women and new mothers may be helpful.

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SOCIOEKONOMINIŲ VEIKSNIŲ ĮTAKA LENKIJOS STUDENTŲ VERSLUMUI

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SANTRAUKA

Tyrimo tikslas – identifikuoti ir įvertinti socioekonominius kintamuosius, kurie turi įtakos Lenkijos studentų pasiryžimui steigti verslą. Daugiau nei 2,5 milijonai asmenų buvo įdarbinti privačiame sektoriuje

Lenkijoje 2009 m. Tais pačiais metais nacionalinės privačios įmonės gavo 75% visų pajamų, uždirbtų įmonių sektoriuje. Rezultatai rodo, kad vyriškos lyties studentai, tikėtina, dažniau plėtojo planus įsitraukti į verslą. Kitas kintamasis, darantis įtaką įsidarbinimui, buvo amžius. Tyrimas taip pat parodė ryšį tarp respondento tėvų ar draugų patirties, dirbant nuosavame versle ir respondento domėjimusi savarankiškai įsidarbinti. Remiantis atliktu tyrimu, reikia pažymėti, kad Lenkijos studentai rodo aiškų susidomėjimą pradėti savo verslą. Šis rezultatas turėtų būti interpretuojamas kaip kryptis kitoms, ypač Rytų Europos šalims. Tyrimo rezultatai turėtų būti pagrindas atitinkamiems pokyčiams švietimo sistemoje, kuri teiktų studentams kokybiškų žinių, įgūdžių ir juslumo, o taip pat keistų jų elgesį tokiu būdu, kuris yra palankus plėtoti verslininkišką požiūrį.

REIKŠMINIAI ŽODŽIAI: Lenkija, studentai, verslumas, socioekonominiai veiksniai.