

MICROECONOMIC FACTORS OF THE DEVELOPMENT OF ENTERPRISES AS PERCEIVED BY RURAL ENTREPRENEURS OF THE MAŁOPOLSKIE PROVINCE*

Katarzyna Żmija✉

Cracow University of Economics

ABSTRACT

The article analyses evaluation of rural entrepreneurs concerning selected factors of development of their business. Attention was paid to the microeconomic factors relating to the resources available to the companies and the local conditions. Factors that are, in the opinion of entrepreneurs, drivers of growth included the location of the business, the availability of the Internet, the way the company is managed, access to the target recipients of services and products, technologies used, the number of customers covered by the activities of the company, as well as competencies, knowledge and skills of the owner-manager. The most frequently cited barriers limiting the development of activity of the surveyed entrepreneurs were their capital resources and the level of intensity of market competition.

Key words: rural entrepreneurship, small farms, development factors

INTRODUCTION

Development of a company is an extremely complex process which takes place over time as the level and structure of the components of the company change in such a direction that they provide increasing benefits for its owners [Szczepaniak 2007]. The literature presents various positions as to the nature of such changes, which suggest that these changes are of a qualitative nature, or both qualitative and quantitative nature [Pierścionek 1996, Penc 1997, Stabryła 2000, Wasilczuk 2005]. Regardless of the approach used, these changes are intended to adapt the company to the constantly changing environment. These adjustments can be considered effective if they allow the company to achieve and maintain a competitive advantage, which is a prerequisite for market viability [Janasz et al. 2010].

Rural areas of Poland, just like the whole economy, are dominated by the sector of small- and medium-sized enterprises (SMEs) in terms of numbers. They have the significant influence on the socio-economic processes taking place on various scales [Wiatrak 2006]. Small- and medium-sized enterprises are an important element conducive to improving the economic status of rural residents, as well as the catalyst for the development of non-agricultural activities and civilizational changes in these areas [Gospodarowicz et al. 2008, Żmija 2016].

*Publication financed by funds granted to the Management Faculty of Cracow University of Economics under the scheme for subsidising university research potential.

✉zmijak@uek.krakow.pl

Small- and medium-sized enterprises are the sector of economy which is very susceptible to the influence of various factors that can help or hinder their development. The article analyses evaluation of rural entrepreneurs concerning selected factors of development of their business. Studies paid attention to the microeconomic factors relating to the resources available to the companies and the local conditions. External factors resulting from conditions of the macro-environment were deliberately omitted because of the very wide subjective scope of the discussed topics. The studies have therefore attempted to identify strengths and weaknesses and the opportunities and threats arising from the analysis of the potential of the surveyed companies and the factors in their local environment.

FACTORS OF DEVELOPMENT OF SMALL- AND MEDIUM-SIZED ENTERPRISES

The functioning of small and medium-sized enterprises is affected by various factors, which basically can be divided into two groups: internal factors over which the company has an impact, resulting from the resource conditions of companies, as well as external factors over which the company has a limited impact, related to its operating environment [Szczepaniak 2007, Matejun 2008]. These factors can be viewed as strengths of the organization (internal factors) or its development opportunities (external factors).

In another aspect, factors of development of enterprises can be divided into macroeconomic and microeconomic. R. Borowiecki and B. Siuta-Tokarska argue that macroeconomic determinants that are directly or indirectly related to the activities of small- and medium-sized enterprises include gross domestic product, inflation and unemployment, macroeconomic policy, foreign direct investments, innovativeness of the economy, globalization and other macroeconomic determinants. Microeconomic determinants which are directly related to the operations of SMEs include [Borowiecki and Siuta-Tokarska 2008, compare Ostromecki et al. 2015]: owners-managers, management system and entrepreneurship, competition, suppliers and customers, local conditions, other microeconomic determinants.

Microeconomic factors can be thus divided into two groups associated with the person of the owner-manager and the factors related to the company [Smolarek 2015]. The basis of all entrepreneurial activities, both of founding and developmental nature, are always decisions of the owner – the company manager – his qualities, attitude and strategy. The owner-manager is the person who decides on all the most important elements of the company's existence: its establishment, location, business profile, employment or economic effects of its activities. Personality traits of the owner-manager are therefore an important factor in the development of the company. The management system and entrepreneurship contribute to the practical implementation of the vision, plans and objectives of the owner-manager [Borowiecki and Siuta-Tokarska 2008]. In turn, the competition and the associated battle for the customer is a natural driving force of technological progress, economic development of countries and societies. The existence of competing undertakings brings, in addition to competitive pressures, also benefits, such as the possibility to imitate the activities of a competitor or provide services under a sub-contract [Brzeziński and Ryśnik 2012]. Focus on the given area of competitors, customers and suppliers of the company promotes its efficiency and specialization, and serves as the stimulator of innovation [Hansen 1992].

The literature also highlights the importance of the local environment, which conditions the existence and development of small- and medium-sized enterprises. Local conditions include incentives for businesses to locate their business in a given municipality. Among others, these include local resources (especially labour resources and fixed assets), the structure and dynamics of the local economy, the place and role of the local socio-economic system in the meso- and macro-economic systems, as well as the operation and support of local public institutions. The development of SMEs in the local environment is also stimulated by the presence of a local “culture of entrepreneurship” and the creativity of local communities [Szczepaniak 2007, Gospodarowicz et al. 2008]. There is a deep interdependence among the factors of development of enterprises.

The company will not develop without the will of the owner-manager, on the other hand, the lack of other developmental factors may prevent its development.

MATERIAL AND METHODS

The empirical material for research were the results of own surveys conducted in 2015 on the issue of development of micro-, small- and medium-sized enterprises in rural areas led by owners of small farms. One of the objectives of this study was to analyse the most important macroeconomic factors in the development of rural enterprises in the opinion of the surveyed entrepreneurs. Surveys covered farmers from the Małopolskie province who owned farms with the area of 1–5 ha arable land, who, in addition to farming activity, pursued non-agricultural economic activity. Studies were carried out in several stages. During the first stage, a group of 301 farmers was surveyed. The selection of respondents was random. Then, 80 farmers engaged in non-agricultural economic activity were identified in this group, who were qualified for further stages of studies. The respondents came from 41 municipalities in 14 poviats of the Małopolskie province, which were characterized by different level of development of entrepreneurship, measured by the number of business entities registered in the REGON register per 10 thousand inhabitants of the municipality. The minimum value of this indicator in the examined municipalities according to statistical data for 2015 year amounted to 494 entities and maximum to 1,462 entities, with the average for the rural areas in Małopolskie province of 750 entities per 10 thousand inhabitants. Among the respondents, 43.75% were entrepreneurs coming from 20 municipalities with a higher than average indicator of entrepreneurship. The remaining 56.25% of entrepreneurs were operating in municipalities with a lower than average indicator of entrepreneurship.

The conducted studies analysed the age, sex, education and motivation that led entrepreneurs to carry on economic activities, and then scores given by entrepreneurs with regard to selected determinants of enterprise development. Microeconomic determinants that make up the rich list of growth factors were divided into the following groups: the factors associated with the person of the owner-manager and the factors related to the business pursued, such as enterprise resources, management system, local conditions, customers and competition. The factors were evaluated for their effect on the activity conducted by the entrepreneur. The score was on a scale of 1 to 10, where the score of:

- 1 meant a factor constituting a high barrier to the development of the business;
- 5 meant a neutral factor, having no impact on the business;
- 10 meant a very favourable factor for the development of the business.

Table 1 shows the chosen characteristics of business conducted by the respondents. The majority of the respondents (91.2%) at the time of the survey operated micro-enterprises which met the criteria of the Act on freedom of economic activities of 2 July 2004. Other respondents (8.8%) carried on agrotourism activities, which were non-registered activities¹. Most of the respondents were entities who were service providers (67.5%). Trade or production was definitely less common. The subjects were characterized by a diverse duration of pursuing the activity. For 81.2% of respondents it was more than 2 years. It should be noted that the vast majority of respondents (78.8%) started operations in 2004 and subsequent years, i.e. after Poland joined the European Union.

Surveyed farmers rarely used additional manpower – 52.5% of them did not employ any staff for their activities. Share of 30% of the respondents hired one employee, and merely 17.5% of them hired two or three

¹ Pursuant to Art. 3 of the Act on freedom of economic activities of 2 July 2004 (Journal of Laws No 173, item 1807, as amended) a person who carries on agrotourism activities is not an entrepreneur within the meaning of the Act. However, since the agrotourism activity is without a doubt one of the most important forms of broadly understood entrepreneurship in rural areas, respondents who carried on agrotourism activities were also covered by the study.

Table 1. Selected characteristics of economic activities pursued by the respondents

Selected characteristics of economic activities pursued		Number of answers	% of answers
Sector	manufacture	9	11.2
	trade	17	21.3
	services	54	67.5
Duration of economic activities pursued	less than 2 years	15	18.8
	2 to 5 years	29	36.2
	6 to 10 years	14	17.5
	more than 10 years	22	27.5
Number of employees	no employees (self-employed)	42	52.5
	1 employee	24	30.0
	2 employees	9	11.3
	3 employees	5	6.2
Market in which economic activities are pursued	local	34	42.5
	regional	33	41.3
	national	13	16.2

Source: Own study based on the research.

employees. In the studied group, activities were carried out mostly on the local market, limited to the area of the municipality of the beneficiary and the adjacent municipalities or the regional market, i.e. the area of the entire province. Only 16.2% of respondents identified the entire country as a market for their activities. Respondents participating in the study were owners of surveyed micro-enterprises and agrotourism farms.

EVALUATION OF SELECTED MICRO-ECONOMIC FACTORS OF DEVELOPMENT IN THE LIGHT OF THE STUDY

Factors related to the person of the owner-manager comprise both personal traits as well as the system of values of individuals. According to research by different authors, relevant personal variables affecting entrepreneurial activities include the age, education, gender and previous professional experience and education [Wasilczuk 2005, Lemańska-Majdzik 2008, Czerwińska-Lubszczyk et al. 2013]. It should be emphasized that surveyed entrepreneurs were also owners and managers of the company, a classic model of the entrepreneur – the owner of the capital. As can be seen from the characteristics presented in Table 2, entrepreneurs were mainly men, who according to research by other authors, are more prone to take risks and declare their will to expand their business more often than women. According to different studies, a more dynamic development of the company is also favoured by the younger age of the owners and a higher level of education. In the surveyed group, 40% of entities were managed by relatively young persons, from 30 to 40 years old, and 37.5% by persons aged from 40 to 50 years old. Quite high education of the entrepreneurs is also noteworthy – 73.7% had secondary or higher education. The time of establishment of the company differentiated the structure of respondents by this feature. Entrepreneurs running businesses established after 2003 were better educated.

Personality traits of entrepreneurs are a key factor, but do not always lead to real development. However, they affect the motivation to undertake development activities. In analysing the motives to undertake additional

Table 2. Characteristics of respondents from the point of view of selected features

Selected characteristics of the respondent	Number of answers	% of answers	
Age of the respondent	over 30 to 40 years	32	40.0
	over 40 to 50 years	30	37.5
	more than 50 years	18	22.5
Education of the respondent	vocational	21	26.3
	secondary vocational	34	42.5
	secondary general	3	3.7
	higher	22	27.5
Sex of the respondent	female	13	16.2
	male	67	83.8

Source: Own study based on the research.

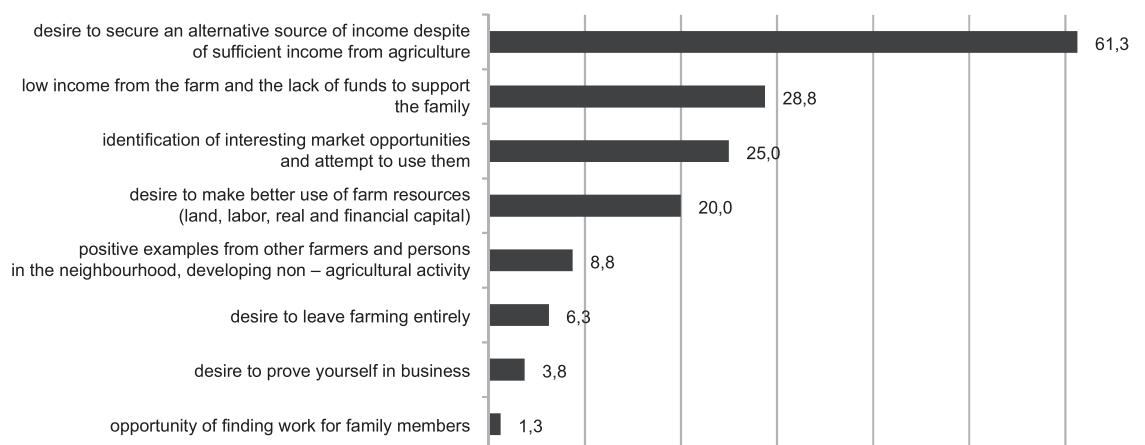


Fig. 1. Motives for pursuing economic activities [percentage of respondents]

Source: Own study based on the research.

non-agricultural activities (Fig. 1) the surveyed entrepreneurs usually indicated economic reasons connected with the desire to obtain additional source of income that would be an alternative to agricultural activities.

Economic motives related to those farmers who achieved satisfactory income, as well as those with low income from agricultural activities. It should be noted that financial considerations were indicated as the only motives to take up the activity by a staggering 48.75% of surveyed farmers. For other respondents, these motives were accompanied by other considerations which make up the individual “entrepreneurial attitude”, such as the willingness to use the perceived market opportunity, more efficient use of the resources of the farm, and positive examples of other farmers-entrepreneurs. Motivations centred around business skills were only indicated by less than 53% of respondents.

Table 3 presents scores of selected surveyed microeconomic factors in the development of enterprises. Figure 2 presents the structure of responses from respondents concerning assessment of individual factors of development in terms of their impact on their business.

Table 3. Evaluation of selected micro-economic factors of development in the opinion of the respondents

Group of factors	Factor	Average score ^a	Minimum score	Maximum score	Median
Factors associated with a person of the owner-manager	competence, knowledge and qualifications of the owner-manager	5.65	4	10	6
Resources of the enterprise	size of own financial capital	4.44	3	7	4
	size of own assets (machinery, equipment)	4.65	4	8	4
	technologies used	5.70	4	8	6
	space available	5.08	4	7	5
Management system	method of enterprise management	5.83	4	10	6
Local conditions	location of business	6.34	4	9	6
	state of technical infrastructure	5.36	5	8	5
	access to the internet	6.15	4	8	6
	availability of qualified workers in the local labour market	5.30	4	8	5
	environmental conditions	5.34	4	8	5
	favourable inclination of local authorities towards rural entrepreneurs	5.23	4	8	5
	favourable inclination of local communities towards rural entrepreneurs	5.19	4	8	5
	availability of business environment institutions	5.09	3	6	5
Competitors and buyers	intensity of market competition	4.71	3	6	4
	customers remaining in the reach of activities	5.69	3	7	6
	access to the target audience of products and services	5.83	4	7	6

^a Calculated as the arithmetic mean of scores.

Source: Own study based on the research.

The study shows that for farmers the factors that constituted a barrier to growth of their business was first their own financial capital and assets in the form of machinery and equipment, with the average score of 4.44 and 4.65 respectively. Only single respondents evaluated these factors as neutral, while 18.7 and 26.3% of the respondents respectively indicated them as factors which favoured development of the activities. It should be noted that entrepreneurs in rural areas have indeed a wide range of possibilities of obtaining EU funds for the development of their activities [Satoła and Bogusz 2016], but the constraints of financial nature and the inability to finance investments with own resources can significantly reduce the possibility of applying for grants.

A factor which is also often considered as a barrier to development of business was the intensity of competition in the market (average score of 4.71). It could therefore be concluded that many of the respondents are not able to face and win the continuous competitive struggle, which means taking more and more expensive and elaborate measures to persuade the customer to purchase products or services offered. Only for 17.5% this factor had no effect on the activities pursued, while for 27.5% of the respondents it had a positive impact that was conducive to its development. The lowest number of respondents said that factors which adversely affecting their business included the state of development of technical infrastructure in the local environment, the method of management of their enterprise, the technologies used, the location of the business, the availability of the Internet, as well as the degree of the favourable inclination of local government towards rural entrepreneurs.

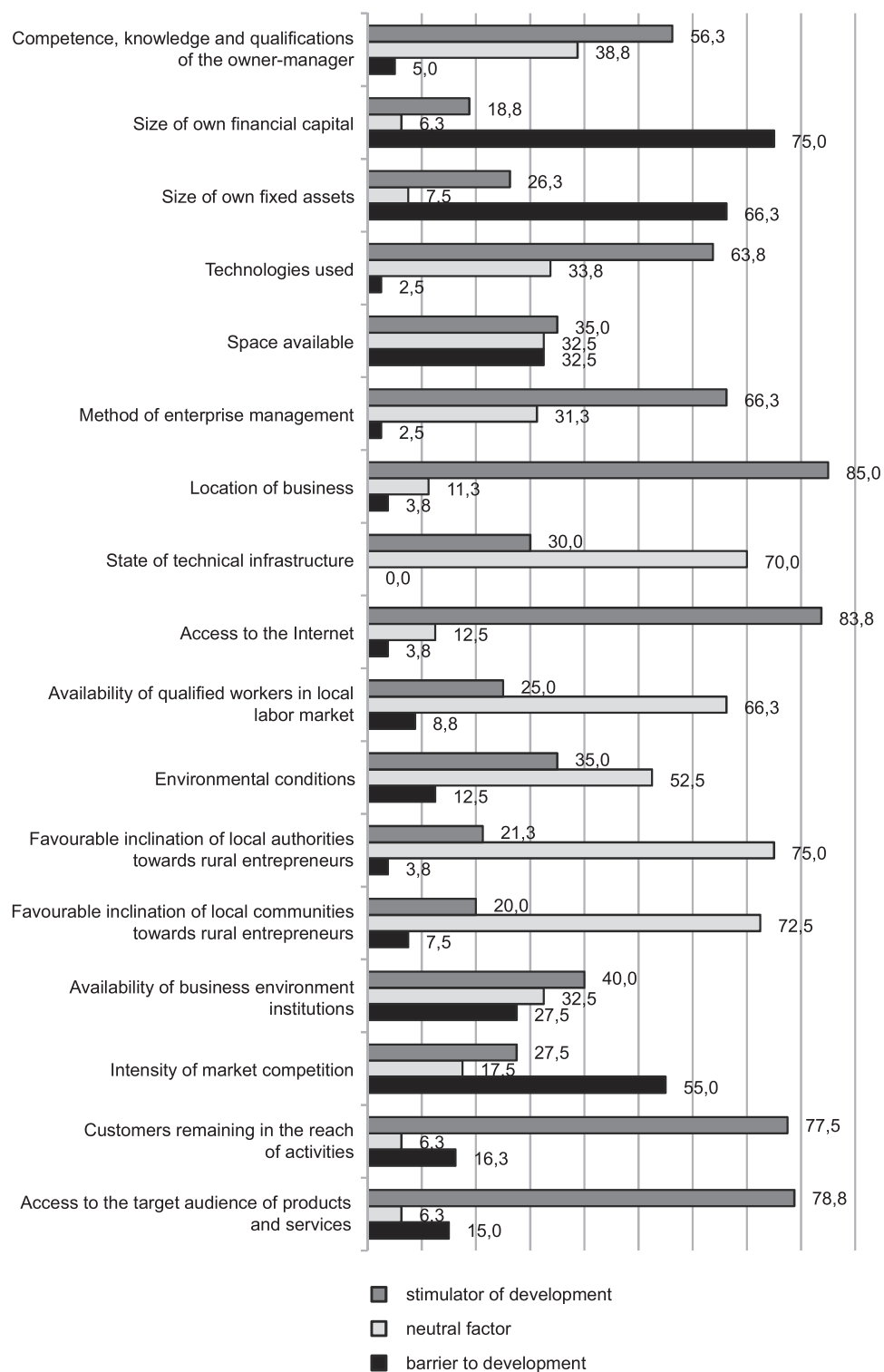


Fig. 2. Evaluation of developmental factors by respondents [percentage of indications by respondents]

Source: Own study based on the research.

Factors assessed as neutral to the business most frequently included factors from the group of local conditions, including the degree of favourable inclination of local authorities and local communities towards rural entrepreneurs, the level of technical infrastructure, the availability of skilled workers in the local labour market and natural conditions. It could therefore be concluded that a large part of entrepreneurs did not consider “soft” factors forming a friendly climate to small business in the local environment, or the hard infrastructural factors, as important to development of their enterprises. On the other hand, a large number of responses concerning the neutrality of the factor associated with the local labour market is probably related to the fact that most of the respondents who gave this answer hired no employees, and it can be expected that they do not plan to employ any staff in the near future. It should also be noted that the surveyed entrepreneurs usually operated in industries that do not require the employees to have very specialized skills, which probably affects the ease of obtaining suitable employees. The factors that were most rarely perceived as having no impact on the business included, understandably, factors relating to customers – their number and availability as well as factors related to the size of the financial resources and assets, which, as previously mentioned, were mostly evaluated as barriers to development.

The factor definitely considered by respondents as a strength of business was its location, with an average score of 6.34. Share of 85% of respondents rated this factor as conducive to development of their business. Respectively 3.7 and 11.3% of respondents found this factor negative or neutral. Opinions of entrepreneurs point to a major role of availability of Internet access as a stimulant of development (an average score of 6.15), since 83.8% of the respondents rated this factor as conducive to development of their business, 12.5% found it neutral and only 3.7% found it limiting to development of their business. It can therefore be concluded that rural entrepreneurs also see a number of benefits and opportunities that are associated with the access to the Internet, and more importantly have no problems with accessing the Internet in the area of their operation.

The surveyed said that an important stimulus to the development of business was the number of customers remaining within their reach and their availability, which for more than three-quarters of respondents were assessed as factors conducive to the development of the business. Individual respondents assessed these factors as having no impact on the business, but only a dozen or so of respondents rated these factors as a barrier to development of their business. These responses prove the existence of an absorbent market for products and/or services supplied by the surveyed entrepreneurs and the lack of problems with reaching the target audience.

An equally positive assessment related to the next factor, namely the system of management used in the enterprise – only 2.5% of the respondents found this factor as a barrier to development of their business, 31.2% found it neutral and 66.3% found it conducive to development of their business. This means that entrepreneurs consider their ways of doing business in the competitive environment effective, including those relating to organizational aspects, such as the division of tasks and responsibilities. Among business resources, the role of the technology used in the activities pursued was appreciated, which for 63.8% of the respondents was considered a factor conducive to the development of their business. However, it should be noted that respondents still operated in traditional industries such as small services, construction, wholesale and retail trade and industrial processing, namely industries with low innovation factor, which do not require the use of more advanced technologies.

Studies have shown that the respondents variously assess their competencies, knowledge and skills to carry on economic activities. 5% of respondents considered this factor as a barrier to the development of their business. Share of 38.7% of respondents considered this factor neutral and 56.3% of respondents found it conducive to development of their business. Similar diverse scores were given to space available, with 65% of respondents considering them a factor that limited or was neutral to development of their business and 35% of respondents found it conducive to development of their business. Availability of business environment institutions was found by 27.5% of respondents as a factor that negatively affected their business, for 32.5% it was an irrelevant factor and for 40% respondents it was a factor slightly conducive to development of their business.

CONCLUSIONS

Results of this study indicate that rural entrepreneurs believe that location of their business in rural areas where there is a ready and relatively easily accessible market for sale of their products or services is a development opportunity. Development of business and the access to a wider market is supported by the availability of the Internet access, which facilitates carrying on economic activities, eliminates barriers associated with the remoteness of rural businesses from the means of production and potential consumers of products and services, also provides an opportunity to establish cooperation with other companies, breaking the barrier of fewer enterprises in the rural areas. Systematic and rapid improvement in the availability of high-speed Internet in rural areas and a steady increase in the scope of services provided via this medium are therefore a great opportunity for business development as perceived by the surveyed entrepreneurs. The entrepreneurs also appreciate the way they manage their enterprises, including the method of organization that is expressed by the proper division of tasks and responsibilities, their skills, knowledge and qualifications in the field of business and the technologies they use. However, it should be noted that the surveyed respondents were owners of companies that operated in traditional industries such as small services, construction, wholesale and retail trade and industrial processing, which are characterized by a relatively low innovation factor.

A significant limitation to the development of the business are their own financial resources and fixed assets (machinery and equipment). It can be concluded that the restrictions of the financial nature and the resulting inability to finance investments in property with own funds stand in the way of further development of their business. This barrier is probably due to the lower access to financial institutions than in urban areas, which carries certain limitations to take development-oriented activities. The traditional structure of the business makes it difficult for the surveyed entrepreneurs to take actions that will affect in a significant increase in the level of competitiveness, therefore the level of intensity of competition was the third barrier most frequently indicated by respondents. Expected trends of support for enterprises in rural areas should therefore be capital injection, improvement in the access to institutions of business environment in rural areas and their operating efficiency, as well as the creation of conditions and prospects for the development of entrepreneurship in rural areas by local governments and local communities.

REFERENCES

- Borowiecki, R., Siuta-Tokarska, B. (2008). *Problemy funkcjonowania i rozwoju małych i średnich przedsiębiorstw w Polsce. Synteza badań i kierunki działania*. Difin, Warszawa.
- Brzeziński, A., Ryśnik, J. (2012). Konkurenci jako istotny czynnik rozwoju przedsiębiorstwa na przykładzie klastrów. *Zeszyty Naukowe Wyższej Szkoły Humanitas Zarządzanie*, 13 (1), 37–47.
- Czerwińska-Lubszczyk, A., Michna, A., Męczyńska, A. (2013). Determinanty rozwoju małych i średnich przedsiębiorstw sektora budowlanego. *Zarządzanie i Finanse*, 4, 2, 79–91.
- Gospodarowicz, M., Kołodziejczyk, D., Wasilewski, A. (2008). *Uwarunkowania rozwoju małych i średnich przedsiębiorstw na obszarach wiejskich*. Instytut Ekonomiki Rolnictwa i Gospodarki Żywnościowej, Państwowy Instytut Badawczy, Warszawa.
- Hansen, N. (1992). Competition, Trust and Reciprocity in the Development of Innovative Regional Milieux. *Papers in Regional Science*, 71, 2, 95–105.
- Janasz, K., Janasz, W., Kozioł, K., Szopik-Depczyńska, K. (2010). *Zarządzanie strategiczne. Koncepcje. Metody. Strategie*. Difin, Warszaw.
- Lemańska-Majdzik, A. (2008). Rola osoby przedsiębiorcy w rozwoju przedsiębiorczości indywidualnej. [In:] *Problemy ekonomii i polityki gospodarczej*. G. Maniak (Ed.). Uniwersytet Szczeciński, Szczecin, 136–146.
- Matejun, M. (2008). Czynniki rozwoju małych i średnich przedsiębiorstw na podstawie badań w mikroregionie łódzkim. [In:] *Teoria i praktyka zarządzania rozwojem organizacji*. S. Lachiewicz, A. Zakrzewska-Bielawska (Eds). Wydawnictwo Politechniki Łódzkiej, Łódź, 151–163.

- Ostromięcki, A., Zajac, D., Mantaj, A. (2015). Społeczno-ekonomiczne korzyści z prowadzonej przez rolników pozarolniczej działalności gospodarczej. *Zagadnienia Ekonomiki Rolnej*, 343 (2), 40–60.
- Penc, J. (1997). *Leksykon biznesu*. Agencja Wydawnicza Placet, Warszawa.
- Pierścionek, Z. (1996). *Strategie rozwoju firmy*. Wydawnictwo Naukowe PWN, Warszawa.
- Satoła, Ł., Bogusz, M. (2016). Supporting the development of entrepreneurship in rural areas from structural funds of the European Union (using the example of Małopolskie province). *Intercathedra*, 32/1, 66–74.
- Smolarek, M. (2015). Wybrane aspekty rozwoju małych i średnich przedsiębiorstw. *Zeszyty Naukowe Wyższej Szkoły Humanitas Zarządzanie*, 3, 23–38.
- Stabryła, A. (2000). *Zarządzanie strategiczne w teorii i praktyce firmy*. Wydawnictwo Naukowe PWN, Warszawa – Kraków.
- Szczepaniak, I. (2007). Czynniki i uwarunkowania rozwoju małych i średnich przedsiębiorstw w warunkach gospodarki opartej na wiedzy. *Nierówności Społeczne a Wzrost Gospodarczy*, 10, 573–583.
- Ustawa z dnia 2 lipca 2004 r. o swobodzie działalności gospodarczej, *Dz.U.* 2015, poz. 584.
- Wasilczuk, J.E. (2005). *Wzrost małych i średnich przedsiębiorstw – aspekty teoretyczne i badania empiryczne*. Politechnika Gdańska, Gdańsk.
- Wiatrak, A.P. (2006). Wspomaganie rozwoju małych przedsiębiorstw w skali lokalnej. *Nierówności Społeczne a Wzrost Gospodarczy*, 9, Problemy Globalizacji i Regionalizacji, cz. 2, 543–556.
- Żmija, D. (2016). *Wpływ wspólnej polityki rolnej Unii Europejskiej na funkcjonowanie małych gospodarstw rolnych w Polsce*. Difin, Warszawa.

MIKROEKONOMICZNE CZYNNIKI ROZWOJU PRZEDSIĘBIORSTW W OCENIE PRZEDSIĘBIORCÓW WIEJSKICH Z WOJEWÓDZTWA MAŁOPOLSKIEGO

STRESZCZENIE

W artykule dokonano analizy ocen przedsiębiorców wiejskich dotyczących wybranych czynników rozwoju ich działalności gospodarczej. Zwrócono przede wszystkim uwagę na czynniki mikroekonomiczne związane z zasobami, którymi dysponują przedsiębiorstwa, oraz uwarunkowaniami lokalnymi. Do czynników będących w opinii przedsiębiorców stymulatorami rozwoju zaliczono: lokalizację prowadzonej działalności, dostępność Internetu, sposób zarządzania przedsiębiorstwem, dostęp do docelowego odbiorcy usług i produktów, stosowane technologie, liczbę klientów pozostających w zasięgu działalności, a także kompetencje, wiedzę i kwalifikacje właściciela-menedżera. Najczęściej wymienianymi barierami ograniczającymi rozwój działalności badanych przedsiębiorców były posiadane zasoby kapitałowe oraz poziom nasilenia konkurencji rynkowej.

Słowa kluczowe: przedsiębiorczość wiejska, drobne gospodarstwa rolne, czynniki rozwoju