

## SUMMARY

The dissertation area is a compilation of:

- leading content, which is entrepreneurship, anchored in economic theory and
- concept of economic activity (of women) and
- the scope of activity of business environment institutions, located in legal acts, also in the results of surveys conducted by the author.

The intention of the author of the dissertation was to present a multifaceted picture of entrepreneurship, focusing on feminine activity supported by external institutions, such as: business incubators, regional development agencies, loan funds, academic business incubators, technology parks, technology transfer centers, foundations, and labor offices.

The research area of the dissertation, located in the field of science of economics, allowed for a multidimensional analysis of entrepreneurship, with particular emphasis on the entrepreneurship of women in Wałbrzych, which, in previous Polish scientific research, was not subject to analysis with this approach.

The main goal of the dissertation is to *assess the impact of business environment institutions on starting a business by women in Wałbrzych in years 2013-2018.*

However, it has been supplemented by the following partial objectives:

- Identification of the theoretical foundations of entrepreneurship, including entrepreneurship in modern market economy.
- Review of legal acts regarding economic activity in Poland.
- Recognition of the scope of activities of business support institutions in the field of economic activity support.
- Inventory of business environment institutions present in the city and in the region, as well as the scope of services they provide.
- Characterization of Wałbrzych's administrative, demographic and economic conditions.
- Systematization of knowledge in the field of profiles of activity of entities of the national economy registered by women from Wałbrzych in the examined period.

The presented goals allowed to formulate the research problem: *Did and how did the existence and activity of business environment institutions in Wałbrzych and in the region influence the start of business activity of women in the examined period?*

Due to the formulated purpose of the dissertation and the research problem, as well as the premises to address the topic, the following main hypothesis was adopted: *Legal conditions and the forms of support offered by business environment institutions in Wałbrzych and the region had little impact on the economic activity of women of Wałbrzych in the examined period.* However, it required clarification, which was achieved thanks to auxiliary hypotheses, such as:

1. The existence and activity of business environment institutions in the city of Wałbrzych and the region was not taken into account by women in the decision-making process of establishing a business.
2. The choice of type and scope of undertaken business activity was unrelated with the activity and form of assistance offered by business environment institutions operating in the city of Wałbrzych and the region.
3. The existence and operation of business environment institutions is primarily focused on satisfying their own needs of economic existence, and not on providing extensive support to people setting up a business.
4. The level of knowledge of the female respondents about the business environment institutions present in the city and in the region, and knowledge of their offer is low.
5. Informational and promotional activities of business environment institutions operating in the city and in the region are insufficient and do not reach a wide range of potential recipients.

The work consists of eight chapters, introduction and ending.

The first chapter presents the theoretical aspects of entrepreneurship. Entrepreneurship has been described as a multidimensional phenomenon, which is the subject of research in many scientific disciplines, covering economic, cultural, social, ethical, philosophical and psychological aspects and themes, it has been characterized in the area of economic theory. Entrepreneurship was presented in the history of economic

thought, its essence, types and development conditions, and entrepreneurship was described as a process.

The second chapter focuses on the importance of entrepreneurship in the modern market economy, placing it in Poland and the European Union as an economic initiative combined with small, medium and large enterprises. Determinants of female entrepreneurship, classification of sources and motives of entrepreneurial behavior were presented.

The third chapter is a compendium of knowledge regarding legislation regulating economic activity in Poland. Particular attention was paid to the presentation of the division of economic activity due to its legal forms, which were provided with comprehensive characteristics. The attention was focused on the official statistics tool, which is the Polish Classification of Activities (*PKD - Polska Klasyfikacja Działalności*), which is an extensive set of structured data that allows user to determine what a given enterprise does.

The content of the fourth chapter contains reflections on business environment institutions as organizations that support running an economic activity. In addition to the theoretical part presenting the terminology and classification of these entities, institutions operating in Poland are listed in numerical terms, showing their fluctuations. The activity of business environment institutions is to cause a development impulse, especially in the local and regional perspective, and their activity is implemented through various forms of legal organization, the detailed description of which has been considered along with the list of legal acts regulating these innovative, entrepreneurial and assistance measures.

The fifth chapter was devoted to the inventory of business environment institutions present in Wałbrzych and the region, together with the characteristics of their activities. The descriptive part was created after analyzing the materials made available by the aforementioned innovation centers on their websites. The author of the dissertation also intended to present data obtained directly from business support institutions. Unfortunately, during the work carried out, there was a problem with obtaining materials regarding the type and amount of assistance that was provided to entrepreneurs in the period under consideration. Telephone and e-mail contact or only e-mail contact was

established with all institutions described in the previous chapter. Unfortunately, the feedback received was insufficient to implement the plan. Finally, the author - sing data obtained from three business environment institutions operating in Wałbrzych - presented the scope of assistance that these entities gave to women starting their business activity in Wałbrzych in the years 2013-2018. The most detailed characteristics concerned the activities of the Poviast Labor Office in Wałbrzych, which can be called the "leader" in the ranking of Wałbrzych's units of supporting entrepreneurs and entrepreneurship.

In chapter six Wałbrzych is characterized as a city of transformation. The short history of the city allowed to bring closer events that affect the present appearance and level of development. The chapter summarizes statistical data and assesses structural changes. Wałbrzych is an example of a city which, as a result of various events in history, such as the political transformation of the country, the liquidation of hard coal mining, the loss of the status of a city with poviast rights, has experienced a collapse, both economic, social or image-related, but over the years it changes its face, strives for development, road and housing infrastructure is constantly improving, which definitely positively affects its social, economic and investment perception. The descriptive part of the considerations has ended here, presenting the historical and socio-economic profile of the city of Wałbrzych, in which empirical research was located.

The seventh chapter of the presented dissertation is a continuation of considerations about Wałbrzych, however focused on the analysis of entities of the national economy, which were registered in the city, as part of the REGON system, in the years 2013-2018. The research part was started by analyzing data obtained from the Central Statistical Office, from which the profiles of female activities in Wałbrzych were exposed, as well as the repeatability of their registration in the years covered by the analysis. This became the basis for conducting surveys. The most frequently opened profiles of women's business activities in Wałbrzych were salons: hairdressers, cosmetics, nail stylization, followed by online sales or accounting services.

The last - eighth chapter contains a presentation of the results of the conducted research, in which the basic tool of the survey research was the questionnaire. In the study of relationships between variables useful in the relationship assessment, due to two

types of variables: Chi square independence test, for qualitative variables (in the analysis of survey results, with the possibility of multiple answers, each answer was tested separately), t (Student) and U (Mann-Whitney) tests for variables of quantitative character were used. To group the respondents due to their knowledge of business environment institutions, use of the business environment institutions offer and assessment of the operation of these institutions, the Ward method using the square of Euclidean distance and the method of the furthest neighborhood (full binding) using percentage incompatibility as a measure of distance was used. The final division was made using the k-average method.

The purpose of the research and analysis was to determine, among others, whether: the existence of business environment institutions was relevant to the respondents; whether it influenced their decisions when starting activities related to setting up and running a business; whether the existence of business environment institutions and possible cooperation with them have significantly contributed to the success of the established and conducted business activity; whether the existence of business environment institutions influenced the decision to establish a business in Wałbrzych during the period considered; how the activity of a particular institution affected the functioning of a given enterprise.

The first of the specific hypotheses assumed that *the existence and activity of business environment institutions in the city of Wałbrzych and the region was not taken into account by women in the decision-making process of establishing a business*. This hypothesis was considered true. This claim was made up of the analysis of responses obtained from surveys, which showed that the decision to start operations by 32% of respondents was completely not influenced by the offer of business environment institutions. However, at the same time, a significant impact of the activity of one of the institutions was indicated, namely the Labor Office in Wałbrzych, whose support in setting up a business, especially in the field of financing, was used by 51 out of 114 women surveyed. And mainly this fact decided that they indicated the influence of business environment institutions, in this case the Labor Office, on the decision to start a business.

Another of the specific hypotheses is that *the choice of the type and scope of business activities was not related to the activity and form of assistance offered by business environment institutions operating in the city of Wałbrzych and the region.* Analysis of data obtained after assessing the results of the survey showed that the offer of assistance by business environment institutions present in Wałbrzych and the region is unknown to most women who took part in the survey.

In addition, it is important that the submitted conclusions had to be supplemented with information that during the personal visits to the respondents, in the process of completing the survey, women pointed out that the offer of financial support from the Labor Office required them to prepare a business plan of the planned activity, where except of a few exclusions in business profiles, e.g. buying a car for the purpose of providing taxi services, they had complete freedom in obtaining support regarding the planned scope of the company's activity. The presented information allowed to assess that the analyzed hypothesis was positively verified, which means that the statement that the choice of the type and scope of the undertaken business activity was not related to the activity and form of assistance offered by business environment institutions operating in the city of Wałbrzych and the region is a true statement.

On the other hand, the hypothesis *that the existence and activities of business environment institutions is primarily focused on satisfying their own needs of economic existence, and not on providing extensive support for people setting up a business,* was considered a false hypothesis. In the opinion of the surveyed women, the activities of business support institutions are focused on helping entrepreneurs, which excludes the veracity of the hypothesis being analyzed. The analysis of the answers received showed that, according to 38.6% of the surveyed women, BEI activities are aimed at helping entrepreneurs and raising funds for entrepreneurs (12.3%). On the other hand, 16.7% of respondents said that they act only to meet their needs, and 12.3% indicated that BEIs function to ensure their own existence.

Hypotheses assuming that *the level of knowledge of the respondents about the business environment institutions present in the city and the region, and knowledge of their offer is low, and that the information and promotion activities of the business environment institutions operating in the city and the region are insufficient and do not reach*

*a wide range of potential recipients* were considered true. It was indicated as legitimate judgment that even the best website and well-described services do not go hand in hand with the actual knowledge of potential recipients of the message regarding the support of entrepreneurs. The probable reason for this is also the fact that after obtaining support from one of the institutions - as indicated by the conducted research - in most cases Labor Office - the respondents no longer sought the support of other entities. It was also assessed as highly probable that these institutions do not recommend the services of each other, which results in a low degree of advertising of the scope of activities of competing institutions and homogeneity of the information flowing from a specific BEI. Surveys have shown that, despite the high percentage of women who know the business environment institutions listed in the survey form, the general level of knowledge of the respondents about the activities of these entities in the city is low, and the level of information on BEI in the region is very low, because only 14,9 % of respondents were able to name those operating in Wałbrzych, e.g. in Wrocław or Świdnica.

Another issue, however, is the huge number of entities that often by accident undertake activities supporting entrepreneurship. Their inventory carried out in Wrocław revealed such a large number of them that an analysis of the scope of their work could be devoted to a completely separate scientific dissertation.

The level of knowledge of the surveyed women about the scope of activity of business environment institutions was determined by analyzing the answers to the question about associations related to the scope of BEI activities. Nearly 25% of the surveyed women did not know what this activity is related to, 20% indicated assistance to entrepreneurs, in 17% the association focuses in EU funds and training, and 13% in financing entrepreneurial activity. Associations of respondents, to a greater or lesser extent, supported by knowledge about the activities of business environment institutions, are very dispersed and, in addition to those discussed above, are combined with: consulting, support for the unemployed and assistance in starting a business (7.9% for each option), as well as in individual cases with: work for science, research, development of enterprises, with procedures, with documents, with offices, with administration, with advertising services, with internships from the labor office, with funds for employing the employee, equipping the workplace.

The task of research, analysis and the entire dissertation is also to develop guidelines and recommendations that could improve the business environment institutions and allow a wider group of entrepreneurs to take advantage of the support offered. Apart from his own observations, the author of the dissertation made use of information that was obtained in the course of analyzing the respondents' answers. They indicated that the best form of business support on the part of BEI would be free accounting services and tax consultancy, or training in the field of independent accounting, which would minimize the costs of external services of entities performing tax settlements. The need for such support was indicated by nearly 35% of respondents. The analysis of the answers obtained also confirmed the thesis about the low level of knowledge of the surveyed women about the scope of BEI activities, as many as 29% of them did not know what other form of activity of the institution would be beneficial for entrepreneurs. The surveyed women in less frequently repetitive answers expected from BEI services such as: training in marketing and advertising, free legal assistance, training in: employment of employees, fight with stress, recovery of receivables, obtaining EU funds for development as well as online security. Expectations related to shortening the time of examining submitted applications for co-financing were also indicated, as well as, importantly, for verification of one of the partial hypotheses set out in this dissertation, to increase the degree of informing entrepreneurs about the possibility of obtaining support from BEI. It was also noted several times that social and informational campaigns should be organized to enable potential future entrepreneurs to become acquainted with the characteristics of self-employment, because "*this occupation is not for everyone*" and "*one must be prepared for independence, stress and difficulties*".

The respondents themselves were characterized in terms of age, education level, marital status and size of the company, by indicating the number of employees employed in it. Most of the surveyed companies were the only place of work of the surveyed women who ran it on a one-person basis as part of self-employment. The city of Wałbrzych was indicated for the place of business mainly because of living in it, and the respondents were urged by friends and family to set up their business, and the company was to be a way to use the knowledge, skills and experience already possessed,



a way to solve the difficulty of finding a full-time job and source of additional income - in the case when it adds to their current job.

Based on the analysis of the results of conducted research and positively verified three of the four specific hypotheses, it was concluded that the purpose of the dissertation, which was the assessment of the impact of business environment institutions on starting a business by women in Wałbrzych in 2013-2018, has been achieved.

Verification of specific hypotheses in the author's opinion leads to confirmation of the main hypothesis that: *legal conditions and the forms of support offered by business environment institutions in Wałbrzych and the region had little impact on the economic activity of women of Wałbrzych in the examined period.*

The most important conclusions resulting from the dissertation can be included in the following statements:

1. The main reason why the surveyed women started a business in Wałbrzych is because they live in this city. At the same time, the main determinants that generally decide on undertaking such entrepreneurial activity were: the desire to use the knowledge possessed difficulties in finding a job, increasing income, as well as noticing a niche on the local market. All these features are in line with the general trend regarding the reasons for setting up a business, among which it is also indicated that "by establishing a company they (the entrepreneur - from the author) strive for self-realization, independence and realization of their visions and ideas" [Steinerowska-Streb, 2017, 151]. The activity of business environment institutions existing in the city and region did not affect the respondents' decision to start a business.
2. The scope of services provided by business environment institutions, although in the opinion of the respondents, focused on business support activities is hardly known to a wider group of potential clients. Therefore, the impression is created that the forms of support offered, so frequently listed and described on the IOB websites, are only a "marketing ploy", which, however, does not fulfill its task, because it does not attract enterprising women who do not have knowledge about them. In business environment institutions - if their activity is really meant to serve entrepreneurs - there should be a reevaluation of the basis of the activity,

which should be based on the active search for recipients of the forms of support offered, improving the level of information on the possibilities of using the assistance, maintaining positive relationships with entrepreneurs, because, as indicated with survey results, the vast majority of entrepreneurs derive knowledge about BEI activities from friends and family. However, to share such knowledge, they must acquire it beforehand, so information campaigns should reach the right recipients.

3. The choice of the scope of one's company area of business does not depend on the form of support offered by BEI. It reflects the personal views of enterprising women who want to realize themselves by taking advantage of opportunities, i.e. a place in a good localization, the opportunity to use an already equipped workplace, as well as the opportunity to increase income by combining full-time work with additional orders flowing from their own company. It should also not be forgotten that "*the selection of motives for creating micro-enterprises is also determined by certain characteristics of entrepreneurs*" [Szarucki, Wałęga, 2008, 117]. As the respondents pointed out, "*own business is not intended for everyone.*" For most women surveyed, their own business was the only place of employment.
4. The situation in Wałbrzych is part of the nationwide tendency to decrease the number of registrations of newly established companies, both in their total number and in the distinction between the sex of the founder. Certainly, this trend is affected by high operating costs (ZUS contributions and taxes), and existing solutions for new entrepreneurs (e.g. preferential ZUS contributions for the first two years of operation) are limited in time. In addition, it seems that the business environment institutions present in the city and the region do not have a sufficiently diversified offer of support for enterprises, which are most often registered by women - hair and beauty services. Except of the Labor Office, which offers funds to start almost any type of business, other BEIs are focused on renting office space, training for the unemployed in the field of computer skills and internships for learners.

5. There are so many business environment institutions in the Wałbrzych region that it was impossible to list them all in the study. The availability of EU funds and applicable legal conditions mean that activities focused on "helping entrepreneurs" start to be dealt with by new entities, appointed to be active only for the time of running a specific project, after which they disappear. In addition, in the course of observations and analyzes carried out during inventories in the region's BEI, it was noticed that almost at every university a student or academic entrepreneurship incubator was created, however, this entity is inactive, no information about ongoing projects can be obtained. It seems that placing information about the existence of this type of institution is an image-only operation.
6. In Wałbrzych, the business environment institution that has the greatest impact on women starting a business is the Poviast Labor Office. Providing brokerage services in obtaining and distributing EU funds dedicated to activating the unemployed, supports the decisions of future entrepreneurs to start their own business. At the same time - due to its status as a state institution - its activity is thoroughly and accurately reported, which is lacking in institutions that are not within the structures of state activity and financing. According to the author of this dissertation, although the PLO's participation is significant in influencing entrepreneurs' decisions to set up their own business, the general level of activity and scope of services provided in Wałbrzych and the region by the business support institutions are of little importance when women make their decisions to set up their companies.
7. Positive feedback from users of business environment institutions operating in Wałbrzych was influenced by their commitment and professionalism in customer service. The conducted research shows that in a situation when an entrepreneur starts cooperation with a specific BEI, he is satisfied with this relationship and highly appreciates the forms of support offered. This may be evidence of a well-selected staff employed in these entities, as well as the focus of BEI activities on meeting the needs of entrepreneurs. Such positive overtone of the activity of entities supporting entrepreneurship in Wałbrzych is disturbed by the

fact that a relatively small number of people setting up a business uses the offered forms of entrepreneurship support.

The prepared dissertation, in the author's opinion, is an interesting presentation of the city of Wałbrzych, in relation with women's business activities, absent from previous scientific considerations. Wałbrzych is a special city on the map of Poland, marked by the stigma of the mining city, poor, depopulating, standing out - to a negative degree - from nearby Wrocław. Large investments in road and housing infrastructure are slowly changing the situation in Wałbrzych. In addition to revitalized post-industrial facilities, there are universities, cultural centers, the Wałbrzych Special Economic Zone and the Książ Castle called the "Pearl of Lower Silesia".

In this extraordinary landscape, the location of reflections on women's entrepreneurial activities is innovative. The considerations and conclusions drawn from them may prove to be helpful when planning investments in aid programs for entrepreneurs. They should also sensitize institutions whose activities are dedicated to entrepreneurs to their real needs. They should also emphasize the need for greater involvement of business environment institutions in information campaigns targeted at entrepreneurs, so that they do not remain ignorant about the services provided, the availability of funds or even the existence of specific entities in the city and region. The lack of widely understood advertising and promotion of services rendered raises doubts as to the intentions of existing institutions supporting entrepreneurs and entrepreneurship.

The analysis of women's entrepreneurial behavior made in the dissertation can also contribute to learning about the general issue of female entrepreneurship and the contribution they make to the development of small and medium-sized enterprises in Poland.