

## The determinants of women's business entrepreneurship

### Uwarunkowania przedsiębiorczości gospodarczej kobiet

Eugeniusz Niedzielski

Uniwersytet Warmińsko-Mazurski w Olsztynie, Wydział Nauk Ekonomicznych

**Abstract.** The study provides the results of research into the women's motives for engaging in business activity, the internal determinants (personal traits) and external conditions of running business, the intentions to develop the business, and the expectations about measures for facilitating and supporting the business activity of women. It was found, among other things, that the decisions to start a business, made by the women, were mainly inspired by internal needs, such as an aspiration for independence, and a desire to prove one's self-worth and to cope with the role of an entrepreneur. In business activity, the benefits outweigh any inconveniences it may entail.

**Keywords:** entrepreneurship • small and medium-sized enterprises • women's entrepreneurship

**Streszczenie.** W opracowaniu zawarto wyniki badań dotyczących motywów podejmowania przez kobiety działalności gospodarczej, uwarunkowań wewnętrznych (cech osobowych) i zewnętrznych prowadzenia tej działalności, zamiarów w zakresie rozwoju działalności gospodarczej oraz oczekiwań co do ułatwiania i wspierania gospodarczej aktywności kobiet. Badania wykazały między innymi, że decyzje o uruchomieniu przez kobiety działalności gospodarczej są głównie inspirowane potrzebami wewnętrznymi, w tym dążeniem do samodzielności oraz chęcią udowodnienia własnej wartości i sprawdzenia się w roli przedsiębiorcy. W prowadzeniu tej działalności korzyści przeważają nad związanymi z nią niedogodnościami.

**Słowa kluczowe:** przedsiębiorczość • małe i średnie przedsiębiorstwa • przedsiębiorczość kobiet

## Introduction

The business entrepreneurship of women, a relatively new phenomenon, has now a substantial economic and socio-cultural significance. The phenomenon is complex and multi-faceted due to the existing general conditions of business activity, but

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Corresponding author – Adres do korespondencji: Prof. dr hab. Eugeniusz Niedzielski, Katedra Organizacji i Zarządzania, Wydział Nauk Ekonomicznych, Uniwersytet Warmińsko-Mazurski w Olsztynie, ul. Prawocheńskiego 3, 10-720 Olsztyn; e-mail: [koiz@uwm.edu.pl](mailto:koiz@uwm.edu.pl)

also to the cultural determinants, such as the stereotypic perception of the roles that should be played by women in the socio-economic life (Brol and Kosiar, 2004, p. 17; Lisowska, 1998, p. 31)<sup>1</sup>.

Nowadays, as the divisions into traditionally female and male professions tend to disappear, the level of women's professional and business activity is high, and the proportion of those starting and running their own firms is on the increase. During the entire period of socio-economic transformation (i.e. since 1989), the number of self-employed women in Poland has increased faster than the number of self-employed men. The factors that contributed to the women's stronger interest in private business activity were, among others, the ability to take advantage of the opportunities created by a market economy, the increased level of women's education, but also the closing of many state-owned feminised factories with massive losses of jobs, which resulted in high unemployment among women. At present, women account for nearly 40% of the people engaged in business activity in the country (Polska Agencja Rozwoju Przedsiębiorczości [PARP], 2011, p. 8), with the percentage of women entrepreneurs in Poland being among the highest in Europe (Lisowska, 2006, p. 28). It is true that some of those women are self-employed persons who were forced by former employers (switching to outsourcing, which was often the case with cleaning services) to accept such a status in place of an employment contract, but still the extent of women's entrepreneurship remains large. Engaging in one's own business activity may be an act of choice regarding the form of professional activity, inspired by personal motives, or simply a necessity due to a lack of professional alternatives.

Business activity is of particular importance to regions affected by high unemployment, among them peripheral ones. The Kętrzyn county, where the research presented in this study was conducted, is located in one of those. Such areas offer very limited job opportunities, but also exhibit specific features of the market, which hinder business activity, e.g. a low purchasing power of the population and a specific structure and size of demand related therewith, a scattered market due to a low population density, and underdeveloped infrastructure. The above factors limit the choice of the field of operation, and reduce the developmental possibilities of firms. Running a business under such conditions requires special predispositions.

The present study aimed to identify the reasons for which women engage in business activity, and define the determinants of such an activity. An analysis was made of a variety of underlying motives, ranging from a necessity (i.e. a lack of alternative employment), to an informed choice stemming from the recognition of business opportunities and the desire for self-accomplishment. The analysis concerned also the personal, economic, institutional, and social factors behind the business activities undertaken by women (treated as stimulants or destimulants). In addition, the study addressed such issues as the developmental intentions of the firms, and the needs for removing or alleviating the impact of external barriers to their development.

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<sup>1</sup> See also: Borowska (2013) and Klimek (2009).

## Material and methods

The research covered 220 randomly-selected women engaged in private business activity in the town of Kętrzyn (Warmińsko-Mazurskie Voivodeship, north-eastern Poland), i.e. 35% of all the women with registered business activity in Kętrzyn. Surveys were carried out during personal contacts with the women entrepreneurs in the third quarter of 2014, using a partly modified questionnaire (the questions not directly related to the goal of the research were omitted) employed by the Polish Agency for Enterprise Development (hereinafter referred to as PARP) (PARP, 2011, p. 8). The sectoral structure of firms run by the respondents was as follows: 49% – provision of services (beautician services, hairdressing, financial consultancy), 40% – commerce (grocery, clothes, furniture shops), 8% – production activities, and 2% – construction. The above structure is similar to the nationwide one. As indicated by statistical data and the PARP reports, according to which women are active mostly in the broadly-understood services and commerce sector (PARP, 2011, p. 8), the respondents were self-employed women or women running firms classified under micro- or small enterprises. Almost 70% of the respondents were married, in the 45+ age group (36%) or the 36–45 age range (35%). Almost 90% of the respondents have received secondary or higher education.

## Women's motives for engaging in private business activity

The Warmińsko-Mazurskie Voivodeship, especially the areas bordering on the Kaliningrad region (Russia), has one of the highest unemployment rates in Poland. For years, it has exceeded 20%. This translates into a low (lower than the country average) level of professional activity (Urząd Statystyczny w Olsztynie, 2014, p. 17; Wojewódzki Urząd Pracy, 2014, p. 13). Such a situation is due to many factors, among them, a low level of industrialisation and urbanisation, a high number of state-owned farms in the past, a weak development of infrastructure, and a peripheral location. The high unemployment and the relatively low level of wages earned by those employed (lower than the country average) result in low incomes of the local population, and, consequently, a limited demand. The level of income shapes also the structure of the demand. In turn, all this (according to the market operation laws) influences the level and structure of supply, thus impacting the fields of business activity. At a low level of income, the shopping needs of the population concentrate on satisfying the basic material needs. To a certain extent, the demand in the area is boosted by incomes derived from grey-zone activities, whose development is prompted by the difficult situation on the labour market and the region's location close to the border, and, seasonally, by incomes coming from tourism.

The women's domain of business activity is mainly commerce and various services, especially those regarded as typically feminine, such as beautician, hairdressing and cleaning services, babysitting and care for the elderly, organisation of trainings and events, language teaching, hotel and catering services, and – more and more often – financial consultancy and accounting services (Białopiotrowicz and Rogalska, 2014,

p. 18; Piecuch, 2012, p. 89; Rollnik-Sadowska, 2010, p. 128). In the future, however, with the development of chain stores also in smaller towns, the share of businesses engaged in commerce is expected to decline, which will lead to a rise in the share of firms providing services. Following an improvement in the general quality of life, new, more specialised market niches emerge, concentrating on body, health and beauty care, leisure time management, intellectual development, as well as non-scientific areas such as fortune-telling or bioenergotherapy. Rural and poorly-urbanised areas experience also the development of production activities which draw on regional and local traditions, among them, the production of traditional foodstuffs, lace-making, embroidery and crocheting, production of various ornaments, etc. In those fields, women (but not only women) display enormous creativity and activity (Piecuch, 2012, p. 26).

Directly prior to engaging in private business activity, 39% of the respondents received various trainings. Those persons were former housewives (which fact corresponded with the respondents' age structure: only 14% of the women were in the 18–35 age bracket), so they mostly participated in extra-mural forms of education. Before starting their own business, one third (29%) of the respondents were unemployed, with 7% of their number being never registered with an employment office. Hence, they had professional experience as hired workforce, but after losing the job, they preferred to work on their own. One fifth (21%) of the respondents made such a decision while still being employees of various enterprises or institutions, so this was their choice, not necessity, as for unemployed women. Almost 26% of the respondents had previous business experience, with 11% having their own business directly prior to setting up the present firm. Hence, the businesses they ran at the time of research were their new enterprises, coming into existence as a result of the change of sector, or an attempt to take another risk after the previous lack of success.

Private business activity was chosen by relatively young women: 40% of the respondents engaged in it at the age of 26–35, and 11%, at the age of up to 25 years. During the period of research, the proportion of women entrepreneurs aged under 35 years was substantially lower (14%), which indicated that the firms under study have functioned on the market for a long time (10% of the study sample stayed there for more than 10 years), and their survival rate was high. Women in the 45+ age group were decidedly less inclined to take the risk of setting up and running a business, which is probably due not only to their age, but also to a stable professional and personal situation.

The research showed a very loose connection between the type of business activity and the kind of women's education. Only for 33% of the respondents, the line of business corresponded with the acquired profession or the completed higher education, and for 10%, there was a partial correspondence between their formal qualifications and the profile of activity. This is perhaps due to the general profile of their education (high school, economic sciences at university, etc.) allowing one a greater freedom in choosing fields of professional activity, or to the incompatibility of the acquired education with one's personal interests. As proved by practice, for entrepreneurial people the level and field of academic education is of lesser importance (e.g. J. Kulczyk had a PhD in international law, and not in economic sciences) than the so-called entrepreneurial spirit, passion, and perseverance.

As a rule, the motives behind self-employment are being divided into positive (e.g. choice) and negative (e.g. necessity). Both the PARP reports and other studies demonstrate that there are no substantial differences in motivation for starting private business activity between women and men. Most often, both groups are guided by a readiness to take advantage of favourable circumstances (a positive motive), or a lack of an alternative in the form of wage labour (a negative motive) (PARP, 2011, p. 8; PARP, 2014, p. 23). Entrepreneurial people of both sexes display a so-called entrepreneurial alertness, consisting in the ability to detect a business opportunity, which must be accompanied by skill, will and perseverance in taking advantage of such an opportunity. The chances of success are certainly greater if one engages in business activity out of choice, not out of necessity. Entrepreneurial people resign from wage labour of their own free will, seeking self-accomplishment in an independent activity. By contrast, people deprived of wage labour against their will are usually those with fewer traits of entrepreneurial persons, including the need for independence and self-accomplishment.

Regardless of the reason for undertaking private business activity (be it choice or necessity) – although, considering the professional situation of the respondents prior to setting up a firm, it can be assumed that it was more often a necessity – the women most frequently engaged in such an activity out of desire to satisfy their personal needs and aspirations. The deciding factor was the desire to prove one's own self-worth (20% of answers), achieve decision-making and economic independence (20%), or prove oneself as an entrepreneur (20%). Less frequently (13%), the causative factor was the desire to take advantage of market and organisational opportunities (support from EU funds, availability of premises, etc.). Quite often, the respondents were inspired by their personal inclination to take risks (11%), and a fashion for one's own business (11%). The latter should probably be perceived not as a simple imitation, but as a consequence of the dissemination of knowledge about business and the popularisation of entrepreneurial attitudes. Continuation of the family traditions was seldom (3%) identified as a factor prompting women to engage in private business activity. This can be attributed to the relatively short period of functioning of a market economy in Poland after the transformation. It should be noted, however, that the problem of succession becomes increasingly prominent in private business.

The respondents obtained funds for starting and running business activity mostly from their own savings (54%), sometimes supplemented with a loan from family or friends (10%). Part of the respondents (23%) used the EU funds or national special-purpose funds, and a mere 11% took out bank loans. As suggested by the above structure of the sources of financing, the women entrepreneurs very thoughtfully assumed financial obligations, thus reducing business risks.

Almost half (49%) of the respondents participated in business trainings and workshops organised by employment offices, i.e. ones intended as a rule for unemployed people. By contrast, trainings and courses provided by private companies and non-governmental organisations enjoyed very low popularity (4% and 3%, respectively). The underlying reason is probably not that the women overestimated their competences, but that they have insufficient funds to pay the training fees.

## Determinants and effects of women's business activity

Running one's own business entails risks, as proven by a relatively low average survival rate of firms, and involves a multitude of dangers which often are difficult to predict (PARP, 2014, p. 23). Being an entrepreneur, however, brings many material, emotional, developmental, social and other advantages. The hierarchy of those advantages seems to vary from person to person. For the women who participated in the study, good earnings and an improvement in the financial situation were the most important advantages of having their own business (Table 1).

There were also other important factors, such as freedom of decision understood in a variety of ways, job security, and prestige. It should be noted that the latter factor has now grown in importance (directly after the socio-economic transformation, an entrepreneur was often perceived as a "thief and swindler"). Currently, the image of an entrepreneur has visibly changed for the better (although suspicion, envy, jealousy and other negative attitudes still exist in society). This can be attributed to the popularisation of entrepreneurship, among other things. The entrepreneur is frequently a neighbour, a relative, an acquaintance, i.e. a person having the established reputation as an honest individual who owes everything he or she presently possesses to their own hard work. The women listed also such advantages as flexible working hours, a good atmosphere at work (on which, after all, they have a decisive influence), and an ability to reconcile professional obligations with family duties and household chores more easily. Women, including those engaged in business activity, are by the nature of things, and in connection with the stereotypical perception of social roles, more than men burdened with functions related to maternity, parenthood, and household chores (Lisowska, 1998, p. 13; Piecuch, 2012, p. 77). Women running their own businesses find also satisfaction in the fact that they can implement their own ideas concerning products, services, or the organisation and manner of operation. And in this field, women's creativity frequently outpaces that of men. No wonder that the respondents found innovativeness, creativity and courage in their activity to be the most important characteristics of an entrepreneur (Table 2).

The above-mentioned characteristics should be combined with industriousness, perseverance, patience, and managerial competence. The specification and hierarchisation of entrepreneurial characteristics, made by the women running business activity, who participated in the research, correspond with the results of the nationwide study conducted by the PARP (PARP, 2011, p. 8). The respondents held some expectations about support for women's entrepreneurship. First and foremost, these related to the reduction in the tax burden, especially in the initial period of business activity (31% of answers). The respondents expected also to see an easier access to technical infrastructure (cheaper Internet, better roads – 20% of answers), a progress in the development of care for small children (20%), an organised promotion and access to research results (17%), a greater availability of external capital (7%), and streamlined business registration procedures (5%). The low percentage of answers in two latter cases results from the limited use of external funds by the respondents' firms and their relatively small availability, as well as from the lack of implementation of streamlined business registration procedures such as a one-stop shop. Despite some attempts to simplify those formal-

**Table 1.** Advantages of running one's own business in the respondents' opinion  
**Tabela 1.** Zalety prowadzenia własnej firmy w opinii respondentek

Advantage / Zaleta	Importance index* Wskaźnik ważności*
Good earnings; improvement in financial situation Dobre zarobki; poprawa sytuacji finansowej	5.81
Flexible working hours; ability to freely dispose of one's own time Elastyczne godziny pracy; możliwość dysponowania swoim czasem	5.79
Being one's own boss / Bycie swoim szefem	5.79
Job security / Pewność zatrudnienia	5.71
Prestige / Prestiż	5.71
Easier reconciliation between professional and family duties than when working for "somebody else" Łatwiejsze godzenie obowiązków zawodowych z rodzinnymi niż przy pracy „u kogoś”	5.45
Satisfaction of creating new things, and a sense that one managed to achieve one's goal Satysfakcja z tworzenia nowych rzeczy i poczucie, że udało się zrealizować cel	5.30
Greater satisfaction than when working for "somebody else" Większa satysfakcja niż przy pracy „u kogoś”	5.30
Ability to realise one's own ideas and dreams Możliwość realizacji własnych pomysłów, marzeń	4.95
High independence and flexibility in choosing how to perform certain actions Duża niezależność i elastyczność w wyborze sposobu wykonywania określonych działań	4.93
Independence in decision-making Samodzielność w podejmowaniu decyzji	4.82
Good atmosphere at work; contacts with other people Dobra atmosfera w pracy; kontakty z innymi ludźmi	4.76

\* Scale: 1 – hard to say, 2 – unimportant, 3 – of little importance, 4 – of medium importance, 5 – important, 6 – very important

\* Skala: 1 – trudno powiedzieć, 2 – nieważne, 3 – mało ważne, 4 – średnio ważne, 5 – ważne, 6 – bardzo ważne

Source: Author's study

Źródło: Opracowanie własne

**Table 2.** Most important characteristics of an entrepreneur in the respondents' opinion  
**Tabela 2.** Najważniejsze cechy przedsiębiorcy w opinii respondentek

Characteristic / Cecha	Importance index* Wskaźnik ważności*
Innovativeness / Innowacyjność	5.94
Creativity / Kreatywność	5.52
Courage / Odwaga	5.51
Diligence / Pracowitość	5.34
Competences / Kompetencje	5.26
Perseverance / Wyttrwałość	5.08
Patience / Cierpliwość	4.81
Communicativeness / Komunikatywność	4.44
Cooperativeness / Kooperatywność	3.89

\* Scale: 1 – hard to say, 2 – unimportant, 3 – of little importance, 4 – of medium importance, 5 – important, 6 – very important

\* Skala: 1 – trudno powiedzieć, 2 – nieważne, 3 – mało ważne, 4 – średnio ważne, 5 – ważne, 6 – bardzo ważne

Source: Author's study

Źródło: Opracowanie własne

ties, the procedures for running business activity and the relevant legal regulations remain extremely complex, often ambiguous, and frequently changing. This is probably why the respondents found problems in contacts with offices and banks to be the main barrier to their business activity (27% of answers). The burden placed on the women by those too frequent and time-consuming contacts stems from the excessive formalisation of business activity. High taxes were also considered to be a barrier (23% of answers). This is not only a women's problem, yet it may be safely assumed that taxes, whatever their level, will always be perceived as excessive. Quite a large proportion of the respondents (17% of answers) noticed signs of discrimination against women as equal partners in business. Such a barrier, remaining in the direct relation to the subject of the research, is probably a cultural legacy from the past, manifesting itself in the stereotypical perception of sex roles. One may only hope that the level of education increasing among women faster than among men, and their growing professional, social, political and business activity will rapidly change those stereotypes. The respondents mentioned also some other limitations to business activity, partly stemming from the specific socio-economic characteristics of the environment in which the research was performed, such as difficulties in recruiting competent workforce (14% of answers), and limited demand for the products or services they offered (11% of answers). Considering the very high unemployment in the region, the problem about finding employees might seem to be blown out of proportions, nevertheless, it may be all too real in view of the disadvantageous personal characteristics of unemployed people (especially those chronically unemployed), and their negative attitude to work, or due to a genuine shortage

of specialised workforce. A high level of competition, and difficulties in attracting new customers were emphasised by 41% of the respondents running their own business. If these firms continue to restrict their activity solely to the local market, or/and do not clearly define their distinctiveness, and thus the competitiveness of their offer, the developmental opportunities of the firms will be limited. The ability to overcome such difficulties, combined with perseverance, as the respondents themselves claim, constitute some of the keys to success in business.

Besides advantages, running one's own business brings also a number of disadvantages (inconveniences and negative consequences) (Table 3). Managing a firm, especially at the initial stage of its development, requires an intense, one might even

**Table 3.** Disadvantages of running one's own business in the respondents' opinion

**Tabela 3.** Wady prowadzenia własnej firmy w opinii respondentek

Disadvantage / Wada	Importance index* Wskaźnik ważności*
Feeling insecure on the market Brak poczucia bezpieczeństwa na rynku	5.92
Need to work more than 8 hours a day Konieczność pracy dłużej niż 8 godzin na dobę	5.45
Need to constantly learn and be well-versed in many fields Konieczność ciągłego uczenia się i orientowania w różnych dziedzinach	5.32
Higher risk of making wrong decisions than when working for "somebody else" Większe ryzyko błędnych decyzji niż przy pracy „u kogoś”	5.25
No stable income, especially at start of business Brak stabilnego dochodu, szczególnie na początku prowadzenia firmy	5.15
Need to deal with administrative formalities and keep tax and ZUS (social security) records Konieczność załatwiania spraw urzędowych i prowadzenia dokumentacji podatkowej i ZUS	4.74
Being financially and legally responsible for both oneself and employees Ponoszenie odpowiedzialności finansowej i prawnej zarówno za siebie, jak i za pracowników	4.38

\* Scale: 1 – hard to say, 2 – unimportant, 3 – of little importance, 4 – of medium importance, 5 – important, 6 – very important

\* Skala: 1 – trudno powiedzieć, 2 – nieważne, 3 – mało ważne, 4 – średnio ważne, 5 – ważne, 6 – bardzo ważne

Source: Author's study

Źródło: Opracowanie własne

say, round-the-clock, activity. At times, it is akin to firefighting, and not to a planned activity with long-term goals. Business activity, unlike wage labour, requires extensive knowledge, not only narrow, specialist one. Apart from technical knowledge, entrepreneurs need also to possess the knowledge of law, economy, marketing, and organisational matters. It is necessary for them to have the time, will and ability to acquire and update this knowledge, and to cope with current problems related to the business.

## Conclusion

The research has confirmed that the motives for engaging in private business activity vary among women. Despite high unemployment in the area covered by the study, the decision about starting such an activity depends first and foremost on internal factors (personal traits): aspiration to be independent, desire to prove one's own self-worth, and desire to prove oneself competent as an entrepreneur. Starting and running private business activity has advantages, among them, the ability to earn income and improve one's financial situation, as well as implement one's own ideas and take independent decisions, but also reconcile more easily professional functions with family obligations, which is of particular importance to women. On the other hand, it brings some disadvantages, such as uncertainty about being able to stay on the market, extended working hours, burdensome formalities, the necessity to acquire extensive knowledge of business, and the need to constantly focus attention on one's business. According to the women entrepreneurs participating in the study, the advantages of private business activity decidedly outweigh the disadvantages. The activities and factors that would stimulate interest in engaging in business activity among women are as follows: reducing the tax burden, especially at the initial stage of operation, improving access to technical infrastructure (including access to the Internet), and developing the child care system. Business activity remains to be hampered by incidents of discrimination against women as equal business partners, which still occur in society. The fast growing level of women's education translates into their higher social, political and professional activity. As demonstrated by the research, women, using their entrepreneurial potential, are capable of starting and running private business activity even in regions with difficult conditions for business. The development of women's business activity can be encouraged by support from local governments, such as the creation of day nurseries and kindergartens, and the provision of advisory, training and organisational aid. State assistance may consist in creating a friendly economic and institutional environment (including the law). The increasing role of women in business activity calls for further research into the social and economic implications of that phenomenon.

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