

## **THE ROLE OF INSTITUTIONS AND EXTENSION IN ENTERPRISE DEVELOPMENT IN RURAL AREAS IN POLAND**

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**Abstract.** The objective of the survey was to recognize institution and their role in enterprises development in rural areas. The research was carried out in northern and eastern parts of Poland. Particular attention was given to organisational and legal forms of rural enterprises, and the role of institutions in the process of enterprise development. At the outset, entrepreneurs indicated the territorial range of the activities being carried out. Respondents were asked to indicate institutions which had helped them run their enterprises and agricultural holdings. Moreover, entrepreneurs indicated the areas in which they wished to broaden their knowledge. Furthermore, entrepreneurs assessed the advice as well as the role of institutions as a source of entrepreneurship development. The research shows that rural entrepreneurs had been co-operating with more than 70 institutions, which indicates a wide range of advisory needs. The highest rating among respondents achieved the ARiMR (4 pts) and ODRs (3.2 pts). The advisory needs mainly included: profitability calculations (9.9%), identification of markets (8.4%), book-keeping (7.6%), and identification of contracting parties (2.2%). Most respondents assessed the advice as complete and good.

**Key words:** entrepreneurship, institutions, rural areas

### **INTRODUCTION**

In the process of multi-functional development of rural areas, the important thing is the rural area inhabitants' entrepreneurship. This term embodies the specific characteristics

of rural inhabitants that help improve their income situation on the one hand, while entrepreneurship also is a process associated with business activity and running an enterprise [Sikorska-Wolak 2007]. Among the most frequently mentioned non-agricultural forms of activity in rural areas, Józwiak [2004] distinguishes the following: slaughterhouse activity, meat processing, fishery trade, running travel agencies, and providing transport services. In 2002, the proportion of farms whose owners operated a non-agricultural business was approximately 13%.

Institutions are described as “the humanly devised constraints that structure political, economic and social interaction” [North 1991]. Institution is defined as regulated system and the way of needs fulfillment of particular social group. North [1990] claims that institutions aim is to reduce uncertainty in human life. Moreover, they determine the costs of transaction. According to North [1994] “institutions create incentive structure of society and political and economic institutions are determinants of economic performance”. They are divided into two groups: informal constraints (customs and traditions) and formal rules (constitutions, laws). Extension is included in public, private and semi-public institutions and provides agricultural services [Alex et al. 2004].

On the other hand organization is defined as group of people who co-operates in achieving aims [Griffin, 1996]. Ministry and agencies create organizations “governance structures” [North 1994].

Enterprises operating in rural areas in Poland are assisted by numerous institutions, the most important of them being the MRiRW (Ministry of Agriculture and Rural Development), ARiMR (The Agency for Restructuring and Modernisation of Agriculture), ARR (Agricultural Market Agency) and others.

Within institution sector, many barriers to development are encountered, and the main reason for its fragility is technological and organisational backwardness [Lechwar 2006]. It is therefore important that entrepreneurs should be members of various institutions, which would facilitate their access to information on new development opportunities.

Agriculture operates within the institutional system, whose task is to enhance competitiveness thereof. Agriculture faces constant changes due to a series of challenges, including lack of limited competition and difficulties generating the value expected by the customer. Co-operation between entrepreneurs and institutions should help eliminate some of the adverse effects of changes within the environment. The most important benefits arising from the co-operation between farmers and the environment are primarily as follows [Zajac 2009, Czudec et al. 2008]:

- reduction of transaction costs related to the sales of products and purchase of various agricultural inputs;
- reduction of risks associated with changes in the marketplace;
- acquisition of knowledge and information on the benefits offered by the Common Agricultural Policy (CAP), and the opportunities provided by the Internal Market
  - farmers’ participation in the transfer payments associated with the CAP delivery;
- implementation of solutions contributing to market development.

According to the research conducted by Zajac [2009], the farms that co-operate more frequently with institutions are both more economically robust and larger. Their owners also more often conduct non-agricultural business.

Other factors that determine the development of agriculture, rural areas and business activities conducted are regulations, rules and others, which are counted among institutions. The most important standards, regulations and rules that influence the agricultural market are, according to Grzelak [2003], as follows:

- regulations concerning operation of institutions such as the ARR, ARiMR, ANR (Agricultural Property Agency) and others;
- regulations concerning stabilisation of agricultural markets;
- laws concerning, *inter alia*, the agrarian system, commodity exchanges, agricultural chambers and others;
- standards related to operation of agencies responsible for issues regarding agriculture and the environment.

Institutions operating in rural areas should contribute to the development of non-agricultural functions, including tourism, as well as prepare the population for entrepreneurial activities and facilitate the start-up thereof [Wiatrak 2009].

Institutions operating in rural areas serve numerous functions, including [Wilkin 2002]:

- educational – which represent the need to gain supplemental education and constantly acquire knowledge in order to better adapt an enterprise to the changing conditions within the environment;
- efficiency-enhancing – which fosters the improvement of management efficiency and improves the competitiveness of enterprises;
- stimulating – which encourage rural inhabitants to undertake new forms of activity;
- distributional – which are conducive to satisfying needs and eliminating problems related to inadequate of products and resources.

The use of the nature and other resources agriculture would be reduced without the participation of institutions. According to Czyżewski and Matuszczak [2009], institutions are favourable for the implementation of innovative solutions in agriculture. Moreover, farmers' participation in numerous institutions results in acceleration of the horizontal and vertical integration processes, which leads to reduction of transaction costs including transport and processing of agricultural products. Therefore, the authors consider it important to get to know the institutions which favour for the development of enterprises operating in rural areas, as well as their owners' opinions on these institutions. Running an enterprise is regarded by the majority of scientific community to be a main source of alternative income for agricultural holdings.

## THE PURPOSE AND METHODOLOGY OF THE RESEARCH

The purpose of the research was to assess the operation of enterprises in rural areas. The research focused on the types of institutions co-operating with enterprises operating in rural areas. The research covered 1598 enterprises located in the following provinces of Poland: warmińsko-mazurskie, podlaskie, pomorskie, zachodnio-pomorskie, lubuskie, mazowieckie, lubelskie and łódzkie. The owners of 1194 rural enterprises were non-agricultural inhabitants, while the remaining 404 business entities were run by farmers. The research was carried out in 2008, and the main interviewers were the ODR (Agricultural

Advisory Centre) employees. The research was conducted as a part of a stationary research project executed at the Department of Agribusiness and Environmental Economics at the University of Warmia and Mazury in Olsztyn, Poland.

The subject of the research included the organisational and legal forms of business entities as well as the territorial range of their activities. Respondents were also asked to indicate the institutions co-operating with their enterprises, and to assess the activity of these institutions. Moreover, the enterprise owners were asked to indicate the areas in which they wished to broaden their knowledge, specify the demand for advising, and assess the advice obtained. We used the method of point's evaluation of the advice given. Farmers were asked to assess the advice in points from 1 to 5, where 5 was the best. During the research, the "face-to-face" interview method was used, as well as a survey questionnaire which included both open-ended and closed-ended questions.

## THE RESEARCH RESULTS

Most enterprises surveyed were sole proprietorships. Such a situation indicates a small scale of the business activities conducted. Enterprises operating as a sole proprietorship are small business entities where only one person works, sometimes with assistance from family members; less frequently, other workers are employed. This very common form of business activity in rural areas generates alternative income for agricultural holdings. Such enterprises are very flexible, and their owners make their own decisions as to what and how to produce, and where to sell their products.

As follows from the data provided in Table 1, the proportion of firms operating as a private partnership (10.2%) or a limited-liability company (6.8%) was also relatively high. Limited-liability companies are distinguished by the liability limited to the amount of share capital invested by the shareholders, which at present amounts to PLN 50,000.

The enterprises under research may be included in the sector of Small and Medium sized enterprises (SME) i.e. business entities giving employment to up to 50 workers.

Table 1. Organisational and legal form of enterprises surveyed in 2008  
Tabela 1. Forma organizacyjno-prawna przedsiębiorstw badanych w 2008

Specification	n	% of respondents
Sole proprietor	1244	77.8
Private partnership	163	10.2
Limited liability company	108	6.8
Other form:		
Registered partnership	55	3.4
Co-operative	18	1.1
Joint-stock company	9	0.6
Professional partnership	1	0.1
Total	1598	100.0

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

These enterprises generate the GDP to the greatest extent. According to Żołnierski and Zadura-Lichota [2008], in 2007 firms which employed up to 10 workers generated 31% of the GDP; small business entities which employed from 10 to 49 workers generated 7.4% of the GDP; and medium enterprises which employed from 50 to 249 workers generated 9.3% of the GDP in Poland. In 2009 micro-enterprises generated 30.4% of GDP, small business generated 7.9%, medium enterprises generated 10.1% and large generated 23.9% [Łapiński 2011]. The proportion of the SME sector in generating the GDP, as organised according to the PKD (Polish Classification of Activity) groups, was investigated by Ratajczak [2009]. Based on the GUS (Central Statistical Office) data and reports on the SME's development status, the above mentioned author concluded that in 2006, in the Trade and Repairs section, the SME sector generated more than 90% of the Gross Value Added. As for the groups of Construction Entities and Real Estate Management, the SME sector generated more than 87% of the GDP. On the other hand, the lowest contribution to GDP was observed in the sector of industrial enterprises.

The research also investigated the range of the business activity conducted. The research shows that the highest percentage of enterprises operated within a commune or several communes (Table 2). Moreover, a significant percentage of them operated throughout the country and province. The research demonstrates that enterprises developed quite rapidly. Every year, the percentage of business entities operating in other countries increases. It should also be noted that such chances were provided due to the process of Poland's integration with the EU, and entrepreneurs should make better use of such a probably unique opportunity.

According to the research conducted by Kłodziński [2009], micro-enterprises that operate in rural areas are flexible as regards both the adaptation to changes, and the scale of business activities. However, these are not very ambitious entities, since their owners neither invest in development nor take bank loans, which – during the period of turbulently changing environment and financial crisis – may be their strong point.

The enterprises that come out definitely worse in terms of development are those operating in the regions of eastern Poland (the so-called Eastern Wall), namely in the

Table 2. Territorial range of enterprises  
Tabela 2. Zasięg terytorialny przedsiębiorstw

Specification	n	% of respondents
Village	161	10.0
Several villages	94	5.9
Commune	340	21.3
Several communes	331	20.7
Province	152	9.5
Several provinces	116	7.3
Countrywide	265	16.6
Countrywide & Foreign countries	137	8.6
Only foreign countries	2	0.1
Total	1598	100.0

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

following provinces: podlaskie, warmińsko-mazurskie and lubelskie. A lower level of regional development adversely affects operating conditions for micro-enterprises [Kłodziński 2010]. In the regions distinguished by better conditions for development, more enterprises get established. Business entities have better access to the assistance offered by service-providing institutions, and the road infrastructure encourages investors to invest capital in these regions. Unfortunately, enterprises in Poland have varied development opportunities, which often depend on determinants with a long history.

## **INSTITUTIONS CONTRIBUTING TO THE DEVELOPMENT OF SURVEYED ENTERPRISES**

Respondents indicated as many as 71 institutions which had helped them run their businesses. The most frequently mentioned ones were banks and commune offices. ODRs and accounting firms were equally often mentioned (Table 3). Such a high number of institutions indicated by entrepreneurs demonstrate both a wide range of business activities conducted by the entities under research, and the development of the services market.

Banks play an important role in the development of enterprises, for they offer business loans to enterprise owners. On the other hand, a large proportion of communes and self-governments indicated by respondents results from the fact that these institutions shape the organisational climate. However, employees of these institutions are often not at all interested in the fate of rural enterprises [Kłodziński, Fedyszak-Radziejowska 2002].

Institutions that are significant for the development of agribusiness enterprises include ODRs, ARiMR and others. According to Czyżewski and Matuszczak [2009], these institutions are helpful in obtaining information necessary to manage a farm, implementing innovative solutions or making use of the CAP instruments.

In Kłodziński's view [2009], the development of enterprises is determined by the legal and regulatory environment. However, practices are frequently encountered based on a significant latitude enjoyed by the employees of these institutions to interpret legal provisions, which has even resulted in collapse of a few business enterprises.

An alarming fact is that almost 21% of enterprise owners reported not having co-operated with any institution (Table 3). Such a situation indicates the so-called institutional isolation.

The proportion of remaining institutions was over 60%. These included 49 institutions, primarily the following: the University of Warmia and Mazury in Olsztyn, sector organisations, State Fund for Rehabilitation of Disabled Persons (PFRON), warehouses, ARR, the police and others.

As for the entrepreneurship development, non-profit institutions are important; these include regional development agencies, State Fund for Rehabilitation of Disabled Persons, business incubators, technology parks and training centres, which provide services free of charge [Kogut-Jaworska 2007]. Help from these institutions may provide opportunities for access to office premises, accounting services or telecommunications infrastructure. Unfortunately, such forms of business activity are rare in rural areas.

Information is a decisive factor for economic development. Without information and knowledge, entrepreneurs will not be able to make decisions. Scientific, technological or

Table 3. Institutions contributing to the development of an enterprise and agricultural farm  
 Tabela 3. Instytucje przyczyniające się do rozwoju przedsiębiorstwa i gospodarstwa rolnego

Specification	n	% of respondents*
None	341	21.3
Bank	169	10.6
Commune Office	83	5.2
ODR (Agricultural Advisory Centre), WODR (Provincial Agricultural Advisory Centre)	68	4.3
Accounting firm	29	1.8
Regional Business Support Centre	24	1.5
Employment Office	19	1.2
Tax consulting office	16	1.0
ARiMR	15	0.9
ANR	10	0.6
Sundry Crafts Guild	10	0.6
Private consulting firms	9	0.6
Handicrafts Co-Operative	8	0.5
SHiUZ (Animal Breeding and Insemination Centre)	7	0.4
Machinery producers	6	0.4
Feed and seed manufacturing firms	5	0.3
Similar points of sale	5	0.3
Consulting office	5	0.3
Leasing companies	5	0.3
Independent advisors	5	0.3
Co-operating firms	4	0.3
Dairy processing firms	4	0.3
Other	883	60.5
Total	1730	113.5

\* Respondents could choose more than one option

\* Respondenci mogli wskazać więcej niż jedną odpowiedź

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

organisational factors not only influence the broadly defined development, but also people's prosperity. Information is of great importance in all sectors and segments of economy. It demonstrates its major significance for tourism, since information is necessary for both tourists and the entrepreneurs creating a tourist service. It is also very important for the development of agribusiness enterprises, since a large number thereof are engaged in tourism and agritourism.

Development of the knowledge-based economy has led to an ongoing increase in the significance of intangible asset including the human capital. It is composed of knowledge, skills, competences, health condition, and an ability to use a computer or available information [Bagieńska 2008]. According to Bagieńska, human capital influences the creation of economic growth. Moreover, a high level of human capital

influences both the creation of innovative solutions and developing new technologies. Entrepreneurs, due to the fact that they operate in a changing environment, need to raise the level of knowledge – their own as well as of their employees. This is why employers more and more frequently employ workers who not only have professional experience but also qualifications. On the other hand, many employers are apprehensive about well-educated workers and are not willing to employ people with higher education. However, the size of such employers' group has been steadily declining in favour of people who are more development-oriented and receptive to new workers. As regards the development of human capital, training and raising qualifications by both enterprise owners and workers is of great importance. A great opportunity for training free of charge is provided by the EU programmes, which, under the domestic conditions, are more and more frequently used by employers and employees alike.

All the firms studied were in rural areas, and a significant percentage of their owners (25.3%) were also engaged in running an agricultural farm. The research demonstrates that most entrepreneurs wished to supplement their knowledge in the field of agricultural production, the EU issues and new technologies (Table 4). Demand for knowledge in these fields is a result of Poland's membership in the European Union, better access to markets in other countries and freedom of movement for manpower and capital.

A relatively large proportion of entrepreneurs were interested in management and marketing. Knowledge in these fields is necessary for rural entrepreneurs not only to manage the enterprise and workers, but also to identify the market and make contacts with customers (Table 4). Farmers' participation in a variety of trainings contributes to the development of firms and creation of positive attitudes. Under the conditions of knowledge-based economy, it is the qualifications, knowledge and the way they are made use of that will determine the market success. Better educated entrepreneurs operating in rural areas adapt their firms to the changing operating conditions more rapidly, and influence the development of rural economy to a greater extent.

The most frequently mentioned institutions were rated using a point-based grading scale (1 – the least important; 5 – the most important). The ones which received the highest rating were the ARiMR (4 pts) and ODRs (3.2 pts). Local authorities, the ANR, banks and the Euroregion authorities were rated significantly worse. However, the ones with the decidedly lowest rating were Agricultural Chambers, Regional Labour Employment Offices and other institutions (Table 5).

The research results demonstrate that the employees of business-related institutions should change their attitudes towards the owners of agricultural farms and enterprises. Therefore, there is an urgent need to organise trainings for employees of institutions in order to improve the process of customer support. Entrepreneurs are often treated in an unfriendly manner, and complain about the service provided in numerous offices.

In helping to foster the development of rural areas, a leader, i.e. commune head or mayor, is very important. Proper attitudes of local leaders, as manifested by the ability to think strategically and engage people to take actions, are a reason why the rural population wishes to take part in the development of a commune. The local community is therefore a factor determining not only the survival of enterprises but also their development. Contacts of an enterprise with the environment incline their owners to offer better products or to execute more profitable transactions [Kłodziński 2010].



Table 4. The areas of knowledge which entrepreneurs wish to supplement  
Tabela 4. Rodzaje wiedzy, które przedsiębiorcy chcieliby uzupełnić

Specification	n	% of respondents
Animal production	53	3.3
Agriculture	41	2.6
EU issues	28	1.8
Modern technologies	26	1.6
Plant production	22	1.4
Modern processing lines	20	1.3
Agricultural accounting	16	1.0
Management	15	0.9
New trends in plant production	14	0.9
Marketing	14	0.9
Book-keeping	12	0.8
Economics	10	0.6
Administrative law	9	0.6
Advances in a farm organisation	8	0.5
Animal feeding	7	0.4
Searching for markets	7	0.4
My knowledge is sufficient	6	0.4
Plant protection products	5	0.3
Veterinary medicine	5	0.3
Advising	5	0.3
Organic production	5	0.3
None	5	0.3
Other	36	2.3
No demand for training and/or enhancing knowledge	1229	76.9
Total	1598	100.0

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

Table 5. Assessment of institutions as regards the development of an enterprise  
Tabela 5. Ocena instytucji w rozwoju przedsiębiorstwa

Specification	On average	Minimum	Maximum
ARiMR	4.0	4	4
Local authorities	2.9	1	5
ANR	2.6	1	5
Banks	3.0	1	5
ODRs	3.2	1	5
Euroregion authorities	2.0	1	5
Other institutions:			
Regional Employment Office	1.0	1	1
Agricultural Chamber	1.0	1	1
Other	1.9	1	4

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

## **EXTENSION SERVICES NECESSARY IN THE DEVELOPMENT OF SURVEYED ENTERPRISES**

Another factor that plays an important role in the development of enterprises operating in rural areas is extension. Entrepreneurs operating in rural areas, who make use of advisory services, are able to prepare better applications for investment financing and others programs. Generally, advising, which offers services for agriculture, has a wide range and includes: agriculture; new production technologies; law; and marketing. An entrepreneur's advisory need depends on the situation of the enterprise, and the problem to be solved by an enterprise owner. However, a tendency is observed more and more often, which consists in a change of direction of demand for advisory services from agriculture towards technology, marketing or law. This indicates a shift in the agricultural entrepreneurs' orientation towards the market, which is associated with problems in identifying its operating conditions.

Entrepreneurs also indicated advisory needs. They considered the following to be most needful: profitability calculations (9.9%), identification of markets (8.4%), book-keeping (7.6%), and identification of contracting parties (2.2%). However, a large number of indications concerned the issues related to a farm and advising related to the production carried out in an agricultural farm (Table 6). A large percentage of indications mentioning the demand for performance-enhancing forms of advising suggest that non-agricultural business activity in rural areas encounters significant difficulties. Therefore, there is a need to consolidate the activities of institutions, and to facilitate entrepreneurs in making use of these services free of charge. However, more than 60% of the entrepreneurs surveyed did not indicate demand for advising. Under the domestic conditions, private advisory services in the field of finances, book-keeping or marketing are provided for payment, and many entrepreneurs cannot afford using services provided by other private entities. This is why a low demand for advising should be a signal for decision makers, which indicates a need to provide entrepreneurs with a better access to consulting services.

Therefore, the research demonstrates that an efficiently operating enterprise also needs institutions providing services for agriculture and enterprises. It means that there is a market niche for enterprises whose owners wish to take up advisory activities while offering services at prices competitive to the prices of the State institutions.

Legal counselling is of significant interest to entrepreneurs, which results from their insecurity and ignorance of the law. Moreover, provisions concerning operation of enterprises are frequently amended and the owners themselves are not able to keep abreast of the changes, and this is why they hire other firms to perform book-keeping or other matters.

High quality of advisory services is a factor which facilitates entrepreneurs in operating in a changing environment. Poland's accession to the European Union resulted in the emergence of new problems to solve. The employees of institutions such as the ODRs are helpful in such cases. This is why a high and content-related level of the ODR employees' preparation for work is important. An advisor, upon establishing a contact with them, learns of a given farmer's family situation, problems and advisory needs. The ODR employees should therefore maintain a moral and open attitude, and show understanding of the farmer and his/her advisory needs.

Co-operation with institutions is an important factor influencing the competitiveness of agricultural farms. High quality of the intellectual capital contributes to both

Table 6. Types of extension necessary in the development of an enterprise  
Tabela 6. Rodzaje doradztwa potrzebnego w rozwoju przedsiębiorstwa

Specification	n	% of respondents
Book-keeping	122	7.6
Profitability calculations	159	9.9
Identification of markets	135	8.4
Identification of contracting parties	32	2.0
<b>Technology-related advising, including:</b>	<b>87</b>	<b>5.4</b>
– plant cultivation	36	2.3
– breeding	11	0.7
– animal feeding	8	0.5
– milk production	6	0.3
– other	26	1.6
<b>Legal counselling</b>	<b>77</b>	<b>4.8</b>
Other:		
Acquisition of EU funds	4	0.3
Finding unconventional production trends	2	0.1
Other	5	0.3
No demand for advising	975	61.2
Total	1598	100.0

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

establishing co-operation between farmers and institutions, and the innovativeness of farms [Kołodziejczyk 2009]. During the recent period, farmers' contacts with institutions have mainly been driven by the opportunity to acquire EU funds.

Entrepreneurs were asked to assess the advice they had made use of (Table 7). Generally, most entrepreneurs described their advisors as competent and professional (10.8%). This result reflects well on the prevailing group of business entities that provide services at a high level of expertise to enterprises operating in rural areas.

Table 7. Assessment of advice obtained, according to entrepreneurs' opinions  
Tabela 7. Ocena uzyskanej porady w opinii przedsiębiorców

Specification	n	% of respondents
– competent and professional	173	10.8
– I was directed to another place	13	0.8
– vague	73	4.6
– no one was able to give me advice	22	1.4
– unhelpful	9	0.6
– difficult to say	1308	80.0

Source: calculations based on own research

Źródło: obliczenia na podstawie badań własnych

However, nearly 80% of respondents did not assess any advice. Therefore, the research indicates that in a significant number of cases such advice was difficult to assess. It can also mean that the advice poorly assessed by entrepreneurs was sometimes not important and occasionally used. It is a result of the need for better preparation of institution employees for work.

## SUMMARY AND CONCLUSIONS

The research performed demonstrates the role of institutions in the development of enterprises operating in rural areas. The fact that respondents mentioned as many as 71 institutions indicates actual relationships between business activities and institutions. As regards the significance of institutions, the results of our research indicate the ARiMR and ODRs are the most significant. This follows from the fact that these are institutions that distribute money or provide publicly funded services to the greatest extent. Other most important institutions include banks granting loans and local authorities which shape the organisational climate. However, an improvement of enterprise operating conditions requires that institution employees should offer more comprehensive services, and provide their customers with better support.

As for advisory needs, entrepreneurs demonstrated considerable interest in agriculture, and in other areas such as: taxes, economics, finances, the EU or management. This is therefore a sector which will be supported in the future by numerous advisory and consulting institutions, and this is the reason why employees of these institutions should assist agricultural entrepreneurs in a professional manner.

The entrepreneurs' active attitude with regard to advisory needs and co-operation with institutions is a result of Poland's membership in the EU. New operating conditions for enterprises, related to activities pursued under the PROW (Rural Development Programme), are a reason why entrepreneurs are often not able to prepare applications on their own, and therefore need help from the employees of institutions. Moreover, implementation of numerous new projects, in both an enterprise and an agricultural farm, requires an owner's contribution of 50%, which compels entrepreneurs to establish co-operation with financial institutions in order to take credits or loans.

The development of rural areas and non-agricultural business activities requires that the institutions responsible for its development should co-operate with each other. This will facilitate a better flow of information, enable entrepreneurs in rural areas to acquire necessary information, and contribute to a better use of resources. To this end, support is also needed from the State authorities and the Union institutions.

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## **ROLA INSTYTUCJI I DORADZTWA W ROZWOJU PRZEDSIĘBIORSTW NA OBSZARACH WIEJSKICH W POLSCE**

**Streszczenie.** Celem badań było poznanie instytucji i ich roli w rozwoju przedsiębiorstw na obszarach wiejskich. Badania przeprowadzono na terenie północnej i wschodniej Polski. Główną uwagę zwrócono na formy organizacyjne i prawne wiejskich przedsiębiorstw oraz rolę instytucji w procesie ich rozwoju. Na samym początku przedsiębiorcy wskazali na zasięg terytorialny prowadzonych działań. Respondentów poproszono o wskazanie instytucji, które pomogły im w prowadzeniu przedsiębiorstwa i gospodarstwa rolnego. Ponadto przedsiębiorcy wskazali na dziedziny, z których chcieliby uzupełnić swoją wiedzę. Przedsiębiorcy dokonali również oceny porady, jak również roli instytucji, jako źródła rozwoju przedsiębiorczości. Z badań wynika, że przedsiębiorcy rolni współpracowali z ponad 70 instytucjami, co wskazuje na duży zakres potrzeb doradczych. Najwyższą ocenę wśród respondentów uzyskały ARiMR (4 punkty) i ODR (3,2 punkty). Potrzeby doradcze dotyczyły głównie kalkulacji opłacalności (9,9%), identyfikacji rynków (8,4%), księgowości (7,7%) i innych. Najwięcej respondentów oceniło poradę, jako kompletną i dobrą.

**Słowa kluczowe:** przedsiębiorczość, instytucje, obszary wiejskie

Accepted for print – Zaakceptowano do druku: 12.04.2012