

## IMPACT OF MICRO, SMALL AND MEDIUM-SIZED ENTERPRISES ON ECONOMIC SECURITY

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**Abstract:** Ensuring the safety of its citizens is the basic duty of every state. In addition to military and political aspects, economic factors largely shape its level. Micro, Small and Medium-sized Enterprises (MSME), as an economical category, have become the subject of interest of both economic and security sciences. This was a natural consequence of the economic transformation process, which along with large state-owned enterprises, resulted in the creation of MSME forming the foundations of the private sector in the economy. The main purpose of the study is to identify and analyze factors conditioning the competitiveness and entrepreneurship of MSME and to assess functioning in aspects of their influence on economic security. The research was carried out using methods of logical inference, critical analysis of the literature on the subject, and above all, using the method of expert assessment (Delphi method). The expert assessment method belongs to the group of heuristic methods. The essence of heuristic methods is to come to new solutions by formulating hypotheses. Due to the research area covering two scientific disciplines: management and quality science and security science, the adopted scientific methods have allowed for objective conduct of the research process. As research shows, it is thanks to MSME that the economy owes its growth and ensuring its uninterrupted functioning, which translates into Poland's economic security.

**Key words:** competitiveness, innovation, entrepreneurship, economic development, economic security, chances, risks, MSMEs.

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### Introduction

With regard to the sector of Micro, Small and Medium-sized Enterprises (MSME), the activity of the state is not a sufficient supporting factor, the more it cannot create effective instruments for a dynamic development of the economy. Material, legal-economic issues and various difficulties are still significant factors limiting the development of this sphere of the economy. The most significant difficulties to mention are economical, social, institutional, organizational and mental. Increased competitiveness is also considered a difficulty in the functioning of the growing sector of MSME. The determinant of market success is not only resources

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understood as a kind of assets, abilities, skills, organizational processes, attributes, information and knowledge, but also it is the ability to use them (Daft, 2001).

An essential element of the smooth functioning of the most economically advanced countries in the modern world depends on the activity of MSME. Their special nature causes the development of investments, creation of new jobs and a significant share in the creation of GDP. Private property, market and capital are the basis and condition for the existence of the MSME sector.

The existence and free development of MSME is a special trait of market economy civil societies. The establishment, operation and development of MSME are of decisive importance for the creation of an enterprising, civil society and the creation of a middle class -- with all the economic, social and political consequences.

According to CSO data published in the report, Activities of non-financial enterprises (Report, 2018), which presents data on enterprises conducting business activity in 2017, there were over 2 million micro-and over 50,000 small-sized enterprises in Poland.

Together they constituted 99.1% of all active companies operating in Poland. The number of active medium-sized companies in 2017 was over 15,000 and accounted for 0.7% of all active companies. In 2017, micro, small and medium-sized enterprises constituted 99.8% of all active enterprises in Poland. In 2017, the average employment in small- and medium-sized enterprises sector amounted to over 3.96 million people (57.5%).

The largest number of micro-enterprises operates in services (53.0%) and trade (23.9%). Every seventh company operates in construction (13.6%), and every tenth in the industry (9.4%). They have the largest, among all enterprise groups, share in GDP creation -- 31%. In addition, they significantly affect the labor market, in the enterprise sector, they generate 40% of jobs (the number of people working in such companies is about 4 million people).

Due to the high dynamics in risk-taking and the frequent changes they undergo, they play a significant role in every country in such matters as new jobs creation, production of Gross Domestic Product, impact on the level of export and import as well as investment outlays, rationalization of resources allocation, improving the functioning of the large enterprise sector, increasing the innovation of the economy and modernizing the industrial structure, using market niches, accelerating the rate of capital flow, development of regions and the local economy, occurrence of a multiplier effect, impact on society, ecological effect, development of education and increase of society's income (Belas et al., 2018).

Their impact on the economy, in particular on economic security, forces public authorities to constantly develop and improve infrastructure and the conditions of their operation.

Economic security refers to many areas of economic life and takes into account the complex structure of the economic system and its environment. However, it is

mainly about the efficiency of the economy and its ability to meet the needs of society (Leszczyńska, 2018).

MSME contribute to an increase in the level of economic security, play an important role in the economy, and affect very important indicators, such as economic growth, competitiveness, changes in the economic structure and the level of unemployment. In macroeconomic terms, economic security is associated with employment stability, low unemployment, and predictable economic development prospects. In microeconomic terms, it is mainly about the solvency and financial liquidity of enterprises.

Economic security also means uninterrupted functioning of the economy, which means maintaining basic development indicators and ensuring a comparative balance with the economies of other countries (Księżopolski, 2011). With reference to the activity of MSMEs, threats to an economic security concern, among other production issues, loss of markets and low investment expenditure (Ciekanski et al., 2017). Achieving economic security requires ensuring permanent access to resources, foreign markets and protection of the internal market (Wróblewski, 2019). The condition of this sector largely determines participation of Poland in the global economy. Its most valuable features are mobility and paradoxically strong dependence on the surrounding, and thus -- the need for flexible adaptation to changes.

The high level of competition and changes in demand on the part of both large, small and medium-sized enterprises, force a constant search for new opportunities and market niches. Actions that help the MSME sector in the fight against competition include flexibility in relation to a rapidly changing surrounding, easier verification of innovation by market needs, more efficient use of market chances and opportunities, efficient flow of information in the company, accurate control and reduction of costs (increases competitiveness), focusing on satisfying the specific needs of the local market, using financing sources designed exclusively for local economy enterprises (Belas et al., 2018).

In the literature on the subject both in the field of management and quality science and security science there are no raised considerations regarding the importance of the functioning of MSME to ensure the economic security of countries. The few economic security studies available are aimed at solving general problems. The research gap concerns the considerations at the intersection of the two scientific disciplines listed above. The importance of the issues of economic security in correlation with the functioning of MSME led the authors to attempt research in this field.

### **Literature Review**

Conditions for the functioning of MSME are of interest to the researchers for many years. Within this topic, among other important readings, worth mentioning are studies of Q. Zhang et al. (2019), D. Pacheco et al. (2019), as well as L. Klapper et

al. (2004) relating to drivers, barriers and motivations to the creation of new enterprises. M. Wang et al. (2020), J. Berbel-Pineda et al. (2020) and R. Fisman et al. (2010) studied the regulations of entering the market by MSMEs. The studies of J. Hernandez et al. (2020) discuss corporate social responsibility in enterprises; B. Xu et al. (2020) deals with financial knowledge management of enterprises; and I. Tisca et al. (2015) elaborates total quality management in MSMEs. Inadequate management of network resources and organizational capacity leads to a loss of competitiveness in an unstable environment (Liu et al., 2019). The studies highlight the importance of multinational companies contributing to the safe functioning and development of industries (Buckley et al., 2020). The authors also stress the importance of stable functioning of enterprises of both external and internal sources of innovation used in organizations (Damanpour et al., 2018). The barriers to the growth of MSME are attributed to the lack of clearly developed development directions, not taking into account market conditions (Tsuruta, 2020).

The above-quoted researches highlight the problems of MSMEs functioning in the economy of country. Regarding the influence of these enterprises on economic security, they need to be taking the advantage also of overcoming the external determinants such as global problems: of demography and food accessibility (Fukase, Martin, 2020), of ecology (Bocken et al., 2019), of culture and its diversity (Skaggs et al., 2020), of economy instability (Ravetti et al., 2018), of raw materials and energy problems (Wei et al. 2020), of developmental disproportions (Gradstein, Justman, 2019), as well as of terrorism and military conflicts (Lis, 2018). What is more, the enterprises are also faced with the internal determinants of economic security. Here, the most important are the economic system characteristics (Encinar, 2016), its structure (Ahlborn, Schweickert, 2019), the financial perspective (Sertsios, 2020), and economic prosperity (Fritz, Koch, 2016). Bearing in mind how many barriers and obstacles MSMEs have to overcome in their operations, the perspective of their impact on the country's economic security is of key importance. Meanwhile, the literature presents this subject in a random and fragmentary way, which effectively distorts the image of the whole phenomenon in question.

However, despite a number of problems considered in scientific studies, the determinants of economic security did not find sufficient attention as a whole. In this context, the research question is: does the MSMEs activity, connected directly or indirectly with dealing with internal and external determinants of economic security, have an impact on these phenomena?

### **Research Methodology**

Questions are being formulated more and more often about how to influence the development of MSMEs; what methodology should be adopted to enable process security in these organizations? Does the question also arise as to what premises and motives speak for economic safety in the aspect of the organization's

sustainable development? It is important to indicate areas of integration and disintegration of management systems.

It seems that this important organizational, and also cognitive, problem in managing contemporary organizations in the aspect of economic security and sustainable development is returning both to study work and practical solutions, due to the increasing number of various crisis states affecting the stability of the organization's functioning.

The purpose of this research is to identify the areas of activity of MSME that affect the stability of their development, and their analysis for the impact on economic security of a country. Review and analysis of the state of research related to two research areas taking into account economic security and the functioning of MSME allowed to narrow down the research process. The focus was on examining the impact of competitiveness, entrepreneurship, and opportunities and threats to MSMEs arising from belonging to the European Union. Ultimately, the research objective was focused on considerations on the conditions of competitiveness, entrepreneurship and EU membership and their impact on the level of economic security.

The fulfillment of the assumed research goal will be possible thanks to the implementation of partial goals in the theory-cognitive and research area.

The theory-cognitive goal was to analyze the literature on the subject and scientific studies in the field of MSME management in the sense of stable development.

The research goal was to identify barriers and restrictions in the management process of the MSME, as well as, the analysis of these enterprises functioning on the context of their influence on national economic security. Therefore, it was important in this regard to assess the organization's activities in terms of competitiveness, entrepreneurship and also opportunities and threats arising from belonging to the European Union. The research goal was implemented using a method from the group of heuristic methods, expert evaluation method. In this case, the Delphi method was used (Amayaw et al., 2016; Sourani, Sohail, 2015), and it is useful in research on explaining and forecasting economic problems and phenomena. The research process has been completed with the following phases:

Preliminary studies to define the purpose of the study. This phase has been realized during the literature review stage.

Designating the field of knowledge of experts who are going to participate in the research panel, criteria of their credibility, competence, and desired characteristics. In this phase, economic security and organizations management were designated as domains of knowledge. It was established that experts should be active practitioners (with more than 10 years of work experience in the analyzed area, including a minimum of 5 years of experience in a managerial position) or scientists (with a minimum of 5 years of experience in the position of associate professor or higher). As part of the credibility criteria for practitioners, documenting the increase in importance of the company on the market in the last 3

years was established based on non-public financial documents. An additional criterion was to work in a company from the MSME sector. For scientists, criteria have been set to show an h index higher than 8 according to the google scholar database and to submit at least 10 scientific articles in the analyzed field, published in journals from Scopus and/or Web of Science databases.

To form the final team of experts participating in the research panel, proposals for participation in the panel were sent to 87 professionals and 63 scientists. The response rate was 42% and 58%, respectively. From the group of applicants, based on previously established criteria, they were finally selected 8 experts (equally practitioners and scientists) specializing in economic security issues and 9 experts (4 practitioners and 5 scientists) in the field of managing organizations specializing in the issues of the functioning of MSME.

To conduct the research, a discussion panel was adopted as a form of research. Due to the origin of experts from various Polish cities, the panel meeting was conducted using electronic means of communication and took place in the first quarter of 2020. For this purpose, the set of questions was prepared based on the previous analysis of literature sources, statistics as well as the experience and knowledge of the authors. During the research, experts were asked to comment on the importance of competition, entrepreneurship of MSME and the opportunities and threats arising from belonging to the EU, which may affect the safe functioning of enterprises and thus relate to economic security.

To analyze and evaluate the research results and interpretation, the evaluation of the results of the study was developed on the basis of the dispersion strength analysis of experts' assessments, which was 19%. Therefore, the interpretation of the conclusions obtained from the examination may be considered correct.

## **Research results**

### ***Competitiveness of the MSME***

On the economic scale, the ability to maintain macroeconomic balance and economic growth is an expression of competitive ability. Competitiveness can be described as economic dynamics related to entrepreneurship and innovation. Innovation creates opportunities for the development of enterprises directly stemming from the competitiveness, thus secured on the market (Manimala, Thomas, 2017; Teece, 2007). Therefore, it is the ability to transform the available resources into economic results that are verified in a competitive system in international markets. On the other hand, in micro terms, the organization's ability to stay on the market for a more extended period is an expression of competitive ability. The ability to compete and achieve success in the conditions of fierce competition lies in adapting to changes in the surrounding. Organizations are dependent on the surrounding to develop their internal and external capacity for innovation, improve their competitive position and ensure their survival on the

market (Huang, 2011). These activities enable the company to increase or maintain its market share.

The competitiveness of business entities is the result of the state's activities and the behavior of competitive units operating on the market.

In turn, the competitiveness of the national economy is built on the competitiveness of individual companies.

The basis of the activity of every organization is the technical infrastructure, as well as the factors determining the external effects. Therefore, competitiveness is neither a phenomenon arising as a result of changes in the macroeconomic environment nor the result of entrepreneurship at the microeconomic level. The conditions created by the state have a significant impact on the competitiveness of the economy of individual industries and entities.

The complexity, dynamics and comprehensiveness of the environment mean that its boundaries are widening. The changing environment forces entrepreneurs to make efforts to gain competitive advantage. The company's success is measured not only by the size of assets, customers, or the size of the market gained. Knowledge management and the ability to use intellectual capital are important.

The ability to swiftly execute the organizational and technological changes is becoming increasingly important. The competitive struggle is being won mainly by flexible entities, which can adapt to change very quickly. Accumulation of intellectual capital becomes a priority, while in decline is the number of entities in which the value of accumulated capital and material resources is decisive.

Analyzing the problem of improving the competitiveness of the MSME sector, as well as eliminating barriers to their development, special attention should be paid to the integration of the state and local administration in the economy and the ongoing operations of companies. In order to improve competitiveness, the following issues play an important role:

- supporting business development at the regional level,
- conducting an appropriate innovation policy,
- improving the financial condition of companies in the analyzed sector,
- reduction of fiscal burden.

Poland's accession to the European Union and the preparatory period had a significant impact on economic and social changes.

The integration processes concerned not only the country as a whole but also entities operating on the Polish market. Integration and liberalization of world trade facilitated access to EU loans and support programs (Poufinas, 2018).

Guaranteeing the competitiveness of Polish units on the European market requires an appropriate macroeconomic policy and solutions in the regulatory sphere.

In Poland, units with a commercial activity profile predominate. Mostly those are companies operating on local markets. They have little capital, struggle with organizational and technological deficiencies. They are characterized by high fragmentation, poor organization, and unsatisfactory quality of trade networks. In

the case of Western European Countries, the response of small buyers to competition from large entities was cooperation and mergers. As a result, small merchant associations were formed that now form significant organizations.

Institutional conditions, the competitiveness of companies and the efficiency of the market mechanism provide the basis for the economic development of the country. The internationalization of the economy, globalization and the progressing integration process change the scope of the freedom to shape autonomous economic systems and macroeconomic policy.

The prospects for economic development force the adjustment of macroeconomic policy, the legal system as well as organization and management to the requirements of an open economy.

The high dynamics of changes in the environment of the organization mean that the importance of competitive strategies based on mass production is decreasing. Economies of scale alone, striving to increase turnover and reducing costs, are becoming insufficient determinants of the success of modern companies. Competition on the global market requires not only an increase in the scale of production resulting from the reduction of unit costs but also a variety of products.

Along with the complexity of the environment, there is a growing demand for methods that allow to make a diagnosis in the current and future situation of the company. The development of MSMEs, as well as the increase in competitiveness, depends in no small extent on the institutional conditions for supporting. Thanks to this, new technologies and management methods are transferred. This is a necessary prerequisite for companies to gain competitive advantage. Open market rules force Polish enterprises to improve the quality of their products and create demand for new ones.

Competitive potential plays an important role in increasing competitiveness. This should be understood as a system of tangible and intangible resources, which allows the use of optimal instruments for effective competition. This potential depends on not only internal resources but also the ability to acquire external resources through interaction with other entities is great importance. Internal conditions of SME competitiveness at the microeconomic level are becoming insufficient. They must be supplemented and supported by factors developing at other levels. The Polish economy is subject to many challenges. On the one hand, it is integrating with the EU and the global economy. This results in closer links with other countries and their regional conditions as well as enterprises. On the other hand, it is a necessity to keep up with general development processes.

The essence of an organization's competitiveness has specific resources and skills. They can provide a long-term competitive advantage and distinguish a unit from others. These include product brand, management methods, employee qualifications and applied technology. The resources used by Polish enterprises are often insufficient to compete in the domestic market, let alone on international markets. The low competitiveness of Polish companies is caused by poorly



developed distribution channels, not very modern technologies and by lack of marketing skills.

### ***Entrepreneurship MSME***

Entrepreneurship is a very important indicator of global economic changes. As a set of features and functions, it affects the quality of the state economy as well as institutions that are associations of European Union Countries. In the current economic conditions, it constitutes the company's competitive advantage, its survival and success on the market. Entrepreneurship, as an attribute of the human mind, determines the development of each person. Determining the methods and scope of supporting entrepreneurship in the company's operations requires, first of all, indicating the place of entrepreneurship itself in social and economic life, both on a local and global scale. However, the most important role in triggering entrepreneurial activities plays the state, which sets the institutional framework for the functioning and development of society and economic entities operating in its area (Janusz, 2004). Poland's share in the global economy is determined by the condition of this sector. Its most valuable features are mobility and high dependence on the environment, and thus, the need to adapt to changes.

The new European conditions of a Polish enterprise bring another factor to entrepreneurship: access to information about the possibilities of obtaining support from the environment. After Poland's accession to the European Union, entrepreneurs faced new challenges posed by the Single European Market. They faced the possibility of participating in the Union's area development policy, as well as in the policy towards small and medium-sized enterprises, and thus -- the use of advisory and financial support offered under it. This is a precious and often used opportunity to obtain financial support for SMEs, especially since it has no alternative in Poland. For example, in Germany or France, entrepreneurs prefer to reach for national subsidies that are easier to use than EU aid. In Poland, there is no other source of support than the European. The fact that by the end of 2006 the funds mobilized for the modernization of the country (with the participation of the government) reach an unprecedented amount of EUR 16 billion shows how great an opportunity for small and medium-sized enterprises EU assistance is. This is many times more than resources allocated until now for public investments.

The government directly affects SMEs -- offering financial, institutional and legal support, creating a climate for the development of existing small and medium-sized enterprises, and facilitating the creation of new ones, but also creating the social and economic surrounding of the enterprise. State policy shapes the economic climate, aims to build a knowledge-based economy. All this is reflected in the quality and opportunities for the economic development of enterprises. The socio-economic development policy creates a framework to support entrepreneurship. The priorities of the state development policy and the strategy of increasing the competitiveness of enterprises in Poland are determined by the directions of development of the European Union, which raises entrepreneurship to the rank of

the superior goal in building its competitiveness. While considering the topic of supporting entrepreneurship, one should look more broadly than just at the state's policy activities towards SMEs.

***Opportunities and threats arising from belonging to the European Union***

The integration process brings new elements into the existing conditions for the functioning of the national economy. The rapid development of trade exchange with EU countries reveals a number of problems. The specificity of the European market and the binding standards are becoming an important condition limiting the activities of many enterprises. The challenges posed are primarily quality standards, legal regulations, technical and organizational progress. One of the conditions of market success is taking actions to adjust and adapt to the changing environment. The benefit for Polish enterprises is obtaining wide access to the market of EU countries.

The experience of EU countries shows that the Internal Market has different implications for small and medium-sized enterprises operating in less or medium developed countries. In highly developed countries, these companies at the time of integration were much more modern from the management point of view. However, in the case of less developed countries, the process of integration with the Internal Market required more profound restructuring as well as modernization of enterprises (Materials, 2004).

Opportunities for MSMEs resulting from EU integration include:

- increase in turnover,
- increase in export,
- increase in employment,
- the growing inflow of foreign capital,
- improving technical infrastructure,
- restructuring of agricultural and preferential regions,
- strengthening local governments.

The benefit, however, is a wide access to the rich market of EU countries. The observations to date show that the opportunities created by the Internal Market were used to the greatest extent by the companies that had prepared a plan anticipating Internal Market strategy. These are strategies based on new technologies, quality and customer-oriented services. The chance arising from joining the Common Market is an increase in employment. The increase in turnover volume has the most significant impact on employment.

The experience of EU countries shows that removing technical, physical and fiscal barriers has a positive impact on employment growth. A very strong correlation between the increase in turnover volume and the increase in employment promises potential benefits for Polish MSME in this respect.

An increase in the inflow of foreign capital is a chance for MSME. By participating in infrastructure development, needed by investors to exist on the Polish market, entities from the SME sector can also grow with a high probability of success. The

necessary prerequisite is, however, for semi-finished products or provided services to meet the relevant quality standards expected by investors. While buying, foreign companies are guided primarily by price, quality, certificates and further down the road by other product qualities.

The proximity of potential suppliers is taken into consideration to a lesser extent. This factor is taken into account when the speed of delivery plays a decisive role. Foreign corporations can force Polish companies to improve the quality of their products or create demand for new ones. The capital inflow process is associated with the improvement of technical infrastructure and public procurement in the field of construction. The restructuring of agricultural regions is a great opportunity. In recent years, interest in the development of small businesses in rural areas has increased. The development of non-agricultural activities is the main element of the strategy for multifunctional rural development and includes production, service and commercial activities. The development of MSMEs in rural areas is characterized by large spatial diversity, related to the conditions of socio-economic development. Another benefit is the strengthening of local governments, which leads to the creation and development of local initiatives focused around small and medium-sized enterprises. The possibility of obtaining support from EU institutions is of great importance for economic entities.

Integration with the European Union has brought many benefits to Polish companies. They mainly concern the removal of barriers and restrictions on the flow of labor, goods and services, and the acceleration of restructuring processes in numerous market sectors. There are also dangers associated with the accession process.

The main threats of this process are:

- costs of adapting companies to the requirements of the Internal Market,
- harmonization of Polish norms and standards,
- growing competition from foreign companies,
- growing competition from domestic entities.

The potential threat is the cost of adapting the tax system, environmental protection standards, security standards, occupational hygiene and social regulations. It is especially difficult for smaller units, disproportionately burdened with adjustment costs. Companies from particular industries must meet EU standards, regardless of whether they are exporters or not.

In the case of MSMEs in Poland, it should be presumed that companies at greatest risk are those who operate in areas with a large divergence between Polish regulations and EU standards. Integration also means increased competitiveness on the part of companies transferring their operations from the EU to Poland. The entry of foreign competitors has serious structural consequences. They translate into changes in the nature and intensity of competition in individual industries. The focus of Western networks is on Polish retail. Integration favors large companies;

EU competition policy supports the development of strong European corporations able to compete effectively on global markets.

While analyzing the above benefits and threats, it should be remembered that the analyzed MSME sector in Poland is not uniform. The nature of the discussed phenomena will vary, depending on the type of business, the size of the company. The ability of SMEs to maintain their competitive position and seize opportunities depends on the type of competitive advantage.

### **Discussion**

In Poland, as well as in other Central European countries, the transformation process brought the development of MSME.

The development of entrepreneurship is associated with a number of restrictions, as a result of which on average 40% of MSME collapses after the first year of activity, 5% does not start it, and 20% increases it, declaring their willingness to restart the enterprise in the future.

The most significant impact on economic security and the development of Polish MSMEs are primarily due to:

- legal barrier is associated with complicated and continuous changes in legal regulations, lack of effective protection of trademarks and difficulties in law enforcement,
- economic barrier is characterized by very limited possibilities of obtaining own and foreign capital, especially for investments and lack of consistency of the concept of the state policy towards small and medium enterprises,
- management barrier is reflected in the ignorance of the principles and lack of entrepreneurship education system, difficulties in assembling employees with appropriate qualifications and management problems,
- educational barrier results from inadequate teaching programs, which in turn leads to inefficient use of information from the environment,
- social barrier is reflected in the uneven infrastructure of entrepreneurship, the lack of political and social acceptance of self-employment.

Undoubtedly, the biggest barrier to the development of SME indicated in the literature as well as by experts is the legal barrier, which is related to complicated and unstable legal regulations. Instability of law prevents potential young and corporate entrepreneurs from starting enterprises in Poland.

The economic barrier is manifested primarily in the lack of coherence and effective state policy towards small and medium-sized enterprises. This is obviously a complex problem. The state and local authorities in Poland have been creating the foundations of infrastructure in this field for almost ten years; the scope and effectiveness of activities for MSME remain open here. Small and medium entrepreneurs use them in a minimal way.

From the onset of the MSME sector in Poland, one of the key problems hindering both their formation and growth was limited access to financing sources. Virtually

all countries face this problem, both those very well developed and those dominated by the banking system.

The level of private savings and accumulated private property at the disposal of a potential entrepreneur is generally not sufficient to undertake a wider range of business activities, and the lending policy for banks towards MSMEs is a basic barrier in raising capital. This causes a situation in which from the very beginning SME suffer from lack of liquidity, lack of capacity and development restrictions.

Such enterprises do not have funds for the development and implementation of technological innovations. A lot of MSMEs, due to meager capital resources and liquidity problems, are unable to meet the criteria for receiving bank loans. This situation may periodically be aggravated by the deterioration in the quality of loan portfolios as a result of the business cycle, which has taken place in recent years. MSME with high development potential wanting to develop very quickly have particular problems. Such enterprises, often offering unknown products on the market, are forced to formulate much more risky plans and strategies of action than in the case of other MSMEs. Thus, they do not submit to standard procedures and analyzes applied in the case of granting loans and credits. In most cases, risky but ambitious plans for rapid development are very reluctantly financed by debt instruments, which means that both the banking system and the growing system of guarantee and loan funds are not very useful for MSME with high development potential.

As the experts indicate in the researches Poland's accession to the European Union required a quick adaptation of the Polish economy to the state of the economy of the European Union member states in all aspects of functioning. The entire adjustment process also concerned the MSME sector, and its chances of developing competitive positions in the single market largely depend on its ability to break down development barriers. The MSME sector of the European Union member states participated in entering the single market, while for Polish SMEs the European Single Market is a fait accompli.

Barriers to the development of Polish entrepreneurship are conditioned by various reasons.

The scope of public aid and the possibility of supporting small and medium enterprises, presented in programs and strategies, seem to be very complicated for many entrepreneurs. Therefore, greater emphasis should be placed on improving the information system and training small and medium-sized enterprises in the use and selection of information. It is, therefore, necessary to disseminate actions taken for the MSME sector, as well as the evolution of attitudes of owners of small and medium-sized enterprises. The fulfillment of both these demands is related to the broader issue observed in the economies -- building the image of the entrepreneur and social acceptance of self-employment.

## Summary

The presented research emphasizes the role and influence of MSME on national economic security. It manifests itself mainly in the form of the functioning of these enterprises in a competitive environment, activities related to entrepreneurship and adaptation to the requirements of the European Union. The experts' assessment in the conducted study clearly emphasized the need for companies to be flexible in terms of changes taking place in these areas. The more so as it is the flexibility that allows MSMEs to exist and survive on the market. Therefore, management strategies used in enterprises should be exceptionally focused on adapting to the changing environment on an ongoing basis.

The discussed study was conducted on a national scale. On the one hand, this allowed for a generalized inference. However, it also limits the interpretation of the results and prevents the results from being transferred internationally.

It is also limited by the fact that the quality of research experts' assessments obtained using the method is based on the intuition of people recognized as experts in the area of the problem being investigated.

Bearing in mind the above limitations, the authors plan further research, this time on an international scale, and change the research method to another, less dependent on the intuitiveness of experts.

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## WPLYW MIKRO, MAŁYCH I ŚREDNICH PRZEDSIĘBIORSTW NA BEZPIECZEŃSTWO GOSPODARCZE

**Streszczenie:** Zapewnienie bezpieczeństwa swoim obywatelom jest podstawowym obowiązkiem każdego państwa. Oprócz aspektów militarnych i politycznych na jego poziom w dużej mierze wpływają czynniki ekonomiczne. Mikro, Małe i Średnie Przedsiębiorstwa (MMSP) jako kategoria ekonomiczna stały się przedmiotem zainteresowań zarówno nauk ekonomicznych, jak i nauk o bezpieczeństwie. Było to naturalną konsekwencją procesu transformacji gospodarczej, który wraz z dużymi przedsiębiorstwami państwowymi doprowadził do powstania MMSP stanowiących



podwaliny sektora prywatnego w gospodarce. Głównym celem badania jest identyfikacja i analiza czynników warunkujących konkurencyjność i przedsiębiorczość MMSP oraz ocena funkcjonowania w aspektach ich wpływu na bezpieczeństwo ekonomiczne.

Badania przeprowadzono metodami wnioskowania logicznego, krytycznej analizy literatury przedmiotu, a przede wszystkim metodą oceny eksperckiej (metoda Delphi). Metoda oceny eksperckiej należy do grupy metod heurystycznych. Istotą metod heurystycznych jest dochodzenie do nowych rozwiązań poprzez formułowanie hipotez. Ze względu na obszar badawczy obejmujący dwie dyscypliny naukowe: naukę o zarządzaniu i naukę o jakości oraz naukę o bezpieczeństwie, przyjęte metody naukowe pozwoliły na obiektywne prowadzenie procesu badawczego.

Jak pokazują badania, to właśnie dzięki MMSP gospodarka zawdzięcza swój wzrost i zapewnienie jej nieprzerwanego funkcjonowania, co przekłada się na bezpieczeństwo ekonomiczne Polski.

**Słowa kluczowe:** konkurencyjność, innowacyjność, przedsiębiorczość, rozwój gospodarczy, bezpieczeństwo ekonomiczne, szanse dla MMSP, ryzyka dla MMSP.

### 中小型企业对经济安全的影响

**摘要:** 确保公民安全是每个国家的基本职责。除了军事和政治方面,经济因素在很大程度上影响了其水平。微型和中型企业(MSME)作为一种经济类别,已经成为经济和安全科学领域的关注主题。这是经济转型过程的自然结果,经济转型过程与大型国有企业一起,导致建立了MSME,形成了经济中私营部门的基础。该研究的主要目的是确定和分析制约MSME竞争力和企业家精神的因素,并评估其对经济安全的影响。

这项研究是使用逻辑推理的方法,对该主题文献的批判性分析以及最重要的是使用专家评估的方法(Delphi方法)进行的。专家评估方法属于启发式方法。启发式方法的本质是通过提出假设来寻求新的解决方案。由于研究领域涵盖管理,质量科学和安全科学两个科学学科,因此采用的科学方法可以客观地进行研究过程。

正如研究表明的那样,这要归功于MSME,这归功于MSME的经济增长并确保了其不间断的运转,这转化为波兰的经济安全。

**关键词:** 竞争力, 创新, 企业家精神, 经济发展, 经济安全, 中小企业的机会, 中小企业的风险。