

e-mentor

DWUMIESIĘCZNIK SZKOŁY GŁÓWNEJ HANDLOWEJ W WARSZAWIE
WSPÓŁWYDAWCA: FUNDACJA PROMOCJI I AKREDYTACJ KIERUNKÓW EKONOMICZNYCH

2025, nr 4 (111)



Kowalczyk-Kroenke, A. (2025). Concerns and potential barriers to running own business – The perspective of generation Z in the Podlaskie Region. *e-mentor*, 4(111), 62–69. <https://www.doi.org/10.15219/em111.1725>

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Concerns and Potential Barriers to Running Own Business – The Perspective of Generation Z in the Podlaskie Region

Abstract

This study aims to identify barriers perceived by Generation Z to establishing and running a business, with particular attention to gender differences. The study is set in a regional context. It presents the perspective of Generation Z operating in a peripheral region characterised by a high rate of human capital outmigration to larger cities. The research problem addressed the identification of factors (economic/organisational and psychosocial) that, from the perspective of Generation Z representatives in the Podlaskie region, hinder or prevent the creation and operation of their own businesses, taking into account the gender dimension. The results presented in this study constitute an unpublished fragment of a project conducted at the University of Lomza. The study presents results from a survey of 340 Generation Z respondents (students and graduates up to 3 years after completing their higher education) in the Podlaskie region (Białystok, Lomza, and Suwałki subregions). The empirical section utilises a proprietary CAWI survey questionnaire.

Keywords: Generation Z, entrepreneurship, own business, peripheral region, career

Introduction

Entrepreneurship is what drives the economy. There is no doubt that without entrepreneurs, the labour market essentially doesn't exist. They not only produce specific goods and services but also create jobs, thereby boosting a region's employment dynamics. This is particularly important in peripheral regions, where access to employment can be significantly limited by various factors and relatively rapid job changes are very difficult. In this context, the question arises not only how to create jobs that reflect the specific conditions of a given region, but also how young people in peripheral regions – often lacking experience and resources – can shape their professional careers. An analysis of the literature on youth entrepreneurship identifies several important research topics. Key research areas include predictors of entrepreneurship among students across fields of study, with particular emphasis on entrepreneurial intentions, competencies, the factors that influence them, and the profiles or characteristics of young entrepreneurs. Analyses of various forms of entrepreneurship that offer opportunities to avoid failure, as well as of business financing, are also important (Dorina, 2025, p. 305).

This study aims to identify barriers perceived by Generation Z to establishing and running a business in Podlaskie region, which is considered a peripheral region. The peripheral regions are defined as the five voivodeships of Eastern Poland: Podlaskie, Warmian-Masurian, Lublin, Podkarpackie, and Świętokrzyskie. Regional disparities in socioeconomic development can be traced to historical factors, particularly in the context of the economic transformation after 1989. The voivodeships of Eastern Poland developed more slowly than those in other parts of the country. These voivodeships have consistently ranked last in GDP per capita since the beginning of the

transformation period (Leszczewska, 2011, p. 380). According to Jegorow, a reliable quantitative study of entrepreneurship that accounts for the spatial dimension requires analyses that capture the regional context. This is caused by existing development disparities, particularly noticeable in the voivodeships of Eastern Poland – the Lublin, Podkarpackie, Podlaskie, Swietokrzyskie, and Warmian-Masurian Voivodeships (Jegorow, 2015, p. 103).

In the Podlaskie Voivodeship, the registered unemployment rate at the end of December 2024 was 6.9%, up from the previous month (by 0.1 percentage points) and down year-on-year (by 0.1 percentage points). At the end of the month, there were 37 unemployed people per job offer (compared to 34 the previous month and 62 the year before) (Statistical Office in Bialystok, n.d.). Although the number of national economic entities in the REGON register at the end of December 2024 increased both monthly (by 0.1%) and year-on-year (by 2.5%), most entrepreneurs assessed the economic situation negatively in January 2025 (Statistical Office in Bialystok, n.d.).

The main barriers to running a business in 2025, regardless of the region, include: rising labor costs, uncertainty about the general economic situation and, most importantly, high tax burdens (Adamska et al., 2025, p. 5).

Data from third-quarter 2024 reports also show that the highest unemployment rate in the region was recorded among the youngest participants in the labour market (aged 15–24) – 10.9%. In the second quarter of 2024, the unemployment rate increased in the two youngest age groups – by 1.6 percentage points in the 15–24 age group and by 0.5 percentage points in the 25–34 age group (Bialy et al., 2025, p. 11). It's worth noting that the vast majority of employees are employed by public companies/institutions or private employers – a staggering 81.1%, while 18.3% are self-employed (Bialy et al., 2025, p. 9).

These data only marginally indicate that youth employment in the region is a problem with consequences, including population migration to other voivodeships and beyond Poland's borders. This contributes to the outflow of human capital – specific competencies, skills, and knowledge. There's also the issue of young people remaining in the region but lacking access to employment, or to employment that does not align with their capabilities and preferences. In this context, self-employment may be an alternative. Therefore, this study addresses the following research question: Which factors, from the perspective of Generation Z representatives in the Podlaskie region, hinder the creation and operation of one's own business? This problem opens the door to a broader discussion of what might discourage and weaken young people's motivation to start and run their own businesses in the Podlaskie region, and which aspects might be crucial to building entrepreneurial potential in this region.

The Specificity of Generation Z and Entrepreneurship among Young Generations – Outline of the Issue

Although there is no rigid framework defining the birth date of Generation Z or a methodology for establishing boundaries between it and other generations (Moore et al., 2017, p. 111), the literature generally places the birth date between 1995 and 2012. Generation Z, also referred to as iGen, Gen Z, or post-millennials (Barhate & Dirani, 2022, p. 140; cf. Cilliers, 2017, p. 190), is increasingly entering the modern labour market.

One opportunity associated with undertaking professional activity is establishing one's own business, which is particularly important in regions where access to employment is limited and outflows of human capital are relatively high. Entrepreneurship can therefore provide an opportunity to build a workplace not only in response to economic needs but also by taking into account one's own professional preferences, competencies, skills, expectations, and ultimately interests. It enables individuals to shape their careers in accordance with one of Generation Z's most important needs: autonomy. In the literature, this generation is referred to as the Do-It-Yourself Generation (Singh & Dangmei, 2016, p. 2), and research conducted by Dan Schawbel indicates that its members tend to be more entrepreneurial, trustworthy, tolerant, and less motivated by money than Generation Y (Singh & Dangmei, 2016, p. 2, cited in Schawbel, 2014).

The entrepreneurial intentions of younger generations are shaped by a range of factors, including attitudes toward private entrepreneurship, risk-taking tendencies, subjective norms regarding private entrepreneurship in society, entrepreneurial self-efficacy, and family business experience (Rachwał & Wach, 2016, p. 411). They are also expressions of individual ambitions, values, and needs that determine the most appropriate career path. Research shows that a lack of enjoyment in work, a poor team atmosphere, workload, and a lack of a sense of purpose at work are the most common barriers to work motivation (Fratrièová & Kirchmayer, 2018, p. 28). This is why the ability to create a workplace that accounts for individual preferences may serve as an alternative to traditional employment, in which the terms and conditions of work are dictated by the employer.

When analysing Generation Z, it's important to remember the key trends shaping it. These include social media, interpersonal connections, and skills gaps, where Generation Z will suffer more than any other from the growing divide between the highly skilled and the unskilled. The gap in technical skills is enormous, but the gap in non-technical skills is even wider. It's also a global mindset, a local reality – more knowledge of distant parts of the world than Generation Y knew, but less courage in the geographical sense. Here, the key to tactically engaging them in their environment is a focus on what's local and,

finally, on infinite diversity – an entirely new way of thinking about differences (see Tulgan, 2013, p. 6).

On the one hand, there is a perception of high competence, especially in the digital sphere (Gaidhani et al., 2019, p. 2804). However, there are many concerns about what the professional reality should look like and which direction it should take. Generation Z doesn't want to be just a number, but wants to make a significant contribution. The most important aspects in the professional context are a pleasant workplace, a flexible schedule, and paid time off (Gabriellova & Buchko, 2021, p. 492). Research shows that this is a self-confident generation that wants to secure its future. They know that work plays a crucial role in fulfilling their dreams, and if it doesn't, they won't feel happy. If Generation Z doesn't find happiness in the workplace, they will leave it. This generation values its independence and dislikes authority (Ozkan & Solmaz, 2015, p. 480).

As research by Slovak researchers Papulová and Papula shows, entrepreneurship is perceived positively among younger generations as a way to increase employment, improve living standards, and promote common interests and goals. It's not easy to navigate today's world, and it's challenging to understand which path to choose for the future. However, a better future requires not leaving everything to chance. It's necessary to utilise all skills and abilities to create favourable conditions, especially for younger generations, so that they can prepare for the future; the main challenges and responsibilities here rest with teachers, the government, and relevant institutions (Papulová & Papula, 2015, p. 520). It is widely accepted that entrepreneurship is a risky activity that encompasses not only economic aspects but also psychological factors, such as an individual's personality and motivations, which can be a driving force towards the entrepreneurial path (see Mihalcea et al., 2012, p. 280).

Economic and psychological factors will be crucial not only in deciding whether and what kind of business to pursue, but also in addressing specific challenges as an entrepreneur. The modern world is undergoing rapid, significant transformations that often defy accurate forecasting and effective management (Syamsir et al., 2025, p. 1). The COVID-19 pandemic, recession, and geopolitical threats related to the Russian-Ukrainian war all require companies to be flexible, to adapt quickly, and to reconfigure resources to remain competitive. In a volatile, uncertain, complex, and ambiguous (VUCA) environment, leaders face increasingly greater challenges (Atanassova et al., 2025, p. 12). Today's environment, characterised by volatility, uncertainty, complexity, and ambiguity, has influenced and continues to influence the business environment. Next-generation (digital) technologies are accelerating the emergence of new business models and transforming organisational structures, requiring diverse management skills. In this respect, the contemporary business environment requires today's leaders to have a deep understanding of both

the world and their organisation, and, importantly, the ability to engage the organisation in changing and transformative processes (Telli, 2025, p. 196).

Changing social, economic, cultural, and technological conditions mean that modern entrepreneurs must be courageous enough to take risks amid volatility and unpredictability. Innovation, expressed in the creation of products and services that are more creative and differentiated than what is already available on the market, remains crucial. Potential entrepreneurs are also expected to develop entrepreneurial skills, market orientation, and sales orientation (Ashari et al., 2025, cited in Rizan & Utama, 2020). This volatile environment is constantly evolving. In the years following the pandemic, the global business landscape is further shaped by geopolitical conflicts (including the Russian-Ukrainian war and the war in the Middle East), inflationary pressures, rising interest rates, supply chain disruptions, and climate-related disasters. The implications, especially for micro, small, and medium-sized enterprises, are profound (Millar et al., 2018).

The multitude of changes and transformations in the modern world also pose numerous challenges for entrepreneurs. Literature indicates that factors hindering the initiation of entrepreneurship among young people include, among others, a lack of entrepreneurial education, lack of social support, limited social capital, limited access to credit, a lack of business support centres and facilities, inappropriate government policies, and a hostile legal framework (see, e.g., Ofosu-Appiah et al., 2025, p. 1). Importantly, these can be both strictly economic and psychosocial. Among the barriers to the development of small and medium-sized enterprises, Matejun lists external threats, including market, personnel, and financial barriers, as well as those stemming from government economic policy, legal barriers arising from limited access to information, educational barriers, and infrastructure-related barriers.

There is no doubt that the development of the SME sector depends primarily on the amount of capital available, sourced from both internal and external sources. Further barriers include inappropriate economic policies, complex business regulations for establishing and operating a business, instability in the legal system, and the high costs of adapting to regulatory changes (Matejun, 2003, p. 236). In this context, and particularly importantly, a key factor influencing the success of micro and small businesses is entrepreneurial orientation. It should be understood that innovation, proactivity, and a willingness to take risks are considered necessary in an unpredictable environment. (see, e.g., Karnowati et al., 2023). However, societal expectations can be problematic, as they often prioritise formal employment over entrepreneurship. Many younger generations feel pressured to seek traditional jobs rather than start their own businesses. Difficulties also arise from cultural preferences that can discourage risk-taking and innovation, especially among young people, who at this stage often lack sufficient self-confidence to evaluate entrepreneurship as a viable career option (Makina, 2022).

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A flawed assumption in entrepreneurship policy is that anyone can be trained to be an entrepreneur. This approach, despite its noble intentions, often overlooks key differences among types of entrepreneurial activity and the conditions under which entrepreneurship training can be effective. Risk-taking alone does not drive entrepreneurship, but motivation and skills are cited as key factors (Brixiova et al., 2025, p. 5, cited in Baumol, 1990). The number of existing barriers is not limited to those listed above; they collectively indicate the multitude of problems entrepreneurs often face, regardless of the specific nature of the business. Although discussions of entrepreneurs' challenges and barriers have long been part of public debate, they often overlook the perspectives of the youngest members of the labour market. From this perspective, self-employment can serve as a means of avoiding unemployment, particularly when the unemployment rate is relatively high, and a lack of experience or appropriate skills further complicates the process of choosing a career path. In peripheral regions, entrepreneurship – it's worth noting – can not only provide opportunities for self-employment but also potentially create jobs for the local community.

Methodological Assumptions and Characteristics of the Research Sample

The research presented in this paper aimed to identify the barriers perceived by Generation Z representatives from the Podlaskie region in creating and running their own businesses, with gender as a differentiating factor. The research problem was formulated as follows: Which factors (economic/organisational and psychosocial) from the perspective of Generation Z representatives in the Podlaskie region hinder or prevent the creation and operation of their own business, and what are the differences between the perspectives of women and men? This objective dictated the purposeful selection of respondents for the sample. The key inclusion criterion was age: Generation Z (individuals born between 1997 and 2006, i.e., adults on the date of the study), which is essential for considering their actual activity in the context of entrepreneurship and professional career. A total of 340 respondents from the Podlaskie region (Białystok, Łomża, and Suwałki subregions) participated in the study. 55.3% were women and 44.7% were men. Respondents represented the following places of residence: rural areas (31.8%), small towns (population below 20,000 inhabitants) – 20.3%, medium-sized towns (20,000–100,000 inhabitants) – 34.1%, large cities (over 100,000 inhabitants) – 13.8%. The detailed distribution is presented in Table 1.

The survey included respondents with secondary education (40.3%), higher engineering education (7.0%), higher bachelor's degree (32.4%), and higher master's degree (20.3%). A detailed breakdown is presented in Table 2.

The empirical section of this paper presents a previously unpublished fragment of research on factors

Table 1

Distribution of the Place of Residence of the Surveyed Respondents

Respondent's place of residence	N	%
Village	108	31.8
Small town – population below 20,000 inhabitants	69	20.3
Medium city – 20,000-100,000	116	34.1
Large city – over 100,000	47	13.8
Total	340	100.0

Source: author's own work.

Table 2

Distribution of Respondents' Education

Education	N	%
Secondary education	137	40.3
Higher engineering	24	7.0
Bachelor's degree	110	32.4
Master's degree	69	20.3
Total	340	100.0

Source: author's own work.

perceived as barriers or difficulties in establishing and operating one's own business, as reported by the respondents surveyed. This paper presents the results obtained in the main research sample (without respondents from the pilot group).

The study utilized a proprietary online CAWI questionnaire, which was made available for respondents between July and September 2024 via social media, career offices, and the USOS systems of universities in the Podlaskie Voivodeship.

The survey questionnaire contained 17 closed questions (cafeteria of answers), and in the case of 11 of them the respondent also had the opportunity to provide his/her own additional answer (outside the available cafeteria).

The questionnaire covered the following areas: propensity for entrepreneurial behaviour; risks, concerns, and difficulties (economic/organisational and psychosocial); traits and soft skills conducive to entrepreneurship; challenges associated with entrepreneurship; education; and support for entrepreneurship development. The research was conducted online and maintained complete anonymity.

Statistical processing of the data collected during the study was performed using IBM SPSS Statistics. To compare women and men regarding the importance of economic, organisational, and psychosocial factors hindering business activity, the Mann-Whitney U test was used. This test examines whether there is a statistically significant difference between two groups for ordinal or ratio variables that are not normally distributed. The following abbreviations are used in the tables containing this test: *M* – arithmetic mean,

Me – median, *SD* – standard deviation, *Z* – test statistic, *p* – test significance. Three levels of statistical significance were adopted (from highest to lowest: $p < 0.001$ – marked with ***, $p < 0.01$ – marked with **, and $p < 0.05$ – marked with *). In this case, the groups differ statistically significantly. The level of measurement of the variables (scale 1–5) supported the use of this test in this analysis.

Research Results – Analysis and Discussion

This paper presents selected excerpts from quantitative research conducted as part of a large project in the Podlaskie region (subregions: Białystok, Łomża, Suwałki), demonstrating differences between women and men in their perceptions of barriers and difficulties hindering business activity. The analyses conducted as part of the study indicate that Generation Z members perceive a range of concerns related to starting and running their own businesses. In the first part, respondents rated the importance of economic and organisational factors hindering business activity on a scale of 1–5, where 1 = not difficult, 2 = slightly difficult, 3 = moderately difficult, 4 = very difficult, and 5 = impossible. Therefore, the higher the mean and median on a 1–5 scale, the greater the difficulties associated with a given factor as perceived by respondents.

The collected data show that, among the economic and organisational factors, women found the high costs of running a business the most challenging. In contrast, the lack of appropriate professional contacts was the least challenging. Among the economic and organisational factors, the greatest challenge for men was the high cost of running a business. In contrast, the lowest were posed by the lack of institutional support. The Mann-Whitney U test revealed statistically significant differences between groups in perceived importance of the lack of institutional support and perceived difficulty in obtaining funding for business development. Both of these factors are significantly

more important for women than for men. Additionally, for the factor “difficulty in obtaining funding for starting a business”, the difference is close to the level of statistical significance. This factor is more important for women than for men. Detailed data are presented in Table 3.

In the next section, respondents rated the importance of psychosocial factors that hinder business activity on a 1–5 scale, where 1 = very low, 2 = low, 3 = average, 4 = high, and 5 = very high. Therefore, the higher the mean and median on a 1–5 scale, the greater the difficulties associated with a given factor in the respondents’ assessment. The data obtained indicate that, from the perspective of women, high stress is the most challenging of the psychosocial factors, while lack of trust in others is the least challenging. From the perspective of men, conflict management is the most challenging psychosocial factor, whereas a lack of trust in others is the least challenging. The Mann-Whitney U test revealed statistically significant differences between the groups in the importance of high stress and high future uncertainty, as well as in the associated mental and emotional states. Both of these factors are significantly more important for women than for men. Additionally, for three factors: lack of trust in others, maintaining high motivation and energy for hard work, and managing relationships, the difference is statistically significant – they are more important for women than for men. Detailed data are presented in Table 4.

The collected data shows that respondents consider high business costs, a lack of appropriate professional contacts, and a lack of support from external institutions to be important economic/organisational factors. Psychosocial factors include high stress, a lack of conflict-management skills, and concerns about uncertainty, which can ultimately affect one’s psychophysical well-being. Meanwhile, the realities of the modern world are inherently linked to unpredictability, instability, and uncertainty (see, e.g., Mirakyan, 2022). Since eliminating uncertainty

Table 3

Comparison of Women and Men in Terms of the Importance of Economic and Organisational Factors Hindering the Conduct of Business Activity

Economic and organisational factors	Sex						U Mann-Whitney Test	
	Female			Male			Z	p
	M	Me	SD	M	Me	SD		
Complicated laws and regulations	3.61	4.00	0.67	3.55	4.00	0.83	-0.309	0.758
Lack of support from institutions	3.48	4.00	0.76	3.12	3.00	0.91	-3.590	<0.001***
Difficulty in obtaining funding for starting a business	3.83	4.00	0.93	3.60	4.00	1.13	-1.673	0.094
Difficulty in obtaining funding for business development	3.62	4.00	0.81	3.34	4.00	0.98	-2.663	0.008**
Lack of appropriate professional contacts	3.42	4.00	0.86	3.28	3.00	0.94	-1.392	0.164
High costs of running a business	3.88	4.00	0.66	3.73	4.00	0.83	-1.514	0.130

Source: author’s own work.

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Table 4

Comparison of Women and Men in Terms of the Importance of Psychosocial Factors Hindering the Conduct of Business Activity

Psychosocial factors	Sex						U Mann-Whitney test	
	Female			Male			Z	p
	M	Me	SD	M	Me	SD		
High stress	3.94	4.00	0.87	3.58	4.00	0.97	-3.340	0.001**
Lack of trust in people	3.34	3.00	0.87	3.17	3.00	0.87	-1.824	0.068
Maintaining high motivation and energy for hard work	3.60	4.00	0.97	3.43	3.00	0.97	-1.796	0.072
Managing relationships with people	3.67	4.00	0.86	3.47	4.00	0.96	-1.764	0.078
Conflict management	3.80	4.00	0.88	3.60	4.00	1.08	-1.522	0.128
High uncertainty about the future and the associated mental and emotional state	3.76	4.00	0.96	3.40	3.00	1.02	-3.370	0.001**
Fast pace of work	3.47	3.00	0.83	3.30	3.00	0.96	-1.370	0.171
The need to adapt to many, rapid changes	3.68	4.00	0.88	3.56	4.00	0.84	-1.005	0.315

Source: author's own work.

is impossible, it is preferable to support young generations in developing competencies that will enable them to function in this reality. Mental resilience, assertiveness, communication, negotiation skills, and conflict and crisis management are among the aspects to consider when building young people's entrepreneurial potential. This is also crucial in the context of developing educational programs, where practicality is a key consideration, as demonstrated by Seemiller and Grace (2017, p. 22).

Generation Z students clearly prefer practical learning opportunities that enable them to apply what they learn immediately in real-world contexts. This "confrontation" between knowledge and practice enables them to adapt more effectively to a real-world business environment and to develop and master specific skills. There is also no doubt that entrepreneurship is a high-risk activity, in which outcomes are difficult to predict, and the changes the socio-economic environment may bring are uncertain. On the one hand, autonomy, independence, and the ability to combine work and hobbies are essential values for Generation Z. However, the issue of understanding what running a business is, what challenges and difficulties it entails, and consequently, what challenges may arise at various stages of one's business development remains problematic.

Research findings suggest that the need for stability, predictability, and security is so important. Similar conclusions emerge from research conducted by Samul, Kobylińska, and Rollnik-Sadowska (2018, p. 94). The authors point out that among young people (15–29 years old) in the Podlaskie region, job satisfaction is the most important factor in their careers, rated higher than salary alone. Notably, employment stability and the security associated with long-term employment remain crucial; for young people, these are more important than mere development opportunities. This raises the question of what constitutes

the attractiveness of entrepreneurship and how to promote it so that it is perceived as a compelling alternative to a career based on one's own values. Research conducted among Generation Z in Bucharest by Iorgulescu (2016, p. 51) also indicates that, as with Polish Generation Z respondents, they have a strong need for security, as reflected in their desire for secure jobs. Other important aspects include good professional relationships, generous remuneration, and the opportunity to work in a team.

In the context of economic factors, one particularly problematic area is the cost of running a business. However, the problem lies not only in the costs themselves, but also in obtaining financing for business development. This is one of the barriers that can particularly limit the activation of younger generations in this area, a finding echoed in other studies across regional contexts (see, e.g., Kropelnyska et al., 2025, p. 118; Matlhake & Kalitanyi, 2025). Support from external institutions for employment also remains an important issue, particularly at the regional level. Appropriately tailored programs that account for the real needs and capabilities of young people could provide significant support in establishing their own businesses. The research conducted covers only a fraction of the area related to potential barriers and difficulties in the context of building and developing one's own entrepreneurship. However, it can also serve as a starting point for scientific exploration of youth entrepreneurship development, especially in the context of the Podlaskie region in the current socio-economic reality.

In response to the research question, it should be noted that women and men differ in their perceptions of economic/organisational and psychosocial factors as barriers/difficulties in running a business. This is particularly evident in relation to psychosocial factors. Research indicates that one of the most important barriers (an economic/organisational factor common

to both groups) is the cost of running a business. For women, a significant barrier is the lack of institutional support and difficulty obtaining funding for business development. In terms of psychosocial factors, women are dominated by high stress. In contrast, men struggle to manage conflicts, which are inherent to every business, regardless of its specific nature.

Summary

Establishing and running your own business is a significant challenge but also an opportunity, especially for those seeking to create a workplace aligned with their values, needs, capabilities, and expectations, while accounting for individual preferences across multiple dimensions. It certainly requires courage and a certain openness to the risks inherent in this career model. While it's difficult to avoid certain risks, it's possible to shape specific educational programs to provide real value and significant support for potential young entrepreneurs. It's also worth paying attention to the individual factor – offering specific assistance that takes into account individual needs, expectations, and capabilities. This is especially true, as Slovak researchers suggest, because the younger generation is expected to bring new energy, knowledge, and insights to their specialisation, thereby enhancing the economy's competitiveness (see Papulová & Papula, 2015, p. 516). In this context, youth entrepreneurship can be viewed as a new energy in the labour market and an impetus for its development. In the peripheral regions that constitute the context of this research, opening and running one's own business can potentially be an excellent opportunity to avoid unemployment and possible migration among young people, making it all the more important to build support programs that will address the challenges faced by the youngest participants in the labour market.

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