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Motto

*Teaching and learning personal entrepreneurship
brings society resourceful, wise, active and useful people,
and limits the number of those who are passive,
lazy and unsuccessful*
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The Conditions and Prospects for the Development of Personal Entrepreneurship Education Among the Young

Abstract: The aim of the paper is to define the core, the elements and the meaning of personal entrepreneurship (resourcefulness), describe its level among the young in Poland on the basis of sociological surveys (interviews, questionnaires and group discussions with secondary school students), analyse and assess educational programs for personal entrepreneurship in the light of the expectations of secondary school and university students, as well as design education for personal entrepreneurship. Numerous observations of young people in different life situations show that they are not a symbol of a high of personal entrepreneurship. There are many reasons for this including inadequate teaching programs, overuse of electronic devices and the overprotection of their parents. The latter makes young people unmotivated to achieve anything because they can instantly get all they need. In the paper, it is assumed that a fundamental background of entrepreneurship, including in economic, organisational, societal, political and other spheres, must be personal entrepreneurship (resourcefulness). Because in Polish schools and universities this is not taught, the author has presented a personal entrepreneurship education program.

Keywords: activity; ambition; initiative; personal entrepreneurship; resourcefulness

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Introduction

The aim of the work is to define personal entrepreneurship (resourcefulness), as well as determine its place and importance in shaping economic and social entrepreneurship. The personal entrepreneurship of young people who are just starting their professional careers is of exceptional importance (Popowska, 2018). This is why it should be taught from an early age in families especially as well as in secondary schools and colleges.

The basic methods of researching the level of entrepreneurship among the Polish young were sociological, in the form of personal interviews, surveys and direct observations of their behaviour.

It was assumed that personal entrepreneurship (resourcefulness) must be the original foundation for economic, organisational, social, political or any other kind. No other entrepreneurship is possible without the first (Bieniok, 2019). Therefore, in secondary schools as well as in universities, teaching personal entrepreneurship must be ahead of the teaching of any other kind. Socrates once said that “you must get to know yourself first.” Therefore, at the core of entrepreneurship education should be knowledge and the development of their own personalities to prepare them for adult life. This type of approach dominates this work.

The essence and importance of personal entrepreneurship in social life

One cannot manage oneself or any resource, as well as a company or even family if one does not know oneself well, especially one’s own resources which should be respected, developed and managed wisely. The many resources to be managed include health, talents, time, money, wealth, and even your loved ones, etc. This is why this task becomes the most important and the starting point, to be followed by professional and personal success (Drucker, 1985). If this challenge is not met, it is impossible to effectively use and multiply one’s own resources, and yet this is the condition for continuous development and success (Baron, 2007).

In Polish literature, there are many publications on entrepreneurship, but most focus on the economic kind identified with the process of establishing and running a business. Almost none or very little is written about entrepreneurship in general, i.e. personal entrepreneurship (individual resourcefulness), which is the primary and indeed absolute condition for any other type of activity to be crowned with success (Bieniok, 2019). Personal entrepreneurship in the form of a set of positive character traits, especially those activating individual and group behaviour, is the foundation of every efficient human activity, including the economic one. Without a certain dose of personal entrepreneurship, business success or success in any area of life is not possible (Baran, Bąk, 2016).

Personal entrepreneurship is unfortunately not a concept that is strict, homogeneous and easy to define. One should pay attention to its multidimensionality and numerous conditions. Therefore, for a closer explanation of this category, a short semantic analysis will be carried out and the content and core of the term ‘entrepreneurship’ will be examined. To this end, it becomes necessary to deconstruct the word into the prime factors that make it up and later decide about its different types (Bieniok, 2018).

In the 1960s T. Kotarbiński (Kotarbiński, 1965) undertook this task in the *Traktat o dobrej robocie*. Writing about personal entrepreneurship, he stated that “it is about our

own initiative and activity (energy and passion for action) consisting in the spontaneous creation of intentions and attempting to implement them immediately, not only under the pressure of someone's orders and not according to someone else's prompting or concept". Kotarbiński draws attention to the fact that an entrepreneurial (resourceful) person thinks, plans and undertakes independent actions without being reminded, urged or helped. They even exceed expectations. They do this because they want their current and future life to be better for themselves as well as others. As a result, they become active initiators of intentions, i.e. a kind of innovator introducing changes for the better in their own lives and in their environment. Of course, initiative and activity are the core of any entrepreneurship, so these are necessary conditions, though not sufficient to be an entrepreneurial person. In particular, the area of human entrepreneurial initiative and activity has not been defined here, i.e. the goals of the actions we should strive for have not been specified at all. That is why we are attempting to supplement this two-factor indicator of entrepreneurship with additional stimulants preceding both of these characteristics in the form of personal ambitions and planning ways of achieving them. It is above all ambition, i.e. our aspirations and desires that should precede and then determine the area of our initiative as well as the direction of activity and effort aimed at the specific goal emerging from them. It seems that this is a necessary additional determinant and direction finder for personal entrepreneurship, and then for economic, political, organisational, social, and so on.

Based on these considerations, the key factors stimulating personal entrepreneurship (individual resourcefulness) include (Bieniok, 2016 b):

- ambitions (specific desires, dreams, aspirations, mission and vision of life), which determine the direction, and therefore the priority life goals of one's activities;
- a plan setting out, in detail, how to optimally implement these ambitions;
- an initiative launching planned activities, aiming in the above direction and in following a planned way;
- activity (energy, passion and flexibility in action, i.e. perseverance) in this area.
- Colloquially, it is claimed that an entrepreneurial person is clever, agile, active, efficient, inventive, practical, and, generally, resourceful in life. In general, young people do not receive these qualities at birth and neither often at home, but must develop them in themselves by observing and imitating
- enterprising people in their own surroundings; such as (maybe) resourceful parents, neighbours, some teachers, close or distant relatives, friends, heroes of fairy tales or books, etc. Therefore, every person must learn entrepreneurship from an early age, but we need to help them. Their efforts in this area should constantly be supported and stimulated by the school and university teachers. There are no other more important goals and tasks in the pursuit of activating young people. All other tasks should be closely related to and result from them (Wach, 2013).

Even if young people agree with the need for constant self-improvement, they do not know how to do it, because no one has drawn their attention and they have not been taught it anywhere. This is mainly due to overprotective parents and teachers, and school books overloaded with unnecessary content. The latter requires a thorough and wise remodelling towards its practicality and bringing it closer to everyday life (Bieniok, 2017).

The opposite of personal entrepreneurship is clumsiness (inefficiency, ineptitude) leading to life's failures, deprivation and poverty. Losers are characterised by passivity

(indifference and insensitivity), apathy, sloth, laziness and inaction, discouragement, comfort and egoism, complexity, low self-esteem, lack of independence in actions and making decisions, as well as pretentiousness. Colloquially, clumsiness means sloppiness, geekiness, opacity or indifference. The old life slogan, constantly repeated by such people is “it will turn out all right.” Non-enterprising people constantly think, expect and count on the help of others. They are lazy, and they like comfort, ease and “peace of mind”. Most often, this laziness, awkwardness and clumsiness arise from habits from an early age to do nothing at home. This is also generally the result of overprotective parents who reassure their children that they “should do nothing but learn”. And nowadays children have so many attractive temptations and toys around them, mainly electronic, that occupy all their free time, leaving no time for learning or anything else. Teachers and educators could say something about this. In this way, an army of losers and less entrepreneurial people is increasing around us.

Today, children are supposed to deserve everything from parents, and some adults - employers, various social welfare organisations and the state. Such young people do not wonder where to find the money for all this. And yet someone has to work it out and produce it before dividing it among less entrepreneurial people. This is the way of things, not the opposite. If everyone wanted only to take and use the products of others, goods would quickly deplete leading to widespread poverty.

In procedural terms, entrepreneurship consists of the continuous, committed building of a new and better life. It comes first to improving oneself (Baron, 2007). In addition, entrepreneurship creates a platform and conditions for providing broad assistance to other people. An entrepreneur has all the features necessary to achieve success in life in his or her chosen field of activity.

The level of personal entrepreneurship of the young in the light of research

Sociological studies (interviews, surveys, tests, behavioural observations) regarding the entrepreneurship of the young were conducted in five secondary schools and included a total of 213 students. This type of research was also carried out at four universities among 112 students. Interviews were conducted face to face, while surveys and tests were anonymous. It is symptomatic that, in general, the modern, young, living in prosperity never seen before, show a fairly low level of personal entrepreneurship (resourcefulness). The research shows quite clearly that (Bieniok, 2019):

- 79% of them have almost no knowledge regarding managing their health, time, money, talents and creativity;
- 75% do not yet specifically think about their future;
- 72% think that the goal of life is to achieve happiness, but cannot yet define it;
- 55% admit sadly that they do not have friends in real (and not just online) life;
- 63% are not very happy and are dissatisfied with their lives;
- 77% admitted that they have serious problems with efficient communication in the family and among friends and that they have considerable difficulties in solving their personal life problems;
- 81% do not selflessly carry out any social and useful work for their environment;
- 67% of them almost never perform any household duties and are not convinced of the necessity to carry them out;

- 86% do not know, for example, how many minutes you need to cook a soft-boiled egg, and 92% would not be able to cook any soup (which shows how little they do household chores);
- only 8% of secondary school students and 16% of full-time students do occasional hired work, earning some pocket money.

To sum up, it can be stated that 71% of respondents (with their current lifestyle) have little chance of success (which is sad and even shocking).

An important and underestimated source of children's development and wisdom in Poland may be their work. This is obviously the type of work that is within their limits; however if they do not do such work, either at home or outside, they become lazy and clumsy in life. Children are not taught to participate in household chores and discipline. As a result, children not only do not learn life and wisdom but gradually become unused to work. The lack of time complained about by children and adolescents (as well as adults) is one of the most common excuses due to the misuse of electronic equipment. The introduction of rational restrictions in this area immediately increases the amount of free time available. It should always be remembered that young people who do not do any household chores are less wise, and then they experience numerous troubles in adulthood.

Once, children from an early age worked together with parents. It was work in the field, at home, on the farm, in family businesses, or in various craft enterprises. It was believed that such work teaches many experiences and then positively affects mental development. Today, children hardly work at all. If this happens, where do children learn the secrets of work and gain practical knowledge, wisdom and resourcefulness in life, if they have no opportunity to do so? Only those few who do not receive pocket money earn some extra income in a casual way. Thus, they acquire life experiences and wisdom necessary in adulthood early on.

According to many employers (87%), what young people are most often missing (Bieniok, 2019) includes:

- respect for work and genuine effort that they have not learned at school or at home;
- ordinary duty and self-discipline;
- general and emotional intelligence;
- knowledge in an academic field and specialties;
- many life and professional skills that do not coincide with "certificate education";
- commitment, activity, initiative and creativity that above all require mental effort;
- entrepreneurship, i.e. ambition, and the ability to cope independently in life;
- responsibility for themselves and then for their business and family.

Contemporary, rich living prefers a carefree pursuit of what is pleasant. It offers immediate benefits, a lot of fun and a crazy carnival. Beautiful is an offer, but quite elusive and quickly transient because it is temporary and generally does not provide a future. It has a very short and quickly passing prospect of pleasure calculated only for today.

The purpose of many people's lives is to use pleasure until satiety. It is not enough for them to be saturated with goods and pleasures. They do not know the saturation limit. They try to constantly cross this border. They live only with the pleasures of today without restrictions and without concern for the future. They are not interested in deferred gratification that will pay off with long-term benefits throughout their lives.

Short-sightedness and an attitude of constant, momentary satisfaction, pleasure and entertainment, dominate. They do not realise that they are living on a loan that will have

to be paid back someday. They only live in the present, as if they were to die tomorrow. The matter of the future is too far ahead to interest or disturb them. They do not know that the past is what has already passed, the present is what we have, and the future is what we can have if we strive for it.

Critical analysis and assessment of the condition of personal entrepreneurship in school and university students

Sociological research shows that many students (85%) admitted with sadness and regret that they had never encountered at school even attempts to solve the various problems of life bothering young people like them. The school equips them with broad general knowledge, but it does not teach the most important things in life. It skips practical life skills, without which it is difficult to achieve success and happiness. The school instils knowledge that can be found on the internet at any time. It should not convey dry, encyclopaedic knowledge, but teach specific practical skills and resourcefulness, i.e. personal entrepreneurship. Therefore, the school does not teach wisdom, i.e. a healthy diet and lifestyle, creative thinking, solving various problems, making decisions, efficient communication, managing time, appropriate behaviour, cooperation in a group, making friends, developing talents, managing money and very many other things without which a happy and useful life is impossible.

Well-understood and once implemented in Sweden, a stress-free upbringing system did not work, unfortunately, neither there nor anywhere in the world (Kuratko, Hodgetts, 2004). "Complete slackness" in the form of a lack of responsibilities at home, as well as no consequences for bad behaviour, did not pass muster. Numerous 'civilization' amenities in the form of a TV, DVD player, computer, mobile phone and various other gadgets, which young people use immoderately, leave no time for any other activity, learning or performing duties. Overprotective parents, who try to do everything for their children, are also to blame. Therefore, most young people can only constantly play with electronic equipment and selfishly enjoy life. Meanwhile, if they do not perform domestic and social duties, then they cannot do them later, in their families and professional work, because they did not have the opportunity to learn them and do not even see their need. They are also helpless in college, and then in job searching and in the job itself. They become dependent, lost, passive and ill-adapted to life.

School and university students have never encountered anything like developing real personal entrepreneurship (resourcefulness in life), even in secondary schools where this subject is included in the curriculum. Entrepreneurship classes talk about factors of GDP growth, the labour market, ways to combat unemployment on a macro scale, the role of Poland in the world, globalisation, taking loans, ways of accounting income and expense, the principles of writing CVs, or are simply lessons when students can do homework in other subjects. These types of classes are subject to boredom and mockery, and even horror and have aroused widespread resentment (82% of survey responses). This gives grounds to state that entrepreneurship classes were fiction and did not completely prepare young people for life.

There is hardly any talk at school about personal entrepreneurship as a source of success, well-being, getting rich, making money, contentment and happiness. Meanwhile, managing one's own activity, and consequently own health, competences, talents, time,

money and material goods, which today have become the most important factors of personal success, happiness and being human in general. Without them, ensuring a fair, happy and fulfilled life, one cannot live and function efficiently in the world. Learning to manage all the above is in the potential of every person but is neglected in school, and even if these matters are discussed, they are presented in a rather negative context, not necessarily worth the effort, care and endeavours of 'modern man'.

From the sociological research and observation of the behaviour of school and university students, the clear conclusion is that due to a lack of knowledge about true entrepreneurship, young people are, unfortunately, mostly passive, and therefore apathetic, lazy and unsuccessful, and therefore do not show resourcefulness, initiative and activity, let alone economic and social entrepreneurship. That is why we are of the opinion that first they should be taught the basics of personal entrepreneurship, which is only a prerequisite and primary condition in relation to resourcefulness in life and the shaping of a happy and fulfilled life, and followed by economic, social or other entrepreneurship. Personal entrepreneurship can also be learned by oneself, but it requires knowledge and persistent work and the will to constantly become a better person. Schools often teach uncritical reception and the memorisation of a lot of textbook information, rather than thinking, i.e. independent analysis and problem-solving. The school is dominated by the traditional way of learning, i.e. memorising and then uncritically repeating what is written in textbooks or what the teacher expects.

Meanwhile, instead of just providing information, schools should teach how to get and re-evaluate information, and then practically use it in life. A school is to teach students free expression and discussion on any subject, then argue and defend their point of view with substantive arguments. It helps overcome the fear of speaking, teaches independent thinking, creativity, rational decisions, assertiveness and self-confidence, and above all practical life wisdom. Education cannot rely on the fact that a young person memorises knowledge by heart and is accountable for it. Whoever has a better memory gets a better grade. But as we know, memory is unreliable. Not much remains in the brain from such memory cramming. After only a few weeks or months, one does not remember much. The school should teach logical thinking and creativity as well as the ability to search for opportunities to apply them in life. Knowledge alone no longer has great value. It is important to be able to verify it and use it in practice and in everyday life. The teacher should infect children with the passion to search for new solutions and applications.

Albert Einstein, who himself had difficulties at school, once said that:

- school education should be conducted in such a way that students consider it a valuable treasure and not as a duty;
- education is not about getting the facts, but learning to think and solve problems;
- it is a pity that in textbooks and scientific theories we do not find any practical tips on how to proceed in various situations, especially those concerning students themselves.

Unfortunately, students are often bored at school because the knowledge they are provided with is not interesting and does not prepare them for life. Teaching at school is not "charging their batteries" and certainly is not an intellectual adventure. Students are forced to burden their memories with thousands of things that are likely to never be of any use to them. In this regard, every student, teacher and adult can give a lot of such examples from subjects studied at school. This is because core curricula, subject curricula and textbooks are poor. They do not meet the expectations of students and do not take

at all into account the problems that young people face during turbulent puberty and preparation for future adult life. From the sociological research conducted during the last school lesson in entrepreneurship, in a free discussion summarising students' classes, it follows that: "in secondary schools, where entrepreneurship is taught, we are told about 'macro matters' and many other things that do not concern us and absolutely do not interest us, and which we have no control over." They believe that during their turbulent physical and mental development they are experiencing many problems that they cannot cope with.

They claim that they are not told about what is most important for a young person in their development, and especially about it:

- "how to live wisely and usefully;
 - how to eat a healthy diet and what a healthy lifestyle should be;
 - how to recognise talents and how to develop them;
 - how to solve emotional, social and financial problems;
 - how to make friends and improve relationships at home and in a group;
 - how to resolve conflicts and how to avoid them;
 - how to fight laziness and bad habits;
 - how to fight various difficulties and stress before a class or exam;
 - how to learn, for example, mathematics, physics or foreign languages;
 - how to learn resourcefulness, i.e. entrepreneurship;
 - how to learn wisdom and creativity;
 - how to achieve personal and professional success;
 - how to multiply money, that is how to get rich ethically,
- how to be - as a consequence - a fulfilled and happy human being" (Bieniok, 2019).

It is sad to write, but more and more Polish school students believe that school does not provide useful learning for work (78%) and does not prepare them for adult life. Adults hold a similar view (82%), believing that they hardly gained any practical knowledge. Many of our teenagers do not believe that if they study hard, they will get a good job. That is why it is important to change such beliefs early enough. However, this can only be done by honing personal entrepreneurship, i.e. resourcefulness and activity in all spheres of life. But first of all, one needs to know how to do it. However, this is what the school should teach.

Many young and smart students are passive people who do not want to learn what they deem unnecessary and do not want to make a career and "stick their neck out" because it requires effort. They want to have "peace of mind". They have no need to be someone better and wiser, as there is no reason for it. They already have everything. They are the owners of numerous electronic toys, fashionable clothes, treats, and even motorcycles or cars, so they have no motivation to learn and get anything. It is not like in the generations of our ancestors when people had to get everything themselves, with hard effort and work.

It is sad that the visible feature of many young people is low self-esteem, and thus the dependence and social passivity which is deeply rooted in Polish mentality. A characteristic feature is a complaining attitude, which is the result of overstated ambitions and a lack of initiative. They believe that they deserve everything from the state or their parents and are just waiting for all this to come to them without much effort on their part. This attitude, unfortunately, is selfish and contrary to the philosophy of individual entrepreneurship, in the active and personal shaping of one's future and personal happiness.

Finally, there is hardly any talk at school about personal entrepreneurship as a source of well-being, getting rich, getting a job and money, contentment and happiness. Meanwhile, managing your activity, and consequently own health, competences, talents, time, money and material goods, today has become one of the most important factors of personal success, happiness and human life in general. Without them, ensuring a fair, happy and fulfilled life, one cannot live and function efficiently in the world. Learning to manage all these, along with the potential of each person, is completely neglected in school, and even if these matters are discussed, they are discussed in a rather negative context as something unimportant.

There is no clear link between theory and practice in secondary or higher education. Students master the theory without clearly associating it with life, making the more enlightened ask the following question: "What will I need it for?" They are not shown and are not required to know how they will use it in their present and future lives.

The school does not teach preparation for adulthood (upbringing for future life), and in particular:

- thinking and understanding oneself and one's place in the world;
- faith in oneself and own abilities;
- discovering one's hidden talents and then developing them;
- ways of planning own life path;
- solving various problems and making decisions;
- creativity and ways of developing interests and personality;
- developing activity, entrepreneurship and resourcefulness in life;
- the ability to continually learn new things and self-improve;
- cooperation in a group and society;
- making wise friends;
- responsibility for oneself and others;
- the art of discussion as well as negotiation and assertiveness;
- developing emotional intelligence;
- the biology and psychology of love;
- the principles of family and social life;
- caring for a healthy lifestyle and own health.

However, unfortunately, students do not learn how to lead a wise and useful life.

An outline of a new educational program of personal entrepreneurship (resourcefulness in life) for the young

Albert Camus once said that today's school is preparing for life in a world that no longer exists (Camus, 1957). During the turbulent and ever faster development of science and technology, one needs entirely different knowledge and preparation for such a life. That is why it is necessary to slim down and rationalise national curricula and focus them on the future, not on the past, which cannot be changed and which will not happen again. Instead of remembering the facts, it is more necessary to stimulate thinking and creatively shape the future.

Besides, students need to be taught ways to solve their current problems because their troubled and even stormy emotional lives cannot keep up with rapid physical maturation. Students do not need to be convinced that teaching personal entrepreneurship

(resourcefulness in life) should be ahead of education in any other way, especially economic and social. Absolutely all students are for such an educational priority because every young person experiences various types of problems which they cannot cope with.

Personal entrepreneurship should be taught and gradually implemented and practised, literally, from an early age. This can be done as it is practised in some areas of Japan, where it is already being implemented among young children. They use a relatively simple educational method known as the “10 S – Plus method” (Bieniok, 2016a). Its task is to teach and instil personal entrepreneurship in children and the young in the form of such traits and virtues as independence, cleverness, diligence, self-discipline, neatness, self-improvement, nobility, friendliness, solidarity, modesty, verbosity and self-control. Somewhat similar methods are used to educate young people in Finland, whose education system is recognised as one of the best in the world. These simple traits are instilled in children and adolescents from an early age, first during play, and then while performing small household, school and social duties, so that they become ingrained and a daily habit. Later, they are to be useful in personal and professional life and in social work.

It is on these qualities that the famous ‘quality circles’ and the ‘kaizen’ method were created in Japanese enterprises, which is a social and universal movement for activating everyone to improve everything around them continually. As a result, Japanese products are known in the world for their excellent quality and originality of solutions. They did not arise spontaneously but were developed for generations during the painstaking process of shaping personal entrepreneurship in young people.

Based on detailed sociological research and consultations among pupils and students, the author attempted to develop and publish an appropriate guide – a textbook on personal entrepreneurship (Bieniok, 2019). In order not to make a revolution, it may be considered an additional item to the existing textbooks in this field. Each issue raised in the book was consulted with young people many times, genuinely thought out and justified. Also, the author made sure that this publication was exciting and extremely attractive, and at the same time, not only thought-provoking but also stimulating its practical use in current and future life. That is why such a task was challenging and extremely demanding for the author. It is known that every person wants to be happy, wise, talented, wealthy, kind and warm and fulfilled in every respect. Besides, everyone wants to achieve their ambitions, desires and aspirations aimed at achieving success at the lowest possible

cost and effort. Therefore, how to present in one study a “recipe” for the realisation of such broad and demanding expectations?

At first glance, this is an impossible task in one guide. But to meet that, the book contains a lot of exciting and informative examples, anecdotes, proverbs and sayings, as well as exercises and hints for personal use. It meets the expectations and desires of every young person who longs for happiness and well-being. Also, the book was written in a simple, colourful and attractive language, without unnecessary scientific jargon. The text is friendly, kind, inspiring and useful for young people.

After long, deep and thorough thoughts on the whole task, an initial very long list of expectations of a potential recipient and reader was prepared, totalling 39 items. School and university students were consulted many times. It was only on this basis that several versions of its content were designed. One of them, the most promising and taking into account most of the basic expectations of school and university students, is summarised below (Bieniok, 2019).

In the introductory part of the guide, the opening test is proposed to determine the level of current personal entrepreneurship (life resourcefulness) of each young reader and their chances of success with their current lifestyle. Then the concept of personal entrepreneurship was precisely defined, as well as its importance in the process of creating success in life.

In the central part of the book (Bieniok, 2019) 20 principles of personal entrepreneurship leading to success are presented and which are worth learning. Among them, the following were introduced:

- wisely shaping good physical and mental health,
- dreams and transforming them into reality,
- planning daily activities and future life to avoid chaos,
- living the future, not just present, short-term pleasures,
- identifying and developing one's talents,
- continuous acquisition of knowledge, especially wisdom,
- creative self-improvement of one's own life,
- performing "obligations plus", which largely determines success,
- struggle against laziness, boredom and bad habits,
- proper management of personal time, so that there was enough of it for everything,
- always carrying out the essential tasks determining success,
- being good to everyone,
- communicating with everyone and seeking interpersonal relations and compromises,
- serenity and fighting sadness and pessimism,
- making wise friends and avoiding toxic people,
- expressing gratitude, thanks and praise and being kind to everyone,
- putting group and social interests above personal interests,
- overcoming obstacles and difficulties standing in the way of success,
- getting rich (getting money and spending it wisely and saving it),
- creating own happiness and full well-being.

Of course, in our lives, there are always many other dilemmas and problems that are very difficult to solve by ourselves. Nevertheless, most of the matters mentioned above have gained considerable favour from young people interested in seeking "recipes" for happiness and success in life.

This can be discussed indefinitely, although it seems that the mentioned proposals and solutions meet most of the expectations of young people (and not just them). They are universal and are essential in the lives of absolutely everyone.

Unfortunately, we must conclude this study with a somewhat pessimistic conclusion, but also with hope. We would like to strongly emphasise that the essence and secret of personal entrepreneurship are mainly giving oneself, i.e. doing good deeds, and thus satisfying the needs of other people. It is sad to say that young people, mostly staring at their electronic toys and residing in the virtual world, are more focused on taking and receiving than giving. Constant play with these toys obstructs the real external world, whose needs they do not see or even understand. If anything, unfortunately, hedonism and even egotism dominate their behaviour, not altruism aimed at serving other people. That is why universal education in personal entrepreneurship is so important and necessary today. It should, moreover, concern not only young people but all those who desire success and fulfilment in life, leading to personal happiness.

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