

PIOTR MARCINIAK¹

Building Institutional Effectiveness of Public Law Chambers of Commerce: An Introduction to the Sectoral Model²

Submitted: 13.03.2025. Accepted: 30.05.2025

Abstract

Chambers of commerce are business environment organisations that bring together enterprises, operating under diverse models and regulatory frameworks worldwide.

In addition to their various tasks, chambers of commerce can also act as partners in implementing decentralisation processes of public tasks in countries with developed market economies, playing an important role in enhancing institutional efficiency within the economic sphere. However, the scope and potential effectiveness of this role depends not only on political decisions expressed through the adoption of appropriate legal acts, but also on the structural model and competences of the chambers themselves. Effective support for business and public institutions requires solutions tailored to the demands of an increasingly complex and specialised 21st-century economy.

The study discusses the basic features of the sectoral model and highlights its advantages over the continental model in the decentralisation of public tasks (including administrative competences of an authoritarian nature). The analysis is conducted in light of the principles of new institutional economics.

Keywords: chambers of commerce, sectoral model, business environment organisation, public law, decentralisation, new institutional economics, institutional efficiency.

¹ Piotr Marciniak – PhD, Institute of Law Studies, Polish Academy of Science (Poland); e-mail: p.marciniak@inp.pan.pl; ORCID: 0000-0002-4201-9311.

² The research in this article has not been supported financially by any institution.

PIOTR MARCINIAK

Budowanie skuteczności instytucjonalnej publicznych izb handlowych: Wprowadzenie do modelu sektorowego³

Streszczenie

Izby handlowe są organizacjami działającymi w środowisku biznesowym, które zrzeszają przedsiębiorstwa, funkcjonujące w ramach różnych modeli i ram regulacyjnych na całym świecie.

Oprócz wypełniania różnych zadań izby handlowe mogą również odgrywać rolę partnerów we wdrażaniu procesów decentralizacji zadań publicznych w krajach o rozwiniętej gospodarce rynkowej, pełniąc ważną funkcję w zwiększaniu efektywności instytucjonalnej w sferze gospodarczej. Zakres i potencjalna skuteczność tej roli zależą jednak nie tylko od decyzji politycznych wyrażonych poprzez przyjęcie odpowiednich aktów prawnych, ale także od modelu strukturalnego i kompetencji samych izb. Skuteczne wsparcie dla przedsiębiorstw i instytucji publicznych wymaga rozwiązań dostosowanych do wymagań coraz bardziej złożonej i wyspecjalizowanej gospodarki XXI wieku.

W opracowaniu omówiono podstawowe cechy modelu sektorowego i podkreślono jego przewagę nad modelem kontynentalnym w zakresie decentralizacji zadań publicznych (w tym kompetencji administracyjnych o charakterze autorytarnym). Analiza została przeprowadzona w świetle zasad nowej ekonomii instytucjonalnej.

Słowa kluczowe: izby handlowe, model sektorowy, organizacja otoczenia biznesowego, prawo publiczne, decentralizacja, nowa ekonomia instytucjonalna, efektywność instytucjonalna.

³ Badania wykorzystane w artykule nie zostały sfinansowane przez żadną instytucję.

Introduction

The territorial organisation of public institutions is typical of regional structures of government administration and local government. Since the 19th century, this model has also been adopted by most chambers of commerce – especially those established under the public law continental model. This resulted both from the needs of the rulers at the time and, above all, from the local nature of economic relations as they were. It was also a natural continuation of the functioning of local guilds and merchant associations. But regional structure is not a condition for building chambers of commerce as such. Over the past two centuries, economic reality has undergone numerous changes. And the processes of globalisation and specialisation are still accelerating. As a consequence, the ecosystem of business environment organisations must keep up with these changes and seek new, more efficient, and innovative organisational frameworks. Where decentralisation of public tasks is involved, the need to develop a new and more institutionally effective concept of chambers of commerce seems to be particularly important.

When searching for a more effective model, the desirability, possibility and optimal direction of changes in the country under consideration should be taken into account. It is necessary to keep in mind the current and expected future needs and challenges faced by both entrepreneurs and the state. The answers may be different for each country due to its size, economy, and existing ecosystem of business environment organisations along with its political and social position. This remains a significant challenge in Central and Eastern European (CEE) countries, where, following the political transformations of the late 1980s and early 1990s, the establishment of public law chambers of commerce was marginalised. This omission has negatively affected the mechanisms of dialogue between businesses and public authorities, and has hindered the decentralisation of public responsibilities.

International publications and debates are dominated by the belief that chambers cannot (or at least should not) be organised in a way other than territorial. This is an extremely limiting approach, not only because of the evolution of the global economy, but also due to the problems and crises that these organisations have to face, examples of which can be found in the literature dealing with the subject.⁴

⁴ D. Sack (ed.), *Chambers of Commerce in Europe. Self-Governance and Institutional Change*, Palgrave 2021, p. 5; I. Medina, J.M. Molins, *Institutional Change in Spanish Chambers of Commerce*, [in:] *Chambers of Commerce*

Moreover, keeping in mind that today's and future economy is based largely on knowledge, it is worth posing the question of whether these organisations can – and should – act as competence hubs. There is no doubt that chambers of commerce can be an excellent platform for the decentralisation of public tasks. However, it is necessary to consider if more effective and expert solutions than those described under the continental model exist. Business teaches us that almost any process and organisation can be improved. Looking from the perspective of specialisation, institutional efficiency, and decentralisation potential, one possible answer may be the sectoral model.

Materials and Methods

The author has analysed both primary (normative acts) and secondary sources (literature). The research focuses on legal interpretation and comparative analysis of regulations from various European countries, supported by interdisciplinary studies in economics, sociology, and management. The text uses the term “chambers of commerce” and a model taxonomy appropriate for English-language literature indicated in the introduction. The “sectoral model” represents an original concept described in the article.⁵

It should be noted that in the institutional context of public law, the term “chamber of commerce” describes a community of people who independently manage public affairs, functioning as a public law entity, obligatorily associating all enterprises that operate in the sphere of trade, industry, agriculture, and crafts. Of course, the list of sectors and the rules of membership vary across countries. Such institutions usually provide selected public services and execute administrative tasks of an authoritative nature.

Starting from the rather obvious observation that companies are members of chambers of commerce, it should be noted that business activity constitutes the most important bond of these organisations. The way they are organised is secondary and purely technical, not constitutive. This opens up space for the search for model frameworks other than those described in the continental model. In fact, there are examples of industry-organised chambers around the world. The sectoral

in Europe..., pp. 119–129, P.K. Zachar, *Institutional Changes to Chambers of Industry and Commerce in Hungary after the Transition of 1989/1990*, [in:] *Chambers of Commerce in Europe...*, pp. 133–156; R.J. Bennett, *Testing times for business partners in regional and local development: The past and future of chambers of commerce*, “Regions The Voice Of The Membership” 2011, 284, pp. 23–25.

⁵ P. Marciniak, *Sektorowy model samorządu gospodarczego. Założenia i perspektywa wprowadzenia w Polsce*, Warszawa 2023, pp. 444–527.

model is of a public law nature. Hence, in this study, references to private law chambers of commerce are mentioned only to the extent necessary.

Literature Review

The literature on chambers of commerce generally mentions only one public law example – the continental model.⁶ The territorial organisation of chambers (typical for the continental model and local governments) is a commonly accepted practice. Among the very rare exceptions there are a few descriptions of the public⁷ or administrative models,⁸ which includes state-controlled public law chambers of commerce, most often established to promote and support international trade and investments. In some cases, entrepreneurs have their own representation in them, but this is not the general rule. Existing publications usually omit a detailed analysis of the efficiency of the chambers and a discussion of the possible range of administrative tasks (both authoritative and non-authoritative) that these chambers do or could carry out.

The comprehensive description of the sectoral model presented below is based on publications from 2023, focusing on the possibilities of implementing this model in Poland.⁹ Due to the new, original nature of this model, this article does not offer a discussion, but rather provides an extensive description. However, actual examples of this type of public law chambers of commerce can be found both today (e.g. agricultural chambers existing in many European countries, or the Polish Chamber of Insurance established in 1990) and in the past (e.g. interwar Poland, when there were separate chambers of commerce – services, industry, crafts, agriculture, banking, hired work) along with scientific studies exploring them in depth.¹⁰

⁶ M. Pilgrim, R. Meier, *National Chambers of Commerce – A Primer on the Organisation and Role of Chamber System*, Washington 1995.

⁷ V.I. Fedotov, *Organisational and Legal Models of Chambers*, Washington 2007.

⁸ K. Bandarzewski, *Samorząd gospodarczy w prawie polskim*, Kraków 2014, p. 289; P. Marciniak, *op. cit.*, pp. 199–205.

⁹ P. Marciniak, *op. cit.*, pp. 444–527; K. Dąbrowski, T. Dorożyński, P. Marciniak, *The Justification of the Sectoral Model of Chambers of Commerce – Polish Perspective*, „*Studia Iuridica Lublinensia*” 2023, 32(5), pp. 53–75.

¹⁰ N. Erbaş, *The role and the importance of the chambers of agriculture in the economic development of the rural areas: case of tr72-central Anatolia development agency region of Turkey*, „*International Journal of Agriculture, Forestry and Life Science*”, 2(2), pp. 24–31; J.P. Bowen, *Success to the Shropshire Chamber of Agriculture: a reappraisal of the role of chambers of agriculture in Britain during the late nineteenth and twentieth centuries*, „*Rural History*” 2023, 34(1), pp. 55–74; Z. Pietkiewicz, *Samorząd gospodarczy w Polsce*, „*PREiS*” 1930, 10(4); K. Dąbrowski, *Izby przemysłowo-handlowe Drugiej Rzeczypospolitej jako instytucje samorządu przemysłowo-handlowego. Ujęcie doktrynalne i konstytucyjne*, „*Studia z Dziejów Państwa i Prawa Polskiego*” 2007, 10, pp. 303–321.

The establishment and operation of public law chambers of commerce should lead to the decentralisation of selected public tasks. Otherwise, their functioning as mandatory associations may be questionable. In the search for effective solutions, it is reasonable to follow the assumptions of new institutional economics. The concept was developed in the 1970s, and its main exponents include: Ronald H. Coase, Oliver E. Williamson, Douglass C. North, A.A. Alchian, F. Hayek, H. Simon, and J. Buchanan. It focuses on the effectiveness and flexibility of institutions and their ability to adapt to the constantly changing conditions of the local and global environment. It also introduces the concept of transaction costs, pointing out that institutional, legal arrangements and transaction costs are a large part of production costs.¹¹ A distinction should be made here between the concept of institutions – which are the rules of the social game shaped as a result of historical processes – and organisations (players) – which are groups of individuals united by common goals.¹² The above institutional perspective provides useful tools for assessing the effectiveness of chambers of commerce models in the process of implementing both public (decentralisation) and corporate (services and advocacy) tasks for companies and other stakeholders.¹³

Chambers of Commerce and Institutional Effectiveness

An inherent feature of business is the search for new or more effective ideas and solutions to improve performance. This happens on various levels. However, in each case, networking (strengthening access to information) and the regulatory environment (defining the formal framework of possibilities, burdens of selected activity) have a significant impact on the possible and the achieved effects. In this context, natural institutional partners are business environment organisations, among which public-law chambers of commerce (due to their method of establishment, tasks, powers, and – usually – mandatory membership that affects their representativeness and background) have a special potential and position to provide wide support of services for enterprises.

¹¹ R.H. Coase, *The Nature of the Firm*, „Economica” 1937, 4(16), pp. 395 et seq.; T. Tylec, *Koncepcja uwarunkowań instytucjonalnych w nowej ekonomii instytucjonalnej*, „Zeszyty Naukowe UEK” 2016, 5(953), pp. 26 et seq.

¹² D.C. North, *Economic Performance through Time*, „The American Economic Review” 1994, 84, pp. 359 et seq.; D.C. North, *Institutions, Institutional Change and Economic Performance*, Cambridge University Press 1990, *passim*.

¹³ B. Guziejewska, P. Marciniak, *Znaczenie dorobku nowej ekonomii instytucjonalnej dla rozwoju idei powszechnego samorządu gospodarczego w Polsce*, „Studia Prawno-Ekonomiczne” 2021, CXIX, pp. 231–253.

The diversity of chambers of commerce around the world is not clearly reflected in the existing taxonomy.¹⁴ Although, of course, there are certain model similarities, it is quite correct to assume that in each country they play a different role, have a different set of tasks to carry out, and operate under different principles. What is equally important is that they also differ in social perception and political position, which affects their effectiveness. This is also the case with the public law chambers established under the continental model.

Where such chambers have a strong position (e.g. Germany and Austria), they offer various services (e.g. assistance in registering a business, vocational education or support in obtaining subsidies), their voice is heard and the tasks they carry out enjoy extensive support from the state – especially in the promotion of international trade and investment opportunities.¹⁵ An interesting example here is Advantage Austria – a network of contact points operating with the endorsement of Austrian embassies and consular units around the world (<https://www.advantageaustria.org/>). In many countries, however, the activity of such chambers is limited, and their position is weak. Spain serves as an interesting situation as a country where, apart from historical reasons,¹⁶ the Spanish Confederation of Business Organisations (CEOE) successfully takes over the space of Spanish chambers.¹⁷

When analysing the continental model, however, we should note its significant feature, which defines the framework of the possible scale of chambers' activities. The regional area of activity results in their horizontality. Consequently, each chamber must provide services to all companies in its area of operation. Given the limited resources and the huge variety of industries, this obviously limits the range of possible activities. This is why these organisations usually focus mostly on providing general advice regarding business registration, issuing certificates of origin of goods, supporting exports and investments, and (sometimes) organising vocational education. The horizontal organisation of chambers is therefore not effective from the perspective of institutional efficiency, which determines the ability of institutions to achieve the intended goals with the optimal use of available resources. The lack of specialisation and resources in particular translates into a lack of or limited expert support in terms of the specific needs of individual industries. In a knowledge-based economy that requires efficient institutions and effective support and procedures, this should be considered a weakness. Regionally organised

¹⁴ M. Pilgrim, R. Meier, *op. cit.*, *passim*.

¹⁵ F. Seringhaus, G. Botschen, *Cross-National Comparison of Export Promotion Services: The Views of Canadian and Austrian Companies*, "Journal of International Business Studies" 1991, 22, pp. 115–133.

¹⁶ I. Medina, J.M. Molins, *op. cit.*, pp. 114–116.

¹⁷ R. Nonell, I. Medina, *Tensiones organizativas y competición de intereses en el mapa español de organizaciones empresariales*, "Revista Española de Investigaciones Sociológicas" 2015, 151, pp. 109–111.

(horizontal) chambers simply do not have sufficient resources and expertise to perform as expected or desired.

The discussion on the organisational evolution of chambers of commerce and their adaptation to changing conditions of conducting business activity should be the subject of various studies and analyses. It is surprising that this is not the case. In informal discussions with chambers and entrepreneurs alike, routine and attachment to old organisational frameworks seem to prevail. Existing methods and ways are considered well-established and model-optimal. However, this is not the right approach. M.S. Feldman challenges traditional views of organisational routines as static and unchanging. She believes that routines are dynamic, shaped by the mindful actions of individuals in organisations.¹⁸ They can also become a driver of innovation and change.¹⁹

Such considerations stem naturally from the core ideas underlying new institutional economics. It examines the impact of institutions on economic processes and economic results, taking into account such factors as transaction costs, management structures and control mechanisms. It analyses how formal and informal rules, norms, and organisational structures affect the behaviour of individuals and the economic outcomes. It takes into account extremely important perspectives in networking and lobbying: economic and behavioural.

Organisations change. H. E. Aldrich and M. Ruef presented an evolutionary framework to analyse organisational development and transformation. They emphasised the dynamic processes that influence and shape organisations over time, focusing on key mechanisms such as variation, selection, retention, and struggle. The authors argue that by understanding these evolutionary processes, scholars and practitioners can better comprehend how organisations emerge, grow, and change within their environments. This perspective offers a comprehensive view of organisational dynamics, highlighting the interplay between internal developments and external influences.²⁰ There is no reason why this should not apply to organisations in the business environment.

The analysis of the institutional effectiveness of the chambers of commerce currently operating in individual countries makes it possible to determine in which countries model changes are necessary or at least advisable. A similar assessment of the economic policy of governments will lay the foundation for discussion not only on its improvement (e.g. through deregulation or investment policy), but also

¹⁸ M.S. Feldman, *A performative perspective on stability and change in organisational routines*, "Industrial and Corporate Change" 2003, 12, pp. 727–752.

¹⁹ M.S. Feldman, B.T. Pentland, *Reconceptualizing organisational routines as a source of flexibility and change*, "Administrative Science Quarterly" 2003, 48, pp. 94–118.

²⁰ H.E. Aldrich, M. Ruef, *Organisations evolving*, 2nd ed., London 2006.

the possible decentralisation of some public tasks for which chambers of commerce can be a partner. If these pieces are put together, the result facilitates the search for such model solutions in which the analysed processes can be more effective and innovative.

Changes are necessary. And in the process of designing them, the abovementioned assumptions of new institutional economics and regulations or guidelines defining regulatory costs²¹ can be by all means helpful. However, the process of developing, popularising and – finally – implementing a new model solution is not simple, not only due to the established position of existing solutions, but also due to differences in the goals and needs of companies. F. Wijen and S. Ansari note that changes require cooperation among numerous dispersed actors with differing interests. They add that in many complex fields, these actors engage in collective action within ‘collective institutional entrepreneurship’ when individual interests favour lack of cooperation.²²

The complexity and multidimensionality of the state’s influence on business and the need for dialogue require institutional tools. Changes in the way chambers of commerce operate can be implemented provided that they are properly designed and presented to entrepreneurs and other stakeholders. The evolution of chambers of commerce may be the best option to support business needs because as Hjorth D. and Reay T. explain, “the processes and practices of entrepreneuring take place in the context of an already organised world with its wrinkles, cracks and sediments of previous organization-creation processes’.²³ Rebuilding and improving the efficiency of known institutions is consistent with this approach.

A Brief Description of Public Law Chambers of Commerce

In their essence, chambers of commerce are separate, self-governing, public law entities that (1) support companies, (2) represent business in dealing with public institutions, and (3) independently perform public administration tasks entrusted to them in the area of economy (within the scope of commission or entrustment, but only in this respect, subject to government supervision). They bring together all entrepreneurs by way of law (exceptions may apply to the smallest companies or entities covered by other regulations – e.g. public trust professions). They elect

²¹ e.g. *Zasady pomiaru kosztów regulacyjnych ponoszonych przez adresatów aktów prawnych*, MPiT 2019.

²² F. Wijen, S. Ansari, *Overcoming Inaction through Collective Institutional Entrepreneurship: Insights from Regime Theory*, “*Organisation Studies*” 2006, 28(07), pp. 1079–1100.

²³ D. Hjorth, T. Reay, *Organisational and Institutional Entrepreneuring: Introduction to the Special Issue*, “*Organisation Studies*” 2022, 43(2), pp. 159–177.

the bodies of their organisations in a democratic procedure. The mandatory relation of entrepreneurs with chambers results from the law in force, but can be regulated differently in legal acts. In some countries (e.g. Hungary), membership evolved to the form of registration.²⁴ Such an obligatory registration can be, however, considered as an attempt to give obligatory membership a different name and reconcile the public law model with the lack of payment of membership fees.

The discussions taking place at scientific, governmental and even most of business conferences are dominated by opinions that public law chambers of commerce must be organised horizontally as described in the continental model. And sectoral associations should remain the exclusive domain of private law organizations. But such a view does not result from the nature of chambers. A good explanation can be found in the views of Polish legal academics and commentators dealing with administrative law, where public law chambers of commerce are classified as special self-government unit, which includes a group of self-government units forming connections other than territorial. The key distinguishing element in this case is economic activity. But there are other examples of non-territorial relations in this wide group that unite professional (such as bar associations, medical chambers) and religious associations. The definition presented above differs therefore from the criteria usually used. The typical approach is anchored in the continental model, which results in a focus on the territorial organisation of chambers.²⁵ It ignores the essence of this type of public law institutions, which should be seen in their role as business facilitators and through the range of their public tasks in the economic domain (administrative with an authoritative and non-authoritative character). Surprisingly, some authors argue that the territorial organisation of chambers is also necessary in the case of private law associations, even though they are created freely on the initiative of interested enterprises.²⁶ Of course, such a concept was set in the legislation of some countries such as Lithuania (Resolution of the Lithuanian Government of October 25, 1991 No. 440, replaced in 1995) or Canada (where the provisions of BOTAs bind the chamber to a specific district, but such restrictions are not imposed by the NFP Act – both acts allow for the creation of a chamber).²⁷ It may also be the result of an agreement between chambers (as in Belgium).²⁸ But the territorial organisation of chambers operating under

²⁴ P.K. Zachar, *Transition, Participation and Self-Governance: The Institutional Change of Hungarian Chambers*, Budapest 2023, p. 18, 109 *et. seq.*

²⁵ M. Pilgrim, R. Meier, *op. cit.*, p. 3, V.I. Fedotov, *op. cit.*, pp. 4, 7–8, 32–33.

²⁶ L. Heseltine, *No stone unturned: Chamber of Commerce – International Comparisons*, London 2012, pp. 7–10.

²⁷ P. Marciniak, *Sektorowy model...*, pp. 114–115, 139.

²⁸ P. Marciniak, *Five key differences between chambers of commerce in United Kingdom, Belgium and Poland*, "Studia Prawa Publicznego" 2023, 4(44), pp. 95–97.

any model is a technical matter. It is the nature of the bond that is crucial. In fact, sectoral chambers of commerce do exist in the world, operating both under public law (e.g. agricultural chambers popular in Europe) and private law systems (in Poland, approximately half of the 443 Polish chambers of commerce are sectoral).²⁹

The Sectoral Model

The roots of the sectoral model can be found in historical guild and trade organisations. Separate chambers for trade, agriculture, industry, crafts, hired labour, etc. used to be established in countries like Poland in the interwar period.³⁰ As noted in chapter 3, chambers of crafts and chambers of agriculture still operate e.g. in Central Europe, although they have a different legal status and organisational structure. Another public law example is the (above-mentioned) Polish Chamber of Insurance. However, there is currently no example of a national chambers of commerce ecosystem in the world that is organised entirely according to a sectoral model. But it is reasonable to add that industry organisations (however, formed under private law principles) can play an important role as a pillar of the public law chambers of commerce ecosystem, as seen e.g. in Austria.³¹

The Legal Framework

Chambers of commerce in the sectoral model are established similarly to those under the continental model – on the basis of an act. When analysing the legal framework of a specific country, it is necessary to verify whether a constitutional basis for establishing chambers exists or is required (e.g. in Poland, the basis is Art. 17 section 2 of the Constitution of the Republic of Poland). This is a proper way of establishing a general (obligatory) public law organisation of all entrepreneurs, which:

- ❑ is incorporated into the system of public institutions of the state,
- ❑ is financed (at least in part) by the share of corporate taxes,
- ❑ takes over the execution of some public law tasks – including administrative ones of an authoritative nature,

²⁹ K. Brzeziński, T. Dorożyński, A. Kretek-Kamińska, P. Marciniak, O. Korczyńska, *Towards a new sectoral model of chambers of commerce: Exploratory survey of business environment organisations in Poland*, "Przegląd Ustawodawstwa Gospodarczego" 2024, 12, *passim*.

³⁰ K. Dąbrowski, *Izby przemysłowo-handlowe...*, p. 307.

³¹ U.E. Zellenberg, *Institutional Change in Austrian Economic Chambers*, [in:] D. Sack (ed.), *Chambers of Commerce in Europe...*, p. 162 *et seq.*

- ❑ requires a dedicated regulation for each chamber because the sectors of the economy and the tasks related to them are different,
- ❑ clearly defines which chamber each enterprise belongs to due to its (sometimes multi-directional) activities (possible general rule: leading business classification number in the business register).

The establishment of chambers also requires amendments to a number of other legal acts – from competence and tax regulations to relations with other business environment organisations (e.g. employers' associations). An interesting feature of the sectoral model is the possibility of establishing chambers in several steps – a few selected sectors at the same time. This option allows for the evolutionary implementation of the model, starting from the sectors that are best organised, e.g. in existing private law associations. There is no need to put together the entire system at once (which is required in the continental model). This makes it possible to use the experience from the formation of the earliest chambers, which may result in improvements for those to follow. Such option seems to be less challenging to all participants of this process. However, the selection of an appropriate roadmap for changing the chambers model must take into account the specificity of the country.

Structure and Internal Organisation

The sectoral model focuses on the concentration of competences, which in an increasingly complex and diverse economy requires specialisation of chambers. As already mentioned, chambers of commerce bring together entrepreneurs. The key factor of association is economic activity. Their organisation is therefore formally discretionary. These assumptions lead to the creation of a two-level structure:

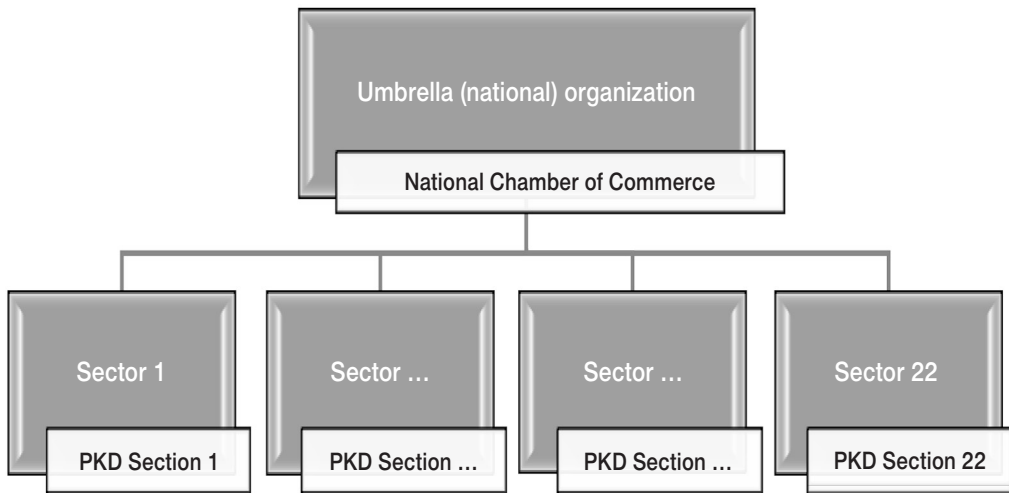
- ❑ sectoral chambers associating entrepreneurs by law and focusing on issues specific to a particular sector,
- ❑ a national chamber of commerce, which is an umbrella organisation representing all chambers and responsible for horizontal issues.

Each chamber has legal personality and operates countrywide. This approach mirrors a common practice observed in various countries, where public law chambers (or associations) are established for specific types of activity. Presently, this trend exists in mandatory professional organisations – such as medical and bar associations, as well as in the case of agricultural chambers, etc. Another example can be

found in Polish regulations from the 1920s and 1930s, when there were separate chambers of agriculture, industry, commerce, crafts, hired labour, etc.³²

Designing the structure of chambers (their number), it is essential to analyse the economic structure of the country. On the one hand, it should ensure the concentration of key competencies, and on the other hand, chambers should be operationally efficient. Analysing the example of Poland (with 2.36 million active enterprises – source: PARP 2024, p. 6), the starting point can be the PKD 2025 classification (it refers to NACE Rev. 2.1 and ISIC Rev. 5), which lists 22 main classes of economic activity. In a country of this size, this classification can serve as a basis for building a system where the final number of chambers may be smaller after considering the number of enterprises and similarities between them within each class. Such an approach seems worth considering in countries with a large number of enterprises and a diverse range of the activities they pursue. However, it may not be optimal for smaller or economically specialised countries, where appropriate analyses will be necessary.

Figure 1. Assumptions of the sectoral model in relation to the PKD 2025 (own elaboration)



Source: author's own work.

The internal organisation of chambers of commerce in every (also sectoral) model is typical for associations. They have typical bodies: a general assembly, a board, and an audit committee or a control office (affiliated structures – such as

³² K. Dąbrowski, *op. cit.*, p. 307.

an arbitration court, and various committees or task groups are not bodies of chambers). In the case of public law chambers and their basic (lower) level, due to the large number of entrepreneurs, the general assembly is representative in nature for all members. At the national level, the general assembly should represent the boards and members of every sectoral chamber. The simplest system requires one member of the board and one member of each of the four member groups (they are described in the next section) from every chamber. In modern chambers, especially in those that provide public services, board members work full-time. To avoid possible conflicts of interests and duties, it should be assumed that the presidents of sectoral chambers should not serve simultaneously as members of the board of the national chamber. To ensure that presidents of all chambers have the opportunity for effective communication and coordination of activities at the national level, a chamber council should be established as an additional body of the umbrella organisation. At the national level, an alternative to an audit committee could be a financial audit office, which would act as an independent, central financial supervisory and auditing body for all chambers – similar to the German *Rechnungsprüfungsstelle* (DIHK Satzung §5.2.i).

Membership and Membership Groups

In the sectoral model, all entrepreneurs are members of chambers of commerce by law (obligatory membership). This principle also applies to foreign enterprises. The universal membership of all entrepreneurs in public law chambers of commerce makes them the most representative institutions for the market.³³

Each entrepreneur should be assigned to the appropriate sectoral chamber based on the primary subject of the company's business activity, not the address of the registered office (unlike in the continental model). In Poland, a company's primary PKD 2025 (Polish Classification of Activities) number would indicate the chamber to which the company belongs. The principle of universal membership is debated in many countries. It is always reasonable to consider the advisability of excluding some commercial activities – e.g. members of the professional chambers, seasonal ones, or those that do not exceed the minimum income level. The method of financing the chambers may be important here because in the case of financing chambers from company taxes, the income criterion does not affect the economic ability to pay membership fees.

³³ K. Brzeziński, T. Dorożyński, A. Kretek-Kamińska, P. Marciniak, *Representativeness of business organisations in dialogue with public administration*, „*Studia Prawno-Ekonomiczne*” 2023, 129, pp. 80–82, 90, 96.

There are four member groups established in each chamber for large, medium, small and micro enterprises. This solution makes it possible to design a balanced and fair representation of entrepreneurs in the chambers' bodies and its key permanent committees (e.g. budget or legislative). It supports the positive perception of chambers especially among SMBs. The division of seats in bodies should take into account at least two factors – the size of enterprises and the share of individual size classes of enterprises in GDP. This solution ensures a balanced representation of both relatively few large and medium-sized enterprises and counteracts excessive 'voting power' of the largest entities. An example of this system is shown in the Table 1.

Table 1. Example based on Polish data from the years 2011–2020

Enterprise size class	Micro	Small	Medium	Large
Average size of companies	95.92%	3.04%	0.85%	0.19%
Share in the GDP of enterprises	41.20%	11.68%	14.01%	33.10%
The average of both above-mentioned values	68.56%	7.36%	7.43%	16.65%

Source: author's own work.

The above rounded values (69 / 7 / 7 / 17%) may constitute a starting point for determining objectively justifiable (and therefore acceptable by all groups) parity of seats in the bodies of chambers. Of course, calculations will be statistically different in each industry. The division of seats may also take into account the nature of the tasks and services that the chambers will provide. And should be updated when the structure of a given sector changes.

For comparative purposes, in the territorially organised continental model (e.g. in Germany), the structure of member groups reflects not the size of enterprises, but the main industries of the region. This limits the representation of small industries and does not guarantee the right balance between classes of enterprises.

Financing

Financing is an extremely complex issue due to the various possible sources of income and their connection with the activities of the chambers. There are three possible strategies here:

- ❑ revenues not derived from business activities (e.g. membership fees, donations, fees for public services);
- ❑ income from own or related business activities (e.g. organisation of conferences, training, rental, publishing, business consulting);

- transfers of public funds (e.g. subsidies for the implementation of public tasks, share in state tax revenues).

The appropriate selection of the funding model calls for an in-depth analysis of the tasks and objectives of particular chambers. It should also be consulted with entrepreneurs. It is a political decision, in fact. But the public law nature of the sectoral model, public tasks, and various possible problems related to the direct payment of fees by entrepreneurs (observed and discussed in many countries with the continental model) indicate the advisability of basing the chambers' revenues primarily on the share in state tax revenues from enterprises. This is the simplest way in operational terms as it reduces the bureaucratic burden on all interested entities (taxpayers, tax institutions, chambers), ensures a predictable budget of chambers, facilitates the planning of their activities, and guarantees full transparency of financial flows. This method requires choosing the type of tax and its part transferred to the chambers (e.g. 0.4% VAT). Its percentage should be determined after agreeing on the range of tasks to be carried out (both public law and mandatory private law) and determining the income from fees for services (e.g. certification, training, issuing certificates and permits, paid consultations, etc.). The budget of every chamber will be different due to the number of entrepreneurs in each sector and the scope of tasks provided by each chamber. However, the situation is the same in the continental model, in which similar differences surface when comparing regions.

It should be noted that not all entrepreneurs are VAT payers, but chambers still bring together all entrepreneurs, regardless of their form of taxation. In such cases, the financing formula must assume a share in other forms of taxation – like income tax, agricultural tax, etc.

The share of the national chamber in the budget should be determined by its tasks. However, a reasonable practice is adopting only the minimum value in the regulations, allowing the general assembly to adjust the level according to needs.

Public Law Tasks and Powers – Authoritative and Non-Authoritative

Chambers of Commerce are membership organisations representing the business community. The main goal of these organisations is to protect and promote business. These organisations serve a dual purpose – (a) they support their members and (b) they represent the interests of business in dealing with public administration, in the case of which they also often provide advisory services. In some countries, they also (c) render services assigned by public administration.³⁴

³⁴ M. Pilgrim, R. Meier, *op. cit.*, p. 3, D. Sack, *op. cit.*, p. 5.

It should be recognised that the decentralisation of public tasks constitutes an appropriate justification for the establishment of chambers under the public law model.³⁵ The execution of public tasks, especially administrative and legal tasks of an authoritative nature, usually requires public law authorisation, public funding, and the positioning of the chambers in the structure of state institutions.³⁶ Designing an official list of public law tasks is therefore of key importance.

Similarly to local government, this catalogue should include both own and delegated public tasks. The first category includes fundamental tasks that justify the establishment of public law chambers of commerce. They focus on meeting the needs of entrepreneurs in a decentralised system, within which, in accordance with the principle of subsidiarity, no other public administration should take action. And they are defined in acts that indicate the necessary sources of financing. The second category are tasks transferred by government institutions. They are related to the functioning of the state, not just entrepreneurs. A separate group includes tasks that may be entrusted to the chambers by public administration bodies through bilateral and voluntary agreements.³⁷

Due to the way in which the tasks and public services are provided, they should also be distinguished into:

- ❑ non-authoritative (of a soft nature, including education, obligatory statistics, keeping registers, aid programs for entrepreneurs, etc.);
- ❑ authoritative (resulting in issuing administrative decisions).

An interesting feature of the sectoral model is its ability to support much deeper decentralisation of public tasks compared to the continental model where chambers most often do not have the required expert competences. Thanks to the specialisation of the chambers, this model offers a professional and effective platform for carrying out a wide range of tasks carried out usually by dedicated governmental institutions. And each chamber may deliver different services – specific to its sector. The example of telecommunications³⁸ shows how regulatory functions can be separated from operational and technical ones. This makes it possible to simplify the structure of government administration and reduce the costs of their operation.

³⁵ K. Bandarzewski, *op. cit.*, pp. 185–187, 208–209, 213.

³⁶ P.K. Zachar, *The Danube Chambers of Commerce Association's activity for recovering from the economic crisis and increasing the competitiveness of enterprises in the Danube Region*, [in:] B. Biltsik, A. Marengo, N. Post, P.K. Zachar (eds.), *New approaches in a complex world. International relations, history and social sciences*, Budapest 2014, pp. 111–113.

³⁷ M. Safjan, L. Bosek (red.), *Konstytucja RP, Tom II. Komentarz do art. 87–243*, Warszawa 2016, art. 166.

³⁸ P. Marciniak, *Sektorowy model...*, pp. 500–504.

It also improves decision-making processes for entrepreneurs. Of course, decentralisation has its limitations and requires a SWOT analysis. Moreover, the nature of some tasks does not allow for delegating them to chambers regardless of the model. Nevertheless, the decentralisation potential of specialised sectoral chambers is definitely greater than that of non-specialised regional chambers.

The sectoral model has another advantage that facilitates its implementation. Building an ecosystem of chambers and transferring public tasks to them in the decentralisation process can be done in several steps. With different intensity in each sector. But it should be based on a universally approved – and followed – roadmap.

Private Law Tasks and Rights

Chambers of commerce are primarily associations of entrepreneurs (in every model) that support companies through a wide range of activities. The private law activity of chambers in the sectoral model includes typical activities: corporate (including elections, approval of reports, financial and investment plans, meetings and conferences), operational (including asset management, employment), information and statistical (including collecting and processing data on associated enterprises, bulletins and information portals for entrepreneurs, information on available aid programs), lobbying (including consultations, statements, monitoring of legislative processes), and services (both paid and free).

Some of the abovementioned activities (e.g. corporate) will be pursued similarly in each chamber, while others (mainly in the sphere of services) will be specific to each sector. The structure of enterprises and the institutional and regulatory environment in the case of – for example – agriculture, transport, and energy are simply different. The needs of entrepreneurs in each industry and the type of support offered to them are also different. But it must be noted that the sectoral model – owing to its specialisation and the involvement of entrepreneurs familiar with the realities and the needs of their industries – has a significant potential of creating an exceptionally valuable network of cooperation and support on a scale unavailable to much smaller industry associations. And unattainable under the continental model.

Supervision/Control by Public Administration

The public law nature of the sectoral model means that the framework for the supervision and control of the activities pursued within it is similar to solutions appropriate for the continental model. In the field of corporate activities and private

law services, control mechanisms are of an associational nature, and are implemented primarily by bodies such as a general assembly, an audit committee, and formal judicial review. On the other hand, the implementation of administrative-legal tasks of an authoritative character must be subject to hierarchical supervision in the competence structure of public administration. Administrative decisions are also subject to review by administrative courts. These mechanisms are therefore similar to those used in the case of local self-governments.

Mini-SWOT

A complete SWOT analysis requires a clear definition of the list of public law tasks and the principles of financing the chambers. These decisions can only be made at the level of system design. Therefore, the main strengths and weaknesses of the model are only briefly covered here.³⁹

Main strengths. Chambers of commerce are part of a natural network of industry contacts, which strengthens the sense of belonging to the chambers among entrepreneurs and has a strong pro-development character. Concentration of expertise. Platform for professional decentralisation and cost reduction of public tasks (including authoritative ones). Potential to quickly recognise and respond to sectoral changes – important from the perspective of entrepreneurs and consultation processes with the government and legislator(s). Balanced representation of the interests of industries and enterprises of various sizes within each sector.

Main weaknesses. Building a system in countries without established public law chambers (any model) involves the risk of a lack of a sense of belonging to the institution among entrepreneurs, a limited number of skilled professionals, and the reluctance of public administration to delegate tasks to the chambers. Building competences and trust takes time. In countries with the continental model, changing the model may encounter misunderstanding and resistance from key stakeholders, or even be excluded from the debate. Entrepreneurs may fear that consulting positions will be dominated by the strongest entities in the industry. The budget depends on political decisions. The implementation of the model requires the adoption of a package of laws that focus on the characteristics of each sector. The real value of a model is determined not by its introduction, but by the tasks it addresses. The model requires the development of a completely new concept of consulting local plans and investments with local government units. This task may require the establishment of a unit within the umbrella organisation's structure that specialises in this type of consultations.

³⁹ More: P. Marciniak, *Sektorowy model*, pp. 516–523.

Continental Model vs Sectoral Model – a Summary

The two models differ in both organisation and objectives. The continental model, rooted in the 19th century, emerged to improve the administration of economic affairs. Over time, it developed into an advocate for entrepreneurs' interests – a function that, by contrast, has always been central to the Anglo-Saxon model. Following the example of guilds, chambers of commerce are actively involved in vocational education, supported by their members. They also perform selected public tasks of a horizontal nature, including maintaining company registers, advising on business start-ups, providing information on available public aid, promoting exports, organising and participating in trade fairs, acting as information points for foreign investors, issuing certificates of origin for goods and services, issuing transport tickets, etc. Its eventual implementation as a replacement for the private law model must encompass the entire country and all enterprises. It is, therefore, a complex, one-off process that brings about serious changes and challenges for both businesses and public institutions.

By contrast, the sectoral model has a different nature and objectives. It shares similarities with guilds and professional corporations but emphasises specialisation, offering both industries and public institutions a unique pool of expert competences. This provides a solid basis for deeper decentralisation of public tasks and delivers more effective, highly competent support for enterprises. In a knowledge-based economy, specialist expertise and accessible competence hubs are essential – a role that can naturally be fulfilled by sectoral chambers. This model is also agile, allowing for gradual implementation on a sector-by-sector basis. The transfer of new tasks can be designed through tailored roadmaps for each chamber, enabling an evolutionary introduction of the model, particularly in countries currently operating under a private law framework.

Conclusions

Chambers of commerce, by virtue of their tasks, relationships, and status, are economic, political, and social institutions. Consequently, their effectiveness and potential directions of evolution must be analysed from an interdisciplinary perspective within the changing framework of a modern, increasingly specialised economy. This applies not only to the possible replacement of private law models with public law models but also to cases where existing public law chambers require redefinition or restructuring in response to national crises. In such instances,

chambers may need to adopt new objectives and reorganise their structures to fulfil them, creating opportunities for systemic reform.

Do we need the sectoral model? The simplest answer is “yes”. The rapid pace of global economic change demands institutional adaptation. Entrepreneurs are seeking sector-specific expertise, while dialogue between businesses (particularly SMEs) and public authorities often remains ineffective – and in some countries, entirely absent. Healthy and efficient economic processes require balance, transparent and fair competition rules, decentralisation, and deregulation. However, many countries are witnessing growing political dominance over economic decision-making, often marked by non-transparent, sometimes incompetent actions that favour large corporations. In this context, there is a pressing need to develop new concepts for the organisation, implementation, and evolution of strong public law chambers – institutions that can not only enhance competitiveness and diversity within the economic ecosystem but also assume selected public tasks from government. At the same time, local cooperation between industries should remain within the competence of local self-governments, which manage infrastructure and define development strategies.

Building a sectoral system of chambers is easier to implement in countries without existing public law chambers, as the process starts with a “blank slate”, allowing the system’s final form to be shaped by clearly defined objectives. However, copying foreign models wholesale should be avoided; chamber systems function differently in each country,⁴⁰ and in some places, they are facing serious crises (as noted in the introduction).

The sectoral model offers flexibility and effectiveness. It can be established in stages, as chambers do not need to be created for all sectors simultaneously, unlike in the continental model. It focuses on expert competences unique to each industry, while a national umbrella chamber ensures effective business representation on cross-sectoral matters. Public law chambers are integrated within the structure of public institutions, providing a platform for deep decentralisation. They are assigned clearly defined tasks along with financing mechanisms, with membership granted by law and representation balanced across all classes of enterprise sizes.

The specialisation of chambers of commerce in the sectoral model aligns with the needs of the modern knowledge-based economy, where expertise is a critical success factor. Moreover, these chambers can offer a wide range of competences and tools, benefiting not only entrepreneurs and public consultation processes but also the justice system, local governments, educational institutions, and other stakeholders. In this respect, the mission and potential of sectoral chambers – particu-

⁴⁰ D. Sack, *op. cit., passim*; P. Marciniak, *Sektorowy model...*, pp. 55–218.

larly in facilitating decentralisation – are broader than those of their continental counterparts.

References

- Aldrich H.E., Ruef M., *Organisations evolving*, 2nd ed., London 2006. <https://doi.org/10.4135/9781446212509>
- Bandarzewski K., *Samorząd gospodarczy w prawie polskim*, Kraków 2014.
- Bennett R.J., *Testing times for business partners in regional and local development: The past and future of chambers of commerce*, "Regions The Voice Of The Membership" 2011, 284.
- Bowen J.P., *Success to the Shropshire Chamber of Agriculture': a reappraisal of the role of chambers of agriculture in Britain during the late nineteenth and twentieth centuries*, "Rural History" 2023, 34(1), pp. 55–74. <https://doi.org/10.1017/s0956793323000080>
- Brzeziński K., Dorożyński T., Kretek-Kamińska A., Marciniak P., Korczyńska O., *Towards a new sectoral model of chambers of commerce: Exploratory survey of business environment organisations in Poland*, "Przegląd Ustawodawstwa Gospodarczego" 2024, 12, pp. 2–13. <https://doi.org/10.26485/SPE/2023/129/6>
- Brzeziński K., Dorożyński T., Kretek-Kamińska A., Marciniak P., *Representativeness of business organisations in dialogue with public administration*, "Studia Prawno-Ekonomiczne" 2023, 129, pp. 79–100. <https://doi.org/10.26485/SPE/2023/129/6>
- Coase R.H., *The Nature of the Firm*, "Economica" 1937, 4(16), pp. 386–405.
- Dąbrowski K., *Izby przemysłowo-handlowe Drugiej Rzeczypospolitej jako instytucje samorządu przemysłowo-handlowego. Ujęcie doktrynalne i konstytucyjne*, „Studia z Dziejów Państwa i Prawa Polskiego” 2007, 10, pp. 303–321.
- Dąbrowski K., Dorożyński T., Marciniak P., *The Justification of the Sectoral Model of Chambers of Commerce – Polish Perspective*, "Studia Iuridica Lublinensia" 2023, 32(5), pp. 53–75. <http://dx.doi.org/10.17951/sil.2023.32.5.53-75>
- Erbaş N., *The role and the importance of the chambers of agriculture in the economic development of the rural areas: case of tr72-central Anatolia development agency region of Turkey*, "International Journal of Agriculture, Forestry and Life Science", 2(2), pp. 24–31.
- Feldman M.S., *A performative perspective on stability and change in organisational routines*, "Industrial and Corporate Change" 2023, 12, pp. 727–752. <https://doi.org/10.1093/icc/12.4.727>
- Feldman M.S., Pentland B.T., *Reconceptualizing organisational routines as a source of flexibility and change*, "Administrative Science Quarterly" 2003, 48, pp. 94–118. <https://doi.org/10.2307/3556620>
- Guziejewska B., Marciniak P., *Znaczenie dorobku nowej ekonomii instytucjonalnej dla rozwoju idei powszechnego samorządu gospodarczego w Polsce*, „Studia Prawno-Ekonomiczne” 2021, CXIX, pp. 231–253. <https://doi.org/10.26485/SPE/2021/119/13>

- Hjorth D., Reay T., *Organisational and Institutional Entrepreneurship: Introduction to the Special Issue*, "Organisation Studies" 2022, 43(2), pp. 159–177. <https://doi.org/10.1177/01708406211068499>
- Heseltine L., *No stone unturned: Chamber of Commerce – International Comparisons*, London 2012.
- Marciniak P., *Five key differences between chambers of commerce in United Kingdom, Belgium and Poland*, "Studia Prawa Publicznego" 2023, 4(44), pp. 89–110, <https://doi.org/10.14746/spp.2023.4.44.5>
- Marciniak P., *Sektorowy model samorządu gospodarczego. Założenia i perspektywa wprowadzenia w Polsce*, Warszawa 2023.
- Medina I., Molins J.M., *Institutional Change in Spanish Chambers of Commerce*, [in:] D. Sack (ed.), *Chambers of Commerce in Europe...*, Palgrave 2021, pp. 109–132. <https://doi.org/10.1007/978-3-030-62700-3>
- Nonell R., Medina I., *Tensiones organizativas y competición de intereses en el mapa español de organizaciones empresariales*, "Revista Española de Investigaciones Sociológicas" 2015, 151, pp. 99–120. <https://doi.org/10.1007/978-3-030-62700-3>
- North D.C., *Economic Performance through Time*, "The American Economic Review" 1994, 84, pp. 359–368.
- North D.C., *Institutions, Institutional Change and Economic Performance*, Cambridge University Press 1990. <https://doi.org/10.1017/CBO9780511808678>
- Pietkiewicz Z., *Samorząd gospodarczy w Polsce*, „PREiS” 1930, 10(4).
- Pilgrim M., Meier R., *National Chambers of Commerce - A Primer on the Organisation and Role of Chamber System*, Washington 1995.
- Sack D. (ed.), *Chambers of Commerce in Europe. Self-Governance and Institutional Change*, Palgrave 2021. <https://doi.org/10.1007/978-3-030-62700-3>
- Safjan M., Bosek L., (eds.), *Konstytucja RP, Tom II. Komentarz do art. 87–243*, Warszawa 2016.
- Seringhaus F., Botschen G., *Cross-National Comparison of Export Promotion Services: The Views of Canadian and Austrian Companies*, "Journal of International Business Studies" 1991, 22, pp. 115–133. <http://dx.doi.org/10.1057/palgrave.jibs.8490295>
- Tylec T., *Koncepcja uwarunkowań instytucjonalnych w nowej ekonomii instytucjonalnej*, „Zeszyty Naukowe UEK” 2016, 56(953), <http://dx.doi.org/10.15678/ZNUEK.2016.0953.0502>
- Wijen F., Ansari S., *Overcoming Inaction through Collective Institutional Entrepreneurship: Insights from Regime Theory*, "Organisation Studies" 2006, 28(07), pp. 1079–1100. <http://dx.doi.org/10.1177/0170840607078115>
- Zachar P.K., *Transition, Participation and Self-Governance: The Institutional Change of Hungarian Chambers*, Budapest 2023. <https://www.doi.org/10.51313/Freeside-2023-11>
- Zachar P.K., *Institutional Changes to Chambers of Industry and Commerce in Hungary after the Transition of 1989/1990*, [in:] D. Sack (ed.), *Chambers of Commerce in Europe...*, Palgrave 2021, pp. 133–156. <https://doi.org/10.1007/978-3-030-62700-3>
- Zachar P.K., *The Danube Chambers of Commerce Association's activity for recovering from the economic crisis and increasing the competitiveness of enterprises in the Danube Region*, [in:]

B. Biltsik, A. Marengo, N. Post, P.K. Zachar (eds.), *New approaches in a complex world. International relations, history and social sciences*, Budapest 2014.

Zellenberg U.E., *Institutional Change in Austrian Economic Chambers*, [in:] D. Sack (ed.), *Chambers of Commerce in Europe...*, Palgrave 2021. <https://doi.org/10.1007/978-3-030-62700-3>

Other sources

Advantage Austria, <https://www.advantageaustria.org/>

Boards of Trade Act (R.S.C. (Revised Statutes of Canada), 1985, c. B-6).

Canada Not-for-profit Corporations Act (S.C. 2009, c. 23).

Constitution of the Republic of Poland, Art. 17 section 2 (Dz.U. 1997 Nr 78, poz. 48).

DIHK Satzung, <https://www.dihk.de/resource/blob/6104/7eab8a13715ffa5f908eab873fefb-2be/dihk-satzung-data.pdf>

EU: Statistical Classification of Economic Activities in the European Community NACE Rev. 2 (OJ EU L 393/1, 30.12.2006).

International Standard Industrial Classification of all Economic Activities ISIC Rev. 4

PARP, *Report on the state of the small and medium-sized enterprise sector in Poland, 2024*. Available from: https://www.parp.gov.pl/storage/publications/pdf/ROSS_2024_29_10_2024.pdf

PKD 2025, *Polish Classification*. Available from: <https://klasyfikacje.gofin.pl/pkd2025/4,0.html>

Polish Chamber of Insurance, <https://piu.org.pl/>

Regulation of Council of Ministers of 24 December 2007 on Polish Classification of Activities (Dz.U. 2007 Nr 251, poz. 1885).

Resolution of the Government of October 25, 1991 No. 440, Lithuania.

Statistics Poland, <https://stat.gov.pl/en/news/new-polish-classification-of-activities-pkd-2025%2C147%2C1.html>

Zasady pomiaru kosztów regulacyjnych ponoszonych przez adresatów aktów prawnych, MPiT 2019. Available from: <https://www.gov.pl/attachment/e7ef6501-d2c8-4cfa-a3e9-0942e5cb32ce>