



LABOUR MARKET AND ENTREPRENEURSHIP OVERCOMING GENDER STEREOTYPES

A TRANSNATIONAL ACTION PLAN
PROMOTED BY BUSINESS WOMEN AND
GENDER EQUALITY ORGANISATIONS

COUNTRY REPORT FOR POLAND



This project is co-financed by the European Commission, Directorate General for Employment,
Social Affairs and Equal Opportunities





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Labour Market and Entrepreneurship Overcoming Gender Stereotypes

A Transnational action plan promoted
by Business Women and Gender Equality Organisations

This project has been carried out by AFAEMME
Association of Organisations of Mediterranean
Businesswomen (Barcelona, Spain) in association with:

KARAT Coalition (Central and Eastern Europe)
WAD - Women's Alliance for Development (Bulgaria)
SEGE - Greek Association of Women Entrepreneurs
(Greece)

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Context

A key priority for the European Commission is to create equality for men and women throughout Europe. AFAEMME, Association of Organizations of Mediterranean Business Women (Barcelona) was awarded by the European Commission, in partnership with important organizations in Central and Eastern Europe - KARAT Coalition, WAD - Women's Alliance for Development (Bulgaria) and SEGE, Greek association of Women Entrepreneurs (Greece) to implement a unique project "*Labour Market And Entrepreneurship Overcoming Gender Stereotypes*".

The main objectives of this project are:

- to improve the understanding of the issues underlying gender equality and equal opportunities in the fields of employment and entrepreneurship in this area of Europe
- to strengthen gender equality and businesswomen organizations and their active partnership in influencing decision makers on social and economic policy
- and to improve the general economic status of women.

The project includes the elaboration of 12 national reports from Cyprus, Malta, Poland, Latvia, Estonia, Lithuania, Czech Republic, Slovakia, Slovenia, Hungary, Bulgaria and Romania. Which report the obstacles experienced by women in business and assess the impact of EU Employment Strategy on the situation of women in the new ten EU Members states and two candidate countries with case studies of a typical businesswoman in those countries relating to gender stereotypes in the labour market and entrepreneurship, with a final global report containing concrete policy recommendations addressed to European Commission and national governments. The publication is launched at a large scale European conference in Brussels in February 2006.

This report contains the national study from Poland



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Executive summary

This National Report for Poland provides up to date data and analysis of the situation of women employees and women entrepreneurs in contemporary Poland. It is based on the assumption that the challenges faced by women employees and women entrepreneurs are caused by the same factors: discrimination of women in economy and stereotypical home-and-family-centred perception of women. The economic and legal conditions prevailing in Poland also play an important role here. The report highlights the fact that, as the consequence largely but not exclusively of the EU accession process, Poland now has sufficient legal provisions protecting rights of women workers and women entrepreneurs. Unfortunately the gap between the laws and their implementations still exists. It also points to other areas of concern related to the eco-

nomic position of Polish women including a drop in the activity rate, and the power of the existing stereotypes portraying women as unreliable workers and persons unsuited for entrepreneurship. It also points to the specific nature of women entrepreneurs as a group. The innovative aspect of this report produced as part of 'Labour Market and Entrepreneurship Overcoming Gender Stereotypes' project is that it attempts to make a link between the economic position of these two groups of women who until now have been usually treated separately. At the same time, it clearly indicates the need for further research and analysis in this area as well as other areas related to the economic situation of women in labour market and entrepreneurship including: informal employment, reconciliation of work and family life by women entrepreneurs just to mention a few.

Introduction

This National Report for Poland analyses the situation of both women employees as well as women entrepreneurs and is based on the assumption that challenges which women face as employees and entrepreneurs have similar roots. This includes general economic conditions of Poland and the situation on the labour market in particular, but also different forms of discrimination of women and

particularly stereotypes regarding women workers and women entrepreneurs existing in Poland. The innovative aspect of this report produced as part of 'Labour Market and Entrepreneurship Overcoming Gender Stereotypes' project is that it attempts to make a link between the economic position of these two groups of women who until now have been usually treated separately.

Legal framework¹

International Laws

As far as international labour laws are concerned Poland has ratified following ILO Conventions related to women: No. 100 (ratified in 1954), No. 111 (ratified in 1961), No. 103 (ratified in 1976). Conventions No. 156 and 183 have not been ratified. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was ratified by Poland on 18 July 1980.

An Optional Protocol to the CEDAW was ratified by Polish Parliament on 9 January 2003. Despite the fact that each country that ratified CEDAW is obliged to submit every four years a report noting key trends and identifying obstacles to the full achievement of the Convention, Poland has not been fulfilling this obligation on regular basis.

1 - The content of this section of this report focusing on women employees relies heavily on the data and analysis published in Lohmann and Seibert 2003 "Gender Assessment of the Impact of EU Accession on the Status of Women in the Labour Market in CEE: National Study: Poland". Electronic version of this publication is available at http://www.karat.org/eu_and_economy/gender_assessments.html.

National Level

On the national level Poland has no specific gender equality law. Several attempts to pass the draft Act on Equal Status between Women and Men have been unsuccessful. The last unsuccessful attempt was made in 2004.

Equality provisions are incorporated into general law, such as the Constitution and the Labour Code. The Polish Constitution guarantees equal rights of women and men: in economic life, employment and promotion, equal compensation for work of similar value, and to social security, but does not refer to institutional mechanisms, responsible for implementation of these regulations (Lohmann, Lozinska, Solik 1999).

As a consequence of EU accession most of the *acquis communautaire* concerning gender related equal treatment in the labour market was enacted into Polish legislation. The directives on equal treatment for women and men including directives on equal treatment, the burden of proof, and equal pay have been ratified into Polish legislation through the amendment to the Labour Code, which entered into force in January 2002. This amendment involved adding a separate chapter 'Equal Treatment for Women and Men' to the first division of the Labour Code. Furthermore, the references to gender equality are made in the so called *expressis verbis* manner, which means that they are a much clearer and easier to understand than previously. There are three directives described in this chapter².

Additional amendments to the Labour Code were made as a result of the ratification of the EU Directives and came into force in January 2004. Thanks to those amendments, additional grounds for gender related discrimination were added. This included sexual harassment and the change of the title of the chapter from 'Equal Treatment for Women and Men' to "Equality of Treatment in Employment". There are other legal provisions related to gender equality in employment and entrepreneurship. They include:

Anti-Abortion Act

The anti-abortion law, which has a very negative impact on the position of women in the labour market, has been in force since 1993. Attempts to abolish it have not been successful.

Other documents

There are also other documents which could play a significant role in improving the position of women in the labour market in Poland. During the process of Accession Polish Ministry of Economics, Employment and Social Security produced diverse documents responding to the European Employment Strategy. Most of those documents

include at least some reference to gender equality. It is still unknown, however, how effective these documents will be in relation to improving economic situation of women.

Another important document is National Action Plan for Women (NAP) which was developed in 1996 as a consequence of signing the Beijing Platform for Action by Polish government. Upon the establishment of the current Office of the Plenipotentiary for the Equal Status of Women and Men, the work related to the second stage of the National Action Plan to be implemented during the years 2003-2005 began. This stage is addressed mainly to the central and local government bodies.

As far as improvement of the economic position of women is concerned, the new document is largely a reflection of EU directives and recommends implementation and the execution of laws aimed at the elimination of the discrimination of women in the labour market. The current NAP, as compared to the earlier one, places much less emphasis on the women's entrepreneurship as a magical antidote for female unemployment. Instead, it provides tools for the improvement of the situation of women in the labour market. One of the actions mentioned is development of childcare and care for dependent adults as this will allow women to be economically active. This is extremely important in the context of other documents which promote flexible work hours and part time jobs which, as it is shown by experience in numerous countries, has a tendency to perpetuate the discrimination of women in the labour market.

Unfortunately, NAP has a limited impact on the situation of women in the labour market, firstly because it's not legally binding, and evidence suggests that it is not taken seriously by bodies who are obliged to be responsible for undertaking actions related to the position of women on the labour market, such as Ministry of Economics and Employment (see Plakwicz and Seibert 2004). This is strengthened by the fact that there is no budget allocated for the implementation of NAP so even those bodies and institutions which would like to implement it do not have resources to do so.

² - For more detail description of the changes to the labour code related to the EU accession process including equal pay, equal treatment, burden of proof, maternity leave, Lohmann and Seibert 2003

ACTIVITY RATE OF WOMEN AND MEN 1994 - 2003		
Year	Women	Men
	%	%
1994	52.2	67
1995	51.1	66.5
1996	50.6	65.9
1997	50	65.5
1998	50	64.9
1999	49.7	64.3
2000	49.2	64.3
2001	48.8	63.4
2002	48	62.6
2003	47.9	62.4

Source: CSO 2004

Activity Rate

The activity rate of women is lower than the activity rate of men. In 2003 for 1000 economically active men there were 603 inactive ones; at the same time for 1000 active women there were 1088 inactive ones. Women constitute over 2/3 of inactive population (CSO 2004). During last 10 years activity rate of women has dropped dramatically: in 1992 it was 53,7% and in 2003 it was only 47,9%.



UNEMPLOYMENT RATE OF WOMEN AND MEN 1994 - 2003		
Year	% Men	% Women
1994	13.3	15.7
1995	12.1	14.4
1996	9.9	13.4
1997	8.7	12
1998	9.3	12.2
1999	13	18.1
2000	14.2	18.1
2001	17.3	20
2002	19	20.6
2003	18.4	20.3

Source: CSO 2004

The unemployment rate of women is higher than that of men. Women who return to work after an extended period of child rearing find it particularly difficult to find employment. The situation of women looking for their first job is equally difficult. In the IV quarter of 2003 18 and 19 old women were most affected by unemployment

with 60,5% of them being unemployed. The most feminised age group of unemployed is group of 30 to 44 year olds. In this age group for every 100 unemployed men, there are 112 unemployed women (CSO 2004).

EMPLOYMENT RATE OF WOMEN AND MEN IN 1997-2003							
	1997	1998	1999	2000	2001	2002	2003
Female	51.3	51.7	51.2	48.9	47.7	46.2	46
Male	66.8	66.5	64.2	61.2	59.2	56.9	56.5

Source: Eurostat 2005

Employment Rate

Overall, the employment rate has been constantly decreasing since 1999 and this trend is not changing. Interestingly, Poland is not alone here, as in most of Central and Eastern European Countries, where employment

rate of women for decades was relatively high (as compared for example to 'Western' Europe) the employment rate of women continues to decrease.

EMPLOYMENT RATE 1994 - 2003 OF MEN AND WOMEN (according to Central Statistic Office)		
Year	Men %	Woman %
1994	58.8	44
1995	58.5	43.7
1996	59.4	43.8
1997	59.8	44
1998	58.9	43.9
1999	55.9	40.7
2000	55.2	40.3
2001	52.5	39
2002	50.7	38.1
2003	50.9	38.2

Source: CSO 2004

Employment rate of women is significantly lower than that of men. What is very important is that employed women are well educated (they have at least completed secondary school). This is not the case as far as men are concerned. Furthermore, employed women do not often hold managerial posts. In 2003 women constituted only 35% of managers (CSO 2004).

Part-time employment

In 2003, 13.3% of total female employment and 8.6% of total male employment was part-time. In the same year female share of part time employment was 66.2%.

Female dominated sectors of the economy. In 2003 the most female dominated employment group is office workers. The most female dominated sectors of economy were health, social security and education (CSO 2004). Interestingly, during the period of transformation no significant changes took place as far as the proportion of women employed in specific areas is concerned. Women still continue to be employed in female dominated professions such as education, health and social work. These professions tend to be badly paid. Vertical segregation is also very strong since only about 6% of women hold important positions of responsibility (Kinga Lohmann and Seibert 2003).

Pay-gap and working poor

Despite the fact that equal pay is guaranteed by the Polish Constitution (1997), enforced by the Labour Code from January 2002, and is further stipulated in the ILO Convention on Equal Remuneration, signed by Polish Government (1954), lack of enforcing mechanisms (including lack of sanctions for employers who do not observe it) lead to equal pay being guaranteed only on paper and not in practice. The wage gap is in part responsible for the disadvantaged economic situation of women. On the basis of research conducted by CSO, in 2002 men's wages were 8,8% above the national average, and the wages of women were 16,9% lower than the average. Average wages for women were 17,0% lower than average wages of men. The difference is more drastic in some fields of employment and less drastic in others. What is very important here is that women earn less than men despite being better educated. Better education does not lead to higher wages being earned by women, but rather it increases the gender pay gap with a greatest difference between wages of women and men existing among those who have higher education. In 2001, only women with higher education received wages above the national average and women with secondary education receive an average wage (Kinga Lohmann and Seibert 2003).

WOMEN'S WAGES AS % PERCENTAGE OF MEN'S WAGES IN 2001.

MEN'S WAGES = 100

Education Level	Women	Men
Higher Education	68.4	100
Post-secondary	78.2	100
Secondary vocational	79.3	100
Secondary	84.6	100
Vocational	68.9	100
Primary and incomplete primary	72.4	100

Source: www.womenslabour.org (own calculations on the basis of CSO data)

Issues for women employees

Conditions of work and Quality of employment

Work Hours

According to the Labour Code period of work should be 8 hours per day and 40 hours in 5 day work week. This legal provision is often not observed in practice, and for several years now women's organization working in the areas of labour market, other organizations working in this field and trade unions have been provided with anecdotal evidence of wide spread violations of the 8 hours work day and 40 hour work week across all industries.

Recently violations of regulations related to work hours became visible as a consequence of legal proceeding against the supermarket chain 'Biedronka' filed by exploited workers. In the past despite the anecdotal reports of wide spread mistreatment of workers by large supermarkets chains for variety of reasons employees did not take their employers to court. The fact that finally employees are prepared to take their employers to court can be due to greater awareness of mechanisms available to exploited workers wanting to fight for their rights, as well as increased social awareness of the value and importance of non-discriminatory practices and observance of citizens and workers rights linked to the EU accession process.

The legal proceedings lead to the decision by Labour Inspectorate to investigate practices and policies of the supermarket main chains. First discount supermarket chain 'Biedronka' was investigated with number of violations of working hours regulations, as well other violations of work conditions being discovered. Next the investigation has focused on another supermarket chain 'Kaufland'. It also showed extensive violations of working hours regulations. According to the report in main Polish daily "Gazeta Wyborcza" in some extreme instances workers worked 19 or even 24 hours (Grochal 2005).

Other work conditions

In both supermarkets other violations of worker rights were noticed. For example, workers were not paid for overtime, and women had to carry loads over twice the weight they are legally allowed to carry.

Unfortunately, up till now, large scale research focusing on the issues of work conditions has not been carried out. In 2004, Karat has conducted small scale research where women in 4 textile factories have been interviewed about their work conditions³. In the factories, work conditions and quality of employment were often unsatisfactory. The most frequent violations concerning remuneration, working hours and working conditions. Those violations were not only due to financial problems experienced by the majority of clothing companies, but also to the unspoken approval for breaching employee rights seen as

an inevitable consequence of the transition to a free market economy. In the context of liberal economic policies implemented by successive governments, employee rights and social benefits have been presented as the relics of the previous system that should be given up in order to make companies more competitive. In regards to the working hours, two of the factories surveyed generally observed the regulations concerning working hours and no serious violation of the standards has been noted in that area. There were problems in the remaining two factories, however. The workers were not allowed to refuse overtime, in high season they worked 10 or more hours a day. Furthermore, the workers were not informed in advance how long they were required to work - they find it out on a daily basis. Additionally, the factories have a piecework system and the daily quota is often raised, so the workers have to work overtime. Overtime is often not entered into accounting documents. This is due to the fact that workers are not fully paid for all the extra hours they work.

Access to promotion

Another issue relating to the quality of employment is the ability of women to be promoted. The so called "glass ceiling" exists in Poland, and as in many countries it is a very complex phenomenon. So far only a study analysing access of women to top positions in business and politics was conducted (Budrowska, Duch, Titkow 2003). It was discovered by the research that while in business professional skills play a greater role in access to top positions, in politics, it's more of an issue of personal connections. In both fields, however, mechanisms hindering women's ability to advance in their professional career were quite similar and were linked to the existing stereotypes about women. 'Omnipresent linking of women to traditional roles', with the assumption that becoming a mother makes a woman less 'available' professionally being the main stereotype and with motherhood being perceived as the main barrier in professional career of women. The second main barrier was stereotypical perception about the way women function, which included a concrete culturally constructed model of femininity, which includes being delicate, gentle, sensitive, emotional and unpredictable. Further discussion of stereotypes impacting women workers will be provided in the later parts of this report.

Informal Employment

Another factor impacting quality of employment of women is informal employment which is extremely wide spread in Poland. Unfortunately, precisely due to the fact that it is informal, it is diffi-

³ - More information on the research including a detailed report is available on <http://www.womenslabour.org>

cult to research and no large scale research has been focusing on it to date. The fact that it is difficult for small businesses to function formally due to high taxes and social security payments which have to be made by the employers for all the workers they employ is one of the main factors of the existence of the informal economy. Despite the fact that men are involved in informal employment more often than women, women are engaged in informal employment on a more permanent basis. The informal sector offers relatively high number of jobs for persons with limited level of recognized professional skills.

Reconciliation of family and work

It is quite difficult for Polish workers in general and for Polish women in particular to reconcile work and family life. This is due to the fact that despite that in Poland women have participated in the labour market in large numbers for at least 50 years it is still assumed that employment of women is only an issue of economics rather than a need for self realization, and that as soon as men (i.e. husbands and partners) earn enough women will stop working and concentrate on domestic tasks. Furthermore, despite the fact that many men do play increasing role in childcare and other domestic tasks (and have been doing it for several decades now) their input is perceived more as 'hel-

ping' women who are the ones responsible for the childcare and domestic tasks, rather than sharing tasks which are joint responsibilities of the couple. The very strong role played by the role model of 'Matka Polka' (Mother Poland) in Polish culture is not without significance here. There are also more structural reasons for difficulties in reconciling work and family life. This is due to several factors: first one is lack of sufficient, accessible and quality childcare services allowing parents to combine work and childcare responsibilities. This includes difficult access to childcare for children below 3 years of age, kindergarten aged children as well as school aged children⁴. School hours do not overlap with standard working hours and many schools do not offer after and before school care facilities. Public care for small children is not encouraged with only 2% of Polish children between ages of 0 and 3 attending nurseries (2001). The number of nurseries has dropped from 1,412 in 1990 to 591 in 1995 and finally 396 in 2001. The number of places in nurseries also dropped. The situation is slightly better for older children with 33% attending kindergartens. Still, the number of kindergartens has dropped from 12,308 in 1990 to 9,350 in 1995 and 8,175 in 2000. In 2001/2002 in Poland there were 8,175 kindergartens. Only 1/3 of them were located in rural Poland. In general, 31% of children attended kindergartens in these years, but in the country it was only 14% (Nowakowska, 2003).

The main stereotypes of women working as employed workers

The most highlighted stereotype of women working as employed workers is that a woman of any age has family and domestic responsibilities which naturally (or structurally) are her priority and therefore make her a less attractive and effective employee who is less available, flexible, dedicated, mobile and enthusiastic about her paid employment than male employees. According to this stereotype young women who do not have children yet and are not married are treated as a potential risk because it is assumed that very soon they will marry and have children with family life becoming their priority. Women who already have a family are assumed by definition to be less available and flexible. Interestingly married men with small children are seen as very reliable workers. An assumption regarding older women is that they have grandchildren or elderly parents to look after on top of usual duties associated with taking

care of the household. The fact that women's reproductive rights are significantly restricted in Poland (Seibert 2004) contributes to this stereotype with young women being perceived (although more on a subconscious level) as being unable to control their fertility. Hence even if they declare that they want to concentrate on their career and delay or forgo having children this declaration may be seen as somehow empty. This stereotype is unchanged regardless of the fact that the fertility rate has been decreasing since 1984. In 2004 it was 1.22 (lowest in 50 years). This suggests that the probability of an average female employee becoming pregnant is quite limited.

The above stereotype is strengthened by another one claiming that women have a financial luxury of being supported by their husband and therefore, for them, permanent employment or appropriate

⁴ - This situation is not unique to Poland but is also present in other countries of Central and Eastern Europe. For some interesting case studies from Poland, Bulgaria and Czech Republic go to http://www.womenslabour.org/en/gender/casestudies/case_services.html The case studies are from publications by Lohmann and Seibert (Poland); Marinova and Gencheva (Bulgaria), and Marksowa-Tominowa all published in 2003.

wages are not as important as for men. A further stereotype is associated with the assumed quality of women workers. According to the stereotype women workers are less self-assured, lack the ability to make decisions, take on challenges and take the initiative. They are also perceived to be more emotional, which can have a negative impact on the quality of their work.

And finally, that women are ('naturally') unconvincing and carry less authority as managers, sales representatives, PR persons etc. An excellent report of stereotypes of women workers, confirming above description of stereotypes, is provided in a publication by the Institute of Public Affairs "Glass Ceiling. Research Report" (Budrowska, B.; Duch, D.; Titkow, A. 2003).

Issues for women entrepreneurs⁵

It appears that during the years 1989-1998 in Poland, a significant and permanent increase in the number of self-employed women took place. Women constituted 27 % among all entrepreneurs in 1989 and 40 percent in 1998 (Lisowska, 2004). Percentage of entrepreneurs among the total female employed population outside of farming increased from 3.7 in 1989 to 8.3 in 1998. In the years 1999-2004 a decline of the numbers of women, as well as men, entrepreneurs was observed. While those statistics seemed to be very positive some very important points have to be made about them. Firstly, a significant proportion of self-employed women are not in fact independent entrepreneurs. Many of them work for one specific company (for example a language school, insurance company or real estate agency) but have to do it on a self-employment basis as this cuts the costs to the employers who do not have to cover the cost of social security for those women - they cover it themselves and at lower rate. The self-employed women are also responsible for covering their own costs during annual leave or national holidays. Equally, the 'self-employed' women work in exactly the same way a regular employee works, the only difference is that they do not have employment security or paid holidays. This tendency for self-employment as a replacement of more traditional relationships between employers and employees, while generally hidden from the statistics is reflected in the fact that micro-enterprises (employing up to 5 persons) constituted 90% of enterprises. Among them those employing one or less persons constitute almost 70% (Mikroprzedsiębiorstwa, 2002).

Women who actually are 'real' entrepreneurs (i.e. they are not self-employed persons working for one specific company), tend to have smaller firms than men. According to LFS research data, in 2002, women on average employed approximately 5 people in their businesses, compared to 9 employees hired by men.

Generally speaking, in comparison to 1998, there was a significant decline by 2004 in the number of self-employed, especially in the category of employers, which was probably connected to the introduction of a new social insurance system and the higher costs related to hiring employees, side by side with less favourable conditions for self-employment. Furthermore, state policy with respect to SME sector development was not implemented in the period in question: the economic slowdown in 2001-03 predominantly affected the smallest and weakest market players, which led first to a decline in employment rates and then to the liquidation of companies. Obviously, the circumstances were not conducive to opening new businesses.

The available statistical data indicate a significant and stable trend: women have become more interested in starting their own economic activity, in the form of both self-employment and the creation of new workplaces for others. The number of self-employed women outside farming in 1998 was almost five times larger than in 1985, whereas during the same period of time the corresponding number of men only doubled.

5 - Majority of data and analysis covered in this section comes from research and analysis of Ewa Lisowska, Ph.D. (economics). Ewa Lisowska works in the Warsaw School of Economics and is a founder and president of the International Forum for Women, editor in "Women and Business" quarterly magazine, author of publications about women company owners and women managers. She has conducted research into women's business activity and women in management. In the first quarter of 2000 she supervised a pioneering survey study carried out among 20,000 women in managerial positions in Poland.

SELF-EMPLOYED IN 1985 AND 1998		
Self-employed	1985	1998
Total	574.5	1,574.4
Women	131.7	632.5
Men	442.8	941.9

Source: Calculations based on Statistical Yearbooks 1997 and 1999

In comparison with other European countries, Poland can boast one of the highest figures with respect to the share of women among the total population of the self-employed.

SHARE OF WOMEN AMONG THE TOTAL POPULATION OF SELF-EMPLOYEDS	
Country	Share in percentage
Austria	34.2
Belgium	27.7
Finland	32.8
Czech Republic	27.2
Denmark	20.8
Spain	26.8
Ireland	24.9
Germany	27.8
Sweden	25.6
Great Britain	26.5
Poland	36.3

Source: *Financing Women Entrepreneurs, OECD Small and Medium Enterprise Outlook, Geneva 2000, s. 53-63.*

Demographic and Social Characteristics of Women Entrepreneurs

An overriding conclusion that can be drawn from the analysis of the demographic and social variables pertaining to Polish businesswomen is that there is a wide gap between the situation in the cities and that in the villages. This section covers the situation mainly in the cities.

A typical businesswoman is about 45 years of age or more, married, with one or two grown-up children and many years of professional experience gained in the state sector. Quite a lot of women entrepreneurs (25 percent) are not married (mostly single and divorced, rarely widowed); this percentage is higher than average for women in Poland in general (Lisowska, 1996 and 2004). A typical businessman is also over 40, but only 8 percent of businessmen are not married. A majority of self-employed women who live in the cities have at least a secondary education: there are 76 percentages of such women (for men this figure stands at 67 percentages). The population of women employers alone are even better educated than the total population of female employees. In farming majority of women entrepreneurs have got low level of education (primary or vocational training). There is also the smaller number of employers among them.

According to data collected in LFS research, the structure of the branch division for the total population of working women is different from that for women who are self-employed - and the difference is even more evident when only women employers are taken into consideration. In the category of women owning company, the dominant group are women working in agriculture and related fields (as much as 63.3 %); trade and repairs comes second, with 18.2 %.

In the cities, the largest group comprises women who own trading companies (42.9 %), followed by agriculture (10.1 %) and manufacturing firms (almost 10 %), and businesses connected with contemporary services, such as services for business and real estate and financial brokerage. As the data showed, women entrepreneurs work predominantly in farming and in trade and repairs; then, women tend to choose manufacturing and intangible services. On taking a closer look at business people living in cities, one can see that businessmen tend to focus on four branches: trade, construction, industrial processing and transport (75 % all together). Women mostly choose trade (46 %), but otherwise their profile of activity is more diffused than that of men.

Motivations for entrepreneurial activities

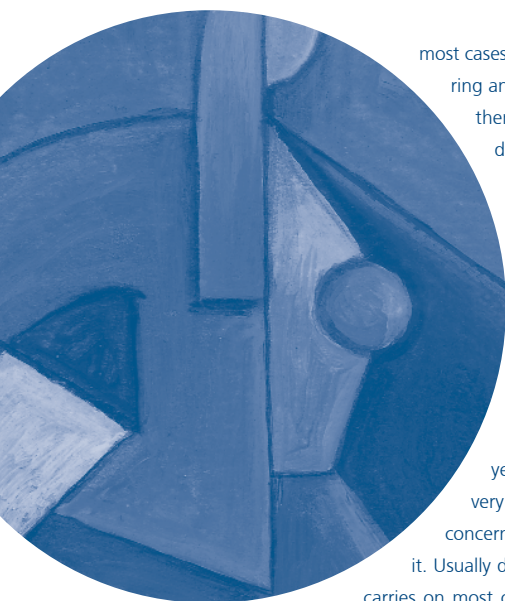
The major incentives which motivate people to seek self-employment and to start their own businesses are the following: the need for independence, the need for decent income, inborn initiative (an innate desire to stay active), a favourable market situation, a lack of alternative employment and an unemployment threat (See the Box 1). The first three of these factors can be classified as an internal, subjective need to decide about one's own life. The remaining factors belong to the domain of the business environment (i.e., external conditions, which in turn can be divided into negative conditions [lack of other options], or positive conditions [favourable conditions for starting a company].

Owing to the current economic situation of the market, the choice of self-employment among women results from a lack of other options more often than it does among men. The threat of unemployment or the absence of alternative employment are relatively frequent incentives that make women look for other ways to be active professionally (see Box 2).

In the last decade in Poland, entrepreneurship was predominantly a result of economic transformation and its consequences, such as the collapse of state companies, unemployment, and a decrease in work-force demand, all of which were generally more painful for women than for men. However, we should not forget that in many cases women start their own businesses because they want to be independent in their decision-making, to put their professional ability to the test, and to earn higher income.

Reconciliation of work and family life

According to survey research (Lisowska, 1996; Demoskop 2001), major barriers to business initiative development in Poland are predominantly economic in character. As far as women are concerned, they also have to face social barriers related to the traditional perception of female and male roles. The research conducted among entrepreneurs did not indicate that for women entrepreneurs reconciling family and work were a significant problem. This could be linked to the fact that owners of businesses are usually women over 40, so in



most cases they have their child bearing and rearing period behind them. No research was conducted among younger businesswomen, and as a consequence there is lack of data pointing to any difficulties in reconciling work and family. It can be hypothesised; however, that the period of setting up businesses and the first years of its development are very demanding as far as is concerned the time dedicated to it. Usually during this time the owner carries on most of the responsibilities her-

self and is not employing a lot of people as this is too expensive. Therefore she works more than 8 hours a day. During this period combining childcare and work would be difficult. On the other hand, according to anecdotal evidence gathered in United States, female business owners report that combining family and work responsibilities is easier when you are a firm owner than when you are an employee. It can be assumed that the situation would be similar in Poland, although additional assumption has to be made that it probably depends on the kind of business in question and on services available in the locality (childcare services and other services related to household tasks). Unfortunately in Poland availability of such services is not optimal.

Main stereotypes of women working as entrepreneurs

In the beginning of the 1990s Polish society did not have very positive opinion about businesswomen. Research conducted by E. Mandal pointed to a belief that for a woman, her family, rather than professional career should be a priority. It was also believed that women should not compete with men (i.e. should not enter the spheres regarded as 'masculine') and that it is impossible for a woman to have happy family and a successful career. The above views were usually held by men who did not accept women in the role of businesswomen. At the same time, the women stating their awareness of the lack of the acceptance of businesswomen, declared that they are not interested in professional career, they prefer less stressful work, lack decisiveness and strength and initiative which is required for running a business (Mandal, 2000).

Additionally, the image of business woman had characteristics which stereotypically are considered to be masculine such as: initiative, energy, decisiveness, intelligence, inventiveness, willingness to take

risks, sociability; other characteristics quoted included elegance, femininity and attractiveness. The research conducted by Reszke in 1998 indicated that significant changes in the way businesspeople in general, and business women in particular are perceived took place.

Greater social acceptance of women becoming owners of business was evident and a clear positive stereotype of a businesswoman became visible. Following characteristics of a female entrepreneur constituted this stereotype:

- > Good employer - understanding, carrying about her workers, considerate, fair, does not fire people, pays well.
- > Competent, professional, conducts business better than men.
- > Responsible, scrupulous and trustworthy
- > Elegant, well groomed, well dressed.
- > Concerned about the development of her business, involved (Reszke, 1998).

Women and men suffer to the same extent from barriers to the development of the SME sector, such as the excessive costs of the labour force, high taxes, complicated and unstable legislation and difficult access to loans. The same can be said about barriers pertaining to the area of information and education. On the other hand, cultural barriers, which are the traditionally accepted expectations regarding women, further imprinted during the process of socialization, refer to women and women only. The traditional model of upbringing does not promote women's self-esteem, self-confidence and belief in their success, but actually crushes every sign of business initiative a female might exhibit. This explains why it is harder for adult women to decide on the venture of starting their own business. They first must overcome internal inhibitions and the fear of failure, a lack of self-confidence, and the dilemma connected with having children and the need to reconcile professional and family obligations.

There is a lack of information, advisory and training centres specially created for women. Women need such supportive places, since women often suffer from a surprisingly low level of self-esteem, and are full of doubts as to whether they can "make it." In other words, women need encouragement and good advice, attitudes of support and a helping hand.

As far as access to financing sources is concerned, women in Poland are neither offered special loans nor credit lines and less stringent loan or credit guarantee terms. Women can take advantage of available financing sources on the same terms as men. However, it is more difficult for women to comply with the requirements and obtain a loan, a bank credit or venture capital financing.

Conclusions

This report has presented an analysis of the situation of women employees as well as women entrepreneurs. While those two groups are often presented as very different the report illustrated that the obstacles faced by women workers and women entrepreneurs are often very similar. This similarity is caused by the general economic situation in Poland which often does not provide good environment for stable employment or does not facilitate development of small and medium firms. The fact that Polish (capitalist) economic system is relatively new and is still experiencing problems related to this, such as a lack of effective and reasonable measures for protecting workers and mechanisms encouraging development of SME impacts women workers and women employers alike. While it can be argued that male employees and male entrepreneurs are also impacted by the economic situation of Poland as well as the shortcomings of the system(s) governing employment and entrepreneurship, its impact on women is even greater since it is combined with gender stereotypes hindering women's struggle for economic independence.

There are some differences between the main stereotypes associated with women employees and women entrepreneurs but they have one thing in common: private, domestic sphere, and not public sphere, is still perceived as 'natural' environment for women. Consequently, women who enter in the 'less natural' public sphere of paid employment are perceived to be less dedicated and effective workers than their male colleagues. Women workers are perceived as lacking motivation, initiative, independence and commitment. On the other hand, women entrepreneurs who through being entrepreneurs have showed that their independence, commitment, motivation and initiative are viewed with suspicion and are often perceived as greedy and behaving in a way unnatural for their sex. It needs to be stressed that such stereotypes are extremely surprising in Poland where women have been participating in the labour market and entrepreneurship since the end of World War II, and in some families, and social groups have been doing it for over much longer than this. This is particularly true in case of women entrepreneurs (Seibert 2001).

Additionally, it seems the same mechanisms that are discriminatory for women workers are equally discriminatory for women entrepreneurs. For example women who are more educated have greater chance of success (but no guarantee) in both cases: as workers better educated women are less likely to become unemployed than women with lower education; similarly better education is also an asset in case of women entrepreneurs: majority of self-employed women who live in the cities have at least a secondary education. The only exception is that for women entrepreneurs, being over 40 does not seem to be obstacle to continue to work, and it can be even as-

sumed that elimination of this obstacle is one of the reasons they choose to be entrepreneurs rather than employees. Similarly, self-employment is a good solution for women as it helps to overcome the glass ceiling and discrimination against them in the labour market, especially, with regards to finding employment or getting a managerial position as well as with regards to the size of remuneration (Lisowska, 1998).

The above points suggest that maybe rather than treating entrepreneurship as an universal solution for the difficulties faced by women in the labour market, efforts of policy makers should be directed at eliminating discriminatory mechanisms such as the glass ceiling, gender pay gap, discrimination of women over 40 and challenging stereotypes of women hindering their involvement in economy either as workers or businesswomen. It is also important to ensure that women are not forced to become 'statistical' entrepreneurs (i.e self-employed) by their employers who want to avoid cost associated with employment.

Finally, there is an evident need for further research linked to strong policy recommendations addressing women entrepreneurs and women workers as separate group and as one group. Areas such as reconciliation of work and family (both by women employees and especially women entrepreneurs), 'real' entrepreneurs versus women working as self-employed for one specific firm, informal employment are examples of topics which should be addressed in the near future.

Case Studies

Case study 1: Work for single mothers

The below case study describes quite extreme situation of breaching of employment rights of a woman, related to negative gender stereotypes associated with motherhood, which was described by Polish media (newspaper Rzeczpospolita) in the first half of 2005. The case study indicates very clearly that a woman in the desperate need of employment is prepared to take extremely drastic steps.

Agnieszka, a single mother, was expecting her third child. For 10 years she has been working in a small accounting firm providing accounting services for diversity of clients in a large city. While this was not reflected in her title she was second in charge after her boss who was also an owner of the firm. During the last two years due to the business and personal problems of the boss, the firm started experiencing difficulties. It was during this time that Agnieszka started to be harassed. She was frequently told by her boss that she should look for another job. When it became known that she was pregnant the harassment intensified. She was repeatedly told that there are thousands of persons who could fill her position. The harassment included advertising of her position as vacant, with Agnieszka being the person who was answering the calls from jobs seekers interested in her position. Despite this harassment she continued working right up to the end. Not only she wanted to work but she also had to work to support her two existing children and the one which was going to be born. Agnieszka gives birth to her son on Saturday and then left the hospital against the advice of the medical staff, so she could go to work on Monday. She was scared that otherwise her boss would dismiss her.

Her son stayed in the hospital. Agnieszka continued to work despite the fact that legally this was during her maternity leave that she was legally entitled to. Since the child could not continue to stay in a hospital, and she could not rely on her parents as far as childcare is concerned. Agnieszka, who according to doctors was still in post-labour shock, rang a local children's home. She wanted to place her son in the home for a while, without realising that taking him back would not be that easy. The director of the home convinced pleading with Agnieszka not to do so. She took the baby home and every day was taking him to a carer at the other end of the town and then travelling to work. When her son was three, she managed to find him a place in a nursery.

Despite her efforts, four months after giving birth Agnieszka was dismissed. By this time however she was not going to accept it and took her boss to court. She also reported him to the tax offices for the infringement she was aware of. Due to the fact that her case was covered by the media she was able to find another job. This case

is extremely alarming as it illustrates extreme cases of mistreatment of women in the work place closely related to their parental status and the stereotype that women who are mothers are not good workers and hence should be dismissed. The fact that while Agnieszka's case became public it is certain that many other cases go on unreported adds to this alarm.

Case study 2: Polish female entrepreneur - a story of superwoman

The below case is a success story. It tells us about a woman who not only was not disadvantaged by existing stereotypes of women entrepreneurs, but who also did not see them as creating additional challenges. At the same time it should be noted that despite that in her family Alicja was the person responsible for family business, everything else (children and home) were also her responsibility and that she herself accepted this stereotype and believed that women can do it all. As a consequence to be a businesswoman she had to be a 'superwoman' successfully fulfilling her traditional family oriented tasks with her business responsibilities.

Alicja was born in a small village, she was a brightest student in her elementary school and her teachers were quite surprised that she decided to settle down for a trade school. Later she added secondary technical school to her education. For 15 years she worked in a horticultural cooperative, but she continued her education through diverse courses: IT, computers, dressmaking, cooking, and German language courses. It is her belief that the person has to have a self-driven and it never entered her head to stop studying. When her second child was born she decided not to return to the co-operative and become a full time mother, but soon after that she established her own business. She began with one shop. She did not have to take a loan to do it as she had sufficient funds thanks to her husband working abroad.

The experience she has gained in horticultural cooperative has benefited Alicja's business. In her opinion if people go into retailing without any experience, they will not do well. Luck doesn't come into it. At the moment she specialises in children supplies (clothing, food etc). She has six shops in her town, and some more in southern and northern Poland, a warehouse of children's supplies, a warehouse of tights. Recently she also started production of diapers and children's underwear. She has plans for large scale production. Her husband who used to have a job in the public sector now also works for her. Despite this, the business, the children (two boys, aged 18 and 8), the

house, in fact everything is on her head. She employs people and this way reduces unemployment. This makes her happy. She thinks that neighbours are a tiny bit envious about her success. But she helps her extended family and the poor; she also makes regular donations to the Children's Health Centre and to children's homes.

While her business prospers she is aware that in general, the environment is not very good for businesses. The situation in her town is very bad: depressed market, high unemployment.

Alicja doesn't think gender makes any major difference in business. At the same time she believes that women should work and that it is possible to reconcile everything, home, work and child-care.

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