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Women Entrepreneurship in Poland



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NARODOWA STRATEGIA SPÓJNOŚCI



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**WOMEN ENTREPRENEURSHIP
IN POLAND**

Research Report

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Ladies and Gentlemen,

Polish women are one of the most entrepreneurial women in the European Union (the rate is about 35%). Yet, there are still noticeable disproportions regarding women and men entrepreneurship – in terms of the given percentage rate of women and men running business activity as well as the experience and scale of their companies. The research show that while men who do not run a one-man business activity employ approximately 9 people, in case of women - the rate is 5 employees. Women are also very rarely the owners of big companies, ie. employing at least 250 persons. Less than one out of four female owners employs workers - the remaining part is self-employed entrepreneurs, often constituting so-called ostensible self-employment. Women study more often than men and at the same time are better-educated, which proves they have a great potential for personal development as well.

Therefore, there must be other reasons why both men and women decide to start and run business activity. Broadening the knowledge about female entrepreneurship in Poland and the aforementioned conditions of its development was the aim of the PARP research project, the result of which is the following report „Women entrepreneurship in Poland”.

The research findings and suggested recommendations will form the basis for creating tools to support women entrepreneurs and respond to their real needs. I strongly believe that these activities will enable all entrepreneurial people to be provided with an opportunity to use their potential, which will benefit the whole society and economy. I do also hope that as a result, we will permanently part with certain stereotypes regarding oldfashioned cultural norms, among others: women’s risk-aversion, their too great focus on soft skills as well as various motivations for starting business activity or their approach to running business.

Bożena Lublińska-Kasprzak

A handwritten signature in black ink, appearing to read 'Bożena Lublińska-Kasprzak'.

The President of
the Polish Agency for Entrepreneurship
Development

Summary

Women entrepreneurship is an important challenge in modern societies, and at the same time it's a complex phenomenon. On the one hand, a distinctive economic context is noticeable as far as women entrepreneurship is concerned; on the other hand, starting own business activity by women and becoming owners of their companies is strongly determined by culture. The countries which enable all entrepreneurial citizens to show their potential, experience rapid economic growth. Thus, using the entrepreneurial potential, which is deeply rooted in women, constitutes a source of prosperity and growth for many societies.

Research objectives

The main objective of the project was to broaden the knowledge on women entrepreneurship in Poland and prepare recommendations regarding ways of support and limiting the barriers disallowing them to increase their business activity. The detailed aims were as following:

- identifying current conditions of shaping and developing attitudes towards female entrepreneurship in Poland;
- evaluating the functioning of businesswomen in Polish social-economic reality;
- identifying barriers and stimuli of undertaking business activities by women, affecting the development of their companies, and recognising the situation regarding the possibility of combining their own career with family responsibilities.

In order to achieve these objectives five research hypotheses were verified by means of empirical study:

1. Women undertaking their own business activity are motivated by various factors: for some of them it is a chance to develop professionally, for others - the only way to earn a living.
2. Actions taken to increase women's motivations to establish their own companies can vitally contribute to the professional activation of women who are inactive on the labour market, for example those taking care of young children.
3. There are conditions and institutional barriers which affect the level of entrepreneurship among women rather than men (among others, determined technical infrastructure, education, being courageous, tax system, access to institutional care for young children, professional career of other family members).
4. There are conditions and social-cultural barriers in terms of starting and running business activity, which women experience in particular, including psychological factors that are a common reason to establish a company by men rather than by women.
5. Running your own business activity influences combining family responsibilities with making a career.

Methodology

In the course of the project there was an analysis made of secondary data (desk research) as well as five empirical studies: two quantitative surveys (PAPI I i PAPI II), two qualitative surveys (IDI i FGI) and an economic experiment (EE)¹.

¹ Quantitative surveys qualitative surveys were conducted by IBC Group company, and the economic experiment by LABSEE Robert Borowski.

First quantitative survey (PAPI I) addressed women of different labour market status (141 women-entrepreneurs, 868 women employees, 347 unemployed and inactive in the labour market women). All respondents were aged 25-44, that is at the age of the greatest professional activity. At the same time this is the age of a great number of responsibilities with bringing up children. The aim of the study was to seek women's opinions on the conditions of starting and running a business activity, including their opinion on expected difficulties and necessary solutions supporting entrepreneurship. At the same time the survey was to gather information about the connection between the family life (especially protective responsibilities) and the factors determining the decision to start and run own company by women. The respondents were chosen from all-Poland household base prepared by GUS (Central Statistical Office).

Second qualitative survey (PAPI II) addressed entrepreneurs: 806 women and 996 men, at the age of professional activity. The aim of the study was to identify the determinants and barriers regarding running a business activity, such as psychological, demographical, social-cultural and institutional aspects. It was also to indicate the conditions equally affecting men and women and those uniquely influencing women. The respondents were chosen from ENIRO database (REGON updated database).

As for individual interviews (IDI), 20 women entrepreneurs were interviewed. The purpose of those was to gather knowledge about the history of starting and running the company, taking into account the motives, stimuli, and then barriers and difficulties with evaluating the conditions of functioning and the needs for development. The respondents were chosen at random. They were women of great entrepreneurial potential (successfully running their business activity for at least 2 years) and fulfilling one of the following conditions: investing in their employees' qualifications; cooperating with research and development units; being members of branch societies/associations; having plans to invest and develop their companies.

The criteria taken into consideration were the size of the company, its headquarters – region (NTS1) and the field of activity.

The aim of focused group interviews (FGI) was to contrast opinions of different persons on determinants, barriers and motivations of starting and running a company. In four FGIs opinions were collected from potential entrepreneurs who had already made an effort to establish a business activity, entrepreneurs running a company for less than 2 years, experienced entrepreneurs (running the present company for at least 2 years) as well as persons who had resigned from running a business activity. The factor differentiating the respondents within the group was the gender.

An innovative solution in terms of using research techniques was an application of an economic experiment. The aim of that was to study the existence of differences in attitude towards entrepreneurship among men and women, and to indicate the causes for the existing discrepancies (or lack of them). The experiment enabled to compare the pledged decisions and the actual decisions made by the participants. Thus, the results are more reliable than the results of direct methods, and the analysis made on the grounds of the experiment renders the actual people's behaviour in a better way. The participants were persons aged 20-30, that is at the age when first decisions about the profile of one's work are made (160 persons).

Research conclusions

I. Desk-research conclusions

The analysis of the subject literature and statistical resources indicates that women entrepreneurship contributes to the economic development through creating new products and employment. The increasing number of women who run their own companies proves that women demonstrate entrepreneurial qualities, which enable them to overcome social barriers successfully and to actively participate in economic processes.

The greatest increase in number of companies established by women was observed during the first years of transformation in Poland, when feminised factories were closed down and women lost their jobs on a large scale. During the whole period of transformation the number of self-employed women was relatively bigger than that of men. The OECD data indicating the percentage participation of women working on their own among all the employed, show that for many years Poland has been one of the leaders in this category. Moreover, in the whole of Europe the rate of women entrepreneurship in Poland (including the rate of the self-employed) has been one of the highest for years.

In the light of the subject literature, the high level of active enterprises among Polish women is greatly influenced by both the „pushing-out“ factor (the sense of co-responsibility for financial situation of the family) and the „pushing-in“, referring particularly to young, well-educated women, connected with seeking high income and self-development in business. At the same time, women more often than men start a business activity due to lack of other reasonable alternative, and not because of the need to take advantage of the opportunity. What is important for them are the following reasons for establishing their own company: aspiration for independence to make decisions about their own fate; aspiration for gaining higher income and being financially independent; the possibility of self-development; negative experiences when being employed and favourable conditions on the labour market.

A significant importance attached to starting and developing a business activity is manifested by framework conditions of entrepreneurship, among which the main ones are: capital availability, public policies (taxes, legal regulations) and support instruments for entrepreneurship development, education and training, labour market openness, access to technical infrastructure as well as cultural and social norms. The determinants that are defined in such a way refer both to men and women. However, the specific condition of women entrepreneurship is the technological development, contributing to the fact that women less often than men run a business activity in the fields of advanced technology. The other determinants, particularly affecting establishing a business activity by women, are influenced by: economic factors connected with the increase in level of welfare in the society, contributing to the development of services which are the scope for women entrepreneurship; economic crises and unemployment, limiting the range of mainly female contracted employment; cultural factors, connected with women being perceived as entrepreneurs, and institutional and demo-graphical factors regarding children .

As far as barriers to women entrepreneurship development are concerned, the available research and analyses indicate tax barriers, too high out-of-salary labour costs, employment barriers connected with inflexible labour law, administrative barriers, the side effects of shadow economy, competition on the part of privileged businesses, underdeveloped

technical infrastructure, insufficient protection of intellectual property rights, systems of values and social norms (including attitudes towards entrepreneurs), educational barriers and traditional socialisation, strengthening the traditional division of social roles according to gender.

Many documents, both the EU ones (eg. the strategic document Europe 2020) and the national plans to support employment, in which the need to increase female professional activity is expressed, including their own business activity, underline the fact that the basic limitation of female existence on the labour market is lack of possibility to combine career responsibilities with family ones, in particular with care-taking of children. At the same time, their own business activity and more often self-employment, proves to be family-friendly. Such an evaluation was mainly influenced by a great scope for independence to create rules of self-employment and the possibility of flexible working hours. These features of being self-employed are not reflected in statistics, though, e. g. the working hours of employers and the self-employed in Poland are longer than the contract employees and, what's more, are non-standard irregular hours.

A crucial determinant of self-employment is, according to the subject literature, the limited scope for parental rights of the self-employed (lack of rights to benefits included in the labour law which the contract employees are entitled to, eg. maternity/post-maternity leave). The annual leave is also used in a different way: without the right to remuneration for the leave for women entrepreneurs. Lack of places in institutions of care, however, means that there is not enough support for fulfilling caretaking roles in the families of female entrepreneurs.

II. Conducted research conclusions

1. Motivation

The results of empirical studies as part of the project indicate **lack of crucial discrepancies among men and women in motivations**, positive and negative, **to establish own business activity**. Most often – in both groups – the following were pointed out: the need to take advantage of favourable circumstances (22% of women and men as well), lack of alternative in employment (18% of women and 20% of men) and aspiration for independence (16% of women and 14% of men). Lack of work is favourable for selfemployment. Moreover, **there seemed to be similar paths of flow of men and women into their own business**: over 2/3 of both were contracted employees before starting their own companies, 6% (men and women) had owned a company previously, and 8% of women and 9% of men participating in the entrepreneurs research started their own company while studying.

However, financial aspects encourage starting own business activity, particularly the willingness to improve financial situation of the family: this factor was chosen by more male entrepreneurs (11%) than women running their own business activity (8%). At the same time 45% of female entrepreneurs participating in the research into different status of women in the labour market chose this factor. What makes the female and male motivations different, though, is the willingness to support their partner's activity and the need for flexibility in taking care of children, being crucial mainly for women.

In conclusion, the motivations of women starting their business activity are mainly – but not solely – of out-of-family' character, ie. not directly connected with individual family situation, particularly with the scope of caretaking responsibilities. The motivations are the following: the urge to achieve independence, the willingness to use their skills and qualifications, the opportunity for higher income and perceiving such a career as achieving life success.

2. Social-cultural conditions of female entrepreneurship

The cultural norms according to which being a female entrepreneur is a rare and uncommon phenomenon are going for good. **The system of values**, their pledged hierarchy, **have no significant connection with either the status on the labour market**, thus with running your own company, **or the gender of the entrepreneur**. The most crucial of these values, both for women and men, are honesty, career satisfaction and good health, ie. the values widely accepted in Polish society.

The representatives of both genders agree on **the most important characteristics of an entrepreneur**: industriousness, patience, creativity, innovativeness and courage. Women, only slightly more often, point at soft skills (easiness in making contacts or having a wide range of contacts in their environment). Men slightly more often think that entrepreneurs should like taking risks. Women, however, did not show greater risk-aversion than men, they even – as the conducted experiment proved – appeared to be more willing to do it. What makes the respondents different in this matter is the professional status: female entrepreneurs have a smaller risk-aversion than contracted female employees.

In the light of the demographical-social and psychological-cultural features analysed in the research (age, seniority at work, place of residence, student status, marital status, level and type of education, having children under 7) there was only one factor typical for women: motherhood.

3. Barriers in development of female entrepreneurship

There is no differentiation in the attitude towards doing business among men and women. Both for men and women, the most common barriers in the company's development were: too high out-of-salary labour costs, difficulties with obtaining new clients, complex financial formalities, too complex procedures, time-consuming formalities referring to issuing permits or licences and changeability in the labour law.

In the case of hindered access to capital (according to 12% of both male and female entrepreneurs), it was often pointed to the condition of high securities required by banks, which is difficult – especially for a small company – to fulfil. The noticeable difference of barriers in running a business activity, indicated by men and women, refers to the **conditioning of family life and caretaking responsibilities for young children**, observed in qualitative survey. Women more often than men point to limited access to institutional care of children.

4. Strategies of actions and career plans

Questions about having a strategy of actions and detailed company development plans among entrepreneurs of both genders resulted in surprisingly similar findings. **A little more than half of the female businesses (54%) and the same number of male ones**

have the strategy for their actions. The percentage of active entrepreneurs focused on development and rather inclined to remain the current position on the market and the level of development, regarding the company as a stable source of income, appeared to be the same among men and women. **Significant differences in development plans of companies run by men and women were not indicated.**

Potentially, **female entrepreneurs are present among those of inactive in business;** over half of the respondents who are unemployed and inactive, or contract employees, would be willing to start their own company if they could not find contract work. They indicated factors encouraging this decision such as having an idea for the activity, the possibility of using reliable ideas of other persons and using already existing supporting solutions (eg. the system of goods sales and services by means of franchising). An important factor in making the decision was also the subsidy stimulus.

5. Running business activity vs family life

The best time to start one's own business is when being at the age of entering the labour market and making career decisions – at the same time the age of greatest inclination to take risk – which is favourable when making decisions about starting a business activity. However, it is also the time of developing matrimonial and procreational plans. Entrepreneurs suggested that **it is better to make the decision about starting a business activity when there are not so many family responsibilities,** as at a certain stage of life (motherhood) there are difficulties with simultaneous engagement in both spheres – family and work.

Half of the female entrepreneurs participating in quantitative survey have no children. In survey on women of a different status on the labour market the rate was significantly lower. Moreover, the surveyed women – regardless of the labour market status – claimed that they should devote as much time as possible to their child in the first months. The studies showed, though, that **family and responsibilities with children can be a stimulus to starting your own business, as running it is associated with better income.** It also gives an opportunity for better financial situation of the family and the **possibility to organise your own working hours** as well as to be flexible in the choice of work branch, which are the circumstances enabling to combine making a career with family life. Life, however, verified these choices, eg. **two out of every three surveyed entrepreneurs** – both men and women – **agree that running your own business leads to limiting the time devoted to household responsibilities and taking care of children.**

Combining career with family life by female entrepreneurs depends on many factors: age of children, forms of care, family model or women abilities to organise professional and family life. **The character of a business activity determines the possibilities to balance the duties of these two spheres of life;** the possibility of working at home, which makes it easier to organise your time, is of significant importance as well. The prevailing fields of activity are those outside the place of residence, requiring presence at certain time, contacts with clients, time discipline on a daily basis or business trips. The choice of the fields of activity in accordance with private life is rather uncommon. **Moreover, women running a business activity,** forced to combine professional and family duties, **felt strongly**

the lack of institutional care over children. The solutions that would help in this matter are the following: the development of institutional forms of care over the youngest children, such as nurseries, ensuring easier access to them, and the increase in availability of care in kindergartens. Of less interest were the suggestions to extend some of the rights of employees into entrepreneurs, to extend maternity leave or introduce post-maternity leave. It results from the specific status of these women, who – as they claim – will not be replaced in the company at the time. Lack of possibilities to use parental entitlements, which contract female employees have the right to, may be one of the barriers to start your own business activity.

6. Advantages and disadvantages of self-employment

Advantages and disadvantages of self-employment indicated by men and women differ in a slight way. They mainly pointed to stress-free work, high income, the possibility of self-development and the stability of employment. **Respect and prestige was more appreciated by men (94%) than women (86%).** The factors which can significantly affect combining professional and family duties (convenient working hours and the possibility to work at home) were taken into account less often, regardless of the respondents' gender, though. Being on one's own was perceived as a solution enabling women to combine family roles with professional ones who work as contract employees, are unemployed and inactive on the labour market. This advantage of running your own company was not appreciated by any of the female entrepreneurs, though, according to whom, more often than to other groups of women, working for 'somebody else' did give such a possibility.

On the basis of the conducted research, the following **profile of a female entrepreneur** was developed:

A female entrepreneur is a young, in general well-educated woman. Her business activity was preceded by working as a contract employee. She was motivated to change her status by financial aspects as well as her aspiration for independence and taking advantage of prevailing circumstances.

Most often, she is in a stable relationship, although she has no children. She does not give up on having them. Developing her motherhood plans enables her to have more children than the average birth rate. She realises a family model based on the woman being double burdened', and she also tries to include her husband/ partner in the family duties (partnership model). She rarely takes care of her young children herself, entrusting them to other persons' care (out-of-family, or her partner) or institutions of care. Among the advantages of self-employment, she does not, however, perceive it as easier to combine professional responsibilities with family duties.

GENERALLY SPEAKING, the research has shown that **there is no such a term as „female“ and „male“ entrepreneurship**. All owners of small companies have similar hopes, expectations and fears; they face similar institutional barriers and fluctuations of economic situation. Cultural norms rejecting women as businesswomen are things of the past, and female entrepreneurs are not afraid to take challenges and risks. Another generation of women is extremely open to changes and tendencies to take risks. Similarly to men, they notice the following factors supporting entrepreneurship: industriousness, patience, creativity, innovativeness. Women's knowledge on entrepreneurship is equal to men's. There are also

gradual changes in family model in favour of partnership. **There is still one, although very crucial, factor worsening the position of women running their own company towards men** – being burdened with care-taking responsibilities for **children, especially the young ones**. Thus, the basic problem is to combine running a business activity with motherhood, which should be aided by proper solutions supporting caring functions of the family. However, it should be decided to independently initiate support instruments of entrepreneurship addressed to all – regardless of gender – and, to a certain degree, also taking women's situations into consideration, resulting from their other social role connected with their motherhood.

RECOMMENDATION²

I. Policy of supporting small and middle-size businesses, addressed to all entrepreneurs

Limiting administrative-bureaucratic barriers:

Lowering the barrier to the access to business activities through the expansion of range of CEDIG-1 forms, so that it would not be necessary to discharge duties in other public offices; extending electronic contact with institutions through ePUAP platform, in particular integrating it with ZUS (Social Insurance Office) and speeding up the process of delivering necessary certificates and limiting, to a necessary degree, the area of the licensed business activity. General simplification of regulations by means of stabilising the accepted solutions, particularly in the tax field; limiting, to a crucial level, informative and reporting responsibilities to public offices; simplifying the access to the institution of tax credit, used actually on a very small scale; adapting requirements connected with Safety and Hygiene of Work, sanitary-epidemiological and fire regulations to realistic needs of small and middle-size companies – though maintaining the necessary standards.

Limiting financial barriers: introducing an effective system of obtaining support for entrepreneurship development; expanding the network of Advisory Centres as part of the National System of Services (KSU), which provide information regarding running business, also about the possibilities of obtaining financial resources to develop companies; introducing, currently used as a test, the service of assistance to run a business activity into the regular offer of KSU centres; taking informative-promotional actions addressed to small and middle-size entrepreneurs, presenting the activity of loan funds in Poland; creating a portal – information database – on the possibility of obtaining resources from venture capital funds, especially from seed capital.

Developing business incubators through ensuring, in a new perspective, means to create business incubators, offering entrepreneurs usable area, consultancy, access to subsidies and other conveniences – the so-called 'start package'. **Building up the competences of entrepreneurs** through preparing an offer of free or partly paid trainings and workshops providing very practical knowledge in running a company; managing it simplifying the access to broadband Internet which is becoming a key tool giving the possibility of development of small companies.

² The recommendations were prepared by means of using results presented in the study of empirical research. Selected suggestions included in the expertise edited by A. Kurowska, Law supporting the women entrepreneurship in Poland. Recommendations of change, PARP, Warsaw, 2011 were also used.

II. Recommendations addressed individually

Individualised support for female entrepreneurs: it is necessary to take individualised actions, taking a longterm specificity of the consumer into account: professional assistance to specific entrepreneurs, coaching, mentoring. It is also proposed to create networks of female entrepreneurs active in eg. support clubs/ groups, meetings where certain aspects of running a business activity would be discussed, where the participants could share their own experience, broaden their knowledge and build their potential.

Individualised school education: through providing essential knowledge in the system of education, development of character features and proper attitudes supporting entrepreneurship. It is the responsibility of schools of higher education as well as the labour market institutions in reference to the youth entering the labour market. It is necessary to draw attention to individualising the educational paths of girls and women in order to level their chances on the labour market and abandoning the stereotypes of female professions in favour of arousing interest in the professions of the future. Greater emphasis should be put on career advisory at the level of last grades of junior high schools. It is desirable to introduce such programmes as „Girls - let's go to technical universities (in Polish "Dziewczyny na Politechniki") and promote women as employers, managers and company owners.

III. Facilitating combining professional and family responsibilities

Development of social services – an urge to develop different forms of `out-of-family' care by means of increasing the availability of care in nurseries and kindergartens. The development of such institutions should become a primary objective of the local social and family policy. Accepting the investment in the young generation as a primary objective of local social policy should lead to such a division of the budget that it would be possible to systematically increase resources to accomplish it. Other business actors should be involved in these actions, especially non-government organisations and places of work. It requires the adaptation of the network of institutions to local needs, creating real possibilities of access to their services for a greater number of children, improving and levelling the quality of caring and educational services provided by institutions located in different areas.

It is also necessary to make the regulations of functioning of childcare centres more flexible – adapted to the needs of their users – and to create other forms of care over children (under the regulations on care over children under the age of 3-4 th February, 2011, Law Gazette. nr 45, position 235). It should be supported by promotional campaigns, informative undertakings for those interested in starting such an activity, advisory services, organising trainings and workshops and substantive supervision over such an activity (by means of specialised institutions). The support in incurring costs of taking care of children could be in the form of caring-educational vouchers for all parents of children using nurseries and kindergartens, and other forms of care, the worth of which would decrease along with the increase in family income.

Accepting the costs of institutional care over children as tax deductible expenses, by which the taxation base would be decreased. As far as women starting a business activity are concerned, these expenses would be related to the income they generate.

Development of caring and cultural-recreational services for children and young people at school age

It is necessary to take actions to increase the offer of caring, educational, and cultural-recreational services for children and young students at school age and expand the range of after-school care over children in primary and junior high schools. They could be provided by both local governments and employers.

Social security benefits

There is a strong need to consider whether and on what conditions self-employed women could use financial benefits at the time of suspending their business activity due to pregnancy and motherhood as part of social security system or any other public system of social security.

Direct actions in favour of self-employed women in terms of their entitlement to motherhood :

- Introducing reductions equivalent to obligatory fees on account of social insurance for the period, in which the pregnant woman (entrepreneur) should not continue carrying out business responsibilities in the current scope on the grounds of her child's well-being and her own health (eg. working with the computer, business trips); on account of the analogical solution giving her the right to be exempt from providing business services along with retaining the right for remuneration, which contract employees are entitled to – introducing reductions in payment of social insurance fees for the period of the actual restriction of possibility to run business activity independently due to health problems.
- Enabling women entrepreneurs during pregnancy and early motherhood to notify of the suspension of their business activity, along with retaining the possibility of being subjected to voluntary health insurance and taking advantage of benefits on account of motherhood at the time.
- The possibility of submitting to voluntary health insurance by female entrepreneurs.
- Introducing the post-maternity leave for persons running their own business activity, which could be in the form of suspending the business activity over the period of taking care of the child, and recognising this period as non-fee one in work experience, essential to define the pension entitlement.
- Introducing directly, after maternity leave, the period equivalent to post-maternity leave of contract employees, in which women running their business activity are entitled to reductions in the amount of social insurance fees.

Incentives to starting a business activity by women working as contract employees: introducing the institution of 'company preincubation', enabling women to start on the labour market: a short (several-month long) period which could be used by women on maternity leave to test business ideas without the necessity to register the company. Taking into consideration the fact that during maternity leave social insurance fees are financed by the state budget, financial charges of women testing ideas of their business activity would be minimised.

In every case, when the solutions refer to lowering the pension insurance fees, it should be borne in mind that in perspective such actions result in adjournment in the form of lower pension benefits.

Indirect solutions enabling women running their business activity to combine professional duties with family responsibilities, in case when the father of the child would be entitled to such a benefit:

Maternity leave: extending the scope of this leave on condition that the father of the child will use it, and, at the same time, extending part of paternal leave and introducing the regulation under which the father uses part of maternity leave, to which the mother is entitled to after giving birth to the child. Post-maternity leave: changing the child age limit, giving the right to use post-maternity leave till the moment when the child is 8 years old. It could be expected that this possibility will make the fathers take advantage of such benefits.

Development of WLB (Work Life Balance) and FFE (Family Friendly Employment) programmes through increasing employers' interest in the development of the network of institutions providing caring, educational, recreational and sports services for children and teenagers (subjective and objective sponsoring). It should be a notable incentive to introduce tax deductions on account of sponsoring such centres. To promote the idea of employers' participation in the development of the aforementioned area, it is necessary to take promotional and informative actions, for example, indicating benefits for places of work (eg.in the form of contests), take the issues of WLB and FFE in trainings for employers and at the managerial level into consideration as well as launch campaigns to make the society aware of benefits of such programmes. **The development of forms of care over the elderly and the dependable is essential.** Considering, on the grounds of demographical reasons, the increasing problems of care over this group of people, it is essential to develop caring services at the patient's home, matter-of-fact support (renting the rehabilitation equipment, development of transport and catering services) and support for family expenses connected with this care (introducing care benefit, paid as part of insurance or public budget resources). It is also crucial to introduce a system of advisories and support for families responsible for care over the elderly; psychological and physical support of the minder, including their temporary replacement. Apart from care at home, caring services provided by specialised centres should be developed as well.

Activities in favour of changing stereotypes about perceiving the roles of men and women and developing partnership in the family require the promotion of the partnership family model and positive examples in curriculum of school workshops and classes in the form of informative and educational programmes, in the scope of educational and cultural institutions as well as in the mass media. Moreover, it is necessary to introduce actions supporting partnership in the family into the family counselling, and to promote greater involvement of fathers into care over young children (making use of paternal and post-maternity leaves) and also to promote positive examples by means of campaigns in the media. It can be enhanced by introducing studies on social-cultural roles and gender stereotypes into curriculum (education in terms of health protection, upbringing preparing to family life, civic competences and human rights – as far as gender is concerned).

Chapter I.

Female entrepreneurship in the light of current studies

Female entrepreneurship is a many-sided research area. It is of great interest for scientists and practitioners not only in the field of economic policy of countries (in particular employment policy), but also lately in the field of population policy (family, demography). The variety of factors affecting professional activity of women in general, especially their entrepreneurial features, leads to the fact that the analysis of this phenomenon – especially in terms of comparing it with other EU countries – requires a distinctive indication of specific reasons why certain structures and trends are developing.

1. The influence of entrepreneurship on economy

Small and middle-size businesses (SME) play a strategic role in European economy. The development of SME is a key factor of economic growth and creating a greater number of workplaces in the EU. SMEs were included as a focal part of the recently binding Lisbon Strategy, supporting the growth and employment in 2005. The intention of the EU was to fulfill the vision of the heads of states of EU countries and governments, dating back to 2000 r., that is make the EU a world-class environment for small and middle-size businesses.

This postulate was put forward again in 2008 r., when the European Commission published „*Small Business Act*“ (SBA)³, in which it was again emphasised that the needs of small and middle-size companies should play a significant role in the policy of the EU. Moreover, the EC marked that the ability to build the growth and innovativeness potential of SMPs will be crucial to future welfare of the EU. ‘*Small Business Act*’ programme is part of the EU policy whose aim is to strengthen SMPs, and through this enable them to develop and create places of work. In 2008 – 2010 the EC and membership countries of the EU implemented actions defined in SBA programme to limit administrative difficulties and simplify the access of SMEs to subsidies and new markets. In June, 2010 the latest strategy of social-economic development of the European Union in the years 2010 – 2020, ‘Europa 2020’ was accepted. In this document it was again emphasised that SME made the greatest contribution into the employment growth in the EU. At the same time, the EC calls for a range of actions aiming to improve the functioning of small and middle-size economic objects. These actions particularly refer to improving business environment, limiting administrative difficulties, better legal regulations and greater access to loans and credits. It is connected with the general policy of refreshing and improving the banking-financing sector, simplifying the procedures of public ordering and patent registration.

At present, the EU faces one of the key challenges, which is the management of transformation process in the direction of knowledge based economy. Achieving a success in this field results in more dynamic and competitive economy, numerous and better places of work and a higher level of social integrity. In a broader – global context – characterised by constant structural changes and increasing competitive pressure, the role of small and middle-size businesses is becoming more significant, as they provide new places of work and play

³ KOM (2008) 394, *First think on a small scale, Small Business Act* programme for Europe, Announcement of the Commission to the European Parliament Council, The European Economic-Social Committee and the Regional Committee, Brussels.

a crucial role in increasing the well-being of local and regional communities.

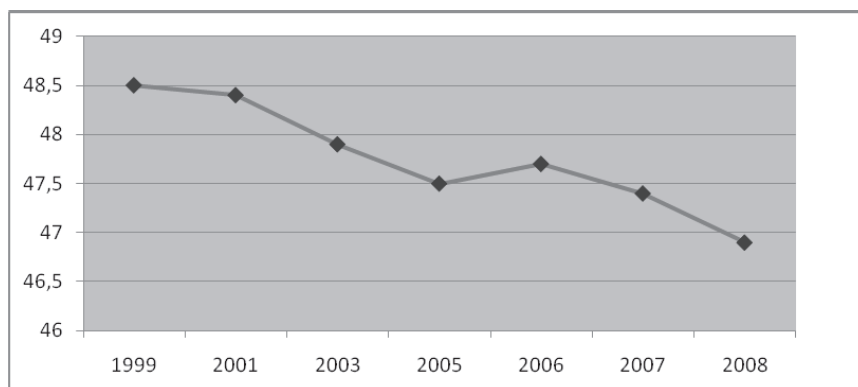
Small and middle-size businesses are dominant as far as their number in the whole of EU is concerned. They play a great part in generating of GDP (Gross Domestic Product), employing workers, foreign trade and innovative activity. In Poland this type of companies has also been influencing the country's economy since conditions for development of MŚP after 1989 were created⁴.

1.1. The number and structure of Polish businesses⁵

The findings of GUS (Central Statistical Office) show that the vast majority (96%) of active enterprises, that is actually running a business activity, constitutes micro-businesses (employing up to 9 workers). In 2009 there were 1 654 000 of such companies. Small businesses (employing from 10 to 49 workers) constitutes 2,8% of business objects (50 200 objects), and middle-size businesses (employing from 50 to 249 workers) – 1% (15800). The smallest part of all active companies (0,2%) is made up by big businesses (with at least 250 workers). In 2009 there were 3 100 of them⁶. In comparison to the structure of companies in UE-27 nations, attention should be paid to twice as bigger rate of small companies in the EU (7%), quite similar participation of middle-size ones (1,1%) and identical rate of big companies (0,2%). As a result, the participation of micro-businesses is significantly lower than in Poland (91,8%). It may indicate certain structural problems of micro-businesses in Poland, which hinder a greater development of some of them (increasing the number of employers to 9+)⁷.

On account of the contribution of Polish MŚP into generating the GDP (Gross Domestic Product), they deserve the title of the driving force of the economy. The participation rate of small and middle-size companies in generating the GDP in 2008 was 46,9%. This level has been maintained since 2003, which is shown in the chart.

Chart 1. The participation of SMEs in Poland's GDP in the years of 1999-2008 (%).



Source: *Report on SME sector in Poland, 2008-2009*, PARP, 2010.

Analysing the structure of GDP generated by enterprises sector, a dominant position

⁴ Chądzyński, K. (2007) 'The influence of small and middle-size companies on economic growth in Poland in 1995–2005', *Scientific Annual Volumes*, v. X, b. 3.

⁵ Data according to NACE classification

⁶ Activity of non-financial businesses in 2009, GUS (the Central Statistical Office), 2011. 7

⁷ Ministry of Economy (2010) *Entrepreneurship in Poland, Analysis and Forecast Department*, Warsaw, page 35.

of micro-subjects can be noticed. In 2008 they generated 29,8% of GDP. Small companies (without micro), middle-size and big ones generated respectively: 7,3%, 9,8% and 23,7% of GDP. Among middle-size companies, a crucial contribution into GDP is made by private manufacturing companies of industry section and companies active in financial counseling section. Small private businesses are dominant in other sections⁸.

From the point of view of the whole of economy, SME sector plays a significant part in creating places of work. According to GUS findings collected at the end of 2009, the number of employed in enterprises was 8 800 000 workers in total. In 2009 the decrease in number of workers in enterprises as a whole and in SME sector was noticed for the first time. The number of workers employed in the national economy in the years 2003 – 2009 is presented in the table below.

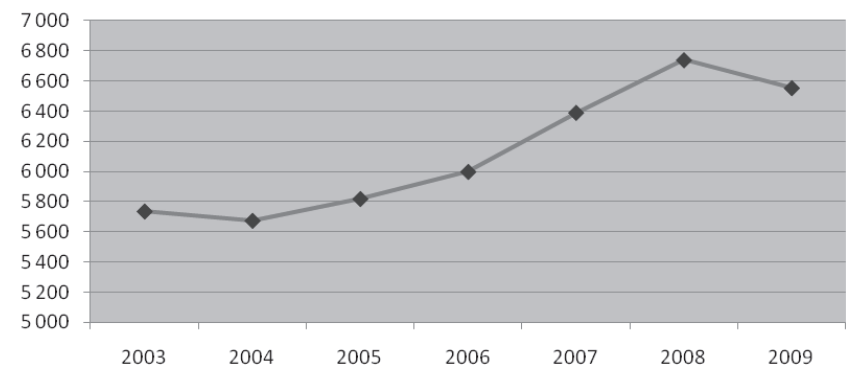
Table 1. The number of employees in enterprises as a whole and in SME sector in the years of 2003 – 2009 (per thousand of persons).

Enterprises	2003	2004	2005	2006	2007	2008	2009
Enterprises as a whole	8 139	8 161	8 288	8 556	8 969	9 494	8 830
SME as a whole	5 829	5 812	5 869	5 993	6 220	6 619	6 234
micro	3 397	3 384	3 403	3 475	3 593	3 727	3 461
small	954	967	972	977	1 008	1 194	1 131
medium	1 479	1 462	1 494	1 542	1 619	1 698	1 642

Source: *Report on SME sector in Poland, 2008-2009*, PARP, 2010; *Activity of non-financial enterprises in 2009*, GUS, 2011.

After Poland's accession to the EU, the average number of employed in SME sector, after a slight decline in 2004, a year later it increased to the level of 5 819 000 persons, and then increased by 2,1% in 2006 (up to 5 999 000 workers). At the end of 2009, the number of employed in SME was 6 555 000 persons (comparing to 6 740 000 workers in 2008). The data is presented in Chart 2.

Chart 2. The number of employed in enterprises of SME sector in 2003 – 2009 (per thousand of persons).



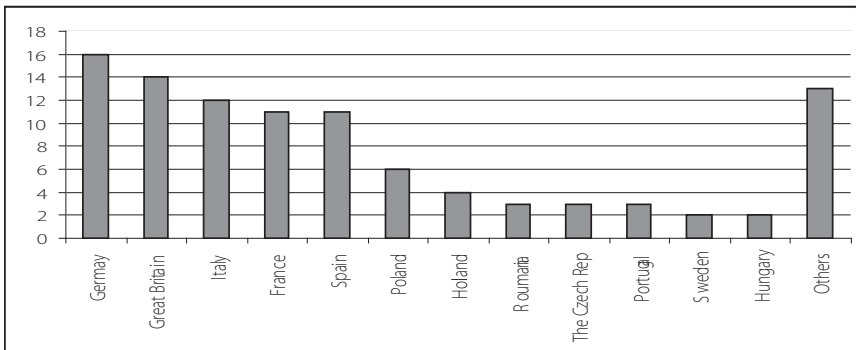
Source: *Report on SME sector in Poland, 2008-2009* PARP, 2010; *Activity of non-financial enterprises in 2009*, GUS, 2011.

1.2. Polish businesses compared to the European Union businesses

In the 27 EU countries business activity in industry and services is run by almost 20 mln enterprises, 1,4 mln⁹ active subjects of which are in Poland – that constitutes 7,2% of all businesses registered in the European Union.

The vast majority of the EU businesses are companies employing over 10 persons – they make up almost 92%. In Poland there are more of them – nearing 96%. In all of the EU countries there are almost 127 000 000 persons in total employed in businesses (non-subsidised). The greatest contribution in this total number is made by the countries which are the largest as for the population. These are: Germany (20,7 mln of workers), Great Britain (18,1 mln), Italy (15 mln), France (14,4 mln) and Spain (13,4 mln). There are 81,5 mln persons altogether working in the industry and non-financial services sectors, which make up 64% of the whole employment in the EU-27 nations. In other 22 membership countries there are 45 mln persons employed in enterprises sector. Poland is the leader among these countries – with 7,6 mln employed in enterprises, which ranks the country number 6 in the EU-27 nations in terms of the employment scope in industry and non-subsidised services sectors, and constitutes 6% of participation in the whole employment in the EU¹⁰. The percentage participation of selected EU countries in the employment as a whole in industry and non-subsidised services is presented in Chart 3.

Chart 3. The participation of selected EU countries in the employment as a whole in industry and non-financial services in the EU-27, 2005 (%).



Source: *Report on SME sector in Poland, 2008-2009*, PARP, 2009.

Among all employees in the EU-27 countries, the group of 126,7 mln persons, nearly 37,5 mln is employed in micro-companies, which constitutes 30% of the whole employment. In Poland this rate is 1/3 higher and Polish owners of micro-businesses generate almost 40% of workplaces in the economy. An average European micro-business is as small as the Polish one: it employs 2 persons. Compared to this, it should be noticed that there is a great diversity of employees in big companies: on average, in a big company in the EU-27 nations there work 1 042,5 persons, and in a Polish one 848,1, which is nearly 20% less. Poland is out-

⁹ EUROSTAT (2008) *Statistics in focus. Industry, trade and services*, <http://epp.eurostat.ec.europa.eu>. (Data refer to non-subsidised business sector with the exclusion of agriculture and fishery. 2005 data are the most recent. This note refers to all data in this sub-chapter)

¹⁰ Balcerowicz, E. (2009) 'Micro-businesses in Poland compared to the European Union' [w.] *Report on SME sector in Poland, 2008-2009*, PARP, pages 66-67

distanced by four countries: Greece, where micro-companies employ as much as 56% of all employees in non-subsidised business sector, Italy, Portugal and Cyprus¹¹.

2. The characteristics of female entrepreneurship in the statistics

The analysis of the phenomenon, which is entrepreneurship, is not an easy task. Because of its variety of forms, it is not possible to analyse it in a sufficient and satisfactory way using only one approach/ method. In this context, an innovative research project Global Entrepreneurship Monitor (GEM) is of great importance. This project, being carried out in collaboration between Babson College (Boston) i London Business School since 1997, for the first time enabled to compare a wide range of entrepreneurship spectrum by means of originally created methodology¹².

Analysing the female entrepreneurship level worldwide in order to compare the situation in our country and prepare recommendations, countries with similar culture and civilisation level were mainly take into consideration. In the following analysis there will also be references to recently published report of GEM 2010, 2007 (at the time GEM, *Report on Women and Entrepreneurship*¹³, in 2005 it was published), as well as Eurobarometr, Eurostat, ILO, GUS database and other studies on female entrepreneurship conducted in Poland and the rest of the world by different research centres. It should be noted that using so many sources and different methodological studies may very often lead to difficulties with data continuity and their comparability.

2.1. Female entrepreneurship all over the world – a statistical description

A synthetic description of female entrepreneurship worldwide will be presented below, including percentage female participation among entrepreneurs, on the grounds of GEM research from 2007 and 2010 and Eurostat statistics. There will be indicated the greatest inequalities in terms of women's participation among entrepreneurs and the dynamics of women's participation among the self-employed and the employers. There will also be a short description of the structure of businesses run by women and the social-demographical characterisation of female entrepreneurs.

Business activity differs worldwide in terms of its level and type, but countries with a similar GDP level per capita show similar tendencies. Regardless of the gender, the level of entrepreneurship¹⁴ is significantly higher in groups of countries with low and average income

¹¹ Ibid, page 67

¹² According to the definition made for the needs of GEM, the enterprise means activities undertaken by units, teams and companies in order to establish new companies or develop already existing ones. This relatively broad definition includes the so called self-employment as well. GEM, 2010.

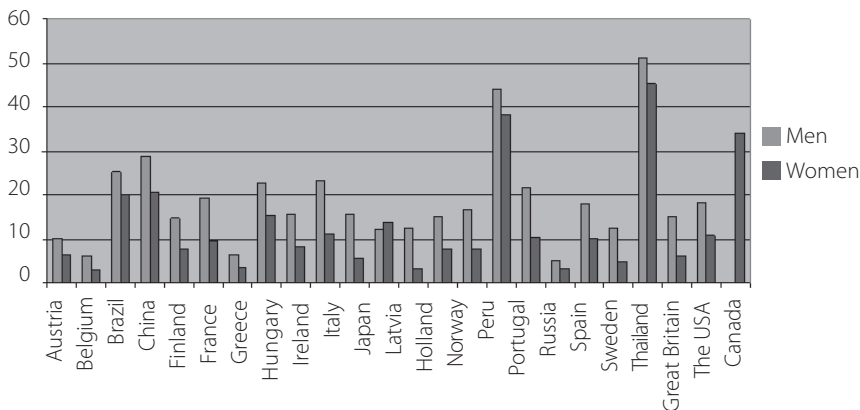
¹³ Poland did not participate in the research, but was included in it in 2003 and 2004, to which we will refer in the further part of the report. Poland became part of GEM again in 2011 – the project was conducted by PARP and the University of Economy in Katowice. The results will be available in 2012.

¹⁴ The basis of GEM analysis are studies carried out on a representative group of adults (at the productive age of 18 – 64). The aim of this study was to identify to what degree people get involved in business activities and what their attitude towards enterprise is. The level of enterprise, in the terminology of GEM known as *entrepreneurial activity*, includes a number of people running their business for at least 3 and a half years (the so-called Established Business Entrepreneurs), a number of people running their business for less than 3 and a half years (the so-called New Entrepreneurs) and a number of people who at the time of the study were trying to start a new business or in the last 12 months undertook actions to set up a business activity (the co-called Nascent Entrepreneurs). The same methodology is used when facts and figures refer to female enterprise. GEM, 2009

than in wealthy ones. However, gender gap at the level of entrepreneurship is noticeable in all three groups of countries, the biggest differences being typical of countries with high income, though. **Generally speaking, men are more willing to get involved in business activity than women**, but there are interesting exceptions, eg. in Japan female entrepreneurship is ahead of male entrepreneurship. The greatest participation of women among entrepreneurs as a whole is in Thailand (45,4%), Peru (38,4%)¹⁵ and Canada (34,0%)¹⁶.

The chart below shows male and female participation among male and female entrepreneurs in selected countries.

Chart 4. The participation of men among male entrepreneurs and the participation of women among female entrepreneurs in selected countries in 2007 (%).



Source: Independent study based on Report on Women and Entrepreneurship, GEM, 2007; data on female entrepreneurship in Canada come from Orser, *Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature*, University of Ottawa, 2009.

Analysing Eurostat statistics it could be noticed that also in the European Union men outdistance women as far as entrepreneurs are concerned. This tendency was observed in the years 1995 – 2009.

In 2009 the highest rate of women among all entrepreneurs¹⁷ was noticed in Portugal (40,35%), Austria (35,2%), Latvia (36,5%) and Lithuania (37,5%)¹⁸. The lowest rate of female entrepreneurs was in Malta (17,0%) and Ireland(18,7%). Analysing the years 1998 – 2009 certain tendencies in the level of female entrepreneurship could be observed. In some countries the level of female entrepreneurship has been similar over the last ten years, without much fluctuation. Among these countries are Ireland (18,6), Sweden (27,6), Great Britain (28,8), The Czech Republic (27,3), Finland (32,7) and Poland (34,4%)¹⁹. In most European countries female entrepreneurship was increasing at the end of 1990s; however in 2000 a drop in female participation among business owners was experienced. A particular case was Estonia, where female participation increased significantly – from 31,1% in 1998

¹⁵ I.E. Allen, A. Elam, N. Langowitz, M. Dean, *Global Entrepreneurship Report on Women and Entrepreneurship*, GEM, 2007, page 12.

¹⁶ Orser, B. (2009) *Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature*, University of Ottawa

¹⁷ Self-employed and employers were included in the group of entrepreneurs; source: EUROSTAT i ILO.

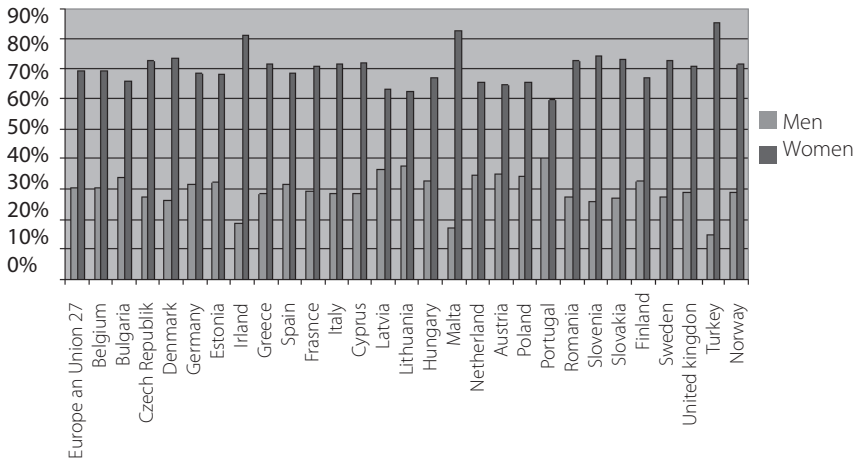
¹⁸ The figures were even bigger if only self-employed women were considered. In Portugal women made up 46,2% of all self-employed, and in Latvia it was 43,88%.

¹⁹ EUROSTAT data referring to the year 2009, 2010.

to 38,5% in 2000; however, a year later a drop by almost 10% was noticed – to 28,88%. It is the biggest drop in female participation among entrepreneurs²⁰.

Over the following years (2001 - 2006) female participation among self-employed and employers, though in different countries and at a different pace, had a growing tendency. The fastest growth was in Denmark, Luxembourg and Malta. Till 2006 in 13 countries of the European Union there was an increase in female participation among business owners; the greatest increase was in Cyprus – 10,3%. The following years (till 2009) experienced further, though slow (from 0,5 to 2%), growth and stabilisation of the level of female entrepreneurship in the European Union. In 2009 female participation among employers and self-employed in the EU-27 nations was 30,5%. In 2009 in all countries of the EU the significant majority (69%) of entrepreneurs were men. The biggest discrepancies regarding the gender were observed in Ireland and Malta (respectively: 62,6 % and 66 %). The most equal participation of men and women among all business owners was noticed in Portugal, where the difference was only 7,9²¹.

Chart 5. Female and male entrepreneurs as a whole in the EU countries in 2009



Source: EUROSTAT database, 2010 r.

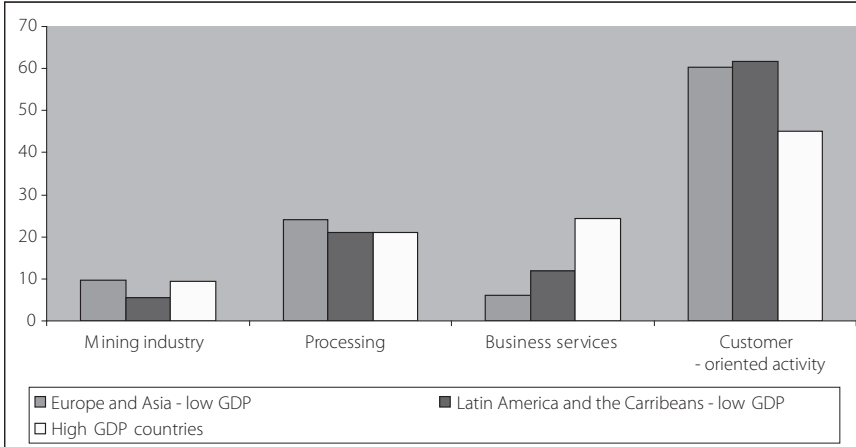
Companies run by women include all main industry sectors and fields, which is the case of the companies run by male entrepreneurs. However, the greatest participation of female entrepreneurs is in the fields directed at consumers, followed by processing and business services. The lowest participation is in the mining industry. Attention should be paid, though, to significant differences in women's preferences in the countries with low or average level of GDP (Gross Domestic Product) and in countries with high level of GDP per capita. Women from the countries with average and low income more often ran their business activity in consumer-oriented sector (60,2%) than women from the countries with high income (45,2%). The opposite tendency is observed in terms of business services sector. Here, women from richer countries ran their business more often than women from poorer or moderately rich countries (6,0%)²².

²⁰ EUROSTAT data, 2010.

²¹ Ibid.

²² Allen, I.E., Elam, A., Langowitz, N., Dean, M. (2007) 'Report on Women and Entrepreneurship', *Global Entrepreneurship Monitor*.

Chart 6. Female participation in separate industry fields divided into groups of countries (%).



Source: 'Report on Women and Entrepreneurship', GEM, 2007 r.

Women running their business activity are most often at the age of 35 – 44. The probability of business involvement is 3 – 4 times higher among female employees (full-time or part-time) in comparison with women who are unemployed or pensioners and students. It indicates that having a job may provide access to resources, social capital and ideas, which could be helpful in starting a business activity.

Female entrepreneurs from the countries with high income are characterised by having a higher education level than those from moderately rich countries. While over half of female entrepreneurs has a higher education level and one fourth graduated from university or other school of higher education, in the countries of low and average GDP income female business owners have mainly secondary education level (25,1%) or vocational education level (39,7%). Higher education level is common for 17% of female entrepreneurs²³.

The previous British research, conducted among 9 thousand persons and over 5 thousand households, and with the aim to show the discrepancies between female and male entrepreneurs, differentiated higher and better education levels of women as one of the crucial differences²⁴. Moreover, Polish research indicates that the increasing number of self-employed women proves that women are open to entrepreneurship and show entrepreneurial features, which enable them to overcome social barriers successfully and actively participate in economic processes. Women show the characteristics thanks to which they easily become part of modern, that is partnership and participatory, marketing, to a larger degree aimed at people rather than objectives and tasks of the company. Objectively speaking, they are desirable bosses as they often have qualifications and skills supported by MBA graduation certificates or doctorate degrees²⁵.

The presented statistical data show that although women constitute lower rate of entrepreneurs in comparison to men, in many countries, also those with the worse economic situa-

²³ Ibid, page 29-30.

²⁴ Audretsch, D.B. (2003) *Entrepreneurship. A survey of the literature*, DG Enterprise, EC, page 41.

²⁵ Lisowska, E. (2001) 'Female enterprise barriers' [w:] Kożuch, B. *Women entrepreneurship – the challenge of the 21st century*, publishing company in Białystok, Białystok, page 34.

tion and lower level of growth, they play an active part in the economy growth and development. It is also noticeable that female entrepreneurship is influenced by education and social transformations in highly-developed countries of Europe and North America. It could be concluded that the statistics reflect the process of intensive social and educational transformations, which will be presented below.

2.2. Female entrepreneurship in Poland – a statistical description

The expansion of self-employment in Poland during the first years of transformation resulted from unblocking barriers for its development at the turn of the 80s and the 90s of the 20th century. The activity of individuals mainly played a significant role in this process²⁶, in which women in Poland actively participated. Unemployment threat and slimmer chances of finding a job in formal sector as well as difficult access to managerial positions were, along with general new chances connected with transformation, crucial reasons why they became interested in self-employment. The highest rate of the increase in companies established by women was observed during the first years of transformation, when light industry factories were closed down and women lost their jobs on a large scale²⁷. This data is presented in the table below.

Table 2. Women working as contracted employees and self-employed women, excluding agriculture in 1989 – 2001.

Detailed list	1989	1990	1991	1992	1995	1998	2001
Employed in the economy (thous.)	8 032	7 458	7 110	6 936	7 077	7 685	7 129
Self-employed (in thous.)	2 271	2 243	2 395	2 435	2 318	2 699	2 577
Self-employed (excluding agriculture - in thous.)	299	395	567	621	517	640	511
% entrepreneurs among all working women	3,7	5,3	7,9	8,9	7,3	8,3	7,2
% women among all entrepreneurs	27,1	28,1	33,3	35,8	36,9	40,2	37,0

Source: Lisowska, E. (2004) 'Female enterprise in Poland' [w:] Gender vs economic possibilities in Poland: have women lost much due to transformation?, Report No 29205, World Bank, Warsaw.

During the whole period of transformation (1989 – 2001) it was clearly noticeable that there were more women being self-employed than men (respectively: 170,9% i 104,3%)²⁸.

However, the year of 2003 brought a reverse tendency: men twice as often as women started their business (on average one out of three women ran a company). The female participation among all entrepreneurs dropped by 4% – from 39,8% in 2002 to 35,8% in the following year. The years to come experienced a further drop in female participation among all entrepreneurs (including employers). In 2009 r, according to Eurostat data, the participation rate was 34,3%; even lower rates are observed as far as female employers are concerned.

²⁶ Kryńska, E. (2001) *Dilemmas of Polish labour market*, IPISS, Warsaw.

²⁷ Lisowska, E. (2004) 'Female enterprise in Poland' [w:] Gender vs economic possibilities in Poland: have women lost much due to transformation? Report No 29205, World Bank, Warsaw.

²⁸ Ibid, page 48.

In 2009 they constituted 29,3% compared to 73,6% of men, it was the lowest in 1989 – 2009. The highest rate of female employers was in: 1999 (31,5%), 2000 (31,3%), 2004 (31,2%) and 2005 (31,0%)²⁹.

2.3. Female entrepreneurship in Poland compared to the EU and the rest of the world

For years, female entrepreneurship rate in Poland (including self-employment rate) has remained one of the highest in Europe as well as in the countries outside the continent. According to OECD findings, showing self-employed women participation (including employers, cooperative movement members and helping family members) among all entrepreneurs, it appears that for years Poland has been one of the leaders in this field. It should be pointed that the USA has one of the lowest rates, as for the percentage participation of self-employed women (table 3).

Table 3. The participation of self-employed women among all working women and the participation of self-employed men among all working men in Poland and selected countries of the EU, Japan and the USA in 2008 (%).

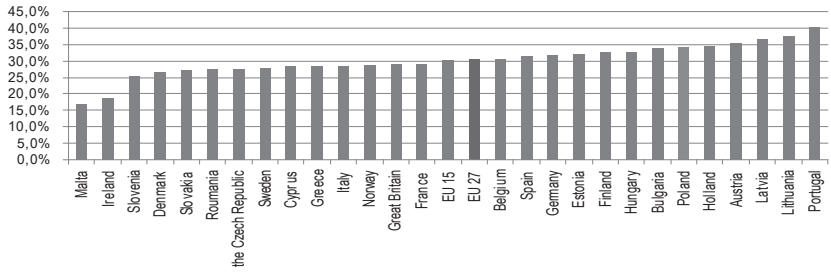
Country	Self-employed as a whole	Self-employed men	Self-employed women
Belgium	14,2	17,0	10,8
Finland	12,8	16,8	8,6
France	9,0	11,6	6,2
Greece	35,1	37,8	30,9
Spain	17,7	20,9	13,3
Ireland	17,3	7,4	7,5
Japan	13,0	24,9	12,4
Germany	11,7	14,1	8,9
Sweden	10,4	14,5	5,9
The USA	7,0	8,3	5,6
Great Britain	13,4	17,8	8,2
Italy	25,7	30,1	19,3
POLAND	22,9	25,0	20,4

Source: OECD Factbook data, 2010.

According to the analysis of Eurostat, Poland is one of the leaders among the EU countries (6th position) as for the female participation among company owners (nearly 35%). This rate fluctuates around the average rate for the EU-27 countries and includes the self-employed and employers altogether.

²⁹ EUROSTAT data, 2010.

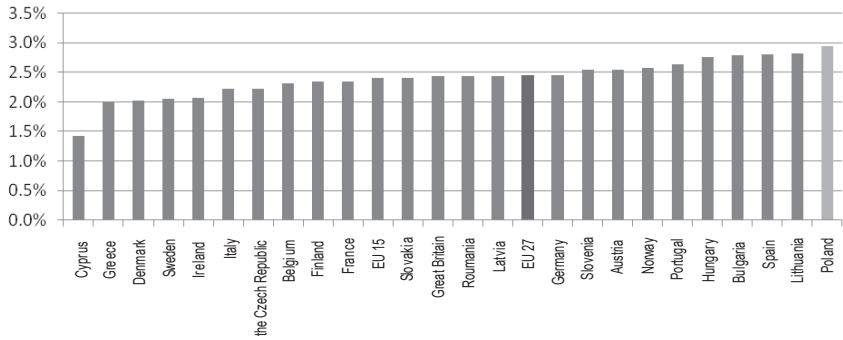
Chart 7. Female participation among all entrepreneurs in 2009.



Source: Independent study on the basis of Eurostat data.

The situation is even better if we take female participation among only employers into consideration. Although the rates are lower, as they are reduced by the rates of the self-employed, Poland takes the first place in the European Union as for female participation among employers (29,4%).

Chart 8. Female participation among employers as a whole in 2009.



Source: Independent study on the basis of Eurostat data.

A relatively high level of activity of Polish women in the entrepreneurship sphere may be the outcome of two factors, which were mentioned already in the previous analyses. On the one hand, Polish women feel greatly responsible for the financial well-being of their families, which leads to starting a business activity. This approach is characteristic of countries with lower economic development. Here, 'pushing-to' self-employment factor would be dominant. On the other hand, after 1990, especially among young, well-educated women, there appeared motivations characteristic of highly-developed countries, where women seek high income and self-development in business. In this case we refer to 'pushing-in' self-employment factor. Verifying this hypothesis was the subject of empirical studies, which will be expanded on in chapter III.

2.4. The characterisation of companies run by women in Poland

- **company size**

Companies run by women are mainly not big, mostly they employ contract workers, although there is a distinctive increase in female participation among persons providing

work, i.e. employers. In 2010 one out of three companies without contract workers (35,8%) was run by women; the remaining number of this type of business subjects was owned by men. As far as companies employing workers are concerned, business subjects run by women constituted 38,8% of this type of companies (data from 2010)³⁰.

- **business activity sector**

According to GUS (Central Statistical Office), male entrepreneurs most often run their business activity in the building sector (94,2% of participation among companies in this sector) as well as transport and storage economy (87,3%). Women, though, most often start business activities offering all kinds of services (72,7%), dealing with health protection and social security/ welfare (70,5%) and offering real estate services (49,3%)³¹.

- **first-year survival rates**

It was observed that for companies run by men the rate of surviving another year is usually higher by 2-4% than in the case of female companies, the rate of surviving the third year is already higher by almost 5 %. It shows that companies run by men stand a greater chance of success³². In 2007 the rate of surviving the first year for companies established by women a year before was 70,3%, and for companies with a male owner was 77,2%, that is it was higher by 7% compared to companies with female owners. In 2009 the rate of survival for companies established by men and women in 2004 was respectively 48,7% and 48,6%.

According to recent GUS research, it appears that there is a greater discrepancy in survival rate for companies established by men and women. In 2010 the survival rate for companies established in 2006 by women was lower than for the businesses set up by men (respectively 43,0% i 50,6%)³³.

2.5. The characterisation of women in business

- **female social-demo-graphical features**

Female self-employment and being an employer for others is strongly co-related with education, age and place of residence. Female entrepreneurs in cities, as opposed to those living in the country, are characterised by a relatively high level of education, particularly it refers to women who are employers. Over 21% of female entrepreneurs, in comparison with 18,9% of men, has higher education³⁴. Female employers, compared to women who do not employ workers, are generally better educated – 79% of them have at least secondary education level, and 29% of them have higher education level. Among self-employed women in cities, relatively there are most economists (22% compared to 4% among men) and technicians (20% compared to 33% among men), and then specialists in the arts with higher education (women 15%, men 9%) and engineers (15% compared to 26% among men)³⁵.

³⁰ GUS (2011) *The conditions of starting and running a business, and the outlook for Polish enterprises started in 2005 -2009*, GUS, Warsaw.

³¹ Ibid

³² Chmiel, J. (2005) *The condition of MSP sector in 2003. Growth tendencies in 1994*, PARP, Warsaw.

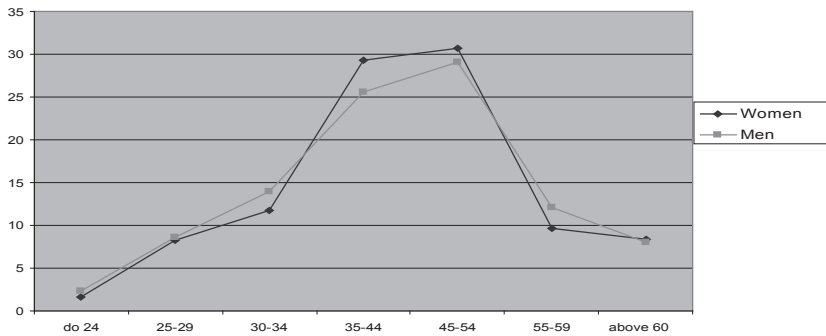
³³ GUS (2011) *The conditions of starting and running a business, and the outlook for Polish enterprises started in 2005 -2009*, p. 41.

³⁴ GUS, BAEL, 2011.

³⁵ Lisowska, E., *Female enterprise in Poland*, p. 52.

Female entrepreneurs are mostly persons at the age of 45 +, married, with one or two children. Male entrepreneurs are also persons at the age of over 40, having a family³⁶. Comparing GUS findings from 2000 and 2011, it could be noticed that the participation of the youngest men and women (below the age of 24) decreased – from about 4% level to 1,6% in case of women and 2,3% among men; there was an increase among women at the age of 25 – 34 – from 19,7% to 20,0%, and among women at the age of 45 + – from 46,6% to 48,8%. In other groups the participation of men and women remained at a similar level. Chart 9 presents female and male participation among the self-employed according to age.

Chart 9. Female and male participation among the self-employed (including employers) according to age in the first quarter of 2011.



Source: Independent study on the basis of GUS findings (BAEL 2011).

3. Motivations of starting a business activity – from the female point of view

There are different reasons for starting a business activity. They are inner factors, the reasons why people decide to set up their own companies. These are mainly psychological determinants. Analysing motivation factors when starting a business activity, there could be a certain diversity according to age noticed. Women more often (42,9%) than men (32,8%) start a business as there is no other sensible alternative for them, and not because of the urge to take advantage of the opportunity. Here, there are active ‘pushing-out’ factors rather than ‘pushing-in’ factors. More often the motivation is the necessity, lack of possibilities of choice between the contract work and the business activity. Poland is no exception in this matter. This situation occurs even in Scandinavia and New Zealand, where women have a greater scope of employment and combining it with family responsibilities.

GEM 2005³⁷ research enabled to identify persons who are trying to start a business activity in Poland. This research, conducted in October, 2004 on a representative group of Polish adults, indicated that 3,9% of them tried to start new business, taking specific actions such as looking for business setting, capital or partners. A detailed analysis of people declaring to start business activity showed significant differences between men and women. Three times less women (1,8%) than men (6,1%) took actions to make a head start in business. The least discrepancies between men and women are among people who work part-time.

³⁶ Lisowska, E. (2008) *An analysis of women’s position on the labour market* [w:] Lisowska, E., Kasprzak, R. (editor) *Micro-business marketing. A coursebook of a resourceful woman*. SGH, Warsaw, p. 179.

³⁷ Research conducted in Poland on all citizens in 2005.

There is a noticeable passiveness among unemployed women – only seven out of one thousand took business actions. Unemployed men are definitely more active in this field – one out of eight tried to set up his business in the autumn of 2004. Among people intending to start new business in the next three years, there are more men (26,7%) than women (13,8%).

The findings of this research are compatible with Eurobarometr findings from 2009 and indicate that one out of two men opts for self-employment (51%) compared to about four out of ten women (39%)³⁸. The conclusions of GEM research on motivation for self employment point to the fact that it is rather 'pushing-out' to business factor than 'pushing-in' factor that is the determinant in the case of women (over half of the cases).

Information about *push factors* and *pull factors* to self-employment is also provided by the qualitative survey conducted among 25 female enterprises in three regions of France. The factors encouraging to start a business activity include the urge for independence and success in their own business, and the dream about a specific kind of activity, eg. running a shop with clothes for children. Among the factors which 'push' them to their own business, women listed lack of satisfaction with the contract work, loss of regular employment, the need to take over running a family business³⁹.

The research conducted as part of 'New qualifications, work and entrepreneurship for women'⁴⁰ project, carried out among nearly 6 thousand women – the project participants (the unemployed at the age of 30+, with at least secondary education level) – provided information on the reasons why women want to start their own business activity. Women most often pointed to the following reasons for undertaking business activity:

- aspiration for independence and self-reliance in making decisions,
- urge to gain higher income (financial independence),
- possibility of professional development,
- negative experiences in contract work,
- prevailing conditions on the labour market,
- lack of other possibilities of employment,
- unemployment threat, greater assurance of self-employment.

In the light of the aforementioned information, the basic research issue in this area was to identify to what degree women undertake a business activity out of necessity, perceiving it as life-long opportunity, and to what degree they do so as there is no other alternative in the form of contract work. In both cases, though, the support instruments must be different. It was particularly crucial to determine the causes of the passiveness of the unemployed women and to find, if possible, means of activating them⁴¹. There were also such factors tested as the need to improve a bad financial situation regarding contract work and the necessity to take over a family business. The aforementioned research issues were the subject of conducted studies, which will be referred to in chapter III.

³⁸ Eurobarometr 283 (2009), *Entrepreneurship in the EU and beyond. A Survey in the EU, EFTA Countries, Croatia, Turkey, the US, Japan, South Korea and China. Analytical report*, Eurobarometr, the Gallup Organization.

³⁹ Por.: Orhan, M., Scott, D. (2001) 'Why women enter into entrepreneurship: An explanatory model', *Women in Management Review*, 16(5), p. 232-243.

⁴⁰ Lisowska, E., *Analysis of women situation on the labour market*.

⁴¹ The following publication deals with barriers and activation ways regarding unemployed women: *The social and professional situation of the unemployed women. Barriers and stimuli to their professional activation* (2001), Kurzynowski, A. (red.), Warsaw School of Economics, Warsaw, describing the results of all-Poland research from 1999.

It was also studied how the expectations of female entrepreneurs could be met, who are looking for professional development, independence and self-reliance – what instruments would enable them to develop not only small, but also at least middle-size business providing employment to others. The answers to these questions are included in the analysis of the results in chapter III.

At this stage, it is worth pointing to three phases of entrepreneurship development. Phase One is thinking of starting a business activity, allowing such a possibility, yet without taking specific actions in this matter. It is the phase preceding the moment of making a decision about starting a business. Phase Two is the stage when the decision about starting a business has been made and specific actions have been initiated, eg. applying for the subsidy to the activity, renting a place for the planned activity, looking for business partners, and so forth. Phase Three is functioning on the labour market as an entrepreneur and developing the company. Attention should be paid, though, that the motivations of starting and running a business activity (similarly to entrepreneurship determinants and barriers, described further on) were analysed in all phases of entrepreneurship development.

Actions in favour of motivation support in terms of undertaking a business activity would have to refer mainly to the phase preceding the decision about starting a business, so they would mostly be educational actions both common, addressed to all women, and those addressed only to specific groups, eg. the unemployed. Of significant importance would be the lowering the initial barriers (eg. capital, bureaucratic) of entering the business area (Phase Two), as it would really free women of worries connected with independence in business. Motivation issues should also not be forgotten when it comes to women running their own companies (Phase Three). They would include encouraging women (education, psychological training, legal conveniences) to develop their companies, modernise them, employ more contract workers.

4. Entrepreneurship determinants

Entrepreneurship is analysed worldwide in the context influenced by, among others, demographical structure, legal system, educational and political systems as well. The determinants are of outer character in reference to the entrepreneurial unit. Thus, the decision about starting a business activity will be the result of the inner motivation, conditioned psychologically, and outer social-economical determinants. In every country, *general national framework conditions* and *entrepreneurial framework conditions*⁴² are formed in a different way. General national framework conditions refer to the features of the whole economy, and, thus, also affect the possibility of entrepreneurial behaviours. The following are included in this category: economy openness, dynamics of its growth and development, currency stability, effective activities of the markets. Entrepreneurial framework conditions are of significant importance when it comes to starting and developing the business activity. They directly influence business enterprises, either supporting or hindering them.

4.1. Framework conditions of entrepreneurship

1. Capital accessibility – the accessibility of financial resources for new and developing companies, including all kinds of subsidies. The essential financial capital can be

obtained from different sources: independent sources of those starting a business activity, sources of other investors, loans and credits, stock and shares emission, investment funds, government subsidies and so forth.

2. Public policy (taxes, legal regulations and so forth) – the degree and direction of the influence of the public policy referring to taxes, legal regulations and their effect on business activeness in terms of starting and developing new companies. The government and local authorities are the most important institutions influencing the economic environment. They can actively and effectively favour starting and running business activity, or they can strongly limit it and discourage potential entrepreneurs to fulfill their ambitions. That is why public policy regarding new and developing businesses is one of the most important framework conditions of entrepreneurship.
3. Public programmes of entrepreneurship support – the existence of direct programmes accompanying new and developing companies at all levels of authority, ie. national, regional and municipal. The support of public programmes at the time of starting a company, building its legal and financial basis may be a crucial factor – if not the condition – in successfully entering the labour market, and then in maintaining the company's position in a competitive environment.
4. Education and training – the level of training dealing with starting and managing new and developing companies, and the quality and appropriateness of such education and training to create and manage small, new, or developing business. The proper system of education, including the system at a high level at business schools and entrepreneurship faculties, may positively affect the motivation and ability to start and successfully run business activity. Education of children at the primary, junior high school and high school level is of great importance. It is the time when the personality is shaped, habits and intuition are developed; these are the conditions which influence successful undertakings in the adult life. It is also important to educate adults in the form of full-time, post-graduate and other kinds of courses. At this level the main emphasis is on passing on the knowledge and skills essential to run business activity.
5. Research and development – the range at which the expenditure on research and development leads to creating new business possibilities, and whether the research and development studies findings are accessible to new and already existing businesses. We refer to the access to information about new technologies and the possibility of investing own or foreign capital in obtaining modern technologies.
6. Commercial and professional infrastructure – the influence of professional business services, legal and bookkeeping services, and the institutions whose aim is to enable and promote the decision about starting business activity. The success of companies existing on the labour market depends not only on their own potential, but also on the quality and possibility of cooperation with other companies – suppliers, subcontractors, clients, advisory firms, banks, law firms and so forth. All these relations were described, as part of GEM research, as the commercial environment of business.
7. Market openness/Entry barriers – the existence of formal and informal limitations (barriers) when starting business activity. The market characteristics, on which the company function, are crucial to achieve success. For a new business the market situation is of crucial importance as first it must overcome market entry barriers, and then it must maintain its position on the market.
8. Access to technical infrastructure – the possibility of using technical infrastructure by

new entrepreneurs such as roads system, telecommunication, the Internet ,electricity, gas connections and so forth. A good system of roads and motorways enables entrepreneurs to relocate fast and transport their goods and services. On the other hand, accessible and affordable municipal services (water, electricity, gas) and telecommunication services are the basis of effective functioning of the company from the technical point of view. Lack of all these elements leads to significant difficulties with running business activity, which is reflected in its ineffectiveness.

9. Cultural and social norms – the range at which the existing social norms affect supporting or discouraging the decision to start and run business activity. What is taken into consideration here is the social perception of the entrepreneur, mentality, systems of values, such features as independence, own initiative, willingness to take risks, creativity.

The defined entrepreneurship determinants refer to both men and women. It is believed, though, that their importance for men and women may be different due to various factors in making a decision about self-employment.

Both general national framework conditions and entrepreneurial framework conditions described above are differently assessed in various countries. Poland is not the leader in this field. According to the recent international GEM 2005 research, in which Poland also participated, entrepreneurship conditions were assessed the highest in highly-developed countries. The greatest discrepancies in entrepreneurship determinants in various countries refer to government policy and entrepreneurship support programmes, scientific and development research, commercial and professional infrastructure, openness of inner markets and access to technical infrastructure. Comparing the high level of rates determining entrepreneurship in different countries, it should be remembered that discrepancies about cultures and political systems in various countries may generate differences in entrepreneurship conditions – the attitude to entrepreneurship is more positive in some countries than in others.

In GEM research it was accepted that in each of 42 countries taking part in the research there will be the factors (entrepreneurship conditions) indicated supporting entrepreneurship development and the barriers hindering its growth. Below, there is an assessment of entrepreneurial framework conditions in the countries taking part in GEM 2005 research.

In most countries the education factor (including both education at primary and secondary school) is one of three worst assessed entrepreneurial framework conditions. The greatest attention to teaching entrepreneurship attitudes to small and young children is paid in the USA, Canada, Spain and Scandinavia.

The access to technical infrastructure gradually gains recognition in almost all countries. In Poland the accessibility and costs of main municipal services was assessed positively; however, the road network and information progress were given very low assessment. Technical infrastructure was assessed the highest in the USA, Canada, Island and Finland.

The leaders in obtaining and using modern technologies by new businesses are definitely the USA and China, and in Europe companies from Finland and Ireland have the greatest technological capacities. Polish experts assessed negatively the possibilities of new companies when it comes to obtaining new technologies. The greatest barrier is lack of capital for

Commercial and professional infrastructure were assessed the highest in the USA, the worst rates were observed in Brazil, Korea and Japan. Polish businesses can rely on competent services of banks, accountant offices and law firms in this matter. The situation is a little worse when it comes to subcontractors, suppliers and consultants.

Government entrepreneurship programmes were assessed the highest in Germany, Ireland and the USA, the worst assessment was in Russia. It indicates, as expected, that the involvement in entrepreneurship support is greater in highly developed countries where economy is based on innovative solutions. The support of public programmes in Poland is treated sceptically, and the average rate of index is below an average rate in all GEM countries and similar to the rate of Central-Eastern Europe countries such as Croatia, Slovenia and Hungary.

The situation is not so apparent when it comes to the assessment of public policy and government regulations. Among European countries, only in Finland persons who intend to start business activity can rely on favours of public policy and government regulations (eg. tax regulations).

Polish public policy, including the framework and stability of legal-tax environment, was criticised by GEM experts. Tax system and legal regulations are unstable, and their changes are unpredictable and illogical. In addition, the excess of bureaucracy makes the process of starting business activity long and arduous.

Capital accessibility to new and developing companies in Poland was assessed very low. Among 30 countries participating in the research in 2004, the worst situation was in Ecuador. The particular problem is greatly limited independent, financial resources. The accessibility to bank loans and credits in all kinds of funds was assessed critically as well. There is lack of loans and credits to start business, being the basis of initial capital (*seed capital, early stage capital*).

After the accession to the EU, there are various forms of financial support available when it comes to starting and developing business activity, eg. an increased number of seed funds, partly subsidized from European resources.

4.2. Other entrepreneurship conditions

There are other models of entrepreneurship determinants found in the literature.

An easier division of conditions, and at the same time more general, is suggested by Lisowska in the form of three groups of determinants⁴³:

- (a) educational – being entrepreneurial, development of entrepreneurial qualities, including creativity and self-esteem in the process of socialisation, school and out-of-school education;
- (b) social and cultural – society acceptance of company owners and private ownership; the belief in own business being a good way to earn a living; the way of perceiving men and women as entrepreneurs; stereotypes perceiving men and women as entrepreneurs; the existence of entrepreneurship potential in the society; the interest in running business; the willingness to make a decision about running business activity;

⁴³ Lisowska, E. (2001) *Women entrepreneurship in Poland in comparison to Central and Eastern European countries*, SGH, Warsaw.

- (c) economic – the system of regulations which describe how to start and run private companies, the system of taxes and tax reductions, the system of loans and credits and potential public support in the small and middle-size companies sector⁴⁴.

Ministry of Economy presents a little different point on entrepreneurship determinants. In an annual report on entrepreneurship in Poland⁴⁵, apart from the aforementioned aspects, attention is drawn to infrastructural entrepreneurship conditions, including road transport, railway transport, maritime transport, inland water transport, air transport, information and telecommunication infrastructure, mobile and stationary telephony.

4.3. Influence of selected conditions on male and female entrepreneurship

However little (as it was already mentioned) is known about the diversity of influence of certain determinants on male and female entrepreneurship in Poland, the research of this type has been conducted worldwide. Dutch scientists, as part of SCALES (Scenic Analysis of Entrepreneurship and SMEs⁴⁶ programmes subsidised by the government, selected several conditions which, in their opinion, diversify entrepreneurship level among men and women in certain countries on a micro scale. They noticed that the low or high participation among female entrepreneurs is affected by the following determinants:

1. Technological development: women less often than men run a business in advanced technology sectors, by which they do not use all the possibilities offered here.
2. Economical factors, including:
 - a) GDP per capita: wealth growth leads to demand for services (a scope for female entrepreneurship);
 - b) unemployment: unemployment level affects female entrepreneurship as they are mainly 'pushed' from work in times of crisis and have to look for income in the form of self-employment;
 - c) the growth of services sector: women often locate their activity here.
3. Cultural factors: the values and beliefs influence entrepreneurial behaviours; thus, it could be claimed that they affect the decision about self-employment. Among the cultural factors we can distinguish the entrepreneurship culture (including many aspects such as how entrepreneurship is perceived in the country; which are the dominant attitudes towards entrepreneurs, their successes and failures) and several features of culture as a whole, including the relations with authorities, personal characteristics such as individuality, masculinity (being aggressive, competitive, dominant, self-confident), the avoidance of insecurity and the expected perspective of success. It is assumed

⁴⁴ Leszek Balcerowicz refers to economical factors as the foundations of development, as they reflect an important role of the country in economy, which is focused on its basic, essential functions and at the same time does not restrict economic freedom. These foundations are: 1. Macro-economic stability, so low inflation and strong exchangeable currency. 2. Free market and competition for free development of demand, supply and prices. 3. Freedom in creating private businesses, as private ownership brings out in people more initiative. 4. Focus on the outer world and export. 5. Reliable, politics-independent system of functioning of banks, investment funds and the stock exchange. 6. Flexible labour market. 7. A relatively low relation between taxes/ budget expenses and national income and not too high costs of labour. 8. Political stability (according to Lisowska, E. (2001), p. 48–49).

⁴⁵ Ministry of Economy (2010) Entrepreneurship in Poland, Department of Analysis and Prognosis, Warsaw, p. 106-114.

⁴⁶ SCALES (2003) Verheul, I., Thurik, A.R., Explaining the entrepreneurial activity rate of woman: A macro level perspective, Zoetermeer, p. 5-9.

that it is less likely that women have typically masculine features desirable when running a business such as assertiveness, willingness to take risks and determination. That is why masculinity, as a feature so common in the culture, will have a negative influence on female entrepreneurship.

Further studies as part of SCALES programme prove that the level of female and male entrepreneurship (here, referred to as willingness to start own companies) is influenced by the same factors, and at the same time some of them (eg. Unemployment or life satisfaction) affect it differently. Apart from the conditions mentioned in the previous paragraph, in the most recent study attention was paid to social-demo-graphical factors (family situation, age, the level of education, gender, ethnical background, previous experience in being self-employed) and institutional factors (capital accessibility, the system of care over children and maternity/ paternity leaves, costs of starting a business)⁴⁷.

In Poland there is lack of classic research on female entrepreneurship determinants. The work of Ms Czechowska-Bieluga brings up this issue, but refers to a relatively insignificant attempt in the area of Lublin. Moreover, what was included was not only the success of business activity, but also the satisfaction with family life. In this research there were three levels of social-professional functioning of the surveyed women distinguished: high, average and low. The high level indicates satisfaction with family life and professional life, awareness of success, prevailing social environment, optimal level of carried out responsibilities, advantage of profits over losses⁴⁸. The referred research conducted among female entrepreneurs from lubelskie province indicate that there are social-demo-graphical and family determinants of female entrepreneurship. The author points to:

1. having children – among female entrepreneurs there is a significant co-relation between having children and the level of satisfaction with running business showing that a relatively great number of the surveyed having children represented a low level of professional functioning. This relation may result from the specificity of running own business activity. It is a job which involves personal engagement and significant effort in the form of time. The reason for such a situation may also be the burdens of carried out responsibilities, not enabling women to function in an optimal way. It is worth mentioning that over one third of the female respondents claimed that they were the persons mainly responsible for care over their children;
2. having a partner – the analysis of the research findings showed a significant co-relation between running a business activity by women (high level of functioning) and being in a relationship. There appeared a regularity that high level of functioning is connected with having a partner. It is of crucial importance that most often the surveyed women received support from their partners. Many researchers are of the opinion that the support received from the partner is particularly beneficial for women functioning in business;
3. professional work of other family members also plays a crucial role in professional functioning of women. It is the situation when not only the woman earns a living. B. Bal-

⁴⁷ SCALES (2006) Verhuel, I., van Stel, Thurik, A.R., *Explaining female and male entrepreneurship at the country level*, Zoetermeer, p. 10-23.

⁴⁸ M. Czechowska-Bieluga, *Success determinants of women running business activity „The pedagogy of labour”* 2007, No 51, p. 125-133.

cerzak-Paradowska⁴⁹ gives evidence that the financial situation and professional status of the husband/ partner are among factors which significantly condition professional activity of women and functioning of their families. The research findings by Ms M. Czechowska-Bielugia (among Lublin female entrepreneurs)⁵⁰ proved this thesis. None of the women running a business activity, being the only family member working professionally, did function on the high level.

On the other hand, according to E. Lisowska⁵¹, the greatest influence is made by social-cultural factors and education, including the process of socialisation. She shows that the majority of Polish society accepts both men and women as entrepreneurs, though these opinions are affected by stereotypes. The presented determinants (as opposed to motivations) are objective, easy to describe directly, without referring to the psychology of the individual. The aforementioned determinants are connected either with the activity of the state or with the society characteristics, or with the features of the woman and her family.

The first group of determinants characterises different actions of the state, including those affecting both genders in the same way, and those which, to some degree, are connected with women. It marks the border of intervention of gender character. Thus, an attempt was made to explain first and foremost whether such aspects as capital accessibility, fiscal policy, research and development promotion, and access to technical infrastructure are connected with the gender of the entrepreneur.

The second group of determinants is connected mostly with cultural norms already existing in the society, which address independence and own initiative mainly to men.

The third group (having children and a partner, professional work of other family members) must also be described in the research as an entrepreneurship determinant. Realising social-demographical features of families, ways of support for them could be then identified.

The aforementioned determinants are the subject of empirical studies (reference in chapter III).

5. Barriers in entrepreneurship development

People wanting to run business activity face a lot of barriers on the way, referring to both men and women. The knowledge on which barriers are particularly harmful to women (especially in reference to Poland) is still very limited.

5.1. General entrepreneurship barriers

Generally speaking, the literature points to the following barriers hindering the growth of small and middle-size enterprises. According to PKPP Lewiatan⁵² the following are of crucial importance:

- **tax barriers**

The biggest number of significant and bothersome barriers in running business activity has been generated constantly for years by VAT regulations. Over 70% of small and middle-size

⁴⁹ Balcerzak-Paradowska, B. (2003) 'Family-friendly company' [w:] *Work-life programs*, Borkowska, S. (red.), IPISS, Warsaw.

⁵⁰ Czechowska-Bieluga, M., *Success determinants of women running business activity*, p. 125-133.

⁵¹ Lisowska, E., *Women entrepreneurship in Poland in comparison to Central and Eastern Europe*.

⁵² Lewiatan (2010) *The black list of barriers to entrepreneurship development*, PKPP Lewiatan, Warsaw.

business owners believe that lack of clarity in tax regulations increases the risk of business activity and generates costs which in an unjustified way burden their business and along with that decrease their competitiveness. The rate of income tax is a crucial barrier for almost 70% of entrepreneurs. Admittedly, since 2004 the rate of income tax in Poland is 19%, it is not at the competitive level, though. In countries such as Ireland, Cyprus, Estonia, Latvia, Lithuania and Hungary the rate of CIT tax is already lower than in Poland⁵³. The regulations on real estate tax are bothersome as well, similarly to the definition of the building, because of which applying the regulations causes doubts. In 2009 there was also no precise specification of doubts connected with applying binding interpretations.

The most important barrier of entrepreneurship development is too high out-of-salary labour costs (the so-called pair taxes), which influence the competitiveness of small and middle-size companies, and limit their willingness to increase the company's employment⁵⁴.

- **employment barriers**

An important barrier of the development of small and middle-size companies is inflexible labour law, which does not provide solutions enabling to build teams of workers for specific projects. At the same time it limits the possibility of adapting the company to changes in management conditions and decrease its competitiveness.

- **administrative barriers**

For almost 57% of SME⁵⁵ the barrier of their development are administrative procedures – bothersome, expensive, resulting from inappropriate law and its wrong application by public administration, and from the fact that the offices and their workers are not professionally prepared to work, eg. there are various interpretations of tax law in different tax offices in Poland, time consuming, long-lasting and overlapping tax controls in companies; using different exchange rates when calculating figures in foreign currency in accordance with PIT, CIT, VAT and accountancy law; not followed by the tax offices regarding the dates of registration indicated in law acts and the dates to pass the documents further on. According to World Bank findings, in 2009 it took 32 days to start business activity in Poland. Compared to the whole of Eastern Europe, the average time to register a business was 17,4 days, and in OECD countries only 13 days. The best situation in this field is in, among others, Belgium (4 days), Canada (5 days), the USA, Denmark, Great Britain, Portugal (6 days), France, Norway (7 days)⁵⁶. Public administration cooperating with businesses involves too much bureaucracy and is not flexible enough. There is lack of information flow system between the public offices and the enterprises sector.

⁵³ Ireland – 12,5% (not all kinds of activity), Cyprus – 10%, Estonia – the income of the company is tax-free, if it is not paid to shareholders and partners; dividends and other transfers are paid at the tax rate of 21%, Latvia – 15%, Lithuania – 15%, Hungary – 16%. In 2008 also Bulgaria lowered CIT to 15%.

⁵⁴ It is confirmed by MŚP owners, among whom 62,3% claim that lowering out-of-salary labour costs would positively influence the employment level in terms of possibilities of further employment and decreasing grey area as for the employment, which business owners assessed as 19% in 2009.

⁵⁵ Lewiatan, *The black list of barriers to entrepreneurship development*

⁵⁶ Doing business (2011) *Making a difference for Entrepreneurs*, World Bank, Washington.

- **shadow economy**

The existence of shadow economy is a barrier for over 59% of MSP⁵⁷ – concealing the income and employment figures by companies. It is a crucial barrier as the range of concealing the income by companies is increasing, according to company owners. For companies run in accordance with law, the existence of shadow economy means that their competitiveness is lower – the incurred costs and the public duty they pay are higher than in companies concealing part of income and employment figures.

- **competition on the part of privileged businesses**

The position of privileged businesses is built on the access to public assistance. It mainly refers to state-owned units. It is pointed here to activities in special economic zones, remitting taxes and social insurance fees to some companies, providing public assistance to big enterprises of high importance to the economy and difficult access to the EU funds by small companies. As it was already indicated, the aforementioned barriers refer to all entrepreneurs regardless of gender; however, some of them are particularly bothersome to women, and, what is more, there are barriers characteristic of female entrepreneurship.

5.2. Entrepreneurship barriers as far as gender is concerned

According to Eurobarometr findings from 2007⁵⁸, more women than men list lack of financial sources to run a company and lack of abilities connected with entrepreneurship as the main reasons for not undertaking business activity. More women (77%) than men (73%) agree with the statement: 'It is hard to start own business due to lack of financial support. Similarly, more women (53%) than men (43%) agree with the statement: 'You shouldn't start business activity if there is risk of failure involved'. On the other hand, lack of business concept as a barrier to start business activity is mentioned less often by women than men.

The concentration of women, to a greater degree than of men, in micro-, small and middle-size businesses, results from lack of financial security, lack of loan/ credit history, their family responsibilities and their abilities. The regulations which are neutral in terms of gender, eg. administrative regulations, very often lead to diversified, as for gender, results, according to which women rather than men are more prone to difficulties with starting and managing business activity – it refers to, eg. the amount of the loan/ credit. Findings from 34 countries, including 26 states of Eastern Europe and Middle Asia, indicated that female businesswomen experienced a lower probability of getting a loan by 5% and the necessity to pay higher interest rates (by 0,5% on average) than companies run by men⁵⁹.

The barriers particularly experienced by women in Poland are indicated by Lisowska. These are:

- *Educational barriers*, that is lack of information and broader knowledge on how to start, manage and develop one's own company as well as high costs of trainings on managerial and team building skills. Women, more often than men, pay attention to the need

⁵⁷ Lewiatan, *The black list of barriers to entrepreneurship development*

⁵⁸ Eurobarometr 196 (2007) *Survey of the Observatory of European SMEs. Analytical report*, Eurobarometr, the Gallup Organization.

⁵⁹ World Survey (2009) *World Survey on the Role of Women in Development Women's Control over Economic Resources and Access to Financial Resources, including Microfinance*, Department of Economic and Social Affairs, New York.

to strengthen their faith in their own success and to acquire skills of teamwork. Female entrepreneurs are aware of the fact that they constantly have to learn and broaden their knowledge. Levelling the educational differences should occur through easily accessible trainings adapted to the needs of women. These needs are focused around the issues dealing with the methods of motivating the employees, sensible management of their own psycho-physical potential, effective management of the company development, information about the sources of loans for small and middle-size businesses. The experience of Scandinavian countries, the USA and Canada shows that women are more willing to use the offered help when it is appropriately adapted to their needs and given by other women as part of selected female entrepreneurship centres⁶⁰.

- *Traditional socialisation* – the dominant way of socialisation in Polish homes and schools is the one when girls are prepared mainly to caring functions, ie. to being a good wife and mother, and not to being active in the professional field, independent and achieving success. As a result of such upbringing, women very often lack self-confidence and faith in their own abilities, 'the so-called trained helplessness, accounting failures for personality characteristics, and successes – outer factors'⁶¹. The barrier in running a company, also resulting from the way of upbringing, is too often women's involvement in the company's issues and personal problems of their employees. This type of partner management is not always effective in traditional societies and in the situations when the employees are men – workers⁶².
- *Barriers in access to financing* – a frequently mentioned barrier referring to running business activity by women is the difficulty with obtaining capital to start or develop the company. It is not agreed on whether the lack of capital accessibility makes female businesses develop slower or the smaller size of female companies and their participation on the market influence banks and *private equity* institutions to refuse to finance female companies. Female businesses receive lower loans with higher interest rates. Female companies finance their business activity to a definitely greater degree using their own resources (80% of female businesses and 65% of those run by men).

A significant barrier in starting and developing female companies in Denmark is lack of capital accessibility. Women come across specific barriers when they want to obtain capital to start their own business. The research among 2,000 Danish entrepreneurs starting their business activity, including 500 women, showed that female businesses really possess less initial capital than the companies run by men⁶³.

According to a study conducted among Hungarian company owners, their main barriers in access to financial resources result from difficulties with getting a bank loan. It is mainly caused by lack of possessions in the form of real estate, land or so forth, which provide loan/credit security⁶⁴.

On the other hand, a relatively low level of female participation among entrepreneurs in Sweden, the country with a highly developed process of gender equality, results from

⁶⁰ Lisowska, E. (2001) 'Barriers to women entrepreneurship' [w:] Kożuch, B., *Women entrepreneurship – the challenge of The 21st century*, publishing company of University in Białystok

⁶¹ Ibid, p. 29.

⁶² Lisowska, E., *Women entrepreneurship in Poland in comparison to Central and Eastern European countries*, p. 87.

⁶³ Audretsch, D.B. (2003) *Entrepreneurship. A survey of the literature*, DG Enterprise, EC, p. 41.

⁶⁴ Lisowska, E., *Women entrepreneurship in Poland in comparison to Central and Eastern European countries*, p. 28-29.

the hindered access to bank loans as banks are mostly interested in big companies, while women are owners of small businesses and generally do not need enormous credits⁶⁵.

5.3. Barriers in women entrepreneurship

Compared to the apparent situation referring to universal barriers, it should be emphasised that there are particular barriers come across only by women, which hinder the process of starting business activity, developing it and being competitive on the business market.

This is the role of social-cultural barriers, that is culturally conditioned stereotypes, according to which the woman is meant to be the wife and the mother, and their place is at home with their family. It is also connected with the perception of women's work as less important than men's and it being accepted as long as the woman does not neglect her family responsibilities. These stereotypes develop a sense of low self-confidence in the woman, not desirable when it comes to developing entrepreneurial characteristics and making the decision about starting their own company. It is not also supported by the fact that women do not as often as men make contacts which enable them to receive help when starting and developing business activity. The cultural barriers and traditions, rooted deep in the society, lead to lack of good atmosphere for big economic undertakings by women.

Although there were significant social-cultural and economic changes taking place in societies, women still find it more difficult than men to start their own business, mainly due to lower self-confidence, which is influenced by social disapproval of their competences and their social roles of mothers and wives, and not businesswomen⁶⁶.

Thus, it is important to promote equality approach to the roles of women and men in the society and family, and to promote women in non-traditional roles, including the role of the company owner.

According to the aforementioned information, as far as barriers are concerned, the key problem is to identify those which do not apply to everybody, though in particular they influence women. In the conducted research the aim was to explain whether the traditional barriers connected with socialisation and education are of specific character here, or the barriers connected with the access to capital or the process of discharging small companies into shadow economy are of importance as well.

6. The level of knowledge on starting and running business activity

Analysing the entrepreneurial issues, the question appears whether men and women have an equal level of knowledge on starting and running a business activity.

In the light of research, women assess their knowledge and skills necessary to start and run a business as much worse than those of men⁶⁷.

⁶⁵ Lisowska, E., *Barriers to women entrepreneurship*, p. 28-29.

⁶⁶ *Ibid*, p. 27-28.

⁶⁷ The aim of the analysis was to focus on the research findings conducted among entrepreneurs, so this chapter presents the level of knowledge on running a business activity among people who ran a company or intended to start it.

The respondents of GEM 2005 research were asked the question: „Do you have the knowledge, skills and experience necessary to start a new business?“. A positive answer was given by 55,1% of them, which means that Polish adults assess their knowledge well in terms of their own business. Men assessed their knowledge much better than women (45,6%). There is not such discrepancy between the city residents (57,3%) and the country residents (51,3%). When running business activity, it is important to have a wide range of contacts in the business environment (the so-called social capital), enabling them very often to solve different problems or look for the market for their services. One out of two Polish adults knows someone who has started business activity in the last two years (52,6%). Men more often (58,8%) than women (45,3%) know some entrepreneurs who started their business not so long ago⁶⁸.

According to GEM 2005 experts, women in Poland have equally good knowledge and skills necessary to enter the labour market and run a business activity. It is not surprising when it comes to official rates of education, which are more favourable to women. From the experts' point of view, women do not have much worse possibilities to start their own business than men, despite the fact that the social services, which enable women to continue working even when they start a family, are not widely available in Poland.

Women have an ambivalent attitude to their competences. Although they would like to have their own business, they are afraid of taking risks and failure.

According to the research on views and attitudes of adult women in Poland, conducted by CBOS in 2007 as part of „New qualifications, work and entrepreneurship for women⁶⁹ project, over half of Polish women (52%) believes that it is better to be self-employed rather than be an employee. At the same time, many Polish women claim that running business activity involves too much risk (79,7%) and is a complicated process (57,5%), and admit that they lack practical information necessary to start their business⁷⁰. Women lack knowledge on law and trade; however, a good solution to this problem is trainings in which women willingly participate. Businesswomen in the region of Great Poland (Poznan)⁷¹, asked about educational barriers which make it difficult for them to run a company, claimed that the greatest problem is lack of knowledge on accountancy, tax law, labour law and their branch field. The research findings show that lack of knowledge is the greatest problem for women who did not participate in trainings. Only 10% of women declared that in the last four years they took part in trainings on management and accountancy, and 36% of them participated in trade trainings. In these companies 50,8% of women claimed that they lack knowledge on accountancy, 46% -- tax law and 19% -- branch field. On the other hand, female entrepreneurs who took part in trainings on accountancy and management felt they lacked knowledge on tax law (42,1%), to a lower degree on accountancy (34%), labour law (28,9%) and branch field (18,4%). For female entrepreneurs taking part in trade

⁶⁸ Baclawski, K. (2005) 'The analysis of entrepreneurship in Poland in 2004' [w:] *Global Entrepreneurship Monitor, Bacchalski Educational Foundation, University of Economics in Katowice, Poznań*, p. 35-37.

⁶⁹ The project conducted by Warsaw School of Economics and Polish Chamber of Commerce: Lisowska E., Kasprzak, R. (red.) (2008) *Micro-business managing. The guidebook for the entrepreneurial woman*, SGH, Warsaw.

⁷⁰ Kuczyński, W. (2008) 'A new generation of women among micro-business owners' [in:] *Micro-business managing. The guidebook for the entrepreneurial woman*, Lisowska, E., Kasprzak, R. (editors.), SGH, Warsaw, p. 197-205.

⁷¹ Data come from a survey on small companies run by women (80 companies) and by men (59 companies), conducted by University of Economics in Poznan and Higher Vocational State School in Kalisz in the region of Great Poland in 2005: Mizgajski, H. (2010) *The influence of education on motivations and barriers to women entrepreneurship based on Wielkopolska experience* University of Economics in Poznań, Poznań.

trainings, the insufficient knowledge was on accountancy (60%), tax law (42,4%) and labour law (24,2%). Lack of knowledge on tax law is felt by all surveyed groups of women⁷². The surveyed female company owners emphasised that the problem is not only the legal regulations and the access to them, but mostly it is their interpretation changing constantly, resulting very often from their ambiguity and contradiction.

The reason why women lack knowledge on their branch field is lack of professional experience by women, as half of them worked in a different profession before starting their own company. According to Great Poland research, the respondents relatively less often experience the influence of lack of knowledge on management and marketing on running business activity. These conclusions prove the research on the need for training services, published by PARP in 2004, according to which the trainings on finances and tax law were the most popular. However, the trainings on advisory and management and marketing were much less attractive for company owners⁷³.

Summary

The aforementioned information on the importance of small and middle-size companies for the economy, and on the other hand (mentioned before) difficulties of modern societies with demo-graphical structure, lead to the conclusion that it is necessary to activate the workforce resources which have not been active in the economy so far. It refers mainly to women, including those with family responsibilities.

According to the statistics from different sources, there is a high activity level of Polish women in the entrepreneurship field, compared to European countries and the countries outside Europe. It may result from the clash between traditional elements – ‘pushing’ women to business – and modern ones – attracting’ women to it.

Analysing the statistics referring to the characterisation of companies run by women and the characterisation of women running a business activity, on the one hand, the influence of cultural factors (the specific sector structure addressed to services, including caring ones and activity on a smaller scale) is noticeable, and on the other hand, there is a co-relation between education and becoming an employer.

In this study, many general entrepreneurship conditions were defined, referring to both men and women. As the research showed, various determinants to start new business are of different importance for men and women, to a certain degree. The findings and opinions on entrepreneurship determinants presented lead to forming hypotheses and questions, which were verified in the process of conducted on a large scale empirical studies (quantitative and qualitative surveys) on entrepreneurship conditions, referring mainly to women.

⁷² Mizgajska H., *The influence of education on motivations and barriers to women entrepreneurship based on Wielkopolska experience*

Chapter II.

Objectives, hypotheses and verification

1. Research objectives and hypotheses

The main aim of this project was to broaden the knowledge on female entrepreneurship in Poland in order to prepare recommendations about the support and limiting the barriers standing on the way to increase their professional activity by self-employment. On the basis of the studied issues of female entrepreneurship and the findings about this phenomenon, presented in Chapter I, the following aims of empirical studies were formed:

- recognising current conditions of shaping and developing entrepreneurial attitudes among Polish women;
- assessing the conditions of functioning by women running business activity in Polish social-economical reality;
- identifying the barriers and stimuli to undertake business activity, and then influencing the development of the company;
- recognising the situation in terms of possibilities of combining being self-employment and family responsibilities.

There were five research hypotheses formed, the empirical verification of which led to the fulfilment of the above aims⁷⁴.

Hypothesis 1. Women undertaking their own business activity are motivated by various factors: for some of them it is a chance to develop professionally; for others - the only way to earn a living.

Hypothesis 2. Actions taken to increase women's motivations to establish their own companies can vitally contribute to the professional activation of women who are inactive in the labour market, for example those taking care of young children.

Hypothesis 3. There are conditions and institutional barriers which affect the level of entrepreneurship among women rather than men (among others: determined technical infrastructure, education, having children, tax systems, access to institutional care for children, professional career of other family members).

Hypothesis 4. There are conditions and social-cultural barriers in terms of starting business activity, which women experience in particular, including psychological factors that are a common reason to establish a company by men rather than women.

Hypothesis 5. Running one's own business influences combining family responsibilities and making a career.

2. Methodology of research

In order to verify the formed hypotheses, there were five studies conducted: two quantitative surveys (PAPI I i PAPI II), two qualitative surveys (IDI i FGI) and experimental study (EE)⁷⁵.

⁷⁴ As part of each hypothesis, there were detailed research questions asked, answers to which are in the findings analysis presented in chapters III and IV.

⁷⁵ Qualitative surveys and quantitative surveys were commissioned by PARP and conducted by IBC Group, and the empirical study was conducted by LABSEE Robert Borowski.

The many-sided approach to the analysis of female entrepreneurship in Poland enabled to compare the attitudes, motivations and barriers in starting and running own business in terms of:

- gender – women vs men;
- entrepreneurship – entrepreneurs vs contract employees, the unemployed and inactive on the labour market;
- the stage of running a business – considering and preparing to take the step, functioning on the labour market and making the decision to cease running the business activity.

2.1. Description of the methodology of empirical studies

Qualitative surveys were based on two surveys (questionnaires) conducted by means of direct method (PAPI -*Paper and Pencil Interviewing*). The interviews were conducted in the second quarter of 2011.

2.1.1. First study (PAPI I)

The aim of this study was to find out the opinions of women on conditions to start and run a business activity by them, including their opinion on the expected difficulties and necessary solutions supporting the entrepreneurship. It was also to obtain information on the co-relation between family life (especially caring responsibilities) and the conditions determining the decision to start business activity. A particular attention was paid to the discrepancies between female entrepreneurs and other entrepreneurs on the possibilities and barriers resulting from running one's own business.

The operator of research test sample was the national database of households created by GUS (Central Statistical Office). In the research there were 1357 respondents taking part – women at the age of 25 – 44, so at the age of the greatest professional activity, at which they have most family responsibilities connected with the upbringing of their children.

The main scope of the analysis of the findings was to present the opinions of female entrepreneurs compared to the opinions of women of a different status on the labour market. There were three groups of women asked to participate in this research test:

- female entrepreneurs (10%) – 141 running a company, including 107 women running one-person business activity;
- employees (64%) – 868 women employed on contract and civil-law agreement, who have not run a business activity before;
- unemployed and inactive on the market (26%) – 347 unemployed and inactive women (with a slight advantage of the unemployed in this group – 52%).

Chart 1 presents the structure of the surveyed group in the form of division into three groups, and Table 1 shows the main characteristics of each of them.

Chart 1. The structure of the surveyed group – PAPI I study.

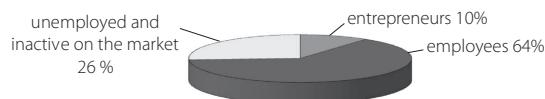


Table 1. The structure of the surveyed population.

		Entrepreneurs N=141	Female employees N=868	Unemployed and inactive N=347
Average age in years		32,7	37,3	35,2
Average work experience in years		5,8	11,5	6,2
Average number of persons in the household		2,9	3,2	3,55
Average number of children (as a whole)		0,9	1,13	1,36
Average number of children in the households where there are children		2,33	1,72	1,94
The level of education:	high	26,5	41,1	14,2
	post high school	0,0	7,7	31,7
	secondary vocational	36,8	19,0	17,8
	basic secondary	18,8	25,2	4,4
	basic vocation	17,9	7,0	23,8
	primary and under-graduate primary	0,0	0,0	8,2
The profile of education:	economy, administration, law education:economy, administration, law	22%	25%	13%
	biological, mathematical, technical studies, production and processing, agriculture, forestry, fishery, veterinary	23%	20%	11%
	arts and social studies, pedagogy, art	22%	25%	22%
	health protection, public health and social security	0%	12%	0%
	others, including basic secondary	20%	19%	48%
The region of residence:	central	25%	32%	28%
	south	11%	15%	14%
	east	14%	13%	13%
	north-west	19%	16%	18%
	south-west	6%	11%	10%
	north	25%	14%	18%
The educational activity:	do not study at present	79%	75%	78%
	studies as a full-time student	0%	3%	11%
	studies as an external student	21%	14%	8%
	attends courses	0%	8%	3%

Source: Independent study on the basis of PAPI I study.

The subgroups differ slightly in terms of age: the oldest were the female employees and the youngest the entrepreneurs. The employees usually had a higher level of education and greater work experience than the other groups. The entrepreneurs had, on average, less children, though when they decided to have children, the average number of them was bigger than in other sub-groups.

The basic analysis of the findings from PAPI I study was to calculate the frequency of answers to particular questions. In order to check the statistical importance of the differences between key groups of respondents there were non-parameter tests carried out for independent tests – chi-square. **The level of statistical significancy in the whole report was maintained at the level of: p=0,05.**

Moreover, two **logit models** were assessed on the basis of which the strength of certain factors having an influence on the probability of starting a business company was assessed, while controlling the influence of other variables⁷⁶.

Both regressions, conducted on individual data, checked the probability of being an entrepreneur in relation to the probability of having a different status on the market. In case of model I, a different status was: contract employee, unemployment or inactivity on the labour market, and in case of model II, it was a contract employee. The group of variables describing the logit model included:

- age in years (constant variable);
- work experience in years (constant variable);
- the region of residence, as a certain approximation of the situation on the local labour market (the group of reference was the central region);
- whether the person is a student? 1 – yes (regardless of the kind of course), 0 – no;
- marital status: 1 – yes -- married or in a relationship, 0 – no -- single;
- the level of education: 1 – high or post high school, 0 – secondary or lower (reference group);
- the kind of education: 0 (reference group) – economy and administration (including management, marketing, finances, banking, insurance, accountancy and taxes, studies on management and administration) and law; 1 – biological, mathematical, technical studies, production and processing, agriculture, forestry, fishery, veterinary; 2 – arts and social studies, pedagogy, art; 3 – health protection, public health, social security; 4 – others, including basic high school education;

(The referred kind of education of the group was the kind which seems to a large degree provide the graduates with skills and knowledge which are significant and necessary to establish, run and develop business activity).

- having children under the age of 7: 1 – yes, 0 – no;
- willingness to take risks: zero-one variable, 1 -- the respondent agrees with the statement 'I like taking risks' by marking 'I definitely agree' or 'I agree'; 0 -- in other cases.

⁷⁶ If the state the person is in the analysed moment in state S_i , and the reference is being in the state S_j , then the correlation between having a company and different factors could be described in the form of logit model (logistic

regression): $h \frac{S_i}{S_j} = x'b$ where $\frac{S_i}{S_j}$ is the quotient of probability of being in the state S_i (having a company) to the probability of being in a different state, and x is the vector of observed independent variables (explanatory).

2.1.2. Second study (PAPI II)

The aim of this study was to recognise the determinants and barriers in running business activity - both of psychological, demo-graphical, social-cultural and institutional character. The key objective was to indicate the factors equally influencing men and women, and those typical of women.

The operator of the research test sample was ENIRO database (ENIRO database is an updated and address-detailed REGON database). In the PAPI II study, the questions were addressed to persons running their own business activity, that is mainly male and female company owners. Among 1802 respondents there were 806 women (45%) at the age of 18 – 59 i 996 men (55%) at the age 18 – 64, that is persons at the productive age. In this study, compared to PAPI I study, the age range of the respondents was larger, which resulted from different aims of the study. PAPI I study was focusing on persons at the age of 25 – 44, when there is an increased number of duties connected with upbringing, whereas PAPI II study considered the full test of persons at the productive age, thanks to which it was possible to compare entrepreneurship determinants of persons at a different stage in their career. Table 2 presents main characterisations of the surveyed population in terms of gender.

Table 2. The structure of the surveyed population.

		Women N=806	Men N=996
Average age in years		44,2	43,8
Average work experience in years		17,3	17,3
Average number of persons in the household		3,3	3,4
Average number of children (as a whole)		1,44	1,46
Average number of children in the households where there are children		1,87	1,91
The level of education	high	27,9	31,6
	post high school	16,6	15,5
	secondary vocational	20,9	19,3
	basic secondary	18,5	15,8
	basic vocational	13,7	14,2
	primary and post-graduate primary	2,3	3,6
The profile of education:	economy, administration, law	22%	25%
	biological, mathematical, technical studies, production and processing, agriculture, forestry, fishery, veterinary	23%	20%
	arts and social studies, pedagogy, art	22%	25%
	health protection, public health, social security	0%	12%
	others, including basic secondary	20%	19%
The region of residence:	central	20%	24%
	south	14%	14%
	east	17%	17%
	north-west	20%	17%
	south-west	13%	16%
	north	16%	12%
Educational activity:	do not study at present	84%	84%
	studies as a full-time student	0%	0%
	studies as an external student	5%	5%
	attends courses	10%	10%
Company size:	0 – 9 persons	87%	89%
	10 – 49 persons	9%	7%
	50 – 249 persons	4%	4%

Source: Independent study based on PAPI II study.

As presented in the Table 2, the surveyed populations of men and women showed similar characterisations. There were no significant differences in terms of both persons in the household and the number of children, and in education, educational activity or the company size. The biggest number of companies (over 70% for both genders) were run in the one person company form, and then – in the form of civil partnership, with open or limited liability. There were no statistically significant differences in the law structure of the company in terms of the owner gender.

Analysing the results in terms of the activity field, according NACE classification, the biggest number of companies (31,3% of male companies and 26,2% run by women) run their activity in the 'Other services activity' sector. Then, it was 'Wholesale and Retail Trade' (15,2% of men and 14,6% of women), 'Building' (9,4% of men and 9,1% of women) and 'Financial and Insurance Activity' (8,1% of men and 9,2% of women). The fields in which there was a significant advantage of men were 'Transport and Storage Economy (4,6% compared to 3,3% run by women) and Information and Communication' (3,4% compared to 1,7%). The fields where there was a significant advantage of female entrepreneurs were Education (7,4% compared to 6,6% of men) and 'Health Protection and Social Security' (4,7% of women and no men running a business in this field at the first place).

2.2. Qualitative surveys

In the project there were two qualitative surveys conducted – IDI - *Individual In-Depth Interview* and FGI - *Focus Group Interview*.

2.2.1. Individual In-Depth Interview (IDI)

The aim of *Individual In-Depth Interview* was to present the history of creating the company and its functioning, considering the issue of motivations, stimuli and then barriers and the issue of assessment of functioning of the conditions and the needs for development. In individual interviews, conducted in reference to the programme by a team of researchers, there were 20 women running business activity – owners or main co-owners of the company. The test group was chosen on purpose. There were, among others, data from societies and trade magazines, 'snowball' technique and experts' opinions used.

There were women with great entrepreneurial potential chosen, that is women who had been running the company for at least 2 years, successfully developing it (by investing, extending the activity scope, increasing the production, introducing new services, expanding markets of supply, introducing new technologies in the production and employing new workers) and fulfilled at least on of the following conditions:

- investing in upgrading professional skills of the employees and themselves
- cooperating with research-development units;
- being a member of associations/ trade societies;
- having investment-development plans of their companies.

Entrepreneurial potential of the respondents was verified at the first stage on the basis of registration form and in the process of telephone pre-selection on the basis of auto declarations of the respondents. The criteria for the test were three factors: the company size, the headquarters of the company (6 regions of Poland according to NTS1 statistical division) and the branch field, which is presented in Tables 3 and 4.

Table 3. The division of IDI test according to NTS1 and the company size.

NTS1	1 – 9 workers	10 – 49 workers	over 50 workers	Total
CENTRAL REGION	2	1	1	4
Łódzkie	1	1	0	2
Mazowieckie	1	0	1	2
SOUTH REGION	1	2	0	3
Małopolskie	1	1	0	2
Śląskie	0	1	0	1
EAST REGION	2	1	0	4
Lubelskie	0	1	0	1
Podkarpackie	1	0	0	1
Świętokrzyskie	0	1	0	1
Podlaskie	1	0	0	1
NORTH-WEST REGION	2	1	1	4
Wielkopolskie	1	0	1	2
Zachodniopomorskie	0	1	0	1
Lubuskie	1	0	0	1
SOUTH-WEST REGION	2	1	0	2
Dolnośląskie	1	0	0	1
Opolskie	1	0	0	1
NORTH REGION	1	1	1	3
Kujawsko-pomorskie	0	1	0	1
Warmińsko-mazurskie	0	0	1	1
Pomorskie	1	0	0	1
In total N	10	7	3	20

Source: Independent study on the basis of IDI study.

Table 4. The division of IDI test according to NACE section.

NACE section		No of respondents⁷⁷
C	Industrial processing	2
F	Building	1
G	Wholesale and retail trade; motor vehicles servicing, including motorcycles	3
H	Transport and storage	2
I	Activity connected with accommodation and catering services	1
J	Information and communication	3
K	Finance and insurance activity	1
L	Activity connected with real estate services	5
M	Professional, scientific and technical activity	1
N	Activity connected with administrative services and support activity	1
P	Education	2
Q	Health care and social security	4

52 ⁷⁷ 9 out of 20 respondents ran an activity in the field of more than one NACE sections.

NACE section		No of respondents ⁷⁷
R	Activity connected with culture, entertainment and recreation	1
S	Other service activity	2
Total N		20

Source: Independent study on the basis of IDI study.

Among 20 women participating in the interviews, 10 of them had children under 7 years old, including 3 women with children under 3 years old.

2.2.2. Focus Group Interview (FGI)

The aim of this study was to clash the opinions of different persons on determinants, barriers and motivations of starting and running a company. The interviews were conducted in four group of 8 – 9 persons. In total there were 35 participants. The variable differentiating the respondents within the group was gender, and the variable differentiating the interviews was the status of the respondent defined as the level of engagement in running a company, which is presented in Table 5.

Table 5. The categories of FGI respondent in terms of gender and status.

Group	The category of respondents	Women	Men	Total
FGI I	Potential entrepreneurs, who already took steps to start a business activity ⁷⁸	5	4	9
FGI II	Novice entrepreneurs (running an activity for less than 2 years)	4	5	9
FGI III	Persons experienced in business (running the present company for at least 2 years)	4	4	8
FGI IV	Persons who ceased running a business activity	5	4	9
Total N		18	17	35

Source: Independent study on the basis of FGI study.

Qualitative data of IDI and FGI were analysed on the basis of transcription and audio recordings given by an outside company conducting research and surveys.

2.3. Economic experiment (EE)⁷⁹

An additional approach used in this project, enriching quantitative and qualitative surveys, is an economic experiment (EE – *experimental economics*). Its main aim was to study the existence of differences in entrepreneurship attitudes of men and women, and indicate the reasons for these discrepancies (or lack of them). Moreover, a significant aspect was also to compare the attitudes to running business activity by entrepreneurs and non-entrepreneurs and to point to key entrepreneurship determinants. Using the experimental approach enabled to examine persons who are considering and preparing to start a business activity and thus, eliminate giving hypothetical answers. This study also made it possible to compare the declared decisions and the actual decisions made by the participants,

⁷⁸ In this group there were persons who applied for subsidy for starting a company in the Regional Unemployment Office or applied for subsidy for the activity as part of other projects of financing from public resources, including European funds.

⁷⁹ A detailed description of the experimental study is included in the attachment to the report.

thanks to which the obtained results are more reliable than the results of direct methods, and the conducted analysis on the basis of this study better reflects the actual behaviour of people.

The study was carried out in April, pursuant to specific software made especially for its purpose. The participants were persons at young age (20 - 30 years old), at which first decisions about professional career and the form of employment are made. Moreover, the test was restricted to persons with the greatest professional potential, for whom there is the greatest chance of achieving success in running business activity – graduates and students of last years from economic and managerial departments of universities and schools of higher education. Thanks to this, the surveyed were divided into similar social groups and did not differ in a significant way in terms of invisible, specific features. In the research there were 160 participants altogether, recruited mainly among Academic Business Incubators members, the members of AIESEC, the students of Economic Studies Department and Management Department of Warsaw University and the students of Warsaw School of Economics.

The study was conducted in 10 groups of sixteen persons creating independent experimental sessions. In each session there were persons belonging to four categories: (i) female entrepreneurs (KP), (ii) male entrepreneurs (MP), (iii) female non-entrepreneurs (KNP), (iv) male non-entrepreneurs (MNP)⁸⁰.

The course of each session was the following:

- (i) the participants got familiar with the study instructions in a paper form;
- (ii) next, the surveyed filled out the form with questions about gender and (not) being an entrepreneur, which enabled to put them in the appropriate category;
- (iii) after filling out the form there came the basic part of the experiment consisting of 3 trial rounds and 24 paid rounds. In each round the participants chose the form of undertaken employment: contract work or self-employment. The separate round differ from one another by two experimental variables: the market size (a number of successful companies) and the way of creating a ranking list (the way of ranking the businesses) at random (LOS) or based on the Knowledge on Entrepreneurship Test results (TEST)⁸¹.
- (iv) after the completion of the basic part, the participants were to solve the Knowledge on Entrepreneurship Test consisting of 11 multiple-choice questions (only one answer was correct);
- (v) eventually, the participants answered six short survey questions on personality features, eg. preferences, trust, emotions and attitude to taking risks.

In accordance with the methodology of experimental studies binding in the economics, the surveyed were financially awarded, and the amount of the prize depended on the obtained result. In order to motivate the participants to make thought-out decisions, there was a specialised system of rewards prepared increasing the psychological realism of the study. The participants received payment for work in one of the selected rounds, regardless of the chosen form of employment. The payment for contract work was 0 PLN, and for the self-employed work it could be both positive and negative. It depended on the market

⁸⁰ In the category of entrepreneurs there were the participants running or planning to start a business activity, or running courses, trainings and other form of business activity. The others were included in the category of non-entrepreneurs.

54 ⁸¹ The importance of experimental variables was explained below.

size and the position which the company takes in the rankings, which is presented in the table below.

Table 6. Payment received by self-employed participants. (PLN = PLN)

Payment for self-employed work				
Ranking list position	The market size			
	2	4	6	8
1	67 zł	40 zł	29 zł	22 zł
2	33 zł	30 zł	24 zł	19 zł
3	-20 zł	20 zł	19 zł	17 zł
4	-20 zł	10 zł	14 zł	14 zł
5	-20 zł	-20 zł	9 zł	11 zł
6	-20 zł	-20 zł	5 zł	8 zł
7	-20 zł	-20 zł	-20 zł	6 zł
8	-20 zł	-20 zł	-20 zł	3 zł
others	-20 zł	-20 zł	-20 zł	-20 zł

Source: Independent study on the basis of EE study

Payment for self-employed work depended on two experimental variables – the market size and the way of creating the ranking list of businesses. Depending on the round, the market size was : 2, 4, 6 or 8. The market size was the number of companies which would survive on the market. If the number of companies functioning on the market was higher in a particular round than the market size, then some companies would have to go bankrupt, which would mean that their owners made a loss. Whether some companies made a loss or a profit depended on the position in the ranking. The higher the position of the participant on the list, the better the condition of their company and ,what is more, the higher payment. The lower position meant the lower payment. The companies ranked lower than the marker size went bankrupt, making a loss of 20PLN. The position on the ranking list depended on the way of creating it, that is on the second experimental variable.

Depending on the round, the ranking list was created: at random (LOS), that is, every company had equal chances and the obtained result was random to a great degree; or based on the results of The Knowledge on Entrepreneurship Test (TEST) – in this case the financial result of the company depended on the knowledge, skills and experience of its owner, that is on the result the participant scored in the test. In rounds of TEST type the randomness was lower, and the received payment depended mainly on the participants' individual decisions. Introducing two extremely different ways of creating the ranking list was aimed at checking the behaviours of the surveyed, depending on the level of risk involved in starting business activity⁸².

Apart from the main assignment, the participants were awarded additionally for: predicting the number of participants deciding to start business activity in a separate round (0,5

⁸² The method used in the conducted experimental study is rather complicated, which may lead to misunderstandings of its short description included in the report. In order to get familiar with the procedures applied here, refer to the attachment of this report including the experimental study report. To make the conclusions accurate it is of the greatest importance that the surveyed understand its rules. It was checked by means of specialist statistical tests, eg. the surveyed almost correctly predicted the number of participants from the 16-person group, which in a particular round decided to start a business activity, so they were able to assess the level of competitiveness on the market and on this basis they made the best decision for them.

PLN per every accurate prediction), The Knowledge on Entrepreneurship Test (0,5 PLN for every correct answer) and taking part in the study (20 PLN). The average salary was 28 PLN (the minimum salary was 3 PLN, and the maximum was 95 PLN). The payment was received directly on the completion of the experiment.

The data obtained in the experimental study were analysed statistically in order to examine the differences in decision making by particular participants and to indicate entrepreneurship determinants. To achieve this, there were non-parameter tests conducted for dependable variables (Wilcoxon test and Signs test) and for independable variables (U Mann-Whitney test and Kolmogorow-Smirnow test). The level of statistical significance in the whole report was accepted at the level of $p=0,05$. Moreover, there was a comprehensive model of regression prepared. The ligit model with random effects was estimated (*random-effects logistic regression*), in which the explanatory variable was the form of work undertaken by the participants. The data had a panel structure – 24 observations for each of 160 participants. The total number of observations was 3,840. Below, there is a description of particular variables which were included in the model.

Work	The form of employment: 0 – contract, 1 – self-employed
Type	Experimental variable defining the way of creating the ranking list in the particular round: 0 – random, 1 – test
The market size	Experimental variable the market size in the particular round: 2, 4, 6, or 8
Excess	The difference between the predicted number of participants deciding on self-employment in a particular round apart from us and the size market
Entrepreneurship	Is the participant entrepreneurial? 0: I run or plan my own business activity or I run courses, trainings or other forms of business activity 1: I do not run any form of business activity
Gender	The gender of the respondent: 0 – woman, 1 – man
Test	The number of correct answers in the test
Pref_1 (L bonus)	Imagine you receive payment of 3000 PLN. Which will you choose? 0: Safe bonus of 1000 PLN 1: Lottery, with bonus of 0 PLN (50% of chances) or bonus of 2000 PLN (50% of chances)
Pref_2 (L loss)	Imagine you receive payment of 3000 PLN Which will you choose? 0: Safe loss of 1000 PLN 1: Lottery, with loss of 0 PLN (50% of chances) or with loss of 2000 PLN (50% of chances)
Risk *	What is your attitude to taking risks and gambling? 0: I like taking even big risks 1: I like taking only small risks, I avoid big risks 2: I do not thing about the risk when making a decision 3: I do not rather take risks 4: I definitely avoid risky situations 5: It is difficult to say
Trust *	Do you generally speaking think that people should be trusted, or you should be careful when dealing with people? 0: I can almost always trust people 1: Generally, people can be trusted 2: Generally, you should be careful when dealing with people 3 You should almost always be careful when dealing with people 4: It is difficult to say

Emotions *	How do you make decisions? 0: I usually make spontaneous decisions, driven by emotions 1: I equally often make spontaneous and thought-out decisions 2 I usually contemplate before making a decision 3: It is difficult to say
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* As the variables: Risk, Trust and Emotions cannot be presented in the form of a scale, so they were analysed as qualitative variables, where the basis value was 0.

The conducted qualitative, quantitative surveys and experimental studies enabled to verify the research hypotheses, put forward earlier, treating the issue of female entrepreneurship in Poland from many sides. Table 7 presents a general classification of these research hypotheses and the studies, on the basis of which they were verified in chapters III and IV.

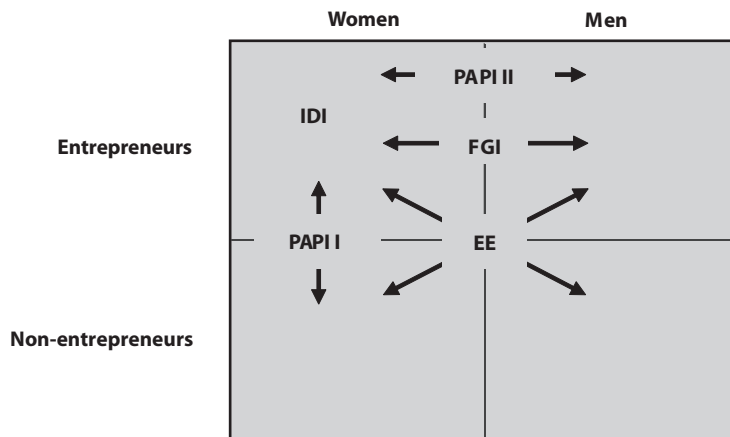
Table 7. Empirical studies and the hypotheses verified by them.

Study	Research hypothesis				
	H1	H2	H3	H4	H5
PAPI I	X	X	X	X	X
PAPI II	X		X	X	X
IDI	X		X	X	X
FGI	X		X	X	X
EE	X	X		X	

Source: Independent study.

The particular studies differed from one another by not only the research method, but also the choice of the test in reference to gender and running a business activity, which is shown in Table 8.

Table 8. Empirical studies and the hypotheses verified by them.



Source: Independent study.

PAPI I study enabled to compare the attitudes to running a business activity by female entrepreneurs and female non-entrepreneurs. PAPI II and FGI studies enabled to compare female and male entrepreneurs. IDI study was aimed to broaden the knowledge on female entrepreneurship, and on the basis of the economic experiment (EE) it was possible to clash

all four groups differing from one another by gender and the form of employment. The studies designed in this way enabled to define which actions of the state (ie. economic policy) affect equally both genders, and which are mainly connected with female entrepreneurship. In quantitative and qualitative surveys an emphasis was put on the solutions which enable women to combine professional activity and family responsibilities in Polish society, which puts more burden on women.

Chapter III.

Barriers and female entrepreneurship determinants in Poland. Empirical studies findings⁸³

1. The motivation of undertaking business activity

From the analysis of the current research on the motivations of undertaking business activity, and at the same time the inner factors and reasons for which people decide to start a company (compared to chapter I, point 1.1.) it appears that women more often than men start their own business as a result of lack of possibility and not the urge to take advantage of the situation, make the dreams come true or take risks. Among the reasons for undertaking self-employment by women, identified in the previous studies, there are such factors as the aspiration for independence, the urge to gain higher income, financial independence, the possibility of professional development, negative experiences of contract work, prevailing conditions on the labour market, lack of other employment possibilities.

To verify the discussed factors, and to check to what degree women want to be company owners and to what degree they have to as there is no other alternative for them, the following hypothesis was formed: **Motivations of women undertaking business activity are varied: some of them they start a company because they want to – perceiving it as an opportunity to develop professionally, some – as a result of lack of possibility in the form of contract work.** To verify this hypothesis, the following research questions were posed:

1. What factors make women want to run business activity, perceiving it as a lifetime chance and the possibility to use prevailing circumstances (pull factors)? What is the scale of this phenomenon?
2. What factors make women run a business activity as a result of lack of possibility of contract work (push factors)? What is the scale of this phenomenon?
3. To what degree do such factors as the need to improve the financial situation decide to undertake business activity by women?
4. What are the paths of the flow of women into self-employment market, that is what was their market status before starting a business activity?

In the literature referred to during the analysis of *desk research*, one of the conclusions was the low tendency to undertake business actions by inactive women. Thus, it became important to define the reason for lack of interest in this form of business activity and find ways to activate inactive women and meet the needs of those of them who seek independence, self-reliance and professional development. In the process of examining the study, another hypothesis was put forward: **Actions directed to increase the motivation of women to start business activity may significantly contribute to professional activation of inactive women, including women bringing up small children.** To verify this hypothesis, the following questions were posed:

1. What are the reasons for lack of interest in business activity by inactive women and entering the market for the first time?

⁸³ The level of statistical significance in the whole report is at the level of $p=0,05$.

2. How to encourage women aspiring to professional development, independence and self-reliance to start and run a company?

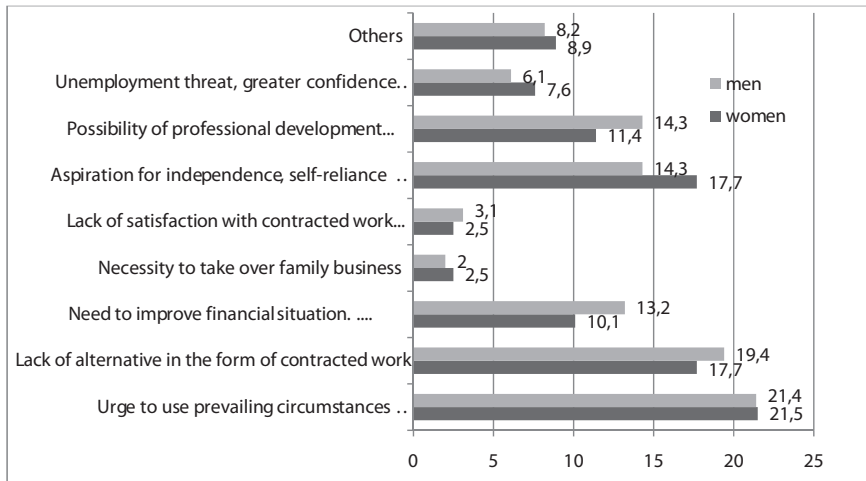
Below there is an attempt presented to answer the aforementioned questions by means of an analysis of the obtained results from qualitative and quantitative surveys.

1.1. Factors encouraging women to start their own companies (pull factors)

The analysis of the answers to the question on motivations to undertake business activity addressed to male and female entrepreneurs, in the study including male and female entrepreneurs (PAPI II), does not show significant discrepancies in answers given by men and women.

Among pull factors, both men and women most often pointed to the urge for using the prevailing circumstances (21,5%) – this factor was equally important to the same rate of male and female entrepreneurs. The next position among pull factors was taken by the aspiration for independence and self-reliance in making decisions about their fate (14,3% – men, 17,3 % – women). For 11% of female and 14% of male entrepreneurs running a business activity provides an opportunity to develop professionally and choose the employment form. The reasons for starting business activity are presented in the Chart 1.

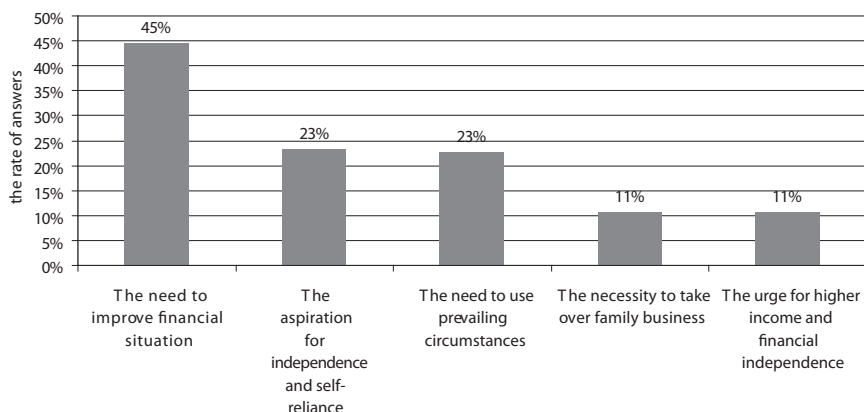
Chart 1. What made you undertake business activity?



Source: Independent study on the basis of PAPI II study. Female and male entrepreneurs, F= 806, M= 996.

The question about the reasons for starting own business activity was also asked to female entrepreneurs as part of the study including women of different professional status (PAPI I). Among the factors encouraging female entrepreneurs to start business activity, on the one hand, there is the aspiration for independence and self-reliance in making decisions about their own fate (23%), and on the other hand, there are financial factors – the urge to gain higher income and financial independence (11%). To the same degree as independence, women perceive running their company as a lifetime chance. (23%). The factors mentioned by female entrepreneurs as part of the study including women of different professional status (PAPI I) are presented in Chart 2.

Chart 2. What made you start business activity? (Max. two answers).



Source: Independent study on the basis of PAPI I study. Female entrepreneurs, N = 141.

The similar reasons are most often given by the respondents of the qualitative survey. Among numerous answers of the respondents from individual in-depth interviews (IDI), the factor of independence and self-reliance as the main reason for starting business activity was indicated by the following:

„I just wanted to be independent. I didn't want to work for anybody else. It was also my initiative, my ideas and my willingness to take actions“

(a woman running a company since 1994,
Activity connected with real estate services' section, two children).

These answers indicate a strong urge to take responsibility by women for their professional life and their well-being, which results from a strong sense of individuality. Self-employment is a good solution for them, which compared to contract work makes it possible for them to fulfil their dreams.

At the same time, the factor which attracted women to starting a business was the prevailing circumstances, which future company owners were able to use successfully. These encouraging factors were for example:

- the change of economic conditions favouring entrepreneurship development and growth:

„Change of jobs, new circumstances, 1993 – 1994 , that is general changes on the labour market, new companies were established, old companies either changed the character of their activity or went bankrupt, and in fact my friend persuaded me to try in the insurance field, and that's how it started,“

(a woman running a company since 1996, in 'Education' section, one child);

- filling the market niche in a particular section, existing on the surrounding market:

„there was no such activity on the market in my region, and the studies I graduated from prepared me to start business activity exclusively in the form I run at present“

(a woman running a company since 2006, in 'Professional, scientific and technical activity');

- taking advantage of the 'not to be refused' proposal which somebody made:
„At a certain moment there appeared a man and said: you know, Alicja, I may even put my office at your disposal, help me run my company. So that's how I started my adventure with business architecture, that is interior design of offices“

(a woman running a company since 2008,
 in 'Wholesale and retail trade' section, two children);

- using the experience gained at contract work in the situation when further employment is insecure. Numerous times, self-employment, according to female entrepreneurs who took part in the study, is the only way to combine professional duties and family responsibilities, as they find here more flexibility and possibility to organise their own time. It provides mothers with a chance to fulfil professional objectives and at the same time be a good mother and wife:

„until my first child was 4 years old I worked for somebody doing big projects, I did amazing things, but then I didn't find it interesting any more that I had to be outside the home for 18 hours, that wasn't what I wanted. I wanted to have another child and thought that there are many persons like me, who have children, want to work and it must be possible to combine it. So I started a company where mostly women work and we're doing fine“

(experienced entrepreneurs - a woman);

A common reason for starting a company is to make the dreams of running a business come true. Both male and female entrepreneurs point to this motivation. It is manifested by the urge to possess something that is your own or the urge to do what you want:

„since I was a child I have always dreamt about having my own company“

(a woman running a company since 2008; Other services activity' section);

„When I graduated, I found a nice job, I had an OK boss, and I was satisfied with my job and they were satisfied with me, but I quit everything and wanted to fulfil my dream. Tourism is what I love. I can talk about it for hours, that's why I chose it“

(FGI – a novice female entrepreneur).

In the answers given by male and female entrepreneurs, among the pull factors to run a company, there were the willingness to realise their ideas, professional plans, which in the company where they worked were not appreciated. According to female respondents of the qualitative survey, self-employment, to a larger degree than contract work, gives an opportunity to develop professionally:

„It was mostly the urge to develop my skills and gain and broaden my knowledge about what I learnt during my studies at the university, and most importantly learn the practical skills of my profession and how to use them effectively. And self-employment gives definitely such a chance“

(a woman running a business since 2006,
 in 'Professional, scientific and technical activity' section).

Sometimes the choice of work in the form of self-employment is automatically made when the person is brought up in an entrepreneur's family. Following the family tradition is a natural step (choice vs necessity) between educational stage and professional life. Both men and women, participating in the qualitative surveys, point to this motivation:

„my Dad ran a business similar to mine, and seeing what he did and how he did it, as he was

in a similar business field, it encouraged me and I started my own company, somehow following in my father's footsteps"

(a woman running a company since 1993,
in 'Health protection and social security' section, three children);

„I was brought up among private initiative, so to speak, as my parents for years had been running a dressmaker's shop and after finishing school and doing my GCSEs they needed spare hands, so to speak, so I helped them and it turned out to be my way of professional life as well"

(the experienced entrepreneurs - a man).

1.2. Factors encouraging women to start business activity (push factors)

Among factors which encourage women to start business activity are also the so-called push factors. According to male and female entrepreneurs, the most important is lack of alternative in the form of contract work – 18% of women and 20% of men pointed to this motivation. The other factors, indicated by entrepreneurs of both genders to an equal degree, were: the necessity of taking over the family business (3%), lack of satisfaction with contract work (2%) (compared to Chart 1, among female and male entrepreneurs, PAPI II study).

On the other hand, in the quantitative survey addressed to female entrepreneurs of different professional status (PAPI I), among the push factors was only the necessity of taking over the family business mentioned (11%), and the rate of them is higher than in the study among male and female entrepreneurs (PAPI II) (compared to Chart 2, PAPI I study).

Attention is also paid to push factors by women in the qualitative studies, although these are uncommon cases. One of the women admits that her own skills and experience were crucial for her husband's company to start and thrive. She entered the business field when she became co-owner of the family business:

„my husband was very persuasive, so there was no other choice, actually; my husband is competent at what he does, though he knew very well that I had the practical knowledge on accountancy and bookkeeping and running a company, and I would do well"

(a woman running a company since 2005, in 'Building' section, two children).

Sometimes undertaking a business activity was the only way to support the husband's company. The support was so necessary that women were willing to resign from an attractive form of employment:

„my husband ran a company before, which developed very fast and extensively, and we had to make a decision that I would have to resign from my current position and lend a hand to my husband so that the company would work properly and thrive"

(a woman running a company since 2000, in 'Industrial processing' section).

In other case starting business activity was the only possibility of improving the present situation (family and financial). Difficulties with finding contract work, lack of appropriate payment options or the necessity to work at inflexible hours as a result of family duties made it impossible for the respondents to find other forms of employment:

„this [family situation] was a good motivation factor, because actually having two small girls

at home I couldn't take a regular job from nine to five. My husband also couldn't find work. So, as we had some savings and family support, we made the decision and we opened our own shop"

(a woman running a company since 1993, in 'Wholesale and retail trade).

It appears that the same factor, ie, having small children, has an influence in various contexts. On the one hand, women decide more often to start a business as they perceive it as the possibility of having a flexible job (pull factor), and on the other hand, family responsibilities and burdens make it difficult for women to combine professional career and family duties (push factor).

Sometimes, to start their business women were pushed by their dissatisfaction with the atmosphere at the contract work, bad management hindering 'healthy' existence of the family and personal development. The sense of bad work organisation, the necessity to work in rigid working hours was also the reason why the respondents resigned from the contract work and chose self-employment which, according to them, enables to overcome these difficulties:

„I wanted to do it because I simply couldn't stand starting my work at 8, though there was nothing to do. I had to pretend that I was working till 4 p.m.; sometimes it was very hectic, sometime not, however, I had to work from 8 a.m. to 4 p.m. I couldn't stand that I had to fight for every day off and that was so frustrating, such slavery and not being able to decide when and how I wanted to spend my free time. Freedom is my greatest life value and I felt I don't have it any more"

(FGI, novice entrepreneurs – a woman).

1.3. Financial situation as the motivation to start business activity

The improvement of the financial situation, being the factor to start a business activity, was pointed to by more men (11%) than women (8%) running their companies, according to a study conducted among female and male entrepreneurs – compared to Chart 1, and it is the fourth consecutive factor influencing the decision to start one's own business, crucial to both genders.

On the other hand, in case of female entrepreneurs, according to a study conducted among women of different professional status (PAPI I), it is most often mentioned as the factor which motivates women to become self-employed – 45% of women points to it (Chart 2).

Starting their own companies was a chance for women to obtain higher income in comparison to contract work, which is reflected in their opinions:

„well, low salary, mostly mine, and my husband, who didn't work at the time, so I had to do something to support me, my husband and our child who was on the way"

(a woman running a company since 1993, in 'Health care and social security' section, 10 employees, three children).

Sometimes becoming self-employed appeared to be the only form of employment, thus the only source of income:

„what motivated me most was when my husband lost his job. We had small children, so we needed money () I had no other choice but become self-employed"

(a woman running a company since 1993, in 'Coal mining and mining' section).

The factor to start business activity as a way to improve the financial situation appeared in the answers of most respondents in qualitative surveys, which was accurately summarised by one of the participants of the focus group interviews (FGI):

„working for 8, 12, 14 hours a day we didn't receive appropriate salary. So, working on your own we are able to get higher income, which would reflect the situation of earning more and working less“

(experienced entrepreneurs – a woman).

The intentions of financial independence and improving the financial situation became the reality, as over half (55%) of female entrepreneurs participating in the quantitative survey carried out among women of different professional status (PAPI I) claim that the income of their companies covers the whole or most of their family budget. The answers of women as part of The qualitative surveys confirm these observations:

„I realised very quickly that I am the only breadwinner in the family, and breastfeeding my child, without maternity leave at all, without any help, I remained the breadwinner of the family“

(a woman running a company since 1996
in 'Information and communication' section, 20 employees).

According to the analysis of the quantitative surveys among male and female entrepreneurs (PAPI II) and of the answers given in the qualitative surveys, women less often than men choose self-employment as the only alternative. The answer rates of men and women are almost identical. Women are able to use the prevailing circumstances and opportunities which they meet on their professional way, realising the advantages of being your own boss, and they are aware of the risk involved in running business activity:

„a regular job was better than a risky business activity“

(a woman running a company in 'Professional, scientific and technical activity' section).

It is also reflected in the experimental study. Comparing the decisions made by entrepreneurs and non-entrepreneurs, there is a definitely higher frequency of choosing self-employment by the participants of the first group (the average was respectively 66,21% and 49,63%). The conducted U Mann-Whitney test confirmed the statistical gravity of existing differences⁸⁴. The choices of the participants in the laboratory environment confirmed their actual decisions, which was not settled a priori. This outcome indicates that the self-employed are the entrepreneurs of their own accord, and not due to lack of other alternative – they prefer self-employment and the consequences connected with it rather than the contract work.

The persons who do not intend to start business activity opt for safe and secure salary, though – even at the expense of its lower amount, which they confirmed when choosing the contract work most often in the study. The surveyed had clearly shaped preferences as for the employment form, and the attempts to change them, through support programmes directed to encouraging people to start business activity, may not bring the expected result.

⁸⁴ Z=3,084; p=0,002.

In this study there also were the decisions about the employment form compared in reference to gender. The experiment results pointed to the bigger number of women undertaking business activity than men (on average, 60,1% of women compared to 53,49% of men). The conducted U Mann-Whitney test indicated the statistical non-gravity of the observed differences⁸⁵. In spite of this, the obtained result is surprising as it is not with accordance with the actual market reality. In reality, a definitely lower rate of women than men choose self-employment. The obtained result leads to the conclusion that in the surveyed population (young people, with high professional potential – students and graduates of economic and managerial departments of the best Polish universities and schools of higher education) there was no difference in terms of gender in attitudes to taking risks connected with insecurity of income. Women equally often, maybe even more often than men, chose self-employment and the instability and insecurity of income connected with it.

One should ponder the reason why there is a difference between the experimental study results and the market reality. In the study both men and women behaved in a similar way and made almost identical decisions. The result may point to the fact that the lower number of female businesses does not result from their conscious choices, but from greater than for men restrictions (eg. social or family), which they come across on their professional path in the real world, and which did not appear in the experiment. This thesis is confirmed by the results of qualitative and quantitative surveys.

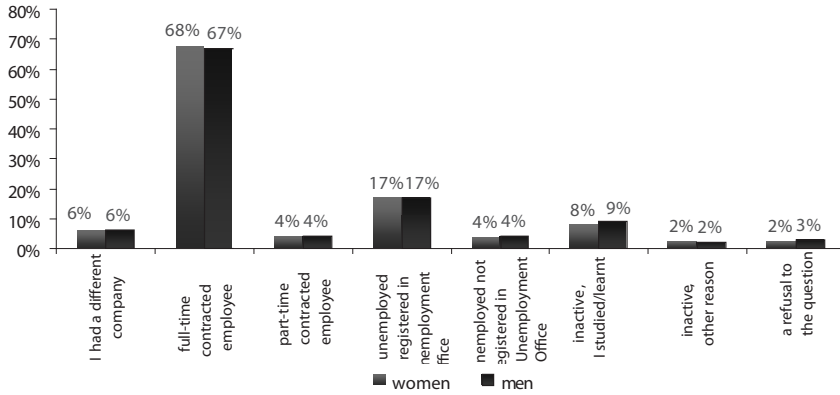
What differentiates the motivations of men from those of women is the urge to support the activity of their partner (husband), which was reflected in several answers given by female entrepreneurs. These answers were mainly given in individual interviews, in which only women took part, and this reason is not mentioned in any of the group interviews, both by men and women.

The other difference is the possibility to combine professional duties and family responsibilities, which women seek in running a business. This difference seems to be obvious as it is the woman who is responsible for taking care of small children. According to qualitative and quantitative surveys among women of different professional status, over 40% of female entrepreneurs, unemployed and inactive on the market, and almost 40% of female contract employees do all or most of household duties themselves. Men, if they mention the work time factor as the reason for starting a company, refer to it only in the context of an appropriate salary for the working hours.

1.4. The paths of female flow into self-employment

Women and men running business activity were asked (PAPI II study among female and male entrepreneurs) about their professional status before undertaking the business activity. It appears that the significant majority of female entrepreneurs (68%) was employed earlier as contract workers. The same refers to male entrepreneurs (67%). The second, as for the size, was the group of people for whom starting business activity was the way to get out of unemployment (17% of both genders). Almost one out of ten companies was established when their owners were inactive on the market due to the fact they were studying – Chart 3.

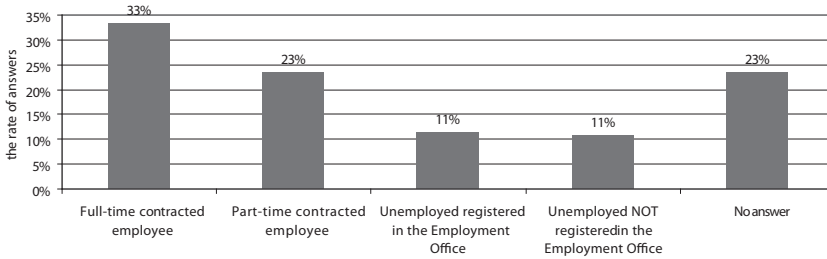
Chart 3. The status on the market before starting a business activity, in terms of gender.



Source: Independent study on the basis of PAPI II study, Female and male entrepreneurs: N= 806 of women and 996 of men. The differences were statistically not important, $p < 0,05$.

Similar results are provided by the quantitative survey, whose respondents were women of different professional status (PAPI I) (Chart 4).

Chart 4. Female entrepreneurs in terms of their professional status before starting a business activity.



Source: Independent study on the basis of PAPI I study. Female entrepreneurs: N= 141.

Over half of female entrepreneurs worked earlier as contract workers (full-time or part-time), and for 22% of women stating business activity was a chance to stop being unemployed.

The analysis of the answers given by female entrepreneurs as part of qualitative surveys confirms the above results and at the same time provides in-depth information on the circumstances of undertaking business activity in terms of resigning from contract work.

The acquired experience on the market appears to be crucial at the moment of starting a career as a *businesswoman*. It is confirmed by women who while working for somebody also acquired the necessary skills, experience, contacts, which are invaluable now when they are their own bosses:

„I worked for a year and a half, within a few months I got a professional license, so I simply started my own business activity. These were the beginnings, I thought I knew so much, I could do so much (...), as I was a guide at the time, so I knew very well the area, the city, in terms of urban planning and the origins of the place. On the other hand, the knowledge on the area [made it possible for me] to find my place in it easily. I learnt the ropes at the building school, as the hydraulic engineering included a major part of the general building construction, so it is a great basis for the real estate market.“

(a woman running a company since 2003, in 'Activity connected with real estate services' sections).

These observations are confirmed by male entrepreneurs as well, who gained valuable experience and contacts from contract work, which enable them to run a successful business:

„I decided to resign and use my contacts and connections as a sales representative, and I will be more successful than in the company where I worked.

(experienced entrepreneurs – a man).

Often, the business activity which the respondents run currently means the same responsibilities and tasks they had when working as contract workers:

„I worked in a company connected with the field of tourism, only more specialised branch, ie. qualified tourism with the emphasis on ocean sailing. Actually, I chose this field when I started my own company“

(novice entrepreneurs – a man).

Sometimes women admit that they ran business activity while being employed full-time as the security for a possible failure in business or they simply wanted to use the workers' entitlements:

„that was a continuation of my husband's work, earlier he ran this kind of business activity, closed it and we joined forces to run mine, as I still worked so certain ZUS issues were regulated by my employer... that was the situation when I didn't have to pay the insurance fees in the full range, and additionally I could run my own business activity“.

(a woman running a company since 1994, in 'Building' section, 12 employees, two children).

The second biggest, in terms of size, was the group of the unemployed, for whom starting a business activity was to stop being unemployed. The circumstances of establishing a company in this case were varied. Some respondents admitted that they could not find a job at their position, which would suit their qualifications and interests, others came from being unemployed to self-employed as a result of random events, eg. somebody's death:

„generally I didn't work for a long time. I helped my husband, who is a businessman and has his own company, and a year ago our friend, who had an accountancy agency, died and one of the persons working there was looking for a business partner and I made up my mind, and so we developed that business activity“

(novice entrepreneurs – a woman).

Sometimes, as is confirmed by quantitative surveys, the entrepreneurial skills of the respondents were developed during their studies. A similar rate of women and men (8% of women and 9% of men)⁸⁶ started their companies while being at school or university. This issue is developed by female entrepreneurs in individual interviews. In one case it was the need for further development, in the other it was a way to gain money to continue the studies:

„I started my first company when I was 19. It was „Financial stops“, I didn't have money to study and that was the first thing. That was a catering company, when I started it, it was 1991 and people had a lot of money so you could earn a lot“

(a woman running a company since 2005, in 'Building' section, 12 employees).

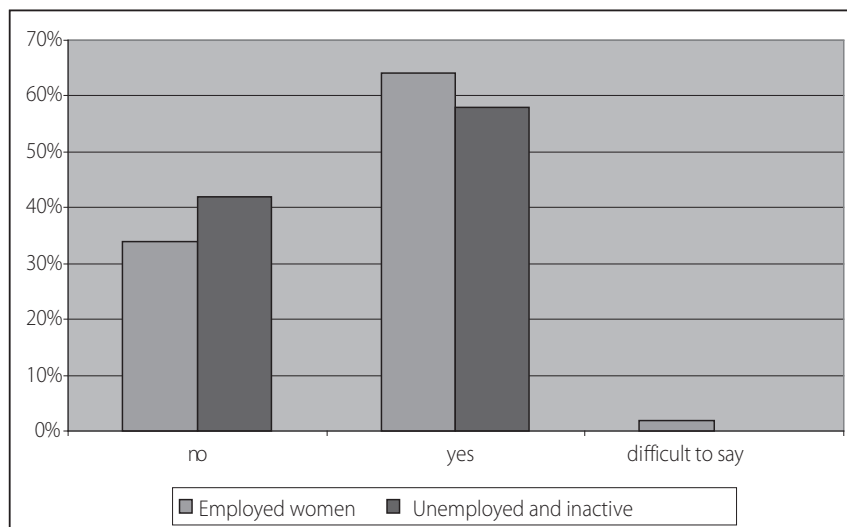
As the studies show, the professional status in the market before starting a business activity has in a way an influence on whether we want to work on one's own. Most of the

respondents started their companies after experiences in contract employment. There is a lack of significant differences between men and women – almost an identical rate of entrepreneurs of both genders worked as contract workers before starting their business activity. Contract work enables to get familiar with the market, get valuable contacts which are a crucial base when starting a company. Apart from that, it involves less risk connected with, eg. the instability of income. On the other hand, the conditions of contract work connected with working under somebody's supervision and adapting to the rules in the workplace encourage persons to try and start a business activity. In other case, the impossibility of finding a job, ie. the condition of being unemployed, is an impulse to start working on one's own. Not all unemployed people, when they cannot find a job, decide to take such a step. Thus, the questions arise, Why do unemployed women take no interest in starting a business activity? The attempt to answer it is presented below.

1.5. Reasons for lack of interest in a business activity

More or less, one out of three unemployed, inactive or working a contract employee women does not take starting a business activity in the next 5 years into consideration. However, as many as 63% of the respondents working as contract employees and 51% of the inactive or unemployed take that possibility into account (others marked the answer 'It's difficult to say'). Additionally, 64% of the same group of employees and 58% of the inactive and unemployed considered starting a business activity in the past. According to the respondents' declarations, a big group of women may be considered to be potential entrepreneurs.

Chart 5. Have you ever considered starting business activity?



Source: Independent study on the basis of PAPI I survey. Employed women N= 868. Unemployed and inactive in the market N= 347.

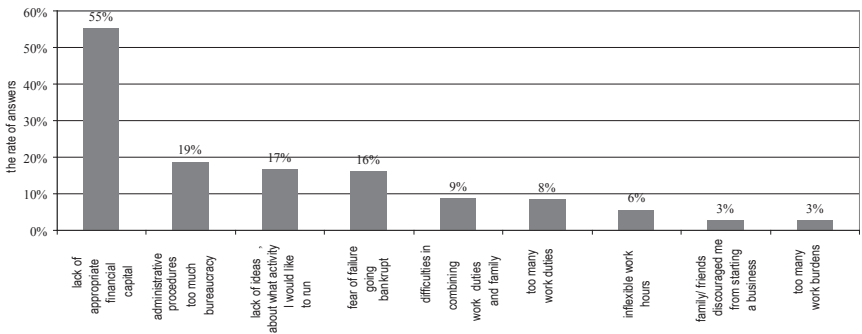
To verify why some of these women did not make the decision to run a business activity, we asked unemployed, inactive and working as contract workers women what stops them from becoming self-employed.

Both for unemployed and inactive, and contract employees the greatest barrier is lack of appropriate financial capital (respectively: 55% and 58%).

The second most important factor mentioned by women in both groups was administrative procedures and too much bureaucracy involved in starting and running a business activity. It could be observed that more contract employees pointed to the procedures as the factor preventing them from starting a business (32%) compared to the unemployed and inactive in the market (19%).

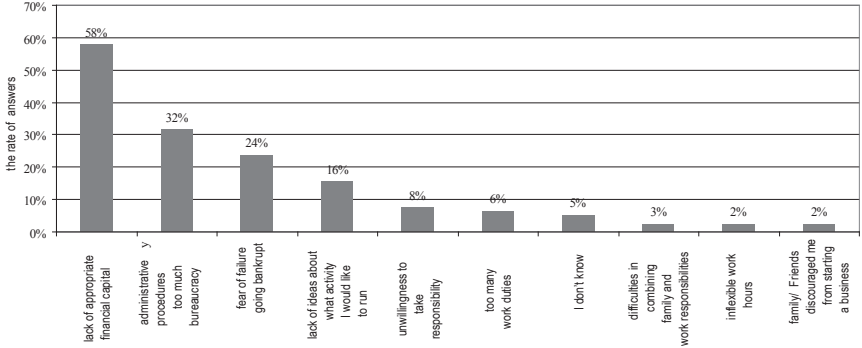
Another obstacle for the contract employees was the fear of failure, going bankrupt (24%), and in the case of the unemployed it was lack of ideas about what activity they would run (17%). The data is presented in Charts 6 and 7.

Chart 6. What prevented you from starting a business activity? Women unemployed and inactive in the market.



Source: Independent study on the basis of PAPI I study; Unemployed and inactive in the market women: N = 347.

Chart 7. What prevented you from starting business activity? Contract female employees.



Source: Independent study on the basis of PAPI I study; unemployed and inactive in the market women: N = 868.

The group of factors which prevent the unemployed and inactive and women working as contract employees from starting a business activity, may be additionally supplemented by the issue of the disadvantages of self-employment. Among the greatest drawbacks of having a company by female non-entrepreneurs is the necessity to work more than 8 hours a day (unemployed and inactive - 22% and contract employees - 22%), lack of regular and stable income, especially at the beginning (unemployed and inactive - 22% and contract employees - 21%), as well as the necessity to deal with the problems in all

kinds of public administration positions (unemployed and inactive - 18% and contract employees - 18%).

The factors which may have an influence on lack of interest in entrepreneurship by women, especially by contract employees, are various entitlements as part of being a contract worker. Among the most significant advantages of working for somebody else women mention mostly the regularity of income (contract employees - 31%, unemployed and inactive - 33%) and various benefits such as paid leaves / holiday, notice period and so forth (contract employees - 30%, unemployed and inactive - 30%)⁸⁷.

It appears that the barriers preventing women from starting a business activity are similar regardless of their professional status in the market. Another question then arises: What would encourage inactive and contract female employees to start working on their own? And what would help women already running a business activity develop their companies? These questions will be answered in the chapter below.

1.6. Ways of encouraging women to start and develop their own companies

According to female respondents taking part in the quantitative survey, which was conducted among women of different professional status in the market (PAPI I) who do not run a business activity at present, the most motivating factor to start a business would be lower labour costs, lower taxes and pair taxes. This opinion was expressed by 60% of unemployed and inactive women and 48% of contract employees. Initially (Charts 6 and 7) they paid attention to the capital barrier when starting a business activity, now they would find facilities in terms of lower costs of running a company, and not its establishing more important. Of the same opinion are women who already run a business activity. Fiscal policy, lower taxes and compulsory insurance fees were indicated by almost all female entrepreneurs (93%) as the factor which would enable them to develop and promote their enterprise.

The next issue that needed improving, according to female non-entrepreneurs, was lowering administrative barriers accompanying the process of company registration. Shorter and easier procedures of registration, as the factor to persuade them to start a business activity, are mentioned by 58% of unemployed and inactive women and 28% of women working as contract employees. What is interesting is the fact that the factor of simplifying the procedures is also pointed to by women already running a business activity. 68% of them believe that it would enable them to develop their companies.

Similar conclusions are provided by the experimental study. The respondents more often decided to undertake a business activity when they knew that the success of the business would mostly depend on them – on the knowledge they have, their skills, experience and engagement, and not on the outer factors on which they have no direct influence. This means that entrepreneurship growth, both of men and women, can be achieved by simplifying the procedures connected with starting and running a business activity, and, at the same time, by making these procedures clear and comprehensive. As potential entrepreneurs do not understand complex legal regulations, they often count on their good luck. Thanks to less complicated procedures entrepreneurs will be able to focus on what

⁸⁷ The gravity difference is not statistically important, $p < 0,05$

should be the most important for them, that is the work directly connected with running their business, and they would also be more willing to choose this form of employment. It is worth emphasising that these results are independent as far as gender is concerned. Both men and women would expect institutional facilities, on which they have little influence.

What is interesting is the fact that almost half of unemployed and inactive (48%) and working as contract employees (51%) would be willing to start their own company if they were not able to find any contract work. In the study there were no clarifying questions whether the respondents would agree on the so-called ostensible self-employment or to start a company to lower the costs incurred by the employer for whom they would actually work caring out the responsibilities of a contract employee.

According to quantitative surveys PAPI I, one out of three surveyed women encouraged by a friend to start a business activity would make that decision. Analysing the individual answers given by female entrepreneurs, it appears that such cases occur and are treated then as an opportunity and the prevailing situation which should be taken advantage of:

„an initiator of this business activity was my friend, who worked for Work Standards Department, and now works for me “

(a woman running a company since 2007, in 'Education' section, 2 employees).

An extended spectrum of incentives, which may be addressed to women interested in starting a business activity, can be found in individual interviews by experienced female entrepreneurs. Referring to their experience and difficulties, which they had to overcome or are still facing, they form different postulates. The most common are those connected with simplifying the access to institutional care over small children, which would enable them to decide easily to start their own business:

„surely a widely available access to nurseries and kindergartens, but nothing more. No additional things, no privileges.“

(a woman running a company since 1996, in 'Education' section, 20 employees, 1 child).

What would discourage other women to start their own business activity is to show the advantages and benefits coming from self-employment. These could be:

- financial independence:

„independence first and foremost. I think that women aspire to be independent. Not because they want to be totally independent of men, but because nowadays it is difficult on the whole. So I think that every woman prefers to have her own money, has her own expenditure, her own secrets, so she needs money for that. At some point, her partner may become jobless. This gives some kind of security of the family when she works“

(a woman running a company since 1994,

in 'Activity connected with real estate services' section, 3 employees, 2 children);

- the possibility to realise one's own plans:

„the possibility of doing the job they would love to do. The possibility of doing the job they love. That is the main reason for starting their own company. For me, if I have my own business, I can devote more time to it one day. The other day I can spend with my family and take care of my home life, and that is a big advantage“

(a woman running a company since 1981,

in 'Wholesale and retail trades' section, 2 employees, 3 children);

- the possibility of flexible working hours:
„that is the greatest advantage when we can adapt working hours to our needs, to the needs of our family. This is also a priority“
 (a woman running a company since 1993,
 in `Professional, scientific and technical activity' section, 2 employees);
- showing good examples of female entrepreneurs who achieved success:
„maybe showing that women are successful, that they can manage. As I say, they got rid of small-town mentality, now they need good education, some support and they will cope“
 (a woman running a company since 2000,
 in `Industrious processing' section, 12 employees).

The way to encourage women to start their own business and become interested in entrepreneurship would be widely available training upgrading the qualifications:

- *„first and foremost the possibility of training, broadening and upgrading our knowledge“*
 (a woman running a company since 1993,
 in `Other services activity' section, 4 employees);
- *„maybe courses, maybe trainings, as I said at the beginning. Strong motivation is necessary.“*
 (a woman running a company since 2005, in `Building' section, 12 employees).

Women often form their postulates in terms of personality features which they need if they want to start a business activity. They refer to such personality characteristics as firmness, calculation, self-confidence, willingness to develop, faith in one's own possibilities, supported at the same time by appropriate professional preparation and background:

- *„I think that firstly a woman must be tough I think that tougher than a man when starting a company, secondly, she cannot in any way try to replace any knowledge or skills with her beautiful face, that doesn't work. That's it. If I were to give some advice to a young woman how to start her company, I would tell her to be cool, calm and calculating so that everything will go smoothly. And she definitely shouldn't give up if a clerk says that sooner or later the company would go bankrupt.“*
 (a woman running a company since 2006, in `Professional,
 scientific and technical activity' section, 32 employees);

„only the willingness to develop. If a woman wants to have her own company, she has to be an energetic person who knows whether she will manage or not. If she manages well at home, if she wants to develop further, there no reason why she shouldn't have a company. Magda, for example, has two children, small children, and she manages well. She and Michal look after the children“

(a woman running a company since 1997, in `Activity connected with accommodation and catering services' section, 16 employees, 2 children);

„not every woman believes in herself. I think that the truth is... men I think believe that a woman should stay at home, bring up children and do household chores; some women lack faith in themselves and their skills, they don't believe that they are able to achieve something, do something only for themselves, that they can support the family equally well as the other person, that is their partner / husband“

(a woman running a company since 1990, in `Activity connected with culture, entertainment and recreation' section, 225 employees, 2 children).

The analysis of quality and quantity studies on motives to start a business activity shows that the motives of women are actually varied; however, they do not differ much from motives important for men. Just as men, women mostly want to improve the financial situation of themselves and their families. They aspire to fulfil their plans and dreams about running a company, develop their passions and interests develop themselves professionally, which is not always possible in a contracted work.

Analysing the paths of the flow of women into self-employment, it is clear that the vast majority of them (68% -PAPI II, 56% - PAPI I), similarly to men (67% - PAPI II) earlier worked full-time as contract employees. On the other hand, summarising the results of the studies on the reasons for not undertaking a business activity by the unemployed, inactive and women working as contract employees, it could be observed that lack of appropriate funds and administrative procedures connected with starting and running a company, which are too bothersome and complex, discourage women from becoming self-employed.

In reference to these obstacles, unemployed, inactive and contract female employees claim that the most motivating factor to start a business activity was lower labour costs. This opinion was expressed by 60% of unemployed and inactive women and 48% of contract employees.

2. Conditions and barriers of female entrepreneurship development

One of the aims of the study was to identify the conditions and barriers of female entrepreneurship. Generally speaking, entrepreneurship is analysed in the context of conditions and barriers of different character: psychological; personal depending on the individual, their personality features, their attitudes and behaviours, as well as social-cultural, institutional, formed by demo-graphical structure, the system of education, law and political systems. These conditions are of the outer character compared to the resourceful individual. Thus, the decision to start a business activity will result from the clash of inner, conditioned psychologically, motivations and outer, socially and economically motivated, determinants. It is worth considering to what degree these conditions and barriers refer to everybody, and to what degree they refer mainly to women.

In the process of the study the following hypothesis were put forward:

- *There are conditions and social-cultural barriers in starting a business activity which are particularly experienced by women, including psychological factors, which are the reason for starting a business company more often by men than by women.*
- *There are conditions and institutional barriers which affect more the entrepreneurship level of women than men (including the particular technical infrastructure, education, having children, tax system, access to institutional care over small children, professional activity of other family members).*

2.1. Psychological and social-cultural conditions and barriers

To verify the hypothesis on social-cultural conditions and barriers, there were the following research questions posed:

- *How do the cultural norms existing in the society (eg. referring to social roles ascribed to each gender) influence the decision to start a business activity?*
- *Does the traditional socialisation make it difficult for women to make a decision about starting their own company?*
- *To what degree do psychological features (eg. tendency to take risks connected with the decision about employment, self-confidence optimism, fulfilment of your own goals) encourage women and men to undertake self-employment?*

2.1.1. The influence of the cultural norms existing in the society on starting a business activity by women

Analysing the answers given by both female and male entrepreneurs in individual and group interviews, a repetitive pattern of answers presenting the changes which took place in Polish society over the years could be observed. These observations refer mostly to the changes in the division of roles in the family, taking more often the form of partnership in which, on the one hand, men more actively participate in the family duties including care over children and responsibility for some of the household duties. On the other hand, there is a noticeable change in women's attitude towards professional career, which does not have to collide with having a family any more:

„There is now a balance between family life and professional life, I can see now women running around shopping centres doing shopping, and men with strollers feeding the children. And that is the question exclusively of partnership and delegating duties within the marriage. It is not a problem, but I think that women should realise more that they can make a career at any stage of their life, and there are no time barriers, and I am a perfect example of this, it is never too late to change jobs, take on new challenges, get familiar with new technologies. For me it is not a problem to use the Internet or a mobile phone, or the latest technology.”

(a woman running a company since 2008,
in 'Wholesale and retail trade' section, 2 employees, 2 children);

„in our society there is a belief that a woman must take care of her home, family, children first, and then she can take care of her career, it doesn't have to be that way, as if there are two grown-ups in the family, then it could be handled in a different way; suppose the woman starts a company and, as you said, she organises her household duties or she arranges with her partner that from now on he will engage himself more in the family life, then it can be managed well, we should overcome certain barriers and stereotypes”

(former entrepreneurs – a man).

There are also changes in perceiving the career of women as uncommon and unusual. At present more often than not professional careers of women and their successes and achievements are considered to be a natural and obvious thing:

„women used to be taught since they were children that it was the man who earned a living, and she brought up children; And as I look at the girls now, I can see they are very independent, they want to work and keep saying: count only on yourself.”

(a woman running a company since 2000,
in 'Industrial processing' section 12 employees);

„looking back to the 1930s, a businesswoman and an owner of her successful company was the subject of gossip at parties. Business world, since the time of the industrial revolution, was male dominated, and at some point it changed and now it is so obvious for us.“

(novice entrepreneurs – a man).

2.1.2. The influence of traditional socialisation on starting a business activity by women

In the course of time, traditional socialisation has ceased to condition the professional activity of women. Attention is paid to, among others, the fact that women are no longer traditionally prepared exclusively to the roles of mothers and wives:

„surely mother's care will be better than father's, but as we know, if the mother works, then everything changes; the woman no longer has to take care of children, do the cooking or the cleaning; we can try and change this but it may be difficult as there is this stereotype of women's roles in the family and society“

(former entrepreneurs – a man).

Nowadays women are well educated (according to the statistics, they are better educated than men; more women have higher education), often they acquire education in the fields that used to be set aside for men, which results in, further on, women taking on more of the so-called 'masculine' jobs (eg. a driver, a police officer, a building site manager):

„the differences in attitude of women and men towards entrepreneurship, in my opinion, are gradually blurring. There used to be faculties at universities more popular with women than men, and as I said, when I was studying at the Polytechnic there were two of us girls, the rest were the boys. Nowadays, at the engineering department there are more and more girls and as I already mentioned the girls are doing fine, better and better, they cope well because I think they have those features of personality which employers appreciate. And the fact that they have children isn't a problem any more. I mean, maybe there is, with nurseries, kindergartens, but they do well,“

(a woman running a company since 2000,
in 'Industrial processing' section, 12 employees).

According to female respondents, having a higher education eliminates the differences in perceiving men and women as potential entrepreneurs. The examples taken from home also contribute to the fact that there are equal chance, being created for men and women to fulfil professional plans and ambitions. According to the qualitative survey, the respondents regarded the possibilities to attest how to run a business activity' such as business incubators as greatly important:

„among people with higher education, like in my social circle, I can see no difference, maybe women with lower education take care of the home, are afraid to stand out in the crowd. This is what I see among my patients. Men are more courageous than women to start anything. But as for higher education, I see no difference“

(a woman running a company 1997,
in 'Health care and social security' section, 1 employee);

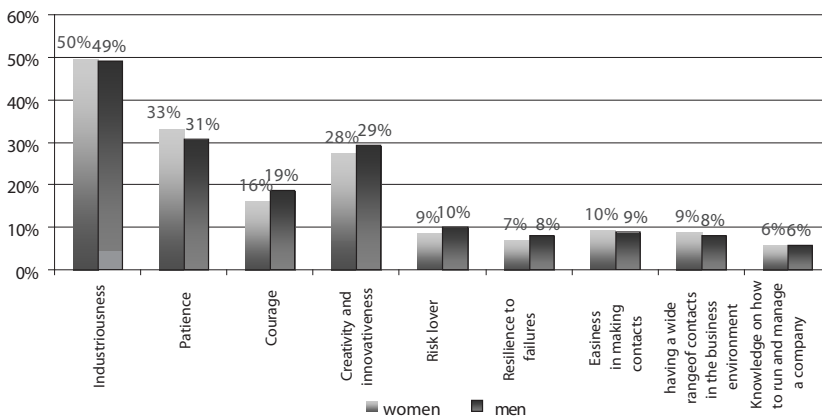
ught up, there are examples there and it is also better and more interesting at school now, because there are business incubators, you can start a company, test it virtually, if it is successful, you enter the market and that's great. Some people find satisfaction and fulfilment with family life, children and so on, and that is a big business too; others find fulfilment outside their homes, and that is a matter of personality, some people are one way, some people are another way."

(novice entrepreneurs – a man).

2.1.3. The influence of psychological characteristics on starting a business activity by men and women

A significant factor determining the choice of employment form may be personality features, eg. a tendency to take risks, self-confidence, optimism, aspiration for the set objectives and so forth. One may wonder whether, and if yes then to what degree, these factors encourage men and women to start a business activity. Entrepreneurs were asked (the quantitative study among female and male entrepreneurs, PAPI II) to identify the features of personality of an entrepreneur. The answers are presented in Chart 8.

Chart 8. The most significant features of an entrepreneur.



Source: Independent study on the basis of PA PI II study. Female and male entrepreneurs: M = 806, F = 996.

Both male and female entrepreneurs ranked industriousness as the most important feature (50% of women and 49% of men). A crucial role in running a business activity is also played by patience (women - 33%, men - 31%), creativity and innovativeness (women - 28%, men - 29%), and courage (women - 16%, men - 19%). In the above studies there are no significant statistical differences in the answers given by men and women.

Women only slightly more often than men (similar discrepancies above) indicate to the so-called soft skills such as: ease of communication (10%) or having a wide range of contacts in the business environment (9%). Men, though, believe more often that entrepreneurs should like taking risks (10%), and having contacts is of less significance for them.

It appears that the knowledge on how to run and manage a business activity is not that important, according to the respondents – it was pointed to by 6% of company owners of both genders.

The results of the experimental study prove that men and women have a similar level of knowledge as do entrepreneurs and other persons. Entrepreneurship knowledge test, conducted as part of the experimental study among the participants, proved that there are no statistically important differences between the four categories of the study: female entrepreneurs, male entrepreneurs, female non-entrepreneurs and male non-entrepreneurs.

The analysis of the results of qualitative surveys also provides information about the level of knowledge by company owners. Not many female entrepreneurs admitted that when starting their business activity they had knowledge on how to run a company; more often they claimed that they did not have any:

„general knowledge on how to run a company, I didn't have any, I didn't have such experience and any idea on how to do it. I just, as I say, entered that business field with insecurity”

(a woman running a company since 1997, in Activity connected with accommodation and catering services' section, 16 employees, 2 children).

The knowledge necessary to run a business activity was acquired more frequently while running a company, by attending additional courses, training or observing the market around them (magazines, the Internet), less often at school or university:

„as I mentioned before, I finished economics, I did MBA additionally, and there I studied things I could use in my professional projects, it gave me some idea how to organise and arrange my professional duties and run my company. And besides, training and courses give a lot, the observations of the market too, that is the best, in my opinion, and gives me most experience. But you should do it systematically, you cannot leave anything behind as everything is changing fast, and to find a niche on the market you have to keep up to date all the time”

(a woman running a company since 2000, in Industrial processing' section, 12 employees).

The qualitative surveys also provided a wide range of characteristics listed by female and male entrepreneurs, which are important in running a company, and are often identified with the word entrepreneurial'. Among numerous features indicated by entrepreneurs there appeared also those which were pointed to by the respondents of quantitative surveys conducted among male and female entrepreneurs (PAPI II). Moreover, the respondents of qualitative surveys identified such entrepreneurial characteristics as: the ability to adapt to the situation, responsibility, abilities to predict, aspiration for set objectives, creativity, own initiative, being economical.

The features of an entrepreneur can be identified in the following statements:

„do what you do well. So that, the service they provide for your community was reliable. That is the most important.”

(a woman running a company since 1996, in 'Education' section, 1 employee).

The entrepreneurs participating in both studies were far from stating that resourcefulness as a tendency to start a business activity and the skills and possibilities to run it depend on gender. They often agreed that it is the characteristics of an individual person that influence the way of running a business activity. Some of these features, eg. caution in taking risks, conservatism, pettiness decide whether the company will develop into a more complex structure:

„In general it depends on the person. I see this barrier as an individual one, personal, which made me run my company one way and not another. Economic issues, responsibilities are surely another issue, I also have a strong attitude to the issue of not taking big risks. It works for me, but that's me“

(a woman running a company since 1993,
in `Professional, scientific and technical activity' section, 2 employees);

„in this activity, I see no difference, I think that women perform better here than men. However, the norm is that women set up small companies with several employees, they don't aspire for the further development of the company, as the work is a great burden for their family life, and men treat the problem more in managerial terms and are able to invest time and money into undertakings of various kinds“

(a woman running a company since 2003,
in `Activity connected with real estate services' section).

Some personality features such as flexibility, ability to adapt to changing conditions, emotionality make it easier for women to run a business activity:

„I believe that women are more flexible and adapt more quickly. Men, that's your speciality, men are ... they are difficult to change and be changed.“

(a woman running a company since 2005,
in `Transport and storage economy' section, 15 employees, 2 children);

„it actually makes it easier for women to be often more emotional and emphatic in contacts with people, that is they are able to adapt to the person they're talking to and very often sense their intentions and act subconsciously, or listen to their intuition, and that's why they perform better at the contact with clients, customer service and so forth.“

(experienced entrepreneurs – a woman).

According to some entrepreneurs, female company owners take over some features ascribed to men, not always positive, eg. the tendency for aggression, ruthlessness in order to, in the opinion of the respondents, become equal with men in the business field:

„women, since they are perceived as theoretically worse, try extremely hard to take over our position and very often they can, they're worse than us, ruthless in relationships with others, in business relationships indeed, they are ruthless because they want to be stronger than men“

(experienced entrepreneurs – a man).

These kinds of observations are confirmed by women themselves who admit that very often the fact that they are women enables them to take on certain actions and behaviours, which would not be accepted as far as men are concerned:

„women find it easier to put themselves in the role of the aggressor, as less is expected of them. When I was offered a position where I was to deal mainly with negotiations, I was told I would be excellent at it because I was a cool girl, a blind eye may be turned more often to my actions, and a guy will behave better as he deals with a woman.“

(experienced entrepreneurs - a woman).

The results of *desk research* analysis indicated that one of the most important features of an entrepreneur is their attitude towards taking risks, that is why this characteristic was the subject of the conducted quantitative and experimental studies.

The results of numerous research showed that women declare stronger aversion to take risks than men. This observation is not confirmed in this case, though. The respondents of both qualitative surveys were asked to what degree the person agrees or not with different statements examining, among others, the tendency for taking risks. The analysis of the results of the study carried out among female and male entrepreneurs (PAPI II) indicated that there are no significant discrepancies in the answers given by men and women.

In addition, there are no crucial differences in attitudes towards taking risks among women of a different professional status (PAPI I). The only key differences appeared as for the following statement „*I like competing with other people*“. This opinion was expressed more often by women running a business activity rather than female contract workers.

In the experimental study the attitude towards taking risks by the participants was assessed by means of three independent methods checking: (i) declared risk; (ii) risk taken in a hypothetical situation; (iii) actual risk taken in the context of choosing the form of employment.

The first method was to ask the participants the question: „*What is your attitude towards taking risks and gambling?*“. On the basis of this, the rate of persons declaring taking risks was calculated – „*I like taking risks*“ (the first column in the Table below). The entrepreneurs declared that they like taking risks more often than the non-entrepreneurs (regardless of gender). Among the persons avoiding taking risks the biggest rate (50%) was among female non-entrepreneurs. It suggests that women do not become entrepreneurs by choice and it would be difficult to change their attitude and opinions by means of support programmes.

Table 1. The attitude of the participants to taking risks – general balance
 KP - female entrepreneurs, MP - male entrepreneurs, KNP - female non-entrepreneurs, MNP - male non-entrepreneurs.

	I like taking risks	Lottery – bonus (% of risk takers)	Lottery – loss (% of risk takers)	Self-employment
KP	73,5%	32,4%	82,4%	68,8%
MP	71,4%	31,4%	57,1%	63,8%
KNP	50,0%	15,2%	63,0%	53,7%
MNP	64,4%	13,3%	42,2%	45,5%
Total	63,8%	21,9%	60,0%	56,8%

Source: Independent study on the basis of the experimental study.

The second method of assessing the attitude towards taking risks was to make two independent choices⁸⁸. In the first case the participants having an initial capital of 3000 PLN made a decision whether they would rather take the safe bonus of 1000 PLN or take part in the lottery, where the chances of receiving a bonus of 2000 PLN were 50% and the chances of receiving 0 PLN were 50% as well. In the other case, the participants having an initial capital of 5000 PLN made a decision whether they would prefer the safe loss of 1000 PLN or they would take part in the lottery with 50% of chances to make a loss of 2000 PLN and 50% of chances to make a loss of 0 PLN.

⁸⁸ Choice 1: „Imagine you receive a salary of 3000 PLN. Which will you choose? (i) The safe profit of 1000 PLN; (ii) Lottery with a profit of 0 PLN (50% of chances) or a profit 2000 PLN (50% chances)“.
 Choice 2: „Imagine you receive a salary of 5000 PLN. Which will you choose? (i) 0: The safe loss of 1000 PLN; (ii) Lottery with a loss of 0 PLN (50% of chances) or a loss of 2000 PLN (50% of chances)“.

The above choices, from the theoretical point of view, are identical and could lead to the decision: (i) Safe income of 4000 PLN; (ii) Lottery in which the payment is 5000 PLN (50% of chances) or 3000 PLN (50% of chances). The results of these studies should be identical. However, it appears the words „loss“ and „bonus“ have a strong emotional influence on the respondents, who treated the above decisions as totally different, not comparable directly, by which they very often made different choices – which is presented in columns 2 and 3 in the table above. The obtained results show that the majority of the respondents are willing to make a loss than gain a bonus, which is in accordance with the results of other studies. In the bonus lottery the vast majority of the respondents chose the safe bonus (78,1%). In this case, there was a noticeable difference between entrepreneurs and non-entrepreneurs – the entrepreneurs more often took risks in order to gain a higher bonus (about 32%) than the non-entrepreneurs (about 14%). Statistically, the difference was not important in terms of gender. In the loss lottery the participants took risks definitely more often, not accepting the safe loss. On the one hand, the entrepreneurs ,more often than other categories, chose the lottery that allowed them not to make a loss. On the other hand, women definitely more often than men decided to take risks, not accepting the loss of money. Although 73,5% of female entrepreneurs and 50% of female non-entrepreneurs declared that they like taking risks, as many as 82,4% of female entrepreneurs and 63% of female non-entrepreneurs actually took risks to avoid the safe loss.

Finally, the third method of examining the tendency to take risks was a series of choices in terms of the form of employment the participants chose in the particular rounds (the results are presented in column 4 in Table 1). According to the analyses described previously in the report, entrepreneurs more often decided on self-employment than non-entrepreneurs. Statistically, though, there were no significant differences between men and women.

In conclusion, it could be stated that there are no crucial differences between men and women as for the attitude towards taking risks. The obtained results confirmed that the unwillingness of women to take a job with the irregularity of income is the reason for relatively low female participation among entrepreneurs. However, there are discrepancies between entrepreneurs and non-entrepreneurs. Persons running a business activity more often than not declare taking risks and actually doing so. Thus, these persons are willing to take on a job with an irregularity of income.

In order to look at entrepreneurship determinants from a general point of view, on the basis of the experimental study, the logit model was assessed, which explained the probability of undertaking self-employment influenced by the following variables: being entrepreneurial, gender, mechanism of creating a ranking list, market size, the expected competition level on the market, the level of knowledge on entrepreneurship, attitude towards taking risks, trust, spontaneity and emotionality of the undertaken decision⁸⁹.

⁸⁹ A detailed description of the form of the assessed model was presented in Chapter II, and the detailed results of the assessment of the particular parameters are included in Attachment 1 of this report. *The report on the experimental study.*

In the obtained model, statistically speaking, the most important were the following variables:

- Entrepreneurship (Entrep) – entrepreneurial persons chose self-employment more often.
- Gender (Gender) – women more often than men chose self-employment. This variable is not so important at the level $p=0,01$. In many models it was also not important at the level $p=0,05$. That is why the gravity of differences in terms of gender is a disputable issue. Surely, it is not true that men chose self-employment more often than women.
- Round type (Type) – in TEST rounds, in which the salary of the participants depended on the result of the entrepreneurship test, the respondents undertook self-employment more often than in LOS rounds.
- Market size (Size) – the bigger the market size, that is the bigger number of businesses can be successful, the more persons decided on self-employment.
- The expected excess of companies on the market (Excess) – the bigger the predicted difference between the number of companies on the market (apart from us) and the market size, the less often the participants decided on self-employment. It means that the predicted level of competition on the market affected the decisions about starting a business activity made by the participants.
- Declared risk (I Risk) – the bigger the declared risk, the more often the participants made a decision about self-employment.

One wonders that such features as emotions and spontaneity, trust and the risk taken, in terms of income / salary amount, did not account for the choices of the respondents about the form of employment. It appears, though, that these variables co-relate with Entrepreneurship variable and Gender variable, which influenced the frequency of choosing self-employment. As it was already mentioned above, here were differences between entrepreneurs and non-entrepreneurs in terms of their attitude towards taking risks. Entrepreneurs more often than not declare taking risks and actually doing so. Thus, these persons were willing to take on a job with an irregularity of income. Moreover, the research showed that entrepreneurs, compared to non-entrepreneurs, trusted people less. In reference to the differences between genders, women trusted people less than men. The least trustful group were female entrepreneurs, and the most trustful were male non-entrepreneurs. The experiment also showed more emotional and spontaneous decision making by women than by men. The above personality features influenced only indirectly (through gender and entrepreneurship) the analysed choices in terms of the forms of employment, that is why they are not so important in the light of the logit model presented above.

2.2. Demo-graphical and family conditions

Another hypothesis assumes that demo-graphical features differentiate the entrepreneurial behaviour of men and women. To verify this hypothesis the following research questions were posed:

- *In what way do demo-graphical features (eg. age, education, having children and a partner, family situation) determine entrepreneurial activities of men and women?*
- Is the decision about running a company connected with a particular stage of life?

2.2.1. Demo-graphical features as determinants of enterprise activities

To examine the strength of the influence of female different social-demo-graphical features on the probability of starting a company, assuming that there are no changes in other variables, two logit models were assessed on the basis of individual interviews. The group of explanatory variables of the logit model included the following variables: age, work experience, the region of residence, student status, marital status, the level of education, the kind of education, having children under 7 years old⁹⁰. The assessment results of model I (the probability of having a company in relation to not having one) and of model II (the probability of having a company in relation to contract work) are presented in the Tables 2 and 3 below⁹¹.

Table 2. The results of the assessment of model I – the probability of having a company in relation to not having a company

Variables	B	Stand. error.	Wald
age	-0,321**	0,043	55,579
work experience	0,061**	0,030	3,968
region			6,173
region (south)	-0,248	0,438	0,321
region (east)	0,055	0,427	0,016
region (north-west)	0,210	0,374	0,316
region (south-west)	-0,432	0,532	0,658
region (north)	0,617	0,355	3,015
education (a student)	-19,983	2056,079	0,000
marital status (single)	-1,632**	0,433	14,186
level of education (post high-school and higher)	-0,977**	0,326	8,963
kind of education.			9,978
biological, mathematical, technical studies, production and processing, agriculture forestry, fishery, veterinary)	-0,251	0,342	0,539
arts and social studies, pedagogy, art	-0,987**	0,380	6,739
health protection, public health, social care	-19,982	3788,262	0,000
kind of education (others, including basic secondary)	-0,980**	0,472	4,303
risk tendency (I like taking risks)	-0,063	0,258	0,060
children under 7 years old (yes)	-1,219**	0,290	17,625
constant	10,359**	1,503	47,504
-2 logarithm of reliability	R2 Coxa i Snell		R2 Nagelkerk
426,338	0,175		0,396

Source: Independent assessment on the basis a survey. ** variable important at the gravity level of $p = 0,05$.

⁹⁰ A detailed description of the form of the assessed model was presented in Chapter II.

⁹¹ The values of assessment of the parameters for the particular variables show the direction of changes of the probability of having a company in relation to the referred group, assuming that there is no change in other variables. Thus, positive values of B rate show that a proper variable *ceteris paribus* increases the probability of having a company (including self-employment) and the negative values of B show that the variable decreases the probability of having a company. The observed differences, for which p is lower than $0,05$, are statistically important.

Table 3. The results of the assessment of model II – the probability of having a company to the contracted work

Variables	B	Stand. error.	Wald
age	-0,369**	0,051	52,905
work experience	-0,011	0,033	0,113
region			7,492
region (south)	-0,285	0,487	0,343
region (east)	0,245	0,475	0,266
region (north-west)	0,229	0,418	0,300
region (south-west)	-0,298	0,572	0,272
region (north)	0,857**	0,402	4,538
education (a student)	-21,335	2176,581	0,000
marital status (single)	-2,379**	0,538	19,546
level of education (post high-school and higher)	-2,365**	0,467	25,652
kind of education			5,389
biological, mathematical, technical studies, production and processing, agriculture, forestry, fishery, veterinary)	0,515	0,400	1,660
arts and social studies, pedagogy, art	-0,367	0,429	0,734
health protection, public health, social security	-21,032	3572,153	0,000
kind of education (others, including basic secondary)	-1,619**	0,716	5,114
risk tendency (I like taking risks)	0,283	0,289	0,962
children under 7 years old (yes)	-1,485**	0,360	17,023
constant	13,827**	1,984	48,557
-2 logarithm of reliability	R2 Coxa i Snell		R2 Nagelkerk
	328,765	0,266	0,518

Source: Independent assessment on the basis of a survey. ** variable important at the gravity level of $p = 0,05$.

As can be observed in both models, the age significantly and negatively influences the chances of having a company: the older the respondent, the less the chances of becoming an entrepreneur. It should be remembered that the surveyed group was at the age of 25 - 44 years old, so at the age of a relatively high professional activity.

The influence of work experience is weaker generally but insignificant in terms of the chances of contract work in relation to having a company.

The region of residence is not the variable significantly affecting the discussed variables. Only in terms of model II in the north region women are more probable to be entrepreneurs than contract workers compared to the central region (reference groups in this variable).

Education in any form – full-time, external, courses – does not significantly influence the chances of starting a company by women at the age of 25 – 44 .

Single women have less chances of becoming entrepreneurs, which may suggest that having a husband or partner providing the family with secure and regular income encourages women to make a decision about starting a company. On the other hand, some of female

companies result from taking over the husband's company or becoming a partner in it, to which female respondents of IDI study referred.

What is interesting is the fact that women with education level lower than post high-school education more often undertake a business activity. Having at least post high-school level of education in particular increases chances of contract work in relation to having a company. Having the education in the field other than economy, administration or law theoretically decreases the chances of becoming an entrepreneur ('-' with assessed parameters), though for many types of education these are not significant differences. In model I the significant differences are for such types of education as arts and social studies, pedagogy and art, and in both models for basic secondary and others type of education.

The declared tendency to take risks does not differentiate significantly the chances of starting a company. However, having children under the age of 7 crucially decreases the chances of becoming an entrepreneur in relation to both having a different status on the market (model I) and undertaking contract work (model II). Similarly, a number of children in the family has a negative and crucial influence - variable was included in an additionally assessed model, not presented in this study.

According to the estimations, the most important demo-graphical features influencing the decision to start a business activity are **age** (the older the respondent, the fewer chances of becoming an entrepreneur), **marital status** (single women have fewer chances of becoming company owners) and **the level of education** (the higher the level – above high school level - the fewer chances of self-employment). According to the logit models and statistical tables presented in chapter II, it is clear that the level of education negatively co-relates with starting a business activity. It is surprising and can be accounted for the fact that well-educated persons can find a well-paid and satisfying contract work easier.

2.2.2. The decision about starting a company vs the stage of life

According to the estimations of the logit models examining the influence of different factors (including having small children) on the probability of starting a company (Table 2), having small children under the age of 7 decreases the chances of becoming an entrepreneur. It is more probable that a woman with small children will decide to work as a contract employee or remain inactive in the market. It means that women who are young mothers will decide less often to start a business activity.

The confirmation of this thesis can be found in the individual statements of experienced female entrepreneurs, who most often started their companies when their children were independent and self-reliable.

When the children are small women less often decide to start a business activity, they even admit that in the first period of the child's life they should devote as much time to him/ her as possible:

„the studies on this issue are recent, new theories state that minimum for 2 years children need their mothers. And I checked it myself. I know, I remember caring for my daughter for 2 years, fortunately I was posted abroad so I didn't have this professional dualism.“

(a woman running a company since 2008,
in 'Wholesale and retail trade' section, 2 employees, 2 children).

Similar observations are made by men, according to whom it is very important for parents to be with their children on a daily basis, take an active part in their upbringing, which very often is difficult when you have your own company:

„Surely children may be a problem if you are on business trips all the time, it would be good to see the child every day, talk to them seriously, then it's not a good time to start a business to which you have to devote 14, 16 hours a day.“

(FGI, future entrepreneurs – a man).

Sometimes women admit that they started their company when their maternity leave was about to end, but they emphasise the importance of their family support, which meant looking after the small children:

„Family support is the key, it was great that my child was being looked after, and sometimes the support was psychological, encouraging me to go on“

(a woman running a company since 1993,
in 'Professional, scientific and technical activity' section, 2 employees, 1 child);

„I had some support from my husband, he took care of children when I was busy in the doctor's office“

(a woman running a company since 1993,
in 'Health care and social security' section, 10 employees, 3 children).

The example of a woman, now mother of 4, is worth mentioning here. She started a company in order to have a bigger family. She created a workplace for herself which enables her to combine family duties and professional responsibilities, though as she admits with a lot of family support.

Similar opinions can be found in other statements:

„I brought up my child on my own and it didn't bother me, I had two jobs, if you are determined you can do it and cope well“

(a woman running a company since 2004,
in 'Professional, scientific and technical activity', 2 employees).

The stage of life which has the greatest influence on starting a business activity by women is the time when they give birth to and bring up their children. It appears that some women, according to individual interview respondents, withdraw from the business activity at the time to take care of their children. This fact strengthens the postulate of the development of the state policy supporting families as a way to combine the professional activity (running your own company) and bringing up the children. It means that creating better conditions of care over small children would significantly influence the increase in female professional activity, including starting a company by women at the moment when they are forced to stay at home to look after their children.

2.3. Institutional conditions and barriers

A number of different actions of the state referring to entrepreneurship, eg. fiscal policy, access to capital, access to technical infrastructure, more available and accessible care over children, administrative procedures, influence running a business activity. They can support it and enable its development, or hinder its progress and growth. The aim of the study was, among others, to examine which of these actions equally influence female and male entre-

preneurship, and which are particularly affecting the companies run by women.

In the process of the study the following research questions were posed:

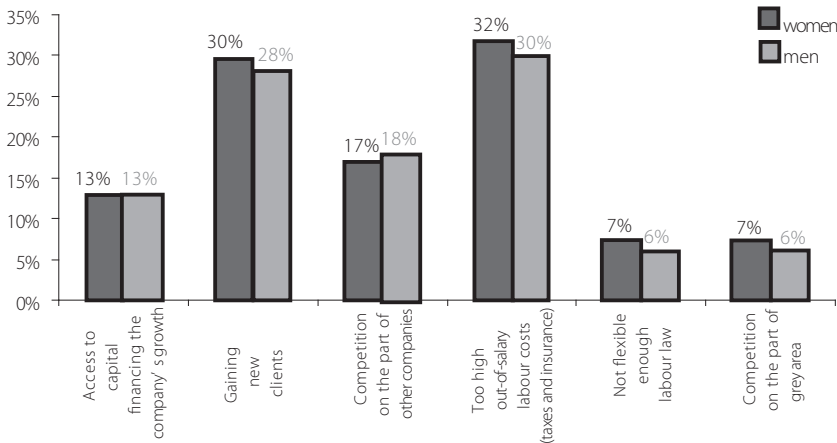
- Which barriers of entrepreneurship development refer to both men and women, and which particularly affect women?
- Which actions of the state (determinants), eg, access to capital, fiscal policy, development and research promotion, access to technical infrastructure, enabling to combine family and professional duties, influence equally men and women, and which affect companies run by women to a greater degree?
- Which legal changes (institutional changes) can have a positive influence on starting and developing a business activity undertaken by women?
- What factors (of what character) decide about the plans to run a company (women – men) and fulfil these plans?
- What are the development plans of the companies run by women compared to those run by men?
- Where do they find main restrictions, barriers, and what is the stimulus to aspire for development?

In the following chapter, compared to chapter 1.5. *Reasons for lack of interest in business activity* presenting barriers in starting a business activity according to female non-entrepreneurs, there will be barriers in entrepreneurship development presented according to men and women running a business activity.

2.3.1. Barriers of entrepreneurship development according to men and women

Generally speaking, barriers of entrepreneurship development indicated by the respondents of all studies (qualitative, quantitative, experimental) equally refer to both men and women. Entrepreneurs, regardless of age, point to the same difficulties with running a company, and mostly these barriers are of institutional character (Chart 9).

Chart 9. What is or was the most difficult when running a company?



Source: Independent study on the basis of PAPI II study; male and female entrepreneurs: N = 806 F i 996 M.

According to the analysis of the conducted studies, fiscal policy and labour law are among the barriers hindering the process of running and developing a company. Thus, we examined to what degree these barriers are experienced more by women, and to what degree they influence both female and male entrepreneurs.

It appears that both men and women, in a study among male and female entrepreneurs (PAPI II), point to the same barriers, and the ranking of answers to the question about the main difficulties with running a company is the same. There are also no statistically important differences as for the answers of men and women.

The greatest difficulty for men and women running a company are too high out-of-salary labour costs (taxes, social insurance fees). This opinion is expressed by one out of three women and one out of three men as well – owners of private companies.

Apart from fiscal policy, bothersome administration is also a burden. 28% of women and 30% of men admit that filling out tax and accountancy forms makes it difficult for them to run a company.

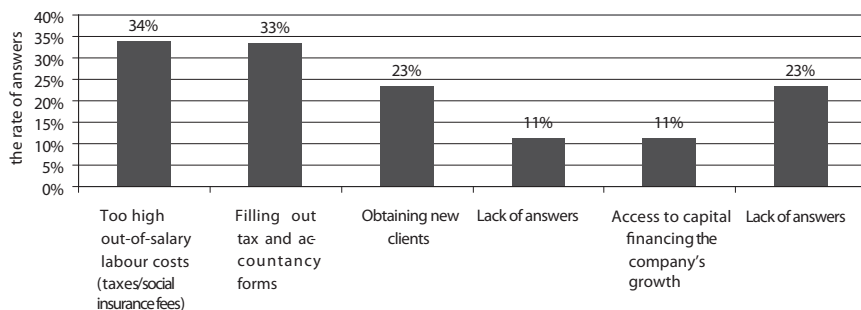
Among the barriers independent of the state policy, legal and financial systems and so forth, obtaining new clients is the most bothersome. Almost 30% of women and 28% of men are of this opinion.

Another place in the ranking is occupied by access to capital financing the company's development and growth – it is indicated by both 13% of the surveyed female and male entrepreneurs. The male and female company owners list human management as another barrier - 9% of women and 11% of men point to this.

Another difficulty, for almost 6% of men and 7% of women, is labour law, which is not flexible enough, and the competition on the part shadow economy.

Identical results were obtained in quantitative surveys conducted among women of a different professional status (entrepreneurs, contract workers, unemployed and inactive in the labour market) (PAPI I), as part of which the respondents listed barriers in a similar order (Chart 10).

Chart 10. What is or was the most difficult when running a company? Female entrepreneurs.



Source: Independent study on the basis of PAPI I study. Female entrepreneurs: N = 141.

The most bothersome for them are out-of-salary labour costs (34%) and filling out tax and accountancy forms (33%).

The results of the study carried out among women also confirm that apart from bothersome bureaucracy and high costs of running a business activity, the most difficult is obtaining new clients. This barrier is ranked third among women (23% of female entrepreneurs). Similarly to the study among male and female entrepreneurs, one out of ten female company owners pointed to the difficulties with access to capital financing the company's development. Among other difficulties affecting running a company female entrepreneurs also mention lack of sufficient knowledge (11%) as a factor hindering the process of running a business.

Thus, according to quantitative surveys, entrepreneurs point to fiscal policy and bothersome bureaucracy as the main difficulties. Access to capital is of great significance as well. Moreover, these barriers equally refer to both men and women.

The above observations, referring to the existence of barriers particularly affecting women and types of barriers common to all entrepreneurs, are also reflected in qualitative surveys. The common statement repeating itself in the answers of experienced female entrepreneurs is, obvious for them, that there are no entrepreneurship barriers which can be differentiated in terms of gender, and they even claim that 'business is genderless'. According to women, barriers of running a business activity are common and equal for all entrepreneurs:

„I don't feel that it is much more bothersome for women, as the rules are the same for men and women and you have to deal with it“

(a woman running a company since 2005,
in 'Building' section, 12 employees, 2 children);

„barriers are common for everybody. I wouldn't differentiate between men and women, it is the same for everybody now. Even, as I told you at the beginning, I think women can do more now and actually there are more of them in business and they are doing well. “

(a woman running a company since 2000,
Industrious processing activity' section, 12 employees).

Generally speaking, the respondents of qualitative surveys listed the barriers which, according to them, are bothersome both to men and women who run a company. The analysis of the individual statements of experienced female entrepreneurs provides a wider range of barriers making the company's growth difficult, though the most frequently mentioned are the same barriers which were presented in the quantitative surveys.

The confirmation of these conclusions is found in the statements of the respondents of both qualitative surveys. Both female and male entrepreneurs mainly pay attention to the same actions of the state, that is fiscal policy, bureaucracy and access to financing, but we also get familiar with a wider context of these conditions. These actions, though they cause problems to most of the respondents, are treated as the basic necessity of the way state and economy function, so they also notice their advantages.

Fiscal policy

Among the actions of the state, which have an influence on the functioning of private companies, the respondents of qualitative surveys, and the men and women asked in quantitative surveys, pay attention to fiscal policy. All the entrepreneurs claim that taxes are too high

and too complicated. However, it could be noticed that some of them accept this fact as an obvious consequence of living in a certain economic structure:

„that’s the rule, all of us ,tax payers, know that every tax is bad and nobody wants to pay them, not only in our country, so words like taxes, The Tax Office are the things which are for us like a red rag to a bull, but that’s the reality, the state needs money to build, provide for schools, kindergartens, hospitals, and so on, our taxes go to all these, especially to education. We have to, we are responsible, we live in this country, we agreed we would do it and that should be done of course.“

(a woman running a company since 2008,
in Other services activity’ section, 2 employees).

However, some of the respondents see no possibility to influence the changes in this system, so they accept it:

„taxes are always a burden (laughter), but I always repeat: earn so much that you can afford to pay taxes. They have to exist it’s unavoidable (...) I wouldn’t treat it that way [that it restricts us], of course it would mean more money, but since we have such a system, we can’t change much, so we have to think about something else to have money to develop the company. We also have no influence also. I think that if I can influence something, I can choose whether develop or not, but it is obligatory then...“

(a woman running a company since 2000,
in Industrial processing’ section, 12 employees).

Sometimes the entrepreneurs see some possibilities of avoiding paying taxes, but they realise that it is not worth it:

„everyone who has money and has to pay taxes would like to pay as little as possible. I pay although it pains my heart (...). I simply accept the fact that there are taxes to be paid and I pay, but... There’s no other choice. You may function in a shadow economy and pay nothing, but on the other hand everyone wants to live and the taxes must be paid“

(a woman running a company since 1997, in Activity connected with
accommodation and catering services’ section, 16 employees).

The other entrepreneurs find it difficult to accept such high out-of-salary costs (taxes, social insurance fees). All additional out-of-salary costs, according to entrepreneurs, negatively influence the process of running a company:

- do not enable them to pay suitable salaries to employees:

„they should be lower, because we need this, for example I would like to pay my employees good salaries, better than the national average salary.“

(a woman running a company since 1993,
in `Health care and social security’ section, 10 employees);

- do not enable them to employ people as contract employees:

„as for The Social Insurance Office (ZUS) issue we all know how it works, that’s why I often can hire my workers and give them a contract for a specific task, it’s not an employment contract though, it’s not a problem in my company, my employees work in different parts on the city, not in the headquarters“

(a woman running a company since 2007, in Education’ section,, 2 employees);

- do not enable them to make desirable profits:

„it's mostly about ZUS, the fees are very high, too high. It is often the case that the employer can do nothing, as their revenue will cover company costs like taxes, payments to employees, ZUS fees, and then leaving no profit“

(a woman running a company since 1994, in 'Building' section, 12 employees).

Sometimes the entrepreneurs emphasise a negative attitude of the Tax Office towards the entrepreneurs, expressed in lack of trust to company owners and perceiving them as 'thieves' and 'criminals':

„I also sometimes make bank transfers. If there is a mistake of 20 groszy, they call me to receive the excess, as I paid more tax than I needed, they checked ZUS once again. They checked my books for the last fiscal year, to transfer my money. And I don't like it, if we run a business, the Tax Office treats us as criminals, not like partners. We also pay taxes. I feel like a criminal sometimes.“

(a woman running a company since 1994,
in Activity connected with real estate services' section, 3 employees).

Administrative barriers

Similarly to fiscal policy, administration and bureaucracy are perceived as a necessity in certain issues. Although the administrative procedures are bothersome and time-consuming, some of the respondents admit that certain requirements must be fulfilled by the entrepreneurs so that they could provide reliable services later on. They refer to, among others, the regulations on safety and work hygiene:

„the requirements should be met by the doctor's office, I think, it shouldn't be so that they are not sterile at all, or just a little, simply there is no protection, no security, no regulations fulfilled required by Sanepid, Works Standards Office, or other authorities.“

(IDI II a woman running a company since 1996,
in Information and communication' section, 1 employee).

However, procedures which are too complicated, time-consuming formalities, license/permit issuing, irregularity in the interpretation of labour law make it difficult for the entrepreneurs to run a company. According to them, the current requirements are not adapted to the actual needs of the entrepreneurs and that is why they are not applicable in practice.

Access to the financing capital

A widely discussed issue was the access to financing capital to develop the company. For some of the respondents, obtaining financial resources is not very difficult, although they admit that they rarely use, eg. bank loans, They prefer to act carefully and their activity and investments are covered financially using their own resources or in the form of leasing:

„banks now offer a wide range of different products and services, so I think the choice is great and you can use these tools“

(a woman running a company since 1993,
in 'Professional, scientific and technical activity' section, 2 employees);

„of course, I have access to them, but I don't use them, most often I take a credit if I buy something bigger, which requires big finances, then I choose leasing and I am happy“

(a woman running a company since 1993,
in 'Health care and social security' section, 10 employees).

Another issue is high loan collateral required by banks and difficult to meet by small companies:

„banks are more willing to give credits, but they require very high loan collateral, although the companies have been in the market for years and haven't experienced the financial crisis we've been having now. However, leasing companies are open and willing to help.”

(a woman running a company since 1990, in Activity connected with culture, entertainment and recreation' section, 225 employees);

„you can say that we are discriminated, because if you have your business and you want to take a mortgage for example, then the nightmare begins ”

(novice entrepreneurs – a woman).

Obtaining new clients

At present, as the entrepreneurs often refer to, in times of the crisis' it is getting more difficult to keep the clients or get new ones. In order to obtain new clients you must face enormous competition:

„the number of students is decreasing and I think it is due to increased competition. At the moment I have more companies around me that I have to compete with than I used to have a few years ago.”

(a woman running a company since 1996, in 'Education' section, 20 employees);

„at present, when the chain stores force a certain style of work, like the hypermarkets do so towards small local shops, we are not able to avoid the fact of losing clients, they go to offices like Metrohouse, or some others, Warsaw agencies start their activity here, from Bydgoszcz too, which are some type of competition for us, for the young”

(a woman running a company since 2003, in Activity connected with real estate services' section, 1 employee).

Dishonest competition

Another problem when running a company is also the so-called dishonest competition (shadow economy or companies understating drastically the prices of their products or services), which leads to the situation where the entrepreneurs cannot obtain realistic margins when they sell their products or services:

„In Szczecin we have an interior design department, the usable art was created, lots of young people graduate every year who have to find their place in the market. How do they do that? They simply don't register the company, so they don't pay ZUS fees, telephone and other bills, and so on. I don't know what they do with equipment, surely they manage somehow, and they offer such low prices that I am not able to keep afloat at this price level”

(a woman running a company since 1997, in Activity connected with accommodation and catering services' section, 16 employees, 2 children)

The system of formal education

Among widely discussed institutional conditions, the educational system is of great importance, too. According to the entrepreneurs, the present system of education, whether at school or at university, does not prepare people to start and run a company, does not develop entrepreneurship attitudes. If there are positive statements made by the entrepreneurs in terms of education in the context of entrepreneurship, they refer to education

at an earlier stage. Generally speaking, there are noticeable disadvantages of the system of education:

„But when it comes to school education, high school or university, if you don't graduate from administration, management, then you have no idea how to start and run a company“

(a woman running a company since 1993, in 'Coal mining and mining, 1 employee).

According to the respondents of qualitative surveys, no level of formal education prepares students to start and run business activity, it rather teaches schematic thinking, which helps develop the basics of entrepreneurship.

Courses and training

A different opinion is expressed by the entrepreneurs about training courses subsidised from various sources, in which they participated themselves or sent their employees to. On these courses they learn about how the company functions (management, accountancy), or they upgrade their professional qualifications attending specialist courses or trainings on the particular field in which they run their business activity:

„they [courses and trainings] give a lot and show how to develop a company. They are very good and enable us to run a company. I also attend them regularly, they show good solutions. Especially that they are free, or subsidised – they helped me a lot. For example, the accountancy course, how to calculate the taxes and so on and I don't need a bookkeeper any more. I don't have to employ other people, I can do it myself.“

(a woman running a company since 1993,
in 'Coal mining and mining' section 1 employee).

In the answers of other entrepreneurs, there were the excessive costs of the currently offered specialist trainings emphasised, which makes it difficult for them to upgrade their knowledge and qualifications:

„it used to be possible to go to Warsaw on a training, where they had a hotel for doctors, the accommodation was cheap. (...) then these trainings were for free. I know we have capitalism in the market, but if I have to pay half of my monthly salary for a week-long training, it stops to be affordable for me any longer, I need to earn a living too, that's why I work“

(a woman running a company since 1997,
in 'Health care and social security' section, 1 employee).

Lack of sufficient knowledge

11% of women participating in the study among women of a different professional status (PAPI I) admitted that the most difficult aspect of running a company is their lack of sufficient knowledge. Qualitative surveys provide detailed information on what kind of knowledge the female entrepreneurs lack.

Women admit that they lack knowledge on the possibilities of obtaining financial resources for development and innovative solutions, they lack knowledge on available training, eg. dealing with the company management. One of the entrepreneurs could not give an answer when asked whether it is easy to obtain resources for the company development:

„I don't know because I didn't check it, but surely not, what could they give me? What company development? I want a new place for my activity, new equipment or a new car, I have

no idea, (...) I think the problem is that nobody told me about these possibilities (...) I didn't know I could learn anything and I think that's the problem."

(a woman running a company since 1996,
in Information and communication' section, 1 employee.)

These statements confirm the fact that entrepreneurs do not look for information on their entrepreneurship support, they are not interested in possibilities of getting help and they do nothing to improve their situation. The consequence of such attitude is the lack of knowledge on the possibility of support gained during training and courses, which is reflected in the statements of the respondents.

Access to infrastructure, information, research

One of the most significant conditions of entrepreneurship development is the possibility of using the latest scientific developments and easy access to information. These spheres of activities of various public institutions are positively assessed by the entrepreneurs:

„I attend training run by Work Standards and Safety Inspectorate, they have trainings there, issue bulletins and brochures; besides they aren't only the controlling institution, they also give advice, you can ask them anonymously and give a theoretical example of a problem and you get a solution, though not always, all those regulations are so complicated that it is not always possible to get a proper solution to the problem"

(a woman running a company since 2007, in Education' section, 2 employees);

„Besides, we cooperate with NBP (National Bank of Poland), and they do quarterly analyses at our office. We also have direct access, because I get first-hand information about our local and national real estate market. We also have access to Polish Real Estate Federation, so we have a few sources

(a woman running a company since 1994,
in Activity connected with real estate services' section, 3 employees).

Sometimes female entrepreneurs pay attention to the lack of the latest technologies enhancing the development of the companies – not introducing them restricts the competitiveness of the company:

„the disadvantage is that we don't offer super modern technologies in teaching. Lately, we have made a big step and introduced an interactive board, we have Internet access, but we don't offer e-learning platforms to promote learning"

(a woman running a company since 1996, in Education' section, 20 employees, 1 child).

A common source of information for entrepreneurs is the Internet, from which they get the necessary knowledge:

„I will say that we find it easier now than 10 or more years ago, we have now a fantastic source of information, which is the Internet, we can ask questions and get the answers, find the information we are looking for, so the number of sources is bigger and we can draw conclusions."

(experienced entrepreneurs – a man).

That is why the lack of access to Internet is regarded as a barrier of entrepreneurship development, which is confirmed by the analysis of *desk research* (compared to sub chapter 1.1):

„In small towns and villages another problem is the infrastructure, if somebody doesn't

have access to the Internet or has no computer, then it is the problem, because when you sit at home, with fields around you, you can hope to come up with an idea for business activity"

(FGI – novice entrepreneurs – a man).

Barriers which particularly are experienced by female entrepreneurs

In the responses of the female entrepreneurs certain elements of the state policy which negatively influence female entrepreneurship development appeared. They are connected with motherhood and caring roles of women, and refer to the issue of institutional care over children.

According to the respondents – female entrepreneurs, the network of public institutions of care over small children is not sufficient. There is a lack of widely available access to nurseries and kindergartens, which would enable mothers –entrepreneurs to run a company. In individual interviews given by the female entrepreneurs attention is paid to the excessive fees for nurseries and kindergartens:

„I came to my work with my little baby in a pram. There was no public help available for me. And I must tell you that the situation of women is worse in this respect, as there is little access to nurseries and kindergartens. You can't have a dilemma whether the baby-sitter looks after the baby well and you don't know what's going at home. Then you can't work effectively as usual, as you worry about what's going on with your child. Little access to nurseries and kindergartens is a big problem and barrier

(a woman running a company since 1994,
in Activity connected with real estate services' section, 3 employees, 2 children).

According to the above statement, another barrier experienced by women in comparison to men is the issue of combining professional life and family responsibilities. This internal and external requirements lead to the situation where women have more burdens resulting from running business activity and at the same time they hold responsibility for the home and family. It is confirmed by the statement below, made by one of the respondents of the qualitative survey conducted among experienced female entrepreneurs (ID1):

„[barriers are] identical for everybody. That's my opinion, maybe because I have such observations from my work, but my family isn't like this. There are more duties, maybe even more duties, connected with the family, people are like this: they have to go somewhere and deal with some problems, run from one office to another, go to school meetings, nobody can replace them. I go there and at the same time I have my deadlines, I can't switch the phone off."

(a woman running a company since 1993,
in 'Professional, scientific and technical activity' section, 2 employees)

Certain difficulties and barriers in running a business activity by women could also be noticed in the existing stereotypes, showing that the woman's main role is the care over the home and children, and the professional activity and career are regarded as an unnecessary whim. This statement of one of the respondents reflects this opinion:

„Women will always be treated a little worse, as less educated, with less knowledge and less self-esteem. You have to meet an outstanding individual - a woman can manage on her own, without the help of a man who is an expert in some business field, and that she could prove others wrong. There is a stereotype in Poland that the woman must stay at home and look

after the children. However, some women make careers and combine them with family life and that works well. Other women are cunning and calculating and want to make a career at all cost, and they try very hard and it doesn't work. Women find it hard everywhere."

(a woman running a company since 1994, in 'Building' section, 12 employees, 2 children).

2.3.2. Desirable institutional changes promoting and enhancing female entrepreneurship

The chapter below presents various postulates issued by female and male entrepreneurs referring to changes which should be expected to enable them to run their business activity. These postulates should be treated separately from those presented in the chapter 1.6. *Ways of encouraging women to start and develop their own companies.* The results presented there refer to women who do not run business activity and provide answers on the ways to induce them to do so. The opinions of entrepreneurs on the ways to encourage other women to start business activity are also described there.

In this chapter there are opinions of business persons presented and in reference to them the postulates of entrepreneurs were formed which would not help them focus on the start-up of the company but on its further development.

The consequence of such a division result from the accepted methodology, an appropriate questionnaire and survey form and the scenario of interviews; this concept takes three stages of entrepreneurship characterised in the analysis of *desk research* into consideration: stage one – before making the decision to start business activity, stage two, the phase in which the decision to start business activity was made and the specific actions were initiated, and stage three, the phase of running and developing the company.

The analysis of barriers connected with running a company highlighted potential changes which entrepreneurs expect from decision-makers and governing bodies. As the barriers were equally experienced by both men and women, it should be assumed that female and male owners of small and middle-size companies will have similar expectations.

The results of the quantitative surveys conducted among female and male entrepreneurs (PAPI II) confirm our assumptions. The ranking of answers given by men and women referring to ways of entrepreneurship development support development in Poland is the same as far as both genders are concerned (Table 4).

Table 4. What, in your opinion, could help to develop entrepreneurship in Poland? (%) (more than one answer could be chosen).

Detailed list	Women N=806	Men N=996
Greater access to capital, eg. loans on preferential terms, easier access to loans by small companies	84%	85%
Fiscal policy; lower taxes and compulsory insurance fees	93%	94%
Research and development promotion	57%	57%
Easier access to technical infrastructure (cheaper Internet, better road quality...)	78%	76%
Development of care over small children (more places and cheaper nurseries, kindergartens)	79%	78%
Simplifying the procedures in terms of starting a company (shorter time of registration, the possibility to register a company via the Internet)	68%	67%
Better public perception of an entrepreneur	65%	66%
N	801	986

Source: Independent study on the basis of PAPI II study; lack of statistically important differences, $p < 0,05$.

Almost all female (93%) and all male entrepreneurs (94%) expect lower taxes and compulsory insurance fees. The second most important factor to develop entrepreneurship, according to 84% of women and 85% of men, is access to capital, eg. loans on preferential terms, easier access to loans by small companies.

Further on, they list the development of care over small children (more places and less expensive nurseries and kindergartens). Here, the rate of answers of the respondents is almost identical (F: 79%, M: 78%), which is surprising, especially as it is mainly women who pay attention to this issue. However, male support of this initiative makes the postulate increase its value. It may also signify that men take over part of family and parental responsibilities.

Better access to technical infrastructure (cheaper Internet, better road quality...) also appears to be an important aspect of the changes which entrepreneurs expect (F: 78%, M: 76%). Taking the value of knowledge acquired by entrepreneurs from the Internet into consideration, this postulate is worth emphasising as well.

The bureaucratic barrier, so often emphasised, is also referred to by both women (68%) and men (67%) in terms of the desirable changes, ie. simplifying the procedures when the company is started (shorter time of registration, the possibility to register the company via the Internet).

A relatively high rate of women (65%) and men (66%) would like the public perception of an entrepreneur to be changed as well. It proves that entrepreneurs have a stereotypical reputation of being dishonest.

The confirmation of the aforementioned conclusions is found in the qualitative surveys. The issue of institutional facilities which would support women to start and run business activity is addressed mostly by them, who claim that the facilities directed especially to them are not necessary:

„I personally get annoyed at actions like „Woman, get up and fight for yourself“, as generally we have to understand that women are such poor things, they need protection and guidance, but it isn't true. Among my friends there are girls who are courageous and girls who have two children, take care of them and their homes. In my opinion, through these actions we show that women are weaker.“

(novice entrepreneurs – a woman).

Fiscal policy

The qualitative surveys confirm the expectation of entrepreneurs referring to lower out-of-salary costs (taxes and social insurance fees) and the less complex tax system:

„Taxes should surely change. I have always regretted that we can't employ everyone full-time, that we often have to work out how to reduce vacancies as the insurance fees are outrageously high. And the biggest problem for me are those fees which I think kill the business and create the co-called pseudo shadow economy of unemployment. Why in our country do we invest in the pseudo unemployed instead of spending the money on social insurance fees or lowering these fees. It doesn't matter if we spend the money on the unemployed or pension schemes.“

(a woman running a company since 2008, in 'Wholesale and retail trade' section, 2 employees).

Simplification of the procedures

Although with time entrepreneurs notice changes for the better when starting a company (first, the so-called 'one window', which appeared not to work properly, now a new project of Ministry of Economy called 'no window', which has yet to be assessed), the system still, according to them, needs to be improved, the procedures should be shorter and less time-consuming, the flow of information between the particular institutions should be more efficient:

„When it comes to one window of information flow between the public institutions, it is very inefficient, because some time ago the law about partnerships was changed, new, updated REGON number (the company's registration number) was given and NIP number (identity tax number) also updated, and the flow of information from the moment of handing in all the applying documents in one-window took a long time, which could have been avoided, shortened somehow“

(a woman running a company since 1990, in 'Activity connected with culture, entertainment and recreation' section, 225 employee);

„In spite of everything, there are still too many formalities, which aren't necessary at all. They should be reduced, all those filling out the forms, running from one office to another. That would enhance the process greatly.“

(a woman running a company since 1993, in 'Coal mining and mining' section, 1 employee).

System of formal education

The imperfections of the educational system in Polish schools contribute to the fact that entrepreneurs opt for improvements in the system of education aimed at developing attitudes towards entrepreneurship. It is worth emphasising that more practical classes

in a particular field should become a regular element of the educational system:

„I would surely suggest that the apprenticeship in typical transport companies, typical logistics companies was possible and was real so that transport issues and problems could be familiarised“

(a woman running a company since 1990, in 'Transport' section, 225 employees);

„more practice should be available, and not only practice in paper work, but the real practical aspects should be taught and learnt“

(a woman running a company since 1994, in 'Building' section, 12 employees).

Entrepreneurs would also introduce to schools an element of psychology in terms of using it in business, eg. When negotiating:

„first and foremost, it should be available at all universities which offer faculties where you are likely to run business activity, for example, architecture, tourism; communicative skills and abilities should be developed on how to negotiate with clients. So, there should be basics of psychology learnt at university, like client recognition, negotiating skills and so forth.“

(a woman running a company since 1997, in 'Activity connected with accommodation and catering services' section, 16 employees).

Entrepreneurs would also opt for introducing classes on the rules of starting and running a company, the rules of marketing and functioning in the market:

„at the end of your studies, for example, at the final year, there should be some classes introduced on how to run a business, so that young people would know where to go, who to speak to, how to get help, and not only rely on themselves and their parents. These classes would help you get to know what to do and how to get round it all.“

(a woman running a company since 1994, in 'Activity connected with real estate services;3 employees).

Attention is also paid to the fact that young people should have the contact with business practices at school and university:

„we should start to promote entrepreneurship at least at universities and schools of higher education. But, it would be good if the classes weren't run by teachers who only had some trainings to teach the subject, but by practitioners who have achieved success. Or people connected with business should be invited to such classes and meetings and provide their personal experiences and prove that you can achieve anything you want, people like these should run the training.“

(a woman running a company since 2008, in 'Wholesale and retail trade' section, 2 employees).

Consultancy

Among the postulates promoting entrepreneurship development, the respondents also pointed to consultancy for the active businesses, which would enable them to prepare the company's development plans, advise on the issue of new ideas and investments, introduce new ideas into the market, provide information on available sources of financing and subsidies. Consultancy centres, according to the respondents, should be in all administrative districts, tax offices and other institutions with which present and future entrepreneurs have contact. Consultancy should also be appropriately tailored for small companies:

„I have an idea - a consulting company, I present them my business concept, they examine

it in terms of its market potential, and they would tell me if there's any point in starting a company like this"

(former entrepreneurs – a man);

„for example, there should be addresses provided for people who establish new companies, a catalogue of entrepreneurs, so meeting like this."

(former entrepreneurs – a man).

Better public perception of an entrepreneur Similarly to the quantitative surveys, the owners of small and middle-size companies would like their perception as entrepreneurs to change for the better:

"Well, I think that there should be more openness to business persons, the state should be more open so there is no suspicions that if you get a subsidy or some equipment, you cheat and you are dishonest. I think there is no trust to an employer like that. I see it that way, simply."

(a woman running a company since 1994, in `Activity connected with real estate services; section, 3 employees).

Better access to institutional care over children Similarly to the quantitative surveys, individual interviews of female entrepreneurs confirm that there is a need to improve institutional care over children, that is greater access to nurseries and kindergartens, also the company nurseries and kindergartens. Women sometimes suggested that there should be subsidies introduced and activated, also those especially directed to them:

„for those who are 35 years old or more, for those (...) in the prime time of their lives, when they have no successes so far and don't know what to do now, that would be motivating."

(FGI - former entrepreneurs, a woman).

2.3.3. Plans in terms of running a company from the perspective of men and women

Analysing the intentions of women in terms of running business activity, two key problems were considered.

On the one hand, it was tested what the plans of female entrepreneurs were (compared to the intentions of male entrepreneurs) regarding their companies – whether they were planning further development of the company or they were focused on surviving in the market. On the other hand, there were the intentions of female non-entrepreneurs analysed – whether they were planning to start business activity and what would encourage them to take such a step.

Analysing the phenomenon of entrepreneurship, it is important to examine the development potential of companies, that is whether the enterprise has a long-term strategy of development or is planning to develop itself in the near future and what the development would be like (employing new workforce, expanding the supply market, introducing new products and services).

In the light of this study, it is crucial to compare the development plans of companies run by men and women. In the study conducted among male and female entrepreneurs (PAPI II), the respondents were asked whether they have a strategy of actions. The answers given by company owners of both genders were almost identical (Table 5).

Table 5. Is there a strategy of actions in your company?

	No	Yes, in the written form	Yes, in the unwritten form
Women N=806	43,9%	17,2%	36,8%
Men N= 996	44,3%	16,7%	37,7%

Source: Independent study on the basis of PAPI II study.

The strategy of actions is devised by a little more than half of companies run by women (54%) and by men (54%). Only in about 17% of all the companies the strategy is formulated in the written form.

The vast majority of the surveyed entrepreneurs, who participated in the quantitative survey carried out among female and male company owners (PAPI II), have plans of development for the next 5 years (Table 6). Female and male entrepreneurs indicated most often that they were planning to obtain new clients in the nearest future (women 92%, men 89%) as well as increase the sales of their products and services in their country (women 80%, men 78%). A little more than half of the respondents of both gender (F: 57%, M: 54%) are going to expand their companies by means of employing new workforce. About half of the surveyed entrepreneurs are intending to invest in new technologies and upgrade the qualifications of their employees by sending them to training courses. These results point to the fact that there are no discrepancies in the development plans of companies run by both men and women.

At the same time, as many as 28% of respondents claimed that they are only focused on surviving in the market and maintain the present status of their company, which appears to be a rather careful strategy aiming at no company development in the next 5 years.

Table 6. What are the development plans of your company for the next 5 years?

Detailed list	Women N=801	Men N=986
Obtaining new suppliers	48%	43%
Obtaining new clients	92%	89%
Increasing the sales of the products and services in the country	80%	78%
Increasing the sales of the products and services abroad	31%	26%
Investing in new technologies	52%	51%
Upgrading the qualifications of the present employees (courses, trainings)	50%	51%
Employing new workforce	57%	54%
Maintaining the position of the company on the market	28%	28%

Source: Independent study on the basis of PAPI II study.

The conclusions of the quantitative surveys confirm the individual interviews of female entrepreneurs. The opinions of the respondents allow to familiarise with the context of development planned by them.

The companies run by women have long-term strategies:

„yes, [we have] a five-year strategy, it's coming to and end soon, our first strategy. I think that the next plan will also include 5 years of actions. I believe that such planning into the future is the basics of the company's organisation. Thus, we have to set goals. There must be some options and alternatives, and I think that such strategies are essential to achieve success.“

(a woman running a company since 2006,
in 'Professional, scientific and technical activity' section, 32 employees).

They often have detailed and specific plans referring to the further development of their business activity. They are planning to purchase additional equipment so that they could introduce new services:

„probably yes, it's tied to our plans to change cars, our main investment is into cars (...) I'm planning to buy a truck (in order – eg. J. M.) to develop my company of course and introduce a new category of services, that means more clients, more work for my employees (...) I want to enter new markets, try to expand my activity into new regions.“

(a woman running a company since 1993,
in 'Other services activity' section, 4 employees).

Sometimes, female entrepreneurs plan to expand the supply market by means of increasing the number of the company's branches.

„I think that is really possible, it is my dream to expand my company and have branches out to Polish cities to have regional offices. I think it is doable in the next few years, you just need to make more effort and invest a little“

(a woman running a company since 2006,
in 'Professional, scientific and technical activity' section, 32 employees).

Others, though, would like to introduce a new, additional range of services, different from the present activity:

„apart from investing in the company, I will try to expand my activity more into trade. I won't abandon my present activity, but trade is also my focus. I dream of having a florist's, a chain of them, as I have taken a florist's course“

(a woman running a company since 2004,
in 'Professional, scientific and technical' section, 2 employees).

Similarly to the quantitative surveys, the qualitative surveys also prove that some female companies adopt the strategy of survival in the market. Those not willing to develop their companies explain that their financial rating is too low or the economic situation is not favourable:

„[Investment plans would be supported by] a stable situation in the market. I run my company at home, as then the costs are much lower. Hiring office space is outrageously expensive and even the rent for a small room may be too much . When you work at home, it's hard to develop your company. It's a vicious circle, somehow. I can't hire office space, as I don't know whether I will have clients. It's not that stage yet, with clients, payments, I can't develop yet“

(a woman running a company since 2004,
in 'Professional, scientific and technical activity' section, 2 employees).

Summarising the chapter on the conditions of entrepreneurship, it should be emphasised that generally there are no significant determinants which have a greater influence on female entrepreneurship than on male entrepreneurship.

Analysing the effects of cultural norms and traditional socialisation on female entrepreneurship, the change in the attitude of the public towards women as entrepreneurs is noticeable. While the cultural norm perceives women as mothers and wives taking care of their children in the first stage of their lives more often than their husbands, it stops to be valid in reference to women being attached only to household responsibilities. According to the analysis of the respondents' answers, the gender stereotypes emphasising the cultural differences between men and women are gradually becoming weaker, although there are still noticeable differences in biological terms.

The entrepreneurs also assessed the most important features characterising persons running business activity. Both female and male respondents participating in the quantitative surveys paid the greatest attention to industriousness, patience, creativity and innovativeness. The attitude to taking risks, examined among female and male entrepreneurs, did also not indicate statistically significant discrepancies between the genders.

One of the main objectives of the study was to identify the barriers experienced by Polish entrepreneurs at present. All things considered, it should be emphasised that the results of the studies showed that there are no crucial differences between men and women in their attitude to the barriers of entrepreneurship. For business persons of both genders the greatest difficulty were too high out-of-salary labour costs (32% of women, 30% of men – PAPI II), complex administrative procedures (28% of women, 30% of men – PAPI II) as well as obtaining new clients (30% of women, 28% of men).

Only the particular barriers which affect women in comparison to men and resulted from the analysis of the respondents' statements as part of the qualitative surveys (FGI i IDI) are the consequences of the necessity to combine family and professional responsibilities, thus in this case the barrier is the lack of appropriate access to common and cheap institutional care over small children.

Generally speaking, women do not expect special facilities addressed only to them. Similarly to male entrepreneurs, they would like to pay lower taxes, deal with official business matters in a faster and easier way and send their child to a kindergarten when there is no family support. Therefore, there should be business incubators for all business subjects (women and men) established; at the same time there should be nurseries and kindergartens arranged nearby, which would enable women, at the same level as men, to undertake business activity or establish their own company.

Chapter IV.

Running business activity vs family life

The studies conducted so far (Chapter I) indicated that women's situation in the labour market confirms the thesis on treating female work resources as unfavourable (being in an unfavourable situation). It is attributed to by both stereotypical perception of women in the society and a traditional attitude to the social roles of both genders, and insufficient support for combining professional and family duties in terms of institutional and family systems.

Family duties, especially caring responsibilities, reduce women's chances of employment due to the employers' worries about the job flexibility of working mothers. Thus, the question arises – Does undertaking self-employment by women and using their resourceful features in the professional life allow for greater flexibility in attitude towards professional and family duties and promote changes in the family model? The present researchers examining the issue⁹² pointed to the necessity to combine professional and family duties by most women running their own companies; this barrier is difficult to overcome and results from the excessive or inclusive burden of family responsibilities and lack of equality in terms of the household duties division among men and women.

In the process of the discussed study the following hypothesis was formulated: **Running business activity has an influence on combining family duties and professional responsibilities** and the attempt to verify that was made by posing the following research questions:

1. *What is the hierarchy of life values of men and women running their own companies compared to the unemployed / inactive or contract employees?*
2. *What characteristics of the professional activity are the most important for women running their business activity (eg. independence in making decisions, good salary, contacts with interesting people, the possibility of organising your own time and so forth)?*
3. *What features of self-employment reduce the satisfaction of running your own company?*
4. *Does running your own business influence the matrimonial and procreational plans of female entrepreneurs?*
5. *How does running business activity by women affect the amount of time they devote to family duties and their organisation ?*
6. *What is the preferable and realised family model by female entrepreneurs?*
7. *How is the issue of care over small children and other dependable persons solved in the families of women running a company?*
8. *What solutions would enable women running a business activity to combine family and professional duties?*

⁹² Janowska, Z. (2006) *The national system of monitoring equal treatment of men and women. Expertise reports*, vol. 1, Wydawnictwo Naukowe Scholar, Warsaw

1. The hierarchy of life values vs attitudes towards the entrepreneurship among men and women running their own companies.

The accepted life values decide both on the thought and behaviour. That is why it could be expected that they influence the attitudes towards entrepreneurship. Their hierarchy is developed significantly under the influence of environmental factors, including various processes which very often reflect the different systems of values of men and women⁹³.

Table 1. The values of men and women running their own companies, considered important and very important (%).

Detailed list	Men N=996	Women N=806
Satisfying professional career	94,0	94,3
Money, material goods	80,7	82,6
Good health	94,7	95,5
Happy relationship / marriage	90,7	86,1
Children	95,3	92,6
Friends	90,6	92,4
Faith, religion	59,0	60,7
Honesty	95,8	96,3
Pleasure	85,2	87,1

Source: Independent study on the basis of PAPI II study.

Among the basic values, listed as widely acceptable⁹⁴, the respondents running their own companies were asked to assess the values both directly connected with work and connected only with family life and their leisure time.

Among the surveyed group there were no significant discrepancies in the assessment of the values mentioned by men and women⁹⁵. None of these values was more often considered to be less important or unimportant than to be important or very important.

The most important value mentioned by the respondents was honesty, and the least significant was faith and religion.

Of crucial significance is the fact that men and women running their own business activities did not differ in terms of values connected with family life, work and money – which appeared to be identical in the case of other studies (eg. in the „*Social diagnosis*” mentioned above or in CBOS studies referring to life values of Polish society⁹⁶). That is what a male respondent running his own company stated:

„What’s the point of having loads of money, and not having a family, there’s no real foundation and money can’t buy it.”

(experienced entrepreneurs).

⁹³ Czapiński, J., Panek, T. (red) (2010) *Social Diagnosis 2009*, Warsaw, pages 195–199, <http://www.diagnoza.com> [available: 19th July, 2011].

⁹⁴ See eg. *Social Diagnosis, questionnaires 2009*, http://www.diagnoza.com/pliki/kwestionariusze_instrukcje/kwestionariusze_2009.pdf and „*What is the most important in life?*” – a statement of studies BS/77/2006, CBOS, Warsaw 2006.

⁹⁵ As was presented in methodological chapter, the statistical gravity was accepted at the level of 0,05.

⁹⁶ Czapiński, J., Panek, T. (red.) *Social Diagnosis 2009*, p. 195 – 199.

The study conducted among women of a different professional status (PAPI I) enabled to compare the above assessment of life values.

Table 2. The values of women of different professional status, considered important and very important (%).

Detailed list	Women entrepreneurs N=141	Women-contract employees N=868	Unemployed and inactive women N= 347
Satisfying professional career	92,2	92,2	93,0
Money, material goods	78,7	79,5	81,0
Good health	89,4	91,4	94,8
Happy relationship / marriage	90,1	90,6	93,7
Children	89,4	88,5	91,1
Friends	92,2	89,6	92,8
Faith, religion	52,1	61,9	63,4
Honesty	88,6	89,1	92,2
Pleasures	81,6	87,4	89,0

Source: Independent study on the basis of PAPI II study.

The assessment of the above life values by the respondents in all three groups appeared to be connected with the professional status, although only to a relatively small degree. However, there is a greater co-relation between these assessments and the activeness in the labour market (regardless of the fact whether the respondents worked as contract employees or were self-employed) or lack of this activeness (unemployed and inactive women).

None of these values were assessed higher by female entrepreneurs than by professionally inactive women. The differences were the least significant in terms of satisfying careers and having friends (less than 1 point), and the most distinctive were in the case of faith and religion – the values least often regarded as important and very important by the respondents in all three groups, regardless of the professional status. The unemployed and inactive respondents, more often than female contract employees, considered such values as pleasure and good health to be very significant.

Compared to contract employees, the assessment of values by female entrepreneurs differed in a smaller degree.

The values assessed by the entrepreneurs as important and very important are having children and friends, so the ones not connected with their professional life. However, the least significant value for the entrepreneurs was faith and religion.

2. The most crucial advantages and disadvantages of a professional career

Running your own company is often perceived as a solution meeting particular and varied needs of the persons who decide to start their own business activity. This subject was described already in chapter III. Here, though, it is worth paying attention to the fact whether, and to what degree, the features of self-employment are connected with the issue of combining family and professional responsibilities.

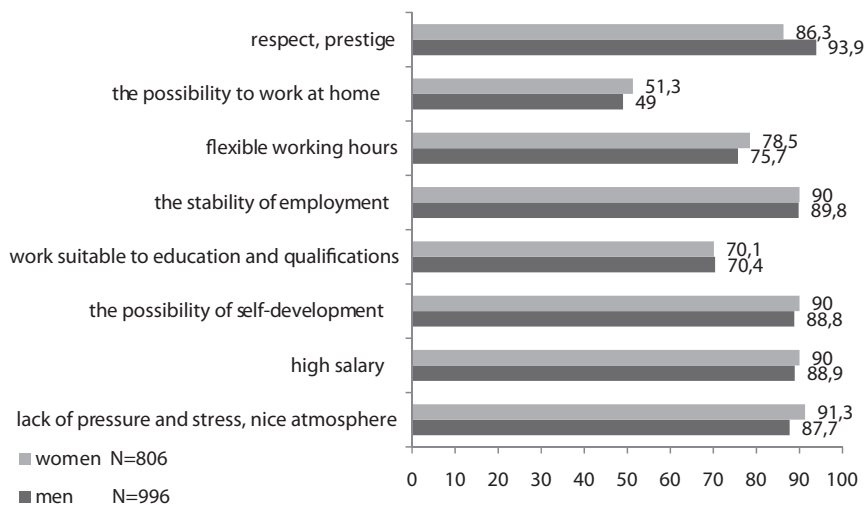
In the examined group of men and women running their own business, there were no significant discrepancies. Female entrepreneurs slightly more often pointed to the factors which enable them to combine having a career and having a family – the possibility to work at home and flexible working hours:

„ (...) I decide, I can plan my holidays, save some money for a rainy day, like when my child is sick or there's some kind of emergency, I can plan all this, it's possible to combine everything”.

(a woman, experienced entrepreneurs).

Male entrepreneurs slightly more often than women regarded the prestige and respect associated with their job and career as very important.

Chart 1. The advantages of self-employment (important or very important) (%).



Source: Independent study of the basis of PAPI II study.

Both in the case of men and women the frequency of indicated features as important or very important depended on the professional status of the respondents before starting the currently run company (lack of statistically important differences, $p < 0,05$). As for the entrepreneurs who had had a company before – both men and women, – only two out of eight the aforementioned advantages of having a career were not considered to be important or very important. Half of this group of respondents regarded the possibility to work at home as rather unimportant or completely unimportant; most of these opinions were expressed by men. However, the respondents working as contract employees or students – both men and women – compared to previous company owners paid more attention to the possibility to work at home (respectively: 55% and 33%).

The results of the study conducted among women of a different professional status provided information on how the current status on the market has an influence on the attitudes towards self-employment and contract work.

Table 3. The advantages of having a company (one answer possible) (%).

Detailed list	Women entrepreneurs N=141	Women-contract employees N=868	Unemployed and inactive women N= 347
Good salary, better financial situation	25	26	24
Good atmosphere at work, contact with people	0	0	6
Independence in making decisions	0	13	29
The possibility to organise your time	13	18	19
Easier combining professional and family duties than when working for 'somebody else'	0	16	7
Satisfaction with creating new things and the sense of achievement and success	0	4	0
The stability of employment	0	1	0
The possibility to realise your ideas, dreams	26	5	0
Great independence and flexibility in terms of the choice how to do your job and run the company	24	9	9
Greater satisfaction than when working for somebody	0	8	3
Other advantage	12	0	3

Source: Independent study on the basis of PAPI I study.

The women working as contract employees and inactive in the market perceived self-employment relatively often (Table 3 above) as a solution enabling them to organise their own time and – which was not accepted by female entrepreneurs at all – enabling them to combine professional and family duties.

Similarly, in the qualitative surveys women pointed to the possibility to organise their own time and independence in this respect as crucial advantages of self-employment:

„The time of my work, that's a great benefit for me. It's kind of a luxury, and apart from that, it's the holidays, nobody will tell me whether I can have a day off, go on holiday or have Christmas off (...)"

(a woman, experienced entrepreneurs).

On the other hand, the unemployed and inactive women pointed to independence in making decisions as the most significant advantage of working on one's own – this feature was also not important for women running their own company. Among the entrepreneurs, 26% marked the possibility to realise your own ideas and dreams as crucial (not noticed by the unemployed and inactive women), and 24% of them emphasised the great independence and flexibility in terms of the choice how to do the job and run the company.

Similarly, the potential entrepreneurs opted for the basic advantages of self-employment connected with a wide range of independence and flexibility, which enables them to combine professional and family roles. To the question: What does running your own business give you?, the answers were the following:

„...[independence] in terms of time, mostly

(a man);

„...when you have reliable and trustworthy employees, you can have 2 days off

(a man);

Although the stability of employment being crucial in terms of the responsibility for the family and financial situation does not appear in the quantitative surveys as an advantage of self-employment, it was pointed to by the respondents of the qualitative surveys:

„What does the company give us? The sense of stability, even when I get pregnant, there is still a place I can come back to.“

(a woman, future entrepreneurs).

Women of a different professional status also assessed the advantages and disadvantages of working for somebody else‘.

Table 4. The advantages of the contract work (% - more than one answer possible).

Detailed list	Women entrepreneurs N=141	Women-contract employees N=868	Unemployed and inactive women N= 347
Entitlements (paid holiday and sick leaves, gratuity, notice period and so forth)	18	30	30
Restricted range of responsibilities, after leaving the office I don't worry about the issues at work	23	18	18
Easier combining professional and family duties than when running a company	15	13	9
The regularity of income	29	31	33
The particular range of working hours, overtime paid for additionally	15	7	9
Other advantage	0	1	1

Source: Independent study on the basis of PAPI I study.

Regardless of the professional status of women assessing the contract work, the most noticeable advantage of working for ‘somebody else‘ was the regularity of income, which was indicated by one out of three respondents. The social entitlements of workers were important for 30% of working as contract employees, the unemployed and inactive in the market. The female entrepreneurs pointed to this advantage less often. They opted for such factors as the restricted range of responsibilities and the fact that they do not have to think about work issues after leaving their workplace (25% compared to 18% in other groups). These conditions may also influence one’s work - family relationship in terms of time spent with the family and its quality⁹⁷.

Moreover, the female employers, compared to women of a different professional status, believe that the contract work enables to combine family and professional duties easier than in the case of self-employment.

⁹⁷ The research on the work conditions in the EU countries, conducted on a regular basis by The European Fund on the Improvement of Work and Life Conditions indicate that there is an increasing destructive influence of stress connected with the professional activity on the life outside work. See: <http://www.eurofound.europa.eu/areas/industrialrelations/dictionary/definitions/STRESSATWORK.htm> [available: 3rd July, 2011].

The differences in the conditions of contract work and running your own company are also noticeable in terms of disadvantages of being self-employed.

Table 5. The main disadvantages of the contract work („for somebody else“) (%) (one answer possible).

Detailed list	Women entrepreneurs N=141	Women-contract employees N=868	Unemployed and inactive women N= 347
Too low salary	35	38	33
The necessity to be responsible to the boss, hierarchy	27	25	25
The necessity to work at certain time and place	17	9	12
Lack of flexibility in making independent decisions	11	14	13
Lack of freedom in realising your own ideas	10	12	13
Other disadvantage	0	2	4

Source: Independent study on the basis of PAPI I study.

The salary that is too small and the necessity to be responsible to the boss (hierarchy) are among the most important disadvantages of working for ‘somebody else’.

Female entrepreneurs, compared to those working as contract employees, regarded the rigid framework of time and place as a significant disadvantage of working for ‘somebody else’, although they did not appreciate the possibility to organise their own time so much in terms of advantages of self-employment.

Similarly, the assessment of disadvantages of the contract work, made in the research, points to the considerable concurrence of opinions, regardless of the professional status of the respondents.

Table 6. The disadvantages of running a company (one answer possible) (%).

Detailed list	Women entrepreneurs N=141	Women-contract workers N=868	Unemployed and inactive women N=347
The necessity to work more than 8 hours a day	23	22	22
The bigger risk of wrong decisions compared to contract work	10	5	6
The necessity to deal with business matters/ contact with different public offices, keeping tax documentation	24	18	18
Lack of regular and safe income, especially in the first stage of running a company	21	21	22
Lack of security on the market	10	14	13
Taking financial and legal responsibility for yourself and the employees	10	14	14
The necessity of constant knowledge upgrading in different fields of activity	2	3	3
Other disadvantage	0	3	2

Source: Independent study on the basis of PAPI I study.

When we consider those disadvantages of running a company, which are strongly connected with forming the relation between work and family life – regardless of their professional status – women most often mention:

- the necessity to work more than 8 hours a day, which is reflected in the statistics on work time⁹⁸ especially in the case of employers hiring employees;
- lack of regular and safe income, especially in the first stage of the company growth; and the factor strongly connected with the time devoted to both spheres of life, in particular with too much time devoted to dealing with business matters, contact with public offices, keeping tax and ZUS (social insurance fees) documentation.

The long working hours of the entrepreneurs is the factor identified in the qualitative surveys by the respondents as strongly restricting the possibility to combine family and professional lives:

„ (...) I don't take some freelance assignments because then I would have to work till 8 p.m., and when I leave work between 5 and 6 p.m. then I have time for my children”

(a woman, experienced entrepreneurs).

As it was indicated before, female entrepreneurs, compared to women of a different professional status, regarded the possibility to organise their own time as an advantage of being self-employed less often. It is connected with the responsibility they took for the enterprise they run:

„ (...) I work full-time, I have company telephone, I just switch it off and that's it. When I go on holiday, having my own company, I never switch it off just in case anything happens, when I come back there is fiscal control, I need to go there and deal with it”

(a woman, experienced entrepreneurs).

⁹⁸ GUS (2011) *The economic activeness of Polish population*, IV quarter of 2010, Warsaw, tables 2.8-2.10.

Women working as contract employees as well as the unemployed and inactive, compared to female entrepreneurs, more often regard running business activity as a solution restricting their sense of security in the labour market, that is less stable (contract employees – 14%, unemployed and inactive in the market- 13%), although such an opinion was also expressed by one out of ten female entrepreneurs. On the other hand, female entrepreneurs, more often than other groups of women, accept as a disadvantage of running a business not only the necessity to deal with business matters in public offices (which shows the real nuisance of these activities when running a company), but they also mention the danger connected with the responsibility for the decisions made, which to a certain degree is associated with the restricted sense of security in the labour market and the sense of responsibility for their own decisions (entrepreneurs – 10%, contract employees and inactive on the market – 14% each). These worries are justified by the fact that about 90% of companies in our country closed down within the first year of their activity.

This issue was expanded on in the statements given in the qualitative studies:

„ (...) I can't be sure that I will earn my living, the risk is involved all the time, you have to pay the social insurance fees, and (...) we work for somebody, we have children, we pay our employees and we run the risk of not earning enough or nothing at all”

(a woman, former entrepreneur);

„I would willingly do something myself, I come and I have a guarantee (...) here I need to do my job, you work 7 days a week and sometimes there are weeks of no work unfortunately, so there is a danger, and you work, think and act differently when you feel the security of work.”

(a woman, former entrepreneur).

3. Running a company vs matrimonial and procreational plans of female entrepreneurs

The decision about undertaking self-employment is made at different stages of life. Some of the entrepreneurs make such a decision when their family life is stable, others face the decision about personal matters when they undertake such activity or already run it.

The majority of female and male entrepreneur participated in the quantitative survey (PAPI II) – 71,7% of women and 72,9% of men – remained in a marriage or partner relationship at the time of the study. A little over than 18% were single (spinsters or bachelors), a higher rate of female (8,1%) than male entrepreneurs (5,6%) were divorced or remained in separation. Among the 'single' persons there also were 1,8% of widows and widowers.

In the examined population the majority had children; one out of five entrepreneurs was childless (22,4% of women and 22,7% of men). The dominant family model was the one with a low number of children; on average, the number of children in the families of the women was 1,44 and 1,46 in the families of men (respectively 1,87 i 1,91 in the households with children).

The study focused on familiarising with the situations connected with having children requiring care of adults. The biggest group included children at the age of 8 – 12 years old (34, 6% of the respondents – entrepreneurs had such children), then children at the age of 0 – 3 years old (27,8%) and at the kindergarten age, ie. 4 – 7 years old (22,9%). Most sur-

veyed entrepreneurs (65, 8%) realised the model with children; 65,8% expressed no intention of having more children in the future. However, one out of three respondents (both women – 31,6% and men – 33,3%) was planning to make their family bigger.

Now we will analyse the statements referring to the family situation of women of a different professional status, that is women working on different employment contracts (contract employees – not running a business activity), entrepreneurs (women running such activity) and women who are unemployed and inactive in the labour market. The majority of the respondents in each group remained in a marriage or partner relationship (respectively: 70,1%, 67%, 73,1%). The group of single women (unmarried) was relatively bigger among entrepreneurs (22,3%) than contract employees (20,8%) and the unemployed and inactive (15,8%). Women working as contract employees, the unemployed and inactive mostly had children already. Among this group of respondents the most noticeable were female entrepreneurs; over half of them (53,4%) had no children.

On average, the respondents who did not work have the biggest number of children (1,36), the contract employees had fewer children (1,13) and among the entrepreneurs the average number of children was 0,9. However, exclusively in the households with children the highest average number of them was among the entrepreneurs (2,33), then among inactive in the market (1,94) and the contract employees (1,72).

As far as children under the age of 3, the discrepancies are even bigger. The female entrepreneurs had on average half as many as such children in their households (0,15 compared to about 0,3 in other two groups).

The differences in the number of children may result from the age difference of particular groups of the surveyed women; the oldest women work as contract workers (the average age in this group is just over 37 years old, median 38 years old), and the youngest are the entrepreneurs (the average 32,7 years old, median 32 years old). The inactive women were on average 35,2 years old with median at the level of 36 years old. It can be assumed that the process of extending their families is not finished yet for some of the entrepreneurs. It is the group who expresses procreational intentions (65%) more often than others: the contract workers - 42,4%, and the unemployed and inactive in the market - 30,4%.

The procreational plans and their fulfilment depend on many factors. It can be assumed that one of the determinants restricting the fulfilment of these plans among young women is the disadvantages of running business activity. It also results from the statements given by female entrepreneurs in the process of the qualitative surveys (IDI i FGI).

In their statements the respondents both referred to their own situation:

„it has a negative effect on the expansion of my family, which I regret“

(a woman running a company since 1996, 20 employees, section P, one child to provide for), and they expressed more general opinions:

„ young people face this problem, the professional career first, then children, (...) or they restrict the number of children not to have the problem; now many women postpone being mothers until it's too late“

(a woman running a company since 1995, 1 employee, 'Industrial processing' section, no children to provide for).

These problems result from overlapping two spheres of women's life : starting both business activity and family life. According to future entrepreneurs, the best moment to start a business is when you are young, but only when:

„you can still take risks, when there are no responsibilities“

(a woman, future entrepreneurs).

The relations between running business activity and the decisions connected with family life can also have positive connotations. It depends on the prosperity of the company:

„It all depends on the condition of the company. If we have as many resources, then we can develop ourselves and have children (...) Many female entrepreneurs have four children, I have three myself“

(a woman running a company since 2008, 2 employees,

‘Other services activity’ section, one child to provide for).

Moreover:

„woman needs this kind of security when she wants to have (more) children, she feels that she has a secured stability at work, a place to come back to when she decides to have a child “

(a woman running a company since 1993, 2 employees,

‘Professional, scientific and technical activity’ section, no children to provide for).

Independence and the possibility to make decisions about the place and time of work are the factors positively affecting the decision about having a child:

„when you have maternity plans, self-employment is an ideal situation, if I worked full-time, I would have to work 7 or 8 hours (...) now I have a design office at my home

(a woman, experienced entrepreneurs).

Self-employment favours the decisions connected with family life, as in the case of contract work there is a fear whether:

„(...) I will be fired, whether they won't look at me suspiciously.“

(a woman, future entrepreneurs).

The relationships between running business activity and family life were perceived by the respondents in a broader context. This form of the mother's economic activity influences the process of upbringing, teaches the children how to be independent and responsible, sets an example for young people to follow, as:

„what can she [the woman] teach her children when she stays at home all the time? Sitting at home?“

(a man, future entrepreneurs).

3.1. Running a business activity by a woman vs the amount and management of the time devoted to family responsibilities

The majority of the surveyed entrepreneurs (66,3%) agrees with the opinion that running business activity restricts the time devoted to family responsibilities; 17% of them stated that undertaking such activity did not affect the amount of time devoted to family duties. Only one out of ten respondents noticed changes in terms of having more time to perform household duties (10,7%).

Running business activity also restricts the time devoted to care over children. It was indicated by 48,2% of all respondents and 65,7% of those having children (regardless of age). According to 13,4% (18,3% with children), there was no such co-relation, and 6,2% (8,4% with children) admitted that they could devote more time to look after the children .

Gender did not differentiate significantly the opinions about the co-relation between running business activity and fulfilling family responsibilities. At the same time, slightly more women than men (respectively 7% and 5%) pointed to the fact that running their own company enables them to spend more time taking care of the children, and more women than men (50% compared to 46%) agreed that it results in spending less time looking after the children. The others claimed that running business activity did not influence the time devoted to household duties, including the care over children. To determine the statistical gravity of discrepancies in the rates of answers given to the questions about the influence of running business on the time devoted to family life, the hypothesis on lack of differences in divisions by means of non-parameter chi-square test for independent test sample was examined. The results confirmed that both female and male entrepreneurs gave identical answers to these two questions.

A broader diagnosis of the issue was based on the results of the qualitative surveys conducted on the basis of the individual in-depth interviews with the female entrepreneurs.

They noticed both positive and negative aspects of their situation:

„(...) a person is more flexible in terms of the family life, but the minus is that you need more time that 8 hours a day to run a company (a woman running a company since 2000, 12 employees, 'Industrial processing' section, no children to provide for); „running business activity I have a choice, today I have to work till 6 p.m., as NFZ (the National Health System) requires, and apart from that I can organise my time myself so that it is convenient for me. If I want to work 5 hours a day, 5 days a week, then I work so, if I want to work 7 hours a day, 4 days a week, then I choose this option”

(a woman running a company since 2004, 2 employees,
'Professional, scientific and technical activity' section, no children to provide for);

„I can spend more time working one day. On the other day – take care of my home and family, and that's a big advantage”

(a woman running a company since 2003, 1 employee,
'Activity connected with real estate services' section, no children to provide for).

The restriction in time devoted to work results sometimes from the need to take care of the family, it is the consequence of decisions and choices made:

*„I could earn more, but I don't take some assignments” [to have more time for my children]
– BBP*

(a woman, experienced entrepreneurs).

The female entrepreneurs pay less attention to the time devoted to running a company and family responsibilities, they are more focused on how to organise the time to fulfil the responsibilities resulting from both spheres of life.

That could be achieved, in their opinion, by the appropriate organisation of the day and time management adapted to particular situations. They refer to it in the following way:

„The responsibilities [connected with work and family] – BBP were never a problem for me, I always organised them so that they didn't collide with anything(...) when you are organised then the question of combining work with family life is not a problem“

(a woman running a company since 2000, 12 employees,
`Industrial processing' section, no children to provide for);

„when you have no problems with time management, then you are able sometimes to run your business activity (...) without sacrificing a lot“

(a company since 1981, 2 employees,
`Wholesale and retail trade' section, no children to provide for).

The female respondents associate these abilities with particular personality features, which contribute to good organisation in professional and family life:

„it seems that you need to have a suitable personality, which translates both at work and in the family“

(a company since 1996, 1 employee,
`Information and communication' section, no children to provide for).

Generally speaking, the opinions on the co-relation between the time devoted to running one's own company and the family life are diverse. They depend on:

- The phase of family development. The entrepreneurs with adult, or at least „grown up“ children perceive these issues differently than women with bigger caring responsibilities over the small children. The answer to the question whether it is difficult to combine family and professional duties is:

„very difficult (...) when a woman has a child under 5 years old, then it's very difficult, especially when there is no immediate care over the child; what's worse, I missed so much when I couldn't bring my child up myself, no woman deserves this [the child was looked after by a baby-sitter]

(a woman running a company since 1996, 20 employees,
`Education' section, 1 child to provide for).

Another female entrepreneur draws attention to the emotional distance between the mother and the child:

„... my mother-in-law takes care of him, but sometimes when I get home he gets offended, says that he doesn't love me anymore“

(a woman running a company since 1994, 3 employees,
`Activity connected with real estate services' section, 2 children to provide for).

A small child requires more attention and direct contact:

„... if the children are small, then there are some difficulties, because you have to go here for an hour, take something there, bring here, and children need mum and dad and contact with them (...) I think when they're small, (...), it should be possible for women to stay with their children. (...) when the children go to the kindergarten, (...) we should work when they are there, and then spend as much time as possible with the child, so that they don't feel the absence of the parents “

(a woman running a company since 1993, 10 employees,
`Health care and social security' section, 1 child to provide for).

- The field of the activity and stages of its development. The respondents draw attention to this:

„... it depends on the activity, you can run your business at home, be your own accountant, make clay pots (...). My work totally depends on the contacts with people, that's why it can't be done at home"

(a woman running a company since 2005, 12 employees, 'Building' section, 2 children to provide for).

The activity involving frequent or constant contact with clients, business trips, performing the activity in different places does not encourage the stable organisation of the family life. Moreover, the initial stage of the company's development, before it starts to function properly, requires from the entrepreneur more time and devotion. Most often it must be organised from the beginning at this stage. It is easier to combine professional and family responsibilities when the rules of the company's organisation are thought out and tested, when the established relations are 'operating'.

One's own business activity creates chances of freedom in organising your time so that it is possible to combine family and professional duties. The fact is that they are also supported by other family members:

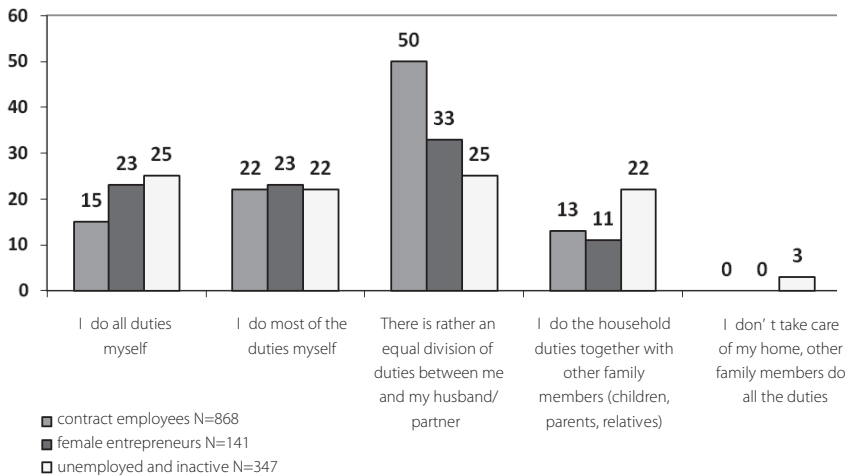
„(...) my husband took over a lot of responsibilities (...) so did my son, although both of them complain that a woman should stay at home"

(a woman running a company since 1995, 1 employee, 'Information and communication' section, 1 child to provide for).

4. The preferable and realised family model by female entrepreneurs

The dominant family model appeared to be the one with the woman mainly responsible for household duties. In the case of women who work, it is the model of 'the double burden' of professional and family duties, well-known from literature.

Chart 2. The model of division of the household duties in the family (%).



Source: Independent study on the basis of PAPI I study

Over 40% of female entrepreneurs, unemployed and inactive women and almost 40% of contract female employees do all or most of the household duties themselves. It still reflects a very traditional model of the relationship, even in the relatively young cohorts of households of women at the age of 25 – 44 years old. However, an equal division of household duties is strengthening in the relationships of women professionally active, more often though of the contract employees than in the group of female entrepreneurs. Half of the contract female employees and 1/3 of female entrepreneurs share their household duties with their partners, and only one out of four unemployed and inactive women pointed to this answer. The chi-square test for independent test sample showed the gravity of differences in the rates of answers referring to the model of household duties.

However, in the families of female entrepreneurs there is a tendency to include husbands/ partners into performing household duties and more egalitarian share of duties or taking over some of them by men:

„...my husband was a freelancer, he graduated from the Academy of Arts (..) he always made his projects at home so he could look after the child and I could work (...).“

(a woman running a company since 2000, 12 employees, 'Industrial processing' section, no children to provide for);

This model is not common, though. The role of the partner more often comes down to helping, supporting women in their family responsibilities rather than taking over her duties.

Both men and women notice that among the household and family duties are those mainly connected with running home which could be assigned to other persons or outsourced services:

„those which can't or shouldn't be assigned to others are care and upbringing of the children. And these duties women are mostly responsible for, especially when the children are small or sick (surely mother's care is better (...)) than father's“

(a man, former entrepreneurs).

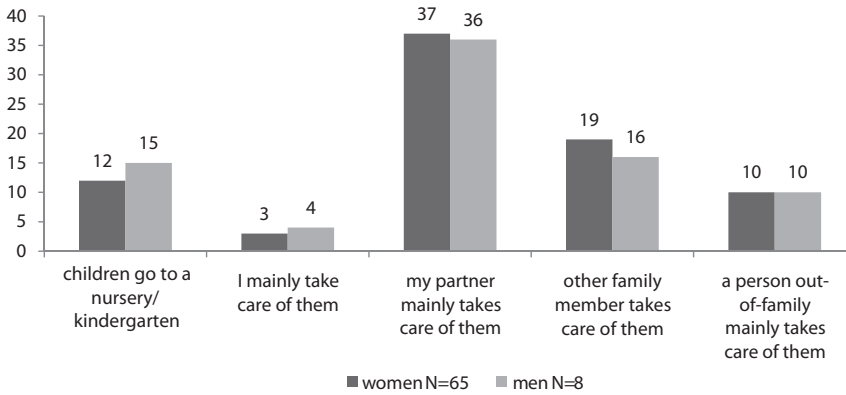
The support of family members would facilitate running business activity by women. It is reflected in a variety of forms: from help in fulfilling family and household duties, psychological and emotional support, to advice on professional matters and division of tasks connected with work. Here is an example:

„I expect a lot from my husband (...) when he motivated me enough to start my own company we had to realise we had children. (...) at the beginning when we started the company, we sent children to the kindergarten, (...) at the building site I had to learn everything, all things were new to me (...) my husband took over things at the building sites, we decided that I would be flexible enough to go to meetings, interviews, but only till 2 p.m.“

(a woman running a company since 2005, 12 employees, 'Building' section, 2 children to provide for).

5. The forms of care over small children and other dependable persons

Chart 3. How is the issue of care over children under 3 years old solved in the family (%)?⁹⁹



Source: Independent calculations on the basis of PAPI II study; $p < 0,05$

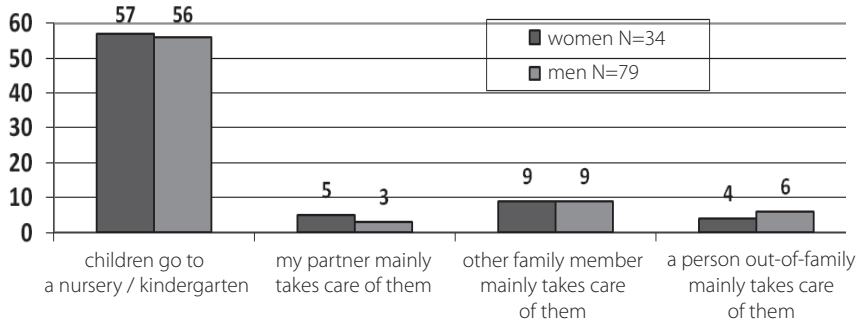
In the case of the youngest children, the caring responsibilities are fulfilled as part of public care (nursery, kindergarten) and private care, provided by the family member or a person outside family. The partner of the entrepreneur fulfils these duties equally well. Attention should be paid to the fact that these indications refer both to the surveyed men and women in an equal way, which proves that men – husbands / partners of women running business activity joined in to take care of the children, and even take over the care. Such a significant participation of men in care over small children may result from their professional status: running their own companies in the so-called freelance activity (programmers, architects, designers and so forth). The character of such work, with the possibility to carry on doing it at home, enables them to participate to a larger degree in care over the child.

It should be emphasised that using the public care in the households of entrepreneurs is more common than Polish average, which may partly explain why such a low rate of female entrepreneurs look after their small child themselves.

The gender of the respondents did not differentiate the answers to this question; the answers were similar to a large degree, both in terms of the order of the forms used and the rate of the users. Gender did also not differentiate the answers in statistically important terms. The indication of the partner as the main childminder was analogically similar among male and female entrepreneurs. In the families of the surveyed women the small child was looked after mostly by a family member (respectively: 19% and 16%), and in the families of male entrepreneurs public care over the children was more common (15% and 12%).

⁹⁹ The charts present the rates of answers on care over children at a particular age in the families of entrepreneurs, with children in the household at a certain group of age.

Chart 4. How is the issue of care over children at the age of 4 – 7 years old solved in the family (%)?

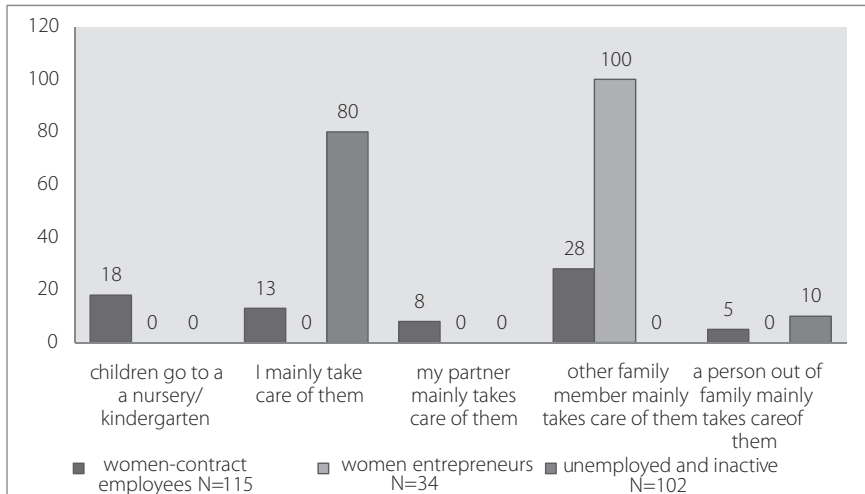


Source: Independent study on the basis of PAPI II study

In the case of older children the public care is used – kindergartens or after-school clubs, thus the persons running business activity are not burdened with caring responsibilities. Of course, the question about the reasons arises. It may be possible that enormous engagement in running a company leads to the necessity to find alternative forms of care. Similarly, the gender of the respondents did not differentiate the answers to the posed question.

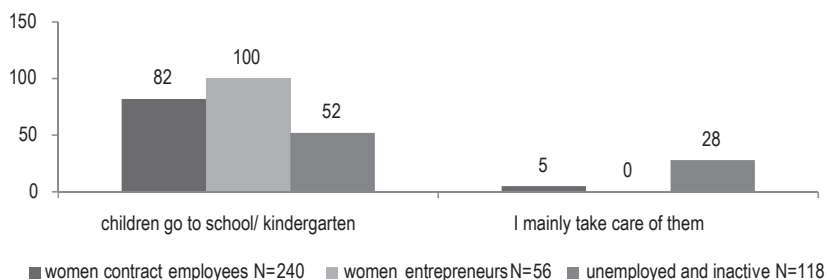
It was assumed in the study that the person’s situation in the market significantly affects the easiness to combine family and professional life, especially in terms of limited accessibility to public care over children under the age of 7 in Poland. In the survey the women (contract employees, entrepreneurs, unemployed and inactive) were asked the question whether running their own company or the contract work have an influence on the time devoted to household duties and care over small children.

Chart 5. How is the issue of care over children under 3 years old solved in the family (%)?



Source: Independent study on the basis of PAPI I study.

Chart 6. How is the issue of care over children at the age of 4 – 7 years old solved in the family (%)?



Source: Independent study on the basis of PAPI I study.

The unemployed women mostly take over full care of their children in the family for apparent reasons. The families where the woman does not work (even being unemployed, she is looking for a job and willing to undertake it) do not make use of nurseries. Only children at the age of 4 – 7 years old are sent to a kindergarten or school.

In the studied test all female entrepreneurs, who have children under 3 years old, assigned the main care over the

child to other family member. The results of the study conducted among entrepreneurs – men and women – indicate that even this professional group makes use of the public care over children under 3 years old.

Female entrepreneurs – „successful women” among whom the qualitative surveys were carried out (IDI), have children mainly at the age when the care was not necessary. They undertook business activity at a different stage of their life, also when their children were grown up. In reference to the time of increased number of caring duties, they mostly made use of the help of baby-sitters or family members (grandmothers), and then kindergartens. It was also connected with the fact that they had no entitlements for maternity leave. They perceived the changes in this range as beneficial, though insufficient, in terms of shorter maternity leave for this group of women. The issues of care over the sick child is still to be solved:

„my first child attended a private kindergarten. The second one was sent to a public nursery, now goes to a private kindergarten, which is open till 5 p.m. It could also be open till 6 p.m., it isn't a problem.(...). The problem is when the child is sick, then we take turns with my husband to take care of the child. He deals with his matters for half of the day, and then I do my stuff.”

(a woman running a company since 2007, 2 employees, 'Education' section, 2 children to provide for).

Apart from the care over children, women are also burdened with the necessary care over other dependable persons. This problem will be increasing in terms of people getting older and lack of public care over the elderly and the disabled. One out of five of the surveyed female entrepreneurs (21,4%) was burdened with such responsibilities, similarly to the unemployed and inactive in the market women (2,9%); the contract employees were burdened with them less often (15,1%). The entrepreneurs took this care more often (every day or a few days a week – 21,4%) than the other respondents (the contract employees

– 12,7%; the unemployed and inactive – 17,1%). In the balance of time spent by women running business activity there should also be included such duties which require good time management or can be fulfilled at the expense of professional duties, being an additional burden.

6. The postulates in terms of solutions enabling female entrepreneurs to combine professional and family duties.

The most important issue, requiring a solution in terms of women running business activity and looking after their children, is to create suitable forms of public care over children and ways of using it, further on to create solutions which would favour immediate care by the mother.

Table 7. What solutions would enable women to combine better professional and family duties? (% - each group of respondents).

Detailed list	Greater accessibility to nurseries	Greatest accessibility to kindergartens	Longer maternity leaves	Post-maternity leaves for women entrepreneurs	Development of care over the elderly	Flexible forms and hours of work
Contract employees N=868	85,5	88,3	79,4	84,7	82,1	93,3
Female entrepreneurs N=141	90,3	90,3	56,3	56,3	56,3	90,3
Unemployed and inactive N=347	80,2	79,3	75,1	77,6	71,6	88,9

Source: Independent study on the basis of PAPI I study; $p < 0,05$.

The question was regarded in general terms; however, the answers, as it can be assessed, were formulated in the context of the individual situation of the respondents. There is a high co-relation of opinions on the development of forms of public care over children among women, regardless of their professional status in the labour market. The female entrepreneurs show greater distance to expanding the entitlements such as maternity and post-maternity leaves, due to the specificity of their business activity. The account for this can be found in the statements made in the qualitative surveys.

The respondents of individual in-depth interviews (IDI) admitted that the development of various forms of public care over children would enable them to combine professional and family duties and encourage them to start their own business activity, that is, nurseries and kindergartens which would enable them easier access to the services provided by these institutions, including private clubs for small children or kindergartens in the district of residence, providing women with a chance to be active in the market.

An important issue is also the opening hours of these institutions, especially in terms of irregular working hours of the mothers-entrepreneurs:

First and foremost greater accessibility, (...) there's a big problem with the child being admitted to the kindergarten or nursery, because there are not enough places. If the mother can't

leave her child with somebody reliable, then she can't go to work, can't run a company with her child by her side (...). There used to be company kindergartens or nurseries. The mother could go to work, so could the father, and they knew that the child was safe and well looked after (...), there are also children at school age. (...) few extra activities, there used to be after-school clubs, activity clubs, now we don't have such places for children to go and develop their interests in a safe environment, and not with the key hanging around their neck, playing in the yard, because the mother must go to work"

(a woman running a company since 2008, 2 employees, 'Whole sale and retail trade' section, no children to provide for).

In reference to maternity leaves, attention was drawn to:

„so what the woman has a 3-month or 5-month maternity leave, when she is the boss can she make use of it? It's some kind of financial support, but it means nothing for the company, nothing can't be done in this matter'

(a woman running a company since 1996, 20 employees, 'Education' section, 1 child to provide for).

An opinion was also expressed that the issue of the appropriate education and development of such behaviours and assessments is important, taking the occurring cultural changes limiting the cases of discrimination into consideration:

„Women should be made aware that they aren't only fated to give birth to and bring up the children, and get married. They need to invest in themselves, make use of general programmes of education, which (...) should be introduced right from the primary school, because the stereotype of Polish mother has been prevailing in our society for a long time. It may be difficult to eradicate it (...) girls should be told from the very beginning that we have equal chances to take advantage of in our lives – if you want to have children, do it, if not, focus on making a career"

(a woman running a company since 1993, 2 employees, 'Professional, scientific and technical activity' section, no children to provide for).

This discrimination was perceived not in terms of women discrimination, but the discrimination of mothers:

„Here in Poland mothers are discriminated, not the women as a whole "

(a woman running a company since 1996, 20 employees, 'Education' section, 1 child to provide for).

As it was mentioned before, the personality features, influencing the decision to start business activity, also reveal themselves while bringing up the children. And this is where women seek the forms of help and support encouraging to combine social roles.

Summarising the co-relations between starting business activity and family conditions supporting such an undertaking, the hypothesis about the influence of running business activity on combining family and professional duties has been confirmed. This co-relation is bidirectional: as much as running a company determines the range and form of engagement in family duties, as these duties – especially care over children¹⁰⁰ - influence the decisions about running business activity, in particular starting it.

¹⁰⁰ Very low number of respondents looking after other disabled family members, not children, led to lack of conclusions about – very important at present – the rate of work-family conflict.

In the light of the study of the results described in the chapter, one's own business activity cannot be regarded as a 'recipe' to combine professional and family duties easily. It may bring the reverse consequences due to the necessity to engage deeply in the business activity and devote more time to it. Generally speaking, female entrepreneurs are not helped much by their partners in terms of family and household duties, although positive tendencies of changes could be noticed. Some female entrepreneurs believe that employing the help to look after the home would solve the „work-family” conflict for which the obtained income could provide. The lack of alternative care over children leads to the situation where running business activity causes conflicts between time and duties, especially in terms of care over small children at the initial stage of the company (the increased burdens of starting the company) and running the company in the field requiring the contacts with clients and working outside home.

CONCLUSIONS

I. CONCLUSIONS ON THE BASIS OF SUBJECT LITERATURE AND THE STATISTICAL ANALYSES

- **Female entrepreneurship is becoming a more important part of the economic life.** Female enterprises contribute to further economic growth by means of creating new products and entering new markets; they create new places of work and provide the possibility of income. The increasing number of female company owners proves that women show entrepreneurial features, which enable them effectively to overcome social barriers and actively participate in the economic processes.
- The expansion of self-employment, observed in Poland during the first years of transformation, resulted from unblocking the barriers for its development at the turn of the 80s and 90s of the 20th century. The increasing activeness of individuals, including women, expressed by the number of new companies, played a significant role. **Apart from new chances connected with the transformation, the threat of unemployment and less chances of employment in the public sector contributed to the increase in the interest in self-employment.** The highest rate of increase in the number of newly established companies by women in Poland could be observed during the first years of transformation, when the feminised factories were closed and women lost their jobs on a massive scale.
- **During the whole period of transformation (since 1989) the number of self-employed women has been relatively higher than the number of self-employed men.** During the early years of transformation (1989 – 1992) the dynamics of changes in the number of women running a business activity (non-agricultural) was higher than the dynamics of changes in the number of male entrepreneurs. In the years 1993 – 1994 a reverse tendency could be observed, though, in the following years till 2002 the rate of increase in the number of female companies was higher than the number of male companies. Since 2003 a reverse tendency has been observed: men start their companies twice as often as women (on average, one out of three companies is owned by women). The participation of women dropped by 4 % – from 39,8% in 2002 to 35,8% in the following year. According to Eurostat findings, in 2009 it was 34,3%. However, the rate of female entrepreneurship in Poland (including the rate of the self-employed) has remained one of the highest in Europe for years, also in the non-European countries.

According to OECD findings showing the participation of the self-employed women (including employers, members of cooperatives and helping family members) among all workers, Poland has been one of the leaders in this category.

- **Undertaking business activity at the beginning of transformation was not the matter of choice, but rather resulted from the conditions on the labour market – an rise from unemployment.** The drop in the number of the self-employed in the years 2003 – 2009 partly resulted from limiting the forced self-employment and – along with the improving economic situation and the increase in demand for work – the drop in unemployment threat.
- The high activeness of Polish women in the entrepreneurship sphere is influenced by two factors:
 - *push factor* to self-employment, which is the co-responsibility of women for the financial situation of their family;
 - *pull factor* to start a business activity, addressed mainly to young, well-educated women, connected with seeking in business high income and self-development.
- When it comes to the issue of **motivation** towards undertaking business activity, it could be noticed that **women more often than men started business activity due to the lack of other reasonable alternative, and not to take advantage of the situation.** Here, more influential were the push factors. At the same time, **female entrepreneurs pointed to the following reasons for starting a business activity:**
 - aspiration for independence in making own decisions - need to obtain higher income and financial independence,
 - possibility of professional development,
 - negative experiences from the contract work,
 - prevailing circumstances in the labour market, these being the pull factors.
- **The determinants** of entrepreneurship are of the outer character in reference to the individual. The decision to undertake business activity results from the clash between the inner, psychologically conditioned motivation and the outer, social-economic determinants. **Entrepreneurial framework conditions are of significance when it comes to starting and developing business activity.** The most common factious in this context are the following:
 - accessibility to capital, public policy (taxes, legal regulations) and public programmes supporting entrepreneurship, market openness, education and training,
 - access to technical infrastructure,
 - cultural and social norms.

The determinants defined in this way refer to both men and women.

- In the subject literature you can find **specific determinants influencing female participation among all entrepreneurs:**
 - technological development (women run their activity in sectors of advanced technology less often than men),
 - economic factors GDP (Gross Domestic Product) *per capita*: the increase in affluence is accompanied by the demand for services which are the scope for female entrepreneurship),

- unemployment (the level of unemployment has a bigger influence on female entrepreneurship, as it mainly them who are „pushed“ from work in the time of crisis and have to seek income in self-employment),
- cultural factors (acceptance of women as entrepreneurs),
- institutional and demographical factors (family factors: children, partner).

Entrepreneurship faces different **barriers which refer to companies run by both men and women**. Some of these barriers are particularly bothersome for women. They are as follows:

- tax barriers,
- too high out-of-salary labour costs,
- employment barriers (connected with inflexible labour law),
- administrative barriers,
- shadow economy existence (concealment of income and employees),
- competition on the part of privileged enterprises, eg. special tax regulations,
- underdeveloped technical infrastructure,
- insufficient protection of intellectual property (disobedience in copyrights),
- system of values and social norms, resulting in distrust towards economic initiative,
- educational barriers.

Moreover, there were identified **barriers particularly affecting women**:

- barriers of access to subsidies,
 - lack of abilities connected with entrepreneurship,
 - educational barriers (lack of information and knowledge on how to start, run and develop a company successfully),
 - traditional socialisation (strengthening the traditional division of social roles as for the gender).
- In many documents, both the EU ones (eg. a strategic document Europe 2020¹⁰¹) and the national plans of actions towards employment¹⁰², indicating the necessity to increase women's activeness in the market, also in the form of self-employment, it is emphasised that **the basic restriction of female presence in the market is lack of possibilities to combine family and professional duties, especially caring responsibilities. Business activity, and more often self employment, is regarded as a flexible and family-friendly form of employment. The character of this solution is defined by a wide range of freedom in organising the work, especially in terms of working hours and the place of work.**

The factor particularly important for self-employment, positively influencing the work-family relation, is the time of work – its amount and management. However, the statistics of the labour market (GUS, BAEL) indicate that **the work time of employers and the self-employed in Poland is – on average – longer than of the contract employees and – additionally – is irregular.**

- A separate issue is a limited range of parental entitlements of the self-employed. These persons are entitled to parental social insurance benefits (holidays and maternity leave,

¹⁰¹ European Commission – *Europe 2020* – http://ec.europa.eu/europe2020/index_pl.htm [available: 12th July, 2011].

¹⁰² *Krajowy Plan Działania na rzecz Zatrudnienia na lata 2009-2011*, www.mpips.gov.pl/bip/akty-prawne/programy/krajowy-plan-dzialan-na-rzecz-zatrudnienia-na-lata-2009-2011/ [available 19th September, 2011].

sickness benefit), but not to labour law benefits, which the contract employees have the right for (eg. post-maternity leave). The holiday leave is used on different conditions: without the right to remuneration for the holiday time. **Lack of places in care institutions** (a widely experienced problem) means lack of sufficient support in fulfilling caring functions in the families of female entrepreneurs.

II. CONCLUSIONS FROM THE CONDUCTED RESEARCH

1. Motivations

Generally speaking, **there were no significant discrepancies among men and women in terms of positive and negative motivations towards self-employment**. The most common – in both groups – were the willingness to take advantage of prevailing circumstances (22% of both men and women), lack of alternative in the form of contract work (18% of women and 20% of men) and the aspiration for independence (16% of women and 14% of men).

Lack of work pushes to business: among the respondents of the study conducted with entrepreneurs of both genders (PAPI II), 17% of both female and male entrepreneurs were unemployed before starting a company, and in the study among women of a different professional status (PAPI I), 22% of female entrepreneurs were jobless before starting business activity.

Similar were the paths of female and male flow into business: over 2/3 of men and women were contract employees before starting a company, 6% of men and women ran a company before, and 8% of women and 9% of men participating in the study conducted among entrepreneurs started their company while still being students.

Financial aspects also encourage to undertake business activity, though this motivation appears in different contexts – improving the financial situation of the family (this factor was indicated by a little more male entrepreneurs (11%) than female company owners (8%) (PAPI II study conducted among entrepreneurs of both genders), at the same time 45% of female entrepreneurs participating in the study among women of a different professional status (PAPI I).

What differentiates the motivations of men and women is the willingness to support the business activity of their partners (indicated in qualitative surveys) **and the need for flexible care management over the child, indicated mainly by women.**

In conclusion: the motivations of women to undertake business activity are mostly – though not exclusively – of out-of-family character, that is not directly connected with the individual family situation, in particular with the range of caring responsibilities. These are: the need to be independent and self-reliable, the willingness to use their abilities and skills, the possibility of higher income and achieving success.

2. Social-cultural conditions of female entrepreneurship

- **The cultural norms according to which female entrepreneurs are uncommon occurrence have gone for good.** These changes were emphasised in the interviews conducted among female entrepreneurs (IDI).

- The system of life values, their declared hierarchy, have no significant influence on either the professional status on the market, so on running a company, or the gender of the company owners. **Entrepreneurs of both genders considered the most important the following: honesty, satisfying careers and good health.** These values belong to the widely acceptable system of values by the Polish society.

The cultural changes go in accordance with the changes in perceiving women in terms of psychological features necessary to run business activity. **Both genders similarly perceive the characteristics of an entrepreneur:**

- industriousness (women 50% and men 49%),
- patience (women 33% and men 31%),
- creativity and innovativeness (women 28%, men 29%),
- courage (women 16%, men 19%).

Women pay greater attention to soft skills than men (ease in making contacts (respectively 10% and 9% –having a wide range of contacts in the business field – 9% and 8%). A slightly more men think that entrepreneurs should like taking risks (10%; women – 9%).

- **Women did not express greater aversion to take risks than men, even they appeared to be more willing to take risks** (experimental studies). What differentiates the respondents in terms of this issue is the professional status: 73,5% of women referring to entrepreneurship features and 50% of female non-entrepreneurs claimed that they liked taking risks, however, the risk connected with making a loss would be taken by 82,4% of female entrepreneurs and 63% of female non-entrepreneurs. Female company owners have a lower aversion to risk taking than contract employees.

In the context of demo-graphical-social and psychological-cultural features (age, work experience, the region of residence, student status, marital status, level and kind of education, children under 7 years old) **only one element is typical of women: the one resulting from the role of being a mother** (compared to point 5).

3. Barriers of female entrepreneurship development

There are no differences in attitude towards running a business activity among men and women. Both men and women mostly mentioned the following **barriers of the company development:**

- too high out-of-salary labour costs (32% of women and 30% of men),
- difficulties with obtaining new clients (30% of women and 29% of men),
- complicated tax and bookkeeping formalities, complex procedures, time-consuming formalities and dealing with them, issuing permits and licences, instability of labour law (28% of female and 30% of male entrepreneurs).
- access to capital (12% of both male and female entrepreneurs). Here, it was often referred to high loan collateral requirements demanded by banks and which are difficult to meet by a small company.

The difficulties emphasised by the respondents (apart from the aforementioned, also bureaucracy, difficulties with supply and obtaining capital) are similar to those described in other studies of small companies.

A significant difference about barriers of running business activity indicated by men and women refers to family life conditions and caring duties towards small children, observed in the qualitative studies. More women than men pointed to the limited access to public care over small children.

4. Strategies, actions and business plan

- The questions on strategies of actions and detailed development plans given by entrepreneurs of both genders provided surprisingly similar answers. **Over half female and male companies (54%) has a strategy of actions of the company**, though only about 17% of all companies have the strategy written down. **There is an identical percentage of active female and male entrepreneurs focused on development and maintaining the current position in the market and the level of growth, treating the company as a source of income.**
- **There are no significant differences in developments plans of the companies run by men and women.** The most common strategy in the nearest future was to obtain new clients (women 92%, men 89%) and increase the sales of goods or services in the country (women 80%, men 78%). A little over than half of the respondents (respectively: 57% i 54%) are going to expand the company by employing new workforce, and 52% of women and 51% of men are planning to invest in new technologies and upgrade the qualifications of themselves and their employees by attending courses and training (respectively: 50% and 51%). 28% of the surveyed men and women stated that in the next 5 years they only wanted to survive and maintain the current status of the company.
- **Potential female entrepreneurs are also in the group of inactive in the business market; over half of the respondents who are unemployed or inactive and working as contract employees would be willing to start a company if they were not able to find the contract work.** They also point to (in the focal studies) certain factors supporting their decisions. Some women are planning to start a company as they have ideas about such activity, others want to make use of the reliable and worked-out ideas of other persons, using the existing supporting solutions (eg. the system of the sales of goods and services in the form of franchising).The factor of subsidies was also mentioned as a chance to take advantage of.

5. Own business activity vs family life

The best moment to undertake business activity is the moment of entering the labour market and choosing the career path. It is also connected with a higher tendency to take risks , which undoubtedly favours decisions about undertaking business activity. But the young age is also the time of decisions about personal life, developing matrimonial and procreational plans. However, as the entrepreneurs indicate (the qualitative surveys) **the decisions about running a company should be made when there are no family responsibilities. The awareness of this may have an influence on postponing the decision about starting a family and having children. At a certain stage of life (motherhood) there are difficulties with equal engagement in both spheres - family and work.** Half of the female entrepreneurs (53,4%) had no children. Among women of a different professional status the rate was as follows: contract employees - 33%, unemployed and inactive - 30%. In the qualitative surveys the respondents

stated that they should devote as much time to their children in the first stage of their lives as possible. It does not differentiate the group of women starting business activity from the attitudes of other women who want to make a career and strengthen their position working as contract employees.

- **Family and duties connected with children may also be a stimulus to start a company.** Running your own business is associated with a better salary (this advantage was important for 25% of female entrepreneurs) – **it creates opportunities to improve the financial situation of the family and organise your time in a suitable way and choose the way to do your work.** (24%), which provides them prevailing circumstances to combine family responsibilities and professional duties. Life, however, verifies these attitudes and points of view, eg. **two out of three surveyed entrepreneurs – both men and women – agrees with the opinion that running your own business activity leads to the restrictions in time devoted to family responsibilities.** Only in the case of 17% of entrepreneurs, undertaking business activity did not have any influence on the time devoted to this objective, and 10,7% noticed beneficial changes in having more time to spend on performing household responsibilities.

Running your own company also restricts time devoted to care over children. It was pointed to by 48,2% of all respondents and 65,7% of those with children (regardless of the age of the children).

- Combining professional duties and family responsibilities by female entrepreneurs depends on many factors:
 - **The age of children** – women running their own business activity emphasised that the care over a small child requires more time, moreover the importance of strong emotional bonds between the mother and the child is significant, as these bonds are considered to be crucial in the development of the child (the qualitative surveys).
 - **Forms of care over the child** – the care provided by care institutions or family members or persons not related to the family is of substitutions character in the form of physical care. The contacts with the child are limited when the female entrepreneurs devote too much time to their business, which may lead to an emotional distance between the mother and the child. In the families of female entrepreneurs, the care over the youngest children (0 – 3) was mostly taken by the partner (37%). These indications equally refer to men and women, which signifies that men – husbands/ partners of female entrepreneurs engage in the care over children, and even take over these duties. The engagement of fathers in caring duties partly can be accounted for, as shown in the qualitative surveys, by combining these duties and the fictions of their freelance jobs (architect, IT specialist, designer), which allows them to work at home at flexible hours. In the families of entrepreneurs – women and men – the care over a small child is taken by a family member (respectively: 19% and 16%). The care in nurseries, as for the households of female and male entrepreneurs (respectively: 12% and 15%) is more common than the average rate in Poland (2–3%).

When it comes to older children (4 – 7) the most common form of care is at the kindergarten or after-school club (57% in the case of female and 56% in the case of male entrepreneurs). However, there were no cases in which the working mother (father) was mainly responsible of the care over the child; deep engagement in the business matters breeds the necessity to find alternative forms of care.

Neither in the case of small children nor in the case of children at the kindergarten age, **there were any significant discrepancies in the forms of care in the families of female and male entrepreneurs.**

- **The level of engagement of the husband/ partner, thus the realised family model** The most common family model appeared to be the one where the woman is mainly responsible for the family duties. The cases in which all or almost all the duties were performed by a woman referred to 46% of entrepreneurs (37% of contract employees and 47% of unemployed and inactive). The partnership family model is strengthening, to a greater degree based on male co-engagement in household duties, to a smaller degree – on the equal division of duties: 30% of female entrepreneurs (compared to 50% of contract employees and 23% of unemployed and inactive) stated that in their families there is almost an equal division of duties between the partners/ spouses.

Bigger engagement of men in the care over small children indicates that the stereotypes are overcome when it comes to the social roles of men and women.

- **The abilities to organise the professional duties and family responsibilities appropriately by women, making priorities referring to the co-relation work - family, good time management.**

Female entrepreneurs pay less attention to the amount of time devoted to running a company and family duties, and more attention to the necessity to organise time in such a way to enable them to perform duties referring to both spheres of their activity. The ability of time management is connected with personality features, which decide about undertaking business activity and favour the success in business (the qualitative surveys).

- **The activity field (business branch)**

In some cases, especially in one-person business activity (self-employment), the character of the activity may create opportunities to combine family and professional duties eg. when the work can be done at home, when there is flexibility in time management. However, there are more business branches requiring the work outside home, presence at specific hours, contacts with clients, everyday time discipline or business trips. The choice of activity is uncommon when it comes to combining family and professional responsibilities.

- **In the sphere of combining family and professional duties by female entrepreneurs the issue of care over children is noticeable. The solutions which would work towards improving the situation are mostly the development of public care over the youngest children – nurseries – enabling an easier access to them.**

Such a direction of solutions supporting the combining family duties and running business activity was indicated by 90% of the respondents of studies conducted among women of a different professional status (PAPI I). **The same rate of female entrepreneurs pointed to the necessity to increase the accessibility of care in kindergartens. They also drew attention to the space availability and the necessity to improve the quality of the services and their flexibility** (opening hours). Less popular were the suggestions to extend some entitlements of the contract employees onto female entrepreneurs. The necessity to extend maternity leaves was indicated by 56% of female entrepreneurs and the same rate of women emphasised the necessity to introduce post-maternity leave (they have no such rights at present). It results from the specificity of the status of these women, who – as they claim – cannot be replaced in the company at the time. The postulates

to extend such entitlements onto women running their business activity were mostly put by contract employees (85%) and the unemployed and inactive in the market (78%). Their expectations are influenced by their own situation as contract employees (currently or previously). **Lack of possibility to use the parental entitlements reserved for contract employees may be one of the barriers to undertaking business activity.**

6. The advantages and disadvantages of working on your own

- **The advantages and disadvantages of working on your own indicated by men and women do not differ significantly.** The issues of no stress and pressure was mentioned by 88% of male and 91% of female entrepreneurs. High income was considered as valuable by 89% of men and 90% of women. The same rates of entrepreneurs pointed to the possibility of self-development and the stability of employment as advantageous. Respect and prestige were more valuable to men (94%) than women (86%). **These conditions of work which significantly influence combining the family and professional duties (convenient working hours and the possibility to work at home) were not so popular, though without many discrepancies in terms of the gender of the respondents** (the possibility to work at home : 51% of women and 49% of men; convenient working hours: 78% of women and 76% of men).
- The differences in the indicated advantages of running business activity in the case of the surveyed women result from their status in the labour market, thus from their experiences and expectations towards both forms of work. **Own business activity was mentioned as a solution enabling to combine family and work duties by 16% of contract female employees and 7% of unemployed and inactive women. None of the female entrepreneurs pointed to this advantage, according to whom such possibilities were guaranteed when working for somebody** (respectively: 15% of entrepreneurs, 13% of contract employees and 9% of unemployed and inactive). In the light of this information it is worth considering the borders of postulates for self-employment as a solution in favour of the family life. Complete and reliable information on the work conditions in own company is necessary as well as on the disadvantages and dangers. At the same time attention should be paid to the barriers to self-employment which are significant to women burdened with caring responsibilities (limited access to benefits, long working hours, stress, limited stability of income).

On the basis of the conducted studies the following **profile of a female entrepreneurs** is developed:

- a woman younger than contract employees and inactive; her average age is 32,7 years old (contract employees - 37,3, inactive - 35,2);
- with education level higher than secondary, though lower than contract employees (post high school and higher education had 54,4% of entrepreneurs, 70% of contract employees, 47% of inactive; secondary and lower respectively: 45,6%, 31% and 53%). The result may be surprising as it is believed that the higher level of education, the greater abilities to use different opportunities in the labour market;
- representing, compared to other groups, such faculties as biological, mathematical and technical studies, production and processing, agriculture, forestry, fishery, veterinary (respectively: 23%, 20% i 11%). The dominant faculties, though, are arts and science studies, administration and law, that is the professional profile of the female entrepreneurs

mostly goes in accordance with the structure of education typical of women;

- having on average fewer children than women from other groups (0,9, while contract employees 1,13, inactive 1,36; over half of the entrepreneurs had no children). These differences are partly accounted for by the structure of the surveyed populations in terms of marital status. Although in each group the majority of women were in a relationship -husband/ partner (respectively: 70,1%; 67%; 73,1%), the biggest number of single women was among the entrepreneurs (respectively: 22,3%; 20,8%; 15,8%). Taking the households with children into consideration, the situation looks different – female entrepreneurs had the biggest number of children: 2,33, while in the other groups it was respectively: 1,72 and 1,94. It may signify that some women free themselves from parental responsibilities, or postpone procreational decisions, or undertake business activity when the children are already grown up. Some realise their career plans along with procreational plans; female entrepreneurs, compared to other groups of women, claim that they are planning to have a children (respectively: 65%,42,4% and 30,4%). In this case we can assume that the activeness in economical sphere is accompanied by motherly activeness;
- the realisation of the family model based on „double burden” of the women – work at own company and performing all or the majority of household duties. Female entrepreneurs do it even more often (46%) than contract employees (37%) and relatively do not differ in reference to inactive women (47%). Less often (33%) than contract employees (50%) they realise the partnership family model (an equal division of duties between the man and the woman) and they make use of the help of other family members less often as well (respectively 11% and 13%). It may signify that self-employment actually enables to combine family and work duties, compared to the contract work; however, in the light of the opinions obtained in the qualitative surveys it may also signify that self-employment is generally perceived by other family members as a possibility to combine those duties more easily. Compared to groups of women of a different professional status, female entrepreneurs assign care over the children to other persons – unrelated to family (100% of entrepreneurs with children under 3, 28% of contract employees and none of the inactive women). Children at the age of 4 – 7 from the families of the entrepreneurs go to kindergartens (w 100% of cases; among contract employees 82%, inactive 52%).

IN CONCLUSION¹⁰³:

A female entrepreneur is a young, in general well-educated woman. Her business activity was preceded by working as a contract employee. She was motivated to change her status by financial aspects as well as her aspiration for independence and taking advantage of prevailing circumstances.

Most often, she is in a stable relationship, although she has no children. She does not give up on having them. Developing her motherhood plans enables her to have more children than the average birth rate. She realizes a family model based on the woman being 'double burdened', and she also tries to include her husband/ partner in the family duties (partnership model). She rarely takes care of her young children herself, entrusting them to other persons' care (out-of-family, or her partner) or institutions of care. Among the advantages of self-employment, she does not, however, perceive it as easier to combine professional responsibilities with family duties.

GENERALLY SPEAKING, the research has shown that **there is no such a term as „female” and „male” entrepreneurship**. All owners of small companies have similar hopes, expectations and fears; they face similar institutional barriers and fluctuations of economic situation. Cultural norms rejecting women as businesswomen are things of the past, and female entrepreneurs are not afraid to take challenges and risks. Another generation of women is extremely open to changes and tendencies to take risks. Similarly to men, they notice the following factors supporting entrepreneurship: industriousness, patience, creativity, innovativeness. Women's knowledge on entrepreneurship is equal to men's. There are also gradual changes in family model in favour of partnership.

There is still one, although very crucial, factor worsening the position of women running their own company towards men – being burdened with care-taking responsibilities for children, especially the young ones. Thus, the basic problem is to combine running a business activity with motherhood, which should be aided by proper solutions supporting caring functions of the family. However, it should be decided to independently initiate support instruments of entrepreneurship addressed to all – regardless of gender – and, to a certain degree, also taking women's situations into consideration, resulting from their other social role connected with their motherhood.

RECOMMENDATIONS¹⁰⁴

The recommendations were divided into the following areas:

- I. Support for small and middle-size entrepreneurs.**
- II. Actions addressed to female and male entrepreneurs.**
- III. Actions aimed at combining work and family responsibilities.**

I. THE POLICY OF SUPPORT FOR SMALL AND MIDDLE-SIZE BUSINESSES ADDRESSED TO ALL ENTREPRENEURS

Limiting the administrative-bureaucratic barriers

The administrative barriers refer to both entrepreneurs and persons who want to start business activity. Thus, it should be called for:

- extending the range of CEDIG-1 form so that it is not necessary to discharge duties in other public offices;
- extending e-contact with public offices through ePUAP platform, especially integrating it with ZUS (Social Insurance Office) and speeding up the process of delivering the necessary certificates;
- limiting the area of the licensed business activity to the necessary degree.
- General simplification of the regulations by means of:
- stabilising the accepted solutions, especially in the tax field;
- limiting the informative and reporting responsibilities – to public offices (the greatest costs are generated by bookkeeping, bookkeeping evidence and the submitted tax reports);
- simplifying the access to the institution of tax credit, actually used on a very small scale;
- adapting the requirements connected with Safety and Hygiene of Work, sanitary-epidemiological and fire regulations to the real needs of small and middle-size companies. There cannot be any concessions towards the necessary standards, but the standards of big companies should not refer to small and middle-size businesses.

Limiting the financial barrier

Considering the issue of providing entrepreneurs (especially small and newly-established subjects) with the access to the outer sources of financing, the following should be done:

- introducing an effective system of support for entrepreneurship development with simplified application forms and documentation, the possibility of e-contact with the institutions implementing support programmes (also at the stage of applying and settling matters), easy access to high-quality information on the available support programmes;
- expanding the network of Advisory Centres as part of the National System of Services, which inform about the ways of obtaining resources for the company development
- introducing, currently used as a test, the service of assistance to run business activity

¹⁰⁴ The recommendations are prepared on the basis of the results of empirical studies and selected suggestions of actions included in the expertise edited by Kurowska, A. (2011) *Law in favour of women entrepreneurship in Poland. Recommendations for changes*, PARP, Warsaw (manuscript copyright).

into the regular offer of KSU centres;

- undertaking informative-promotional actions addressed to small and middle-size entrepreneurs, describing the activity of loan funds in Poland;
- creating a portal, information database on the possibility to obtain resources from *venture capital* funds including *seed capital*.
- The development of business incubators
- ensuring, in a new financial perspective, resources to establish business incubators, offering entrepreneurs the usable area, consultancy, access to subsidies and other conveniences – the so-called „start package“.

Building the competences of entrepreneurs

- preparing an offer of free and partly paid trainings and workshops providing with very practical knowledge in terms of running a company, managing it, marketing and advertising, building a competitive position of the company, using the achievements of science by novice or less experienced entrepreneurs. It is also necessary to provide trainings for experienced company owners dealing with advanced issues, eg. the internationalisation of enterprises. It would also be good to use for this PARP Academy portal, which offers entrepreneurs and persons starting business activity free on-line training and the supervision of a mentor;
- simplifying the access to broadband – Internet, which is becoming the key instrument in the development of small companies. It is suggested to launch an informative campaign mostly addressed to local and regional authorities of these parts of Poland where there is still no access to broadband Internet and aimed at encouraging to take actions in order to eliminate this barrier by means of the EU resources available as part of current financial perspective.

II. RECOMMENDATIONS ADDRESSED INDIVIDUALLY

Building the potential of female entrepreneurs

Apart from purely professional trainings, addressed to a large group of people, it is necessary to take individualised actions taking the far-reaching specificity of the recipient into consideration. Individual professional assistance, coaching, mentoring could be referred to. It is also suggested to create networks of female entrepreneurs who are active in clubs /groups of support, where during the meetings certain aspects of running business activity would be discussed, and the participants could share their own experience, broaden their knowledge and build their potential.

Individualised school education

Establishing one's own company requires the preparation of young persons to this undertaking through the essential knowledge in the educational system and developing and shaping appropriate attitudes supporting entrepreneurship. It should be the objective of schools of all levels – in terms of realising the appropriate curriculum, other training institutions as well as the institution of the labour market in reference to the youth who enters the market.

Entrepreneurship cannot be learnt from books. The curriculum must be based on the studies of particular cases and games showing the relations with the market or the public office

by means of appropriate programmes. Attention should be drawn to the individualisation of the educational paths of girls and women in order to level their chances on the labour market. It is necessary to abandon the stereotypes of female professions in favour of arousing interest in the professions of the future. Greater emphasis should be placed on career advisory at the stage of last grades of junior high schools. It is the time when the directions of further education are chosen, which will decide about the future life and careers. It is also to introduce such programmes as „Dziewczyny na Politechniki” (Girls to Polytechnics) and to promote women as employers, managers and company owners.

III. RECOMMENDATIONS AIMED AT COMBINING WORK AND FAMILY RESPONSIBILITIES

1. The development of social services

Considering the specificity of work as part of running business activity, first and foremost attention should be drawn to the necessity to develop out-of-family forms of care.

▪ The development of nurseries and kindergartens

The development of the network of nurseries and kindergartens should become a primary objective in terms of actions to combine work and family responsibilities. We recommend the division of the budget so that it would be possible to increase systematically the resources to accomplish it. Other subject should join in these actions, especially non-government organisations and places of work. The basis of including the places of work in the development of institutions of care over children is provided by the law regulation from 4th February, 2011 on the care over children under the age of 3, Law Gazette No 45, position 235.

It requires to:

- adapt the network of institutions to the local needs, offering the real possibilities of access to their services by a larger number of children;
- improve and level the quality of caring and educational services provided by the institutions – located in different areas (large cities versus small town and villages);
- **Making the regulations of caring and educational institutions more flexible** - adapting them to the needs of the users in terms of:
 - opening hours;
 - the possibility of temporary stay (a few hours a day, a few days a week);
 - divisions for the youngest children (2 – 3 years old), also in kindergartens;
 - the widely available possibility of care over those children whose parents use different forms of adult education;
 - the promotion of the idea of **creating other forms of care over children**. The development of this form of care is regulated by (law regulation from 4th February 2011 on care over children under the age of 3, Law Gazette, No 45, position.235). It should be encouraged by:
 - promotional campaigns, informative activity for persons interested in undertaking business activity, advisory, train organisation substantive supervision (through specialised institutions).

Support in costs incurred for the care over children

- the support in incurring costs of taking care over children (different forms of out-of-family care) could be in the form of *caring-educational vouchers* for all parents of the children attending nurseries and other institutions of care (clubs for young children), the value of which would decrease along with the increase in the family income.
- accepting the costs of formal care over children as tax deductible expenses, by which the taxation base would be decreased. As far as women starting business activity are concerned, these expenses would be related to the income they generate. It should also be mentioned that an analogical solution should be included in the tax regulations referring to PIT tax.

The development of caring-educational and cultural-recreational services for children and young people at school age

We recommend introducing additional, extracurricular classes, development and cultural and sports and recreational events into the range of classes offered by schools. These forms of the activity of the schools are to educate as well as integrate the environment of students and positively influence the way children and young people spend their free time. They are also a form of care over children at the early stage of school.

The actions are necessary in the following range:

- increasing the offer of caring, educational and cultural-recreational services for children and young people at school age;
- extending the range of care after classes over children in primary and junior high schools.

These actions could be undertaken, in different forms and range, by both local governments (their statutory tasks) and other institutions or persons, including employers, as part of the accomplishment of the missions connected with the idea of social responsibility of business.

2. Social benefits

Women running business activity make use of the entitlements reserved for contract employees on a small scale. For example, the conditions of using the rights for the immediate care over children right after maternity leave are less favourable as they are not entitled to post-maternity leave. At the same time, Council of the European Union (86/613/EWG from 11th December, 1986, (art.8), referring also to our country, emphasises the necessity to consider whether and on what conditions self-employed women could use financial benefits at the time of suspending their business activity due to pregnancy and motherhood as part of social security system or any other public system of social security.

The changes in terms of using the entitlements reserved for contract employees should go in two directions:

2.1. Direct actions in favour of women running business activity in terms of entitlements connected with motherhood

- Introducing reductions equivalent to obligatory fees on account of social insurance for the period in which the pregnant women (entrepreneur) should not continue carrying out business responsibilities in the current scope on the grounds of her child's

well-being and her own health (eg. working with the computer, business trips and so forth). Since such restrictions in terms of running a business have a negative influence on the level of income she generates, it seems necessary – on account of an analogical solution giving her the right to be exempt from providing business services along with retaining the right for remuneration, which contract employees are entitled to – to introduce reductions in payment of social insurance fees for the period of the actual restriction of the possibility to run business activity due to health problems. A solution like this could involve calculating the fees from the reduced payment base. Further on, during the period of economic growth, reorganisation and limiting the public budget expenses, a possibility could be considered to introduce the subsidies from the public budget to a particular rate – percentage or quota – of insurance fees.

- It is advisable to enable female entrepreneurs during pregnancy and early motherhood to notify of the suspension of their business activity, along with retaining the possibility of being subjected to voluntary health insurance and taking advantage of the benefits on account of motherhood at the time.
- The possibility of submitting to voluntary health insurance by female entrepreneurs – such a solution would free mothers from regular informative-administrative procedures (connected with the necessity to submit monthly declaration forms referring to obligatory taxes and social insurance fees), and at the same time would guarantee them the continuity of being insured and retain the benefits on account of sickness and motherhood, also in the situation when the labour would occur during the period of the suspension of their business activity.
- It seems advisable to introduce an alternative solution to post-maternity leave for persons running business activity, which could be in the form of the suspension of the activity for the period of taking care of the child and recognising this period as non-fee one in work experience, essential to define the pension entitlement.
- It can be considered to introduce, right after maternity leave, the period analogical to post-maternity leave reserved for contract employees, in which women running business activity would be entitled to reduced social insurance fees.

2.2. Incentives for female contract employees to undertake business activity

The introduction of solutions supporting the process of the incubation of business initiative for the particular period right after maternity leave or at the last stage of post-maternity leave. The institution of 'incubation of the company' could be introduced, giving them the head start on the labour market. In reference to this, it seems advisable to introduce a short (several-month long) period which could be used by women on maternity leave to test business ideas without the necessity to register the company. This process would involve notifying business support units or the register of preincubated companies in CEiDG of starting the preincubation period. Taking into consideration the fact that during post-maternity leave social insurance fees are financed by the state budget, financial charges of women testing ideas of their business activity would be minimised.

In every case, when the solutions refer to lowering the pension fees, it should be remembered that in perspective such actions result in adjournment in the form of lower pension benefits.

2.3. Indirect solutions enabling women to combine family and work responsibilities, in the situation when the father would be entitled to such benefits.

Maternity leave

- Extending part of maternity leave, which the father of the child is entitled to use (paternity leave).
- Greater engagement of men in caring duties through using part of maternity leave reserved for the mother would enable women running business activity to combine family and work responsibilities. The structure of maternity leave enables women to recuperate after the labour and look after the baby. The aspect connected with caring duties justifies the fact that fathers use paternity leave.
- A further-ranging solution is to extend the range of maternity leave on the condition that it will be used by the father of the child.
- The current solutions in this field (the father's right for 14-day paternity leave) have yet not brought distinctive results in the form of changes in the behaviour of men. The suggested solutions could be an incentive for some families to use the extended entitlements, and moreover they could influence the development of positive attitudes towards paternal care over small children.

Post-maternity leave

- The change in child age limit being the criterion to use the right for post-maternity leave. The 36-month long leave could be used by one of the parents, depending on their choice, during the period till the child is 8.
- The possibility to use post-maternity leave till the child is 8 years old would increase its flexibility and adaptation to the real and potential needs of the family.
- It could be expected that the possibility to use post-maternity leave to take care of the older child – would increase the willingness of the fathers to use such entitlements.

3. The development of WLB (Work Life Balance) and FFE (Family Friendly Employment) programmes

The interest increase of employers in the development of the network of institutions providing caring, educational and sports-recreational services for children and young people in the particular area. Their participation can take on the form of subjective sponsoring (eg. subsidies for the institutions providing social services) or objective sponsoring (subsidies for different programmes or undertakings in favour of children and young people).

The introduction of tax deductions on account of the sponsorship of such institutions should be a notable incentive.

- Promotional and informative campaigns, providing the benefits for laces of work, eg. in the form of contests.
- Taking into consideration the WLB and FFE issues at the trainings for employees and management;
- Launching campaigns making the society aware of the advantages of such programmes.

4. The development of the forms of care over the elderly and the dependable

- The ageing processes of the population draw attention to the necessity to apply a differ-

ent approach to the family – policy and include the family responsibilities for the elderly and the disabled family members in it.

- The support for the family to fulfil its caring and protective functions can take on different forms. It could be help in the form of support for caring responsibilities provided as part of the family environment, but without the immediate engagement of the family members. This objective could be aided by the development of care services at the patient's home, provided by professional carers, adapting the patient's home to the needs of an elderly person (widely available subsidies and the appropriate equipment and furniture), matter-of-fact help in the form of renting the rehabilitation equipment, the development of transport and catering services. The costs incurred by the family can be aided by care benefits paid from the insurance (creating the system of care insurance) and budget resources.
- Family carers should be provided with a system of advisory and support including the situations when the help of introducing the activities supporting the partnership in the family into family advisory. professionals is necessary in order to fulfil care responsibilities towards an elderly person, and the psychophysical support of the carer and during their temporary substitution.
- The development of care services provided by specialised institutions, which ensure the access to them by those in need, is also desirable.

5. The actions in favour of changing the stereotypes about perceiving the roles of men and women, and developing partnership in the family.

- Promoting the partnership family model and disseminating positive examples into the school curriculum and the classes in the form of educational programmes, the actions of educational and cultural institutions and as well as in the media.
- Promoting the greater engagement of fathers in the care over small children (in the form of paternity and post-maternity leave), disseminating positive examples by means of campaigns in the media.
- Introducing the activities supporting the partnership in the family into family advisory.
- Including the studies on the social and cultural roles and the stereotypes of genders into the curriculum in primary schools, junior high schools and schools of secondary education (the education of health protection, the upbringing preparing to family life, civic studies, the education in terms of human rights - as far as gender is concerned).

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ATTACHMENT 1

Report on the economic experiment

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Introduction

The incentive to conduct this study was the realisation of the project 'Female Entrepreneurship in Poland, commissioned by The Polish Agency of Entrepreneurship Development (PARP). In the herein project entrepreneurship was regarded in terms of running business activity by women, which includes both self-employment and running companies which employ workers (the so-called employers).

There were both quantitative surveys and qualitative surveys (IDI and FGI) included in the project, conducted among male and female respondents, which was to define which actions of the state (ie. economic policy) influence both genders to the same degree, and which are mostly connected with female entrepreneurship. A particular emphasis was put on the solutions enabling women to combine work responsibilities and care duties, which burden mainly them in Polish society. Due to technical reasons, two phases of running business activity were mainly focused on: (i) the functioning on the market and running business activity and (ii) after making the decision to cease running one's own business.

From the economic point of view, it is not a priori determined whether the support programmes of female entrepreneurship in Poland are deliberate. The basic problem referring to the situation of women in the labour market is a low rate of their professional activeness. In 2009 this rate was 52,8% (whereas the rate of male activeness was 66,1%). As a result, the participation of professionally active women among all professionally active persons in Poland was 44,4%. The lower level of activeness in the market among men and women does not only refer to Poland, but also to other countries, which is presented in the chart below.

The problem, both in Poland and other countries, is a high rate of women who are inactive in the labour market. Thus, the key issue is the activation of women. However, it is not determined yet whether the professionally inactive persons, mainly without the necessary knowledge and experience in running business activity, will become effective entrepreneurs after participating in training sessions devoted to them. It may seem that the activation of these persons should occur by means of creating new places of employment, and not by support and help to start business activity on preferential terms. Moreover, the participation of women among entrepreneurs, especially employers, in Poland is very high compared to other countries, which was described in chapter I of the main report.

It is easy to see that even in Poland the rate of women among all entrepreneurs and employers is much lower than the rate of all employees. The answer referring to the reasons for such a situation is not easy; however, it is of significant importance when it comes to predicting the effectiveness and usefulness of female entrepreneurship support programmes. The lower rate of women than men among all entrepreneurs may result from their preferences and conscious choices. Particularly, a lot of research indicates that on average men are more willing to compete and take risks as well as overestimate their chances of the success of their undertakings. If these motives account for the high rate of male entrepreneurship, is there any reason then to encourage more women to do what they do not really want? Conversely, if this kind of discrepancies in male and female preferences for different aspects of running business activity are insignificant, the low number of female entrepreneurs may result from social barriers, hindering women's choices or even serious consid-

eration of this development path. For instance, this kind of changes may be torpedoed by their spouse. In that case, entrepreneurship support programmes would seem deliberate. The laboratory experimental studies aim to compare the aforementioned, crucial for business activity, preferences of men and women.

The application of the experimental method enables to compare the pledged decisions and the actual decisions made by the participants, thanks to which the results are more reliable and valid than when using direct methods; the analysis carried out on this basis reflects the actual behaviour of people. It is especially important when examining the persons who only consider and prepare themselves for undertaking business activity, as it eliminates the problem of answers to hypothetical questions.

The environment of the experiment

The conducted study was based on the approach used by Camerer i Lovallo (1999)¹ and constituted its extension. In their pioneering work the factors influencing the decision to enter the market (establishing one's own company) were analysed. The authors put forward the hypothesis that the excessive optimism in the assessment of one's own skills and abilities leads to the failure of the companies which were unnecessarily established. The results of their experiment, carried out on students in the USA, confirmed this assumption – the respondents made decisions to enter the experimental market despite the expected number of opponents, which made the decision moderately fruitless. They expected to do better than the others.

The experimental study, as part of this project, was conducted among 160 participants who were divided into ten

16-person groups creating independent experimental sessions. In each session the persons belonging to four categories took part: (i) female entrepreneurs (KP), (ii) male entrepreneurs (MP), (iii) female non-entrepreneurs (KNP), (iv) male non-entrepreneurs (MNP). The category of entrepreneurs included persons who were running or planning to run their own business, or running courses, trainings or other form of business activity. The other persons were qualified to the category of non-entrepreneurs. The respondents were aware of the fact that persons belonging to all four categories were participating in each sessions, although they did not know their exact number. In the table below the number of participants of particular categories attending consecutive sessions was presented.

Table 1. The number of participants of particular categories attending consecutive sessions.

	Gr1	Gr2	Gr3	Gr4	Gr5	Gr6	Gr7	Gr8	Gr9	Gr10	Total
KP	4	3	4	3	2	4	3	4	4	3	34
MP	4	2	4	4	5	3	5	5	2	1	35
KNP	4	6	3	5	4	5	5	3	5	6	46
MNP	4	5	5	4	5	4	3	4	5	6	45
Sum	16	16	16	16	16	16	16	16	16	16	160

Source: Independent study.

¹ Camerer, C., Lovallo, D. (1999) "Overconfidence and Excess Entry: An Experimental Approach", The American Economic Review 89 (1), s. 306-318.

The course of each experimental session was the following:

- (i) getting familiar with the study instructions in the paper form² by the participants;
- (ii) the questionnaire enabling to divide the participants into the particular categories (gender and entrepreneurship);
- (iii) the basic part of the experiment made up of 3 test rounds and 24 paid rounds;
- (iv) test on entrepreneurship consisting of 11 test questions (one answer possible);
- (v) 6 short questions referring to personality features of the respondents such as preferences, trust, emotions and attitude to taking risks;
- (vi) the presentation of the results and payment time.

In each of 24 rounds the participants made decisions about the form of employment: (i) contract work, or (ii) self-employment. The particular rounds differed from one another by two experimental variables: the market size (the number of companies which will achieve success) and the way of creating a ranking list (the way of ranking the businesses) – at random (LOS) or based on the entrepreneurship test results (TEST).

In order to motivate the participants to make thought-out decisions, a specified system of rewards was prepared

increasing the psychological realism of the study. The participants received payment for work in one of the selected rounds, regardless of the chosen form of employment. The payment for contract work was 0 PLN, and for the self-employed work it could be positive or negative. It depended on the market size and the position which the company takes in the rankings, which is presented below.

Table 2. Payment received by the self-employed participants.

Payment for self-employed work				
Ranking list position	The market size			
	2	4	6	8
1	67 zł	40 zł	29 zł	22 zł
2	33 zł	30 zł	24 zł	19 zł
3	-20 zł	20 zł	19 zł	17 zł
4	-20 zł	10 zł	14 zł	14 zł
5	-20 zł	-20 zł	9 zł	11 zł
6	-20 zł	-20 zł	5 zł	8 zł
7	-20 zł	-20 zł	-20 zł	6 zł
8	-20 zł	-20 zł	-20 zł	3 zł
Others	-20 zł	-20 zł	-20 zł	

Source: Independent study.

As could be observed in the above table, the average salary for self-employed work was 0 PLN, if the number of the respondents choosing this form of employment was equal: the market size + 5. As the salary received from self-employed work was 0 PLN, assuming the neutrality of the respondents towards risk, the number of companies is expected to be larger than the market size by 5. In TEST rounds, the particular participants should make the decisions about entering the market depending on the expected chances of success in the

150 ² The instruction of a sample experimental session is presented in Appendix1.

test. However, if they do not systematical mistakes and are neutral towards risk, the average number of companies should be larger than the market size by 5.

The method of creating the ranking list of companies changed after round 12. In sessions: 1, 2, 3, 5 i 7 in rounds

1 – 12 the ranking was made at random, and in the round 13 – 24 it was made on the basis of the test. In other sessions (4, 6, 8, 9, 10) the order was reverse – in the first 12 rounds the ranking was created on the basis of the test results, and in the next 12 rounds – it was created at random. In the situation when two or more persons had the same test result, the time decided about the position on the ranking list. The market size in each experimental session in the rounds 1 – 12 took each of these values three times: 2, 4, 6 and 8, and their order was random. In the rounds 13 – 24 the successive values of the market were the same like in the next rounds 1-12, which is presented in the table below.

Table 3. The market size in the consecutive rounds of the experiment.

Round	Gr1 (L/T)	Gr2 (L/T)	Gr3 (L/T)	Gr4 (T/L)	Gr5 (L/T)	Gr6 (T/L)	Gr7 (L/T)	Gr8 (T/L)	Gr9 (T/L)	Gr10 (T/L)
1	8	6	2	8	8	8	6	2	8	8
2	2	2	4	2	4	2	2	4	4	4
3	8	4	2	6	6	8	4	2	6	6
4	6	2	4	2	8	6	2	4	8	8
5	6	4	6	6	2	6	4	6	2	2
6	2	6	6	2	2	2	6	6	2	2
7	8	8	6	8	4	8	8	6	4	4
8	2	8	8	4	2	2	8	8	2	2
9	4	8	8	4	4	4	8	8	4	4
10	4	2	2	8	6	4	2	2	6	6
11	4	4	8	6	6	4	4	8	6	6
12	6	6	4	4	8	6	6	4	8	8
13	8	6	2	8	8	8	6	2	8	8
14	2	2	4	2	4	2	2	4	4	4
15	8	4	2	6	6	8	4	2	6	6
16	6	2	4	2	8	6	2	4	8	8
17	6	4	6	6	2	6	4	6	2	2
18	2	6	6	2	2	2	6	6	2	2
19	8	8	6	8	4	8	8	6	4	4
20	2	8	8	4	2	2	8	8	2	2
21	4	8	8	4	4	4	8	8	4	4
22	4	2	2	8	6	4	2	2	6	6
23	4	4	8	6	6	4	4	8	6	6
24	6	6	4	4	8	6	6	4	8	8

Source: Independent study.

The exception to the approach used by Camerer and Lovo (1999) was that the instructions used in the study were not abstract, and the test questions verified specific knowledge on entrepreneurship. This change was made to increase the outer accuracy of the study. Moreover, the selection of the participants used in the study enabled a comparative

analysis of the decisions made in terms of gender and the form of employment, which was not included in the quoted work.

Apart from the main assignment, the participants were awarded additionally for: predicting the number of participants deciding to start business activity in a particular round (0,5 PLN for each accurate prediction), entrepreneurship test (0,5 PLN for each correct answer) and taking part in the study (20 PLN.). The average salary was 28 PLN (the minimum salary was 3 PLN, and the maximum - 95 PLN). The payment was received directly on completion of the experiment.

The study was conducted pursuant to specific software made especially for this purpose, based on the LabSEE³ platform. The participants were the persons at the age of 20 - 30 lat, at which first decisions about the form of employment are made. Moreover, the test was restricted to the persons with the greatest professional potential, for whom there is the greatest chance of achieving success in running business activity – graduates and students of last years from economic and managerial departments of universities and schools of higher education. Thanks to this, the respondents were divided into similar social groups and did not differ in a significant way in terms of invisible, specific features. In the research there were 160 participants, recruited mainly among Academic Business Incubators members, the members of AIESEC, the students of Economic Studies Department and Management Department of Warsaw University and the students of Warsaw School of Economics.

Research hypotheses

There were three basic hypotheses put forward in the research. Hypotheses 1 and 2 refer to the market balance,

and hypothesis 3 refers to the discrepancies in the choice of the form of employment among particular categories of the participants (KP, MP, KNP, MNP).

H1: The profitability of self-employment depends on the round type – in the LOS rounds the average salary from self-employed work will not be significantly different from 0, and in the TEST rounds they will be negative.

This hypothesis suggests that in the LOS rounds the market was balanced (the number of companies = the market size + 5), and in the TEST rounds the number of companies is too high (the number of companies > the market size + 5). The confirmation of the hypothesis would mean that the participants overestimate their entrepreneurship test result. It would result in too frequent decisions about self-employment in the rounds in which the financial result depended on their skills and knowledge. Camerer and Lovo claim that such a result reflects the market reality, ie. the situation when most of newly established companies go bankrupt; what is more, in spite of the availability of unfavourable statistics in this field, new cohorts of entrepreneurs establish more companies believing that their enterprise will survive and make a profit.

H2: The profitability of self-employment does not depend on the market size.

The hypothesis H2 is a peculiar test on the stability of the obtained results. The expected number of companies is bigger than the market size by 5. However, it is not a priori clear

152 ³ LabSEE - platform to conduct economic experiments used by Laboratory of Experimental Economy WNE UW. The example screen of the experiment is included in appendix2

whether the research results will confirm these assumptions. On the one hand, the participants may behave differently when the market capacity is small, and differently when a large number of companies will succeed. On the other hand, it very often occurs in this type of research that there is no coordination between the decisions made by the participants. The confirmation of this hypothesis (H2) would mean that the number of persons deciding to run business activity was determined by the size market, so the respondents consciously adapted their decisions to the existing situation in the market .

Hypotheses 1 and 2 refer to the market situation directly created by the participants. Their verification will be a reference point when comparing the differences between the men and the women, and the entrepreneurs and the non-entrepreneurs, which is the main objective of the study.

H3: There are significant differences among the respondents referring to the undertaken form of employment. The frequency of choosing the particular form depends on gender and entrepreneurship, in particular:

H3_1: Women less often than men choose self-employment. This difference is particularly visible in the non-entrepreneurs group.

H3_2: Entrepreneurs choose self-employment more often than non-entrepreneurs. The difference applies to both men and women.

The verification of hypothesis H3 will enable to examine the actual differences referring to the attitude towards self-employment in terms of gender and entrepreneurship. The results of the research will help assess the real preferences of the persons belonging to particular categories. It could be stated on the basis of the analysis whether female entrepreneurship support programmes may contribute to reducing the disproportion between men and women. The verification of hypothesis H3 will be conducted on the basis of two sub-hypotheses: H3_1 and H3_2.

Hypothesis H3_1 suggests that there is a difference, in terms of gender, in attitude towards the risk taken connected with the insecurity of income. Women, more often than men, choose safe income, thus they have bigger risk aversion⁴ This phenomenon is especially noticeable in the group of persons who do not intend to run their own business activity. Among entrepreneurs, who run business activity or are going to start it, this difference is relatively small. Thus, the confirmation of this hypothesis will suggest that it is difficult to increase female entrepreneurship as women consciously choose the contract work, treating self-employment as a worse alternative. In that case, a programme with the aim to increase female entrepreneurship may no be successful – conversely, it may appear to be pointless.

The confirmation of hypothesis H3_2 will signify that the persons who run or plan to run their own business activity are more willing to take risks in terms of the choice about the form of employment. These persons are entrepreneurs on their own accord, and not due to lack of an alternative – they prefer self-employment and the binding consequences rather than the contract work.

⁴ There are a lot of research indicating risk aversion higher for women than men , eg. Byrnes J., Miller D. and Schafer W. (1999), "Gender differences in risk taking: A meta-analysis", *Psychological bulletin*, 125(3), 367.

The analysis of results

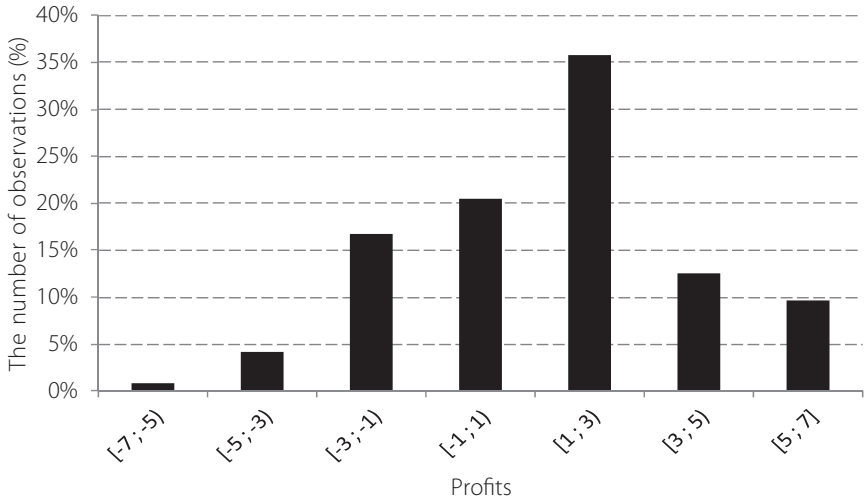
One of the most important findings obtained by Camerer and Lovell (1999) was too high self-confidence of the respondents, who overestimated their skills. In LAOS rounds the persons undertaking self-employment on average made a profit (the expected amount of income was higher than 0 on 77% of markets, and lower than 0 on 6% of markets), whereas in TEST rounds the average salary was lower than 0 (profits on 40% of markets, and losses on 42% of markets). Thus, the analysis of the results will begin with the profitability of self-employment in terms of the round type, that is with the verification of hypothesis H1.

The profitability of self-employment depending on the round type

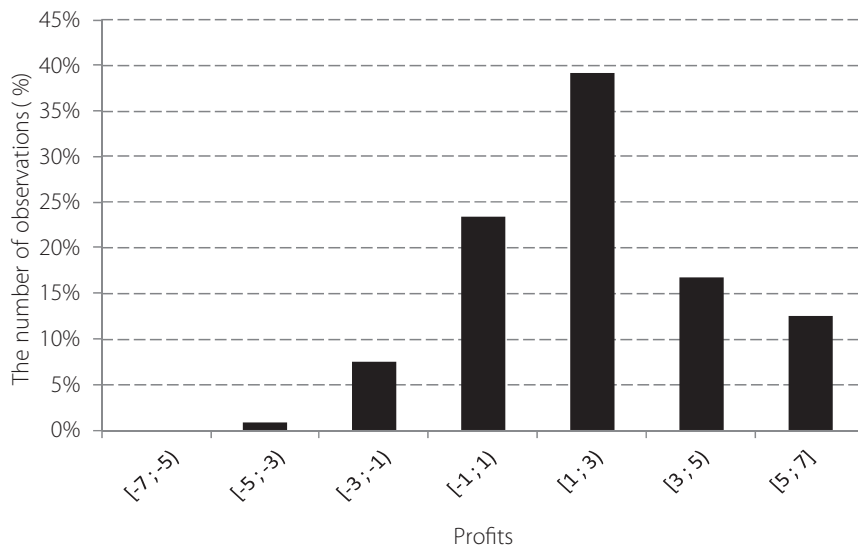
In order to examine the profitability of self-employment, the average profits were calculated made by the respondents who chose this form of employment in the next rounds in the particular experimental groups, which is presented in appendix 2. On the basis of that, the charts were created to present the divisions of profits from self-employed work for all rounds and the division in terms of the ranking list of companies, which is shown in the picture 1 below.

Picture 1. The divisions of the average salaries obtained from the contract work in the round depending on the round type (1 observation = 1 round).

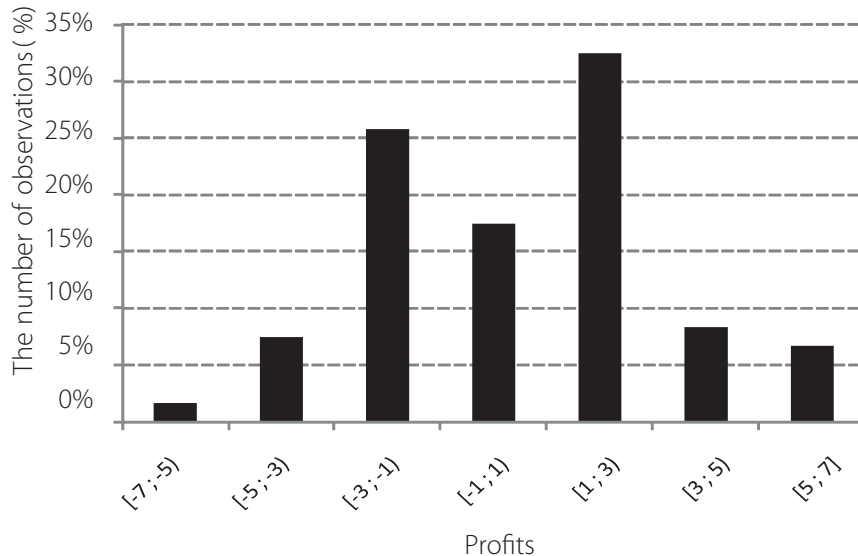
Part 1: All rounds



Part 2: LOS rounds



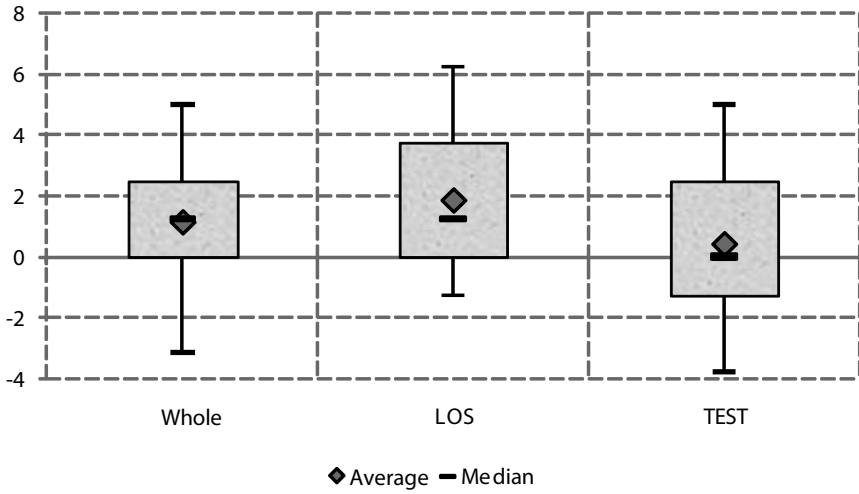
Part 3: TEST rounds



Source: Independent study.

Undertaking self-employment was generally profitable – on average, the salary from this form of work in a particular round was 1,13PLN (median 1,25PLN). In LOS rounds LOS the salary was, on average, 1,86PLN (median 1,25PLN) and it was higher than in TEST rounds, in which it fluctuated around 0 (average 0,41PLN, median 0PLN), which is presented in picture.

Picture 2. The average salary obtained from self-employed work depending on the round type (1 observation = 1 round).



	Whole	LOS	TEST
Average	1,13	1,86	0,41
Percentile 95	5	6,25	5
Percentile 75	2,5	3,75	2,5
Median	1,25	1,25	0
Percentile 25	0	0	-1,25
Percentile 5	-3,13	-1,25	-3,75

Source: Independent study.

In the rounds where the random method to create the ranking list was used, the average salary from the self-employed work was negative in only in 8,3% of cases compared to 35% for TEST rounds. The positive salary occurred in 68,3% of cases in LOS rounds compared to 47,5% in TEST rounds. In order to check the statistical gravity of differences in profits made by the participants of different round types, two test were conducted: Wilcoxon test and Signs test, in which the single observation was equal to the average salary of the participants in a particular round (the number of observations = 10 groups * 12 rounds of a particular type). Both Wilcoxon test (N=120, P=5,509, p<0,001) and Signs test (N=120, P=4,927, p<0,001) indicated that the profits in TEST rounds were statistically significantly lower than in LOS rounds. As de facto there were only 10 independent observations made (10 groups) in the study, Wilcoxon test was also carried out applying the conservative approach, which also confirmed the statistical gravity of changes (N=10, P=2,497, p<0,013). Hypothesis H1 suggesting that the profitability of self-employment depended on the round type – in LOS rounds the average salary from self-employed work was 0, and in TEST rounds it was negative - was partly confirmed. Indeed, higher profits from self-employed work were made in the rounds, in which the result was obtained at random, although in both types of rounds the choice about this form of employment was profitable.

A lower average salary from self-employed work in TEST rounds than in LOS rounds very often resulted from the fact that the participants chose this form of employment if the ranking position was created on the basis of the knowledge, and not at random. It signifies

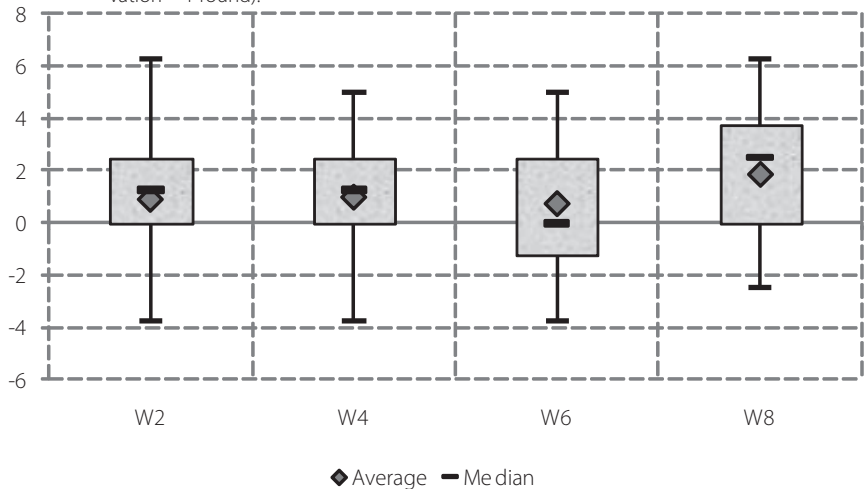
that the average participant thought that their ranking position based on the knowledge would be higher than the ranking position created at random. The majority believed that their entrepreneurship test results would be higher than the median, whereas only 50% of them could be placed above the median. The respondents overestimated their knowledge, which led to the increase in the number of companies on the market. Contrary to the result of the research conducted by Camerer and Lovo (1999), the number of companies in TEST rounds was not too big. The obtained result suggests that the respondents were risk averted. In the situation where the participants know that the financial result of their company mostly depends on themselves, they more often decide to take risks involved in choosing self-employment.

The profitability of self-employment depending on the market size

In the conducted experimental study the salary from self-employed work of all participants in total in the round was 100PLN and did not depend on the market size. The results of the study indicate that the average salary from self-employed work in the round was 1,13PLN per person, which means that the number of participants opting for this form of employment was on average 4,1 higher than the market size. According to the hypothesis H2, the profitability of self-employment do not depend on the market size. That is the number of persons deciding to start business activity is directly determined by the market size. However, it is not a priori clear whether the results of the study will confirm the assumptions. The main problem, very often occurring in this kind of studies, is the coordination of the decisions made by the participants, which may result in the high changeability of results. On the other hand, even when there is lack of coordination problems, the participants may assess differently the expected profit of entering the small market which on which the salary is high and the probability of success low, and differently when entering the big market, on which the proportions are reverse.

The results of the average salary from self-employed work depending on the market size are presented in the picture 3 below.

Picture 3. The average salary from self-employed work depending on the market size (W) (1 observation = 1 round).



	W2	W4	W6	W8
Average	0,92	1	0,75	1,87
Percentile 95	6,25	5	5	6,25
Percentile 75	2,5	2,5	2,5	3,75
Median	1,25	1,25	0	2,5
Percentile 25	0	0	-1,25	0
Percentile 5	-3,75	-3,75	-3,75	-2,5

Source: Independent study.

The average profits obtained by the participants for the particular market size are similar and are as following: W2 = 0,92, W4 = 1, W6 = 0,75, W8 = 1,87. As for the largest size (W8), the profits were statistically higher than the other profits, which is confirmed by the conducted non-parameter studies (Wilcoxon Test and Signs Test), the results of which are presented in the table 4 below.

Table 4. The tests on the gravity of differences between the average profits obtained by the participants from self-employed work depending on the market size (W).

N-6C	W2	W4	W6
W2	P=0,424 (p=0,671)		
W6	P=0,61 (p=0,542)	P=0,571 (p=0,568)	
W8	P=3,571 (p=0,001)	P=3,031 (p=0,002)	P=3,402 (p=0,001)

N-6C	W2	W4	W6
W2	P=0,285 (p=0,776)		
W6	P=0,465 (p=0,642)	P=0,522 (p=0,602)	
W8	P=2,82 (p=0,005)	P=3,005 (p=0,003)	P=3,586 (p=0,001)

Source: Independent study.

It is worth emphasising that in the rounds W8 as many as 50% of participants among all respondents achieved success (let's remind, in each group there were 16 participants) and the expected salary from self-employed work was not negative for the number of companies not higher than 13. It means that undertaking this form of employment was profitable when the expected number of companies was lower than 13/16 = 81,25%. The average profits obtained in rounds W8 at the level of 1,87PLN means that the average number of persons choosing self-employment in the rounds was 11,5, which constituted almost 72% of all participants. The remaining 28% of participants chose contract work, which may have resulted from strong risk aversion⁵. The hypothesis H2 was confirmed, with the exception of the biggest market.

Summarising the obtained results, the market has been balanced, which points to the risk aversion of the participants in the context of the undertaken form of employment. Significantly, in LOS rounds the risk of self-employed work was awarded with positive expected profits. However, in LOS rounds the awareness of the respondents of their influence on running the company resulted in a higher number of persons choosing self-employment.

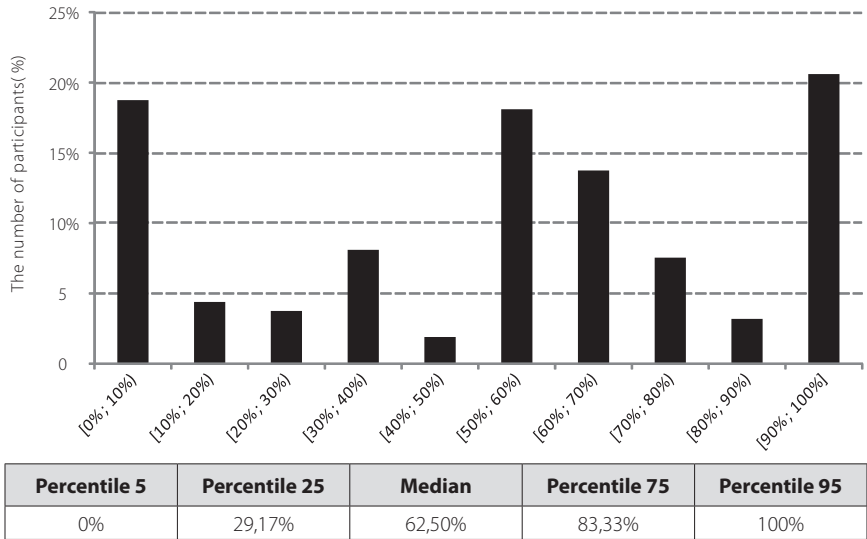
⁵ In reality there is a certain rate of persons who, independently of the situation on the market, do not want to run business activity, which results from their strong risk aversion in the context of the undertaken form of employment. This phenomenon could be accounted for the fact that higher profits in rounds W8 compared to the other rounds. A detailed analysis of this issue will be conducted in the sub-chapter 5.4.

The participants showed greater activeness connected with entrepreneurship when the risk involved in running business activity depended on them – on their knowledge, experience and the decisions made by them, and not on the outer factors on which they had no direct influence. Thus, the question remains: Were there big differences in this aspect among the participants? Did the women make different decisions than the men? Did the entrepreneurs differ from non-entrepreneurs? The answers to these questions are presented in subchapter 4.3.

The differences in the form of employment among the participants

In order to present initially the difference in the form of employment among the participants, the picture presenting the density of the division of self-employment in reference to the participants should be referred to.

Picture 4. The division of the frequency of undertaking self-employment by the participants (1 observation = 1 participant).



Source: Independent study.

The picture above presents the frequency of undertaking self-employment by the participants. The particular observations present the frequency of the choosing of this form of employment, as the average from all rounds, in reference to other participants (160 observations in total). The average participant chose self-employment in 56,8% of all cases. However, there is a great differentiation between the particular studies (the standard deviation is 32,4%). The respondents can be divided into 4 basic groups:

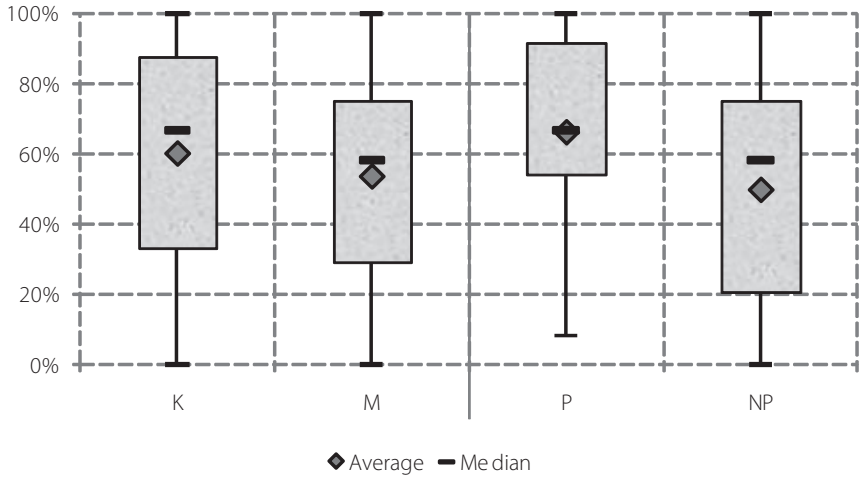
- (i) persons always, or almost always, choosing contract work – 15% of the respondents chose self-employment with the *frequency* lower than 10%, although as many as 9,38% of the participants never chose this form of employment;
- (ii) persons choosing self-employment rather seldom (the *frequency* 20% - 40%), only in particular situations – 13,75% of the participants;
- (iii) persons choosing self-employment rather often (the *frequency* 50% - 80%), though remembering about an alternative form of employment – 39,38% of participants;

(iv) persons always, or almost always, choosing self-employment – 20% of the participants chose self-employment with the *frequency higher* than 90%, however, as many as 13,75% of the participants chose this form of employment in all rounds.

The big number of the participants in the group (i) accounts for higher profits obtained in the rounds in which the market size was the highest - it was 8. Some respondents always chose a secure form of employment independently of the values of experimental variables, thanks to which in rounds W8 the competition among the self-employed was lower than in the rounds with smaller market size (W2, W4 and W6). A detailed analysis of the determinants of undertaking self-employment will be presented further on when the hypotheses H3_1 and H3_2, referring to the influence of gender and entrepreneurship on the undertaken form of employment, have been verified.

The hypotheses H3_1 and H3_2, put forward in this study, suggest that the frequency of choosing the particular forms of employment depends, on the one hand, on gender and, on the other hand, on the fact whether the person is an entrepreneur. Picture 5 presents the comparison of the frequency of choosing self-employment by men (M) and women (K), and entrepreneurs (P) and non-entrepreneurs (NP). The division of the frequency of choosing self-employment by the participants in terms of gender and entrepreneurship is included in the attachment 3.

Picture 5. The frequency of choosing self-employment by the participants in terms of gender and entrepreneurship.



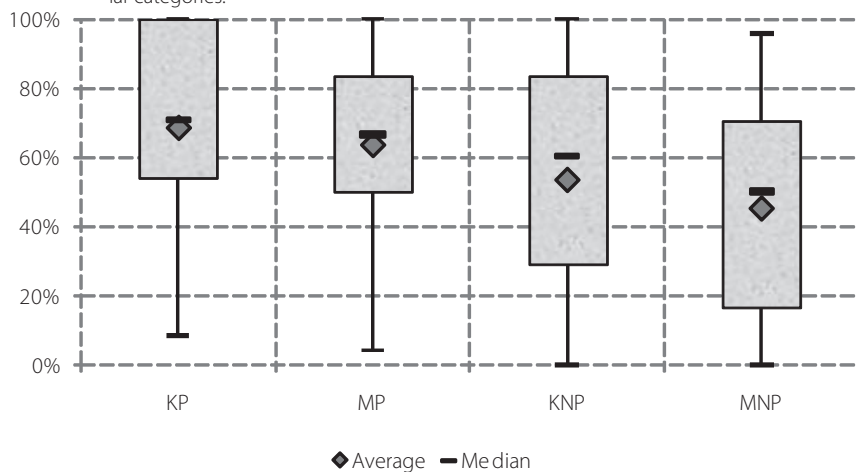
	K	M	P	NP
Average	60,10%	53,49%	66,24%	49,63%
Percentile 95	100%	100%	100%	100,00%
Percentile 75	88%	75,00%	91,67%	75,00%
Median	66,67%	58,33%	66,67%	58,33%
Percentile 25	33,33%	29,17%	54,17%	20,83%
Percentile 5	0,00%	0,00%	8%	0%

Source: Independent study.

According to the hypothesis put forward in the study and being in accordance with the real observations of the market, the men more often than women choose self-employment. The results of the study indicated that it is the women who more often choose this form of employment (on average in 60,1% of the cases compared to 53,49% of men). The conducted U Mann-Whitney test pointed to the statistical non-gravity of differences between the frequency of choosing self-employment by men and women ($P=1,403$; $p=0,161$). However, comparing the decisions made by the entrepreneurs and non-entrepreneurs. The frequency of choosing self-employment was higher than in the other group of participants (the average rates are respectively 66,21% and 49,63%). The U Mann-Whitney test confirmed the statistical gravity of the existing differences ($P=3,084$; $p=0,002$).

In order to verify the hypotheses H3_1 and H3_2, the comparative analysis of the four groups of the respondents was presented in the picture below: female entrepreneurs (KP), male entrepreneurs (MP), female non-entrepreneurs (KNP) and male non-entrepreneurs (MNP).

Picture 6. The frequency of choosing self-employment by the participants belonging to the particular categories.



	KP	MP	KNP	MNP
Average	68,75%	63,81%	53,71%	45,46%
Percentile 95	100%	100%	100%	95,83%
Percentile 75	100%	83,33%	83,33%	70,83%
Median	70,83%	66,67%	60,42%	50,00%
Percentile 25	54,17%	50,00%	29,17%	16,67%
Percentile 5	8,33%	4,17%	0%	0%

Source: Independent study.

Table 5. U Mann-Whitney test on the statistical gravity of differences in the frequency of choosing self-employment between the particular categories of the participants.

	KP	MP	KNP
KP	P=0,852 (p=0,394)		
KNP	P=2,013 (p=0,044)	P=1,205 (p=0,228)	
MNP	P=3,08 (p=0,002)	P=2,436 (p=0,015)	P=1,238 (p=0,216)

Source: Independent study.

Picture 6 clearly shows that the entrepreneurs more often chose self-employment than the non-entrepreneurs. This relation appeared both among women (the average were respectively: 68,75% and 53,71%) and among men (the average was respectively: 63,81% and 45,46%). The conducted U Mann-Whitney test proved the statistical gravity of differences, which is presented in table 5.

Finally, the hypothesis H3_2, suggesting that entrepreneurs more often choose self-employment than non-entrepreneurs and this difference refers to the groups of men and women, has been confirmed. Persons running or intending to run business activity are more willing to take risks as for the form of employment than persons who do not plan to run business activity. The choices of the participants made in the laboratory environment confirmed their actual choices, which was not a priori determined. This result shows that persons running business activity are entrepreneurs of their own accord, and not due to lack of alternative – they prefer self-employment and the consequences connected with it rather than contract work. On the other hand, persons not planning to run business activity prefer the secure income – even at the expense of its amount, which they confirmed when choosing contract work more often.

What is surprising, however, is lack of statistical gravity of differences in the frequency of choosing self-employment by men and women, which refers to both entrepreneurs and non-entrepreneurs (table 2). This observation is in contrast with the actual situation on the market. In reality, women more often than men choose self-employment, and the difference is particularly noticeable in the group of non-entrepreneurs, which the hypothesis H3_1 suggest. The obtained result means that there is no difference among genders in the attitude towards risk connected with insecurity of income. Women as often as men, maybe even more often, choose self-employment and the irregularity of income connected with it. The result among non-entrepreneurs is particularly surprising. The study indicated that there is a relatively small rate of women (compared to men) who, on the one hand, are not willing to run business activity and, on the other hand, are characterised by strong aversion to the insecurity of income. Only 19,57% of female non-entrepreneurs chose self-employment in less than 10% of all cases compared to 24,44% of male non-entrepreneurs. Thus, it is not true that women more often than men choose contract work fully aware, treating self-employment as a worse alternative, so the hypothesis H3_1 has been rejected.

The issue of effectiveness of female entrepreneurship support programmes in Poland may result from the fact that there is a relatively high rate of women, compared to men, who are fully aware that they do not want to run business activity. These decisions may be influenced by their attitude to taking risks and the existing cultural norms, main life objectives,

matrimonial and procreational plans. In the surveyed test sample there were no statistically important differences between men and women. That is why the results of the conducted study indicate that the programmes aimed at increasing female entrepreneurship may result in levelling the rates of companies established and run by men and women. However, it should be remembered that in the surveyed group there were persons at the young age, at which decisions about forms of employment are made. Moreover, the survey focused on persons of the greatest professional potential, for whom there are the slimmest chances of running business activity, that is, students of the last years of economic and managerial departments of the main schools of higher education in Poland. It made it possible to conduct the research among a relatively homogenic sample test – persons who are in a similar social group and do not differ significantly in terms of invisible specific features. That is why the results cannot be generalised in terms of the whole of Poland. Surely, the situation will be different in the country among persons with no higher education and of different age. In that case the differences regarding gender may appear to be significant, and the effectiveness of female entrepreneurship support programmes is definitely restricted to a large degree. However, in the surveyed group of people there were no statistically important differences in the attitude towards the form of undertaken employment in terms of gender, so there is no basis for such differences to occur in the market reality. The state support aimed at facilitating and speeding up the process of levelling female and male participation among all entrepreneurs is definitely intentional in this case.

The determinants of entrepreneurship accounting for the reasons for differences among the participants of particular groups

This part of the study constitutes an attempt to explain the differences in choices made the participants of the research. The basic reason may be the different assessment of the skills and abilities the participants have, which will be analysed in part 5.1.

The analysis of the choices of the participants belonging to particular categories in terms of the round type and the market size

The verification of the hypotheses H1 and H2 showed the influence of the round type and no influence of the market size on the decisions made by the participants about the form of undertaken employment. It is surprising whether the persons belonging to all categories more often chose self-employment in the rounds with the ranking list based on the results of the entrepreneurship test rather than based on the random factor?, or such a correlation occurs among the entrepreneurs? Did the men and the women similarly estimate their profits when they depended on their knowledge?, or Are there any differences among them in this matter? In order to provide answers to these questions, the following hypothesis was verified:

H4: Persons belonging to all categories of the respondents more often choose self-employment when their salary depends mainly on their knowledge and skills than on the random factor. Moreover, the entrepreneurs are more self-confident and assess their knowledge higher than the non-entrepreneurs. However, there is lack of differences in terms of gender.

This hypothesis suggests that the participants of all categories believed that the choice of self-employment would be more favourable to them in TEST rounds rather than in LOS rounds. As these rounds differ from one another only with the method of creating the ranking list of the companies, on average only 50% of the participants will be ranked higher, and the remaining 50% of the participants will be ranked lower than in the rounds in which the result depended on the random factor. That is why the confirmation of this thesis will signify that the participants overestimated their knowledge on entrepreneurship. Moreover, the hypothesis H4 suggests that the entrepreneurs are more self-confident and assess their knowledge higher than the non-entrepreneurs. There are no differences between men and women. The verification of the hypothesis H4 will be conducted on the basis of three sub-hypothesis:

H4_1: The frequency of choosing self-employment among the participants of each category is higher in TEST rounds than in LOS rounds.

H4_2: The participation of entrepreneurs among the respondents choosing self-employment was higher in TEST rounds than in LOS rounds.

H4_3: The participation of women among all the respondents choosing self-employment was the same in TEST round and LOS rounds.

The frequency of choosing self-employment by the participants belonging to the particular categories in TEST rounds and LOS rounds is presented in table 6.

Table 6. The frequency of choosing self-employment by the particular categories of respondents depending on the ranking list method.

	LOS	TEST	Change
KP	66,4%	71,1%	7,0%
MP	59,0%	68,6%	16,1%
KNP	50,9%	56,5%	11,0%
MNP	40,7%	50,2%	23,2%

Source: Independent study.

As the results show, the participants belonging to all categories more often decided on self-employment in TEST

rounds than in LOS rounds. Wilcoxon test pointed to the statistical gravity of differences among the participants in terms of both gender and entrepreneurship⁶, which means that the hypothesis H4_1 has been confirmed. The size of the changes was not identical. On the one hand, the men were more self-confident than the women and the percentage change of the frequency of choosing self-employment in TEST rounds and in LOS rounds was higher. On the other hand, surprisingly the change among the non-entrepreneurs was bigger than among the entrepreneurs.

These observations are confirmed by the comparison of the average participation of the particular categories of the respondents among all persons undertaking self-employment depending on the round type, which is presented in table 7.

⁶ The results of Wilcoxon test comparing the frequency of undertaking self-employment for the particular categories of the participants are the following: women P=2,392, p=0,017, men P=2,961, p=0,003, entrepreneurs P=2,076, p=0,038, non-entrepreneurs P=3,537, p<0,001.

Table 7. The average participation of the respondents of the particular categories among all persons undertaking self-employment depending on the ranking list method (one round = one observation).

	LOS	TEST	The rate of change
KP	27,4%	25,1%	-8,6%
MP	23,9%	25,6%	7,0%
KNP	27,8%	27,4%	-1,3%
MNP	20,9%	21,9%	5,0%

Source: Independent study.

The participation of women among all persons undertaking self-employment was lower in the rounds in which the ranking list was based on the entrepreneurship test than in the rounds with the ranking method based on the random factor. The conducted U Mann-Whitney test and Kolmogorow-Smirnow test showed the statistical gravity of differences regarding gender⁷, thus the hypothesis H4_3 has been rejected. It suggests that the women expected a lower score in the test than men. Interestingly, The biggest drop in income was noted in the case of the female entrepreneurs. It resulted from the highest frequency of choosing self-employment by them among all categories of the participants in LOS rounds (average 66,4%). The change in the ranking list method led to a relatively low increase in the frequency (average 71,1%); however, the participants of this category still chose this form of employment more often. The participation of the men among all respondents choosing self-employment increased, which refers to both the entrepreneurs (the average increase by 7%) and the non-entrepreneurs (the average increase by 5%). The conducted tests pointed to the statistical non-gravity of differences in terms of entrepreneurship⁸, thus the hypothesis H4_2 has also been rejected.

Summarising the conducted analyses, regardless of gender and entrepreneurship, the respondents more often chose self-employment in the rounds in which the salary for this form of employment mainly depended on themselves (their knowledge), and not on the random factor. It signifies that the participants belonging to each category expected their knowledge to enable them to make higher profits. Contrary to all expectations, there were no differences in the behaviour of the entrepreneurs and the non-entrepreneurs. It is possible that the experience of the entrepreneurs suggested that the theoretical knowledge checked in the entrepreneurship test is not in accordance with their practical knowledge and experience. As a result, the chances of scoring well in the entrepreneurship test are levelled among the entrepreneurs and the non-entrepreneurs. However, it is surprising that the female participation among all persons undertaking self-employment dropped in TEST rounds. On the one hand, women might have been more careful than men at the profit assessment, on the other hand, they might have rightly predicted that their knowledge on entrepreneurship is worse than that of men. That is why in part 5.2. the test results of the participants of the particular categories will be compared.

⁷ The results of the tests comparing the statistical significancy of differences in the change of the percentage participation of men and women, caused by the change in the ranking list method, are the following: U Mann-Whitney test $P = -2,743$, $p = 0,006$, and Kolmogorow-Smirnow test $D = -0,125$, $p < 0,05$.

⁸ The results of the tests comparing the statistical gravity of differences in the change of the percentage participation of entrepreneurs and non-entrepreneurs, caused by the change in the ranking list method, are the following: U Mann-Whitney test $P = -0,706$, $p = 0,48$, and Kolmogorow-Smirnow test $D = -0,05$, $p > 0,1$.

The knowledge on entrepreneurship

Hypothesis H4 referred to the assessment of one's own knowledge. One may wonder what the actual level of knowledge is and whether there are differences in this matter among the particular categories of the participants. The following hypothesis H5 may be put forward, which will be verified on the basis of two sub-hypotheses. respectively H5_1 and H5_2:

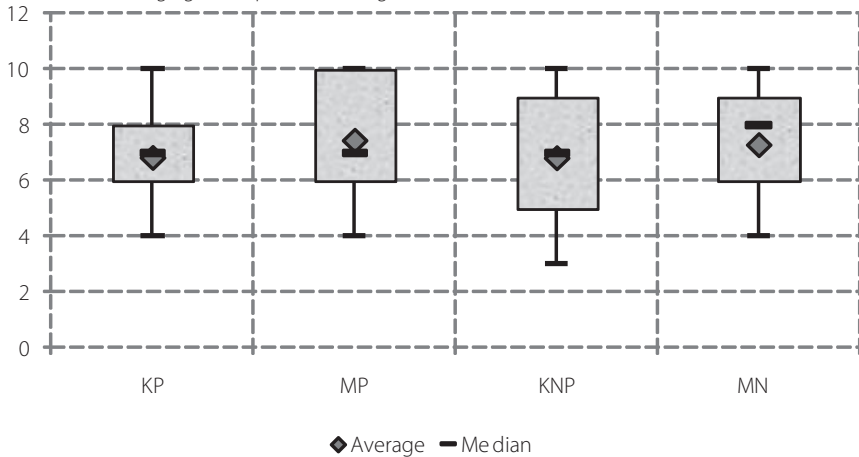
H5: Entrepreneurs have the same level of entrepreneurship knowledge like non-entrepreneurs. Similarly, there are no differences in terms of gender.

H5_1: Entrepreneurs got the same results in the entrepreneurship test like non-entrepreneurs.

H5_2: Women got the same result in the entrepreneurship test like men.

The results in the entrepreneurship test are presented in picture 7. The differences between the participants belonging to the particular categories are very small. On average, the entrepreneurs got a similar result to the result of the non-entrepreneurs. Comparing the results in terms of gender, it could be observed that the women rightly predicted the low score in the test. The women, both the entrepreneurs and the non-entrepreneurs, on average got the score by 0,5 point (maximum -11 points) than men. These differences appeared to be statistically unimportant. Thus, the hypothesis H5 has been confirmed.

Picture 7. The results of the entrepreneurship test according to the division of the participants belonging to the particular categories.



	KP	MP	KNP	MNP
Average	6,79	7,43	6,78	7,27
Percentile 95	10	10	10	10
Percentile 75	8	10	9	9
Median	7	7	7	8
Percentile 25	6	6	5	6
Percentile 5	4	4	3	4

Source: Independent study.

Summarising the conducted analysis, the participants of the experimental study, regardless of gender and entrepreneurship, chose more often self-employment when they knew that running business activity would depend mainly on them – on the knowledge, skills, experience and engagement, and not on fate and luck. It signifies that the increase in entrepreneurship, both male and female, could be achieved by simplifying the procedures connected with starting and running one’s own business activity. Thanks to that the entrepreneurs will be able to focus their attention on what should be the most important for them, that is on the work directly connected with running business and will be more willing to choose this form of employment.

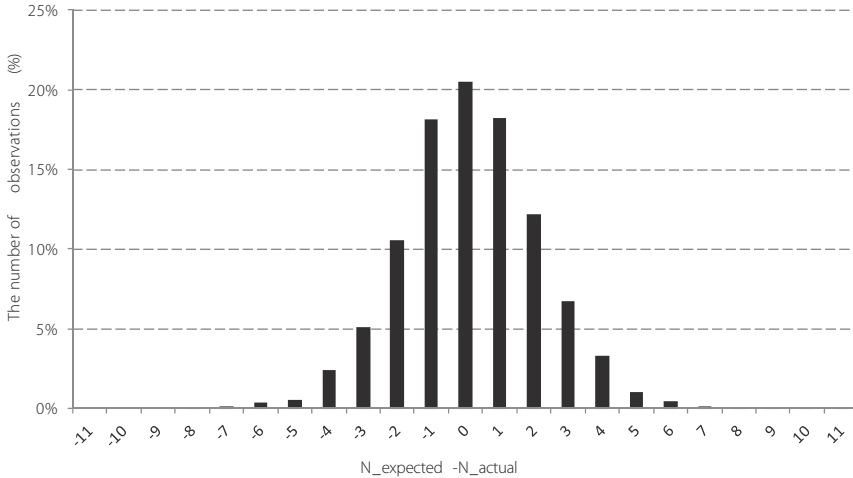
The expected number of companies

The reason for a great diversity of decisions made by the particular participants may have been the difference in the expected number of persons undertaking self-employment. Firstly, it should be checked whether the majority of the participants were able to estimate accurately the number of participants who decided on self-employment in the particular round, which is the basis for the hypothesis H6_1.

H6_1: The participants estimated accurately estimated the number of participants who decided on self-employment in the particular round.

Picture 8 presents the density of division of the variable which is the difference between the expected and the actual number of companies.

Picture 8. The division of the error of the prognosis about the number of participants who decided on self-employment in the particular round.



Percentile 5	Percentile 25	Median	Percentile 75	Percentile 95
-3	-1	0	-1	4

Source: Independent study.

The average error was 0,16 with the standard deviation 2,06. The conducted test proved that there is no evidence to reject the zero hypothesis suggesting that the average error was zero. Thus, the hypothesis H6_1 has been confirmed. The participants made conscious decisions about the form of employment being able to predict the power of the market competition.

One may wonder, though, whether the discrepancies among the respondents referring to the frequency of choosing self-employment resulted from the assessment of the power of the market competition. It could be assumed that the participants who underestimated the number of companies more often entered the market than the persons who overestimated their number. The following hypothesis could be put forward.

H6_2: The difference in the frequency of undertaking self-employment among the respondents results from different assessments in terms of the expected number of companies on the market. The persons who underestimated the competition on the market more often undertook self-employment than the persons who overestimated it.

Table 8 presents the rates of Spearman co-relation between the particular variables on the level of the participants (N=160). The parts in bold refer to the statistically important co-relations.

Table 8. The rates of Spearman co-relation between the particular variables (1 participant = 1 observation).

	Work	Test	Expected number	Actual number
Test	R=0,003 (p=0,671)			
Expected number	R=0,292 (p=0,542)	R=0,069 (p=0,384)		
Actual number	R=0,213 (p=0,001)	R=0,101 (p=0,202)	R=0,931 (p=0,001)	
Expected n - Actual n	R=0,252 (p=0,001)	R=0,036 (p=0,65)	R=0,223 (p=0,005)	R=0,088 (p=0,267)

Source: Independent study.

The obtained results enable to confirm the hypothesis put forward earlier – there is lack of co-relation between the test result and the frequency of choosing self-employment as well as there is a strong positive co-relation between the expected and the actual number of companies on the market. There was also a positive co-relation between the expected number of companies and the frequency of choosing self-employment, which could be accounted for by the variable of the market size. When it comes to the market size of 6 and 8, persons were both willing to enter the market and expect a large number of participants on it. The persons who often chose self-employment overestimated the expected number of companies. This result is explained by the so-called „false consensus effect”, that is the tendency to attribute your views to other persons. According to this concept, persons who want to be self-employed think that others will also choose this form of employment as it is profitable indeed. Since all the participants have the same information on the research, there is no evidence why the other persons would think differently from us. Analogically, the persons who choose contract work mainly underestimate the number of companies on the market believing that the other participants also consider this form of employment to be the best.

H6_3: More frequent decisions about self-employment in TEST rounds than in LOS rounds resulted from the underestimation of the level of the competition in the rounds of the one type and the overestimation in the rounds of the other type.

The results presented in table 9 confirm the hypothesis. In LOS rounds the participants more often overestimated the number of companies than in TEST rounds, in which underestimation was more common.

Table 9. The estimation of the number of the participants deciding on self-employment in the rounds of the particular types.

	Underestimation	Accuracy	Overestimation
LOS	32,40%	17,34%	50,26%
TEST	42,14%	23,70%	34,17%
ALL	37,27%	20,52%	42,21%

Source: Independent study.

The results above are confirmed by the analysis of the difference between the estimated and the actual number of companies. The average for the participants of all categories was higher than zero in LOS rounds and lower than zero in TEST rounds. The overestimation of the expected number of companies occurred independently of gender and entrepreneurship. Similarly, the participants of all categories slightly underestimated the competition of the market in TEST rounds, which is shown in table 10.

Table 10. The difference between the estimated and the actual number of companies in reference to the participants of the particular categories according to the round type (1 observation = 1 estimation in the round).

	LOS	TEST	TOTAL
KP	0,75	-0,07	0,34
MP	0,35	-0,11	0,12
KNP	0,42	-0,29	0,07
MNP	0,41	-0,13	0,14
Average	0,47	-0,16	0,16

Source: Independent study.

The obtained results lead to a very important conclusion. In the case when the number of the participants mainly

depends on the outer factors which they cannot influence directly, they relatively seldom decide on self-employment expecting stronger competition on the market than it really is. It is the effect of assuring oneself that the decision is right: „I chose contract work as self-employed work is not profitable. Surely, the competition on the market will be strong and I will not be able to have any influence on the profit.“ In TEST rounds, in which the participants were aware of the big influence on the salary, they more often undertook self-employment. The decision to enter the market was connected with the risk involved in the undertaking, that is why in order to increase it the participants analysed the market more thoroughly to estimate the competition properly. However, they underestimated the number of the companies on the market on the basis of prognoses being too optimistic, which is a common phenomenon: „I undertake self-employment as it is profitable for me – few participants will opt for this solution.“

The increase in both female and male entrepreneurship can be achieved by means of simple and clear administrative and legal procedures in terms of starting and running business activity. Moreover, entrepreneurship support programmes are necessary; they should

aimed at trainings and advice on how to understand the binding regulations. All these factors will lead to the situation when the persons who decide on self-employment will be able to focus their attention on the work directly connected with their business activity, feeling that their efforts, knowledge and skills, not the bureaucratic issues, influence the prosperity of their company. Additionally, thanks to such actions, self-employment will be undertaken mainly by competent persons who have broad knowledge and skills to run business activity, which may result in lower rates of companies going bankrupt.

Attitudes towards taking risks, emotions, trust

Another reason for the differences between the categories of the participants is their attitude to taking risks. The results of numerous research indicate that women have stronger risk aversion than men. One may wonder whether the pledged results are in accordance with the actual decisions. The following hypothesis should be put forward:

H7_1: Women have stronger risk aversion than men. This difference is noticeable particularly when it comes to the actual decisions, though it may also be visible in terms of the pledged decisions.

Comparing the attitude to taking risks by entrepreneurs and non-entrepreneurs, it is not a priori clear whether there are any discrepancies in this matter. The increased frequency of choosing self-employment by the entrepreneurs may result from stronger risk aversion of the non-entrepreneurs. On the other hand, the entrepreneurs may find the decision about self-employment less risky, compared to the non-entrepreneurs. Thus, the following hypothesis was put forward:

H7_2: Entrepreneurs have the same attitude to taking risks as non-entrepreneurs, but they consider the decision about running business activity to be less risky.

The confirmation of the above hypotheses will signify that the lower rate of female participation, compared to male

participation, among all entrepreneurs resulted from the difference in their preferences as for different forms of employment, which occur among persons of different gender. Women prefer the secure income without taking risks connected with running business activity. Men, however, opt for the reverse situation, that is being self-employed they are more willing to accept the irregularity of income. Moreover, the support forms used to increase the female and male entrepreneurship may be effective as long as they are aimed at increasing the awareness of the society about the actual risk connected with being self-employed and running business activity. A high rate of the society avoids running business activity because they seem to believe that it is connected with bigger risk, compared to the persons who actually choose this form of employment.

In the experimental study, the participants' attitude to taking risks was assessed by means of three independent methods testing: (i) the pledged risk; (ii) risk taken in a hypothetical situation; (iii) risk actually taken in the context of the choice of the employment form. The first approach meant that the participants were asked a closed question: „What is your attitude to taking risks?“. The answers in terms of the division into categories are presented in table 11.

Table 11. The participants' attitude towards taking risks – the pledged risk.

	I like taking even big risks	I like taking only slight risks, I avoid taking big risks	I don't think about risks involved when making a decision	I rather don't take risks	I definitely avoid risky situations	Difficult to say	I like taking risks
KP	8,8%	64,7%	5,9%	11,8%	5,9%	2,9%	73,5%
MP	14,3%	57,1%	5,7%	20,0%	0,0%	2,9%	71,4%
KNP	6,5%	43,5%	6,5%	39,1%	4,3%	0,0%	50,0%
MNP	11,1%	53,3%	2,2%	28,9%	2,2%	2,2%	64,4%
Total	10%	53,8%	5,0%	26,3%	3,1%	1,9%	63,8%

Source: Independent study.

The last column „I like taking risks” constitutes the sum of answers „I like taking even big risks” and „I like taking only slight risks, I avoid taking big risks”. On its basis it could be claimed that entrepreneurs like taking risks more often than non-entrepreneurs (regardless of gender). Among persons who avoid taking risks, the highest rate (50%) is in the group of female non-entrepreneurs. It signifies that these women are not entrepreneurs of their own accord, and it will be difficult to make them change their mind even by means of support programmes.

In the second method of testing the attitude towards taking risks the participants were to make two independent choices:

- (a) **„Imagine that you receive the salary of 3000 PLN. Which situation will you choose? (i) Secure onus of 1000 PLN; (ii) Lottery in which the bonus is 0 PLN (50% of chances) or the bonus of 2000 PLN (50% of chances).”**
- (b) **„Imagine that you receive the salary of 5000 PLN. Which situation will you choose? (i) 0: Secure loss of 1000 PLN; (ii) Lottery in which the loss is 0 PLN (50% of chances) or the loss of 2000 PLN (50% of chances).”**

The above choices, from the theoretical point of view, are identical and could be come down to the decision: (i) secure salary of 4000 PLN; (ii) Lottery, in which the payment is 5000 PLN (50% of chances) or 3000 PLN (50% of chances). Thus, the results of these choices should be identical. However, it appears that the words „loss” i „bonus” have a strong emotional influence on the respondents, who treat the above decisions differently, not comparable directly, due to which they very often make different choices – which is presented in table 12.

Table 12. The participants' attitude towards taking risks – a hypothetical situations.

	Lottery - bonus (% of risk takers)	Lottery – loss (% of risk takers)
KP	32,4%	82,4%
MP	31,4%	57,1%
KNP	15,2%	63,0%
MNP	13,3%	42,2%
Total	21,9%	60,0%

Source: Independent study.

The obtained results point to the stronger aversion to loss than the urge for bonus, which is in accordance with the results of other research. In the bonus lottery the majority of the participants (78,1%) chose the secure bonus. In this case there was a noticeable difference between entrepreneurs and non-entrepreneurs – the former more often took risks to get a higher bonus (about 32%) than the latter (about 14%). The difference in terms of gender was statistically unimportant. In the loss lottery the participants definitely more often took risks without accepting the secure loss. On the one hand, entrepreneurs more often chose the lottery, in which they were not able to make a loss. On the other hand, women definitely more often than men decided to take such risks without accepting the loss of money. Although only 73,5% of female entrepreneurs and 50% of female non-entrepreneurs declared that they liked taking risks, as many as 82,4% of female entrepreneurs and 63% of female non-entrepreneurs actually took risks in order to avoid the secure loss.

Finally, the third method of testing the attitude towards taking risks was in the form of a series of choices about the form of employment in the successive rounds. According to the analyses presented earlier in the report, entrepreneurs more often declared to undertake self-employment than non-entrepreneurs. However, there are no statistically important differences between men and women. In the table below the results of all three methods are presented.

Table 13. The participants' attitude towards taking risks – the general list.

	I like taking risks	Lottery – bonus (% of risk takers)	Lottery – loss (% of risk takers)	Self-employment
KP	73,5%	32,4%	82,4%	68,8%
MP	71,4%	31,4%	57,1%	63,8%
KNP	50,0%	15,2%	63,0%	53,7%
MNP	64,4%	13,3%	42,2%	45,5%
Total	63,8%	21,9%	60,0%	56,8%

Source: Independent study.

In conclusion, there are no significant differences between men and women in terms of their attitude towards taking risks. The obtained results do not confirm the thesis that the women's aversion to undertake the work in which the income is relatively unstable is the reason for a relatively low female participation among all entrepreneurs. However, there are discrepancies between entrepreneurs and non-entrepreneurs. The former more often declare and take actual risks than the latter. Thus, these persons are more willing to undertake work characterised by the irregularity of income.

Trust:

Another determinant of entrepreneurship can be trust. One may wonder whether there is a difference in trust towards people among men and women. Does the entrepreneurs' experience in work with others increase their trust towards others, or it is otherwise? In order to find answers to these issues, the participants of the experimental study were asked to choose the best answer, in their opinion, to the following question: „Generally speaking, do you think people can be trusted or you have to be careful when dealing with them?“The results are presented in table 14.

Table 14. The participants' attitude towards taking risk – the general list.

	I can almost always trust people	Generally people can be trusted	Generally you should be careful when dealing with people	You should almost always be careful when dealing with people	Difficult to say	People can be trusted
KP	2,9%	17,6%	61,8%	14,7%	2,9%	20,6%
MP	2,9%	28,6%	51,4%	14,3%	2,9%	31,4%
KNP	2,2%	30,4%	50,0%	10,9%	6,5%	32,6%
MNP	0,0%	46,7%	35,6%	13,3%	4,4%	46,7%
Total	2%	31,9%	48,8%	13,1%	4,4%	33,8%

Source: Independent study.

The last column „People can be trusted“ is the sum of answers „You can almost always trust people“ and „Generally people can be trusted“. On its basis it could be claimed that entrepreneurs trust people less than non-entrepreneurs. Moreover, women trust people less than men. The least trustful group is the category of female entrepreneurs, and the most trustful are male non-entrepreneurs.

Emotions:

The spontaneity of decision-making was also tested. The results are presented in table 15.

Table 15. The participants' attitude towards taking risk – the general list.

	I usually make spontaneous decisions, driven by emotions	I equally often make spontaneous and thought-out decisions	I usually contemplate before making a decision	Difficult to say	Emotional attitude
KP	17,6%	47,1%	35,3%	0,0%	64,7%
MP	5,7%	42,9%	51,4%	0,0%	48,6%
KNP	4,3%	58,7%	34,8%	2,2%	63,0%
MNP	8,9%	46,7%	42,2%	2,2%	55,6%
Total	9%	49,4%	40,6%	1,3%	58,1%

Source: Independent study.

It was assumed that the emotional attitude towards making decisions (the last column) characterises persons who to the question: „How do you make decisions?“ gave the following answer: „I usually make spontaneous decisions, driven by emotions“ or „I equally often

make spontaneous and thought-out decisions". The results prove that women are more emotional and spontaneous at making decisions than men. However, there is lack of differences between entrepreneurs and non-entrepreneurs.

The comprehensive model of regression

In order to assess the entrepreneurship determinants comprehensively, the logit model was estimated with random effects (random-effects logistic regression). The data were obtained by the means of panel structure – 24 observations for each of 160 participants. The total number of observations was 3840. The explanatory variable was the form of undertaken employment (work). Below there is a detailed description of the particular variables included in the model.

Work	The form of employment: 0 - contract, 1 - self-employed
Type	Experimental variable defining the way of creating the ranking list in the particular round: 0-random, 1-test
Size	Experimental variable defining the market size in the particular round: 2, 4, 6, or 8
Excess	The difference between the predicted number of the participants deciding on self-employment in the particular round apart from us and the size marker
Entrepreneurship	Is the participant entrepreneurial? 0: I run or plan my business activity or run courses, trainings or other forms of business activity 1: I do not run any business activity
Gender	The gender of the respondent: 0 – woman, 1 – men
Test	The number of correct answers in the test
Pref_1 (L bonus)	Imagine you receive payment of 3000 PLN. Which will you choose? 0: Safe bonus of 1000 PLN 1: Lottery, with bonus of 0 PLN (50% of chances) or bonus of 2000 PLN (50% of chances)
Pref_2 (L loss)	Imagine you receive payment of 5000 PLN. Which will you choose? 0: Safe loss 1000 PLN 1: Lottery with loss of 0 PLN (50% of chances) or loss of 2000 PLN (50% of chances)
Risk *	What is your attitude to taking risks and gambling? 0: I like taking even big risks 1: I like taking only small risks, I avoid taking big risks 2: I do not think about the risk when making a decision 3: I do not rather take risks 4: I definitely avoid risky situations 5: Difficult to say
Trust *	Generally speaking, do you think that people should be trusted ,or you should be careful when dealing with people? 0:You can almost always trust people 1: Generally, people can be trusted 2: Generally, you should be careful when dealing with people 3: You should almost always be careful when dealing with people 4: Difficult to say
Emotions *	How do you make decisions? 0: I usually make spontaneous decisions, driven by emotions 1: I equally often make spontaneous and thought-out decisions 2: I usually contemplate before making a decisions 3: Difficult to say

* As the variables: Risk, Trust and Emotions cannot be presented in the form of a scale, so they were analysed as qualitative variables, where the basis value is 0.

Model 1 – general:

```

Random-effects logistic regression      Number of obs      =      3840
Group variable: id                    Number of groups   =       160

Random effects u_i ~ Gaussian          Obs per group: min =       24
                                         avg  =      24.0
                                         max  =       24

Log likelihood = -1634.5646            Wald chi2(20)     =     413.31
                                         Prob > chi2       =     0.0000
    
```

work	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
Entrepre	-1.223896	.4572389	-2.68	0.007	-2.120068	-.3277246
Gender	-.8694135	.448661	-1.94	0.053	-1.748773	.0099459
Type	.6877782	.0963309	7.14	0.000	.4989731	.8765834
Size	.4518435	.0237822	19.00	0.000	.4052313	.4984557
Excess	-.1420564	.029347	-4.84	0.000	-.1995755	-.0845373
Test	-.0314621	.1104546	-0.28	0.776	-.2479491	.185025
Pref_1	.7010186	.5538579	1.27	0.206	-.384523	1.78656
Pref_2	-.9584642	.5006329	-1.91	0.056	-1.939687	.0227583
_iTrust_1	-.4544835	1.590587	-0.29	0.775	-3.571977	2.66301
_iTrust_2	.0677128	1.573209	0.04	0.966	-3.01572	3.151146
_iTrust_3	-.1391482	1.66057	-0.08	0.933	-3.393805	3.115509
_iTrust_4	.5990367	1.849987	0.32	0.746	-3.026871	4.224944
_iEmotions_1	-.8304621	.8458048	-0.98	0.326	-2.488209	.8272848
_iEmotions_2	-1.009515	.8414653	-1.20	0.230	-2.658756	.6397268
_iEmotions_3	-.4315372	2.115614	-0.20	0.838	-4.578065	3.714991
_iRisk_1	-1.743105	.7849078	-2.22	0.026	-3.281496	-.2047139
_iRisk_2	-1.721142	1.182371	-1.46	0.145	-4.038547	.5962616
_iRisk_3	-3.461627	.8720297	-3.97	0.000	-5.170774	-1.752481
_iRisk_4	-1.947989	1.51083	-1.29	0.197	-4.909161	1.013184
_iRisk_5	-3.151759	1.673021	-1.88	0.060	-6.43082	.1273012
_cons	3.205068	1.96951	1.63	0.104	-.6551003	7.065236
/lnsig2u	1.849102	.1581691			1.539096	2.159108
sigma_u	2.520737	.1993513			2.158791	2.943367
rho	.6588682	.0355502			.5861929	.7247727

Likelihood-ratio test of rho=0: chibar2(01) = 1273.63 Prob >= chibar2 = 0.000

The above results prove that the model is good and the parameters are statistically important altogether. Not all variables affected the decisions about entrepreneurship. In particular all levels of variables: Trust and Emotions and Test variable were insignificant statistically. That is why the reduced model was estimated, excluding these variables.

Model 2 – reduced:

```

Random-effects logistic regression          Number of obs    =    3840
Group variable: id                       Number of groups =    160

Random effects u_i ~ Gaussian             Obs per group: min =    24
                                           avg   =    24.0
                                           max   =    24

Log likelihood = -1636.0599                Wald chi2(12)    =    411.65
                                           Prob > chi2      =    0.0000
    
```

Work	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
Entrep	-1.295094	.4478799	-2.89	0.004	-2.172922	-.4172653
Gender	-1.009986	.4435774	-2.28	0.023	-1.879382	-.1405904
Type	.6878977	.096334	7.14	0.000	.4990865	.8767089
Size	.4518503	.023782	19.00	0.000	.4052384	.4984622
Excess	-.1422083	.0293489	-4.85	0.000	-.1997311	-.0846856
Pref_1	.7845291	.5563447	1.41	0.158	-.3058865	1.874945
Pref_2	-.9144084	.4787118	-1.91	0.056	-1.852666	.0238495
_iRi sk_1	-1.804342	.7583185	-2.38	0.017	-3.290619	-.3180655
_iRi sk_2	-1.898279	1.166831	-1.63	0.104	-4.185226	.3886676
_iRi sk_3	-3.497181	.8416118	-4.16	0.000	-5.14671	-1.847652
_iRi sk_4	-1.87691	1.454329	-1.29	0.197	-4.727341	.9735223
_iRi sk_5	-3.044311	1.655001	-1.84	0.066	-6.288052	.199431
_cons	2.167184	.941745	2.30	0.021	.3213979	4.012971

/lnsig2u	1.872302	.1578559			1.562911	2.181694

sigma_u	2.550147	.2012779			2.184649	2.976795
rho	.6640633	.035215			.5919574	.7292551

Likelihood-ratio test of rho=0: chibar2(01) = 1307.75 Prob >= chibar2 = 0.000						

In order to check whether the omission of the variables does not worsen the model, LR test was conducted testing the zero hypothesis suggesting that the omitted variables are significant altogether. There was LR statistics calculated and it was 2,99. LR statistics is in the form of chi square with 8 levels of freedom. That is why P_value = 0,935, which signifies that there is no basis to reject the zero hypothesis. Thus, model 2 – the reduced model is accurate.

In the obtained model the following variables appeared to be statistically important:

Entrepreneurship (Entrep – entrepreneurial persons chose self-employment more often.

Gender (Gender) – women more often than men chose self-employment. However, this variable is not important at the level of p=0,01. In many models it was also not important at the level of p=0,05. That is why the gravity of differences in terms of gender remains a controversial issue. Surely, it can be stated that it is not true that men more often than women chose self-employment.

The round type (Type) – in TEST rounds, in which the salary of the participants depended on the entrepreneurship test results, the respondents chose self-employment than in LOS rounds.

The market size (Size) – the bigger the market size, that is more companies can be successful, the more persons decided on self-employment.

The expected excess of the number of companies on the market (Excess) – the bigger the expected difference between the number of companies on the market (apart from us) and the size market, the less often the participants decided on self-employment. It signifies

that the expected level of the competition on the market influenced the participants' decisions about self-employment.

The declared risk (IRisk) – the higher the declared risk, the more frequent the decision about self-employment.

One may wonder that such features like emotions and spontaneity, trust or the risk taken in the context of the amount of the salary did not account for the choices of the respondents about the form of undertaken employment. In the earlier part of the report it was shown that these variables co-related with the Entrepreneurship variable, which affects the frequency of choosing self-employment. These features influenced only indirectly (through gender and entrepreneurship) the analysed choices.

Conclusions

In the report herein the experimental study has been presented, the main aim of which was to examine the entrepreneurship determinants including the differences in terms of gender (men and women) and the form of employment (entrepreneurs vs non-entrepreneurs). The participants of the research were graduates and students of last years of economic and managerial departments of the main schools of higher education in Poland, that is persons at young age, having the specialised knowledge on self-employment and running business activity. The experiment was modelled on the approach of Camerer and Lovallo (1999). Apart from the comparison of entrepreneurs and non-entrepreneurs, an important change was to give the study the specific context, which was aimed to increase the outer accuracy of the study. Thus, the instructions of the experiment were not abstract, they clearly stated that the decisions the respondents made referred to the labour market, and the test questions (on the basis of which the ranking list was created) checked the specific knowledge on entrepreneurship.

Camerer i Lovallo (1999) conducted their research on students from economic and managerial departments of schools of higher education in the USA. The most important conclusion of their study was the optimism of the respondents (too great optimism), resulting in an excessive number of established companies. According to the authors, that result reflects the market reality, in which most of newly-established companies goes bankrupt. What is more, despite the accessibility of unfavourable statistics in this field, new cohorts of entrepreneurs establish new companies hoping that their undertaking will survive and make a profit. This result was not confirmed in the research in the herein report. The reverse tendency can even be seen – the respondents' strong aversion to taking risks in the context of the form of employment resulted in rarely made decisions about self-employment. Although the participants of the research accurately predicted that their expected salary would be higher if they opted for self-employment, they decided on secure profits with lower contract work salary.

This results directly leads to the conclusion that the need for entrepreneurship support may be existent in Poland.

Indeed, one of the ways of supporting entrepreneurs is the restriction of the so-called outer risk of self-employment. The term of outer risk refers to all factors affecting the position of the company on which the owner has no direct influence and which do not consti-

tute the element of their activity, eg. complex procedures of starting and running business activity, complicated tax systems (VAT tax rates), ineffective activities of courts and administration, difficulties with obtaining outer sources of financing and so forth. However, it should be considered whether the actions aimed at lowering the outer risk of becoming self-employed will result in the increase in the number of new companies on the market? The obtained results, suggesting that the risk is the main barrier of starting one's own business, incline to cautious optimism.

One of the significant questions posed by the authors was whether the visible in reality differences in the number of companies run by men and women will also appear in the experimental environment reality. It appears that they are not. Women undertaken self-employment as often as men, in some cases even more often. Women and men behaved in a similar way and made almost identical decisions. This result may indicate that the lower number of female companies does not result from their conscious choices, but from more severe, compared to men, restrictions (eg. social, family) which they come across in the outer world and which were non-existent in the experiment. Of course, the results of the experiment should be treated carefully – it referred to a small and non-representative test sample and enabled to analyse only a few aspects of the decision about starting business activity (connected with their attitude towards risk taking and self-confidence). The results are in accordance with the results of qualitative and quantitative surveys presented in „Female entrepreneurship in Poland” report, which points to the ongoing process of changes in the traditional model of Polish families, in which the woman takes care of children and the man provides financially for the family. It may be assumed on the basis of the experimental study that the changes will result in the changes in the structure of the established companies, which will level gradually.

Appendices

Appendix 1. The instruction of a sample experimental session

INSTRUCTION

Welcome!

We ask you to switch of your mobile phones and not to communicate with other participants of the experiment. If you have any questions, please raise your hand.

The experiment is anonymous: the other participants will not be able to say who made which decisions and what result they scored and what salary they received.

On entering the experiment you have capital of 20 PLN. Your final salary received in the experiment will depend on your decisions and the decisions of the experiment participants. Payment will be received on the completion of the experiment.

Each of **6 participants** will play the role of an employee deciding on the form of employment: **(i) contract work**, or **(ii) self-employment**.

The experiment will consist of 24 round. The course of each of them will be the following:

1. You will be given some information on the market size (the number of companies which will be successful in the particular round), which directly influences the salary received from self-employed work, as was explained below.
2. The participants in the particular round predict the number of persons who will decide on self-employment and they choose themselves the form of undertaken employment.
3. The participants find out the number of the employees who decided on self-employment. The participants have also constant access to the history of all previous rounds.

Payment awarded for the participation in the experiment:

Your payment for the participation consists of three parts:

(i) Payment for the accurate number of the participants in the particular round who decided on self-employment: **0,5 PLN per correct answer.**

(ii) Payment for work from in one of the selected rounds. The payment depended on the selected form of employment. The payment from contract work is **0 PLN**. The payment from self-employed may be positive or negative. It depends on the market size and on the ranking position of the company, which is presented below. **The ranking position was created on the basis of entrepreneurship test result**, which will be conducted on the completion of all rounds of the experiment. The test result will depend on the number of correct answers. If two or more persons have the same number of points, then the final order will be decided on the time of giving answers in the test order. On the ranking list there are only these participants who chose self-employment in the particular round.

Payment from self-employed work				
Ranking list position	Market size			
	2	4	6	8
1	67 zł	40 zł	29 zł	22 zł
2	33 zł	30 zł	24 zł	19 zł
3	-20 zł	20 zł	19 zł	17 zł
4	-20 zł	10 zł	14 zł	14 zł
5	-20 zł	-20 zł	9 zł	11 zł
6	-20 zł	-20 zł	5 zł	8 zł
7	-20 zł	-20 zł	-20 zł	6 zł
8	-20 zł	-20 zł	-20 zł	3 zł
Others	-20 zł	-20 zł	-20 zł	-

Note: the companies which did not achieve success make a loss of 20 PLN.

(iii) Payment for correct answers in the entrepreneurship test: 0,5 PLN per each correct answer.

Example:

During the whole experiment the person predicted accurately 5 times the number of participants who decided on self-employment. The round was drawn in which the size market was 4 and this person chose self-employment and was classified 3 on the ranking list. Moreover, the person scored 6 correct answers in the entrepreneurship test.

The payment for this person will be the following:

- capital at the beginning of the experiment: 20 PLN,
- payment for accurate prediction of the number of the participants being self-employed: $5 \cdot 0,5$ PLN = 2,5 PLN,
- the payment for the work in one drawn round: 20 PLN,
- payment for the correct answers in the entrepreneurship test: 3 PLN,
- total payment: 45,5 PLN.

Before the first paid round, there are three test rounds. Their purpose is to get familiar with the rules of the game – they have no influence on the salary. It is a good chance to „experiment“ using different strategies. It means that the choices of the other participants may be significantly different than in paid rounds.

Raise your hand if you have any questions or press the button on the screen to continue.

Appendix 2. The average profit obtained from self-employed work in the particular rounds and the experimental groups depending on the round type.

The average profit obtained from self-employed work in LOS rounds:

Round no.	Gr1	Gr2	Gr3	Gr4	Gr5	Gr6	Gr7	Gr8	Gr9	Gr10
1	3,75	3,75	0	1,25	1,25	3,75	1,25	1,25	0	3,75
2	6,25	6,25	-2,5	1,25	1,25	1,25	1,25	3,75	5	0
3	2,5	5	1,25	5	1,25	2,5	0	0	-1,25	2,5
4	1,25	0	1,25	3,75	5	5	0	0	0	3,75
5	1,25	3,75	-2,5	2,5	0	0	0	0	2,5	1,25
6	5	6,25	0	3,75	-3,75	0	1,25	0	-1,25	1,25
7	1,25	6,25	0	2,5	2,5	-1,25	0	-1,25	0	2,5
8	0	6,0625	1,25	2,5	1,25	5	3,75	3,75	2,5	1,25
9	3,75	5	2,5	3,75	2,5	2,5	1,25	3,75	1,25	3,75
10	0	2,5	0	3,75	0	1,25	-1,25	0	-1,25	0
11	3,75	3,75	1,25	3,75	2,5	0	1,25	2,5	0	3,75
12	0	6,25	-1,25	6,25	1,25	2,5	1,25	1,25	2,5	2,5

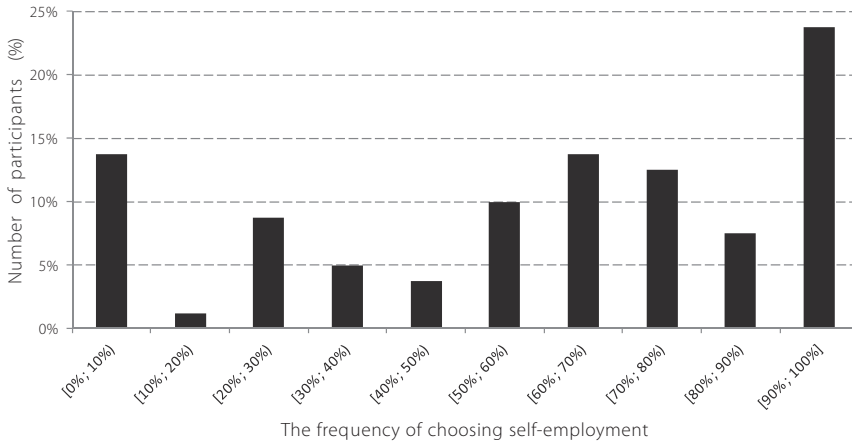
The average profit obtained from self-employed work in TEST rounds:

Round no.	Gr1	Gr2	Gr3	Gr4	Gr5	Gr6	Gr7	Gr8	Gr9	Gr10
1	1,25	3,75	1,25	2,5	3,75	0	0	-2,5	-1,25	0
2	5	3,75	-2,5	1,25	5	1,25	-1,25	-6,25	-2,5	0
3	-1,25	2,5	0	3,75	-1,25	2,5	1,25	-3,75	-5	-2,5
4	5	2,5	-2,5	1,25	2,5	1,25	-1,25	-6,25	-2,5	1,25
5	2,5	5	-1,25	1,25	0	1,25	-1,25	-2,5	-3,75	-1,25
6	3,75	3,75	0	-1,25	0	1,25	0	-3,75	-1,25	0
7	2,5	6,25	-1,25	3,75	0	2,5	-1,25	-5	-2,5	0
8	6,25	6,25	0	2,5	0	1,25	2,5	-1,25	-2,5	-1,25
9	2,5	6,25	1,25	2,5	1,25	0	-1,25	-2,5	-3,75	2,5

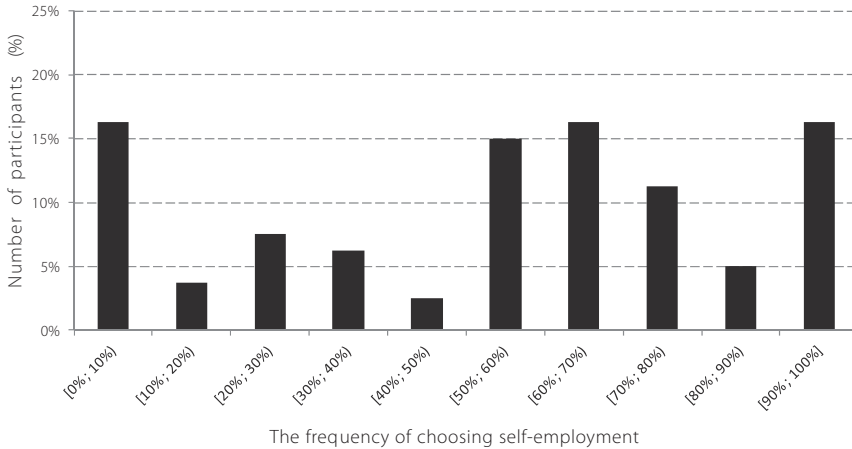
Round no.	Gr1	Gr2	Gr3	Gr4	Gr5	Gr6	Gr7	Gr8	Gr9	Gr10
10	1,25	3,75	1,25	2,5	2,5	1,25	2,5	-3,75	-3,75	-1,25
11	1,25	3,75	2,5	1,25	1,25	0	-1,25	-2,5	0	-1,25
12	0	3,75	0	1,25	1,25	0	-2,5	-3,75	-2,5	0

Appendix 3. The division of the frequency of choosing self-employment depending on gender and entrepreneurship (1 observation = 1 participant)

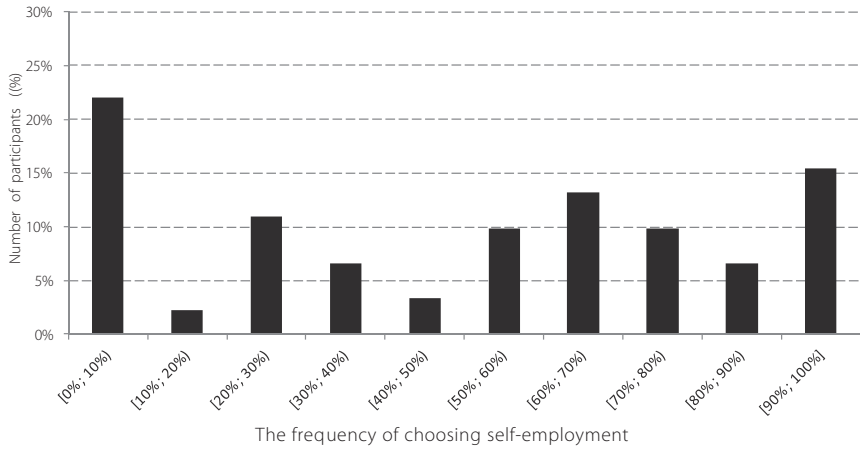
Part 1: Women



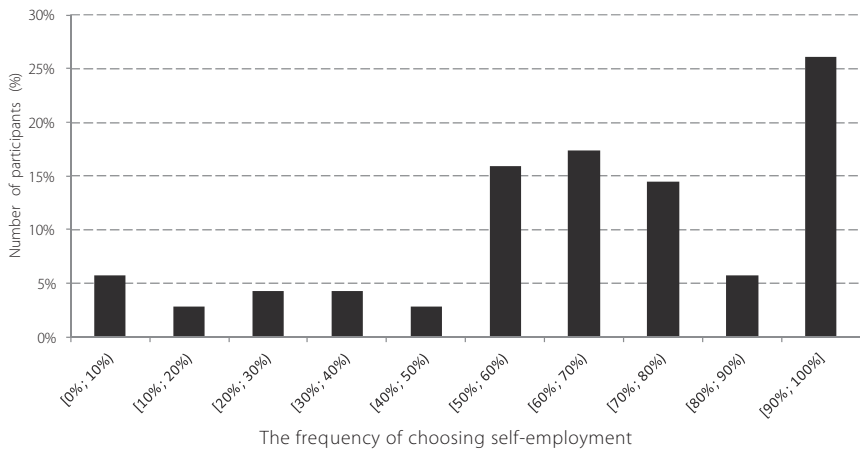
Part 2: Men



Part 3: Entrepreneurs



Part 4: Non-entrepreneurs





The Polish Agency for Enterprise Development (PARP) is a government agency subject to the Minister of Economy. It was established under the act from 9th November, 2000. Its objective is to manage funds from the State treasury and the European Union resources aimed at supporting entrepreneurship and innovativeness, as well as human resources development.

In the 2007–2013 financial perspective the Agency is responsible for implementing activities under three operational programs: Innovative Economy, Human Capital and Eastern Poland Development.

One of the Agency's priorities is to promote innovative attitudes and to encourage entrepreneurs to implement the latest technologies in their companies. In order to achieve this PARP runs Innovation Portal devoted to the various aspects of innovation (www.pi.gov.pl), as well as an annual competition - the Polish Product of the Future. Representatives of SMEs can participate in regular meetings in the form of the Innovative Enterprises Club.

Both entrepreneurs and persons willing to start business activity can acquire knowledge and broaden their competences via PARP Academy Education (www.akademiparp.gov.pl) - e-learning portal offering training, coaching and mentoring. With the web.gov.pl website, the PARP supports development of e-business. The Enterprise Europe Network operating under PARP offers comprehensive information about the European Union law and the rules of running business in the Common Market.

National Services System, established by the PARP, helps to start and develop business activities. In over 150 NSS centres (including: Consultation Points, the National Innovation Network, loan and guarantee funds, which cooperate under the NSS) all over Poland entrepreneurs and persons willing to start business activity can acquire information, advice and trainings useful in running business - they can also obtain a loan or a guarantee. Moreover, the PARP runs the NSS web portal: www.ksu.parp.gov.pl and cooperates with Regional Financing Institutions (RFI) which are PARP's regional partners in implementing selected activities.

The Agency is also active in research areas, conducting surveys and analysis in the following areas: entrepreneurship, innovation, human resource development and business support institutions. Each year there is a report on SME sector prepared which provides detailed information on the development of entrepreneurs in Poland. The outcome of the research constitutes the basis for support instruments and other activities implemented by the PARP (<http://badania.parp.gov.pl>).

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