

DETERMINANTS OF FEMALE ENTREPRENEURSHIP IN POLAND

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ABSTRACT

Aim: Female entrepreneurship is a still-untapped economic potential. To trigger it, it is necessary to better recognize barriers to its development. Thus, the aim of the research was to identify the motives that make women start their own businesses, the reasons why they postpone or decline such decisions, the barriers that they encounter when running a business, and their priorities concerning professional careers and family.

Methods: Applied methods include an e-mail survey and direct interviews, both using a questionnaire. The gathered data was processed using standard qualitative data analysis tools and descriptive analysis. **Results:** Women decide on their own business mainly because of negative experiences of being an employee and, to a lesser degree, because of a lack of satisfactory job offers or a lack of job offers at all. However, they often postpone starting their own business because of subjective reasons: the feeling that they lack experience, the lack of self-confidence, the fear of failure, and objective ones: lack of capital. The identified barriers in women running businesses are mainly universal, not gender-related, i.e., high taxes, problems with finding employees, and frequent changes in legal and administrative regulations. Limited time devoted to family is the only gender-related barrier. However, a considerable share of respondents claims that there are no bottle-necks to female entrepreneurship in Poland. **Conclusions:** To trigger the potential of female entrepreneurship, we recommend two types of actions: training, mentoring and promoting success stories aimed at decreasing the subjective barriers to women starting businesses and actions aimed at diminishing the universal, not gender-related obstacles in running businesses in Poland.

Key words: female entrepreneurship, determinants, Poland

JEL code: J16

INTRODUCTION

Entrepreneurship has been a long-studied and discussed phenomenon, broadly acknowledged as a driver of economic and social development in many regional and national contexts. However, female entrepreneurship, also called women entrepreneurship, has a much shorter history, connected with social and cultural changes triggering gender equality and enabling women to take different social roles and become active actors in the labor market.

Growing in number and contributing to social and economic development more and more, female entrepreneurs in the European Union are still a minority compared to businessmen [Estrin and Mickiewicz 2011, Rugina 2018]. As the European Commission informs, in 2021, there were nearly 25 million self-employed workers in the EU, of which about 8.2 million were women [European Commission 2022]. This relation is also true at the national level, as female self-employment rates were lower than male self-employment rates in all EU member states, including Poland. That is why

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female entrepreneurship is considered a still-untapped potential that needs support in overcoming gender-related barriers to fully contribute to economies [European Investment Bank 2022] and meet the requirements of Sustainable Development Goals 2030, encompassing gender equality. As the OECD and the European Commission [2021] highlight, “the longstanding gender gap in entrepreneurship represents a missed opportunity for innovation, social and economic value creation, and job creation”. To transform the potential of female entrepreneurship into an economic driving force, governments and international institutions must monitor the established and emerging determinants.

Although the first and seminal studies on female entrepreneurship were published in 1976 [Schwartz 1976] and in 1986 [Bowen and Hisrich 1986], women entrepreneurship evolved as an independent field of studies much later – at the beginning of the 21st century – when researchers recognized entrepreneurship as a “gendered phenomenon” [Jennings and Brush 2013]. Growing all over the world significantly, women entrepreneurship has attracted even more attention over the last two decades [Sarri and Trihopoulou 2005, Aidis et al. 2008, Saumik and Vengadeshvaran 2013, Ramadani et al. 2015, Alsos et al. 2016, Cutillo and Centra 2017, Serafimova and Petrevska 2018]. Still, due to complex conditions varying between countries and regions, women entrepreneurship is considered understudied [Minniti and Naudé 2010, Loza 2011, Brush and Cooper 2012, Pogesi et al. 2016, Santos et al. 2018, Bastida 2021]. It requires further investigation [Henry et al. 2016, Jacob et al. 2023] to provide good recognition of the matter as a basis for developing and implementing evidence-based policies aimed at supporting female entrepreneurship [European Commission and OECD 2017, European Commission 2020b, European Investment Bank 2022, Martínez-Rodríguez 2022].

Poland is one of the Central and East European countries that underwent a transition from the centrally planned socialist economy to the free market, subsequently joining the European Union and its single market. Entrepreneurship has been a crucial factor in those changes. Although women’s participation in entrepreneurship has significantly advanced in Poland

since that time, gender disparities in entrepreneurship itself and in the labor market persist – in 2022, the Gender Equality Index ranked Poland 22nd in the EU [European Institute for Gender Equality 2022].

Women represent more than half of the Polish population, but they constitute the minority of entrepreneurs [European Commission 2022, Global Entrepreneurship Monitor 2022]. Over the recent years, the index of total early-stage entrepreneurial activity for the female working-age population in Poland has been falling continuously from a higher than the EU average in 2017 to a lower than the EU average in 2018 and the subsequent years. In 2018, the index for Poland equaled 4.46 and the EU 5.65; in 2019, Poland 5.09 and the EU 7.52; in 2020, Poland 2.36 and the EU 6, and in 2021, Poland 1.65 and the EU 6.9 [European Commission 2018, 2019, 2020a, SME Performance Review 2022/2023]. Despite these negative trends, female entrepreneurship in Poland is said to have tremendous potential, as more than 50% of the unemployed, economically inactive or working women would consider starting their own business [Jancewicz 2014].

Several studies on female entrepreneurship in Poland have been carried out so far, giving insight into this important matter [e.g. Lituchy and Reavley 2004, Wasilczuk and Zieba 2008, Borowska 2013, Gawel 2013, Jancewicz 2014, Leszczyński 2016, Piątek 2018, Gawel and Głodowska 2021, Gawel and Mroczek-Dąbrowska 2022]. However, the authors conclude on the necessity of continuing the research as economic and social conditions for female entrepreneurship evolve, updating the previous research and generating new questions on this matter. To fill this gap and contribute to the knowledge of women entrepreneurship, this study aims to answer the following research questions (RQ):

- RQ₁: What motives drive women to become entrepreneurs?
- RQ₂: What makes women postpone or decline the decision to start their own business?
- RQ₃: What barriers do women encounter when being entrepreneurs?
- RQ₄: What are their priorities concerning professional careers vs family lives?

METHODS

The literature provides many definitions of women entrepreneurship, also called female entrepreneurship. Based on the results of the literature analysis by Bastida [2021], this study applies the definition of women entrepreneurs as businesswomen who have their own businesses, including self-employment.

The empirical part of the paper was based on qualitative data from field research carried out in 2023 in two different ways. First, the questionnaire, including 30 questions, was distributed to 310 women entrepreneurs from Wołomin County by e-mail. We retrieved the e-mail addresses from the Central Registration and Information of Business (CEIDG) database, which is a public resource. The main criteria for selecting respondents to the survey were: (1) the gender of the owner, (2) the location of the business in Wołomin County and (3) the ongoing business status. The authors received 13 filled-out questionnaires, which generated a 4.2% response rate.

Due to the insufficient response rate of the e-mail survey, researchers carried out direct interviews with the women entrepreneurs using the same set of questions. The addresses of enterprises were retrieved from CEIDG using the same selection criteria as in the first stage of the survey. 24 out of 33 invited women entrepreneurs took part in the interview, making the response rate 72.7%. Altogether, the survey provided 37 responses from female entrepreneurs. The collected field research data was processed using the standard qualitative data analysis methods and descriptive analysis.

RESULTS

97% of the enterprises examined in the survey can be classified as micro-enterprises, while the remaining 3% fall under the category of small enterprises, i.e., denoting their employment of a workforce ranging from 10 to 49 individuals. A substantial proportion, accounting for 95%, are businesses of the service sector and only 5% of the industrial sector. Most of the surveyed women-owned businesses were hair-dressing and beauty salons, accounting firms, commercial enterprises, florists, insurance agencies, and healthcare services.

The demographic analysis of the cohort under examination reveals a notable prevalence of female entrepreneurs aged 36 to 45 (38% of respondents), closely followed by women aged 46 to 55, constituting 32% of the surveyed population. However, the biggest share (accounting for 41%) of respondents started their business when they were between 26 to 35 years of age, and 32% between the ages of 36 to 45. An additional 19% of respondents started their businesses at the age of between 18 to 25 years, while a mere 8% ventured into entrepreneurship between the ages of 46 to 55. Remarkably, the data unveils a complete absence of entrepreneurial pursuits beyond the age of 55.

A substantial 65% of surveyed female entrepreneurs have been running their businesses for a period exceeding five years.

The overwhelming majority of the respondents had secondary and tertiary education (constituting 38 and 43% of the participant pool, respectively). Among the most frequently mentioned profiles of studies completed by the respondents were: economics, management, cosmetology, psychology, and law. In the case of 60% of the surveyed female entrepreneurs, their education was consistent with the profiles of their businesses, while in the case of 16%, only partially, and in 24%, there was no such compliance.

Before starting their own business, the largest part of the respondents worked in other enterprises (64%), were studying (5%), or supported running a family business (3%). But another 8% were unemployed, and also 8% indicated a different status, such as, e.g., maternity leave.

Among the respondents who were professionally active before starting their own business, 51% declared that their previous job had a similar profile of activity, and 14% said that it partially overlapped with the current one. However, as many as 35% of respondents have now been running businesses of a completely different kind than their previous jobs.

When asked about the reasons for resigning from their previous jobs, the women most frequently pointed at: low earnings (23%), lack of development opportunities or feeling underappreciated (16% each), and unsuitable work conditions (13%). Other equally frequently mentioned reasons included professional burnout or bankruptcy of the company (each 6% of responses), as well as the need for change and

dismissal or lack of development prospects (each 3% of responses).

When asked about the motives behind starting their own business, 32% of respondents indicated the need for independence. The possibility of combining work with passion was an important motive for 22% of respondents, and fulfilling their ambitions for 19%. The feeling of underestimation and the lack of development opportunities (5%) or too low pay (5%) at previous jobs were also indicated as reasons for starting a business. As respondents explained, “In your own company, you can independently shape the atmosphere, the pay, or decide on new challenges.”

When posed with the query, “Do you believe that you have postponed starting your own business for too long?” 46% of the participants responded in the affirmative. As the reasons for postponing the decision to start a business, women most often indicated the lack of sufficient experience and the desire to gain it (32%), lack of self-confidence (27%), lack of the appropriate amount of capital (23%), unfavorable attitudes and lack of support from their families (5%).

The most frequently mentioned barriers that women in the surveyed population had been facing were high taxes imposed on the company (30%), problems with finding suitable employees (22%), problems in administrative offices, and constant changes in legal and tax regulations (3% each). On the other hand, difficulties in reconciling work and personal life were indicated by 19% of the surveyed women. The 20% share of respondents who stated that they did not experience any barriers is also significant.

Family life is very important to the respondents. When asked whether they agreed with the statement: a successful professional career is more important than success in family life, 59% disagreed, and 24% answered that they rather disagreed. Only a minority of 14% agreed, and 3% rather agreed with the statement that a professional career is more important than family life. The surveyed women were also asked if they had children. As this question could be perceived as sensitive, it was not mandatory, but all the surveyed women answered it (none of them chose the option “I do not want to answer this question”). The research shows that 78% have children, includ-

ing 44% who have 2 children, 22% who have 1 child and 16% who have 3 children.

At the same time, as many as 68% of the surveyed group indicated that running their own business reduced the amount of time they devote to the family. Among the surveyed group, more than half (57%) indicated that they worked between 40 and 50 hours a week, nearly 25% between 51 and 60 hours, and 8% even more than 60 hours a week. In the case of a micro-enterprise (97% of the pool), the owner takes over several positions, which intensifies the amount of work she has to do, and the time devoted to it increases while the time devoted to the family shrinks even more.

According to the surveyed group, women avoid running a business because they lack self-confidence (54%), fear failure (32%), or lack capital (11%).

Despite the barriers that women entrepreneurs face and the amount of time they need to devote to running a business, as many as 68% of women participating in the survey agreed or rather agreed that running a business is the best way to achieve professional success. Among the advantages, they most often pointed to financial independence (38%), flexible working time (35%) and the possibility of pursuing their own professional aspirations (14%) and ideas (8%), as well as the lack of superiors (5%). But they also mentioned no need to meet the imposed expectations of others. The independent setting of priorities and rules that the woman entrepreneur wants to follow are only some of them.

Women who started running their enterprises before 2020 were asked if the pandemic had affected their business. Among the surveyed women, 57% gave an affirmative answer, indicating the reduced number of customers (48%) and the resulting financial problems (29%). The respondents also experienced a change in the form of doing business (10%), which was mainly manifested in the transfer of the offered services online or the introduction of remote work. It is worth noting that in the opinion of 5% of the surveyed, the changes that have taken place on the market due to the COVID-19 pandemic have had a positive impact on the development of their businesses. The answers were strongly related to the type of the business: businesses requiring direct contact with the client experienced difficulties during the pandemic, and they made

a majority, while those that could provide their services online stated a positive impact of the pandemic on their development, but they were a minority.

The last question in the survey form was an open question, which concerned the respondents' own observations on female entrepreneurship in Poland. The answers indicated that. "Women in Poland do not have a high enough self-esteem to dare to start their own business"; "They are often assigned the role of a 'Polish mother', who should sacrifice herself for the family and always put it in the first place"; "Women are as entrepreneurial as men. Unfortunately, women face many obstacles in accessing jobs, and unemployment among women is higher, although the number of women with higher education is increasing. The solution may be self-employment"; "The lack of self-confidence and belief in stereotypes about women is a problem"; "The unfavorable opinion of society is the main bottleneck".

DISCUSSION

The findings on the size of surveyed enterprises confirm that female entrepreneurship is represented mostly by micro-businesses, less by small ones, mostly in the service sector in both cases. This is in line with the EU/OECD general characteristics of female entrepreneurship, stating that women owned and managed businesses are less oriented towards creating substantial employment for others [European Commission and OECD 2017]. As the pool included women only, the study findings cannot be referred to the OECD's conclusion that in Poland, the share of self-employed women who employ others is like that represented by male entrepreneurs [OECD and European Commission 2021], but it indicates a topic for further studies.

The biggest share of surveyed women entrepreneurs had tertiary education, which can be extended further by findings from another study proving that self-employed women in Poland are more likely than self-employed men to have completed tertiary education [OECD and European Commission 2021].

Most surveyed women entrepreneurs had had other jobs before starting their current businesses, and that earlier experience was often a reason for becoming an

entrepreneur rather than continuing to be an employee. It refers directly to occupational choice theory, assuming that anyone who is to make an occupational choice has the option to become either an entrepreneur or an employee.

Findings confirmed that women had different motivations to start their own businesses; however, those categorized as "driven by desire" prevailed. The "driven by desire" motives arise from entrepreneurs' expectations and preferences, such as independence, self-fulfillment, family-related factors, etc. [Bastida 2021]. A much smaller share of respondents indicated motives for starting a business classified as "driven by force", i.e., arising from previous work-related factors such as job dissatisfaction, lack of opportunities for professional development, unsatisfactory earnings, inconvenient working conditions, etc.

Other theoretical approaches refer to these motivations as "necessity-driven" or "opportunity-driven" [Gawel 2023]. In this context, opportunity-driven entrepreneurship prevails in the surveyed group.

Considering the constraints to women entrepreneurship, the study revealed both findings confirming the previous state of knowledge, as well as new ones. More than half of women entrepreneurs pointed at quite universal – not gender-related barriers. Nearly 20% of respondents confirmed that running a business limits their private time or time they have for their families, which is an already well-recognized bottleneck to female entrepreneurship. But at the same time, the remaining 20% highlighted that they do not experience any barriers in running their businesses.

CONCLUSIONS

The determinants conditioning female entrepreneurship can be divided into two groups: those that women experience before starting their own business and those that accompany running the business.

The findings revealed that among the motives for starting a business are the disadvantages of being an employee, the lack of adequate job offers, and the expected advantages of being self-employed. The drawbacks of being an employee include mainly low pay, underestimation, lack of development opportunities,

and unsuitable working conditions. The surveyed women entrepreneurs perceive self-employment as a means to get occupational independence and avoid those negative phenomena, but also as a way to combine work with passion and fulfill ambitions. However, the decisions to start a business are often postponed due to the feeling that women lack experience and want to gain it, the lack of self-confidence, the lack of capital and – in a few cases – an unfavorable attitude of families. Fear of failure also appeared to be an important obstacle to women entrepreneurship.

When running a business, most surveyed women entrepreneurs encounter universal, not gender-related barriers, including high taxes, problems with finding employees, and frequent changes in legal and administrative regulations, especially those regarding taxes. It is worth highlighting that 1 in 5 female entrepreneurs declare that they do not experience any barriers in running their businesses. A similar share claims that being businesswomen, they devote less time to their families, but they can manage their working time flexibly. In conclusion, most women entrepreneurs consider running a business as a more desirable occupational choice than being employed, allowing most of them to balance work and life due to independence resulting from self-employment.

Based on the findings, it can be concluded that diminishing the universal, not gender-related barriers will strongly support female entrepreneurship. However, actions aimed at decreasing the subjective barriers to women starting businesses are recommended. They should include entrepreneurship training, startup guidance, and promoting good practices or success stories addressed to prospective women entrepreneurs.

Further studies should investigate the differences and similarities in the determinants of female entrepreneurship in a territorial context, i.e., in big cities, towns, and rural areas, in order to elaborate effective location-based policies supporting female entrepreneurship at the national and local levels.

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DETERMINANTY PRZEDSIĘBIORCZOŚCI Kobiet W POLSCE

STRESZCZENIE

Cel: Przedsiębiorczość kobiet to wciąż niewykorzystany potencjał gospodarczy i niedostatecznie zbadana dziedzina. Aby mogła ona stać się w pełni efektywnym motorem napędowym gospodarki, konieczne jest lepsze rozpoznanie barier jej rozwoju. Dlatego celem badania było zidentyfikowanie motywów, które skłaniają kobiety do zakładania własnych firm, powodów odkładania lub odrzucania takich decyzji, barier, jakie napotykały w prowadzeniu biznesu, a także priorytetów dotyczących ich kariery zawodowej i życia rodzinnego. **Metody:** Zastosowane metody obejmują ankietę e-mailową oraz wywiady bezpośrednie, z wykorzystaniem kwestionariusza ankiety. Zebrane dane zostały przetworzone przy użyciu standardowych narzędzi analizy danych jakościowych oraz analizy opisowej. **Wyniki:** Kobiety decydują się na własny biznes głównie z powodu negatywnych doświadczeń związanych z byciem pracownikiem, w mniejszym stopniu z powodu braku satysfakcjonujących ofert pracy lub braku ofert w ogóle. Często jednak odkładają założenie własnej firmy z powodów subiektywnych: poczucia braku doświadczenia, braku pewności siebie, lęku przed porażką oraz obiektywnych: braku kapitału. Z kolei bariery w prowadzeniu działalności gospodarczej mają głównie charakter uniwersalny, niezwiązany z płcią. Są to wysokie podatki, problemy ze znalezieniem pracowników, częste zmiany przepisów prawnych i administracyjnych. Ograniczony czas poświęcany rodzinie to jedyna bariera związana z płcią, jednak znaczna część respondentek twierdzi, że w Polsce nie ma barier dla przedsiębiorczości kobiet. **Wnioski:** Aby uruchomić potencjał przedsiębiorczości kobiet, rekomendujemy działania mające na celu zmniejszenie subiektywnych barier podejmowania działalności gospodarczej przez kobiety poprzez szkolenia, mentoring i promowanie przykładów sukcesu oraz zwalczanie uniwersalnych, niezwiązanych z płcią barier w prowadzeniu działalności gospodarczej w Polsce.

Słowa kluczowe: przedsiębiorczość kobiet, determinanty, Polska