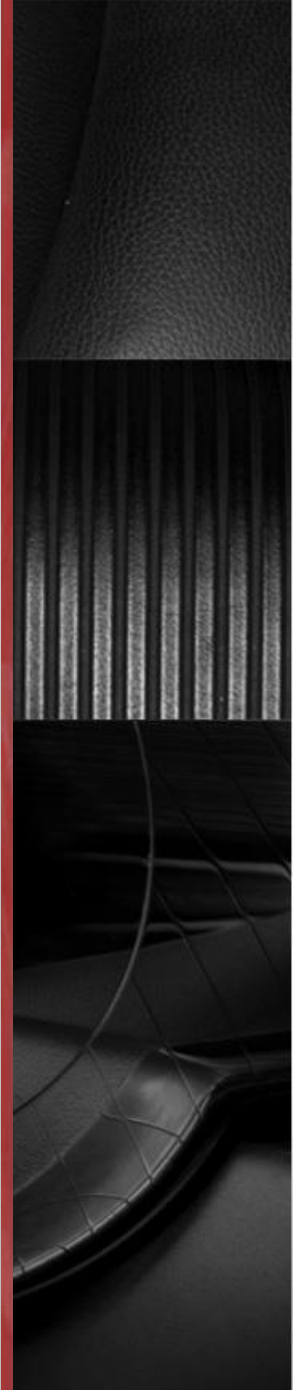


Women entrepreneurs in Poland: barriers and challenges

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Some facts on women entrepreneurs (2013)

- In Poland women constitute **34%** of self-employed people
- In towns there are half as many women entrepreneurs as in villages. It is also true in case of men
- Self-employed women share 12% of all working women (in Sweden only 4%)
- Women business owners is **3** times more than women nurses (respectively: 570 and 185 thousand)
- There are also more women business owners than women teachers (370 thousand)!

Poland has one of the largest share of women among self-employed in EU

(Eurostat 2011)

	Women	Men
EU-27	31%	69%
Poland	34%	66%
Latvia, Lithuania	40%	60%
Luxemburg	39%	71%
Portugal	37%	63%
Estonia	30%	70%
Sweden	27%	73%

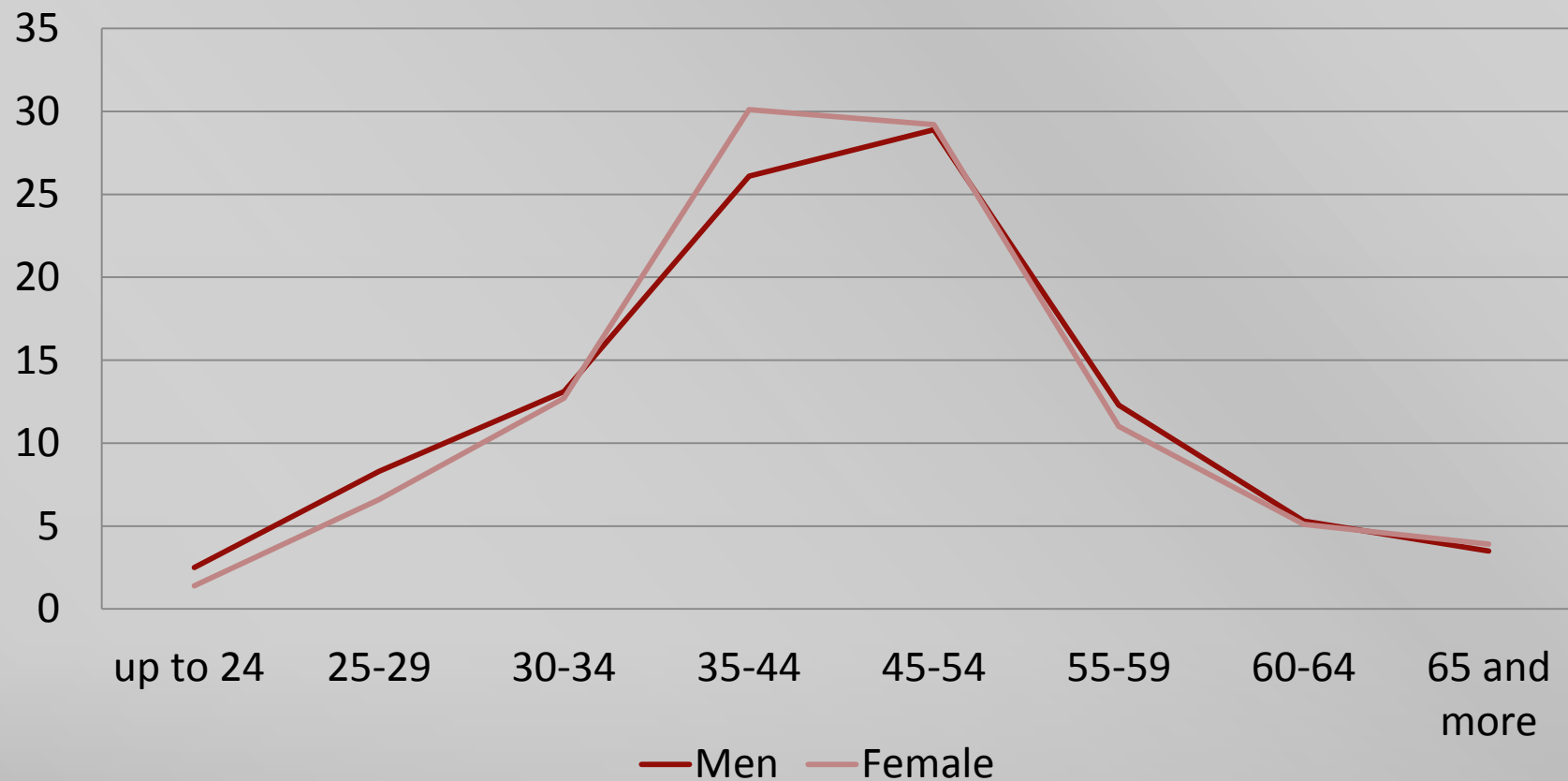


What more:

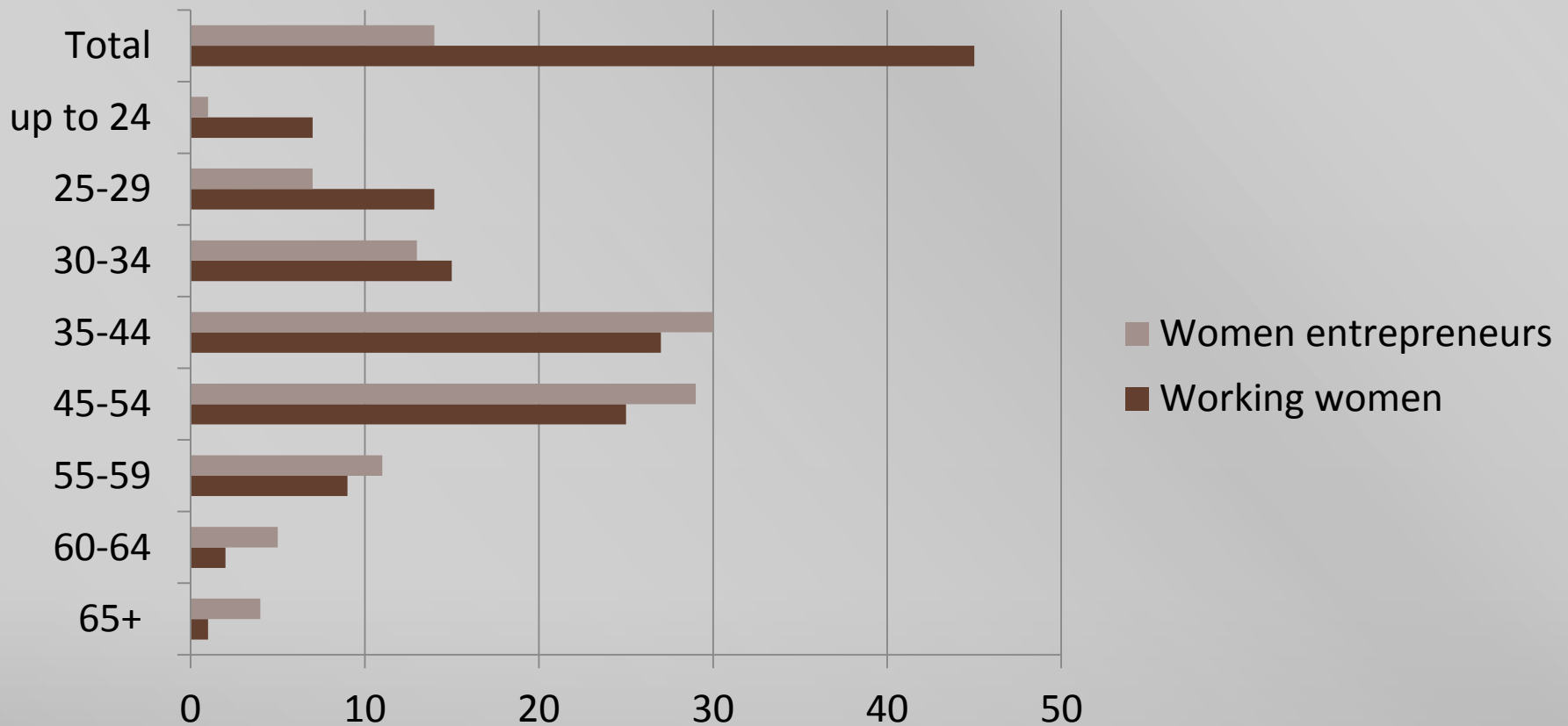
- Compared with the neighbors - Germany, Sweden, Lithuania, the Czech Republic and Slovakia - Poland has the highest % of women employers and self-employed among all working women: 2.9% and 11.5% (eg. Sweden 1.7% and 4.1%)

(Source: Polska przedsiębiorcza, PKPP Lewiatan, Warszawa 2013)

Women and men self-employed by age (2012, %)



Women entrepreneurs and working women by age (2012, %)



Sector of economic activity

WOMEN ENTREPRENEURS

- Health care
- Education
- Gastronomy
- Real estate
- Service market (accounting, consulting, PR)
- Other services

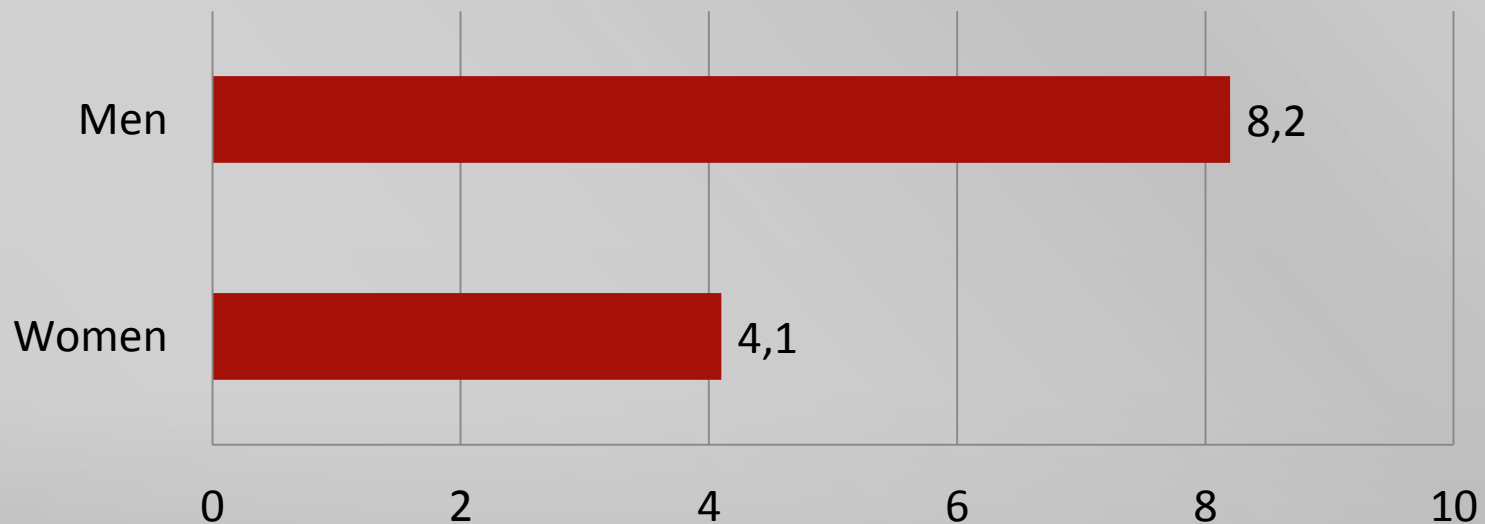
MEN ENTREPRENEURS

- Transport
- Construction
- Industry

Women entrepreneurs are less focused on international expansion than men

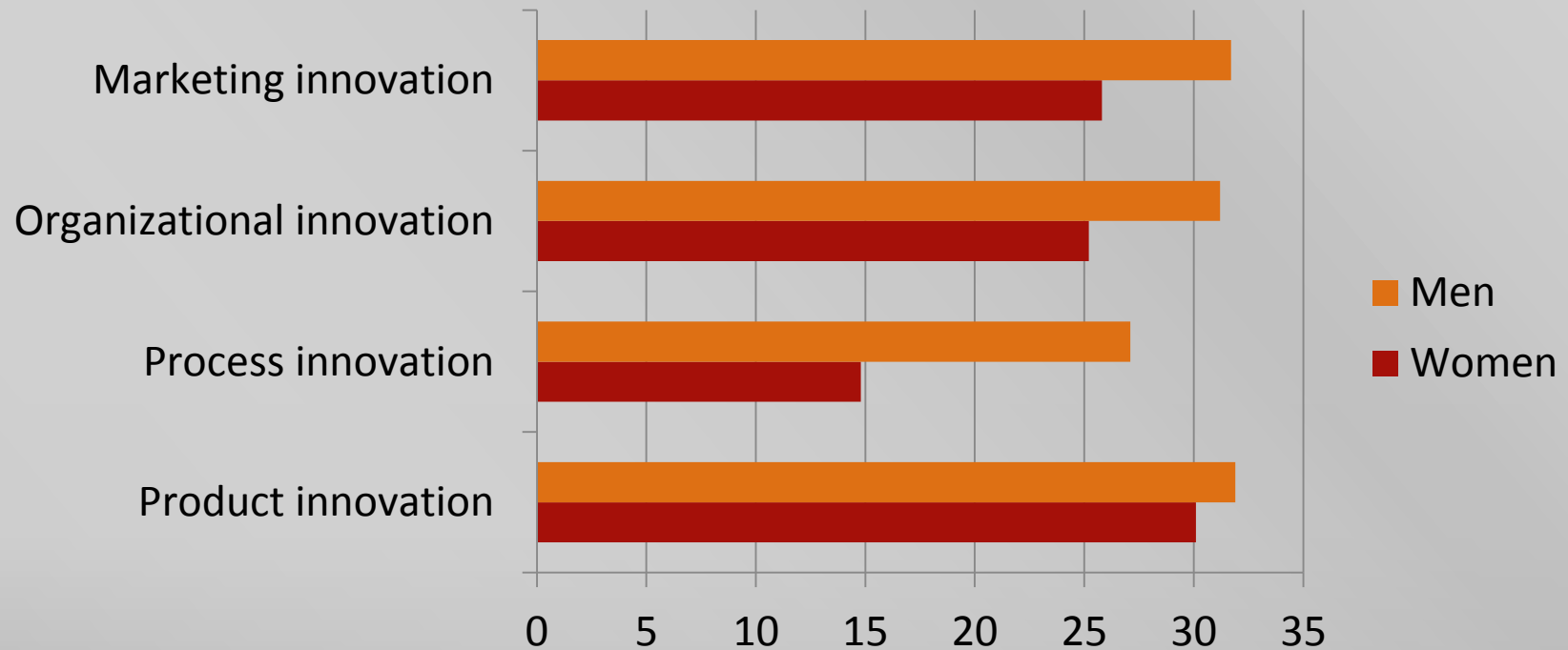
(PKPP Lewiatan, 2013)

% of companies indicating action in the EU and the world as a business priority



Innovativeness of women's companies is lower than men's companies (PKPP Lewiatan, 2013)

% of companies that implemented innovations in 2009-2011





Barriers of women

- Lack of money/capital to start up (women are far less likely than men to have own capital); high taxes, problems with finding new clients (economic barriers)
- Women are less likely to obtain venture capital because they cannot present the credibility (cultural barrier)
- Fear of failure (cultural barrier)
- Reconciliation between work and family responsibilities in respect to the limited access to institutional childcare (cultural barrier)
- Complicated formalities and procedures, unclear regulations and rules and frequent changes in law concerning economic activity (administrative barriers)
- Access to knowledge and training, i.e. education within the scope of entrepreneurship, including education at the higher level (educational barrier)



Challenges for government policy (also NGOs)

- Promoting entrepreneurship among women, i.e. Ambassadors network program
- Mentoring programs
- Grants to start a business
- Stimulating innovation among women by education programs



Challenges for women entrepreneurs

- Innovativeness
- International expansion
- Education in the field of entrepreneurial skills
- Searching for market niches (i.e. IT)
- Networking
- Openness to risk-taking