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FEMALE ENTREPRENEURSHIP IN RURAL AREAS (EXAMPLE OF THE WIELKOPOLSKIE VOIVODSHIP)

Key words: women, village, entrepreneurship, female entrepreneurship, rural areas

ABSTRACT. The purpose of the study presented in this paper is to indicate the conditions for, determinants of and barriers to female entrepreneurship. To meet the objective defined above, the author relied on the findings from her own survey conducted in 2019 with a sample of 213 women engaged in economic activity in rural areas of the Wielkopolskie Voivodship. In the group surveyed, most people offered trade-related services. Hairdressing and beauty services are another highly popular activity among the women covered by this study. Once collected from the respondents, the information was analyzed and described with the use of descriptive statistics methods. According to the respondents, the group of key conditions that promote entrepreneurship includes the availability of capital (funds for new and developing companies) and thoughtfully prepared educational and developmental programmes encouraging people to start their own business, as well as public policy for taxes etc. Other important conditions include adequate access to entrepreneurial instruments and measures, and adequate access to technical infrastructure. The interviewees believe that the greatest barrier faced when running a business is the complicated administrative procedure and a lack of startup funds.

INTRODUCTION

Poland is among European Union countries with the strongest growth of female entrepreneurship [2018 Report by the Polish Agency for Enterprise Development]. Today, more and more emphasis is placed on the problem of rural women. Therefore, women are observed to be increasingly important in fostering entrepreneurship and entrepreneurial attitudes [Krzyżanowska 2014]. Companies run and managed by women account for nearly 33.4% of all Polish enterprises (compared to the EU average level of 31%). The growing importance of women in the labor market is driven by socio-economic transformation and national policy. Female entrepreneurship is a major challenge for today's societies, and a multidimensional field of research. The main reason for the above is that entrepreneurship is a topic addressed by researchers representing different disciplines. They differ in their research perspectives as a consequence of different methodological approaches, research methods and techniques as well as levels of analysis. This is not conducive to establishing a single (uniform) definition.

However, what is still evident in socio-economic realities is that women continue to be underrepresented in political life and business management. As noted by Katarzyna Olejniczak [2016] and Grzegorz Gołębiowski [2008], the reason for the above is that women are required to demonstrate higher professional, organizational or managerial skills. In this context, it is reasonable to consider the conditions of, determinants for and barriers to female entrepreneurship.

In the relevant literature [Ascher 2012, Borowska 2013, Bosma et al. 2012], the role of an entrepreneurial woman is identified in two ways. The first one is the role of a woman who, while being a mother and caretaker, decides to engage in economic activity [PARP 2011, p. 14, Gerejczyk 2014]. The second is the use of the entrepreneurial potential of women. The essential difficulty which requires more attention is the vague definition of female rural residents. The literature reviewed emphasizes the diversity of the terms used: female rural resident, rural woman, village woman, female dweller of rural areas.

Today, the Polish rural population can be observed to exhibit increased levels of economic and social activity, including the development of non-agricultural economic operators [Halamska 2013, Czapiński, Panek 2015, Wojcieszak, Zawadka 2018, Kawczyńska-Butrym 2019, Gołębiowski, Russel 2017]. The consequence of the above is a greater diversity and a higher level of rural multi-functionality. As noted by Jan Sikora [2014] and Bogusław Lasocki and Małgorzata Skrzek-Lubasińska [2016], this transformation results in restructuring household income and creating new jobs. Importantly, rural entrepreneurship not only affects the overall development of regions but also drives improvement in the standards of rural living. Rural areas have become an attractive place for working and running a business. Another finding is that women increasingly often become the innovative leaders of many changes in rural areas and willingly take initiatives that develop their interests and contribute to local development.

Small and medium enterprises play a major role in local and regional development. As emphasized by many researchers [Lasocki et al. 2016, Pomianek, Niewęłowska 2018], more and more enterprises are established in rural areas. According to data from reports by the Polish Agency for Enterprise Development [PARP 2018] and the Central Statistical Office [GUS 2017], women are increasingly often becoming sole or co-owners of companies. It is, therefore, perfectly reasonable to address the particularities of female entrepreneurship, especially in rural areas. This research topic continues to be neglected both in Poland and other countries [Sawicka 2007]. According to the Global Entrepreneurship survey [Bratnicki et al. 2012], entrepreneurship development is one of the key conditions for regional and local development. The Wielkopolskie Voivodship reports high entrepreneurship rates [PARP 2018]. It is well positioned in terms of entrepreneurship and is among one of the economically strong Polish regions. The main reason for the above are the resources available in the Greater Poland region, i.e. transport accessibility, qualified staff and modern, attractive business surroundings.

According to the REGON register, 422.1 thousand economic operators were registered in the Wielkopolskie Voivodship in late December 2017, including 91,653 companies run by women [UMWW 2018]. In most cases, women manage micro-enterprises, the vast majority of which do not have any employees. The level of regional entrepreneurship is

also evidenced by the ratio of operators entered to the REGON register per 10,000 working-age population. In 2017, it was 1,964 in the Wielkopolskie Voivodship [UMWW 2018].

In recent years, we have observed the activation of women on many levels of social, professional and educational life [Jyoti et al. 2017, Tambunan 2009, Davis 2011, Pufal-Struzik 2017]. In connection with growing professional activity and the role and place of contemporary women in the labor market [Michalska 2013], it is more commonly observed that women willingly take advantage of the rights and privileges brought about by the social transformations that emerged with the systemic transformation.

In recent years, increased levels of female activity have been observed in multiple dimensions. The activity of women who originate from rural areas or visit or settle rural areas is a noticeable development in the life of local communities [Kurowska 2013, Lisowska 2001b, Michalska 2013, Sawicka, Rykowska 2012, Sikora 2014]. Women undertake different local cultural and social initiatives (for instance, they establish Farmers' Wives' Associations) but most importantly, they make efforts to run their own businesses. Moreover, they are willing to improve their professional qualifications by participating in many workshops or training courses in order to be competitive and professionally attractive.

MATERIAL AND METHODS

The purpose of this paper is to present the conditions for, determinants of and barriers to female entrepreneurship in rural areas of the Wielkopolskie Voivodship. The analysis was based on the relevant literature and on selected findings from a survey entitled "Female entrepreneurship in rural areas as illustrated by the example of the Wielkopolskie Voivodship". The research on female entrepreneurship in rural areas was based on a survey questionnaire. The respondents were selected using the purposive sampling technique. The survey itself was anonymous and covered a group of 213 women engaged in economic activity in rural areas. The survey was conducted from January to May 2019. The questionnaire was composed of 30 questions divided into three groups. The first section was focused on issues related to economic activity. It was mainly intended to retrieve information on the particularities of companies surveyed. The second section was related to conditions. The third part of questions was about the determinants for and barriers to female entrepreneurship in rural areas. In this part, the questions answered by the respondents included the impact of being a woman on business operations. The research areas presented in this paper could become a starting point for further research and analyses on female entrepreneurship.

RESULTS

This part of the paper presents the findings from the author's own research on the particularities of rural companies, and indicates the key conditions for, determinants of and barriers to female entrepreneurship. The survey covered 213 women engaged in economic activity in rural areas, including 150 self-employed women. The average age of female entrepreneurs is 43 years. Generally, the largest group were women aged 35-45 (44%),

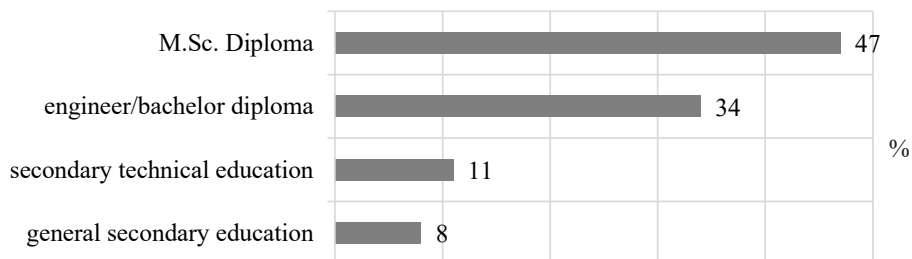


Figure 1. Education of the group surveyed

Source: own study

Table 1. Economic activity [industry] of female residents of the Wielkopolskie voivodeship

Industry	Description	%
Advice and personal development	advisory service to farmers	1.48
Education and training	running a private kindergarten or crèche	0.93
Trade	running a convenience store, running a drugstore, a hairdressing supply store, a haberdashery business, running a clothing store, selling plant protection products, running a feedingstuff collection and sales center	61.12
Hospitality and catering	running a hotel and a restaurant	0.93
Healthcare and social assistance	running a private dentist office running a physiotherapy and massage clinic, running an orthopedic therapy office, running a veterinary practice	2.34
Food and industrial processing	running a dried fruit production plant running a juice production plant running a confectionery business running a bakery	2.93
Tourism and leisure	running a tourist information center	0.93
Hairdressing and beauty services	running a hairdressing salon running a beauty salon	23.02
Other	running a leather-working business running a shoe repair shop running a carwash running a garage	6.32

Source: own study

followed by those aged 46-55 (21%), 25-34 (18%) and over 55 (13%). Women aged under 24 accounted for barely 4% of the group surveyed. Most women were self-employed (70.34%). The surveyed group of female residents of the Wielkopolskie Voivodship were well educated persons. Over 80% of women held an M.Sc., bachelor or engineer diploma (Figure 1). In the group surveyed, only three persons are active in non-profit organizations in addition to their economic activity. For most owners, their company is their sole job; for 11% of interviewees, their own company is an additional source of income.

As shown by the analysis of economic activities, the group surveyed was mostly composed of women who offer services related to trade (running a convenience store, a drugstore, a hairdressing supply store, a haberdashery business, a clothing store, selling plant protection products, running a feeding stuff collection or sales center).

Hairdressing and beauty services are the second key industry (23.02%) where respondents are active. Female residents of Greater Poland are highly creative women who run garages, leather-working shops and shoe repair shops. The respondents decided to engage in this type of activity mainly because they realized there was a shortage of specific services and products in the local market, and because they wanted to stay true to their family traditions. As shown by the analysis of the age of enterprises run by female residents of Greater Poland, nearly 42% are young companies which have been operating in the local market for a period of 1 to 5 years.

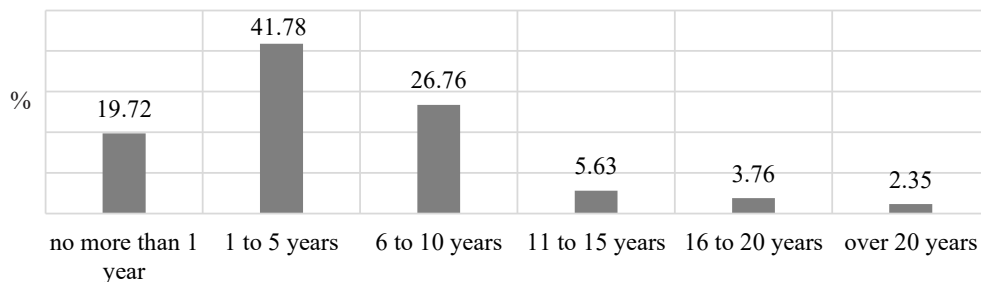


Figure 2. Age of female-headed enterprises

Source: own study

Also, all companies run by the respondents have local or regional coverage. When establishing their companies and assuming related responsibilities, nearly 62% of respondents had no experience in the industry they now operate in. According to this study, female entrepreneurs are guided by specific motives determinant for their decision to establish and run their own business. The broad range includes four basic groups of determinants, i.e.: the commitment to independence, the intent to earn more (financial independence), opportunities for personal and professional development, risk of unemployment and absence of other job opportunities (Figure 3).

Similar findings were presented by Grzegorz Gołębiowski and Piotr Russel [2017] who emphasize that key motives include commitment to independence, the inability to find contract work as an alternative solution, and the willingness to seize opportunities.

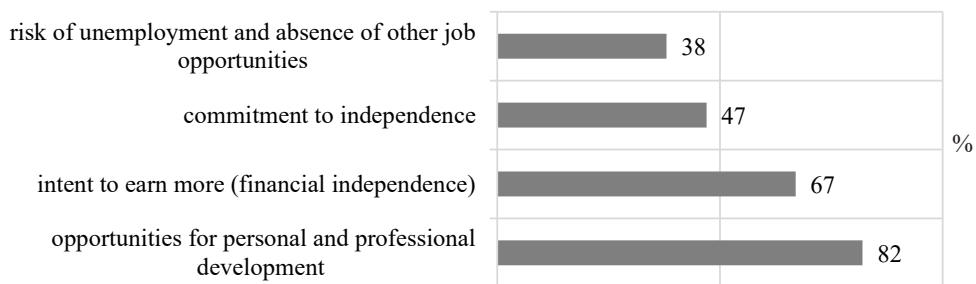


Figure 3. Determinants of female entrepreneurship

Source: own study

Conversely, according to a survey presented by the Polish Agency for Enterprise Development, women value self-fulfillment and development over financial aspects. An attempt was also made to create a table of conditions for and barriers to female entrepreneurship based on the survey (Table 2).

Note that more than half of interviewees found capital availability (52.13%), education and training (47.25%) and public policy (40.43%, e.g. fiscal policy) to be the key conditions for the development of female entrepreneurship. Another important condition is adequate access to entrepreneurial instruments and measures, and adequate access to a technical infrastructure. According to the respondents, cultural and social standards are the least relevant aspects of entrepreneurship. In turn, as regards barriers, nearly $\frac{3}{4}$ of interviewees indicated the main restriction to female entrepreneurship to be the excessively complicated administrative procedure (e.g. when applying for EU funds) and the unavailability of startup funds (54%). Also, a vast majority of respondents claim that essential barriers are: the unavailability of adequate training; fearing the risk of failure, defeat or bankruptcy (38.45%); and the need to find a balance between professional duties and childcare (32%). Similar findings were presented by Ewa Lisowska [2001a] who demonstrated that the barriers include stress and fear caused by possible failure. Flexible working time and traditional socialization are also important restrictions for women. The survey also included a question whether being a female business owner has a positive or negative effect on business operations. According to the interviewees, the effect is positive. A similar research focused on that topic was carried out by Janina Sawicka [2007]. However, in her survey, women claimed their gender did not have any significant impact on business operations.

Adequate capital is needed to start up a new business or take over an existing one. The interviewees mostly relied on their own savings (52%) and funds borrowed from families (21%). For young women, who have been running a business for one year or less, aid granted by such organizations as District Job Centers is an important financial instrument. It was accessed by eleven women, mostly graduates who decided to enter into self-employment (running a beauty salon, a hairdressing salon or offering advisory services). When asked about accessing the institutions offering support for their entrepreneurial activities, the respondents usually stated that substantive help was provided by Job Centers, Chambers

Table 2. Conditions for and barriers to female entrepreneurship in rural areas (distribution of replies to the survey)

Specification	Assessment*				
	1	2	3	4	5
Conditions [%]					
Capital availability: availability of funds for new and developing companies	1.92	6.75	18.02	21.18	52.13
Public policy (taxes, legal regulations etc.)	1.34	8.95	23.61	25.67	40.43
Public entrepreneurial programs	7.17	8.68	18.97	27.07	38.15
Education and training	4.97	10.82	16.21	20.75	47.25
Openness of the market/barriers to entry	7.02	14.51	21.05	30.20	27.22
Access to the technical infrastructure	7.56	14.25	15.15	26.02	37.02
Cultural and social standards	14.80	22.80	25.15	25.65	11.60
Barriers [%]					
No funds to start up a business	5.25	10.50	14.75	15.50	54.00
Fearing the risk of failure, defeat or bankruptcy	8.50	10.00	17.55	25.50	38.45
Complicated administrative procedures	2.00	3.25	4.87	14.87	75.00
Flexible working hours	3.75	16.25	20.50	24.50	35.00
The need to find a balance between professional duties and childcare	9.00	10.00	21.00	32.00	28.00
Educational barriers, e.g. no training	0.5	2.00	10.00	45.00	42.50
Traditional socialization	3.55	10.00	20.45	30.50	35.50

* 1 – least important, 5 – most important

Source: own compilation based on [PARP 2011]

of Commerce and European Social Fund centers. Women who run their own businesses clearly contribute to an increase in family income. As shown by this study, nearly 1/3 of respondents declared to contribute 40–50% to their family income. Before starting their business, the average annual personal income of the interviewees was below PLN 25,000. Now, every third female-headed company earns an income over PLN 65,000.

SUMMARY

Female entrepreneurship becomes an increasingly important part of social life. The issue of female entrepreneurship is recognized by professionals and researchers as important. The finding from research into female entrepreneurship is that it contributes to economic development by creating new services, products and jobs. The growing number of enterprises established and run by women proves that women exhibit an entrepreneurial nature which allows them to break through social barriers and actively participate in

economic processes. This study attempted to present the determinants of, conditions for and barriers to female entrepreneurship in the Wielkopolskie Voivodship. The conclusion from the analysis of the determinants behind starting a business is that personal and professional development is significant motivation for women (82%). In turn, as regards main conditions for entrepreneurship, the framework conditions are of major importance for starting up and developing a business. In this context, respondents usually mentioned capital availability, education, training and social policy. An attempt was also made to identify barriers. The interviewees found the excessively complicated procedure (especially when it comes to applying for EU funds) and the lack of startup funds to be the two key barriers. Many strategic documents at both an EU (Europe 2020 Strategy) and a national level (e.g. the Report by the Polish Agency for Enterprise Development) indicate the need for increased activity of women. Therefore, it should be highly important to provide substantive and financial support for women who want to find a balance between being a mother, a caretaker and an entrepreneur.

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PRZEDSIĘBIORCZOŚĆ KOBIET NA OBSZARACH WIEJSKICH (PRZYKŁAD WOJEWÓDZTWA WIELKOPOLSKIEGO)

Słowa kluczowe: kobiety, wieś, przedsiębiorczość, przedsiębiorczość kobiet, obszary wiejskie

ABSTRAKT

Celem badań było wskazanie uwarunkowań, determinant oraz barier w zakresie przedsiębiorczości kobiet. W realizacji postawionego celu posłużono się wynikami badań przeprowadzonych w 2019 roku na próbie 213 kobiet, prowadzących działalność gospodarczą na terenach wiejskich w województwie wielkopolskim. W badanej grupie przeważały osoby, które prowadziły usługi związane z handlem. Bardzo popularną branżą, w której także funkcjonują badane kobiety to usługi fryzjersko-kosmetyczne. Informacje od respondentek pozyskano za pomocą kwestionariusza ankiety. Uzyskane dane poddano analizie, a następnie przedstawiono przy zastosowaniu metod statystyki opisowej. Do grupy najważniejszych uwarunkowań sprzyjających rozwojowi przedsiębiorczości respondentki zaliczyły dostępność kapitału (dostępność środków finansowych dla nowych i rozwijających się firm), dobrze przygotowane programy edukacyjne i rozwojowe, które niewątpliwie pobudzają ideę prowadzenia własnej działalności gospodarczej oraz polityka publiczna np. w zakresie podatków. Innymi ważnymi uwarunkowaniami są: odpowiedni dostęp do instrumentów i działań wspierających przedsiębiorczość, a także odpowiedni dostęp do infrastruktury technicznej. Według badanych największymi barierami w prowadzonej działalności są skomplikowane procedury administracyjne oraz brak środków finansowych, a także brak odpowiednich szkoleń, strach przed ryzykiem niepowodzenia, porażką lub bankructwem.

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