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Raport Nr 29205

POLAND

Gender and Economic Opportunities in Poland: Has Transition left Women Behind?

March 15, 2004

**Poverty Reduction and Economic Management Unit
Europe and Central Asia Region**



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Document of the World Bank

CURRENCY AND EQUIVALENT UNITS

(Exchange Rate Effective March 15, 2004)

Currency Unit = Zloty (PLN)

US\$1.00 = 3.904 PLN

ACRONYMS AND ABBREVIATIONS

CBOS	Public Opinion Research Center (<i>Centrum Badanie Opinii Społecznej</i>)
EBRD	European Bank for Reconstruction and Development
EEC	Eastern European Countries
EU	European Union
GUS	Central Statistical Office (<i>Główny Urząd Statystyczny</i>)
KUP	National Labor Office (<i>Krajowe Biuro Pracy</i>)
LFS	Labor Force Survey
MGPIPS	Ministry of Economy, Labor and Social Policy (<i>Ministerstwo Gospodarki, Pracy i Polityki Społecznej</i>)
NAP	National Action Plan for Women
NDC	Notional Defined Constitution
NFBWO	National Foundation for Women Business Owners
NGO	Non-governmental Organization
OECD	Organization for Economic Cooperation and Development
PARP	Polish Agency for Business Development (<i>Polska Agencja Rozwoju Przedsiębiorczości</i>)
PiS	Law and Justice Party (<i>Prawo i Sprawiedliwość</i>)
PO	Civic Platform Party (<i>Platforma Obywatelska</i>)
PSL	Polish Peasants' Party (<i>Polskie Stronnictwo Ludowe</i>)
PSWF	Polish Association of Women Company Owners (<i>Polskie Stowarzyszenie Właścicieli Firm</i>)
REGON	National Register's Identification Number of Economic Entities (<i>numer identyfikacyjny krajowego rejestru urzędowego podmiotów gospodarki narodowej</i>)
SLD-UP	Democratic Left Alliance – Labor Union (<i>Sojusz Lewicy Demokratycznej-Unia Pracy</i>)
SME	Small and Medium Enterprises
SOCO	Social Costs of Transformation in Central Europe
USAID	United States Agency for International Development
UW	Freedom Union (<i>Unia Wolności</i>)
ZUS	Social Security Office (<i>Zakład Ubezpieczeń Społecznych</i>)

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ACKNOWLEDGMENTS

This report is the result of a team effort involving the Government Plenipotentiary for Equal Status of Men and Women, a number of Polish experts; and a multi-disciplinary World Bank team. The Bank team is grateful to all government and non-government officials who cooperate with the work of the team. The coordinator for the Plenipotentiary for Equal Status of Men and Women was Katarzyna Tyman-Koc. The Polish experts include Eugenia Mandal, Bożena Balcerzak-Paradowska, Ewa Lisowska, Bogusława Budrowska, Irena Wóycicka, Maria Parlińska and Janina Sawicka. The World Bank team was composed of Pierella Paci (Task Team Leader), Marzen Kulis (Gender Focal Point for Poland) and Beata Plonka.

The report was developed as part of the Living Standard Assessment (LSA) of Poland and early findings were presented in a number of workshops held as part of the consultation process of the LSA and attended by a number of selected experts from the Government, policy makers, civil societies and academia. Our thanks go to the participants to these workshops.

This Report was undertaken under the guidance of Mr. Roger Grawe, Country Director, Ms. Cheryl Gray, Sector Director, and Mr. Asad Alam, Sector Manager. The team is grateful to the entire Warsaw office for their support and advise at various stages of the project.

EXECUTIVE SUMMARY

1. The present study addresses the most significant disparities in women's and men's access to economic opportunities and also discusses the roots of inequalities in their socioeconomic and political contexts. The major legislative areas in which gender discrepancies occur have been identified, and the authors have made recommendations for improvements in the specific fields.

A. BACKGROUND

2. The situation of working women in Poland is, to a large extent, still defined by the double role that women are expected to fill according to the stereotypical dominant model of family life. This model requires that a woman's professional career must be reconciled with her role in family life, and, in particular, with meeting the social expectations related to motherhood and to caring for the elderly. Women's professional status is also handicapped by the shortage of public funds that in the past decade affected the development of institutional childcare and care for dependent persons, and by gender-related judgments, which have the potential to limit women's access to employment and promotion. Indeed, culturally conditioned stereotypes are reflected in *discriminating privileges* in the areas of labor legislation and social security. Important areas of the economy in which gender differences occur are given in Box 1.

Box 1: Several Areas of the Economy in which Gender Differences Occur

- Employment among men (50.8 percent in 2002) remains higher than employment among women (38.9 percent).
- Women more frequently work part-time (13 percent of women compared to 9 percent of men).
- Men outnumber women slightly among the unemployed, yet long-term unemployment (45.5 percent of men compared to 50.7 percent of women) prevails among women.
- Male sickness-related absence incurs higher costs for the employer, since the cost of the childcare allowance is covered by insurance funds.
- The average wage of female employees is about 20 percent lower than that of men.
- The retirement benefits level is 30 percent lower for women, and it originates in different retirement age thresholds (60 years of age for women and 65 years of age for men), as well as in a lower wage base and longer periods of unemployment for women.

3. While a common feature of societies in transition has been the absence of an influential movement promoting issues of gender equality, in the Polish environment the idea of gender equality has become particularly unwelcome owing to cultural and religious pressures that stress the primary notion of woman as childbearer and household

guardian. Many women who have been employed in the public sector and in those branches of the economy that have traditionally been considered as female-dominated (education, healthcare) did not profit in the transition period. Table 1 shows the gender remuneration gap in both the public and private sectors at the beginning of the twenty-first century.

Table 1: Gender Remuneration Gap in the Public and Private Sectors, by Education Level

Education level	Female/male remuneration ratio	
	Public sector	Private sector
Higher	74.3	74.9
College	77.1	85.5
Secondary vocational	76.0	81.3
Secondary comprehensive	87.0	82.0
Vocational	61.9	73.9
Primary and lower	63.9	79.5

Source: Main Statistical Office, October 2001.

4. Despite the difficulties mentioned above, in the past decade women's economic activities have experienced a rapid growth: between 1985 and 1998, the number of women with their own registered company outside of farming grew five times, while in the same period the corresponding indicator for men barely doubled. In rural areas, a wide variety of business initiatives were launched by young women, especially in the crafts, agro-tourism, processing, and the sale of farm produce. At present, the representation of women among the total self-employed in Poland is among the highest, compared to other European countries (Table 2).

Table 2: Representation of Women in the Total Population of the Self-employed in Poland and in Selected EU Countries (Average Data for 1990-97)

Country	Representation in percent
Belgium	28.9
Finland	31.1
France	26.0
Greece	19.4
Spain	26.8
The Netherlands	32.8
Ireland	20.1
Germany	28.3
Sweden	25.7
Great Britain	24.8
Italy	23.4
POLAND	34.0

Source: OECD Small and Medium Enterprise Outlook, 2000, calculations based on the data from GUS Statistical Yearbooks.

B. MAIN FINDINGS OF THE STUDY

5. The main findings of the present study, as discussed in this report, can be summarized in the points listed below.

- In general, Poland's legal system provides equal treatment for women and men in access to work, professional training, and promotion, as well as in equal working conditions. Nevertheless, gender discrepancies prevail, and they can be attributed to traditional female roles which include responsibilities for child care and for care of the elderly and the disabled, as well as for the financial upkeep of the family.
- Women, both working and unemployed, demonstrate, on average, a higher level of education than men; unemployed women are also more likely to complete vocational training courses.
- Women find themselves at a significant disadvantage with regard to income remuneration, retirement benefits and promotion within a company.
- Women dominate in the low status public sector professions, such as education, healthcare, and social welfare.
- While men's unemployment rates have recently surpassed those of women, among the long-term unemployed there are more women.
- Despite the fact that both women and men are eligible for the majority of benefits related to the reconciliation of professional and family obligations, it is mainly women who profit from these benefits because of the dominant model of a woman as the provider of care in the family.
- Women demonstrate a high level of economic initiative, in both urban and rural areas. Nevertheless, in urban areas twice as many men as women open their own businesses, and in rural areas self-employed men outnumber women by 35 percent. While the number of self-employed women in urban areas rose by five times in 1995-98 it still remains twice as low as men's self-employment. On average, companies run by women are slightly smaller than companies run by men. Women tend to specialize in commerce and services.
- Women in rural areas have become more active in the labor market, but their workload is still determined by the traditional division of roles in a peasant household, which includes women's responsibility for care of the family, management of the home budget, and cultivation of the farm.
- Women's participation in politics and in the decision-making process is still limited; only a marginal number of women retain positions of control and authority in the economy and politics.

6. The present report provides a number of policy recommendations that may prove important instruments in eliminating gender disparities and in building poverty reduction strategies. Among these recommendations are suggestions for the modification of certain regulations and stereotypes, including the following:

- Laws and regulations in several areas regarding working women, including: retirement age threshold equality for men and women; flexible employment schemes which would enable women to reconcile family duties and work; loans and credits for women starting their own business activity in order to compensate their limited access to the labor market;

continuous professional training for businesswomen; and a better developed network of institutional care for children and other family members requiring care from women.

- Social stereotypes that have the potential to limit the enforcement of laws promoting gender equality; this would include improving school syllabi, looking into methods of employee recruitment and selection, and promoting *gender neutral* employee assessment in the workplace.

7. Polish public opinion approves changes in this area: in recent polls, an overwhelming majority expressed support for equal rights for women and men in public and professional life, including women's participation in politics (95.8 percent), women's holding of managerial positions (94.9 percent), and equal remuneration (93.4 percent). Discrimination against women was observed by 32 percent of men and 50 percent of women, and as many as 92 percent of those interviewed supported the idea of more effective government policies for providing equal status and opportunities, as well as for combating discrimination against women. In this light, the government of Poland decided to implement the decisions of the Beijing Summit for equal opportunities for women and men by creating the position of "Government Plenipotentiary for the Equal Status of Women and Men." In December 2003, the second phase of the National Action Plan for Women (NAP) for 2003-05 was announced by the Plenipotentiary, following the NAP conducted in 1997-2001.

1. INTRODUCTION

1.1 An analysis of the economic situation of any country would not be complete if the gender dimension of the country's social development were omitted. Indeed, there is ample evidence that economic growth can be hampered by such factors as gender-based inequalities in access to the labor market and to labor benefits. In addition, and gender policies interconnect with political decisions and cultural traditions.

1.2 In Central and Eastern Europe, women's participation in politics and the economy in the post-War period was on average higher than in Western European countries. In the transition period, gender inequalities became more visible and gender discrimination substantially affected the position of women in post-communist societies. In many respects, women's role in the economy became comparable to South European standards rather than to those of the Scandinavian countries, which strongly promote egalitarian policies. Women's situation in the labor markets of post-communist countries has been affected by the withdrawal of the state from welfare policy in such spheres as medical care, care for the disabled, and care for the poor (*Central and Eastern Europe in Transition*, 2002) but also by reinforced cultural stereotypes and a lack of policies penalizing gender discrimination. The latter has resulted, among other discriminatory practices, in gender-focused job advertisements and, in some cases, in the promotion of a degrading image of women.

1.3 While a common feature of the societies in transition was the absence of an influential movement promoting issues of gender equality, in the Polish environment the idea has become particularly unwelcome because of cultural and religious pressures stressing the primary notion of woman as a childbearer and household guardian. Even a successful career woman retains an image of being primarily responsible for domestic matters (Millard, 1999). In the new market economy the cultural stereotypes have had the potential to limit women's access to employment and promotion; their influence has also been reflected in "discriminating privileges" in the areas of labor legislation and social security. Many women who have been employed in the public sector and in those branches of the economy that have traditionally been considered as female-dominated (education, health care) did not profit in the transition period. As a result, women became aware of the fact that as employees they would reach a "glass ceiling" that would prevent them from holding higher positions of authority, and they contributed substantially to the development of the private sector in Poland by opening their own small businesses. Up to the present, among the 250 largest Polish companies, only two – Agora and Kredit Bank – are headed by women, although it is estimated that a woman manager is less costly by 20-30 percent than a man in the same position (*Newsweek Polska*, 2003).

1.4 Looking at the poverty indicators in Central and Eastern Europe, we can see that the feminization of poverty is not as widespread a phenomenon in Poland as in other post-communist countries. Poverty is typical of numerous families rather than of single mother households. Polish single mothers are on average better educated, and the per capita income of their households is only marginally lower than that in full families (*Polityka*, 2003). Sociological studies carried out in Poland show, however, that the responsibility of providing care for large families is typically attributed to women (Tarkowska, 2000).¹

1.5 The present study addresses the most significant disparities of female and male access to economic opportunities; it also explains the roots of the inequalities in their socioeconomic and political contexts. In the light of recent changes to the Polish Labor Code that were introduced to promote equal rights for women and men on the labor market, the authors of the report have attempted to answer the question of legal discrimination regarding women and men in the labor market, in the social insurance and family benefits system, and in the work and retirement benefits systems. The cultural and historical roots of the perceptions of a female role in the society are discussed here in order to provide a full picture of the gender inequalities faced by Polish women.

1.6 Chapter 2 describes the roots of gender stereotypes and their impact on the female and male situations in the labor market. The author explains the perceived status of women in the society, in the workplace, in politics and in the family, referring to the most widespread stereotypical myths concerning women and work. The study of negative attitudes and barriers to women's career paths is exemplified by specific policies – or the lack of policy measurement – addressing such problems as sexual harassment at work.

1.7 Chapter 3 describes the employment structure in Poland, taking into account gender differences in employment in various sectors of the economy. The study includes the analysis of the gender wage gap as well as the gender aspect of unemployment. It also presents employers' attitudes towards female employees on the basis of a survey conducted in the private sector. A comparative gender analysis of labor costs incurred by employers through the implementation of social policies will be listed among the important findings of the study.

1.8 Chapter 4 concentrates on the growth dynamics of self-employment among women and men in the transition period, and the characteristics of Polish businesswomen. The chapter presents social, educational, economic and institutional barriers to women's business activities. Several examples of good practices in the promotion of women's initiatives are described, and the discussion covers areas for improvement in the development of women's entrepreneurship, including access to information, training, and financial resources.

¹ The frustration created by the pressure of undertaking the traditional family role and that of a family provider has often been blamed for the rise of criminality among women in Poland. While female crime is still marginal as compared to the male crime rate, it is experiencing a very rapid growth, particularly among young women. In the past 12 years, the number of women involved in street violence rose ten times; in 2001, among the detained, there were three young female leaders of organized crime groups (*Rzeczpospolita*, 2001).

1.9 Chapter 5 raises the question of the limits faced by women in their professional careers. The phenomenon of the “glass ceiling” refers to the obstacles encountered by women in managerial positions that keep them from performing the highest ranking functions. The analysis of the participation of Polish women in politics and the economy is supplemented by a survey of political and business management boards; the survey has been conducted by the author in three major Polish cities. The study reveals various forms of discrimination in women’s hiring and promotion, as well as dominating attitudes toward women in positions of power and control.

1.10 Chapter 6 shows the extent to which the retirement system in Poland reflects the difference between the status of women and men in the labor market and shows the roots of the lower status of a professional woman. The study provides a description of the relations between social legislation and inequalities in the retirement systems concerning women and men, as well as gender-related discrepancies in the benefits system created by different retirement age thresholds.

1.11 Finally, Chapter 7 shows how the status of women in rural areas is determined by the role that is attributed to them in the family, in the society, and in the traditional division of labor. The author analyzes the ways in which women’s working and living conditions depend on the general situation of the agricultural sector in the national economy, and discusses the motivations for the growing business initiatives among women in rural areas.

1.12 The present volume analyzes various aspects of gender differences in access to economic opportunities in today’s Poland. The expert opinions and in-depth analyses provided by policymakers and academic researchers are expected to serve as data resources on gender socioeconomic and political conditions and their cultural background. It is hoped that the variety of viewpoints and arguments raised here will stimulate a discussion of the improvement of women’s social and professional status in Poland. The report provides a number of policy recommendations that may prove to be important instruments in eliminating gender disparities and building poverty reduction strategies.

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2. STEREOTYPICAL PERCEPTION OF FEMALE AND MALE ROLES AS A DETERMINANT IN PROFESSIONAL CAREERS AND THE FUNCTIONING OF THE LABOR MARKET

Eugenia Mandal

A. GENDER STEREOTYPES: DEFINITION AND STRUCTURE

2.1 Every day we come across all kinds of stereotypes, not necessarily connected with gender, and the very notion of a stereotype appears in various fields of science, in the press and in daily conversations. The term itself comes from the Greek words “*stereos*” (*solid, hard*) and “*typos*” (*mould, pattern*); in the eighteenth century it was used to describe printing matrices and their casts. It appeared in psychology as a borrowing from the sociological sciences, having been put forward by Walter Lippmann in 1922, in his work *Public Opinion*. In this study Lippmann came up with a simile, comparing a stereotype to a green shop window which only allows you to see objects on display and in one (in this case green) kind of light. In his classic work, Lippmann describes stereotypes as pictures of reality which are socially transmitted rather than resulting from one’s personal experience – as simplified and inaccurate “images in our mind,” impervious to change.

2.2 Present-day psychology describes stereotypes as oversimplified, rigid ideas regarding a group of people within which all individuals are assigned a so-called group characterization; they are no longer seen as unique, but instead their variety and complexity are reduced to a few categories (Macrae, Stangor, Hewstone, 1999).

2.3 Gender stereotypes are simplified opinions and codes of behavior concerning female or male individuals, which are shared by a given society on the whole, and imprinted during the process of growing up and socializing within the society (Deaux, Lewis, 1984).

2.4 Psychological research has shown that, on the social level, stereotypes pertaining to things feminine and things masculine operate on two planes: the open plane and the hidden one.

2.5 **Open (direct) plane** – whenever gender becomes the reason for prejudice and discrimination, for example in hiring and promotion decisions. This kind of stereotype is fairly easily noticed by both the witnesses and the victim involved.

2.6 **Hidden (concealed) plane** – often passes unnoticed by the person involved, even people who use the stereotype are usually unaware of it. We talk about this kind of stereotype whenever a person is perceived, evaluated and approved of only via his or her accomplishments in the field seen as “pertaining to” and “typical of” a given sex.

2.7 For instance: a woman can be proud of having a happy family life, of having children, of looking attractive or of being a good cook, but her professional performance will be overlooked. At work she will be appreciated for her appearance and not on her merit (i.e., for her professional qualifications and skills). In a corporate structure she is expected to be subordinate to men and to undertake tasks traditionally associated with feminine roles, such as making coffee for her male colleagues. On the other hand, a man can only win widespread approval if he is a successful breadwinner, and his role as a good father and husband tends to be underestimated.

2.8 Stereotypical gender concepts have a complicated structure (Deaux, Lewis, 1984). They comprise the following components: personality stereotypes, sex-role stereotypes, appearance stereotypes and, finally, occupational stereotypes.

2.9 **Personality-related gender stereotypes** refer to a set of mental and behavioral characteristics seen, in a given cultural setting, as predominantly female or typically male.

2.10 The findings of cross-cultural research carried out in 1982 in 28 different countries by Williams and Best have proven the presence of similar gender stereotypes in all the cultures included in the study. Those stereotypes refer to a group of features described as “feminine” (mostly connected with emotions, warmth, sensitivity, protection, sacrifice and submission) and those seen as “masculine” (involving self-confidence, risk-taking, independence, aggression, competence and rationalism). Even young children from different cultural backgrounds turn out to be experts at telling female and male features apart.

2.11 **Sex-role stereotypes** comprise a set of opinions as to what kind of work and activity becomes/does not become a woman or a man.

2.12 A role is a collection of socially and culturally defined expectations of individuals in specific social circumstances. A role is set up by the society, attached to each individual within a category and then absorbed and learned by the individual.

2.13 Social sex-role stereotypes mostly refer to the division of labor. The male role evolves around financial obligations and supporting the family. The female role equals looking after the children and taking care of the household chores. In addition, there is a discrepancy between female and male positions within an organizational structure (with men occupying higher posts). Also, it is believed that the armed forces, side by side with all military and political activity, are a men-only area.

2.14 **Appearance gender stereotypes** present the image of a delicate, graceful woman described as a “fair” and “weaker” sex, versus the picture of a well-built, muscular, sporty man referred to as the “stronger” and “sterner” sex. Those physical characteristics

tell us what the members of each sex should look like, how they should behave and move, what body language they are supposed to use, and even what timbre of voice is regarded as suitable.

2.15 In this respect, stereotypes seem to work in favor of women in that they leave them more space – a woman can choose between a wide range of styles of behavior: from a sweet “Barbie doll” to a rough hoyden. As far as the opposite sex is concerned, both young boys and grown men have to follow a certain set of clues, or rules, which have been determined by the society. Namely, a man should:

- *Be as strong as a horse* – which basically translates into excellent physical health, strength, unfailing fitness and stamina,
- *Be a winner* – i.e., should *be* successful in every walk of life,
- *Show them who is best* – the *need* for competition and for being the best at everything (in a fight, at work, in sport),
- *Not be a sissy* – which *means* that a true man must not exhibit any feminine qualities and must avoid “woman-like” behavior patterns, colors, garments, etc. (Brannon, 2002).

2.16 This category of stereotypes also regulates the field of emotional expression and can be summarized by the saying, “big boys don’t cry.” In these ways, stereotypes affect the way men manage their emotions and usually make it more difficult for them to interrelate with other individuals.

2.17 **Occupational stereotypes.** Among the complex set of gender stereotypes we can also distinguish the occupational component. The job of teacher or nurse is stereotypically considered to be suitable for women, while the jobs lorry driver, mechanic, city mayor or city councilor are typically seen as jobs of a man.

2.18 Those general gender stereotypes have been presented as a background for further discussion of stereotypes concerning women and men at work.

B. NEGATIVE STEREOTYPES OF WOMEN AT WORK

2.19 In psychology, the literature describes the findings of research into various phenomena connected with gender stereotypes and with prejudice against working women, which are also known as “sexism.”

2.20 Sexism stands for discrimination due to gender, but it also encompasses a whole range of views which form an ideology of a kind, according to which one of the sexes – either female or male – is not as good as the other. From the point of view of the labor market, women are usually the victims of sexist attitudes, whereas in the family environment men seem to suffer more (e.g., in divorce court cases, a child is rarely left in the father’s care). Sexist ideology, which constitutes a collection of extremely stereotypical opinions, is a constant source of the so-called “arguments” to prove that women should have a lower status in the society, in the workplace, in politics and in the family – the last point mostly refers to the household division of labor.

2.21 One of the best-known psychological experiments involving prejudice against the professional performance and professional success of women is the one carried out by Goldberg (1968). The experiment was based on a very simple procedure: the students were asked to read and assess articles from different fields of science, such as law, linguistics, history of art, architecture, dietetics and education. Each of the essays had been signed with either a male name of the author – for half of the students – or a female one – for the other half (John Mc Kay or Jane Mc Kay). The result was that the same articles when signed by a man, were rated much higher, while when they were supposedly written by a woman they received significantly lower marks. In this case the assessment was “biased.”

2.22 According to psychological research, the same accomplishment will receive a different rating depending on whether it was achieved by a woman or by a man. More than that it is generally believed that professional success achieved by a woman is of a different origin from that achieved by a man. Stereotypically, if a woman has been successful in her job, it is because she is pretty, she is lucky, or she has been sleeping with her boss. While with a man, people will say that he owes his success to his skills and hard work.

2.23 American research that has compared the way in which people perceived the professional success of two physicists – a woman and a man – has shown that the success of a woman physicist was attributed to the higher motivation and greater effort that the woman had to put into her work. In other words, people believed that the woman was by no means talented, but rather that she spent days and nights sitting in the laboratory. Obviously, the man did not have to work as hard, as he was labeled a “genius,” and that would be enough to account for his achievements. Furthermore, it turned out that people thought that the woman physicist must have had an easier job than her male counterpart, since she was treated with greater leniency at work (Deaux, Emswiler, 1974).

2.24 This “luck versus skill” axis is used interchangeably and asymmetrically in evaluating female and male professional success – depending on the gender of the person in question. High motivation and good luck are commonly quoted to explain why a woman has successfully completed a given task. In such cases, there is a tendency to ascribe “unexpected” success either to fate or factors such as coincidence, or to hard work (Mandal, 1991, 2000).

2.25 There are many common beliefs and sayings about women and work which are based on simplistic, negative stereotypes. In the American literature they are often referred to as “myths,” since they have never been proved empirically or – more frequently – because they have been shown to be completely false.

2.26 Let us quote the most widespread stereotypical “myths” concerning women and work as described in the literature (Basow, 1986), side by side with the extent to which they are socially accepted in Poland.

2.27 **Myth no 1.** *Women do not have to be professionally active, because they have an alternative source of income (their husbands). And when they do go to work, they do not need to earn much and will work for low pay.*

2.28 This opinion is false in Poland, as there is a large group of single women who obviously do not have the above-mentioned alternative source of income. For women who are the only breadwinners in the family, as well as for those whose husbands earn little, the size of income is particularly significant. Actually, many women earn more than their husbands, and they are the ones predominantly responsible for the financial support of the whole family.

2.29 **Myth no 2.** *Women themselves do not really want to go to work; they do not wish to have a career and to be promoted to higher positions.*

2.30 Research shows that the majority of working women would not like to quit their jobs. In Poland, over 70 percent of women say that they go to work for financial reasons, but they mention other factors, as well. Non-economic reasons are usually quoted as a first-rate consideration by women who are educated and highly qualified: they wish to use and develop their professional skills. Under-qualified women workers often point out that a job gives them financial independence, provides them with social contacts and helps them to get away for a while from menial household chores. Women and men in corresponding positions attach similar value to their work, and whenever they see promotion prospects they appear to be equally interested in pursuing them (Kurzynowski, 1979).

2.31 **Myth no 3.** *Women employees are less diligent and are absent from work more frequently than men.*

2.32 To date in Poland no one has conducted a comparative study of female and male job absence figures, but there is a general impression that women with children have missed more days at work because they had to take care of their sick children, whereas men had more absences that were due to their own health problems.

2.33 **Myth no 4.** *Women are less involved in their work and are less attached to it, which is why they change their jobs more often than men.*

2.34 Once again, no Polish data are available. As for American statistics (Basow, 1986), they do not show any difference between the two sexes as far as the number of workplace changes is concerned, when comparing people of similar education, qualifications, age and period of years at work. In various jobs women employees have proved to be just as devoted to their company as their male colleagues, even though women themselves would say that their devotion to the company was less significant. Notably, women did feel that they received unfair treatment at work more often than men.

2.35 **Myth no 5.** *Women and men have "different qualities," so women should perform "feminine" activities.*

2.36 Obviously, there are certain mental and personality differences between the two sexes, but they are only visible on a global scale, and come into play when we compare women and men collectively. At the individual level, one woman and one man can be more alike than two other women or two other men. Whether we succeed in a particular job depends on our personal talent and ability, and yet it often happens that those talents are asymmetrically allocated to one gender only. It is often said in Poland, for example, that women are more agile with their hands, so they are more suited for jobs that require precision and accuracy. Consequently, they are offered menial, low-paid and tedious manual jobs (e.g., working at the conveyer belt). Interestingly enough, high manual skills are also indispensable in the prestigious and well-paid job of surgeon, or in precision mechanics, but these lines of work are considered to be restricted to men (Reszke, 1990, Mandal, 2000, 2003).

2.37 **Myth no 6.** *A woman will never be a good boss, and men do not like to report to women.*

2.38 According to the findings of Polish research carried out among the managers of both sexes, women are just as good as men in that respect, and sometimes female behavior strategies are more valuable in a group of employees. In conflict situations at work, women in Poland tend to rely on compromise and adjustment strategies, while men typically opt for competition, which is a less favorable solution from the viewpoint of group benefit (Mandal, 1993, 1999, 2003).

2.39 On the other hand, gender does affect the image of the boss in the eyes of his or her employees, and creates different sets of expectations towards the person in charge. Owing to gender stereotypes it may happen that a male boss will have more influence over his employees, especially those who have traditional views on women's roles. Research conducted by Polish sociologists (Reszke, 1993) has shown that male manual workers do not accept forewomen as their bosses and do not like to work under their supervision. Another common belief is that a woman in a managerial position is exceptionally malicious towards her superiors and generally "worse" than her male counterpart. Psychologists explain this phenomenon by the notion of the so-called "delusive authority." It occurs when someone is officially put in charge, but has been deprived of actual power and the ability to act. Women are involved in this kind of situation more frequently than men, because they are often employed at low to medium management levels.

2.40 **Myth no 7.** *The presence of women in the workplace has an adverse effect on employee concentration.*

2.41 From a psychological point of view, this statement is unsubstantiated. There is no Polish research available, but according to the research carried out in Western countries (Basow, 1986) employees actually prefer mixed teams. Admittedly, at the beginning there may be some feeling of embarrassment and uneasiness, but with time everybody settles in and people tend to get on well. In contrast, teams in which one gender significantly outnumbers the other do not seem to work too well – in such groups employees may find it difficult to fit in.

2.42 **Myth no 8.** *Women who go to work deprive men of their jobs.*

2.43 This belief is shared by a large part of Polish society and it wins particular popularity every time unemployment rates go up (Reszke, 1990). The fact is that women and men do not apply for the same positions that often, and, additionally, men typically refuse to take “feminine” jobs, such as a secretary, nurse, etc.

2.44 **Myth no 9.** *In our times women no longer suffer from discrimination in the workplace. Contemporary women have achieved everything there ever was to be achieved.*

2.45 It is true that in comparison with the era before World War II, the professional and social standings of women have improved, but occupational segregation remains a fact. There is a significant wage gap (by about 60 percent to the disadvantage of women), very few women hold managerial positions even in female-dominated professions, and women are still being ousted by men from most well-paid jobs and positions.

2.46 For example, recently in Poland the number of women in banking and the economic sector has gone down. On the other hand, the previously lucrative function of a president of a housing cooperative, which until recently was totally dominated by men, is gradually becoming a women’s specialty – now that housing cooperatives are in decline (Reszke, 1990).

2.47 Side by side with negative stereotypes and myths about women and work, one can cite many myths about women and unemployment, such as the following (Reszke, 1990, Mandal, 1995, 1998):

2.48 **Myth no 10.** *A woman is less entitled to work than a man, because she is not the head of the family.*

2.49 This statement must be false, given the fact that in Poland and elsewhere about one-third of working women are either single or are the main breadwinners in the family. In addition, there is a large group of married women whose husbands earn too little to support the family without a second income.

2.50 **Myth no 11.** *When unemployed, women can take it better than men. For men, unemployment is a bigger problem than it is for women.*

2.51 This myth is connected with the traditional stereotype of feminine and masculine roles, whereby women are assigned family life roles, and professional roles are attributed to men. The argument for the apparent better adjustment of women to unemployment corresponds to the widespread belief that a woman is predominantly a housewife and a mother: this kind of activity is supposed to give her the greatest satisfaction and fulfillment, whereas a man needs to go to work. Such an approach represents a broad oversimplification, since unemployed women may feel and react in any number of different ways. Undoubtedly, unemployment is most painful for single women and for those who are the only breadwinners in the family.

2.52 Nevertheless, research conducted in Poland among unemployed women has shown that unemployment is a very serious problem for the vast majority of women. Admittedly, at the beginning of an unemployment period women do notice some positive aspects of their situation: they do not have to hurry any more, and the conflict between professional obligations and household duties is gone, but this can by no means compensate for the fact that they have lost their job. Like unemployed men, unemployed women have financial problems and have to lower their living standards. They begin to experience low self-esteem, they feel frustrated when trying to find a new job, and thus are constantly worried about the future, which makes it impossible for them to relax and enjoy the time spent at home. Housekeeping alone is not enough to provide women with self-esteem. Women themselves rarely regard household duties as a proper job. For women, as for people in general, a proper job is being employed and earning money, and being a housewife at home does not compensate a woman for the loss of a job (Reszke, 1990).

2.53 There is a tendency to believe that unemployment is less harmful for a woman than for a man, which is also reflected in a stereotypical image of an unemployed person. According to sociologists, in Poland this image splits into two sub-images, which differ greatly from each other: that of an unemployed woman and that of an unemployed man.

2.54 The unemployed woman “takes care of the house and looks after the children, looks for a job, works on a temporary basis, tries to figure out where to get the necessary money, worries and cries her eyes out.” The unemployed man “tries his skills at trading, works on a temporary basis, looks for a job, drinks, turns to stealing, or does nothing” (Reszke 1993).

2.55 Such comments present a passive-positive image of an unemployed woman versus an active-negative image of an unemployed man. They reflect the common belief that unemployment is very harmful to men and relatively harmless to women.

2.56 This opinion, albeit false, is quite widespread among employers. Among the offers placed by potential employers in job centers, offers for men outnumber those for women by 5 to 1 (in 1991, there were 41,933 offers for men and only 9,056 offers for women). As far as unemployment aid programs are concerned, 98 percent of offers were addressed to men (Podogrodzka, 1992). To sum up, gender is used as the grounds for discrimination in the workplace, but it also adversely affects a person’s prospects for leaving the category of the unemployed. Problems encountered by women in the labor market are caused by traditional views on family roles, and by negative stereotypes concerning women at work. Sexist ideology “explains” and “justifies” the fact that women are discriminated against in the labor market.

C. NEGATIVE ATTITUDES AND BARRIERS TO WOMEN’S CAREER PATHS FROM THE POINT OF VIEW OF GENDER STEREOTYPES

2.57 For many years scientific studies have analyzed the ways in which women function at work. A review of these studies draws attention to many negative findings

pertaining to this subject. At the same time, researchers constantly come across new threats, and come up with new terms to describe these unfavorable phenomena.

2.58 According to the literature on the subject, the most common barriers to women's career paths include the following:

2.59 **Conflict between family and work** – women are forced to seek a compromise between their professional and family roles, since traditionally they are still encumbered with family obligations and perform most household duties. In the present-day culture we can observe the arrival of a new role model of a “superwoman” – a woman who is perfect: beautiful and able to perform a collection of family, professional and social roles. Women who try to turn this ideal model into a reality suffer from stress, as well as from physical and emotional exhaustion.

2.60 **Differences in socialization and expectations toward work** – during the process of socialization, women and men are still being coached to perform their traditional, sex-conditioned roles. Namely, women are expected to take care of family, and men are supposed to focus on professional life. By the same token, women should be prepared to make sacrifices for the sake of the family, to help their spouses in their professional careers and, finally, to give up on their own professional aspirations.

2.61 **Discrimination in hiring decisions** – this occurs when a future employer gives preference to male applicants or to people who exhibit male characteristics. Such employers also tend to offer lower wages to women right from the start of their career.

2.62 **“Glass ceiling” phenomenon** – this notion describes barriers encountered by women who want to be promoted and to hold high-profile positions. In Poland there are very few women among those holding the highest ranking managerial posts and among politicians. At the same time, women notice numerous obstacles to their promotion prospects, while the majority of men in charge think that such barriers do not exist (Titkow, 2003).

2.63 **“Glass escalator”** – which refers to promotion barriers encountered by women working in female fields. It is commonly believed that men should not work in female jobs, and the only exception could be in cases where they hold managerial posts, which explains why men working in those fields are more frequently promoted. Consequently, even in otherwise female lines of jobs, managerial positions are reserved for men.

2.64 **“Sticky floor”** – this term stands for the barriers associated with low-status, low-paid jobs with little opportunity for promotion. Women often work as secretaries, but they rarely work as lawyers or as marketing, advertising or public managers.

2.65 **Occupational segregation** – 60 percent of men and 40 percent of women are employed in “typical” jobs (i.e., those jobs in which over 80 percent of the workforce is single sex). At the same time, there are many more “male” jobs (about 300) than “female” ones (about 30). From 11 percent to 26 percent of the gender wage gap in Poland can be attributed to the mechanisms of occupational segregation (Reszke, 1991).

2.66 **Lack of mentors** – research has shown that supervisors tend to exclude women from this type of relationship (Titkow, 2003).

2.67 **Limited web of informal contacts** – in many jobs we observe the presence of old boys’ networks and other informal circles or connections, which are restricted to men only. Women rarely take part in social gatherings outside of working hours, because of family obligations, or because they would feel uneasy in predominantly male company (Titkow, 2003).

2.68 **Token status** – in some fields or branches, women seem to be more conspicuous in the workplace because they stand out from the crowd of other employees. As a result, they feel greater pressure to show how competent and able they are, which basically means that they must work “twice as hard,” and their failures are easily noticed. Token status people are usually excluded from informal circles and tend to be distrusted by co-workers.

2.69 **Stereotype of a successful person, a winner** – stereotypically, a winner must be either a man or a person with male qualities. In Poland the image of a successful woman or a businesswoman in general tends to evoke negative reactions – it is associated with the image of a person who focuses on professional success at the expense of family life (Mandal, 1993).

2.70 Another negative factor which may be connected with stereotypical perceptions of female and male roles at workplace is the presence of **sexual harassment**. On a very general level, this term describes unwanted sexual attention (Brannon, 2002).

2.71 Thus, the category of sexual harassment will encompass all cases of unwelcome sexual interest and behavior that make their object feel threatened, degraded, humiliated or harassed, or any type of behavior that adversely affects the person’s work, makes the person feel insecure, or creates an unfriendly or intimidating work environment. In the EU legal regulations there is a statement on behavior that infringes on a woman’s or man’s dignity in the workplace.

2.72 There are many kinds of sexual harassment (Fitzgerald, Swan, Madley, 1997):

1. **Quid pro quo, or sexual coercion type** – when an employer or a superior demands or insists on sexual services rendered in return for a favorable hiring decision, for keeping the job, for receiving a promotion or for not being downgraded to a lower position in the company hierarchy. This form of harassment is often accompanied by threats.
2. **Hostile environment type** – in this respect we can distinguish between two types of behavior:
 - A. **Unwanted sexual attention type** which comprises, among other things, such behavior as: touching of a sexual nature, making comments and jokes about sex, exhibiting objects or materials of a sexual nature (e.g., drawings, pictures, calendars, etc.), making personal remarks about sex or

sexuality, talking about a person in sexual terms in the presence of the person while pretending not to notice the person's presence.

- B. **Gender harassment type** – a form of harassment directed at a person as a member of a given sex, not necessarily connected with the sexuality of a person, but rather with the fact that she or he is female or male. This kind of harassment encompasses cases such as: offensive comments about skills and abilities of women or men, offensive comments about “typically male” or “typically female” kinds of behavior, insults directed at women or men due to gender and not because of their personal characteristics and qualities.

2.73 Those particular forms of sexual harassment might be mutually interrelated. The coercion-based “quid pro quo” form, which appears to have the most serious consequences, may contribute to the presence of a “hostile environment” type of harassment. At the same time, we may observe the opposite correlation: a “hostile environment” more than idiosyncratic variables may be conducive to the appearance of a “quid pro quo” type of sexual harassment.

2.74 The issue of sexual harassment in the workplace raises considerable doubt and controversy. The same kind of behavior may be perceived and classified in several different ways, for example either as “flirting” or as “hurting.” Commonly, people tend to turn a blind eye to it and to treat it with leniency, as sexual harassment is often seen as equivalent to performing some sexual rites or, at the very most, as a demonstration of power and privileged position rather than as a sign of real sexual interest.

2.75 In the jurisdiction of the Polish Supreme Court and the Courts of Appeal there are virtually no verdicts even indirectly related to the issue of sexual harassment in the workplace. This can probably be explained by the fact that there are extremely few, if any, lawsuits of that kind. This is not to say that the problem does not exist – all it means is that it is mostly hidden, or swept under the carpet. Therefore, it can be assumed that similar figures could describe the present situation in Poland. Research commissioned by the newspaper *Rzeczpospolita* in 1999 showed that only a small percentage of women admitted that they had been sexually harassed at work.

2.76 In conclusion, it must be said that ample scientific data show that stereotypical perceptions of women and men can be one of the key determinants affecting – in a very broad sense of the word – women's career paths and the way women function at work.

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3. SOCIAL POLICY LEGAL AND INSTITUTIONAL PROVISIONS: AN INCENTIVE OR A BARRIER TO HIRING WOMEN?

Bożena Balcerzak-Paradowska

A. PROFESSIONAL ACTIVITY OF WOMEN DURING THE TRANSFORMATION PERIOD: GENERAL TRENDS

3.1 The introduction of a market economy transformed Poland's overall economic structure, which from now on was to be based on the principle of economic effectiveness. This shift was accompanied by changes in the ownership structure (privatization), which were not always based on an actual profit and loss account, especially in view of the social aspects of employment reduction. There were also changes in the labor market: unemployment appeared and began to grow.

3.2 A favorable environment for business initiatives and self-employment began to emerge. Many people of productive age, women included, decided to take advantage of this opportunity. Those factors, together with the major factor of changes in the ownership structure, contributed to the development of a private sector.

3.3 Because labor resources began to exceed the actual labor demand, the labor market became employer-oriented. The principles of a market economy, which requires high productivity and business effectiveness as well as the maximizing of profits, have increased the expectations of employers regarding both new job applicants and employees. These expectations comprise such issues as employee qualifications, ability to innovate, professional efficiency, and availability whenever necessary. The importance attached by employers to the last factor puts women in an unfavorable position. As both candidates and employees, women are perceived, stereotypically, through their maternal role in society, and through the perception of a family model in which the woman carries the largest burden of family duties. Binding regulations, which are meant to protect women at work in view of their maternal function, are often seen by employers as a drawback, and may discourage them from hiring women.

3.4 According to the research, women are making efforts to improve their education, to complete it or to obtain new qualifications, in order to meet the growing expectations of their employers and to successfully compete with men at work (Kryńska, ed. 2000). As a result, women, both working and unemployed, can boast of a higher level of education than men.

3.5 By the same token, among the unemployed who have completed training courses women outnumber men (*KUP* - National Labor Office data, 2000). Nevertheless, women have more difficulty in finding employment than men.

Changes in the Employment Level and Structure

3.6 Apart from the general decreasing trend, during the period of transformation the number of people employed (both men and women) was subject to many other changes, which affected its internal structure. The employment rate went down (Table 3.1).² Between 1995 and 2002 (except for 1997, when the employment rate for women reached 44 percent), the female employment rate was falling systematically, until it reached a level of less than 39 percent in 2002. Drop dynamics in the size of the working population in this period exhibited similar features for both women and men (except for 1998).

Table 3.1: Employment Rate in Poland, 1995–2002

Specification	1995	1996	1997	1998	1999	2000	2001	2002
Total	50.7	51.2	51.5	51.0	48.0	47.4	45.5	44.6
Men	58.5	59.4	59.8	58.9	55.9	55.2	52.5	50.8
Women	43.7	43.8	44.0	43.9	40.7	40.3	39.0	38.9

Note: Data for 2001 and 2002 refer to the 4th quarter; data for 2002 refer to the 2nd quarter.

Source: GUS (Chief Statistical Office) 1999; GUS 2002.

3.7 Looking at particular sectors of the national economy, we can see some discrepancies between the two sexes as far as the size of the workforce is concerned. Between 1992 and 2002, the number of women and men employed in the public sector was gradually shrinking, but there were shifts in structure according to gender (see Table 3.2). Systematically, the percentage of women working in the public sector has been going up – from about 46 percent in 1992 to approximately 55 percent in the first years of the twenty-first century; while the corresponding percentage of men has gone down. Changes in employment structure between women and men in the public sector are to a large extent connected with changes in the structure of the national economy. The restructuring of heavy industry, which formerly dominated in the public sector, brought about a reduction in the number of male workers, which automatically increased the percentage of women employed in the sector. In other words, the dynamics of the reduction in male employment was greater than that in female employment. In the private sector, however, the situation appeared different. The dynamic growth of this sector created employment opportunities for women as well as for men. The total size of the population employed in the sector is on the increase, and the percentages of women and men employed in the private sector are more or less alike and are rather stable, with a slight domination on the part of men (Table 3.2).

² According to the GUS (Chief Statistical Office) definition, the employment rate stands for the percentage of people employed among the total population size within a given category.

Table 3.2: Employment Rate in Poland, 1992-2002

Specification	1992	1995	1998	2000	2001	2002
In thousands						
Public sector						
Total	7,712	6,540	6,020	5,090	4,691	4,526
Men	4,130	3,413	3,021	2,439	2,230	2,064
Women	3,582	3,127	2,999	2,653	2,461	2,462
Private sector						
Total	7,473	7,898	9,095	9,227	9,457	9,171
Men	4,211	4,513	5,301	5,408	5,561	5,403
Women	3,262	3,385	3,794	3,819	3,896	3,768
In percentages						
Public sector						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Men	53.5	52.2	50.2	47.9	47.5	45.6
Women	46.4	47.8	49.8	52.1	52.5	54.4
Private sector						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Men	43.6	42.9	41.7	41.4	41.2	41.1
Women	56.3	57.1	58.3	58.6	58.8	58.9

Note: Data for the 1st quarter; private sector category includes individual farming.

Source: Calculations based on GUS data (2002b).

3.8 The shifts in employment size and dynamics are related to the changes in the size of the population employed in particular sections of the national economy. Women outnumber men only in a few sections, such as *education, healthcare and social welfare*, and the section connected with the financial sector. In those sections, the percentage of women may reach as much as 70 percent. A little over 50 percent of the aggregate workforce is employed in *trade and repairs*. The share of women working in agriculture has increased (from less than 25 percent in 1990 to over 27 percent in 2001). The rate of women working in the industrial sector has gone down (by about 2 percentage points between 1990 and 2001). During the same period, the percentage of women working in trade and services decreased considerably (from almost 70 percent in 1990 to 50 percent in 2001), even though this section is still regarded as “female territory”. More and more women have been flowing into the “male-dominated” sections of the economy (for example, in *transport and communications*, and *fishing and fish-culture*), although male dominance in their employment structure remains a fact. The appearance of such sections of the national economy as *financial brokerage*, and *services for business and real estate*, have opened up new prospects for employment. These sections tend to absorb a predominantly male workforce: for example, men dominate services for real estate. The financial brokerage is still traditionally female dominated, but the percentage of men involved has gone up while the percentage of women has gone down (Table 3.3).

**Table 3.3: Women and Men Employed According to Chosen Sections of ECA
(Economic Classification of Activities), 1994-2001
(in percent)**

Specification	Men (in % total)					Women (in % total)				
	1994	1995	1998	2000	2001	1994	1995	1998	2000	2001
Total	52.4	52.2	52.4	51.4	51.3	47.6	47.8	47.6	48.4	48.7
Farming, hunting, forestry	76.3	75.8	73.8	73.7	72.5	23.5	24.2	26.2	26.3	27.4
Fishing and fish-culture	88.1	88.4	89.4	88.2	86.6	11.9	11.6	10.6	11.8	13.3
Industry	64.3	64.5	64.7	65.8	66.1	35.7	35.4	35.3	34.2	33.9
Construction	87.2	87.5	88.1	87.2	86.2	12.7	12.5	11.9	12.7	13.8
Trade and repairs	43.2	44.9	48.9	48.5	49.4	56.8	55.1	51.0	51.5	50.6
Hotels and restaurants	31.0	30.8	31.5	33.6	32.7	69.5	69.1	68.5	66.4	67.3
Transport, storage and communications	66.3	65.8	65.6	65.6	65.0	33.7	34.2	34.4	34.4	35.0
Financial brokerage	22.9	23.8	24.7	26.9	27.0	77.1	76.2	75.3	73.1	73.0
Services for business and real estate	52.9	53.2	55.3	52.7	56.2	47.1	46.8	44.7	47.3	43.8
Public administration and national defense	42.3	40.8	42.0	37.4	36.6	57.7	59.2	58.0	62.6	63.4
Education	26.9	26.8	25.7	26.3	25.7	73.1	73.2	73.3	73.7	74.3
Healthcare and social welfare	17.6	17.3	16.8	16.2	16.1	82.4	82.7	83.2	83.8	83.9
Other activities	48.1	47.5	50.4	49.3	49.4	51.9	52.5	49.6	50.7	50.6

Source: Calculations based on data from GUS (1995); GUS (2000); GUS (2002).

Female and Male Wage Gap

3.9 The average remuneration for women is lower than the average remuneration for the national economy as a whole; it is also about 20 percent lower than average remuneration of male employees. The relationship between the average monthly gross remuneration for women and the average monthly gross remuneration for men was as follows: in 1996, 79.2 percent; in 1998, 80.6 percent; in 1999, 80 percent; in 2001, 81.8 percent. This figure is on the rise, albeit slowly, which indicates that the gender wage gap is gradually decreasing.

3.10 The gender wage gap is less significant in the private sector than in the public sector. In 2001, the average female remuneration in the public sector amounted to 78.6 percent of the average male remuneration; in the private sector, it was 83.6 percent. A closer look at the level of pay rates shows that in some sections of the national economy this relation is to the women's advantage. For example, in public fishing and fish-culture, the average female remuneration is higher than that for men, the relation being about 117 percent. As far as the private sector is concerned, in construction as well as in transport, storage and communications, the average female remuneration is higher than the average male compensation (by a small percent). This can be explained by the fact that in those branches women usually occupy managerial positions or work as specialists.

3.11 In both sectors, large companies pay more: the larger the company, the higher the remuneration. This trend is observed irrespective of gender. Generally speaking, in all company categories specified in the statistics by number of employees, the average gross female remuneration is lower than the average male gross remuneration (Table 3.4). The least conspicuous wage gap can be observed in the smallest businesses, whether private or public sector. The largest difference in remuneration size between women and men in both sectors occurs in the largest companies.

3.12 The largest companies usually represent the public sector, where compensation tends to be higher, whereas small firms belong mainly to the private sector, where more employees tend to receive lower wages in comparison with the public sector.

Table 3.4: Average Gross Remuneration of Full-time Employees According to Ownership Structure, Sectors, Gender and Company Size, October 2001

Company size (number of people employed)	Public sector		Private sector		Female/male remuneration ratio	
	men	women	men	women	Public sector	Private sector
Not more than 19 employees	2,048	1,881	1,704	1,590	91.8	93.3
20-49 employees	2,225	1,949	2,023	1,798	87.6	88.9
50-99 employees	2,359	2,064	2,144	1,843	87.5	86.0
100-249 employees	2,340	2,084	2,325	2,004	89.0	86.2
250-499 employees	2,437	2,063	2,392	1,862	84.7	77.8
500-999 employees	2,430	1,903	2,565	2,070	78.3	80.7
1000-1999 employees	2,493	1,986	2,998	2,514	79.7	83.9
2000-4999 employees	3,087	2,192	3,312	2,540	71.0	76.7
5000 employees and above	3,764	2,666	3,019	2,192	70.8	72.6

Source: GUS (2000).

3.13 Whatever their level of education, statistically men always obtain a relatively higher remuneration than women. The greatest gap, however, can be observed in the group of poorly educated workers (with primary and vocational education), although it is also observed among employees with higher education (Table 3.5). The latter situation may be related to the difference in employment structure: namely, men more often than women hold managerial positions, in both the private and the public sector. Another factor could be the difference in type of education: women still tend to choose traditional subjects (i.e., those connected with the arts), while men usually graduate in technical fields. However, this theory requires further research.

Table 3.5: Average Gross Remuneration of Full-Time Employees According to Ownership Structure, Sectors, Gender and Level of Education, October 2001

Education level	Public sector		Private sector		Female/male remuneration ratio	
	men	women	men	women	Public sector	Private sector
Higher	3,350	2,488	4,964	3,716	74.3	74.9
College	2,336	1,802	2,610	2,231	77.1	85.5
Secondary vocational	2,497	1,898	2,261	1,838	76.0	81.3
Secondary comprehensive	2,409	2,097	2,435	1,997	87.0	82.0
Vocational	2,238	1,386	1,745	1,291	61.9	73.9
Primary and lower	2,092	1,336	1,655	1,315	63.9	79.5

Source: See Table 3.4.

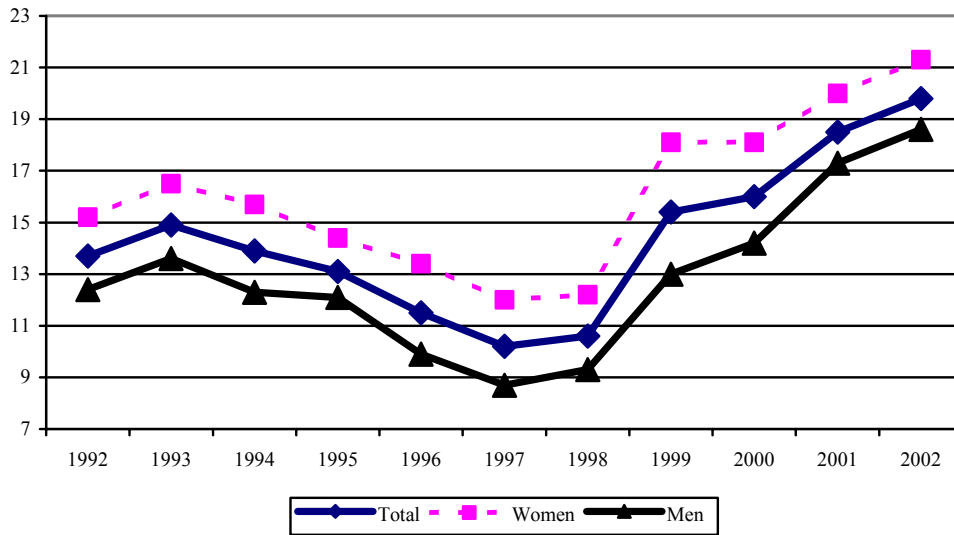
Unemployment Size and Structure

3.14 The number of unemployed women and men was gradually on the rise until 1994, then started falling until 1998, and since then has been growing rapidly. Until the end of the third quarter of 2001, women constituted more than half of the total population of the unemployed. According to recent data, since that time men have outnumbered women in this respect (50.6 percent in the fourth quarter of 2001; 52.4 percent in the first quarter of 2002; 52 percent in the second quarter of 2002; and 50.5 percent in the third quarter (of 2002). However, it must be pointed out that women outnumber men among the long-term unemployed: in the fourth quarter of 2001 women constituted 52.6 percent of this group; in the first quarter of 2002 women constituted 50.8 percent; in the third quarter of 2002 they made up 52.0 percent.

3.15 The greater growth dynamics to be observed in recent years in the population of unemployed men in comparison with women is mostly due to structural changes in the economy, such as the restructuring and closing down of many heavy industry companies, and the seasonal employment and general reduction in employment in the construction sector, which, in turn, was caused by the lower rate of investment in the country. The two sections of the economy mentioned above have always employed (and still employ) more men than women. Moreover, further redundancies are planned in the transport and communications section (railways). As for women, they are expected to increase the numbers of the unemployed as a consequence of the envisaged restructuring of the female-dominated pharmaceutical industry (GUS, 1999; Golinowska, 2003).

3.16 Generally speaking, from the beginning of the Polish economic transformation the percentage of women among the total population of the unemployed has been much higher than their share in the overall working population. In the same way, the rate of unemployment among women since 1992 has been higher than the rate of unemployment among men (Figure 3.1). The decrease in the number of unemployed women in 2001 had no significant effect as far as rate of female unemployment is concerned.

Figure 3.1: Unemployment Rate According to Gender, 1992-2002



Source: GUS (2003).

3.17 Until 1999, the female unemployment rate was growing faster than the male rate, and when the drop began the female unemployment rate fell more slowly than the male rate. Since 1999, certain changes in the general rise of the unemployment rate have been observed: the male unemployment rate has been growing faster than the female rate, but the unemployment rate among women still remains higher than that among men.

3.18 The largest group among the aggregate population of the unemployed comprises those who have been looking for a job for 13 months or more (45.5 percent of men and 50.7 percent of women). The majority of the so-called *long-term unemployed* are women. This trend continues, even though, on average, women are better educated than men, are less likely statistically to quit their job than men, and have lower requirements regarding working conditions and (last but not least) their pay. Despite these factors, it takes a woman more time than a man to find a job (on average, looking for a job takes a man 15 months while for a woman this period is 16.6 months).

3.19 The length of this period could be an example of a negative change in the labor market, especially with reference to women: compared to 1993, the average job-seeking time span has increased for both women and men by 1.6 months; compared to the best year of the transition period (1997), it went up by 2.6 months.

3.20 During the early stages of the transformation, a university degree provided a shield against unemployment. In 1992, people with a higher education constituted 3.6 percent of the total population of the unemployed. In 1997 the figure stood at 2.2 percent, but in 1998 it rose to 3.4 percent. In 2000 the rate reached 3.7 percent, in 2001 it reached 4.7 percent, and in 2002 it reached 5.8 percent. Although people with a degree remain the least numerous group among the unemployed, women with a higher education have more difficulty in finding a job than educated men. Between 1992 and 2002, when the

unemployment rate in general decreased only slightly, in the middle of the decade the unemployment rate among women with a higher education went up from 5.2 to 7.5, whereas the corresponding rate for men fell from 5.5 to 5.1 (GUS, 2003). Furthermore, women with a degree on average look for a job longer than educated men (11.2 and 10.2 months, respectively). Probably, this is due to the growing share of women with a higher education in the total population of university graduates, combined with the overall rise in the number of unemployed, and the unemployment rate increase. One reason could be that university subjects are not compatible with the needs of the economy, which is subject to substantial structural changes. These changes have led to a significant reduction in the number of work places in female-dominated branches of the economy, at the same time that stereotypical ideas about typically feminine and typically masculine jobs have remained in force. Discriminating attitudes are another relevant factor.

Attitudes toward Hiring Women as Exhibited by Private Sector Employers: Current Research Findings

3.21 Studies and research confirm that the position of women in the labor market is worse than that of men. Generally speaking, public opinion tends to share this view. According to the CBOS (Public Opinion Research Center) findings of 1993, almost half of the sample population (49 percent) believed that women were more likely to lose a job, and more than half (59 percent) pointed out that women had poorer chances of finding new employment than men. This opinion was also expressed by the group of business people representing private sector.³ Admittedly, only one in three thought that women were more likely to lose a job than men, but half of them said that women were less likely to find other employment. When asked to list the reasons for such a situation, the private sector business people first mentioned that women employees were less available and less flexible with regard to working hours because of their household duties and obligations (50 percent). Interestingly enough, this group also noted the presence of discriminating attitudes and behavior (31 percent). None of the business people expressed opinions that would put women in a bad light as workers (for example, statements such as women are not as interested in their work as men; they do not think it is so important – opinions that could be heard from interviewees from other social and professional groups).

3.22 As a rule, employers place a lot of emphasis on employee availability, which immediately works against women. As job applicants and as employees, they are predominantly evaluated from the angle of their social role as a mother and a person carrying the burden of household duties. This social stereotype is supported by the overriding family model, where a woman is mainly responsible for bringing up the children, taking care of them, and running the household. The legal regulations that are supposed to help women at work, given their maternal function and the need to reconcile family and professional obligations, are usually treated by employers as a nuisance and discourage them from hiring women. These negative attitudes are not overcome by the

³ This group was isolated from the total CBOS sample according to social and economic features, and was not representative of the whole population of business people. However, it seems reasonable to quote their views in order to show what business people from the private sector think about hiring women, especially since research findings quoted in the following sections of the present study corroborate the trends observed in the CBOS research.

fact that these legal provisions refer to men as well as to women, because typically their main beneficiaries are women.

3.23 The fact that women have more difficulty in finding a job cannot be attributed solely to the incompatibility of job offers and the potential of women's qualifications, especially when women are better educated than men. The truth is that an employer would rather hire a man so as not to be obliged to comply with social benefits regulations related to the employee's family situation. In other words, what we are dealing with here is gender discrimination, although to prove it would be extremely difficult in most cases.

3.24 According to research carried out in 2000 (Center for Women's Rights, 2000), employers declare that their recruitment decisions do not depend on such factors as a candidate's gender, marital status, or family circumstances. First and foremost, they say they pay attention to such features as being reliable and hard-working, having professional experience and education, but also being flexible with regard to working hours and ready to do overtime.

3.25 As for the applicant's gender and marital status, it seems to matter more to private employers, particularly from small businesses, where working overtime may sometimes mean doing another person's job, and where taking days off or taking leave related to childcare can adversely affect business performance.

3.26 The family-related perception of female employees also comes to the surface when employers are asked to specify the main characteristics that they attribute to each gender. Two leading negative female characteristics are: frequent absences from work and women's family obligations.

3.27 This should help to explain why, during interviews, women candidates are asked questions that would never be raised for male candidates. As a rule, employers inquire about a woman's family circumstances, how many children she has and what ages they are. Albeit more rarely, women are asked about their future plans concerning maternity. At times employers might also want to know whether the applicant is pregnant, and may even demand a relevant certificate from a doctor. Employers seldom admit that children and related family obligations cause them to reject a female candidate. Nevertheless, even when employers did not state it plainly, women were convinced that their family circumstances did affect negative hiring decisions (Center for Women's Rights, 2000; Balcerzak-Paradowska, 2001).

3.28 Anxiety on the part of employers with respect to hiring women usually emerges at the stage of the hiring decision. Once a woman is employed, the general feedback regarding female employees is quite positive. According to the research quoted, employers typically give women workers a lot of credit and speak highly of them. They emphasize that women are hard-working, accurate, diligent, loyal, and very committed (see Chapter 1 of this report).

3.29 Employers' concerns that women will take advantage of the benefits for which they are eligible is not generally justified. Women try to avoid taking such advantage,

often because of the attitude of the employer, who expects her to keep down the number of absences due to child sicknesses.

3.30 Employer attitudes toward hiring women have also been “exposed” by the work of the Office of the Commissioner for Citizens’ Rights. A case in point could be the difference in the treatment of women and men in offers submitted to the labor offices. Frequently, employers seek candidates of a specified sex and age. Sometimes this requirement is related to a specific job description, but whenever the offer is addressed exclusively to men when the job could be done equally well by a woman, it is an obvious case of bias.

3.31 After the intervention of the Commissioner for Citizens’ Rights, employers and labor offices no longer have to divide job offers into female and male categories. Still, this practice has not been forbidden and therefore it is perfectly legal to direct a given job offer to a specific group, such as men (see Hebda-Czaplicka, and Kołaczek, 2001).

3.32 Another source of interesting data is letters to the Office of the Commissioner for Citizens’ Rights, even though cases of gender discrimination described in those letters are infrequent. The scarcity of correspondence on that subject may be due to the fact that discrimination is “hard to pinpoint in individual cases, when other motives – not related to gender – may obscure the true reasons lying behind the case of discrimination” (Wichrowska-Janikowska, 2000). Nevertheless, there is sufficient correspondence available to conclude that women have difficulty in entering labor relations. An individual complaint can help expose inadmissible practices of unfair treatment of women in the labor market, provided the case has been carefully examined and the complaint has been substantiated. (see Hebda-Czaplicka and Kołaczek, 2001, pp.93-99).

**B. LEGAL AND INSTITUTIONAL PROVISIONS REGARDING FAMILY POLICY
MEANT TO STREAMLINE THE RECONCILIATION OF PROFESSIONAL AND FAMILY
OBLIGATIONS**

**Factors Pertaining to Changes in the Social Benefits System During the
Transformation Period**

3.33 Structural changes in Polish politics and the Polish economy called for a new model of social policy, including the policies regarding family and women. This model has not been clearly specified, and the actual changes in social policy have been a result of ongoing shifts in the system and the flow of ongoing socioeconomic phenomena.

3.34 There has been a shift from the predominantly protective function of the state toward the principle of a subsidiary. In practice, this has translated into the reduction of the role of the state, the transfer of the responsibility for the family’s well-being to the family itself, and the greater role of other players involved in social policy, such as local communities and non-governmental organizations. As a result of decentralization, self-governments were endowed with social welfare tasks formerly performed by the state. Because of the lack of proper financial and structural arrangements, self-governments

often could not cope with the tasks allocated to them (for example, managing nursery schools, which eventually resulted in the closing down of many childcare units).

3.35 There were new financial constraints regarding many social benefits financed by the state and by the self-governments, including benefits meant to help reconcile family and professional obligations. These cuts were introduced in order to balance the budget and reduce the budget deficit, and to transform the structure of social expenditures, which was dominated by retirement and disability pension expenditures.

3.36 The process of transformation provoked many unwelcome phenomena, which affected family circumstances and the way in which families functioned. Large scale unemployment appeared, with all its negative consequences. The standard of living for many families and population groups was lowered, and the poverty zone expanded. There was a rise in the population income gap. As a consequence, social policy had to focus on poor and lower income families. The situation in the labor market changed as well (as discussed earlier in the chapter).

3.37 The 1990s saw unfavorable demographic trends in Poland. Broadly speaking, there was a gradual fall in the number of births (from 547,700 in 1990 to 368,200 in 2001. Between 1998 and 1999 there was an actual population loss of 13,400 with a birth rate of 0.600. The birth rate in the cities reached a negative value of $-15,400$.⁴ The need to reverse these trends was one of the driving forces behind the changes in the system of social benefits, such as higher allowances for families with many children.

3.38 Given the prospects of Poland's accession to the EU, it is important to conform to the binding EU standards and regulations. Poland has already ratified the European Social Charter, which contains Article 8, dealing with the right to protection granted to women employees.⁵ The Polish legal system should comply with the EU standards described in the Employee Social Charter and the resolutions of the Amsterdam Treaty, and especially with the standards included in the following directives: Community Council Directive No. 76/207, as of February 1976, on the implementation of the principle of the equal treatment of men and women with regard to access to work, work training, professional promotion and working conditions; and EEC Directive No. 92/85, as of October 19, 1992, on the implementation of steps improving the security and health care of employees who are pregnant, after childbirth or who breastfeed their children (so as to promote the gender-wise equality of opportunities in the labor market). Consequently, these standards have to be taken into account in employee rights legislation. The Polish legislation complies with these standards: the same cannot be said, however, of anti-discrimination practices in Poland.

⁴ Data for 1999.

⁵ *Journal of Laws of the Republic of Poland (DZ. U.)*, 1999, no. 8m, p. 67.

Employee Rights Meant to Streamline the Reconciliation of Professional and Family Obligations

3.39 The most conspicuous change in the legal provisions designed to reconcile professional and family duties was that these regulations were extended to cover the male population, as well.⁶

3.40 However, there are certain rights for which only women are eligible, owing to their unique maternal function. Also, in most cases, women and not men take advantage of the entire set of rights which is intended to help employees reconcile their family duties with their professional obligations.

3.41 The direct protection of maternity comprises the following set of rights.

3.42 *Employment stability protection* stipulates that there can be no notice or employment contract termination during pregnancy. The provision is also binding when the employee pregnant during the term of notice and terminates the pregnancy after this period. During the period in question, the employee cannot receive the notice that would alter her work and pay terms and conditions. An exception to this rule is made for circumstances requiring justifiable use of group redundancy regulations. In such a situation, the employer may change the work conditions, but when the change entails a wage reduction the employee is entitled to a compensation allowance until the end of the protection period.⁷

3.43 An employment contract signed for a fixed period of time, for the time needed to perform a task, or for a probation period longer than one month, which would normally be dissolved after the third month of pregnancy, shall be extended until the day of childbirth,⁸ except for replacement contracts and, according to the draft submitted by the government to the Parliament, temporary employees who were recruited via temporary recruitment agencies.

3.44 During pregnancy and maternity leave, the employee has a right to hand in her notice or terminate the contract. She can withdraw the statement on the dissolution of labor relations or her notice and can demand re-entering labor relations, if she was not aware of the fact that she was pregnant when she submitted the above-mentioned statements.

3.45 *Life and health protection* against work environment hazards during pregnancy and the period of breastfeeding means that during those times a woman cannot undertake work that is particularly strenuous or harmful to her health. Consequently, the employer

⁶ Labor legislation (Labor Code) puts the standards regulating these rights in the section called “Women’s labor protection” and, by means of a relevant entry, expands its application to men (male employees) (Art. 189¹ of the Labor Code). It comprises the whole set of provisions: i.e., female employee maternity and health protection against work environment hazards due to unique psycho-physical features of women, and prerogatives meant to streamline reconciling professional and family obligations, whose application is extended over the male population as well.

⁷ Labor Code, Art. 177.

⁸ Labor Code, Art. 177.

is obliged to transfer her to a different kind of work, free of hazards. If the transfer should entail a wage reduction, the woman is entitled to a compensation allowance.⁹

3.46 A part of female employee protection against work environment hazards is an absolute ban on employing pregnant women at night, overtime, or more than eight hours a day. Moreover, without her consent, a pregnant woman cannot be delegated outside of her regular workplace.¹⁰

3.47 A pregnant employee has a right to *take a day off* in order to take *medical tests* prescribed by a doctor which are connected with her pregnancy and which cannot be taken outside of her working hours.¹¹ The employee still has the right to remuneration for the time spent outside of work.

3.48 **Maternity leave** for the first child lasts 16 weeks. It lasts 18 weeks for the second and subsequent babies, and 16 weeks in the case of a multiple birth. A mother can give up a part of the leave after at least 14 weeks, on the condition that the father will use up the remaining part. During this period, there is a maternity allowance equal to 100 percent remuneration.¹²

3.49 A **breastfeeding** employee is entitled to breaks included in the working hours (two half-hour breaks; if more than one child is involved, each break lasts 45 minutes). If the employee wishes to do so, she can use the breaks in one go, by putting them together.¹³

3.50 **Child care leave** is a solution for employees who want to provide personal care for the child for a longer period of time. Its basic time-span is 36 months, but it has to be used up before the child turns four. It can be extended a further 36 months if the child is disabled, or mentally retarded, or suffers from a chronic illness and requires constant care, until the age of 18 at the latest. Either the mother or the father is entitled to the leave, depending on their choice.¹⁴

3.51 The **leave** is accompanied by certain guarantees related to employee rights:

- The stability of the labor relation: during the period of the leave, the labor relation is *suspended* and cannot be terminated. Notice or termination can occur only under special circumstances, further specified by the Labor Code.

⁹ The Act of 28 December 1989, on special provisions for the termination of labor relations for reasons pertaining to the employer (*Journal of Laws*, 1990, No. 4, p.19, with further amendments).

¹⁰ Labor Code, Art. 178.

¹¹ Labor Code, Art. 185 para.2.

¹² Labor Code, Arts.180 and 194, and Act of 25 June 1999, on social insurance financial benefits in the case of sickness or maternity (*Journal of Laws*, No. 60, pp. 636, with further amendments).

¹³ Labor Code, Art. 187.

¹⁴ Labor Code Art.186 para.1 and Art.189(1) para.1, the Act of 1 December 1998, on family, childcare and nursing allowances (*Journal of Laws*,1998, No 102, p. 651), and the ordinance of MOLSP of 28 May 1996, on leaves and childcare allowances (*Journal of Laws*, No. 60, p. 277 with further amendments).

- The guarantee that after the leave the employee will be appointed to a position of the same rank as the one that she or he occupied before the leave, or another position suited to their qualifications, with a remuneration that is not lower than the one before the leave.
- The guarantee that the leave is included within the total period of employment with the employer that granted the leave, as well as within the period used as a base for calculations connected with obtaining retirement pension rights.
- The child care allowance: this allowance is a social benefit. It is paid out to people who do not reach a certain level of income per capita in the family. From June 2002 until May 2003, this threshold was PLN 548 (calculated on the basis of a minimum social sum per person in a household of four family members). In the case of single parents, this amount is higher and equals PLN 612 (corresponding to the amount of a minimum social sum per person in a household of four). The sum of the allowance is calculated by amount; single parents and people who bring up three or more children are entitled to a higher allowance.¹⁵

3.52 The *employee can take time off work to provide personal care* when the child under 14 years of age gets ill, or in the following range of cases regarding a healthy child under 8 years of age:

- When a day-care center, a nursery or a school that a child attends has been closed without prior notice
- When the spouse who normally takes care of the child is ill, is in childbirth, or stays in an in-patient health care unit.

3.53 *During such period*, the employee is entitled to an allowance which equals 80 percent of the regular pay. If the employee provides care for a child, the allowance is due up to 60 days a year, irrespective of the number of children. As regards care for other family members, the allowance shall be paid for the period of 14 days. Both women and men are eligible for these benefits.¹⁶

3.54 The *employee raising a child under 14 years of age is entitled to two days off work related to child-rearing a year* with intact remuneration¹⁷; if a child is younger than 4 years of age, the employee has a right to *refuse working* overtime, at night, outside of the permanent place of residence or more than 8 hours a day.¹⁸

¹⁵ In the draft of the Family Benefits Act, people entitled to family allowances have a right to an additional childcare supplement (equal to 400 PLN).

¹⁶ The Act of 25 June 1999, on social insurance financial benefits in the case of sickness and maternity (*Journal of Laws*, No. 60, p.636, with further amendments).

¹⁷ Labor Code, Art.188.

¹⁸ Labor Code, Art.178, para.2.

Labor Costs Incurred by Employees with Family Obligations

3.55 One could view family-related employee rights as an aspect of increased labor costs on the part of the employer. However, the available statistics do not corroborate such a view. The data highlight chosen issues related to the size of labor costs, such as differences between the sectors and sections of the national economy, including sections dominated by a female workforce. By and large, labor costs per one person employed in the private sector are lower than in the public sector; in 2002, there was a difference of about 10 percent between the two.

3.56 Another point is the gap between labor costs per hours paid for and actual hours worked in the two sectors. Namely, in the public sector one hour paid for was 17 percent “more expensive” than in the private sector, and one hour worked was 20 percent. One reason behind this discrepancy could be the wage gap, which in 2000 was equal to 10.4 percent (GUS, 2001b). The other factor is the more effective use of working time. In 2000, out of each 1,000 hours paid for by the employer in the public sector, 857 were actual hours worked compared to 881 hours in the private sector (GUS, 2001b).

3.57 Table 3.6 illustrates the differences in the structure of time paid for.

Table 3.6: Allocation of Labor Time in the Public and the Private Sectors, 2000 (%)

Specification	Total	Chosen sections of the economy (female-dominated)		
		Trade and repairs	Education	Healthcare, social welfare
Public sector				
Actual time worked	85.7	87.2	84.0	86.6
– regular	83.2	85.8	76.6	83.8
– overtime	2.5	1.4	7.4	2.8
Time not worked				
– regular	14.4	12.8	16.0	13.4
– overtime	10.3	9.6	13.1	9.5
	2.8	2.5	2.2	2.8
Private sector				
Actual time worked	88.1	89.5	86.6	88.6
– regular	86.6	83.1	84.7	87.9
– overtime	1.5	1.4	1.8	0.7
Time not worked				
– regular	11.9	10.6	13.4	11.4
– overtime	8.4	8.0	11.0	8.8
	2.8	2.3	2.0	2.2

Source: GUS (2001b).

3.58 In female-dominated sections of the economy, the share of hours not worked in the total framework of time paid for – with one exception (i.e., that of education, with its unique structure of working time) – is lower than in other sections. Obviously, a more detailed study is needed to prove beyond a doubt the lack of any correlation between gender-related employment structure and labor costs and working time structure.

3.59 Thus, does hiring women incur higher labor costs for the employer?

3.60 Survey research¹⁹ has shown that, in “calculable” terms, these costs issue from ***absence from work caused by the sickness of the employee.***

3.61 Such a situation is connected to the fact that, according to currently binding regulations, employers are obliged to cover the costs of sickness allowance for the period of the first 35 days of employee incapacity for work.

3.62 The analysis of employee absence carried out within the above-mentioned research has proved that women do have more absences from work than men. When we take a closer look, however, we see that, although women miss work more frequently, in their case absence caused by employee sickness is less frequent than in the case of men. Women, on average, take more days off work because they have to provide care for a sick child. In other words, ***male sickness-related absence incurs higher costs for the employer, since the cost of childcare allowance is being covered by insurance funds.***²⁰

3.63 Yet another issue is the matter of costs related to the rights granted to women in order to ***secure their maternal function.*** The period prior to childbirth may pose a health hazard to some women, who have to take ***sick leave during pregnancy.***

3.64 In the companies included in the research, the losses caused by sick leave during pregnancy varied from 5.5 percent to 20.2 percent of the aggregate time not worked owing to sickness among women. This was particularly conspicuous in companies dominated by a female workforce. And if a pregnant employee does not go on sick leave, she will more or less frequently take a day off to take medical tests.

3.65 The employer is obliged to ***discharge a pregnant or breastfeeding woman*** from work ***for the time required.***²¹ All of the companies employing young mothers (7 out of 10) confirmed that these women did work shorter hours. On average, this time amounted to one hour in the space of time from six months to a year. Not only is this bound to bring about difficulties in working time organization, but it entails additional costs as well.

3.66 Employers were also asked whether maternity-related breaks and absences from work adversely affected the professional ability of female employees, to be observed after their return to work. The interviewees answered that they did not notice such a difference; on the contrary, there were positive comments about changes in women’s attitudes toward work: supposedly, women were trying to do their best to make up for the lost time and were showing greater motivation.

¹⁹ The research was conducted in 2002, in 10 companies located in the Łódź region, with a total workforce of more than 3,000 people, with varying levels of female personnel share (from 7 to 80 percent), representing different sections of the national economy. Most of the companies included in the research employed over 200 people, with a varied age structure. The share of female employees with children under 14 in the total female workforce was 40.4 percent (more information about the research can be found in: Urbaniak and Feliniak, 2002).

²⁰ The Act of 25 June 1999, on social insurance financial benefits in the case of sickness and maternity (*Journal of Laws*, No. 60, p. 636).

²¹ Labor Code, Art.187 and Art. 185, para. 2 (cf. footnotes 10 and 12).

3.67 The general concern regarding a possible increase in labor costs incurred by hiring women employees could also issue from a stereotype of a female employee, who by the mere virtue of her gender is bound to incur extra costs to the employer (see also Table 3.7). As can be concluded from the research quoted above, there is one overriding factor that makes women less valuable and useful employees – namely, the sickness of small children. If fathers took more responsibility for looking after a sick child, this factor would obviously become less important. However, it must be remembered that sometimes such a change is not feasible – for instance, in the case of single parent families, which mostly consist of women with children. In conclusion, it can be said that the female versus male labor costs gap issues from the dominant model of a woman as a provider of care in the family.

Table 3.7: Potential Burden on the Employer Incurred by Costs Related to Hiring Women Employees

Sources of Additional Labor Costs	Direct Cost Calculation Method	
Costs of longer employee absence owing to maternal duties (providing care, 2 days for childcare)	Number of days off work x remuneration	
Transfer of a pregnant woman to another position	Number of days off work x compensation allowance	
Discharge of pregnant or breast-feeding women “for the time required” from obligation to perform work	Number of hours off work x remuneration	
One hour of working time reduction for breastfeeding mothers	1 hour x remuneration	
Maternity leave		
Obligation to extend employment contract until childbirth when employment prolongation has not been planned	Number of days of employment x remuneration	
Problems related to restoring a woman to previous working conditions after maternity or childcare leave	Number of hours with reduced work efficiency	
Ban on employing a pregnant woman to work overtime or on a night shift, refusal to go away in business, lack of consent to work at night or be delegated outside one’s regular workplace, refusal to work overtime from a woman who provides care for a child under 4 years of age		
Days off work to settle all kinds of personal matters	Number of hours off work x remuneration	
Inability to work confirmed by medical certificate due to own sickness of the employee	Timespan up to 35 days of sick leave x 80% remuneration	
Inability to work due to the need to provide nursing care (childcare)		

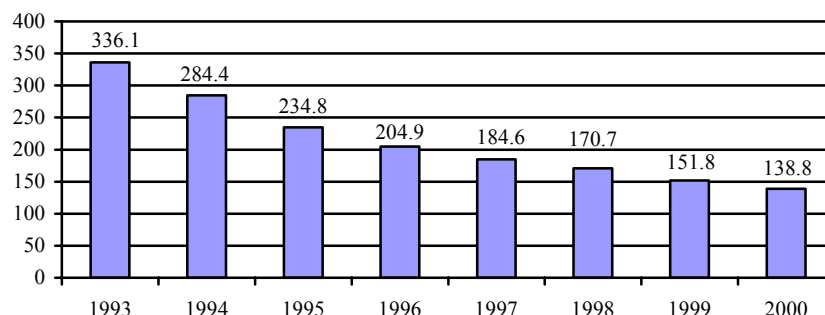
Source: Urbaniak and Feliniak (2002) pp. 11-12, with alterations and supplements (Balcerzak-Paradowska, 2002).

Execution of Rights in View of Macro-statistical Data and Research Findings

3.68 Macro-scale statistical data indicate, that the group of beneficiaries of allowances meant to help reconcile professional and family obligations is rather limited. Fewer and fewer people take childcare leave (Figure 3.2), and fewer benefits are being paid out (Table 3.8).

3.69 Needless to add, this situation is caused by the decrease in the number of childbirths, which can also be observed in the category of working women.

Figure 3.2: Number of People Taking Childcare Leave, 1993-2000 (in thousands)



Source: GUS (2001b)

3.70 Childcare leave is predominantly used by employees who are at the same time entitled to a childcare allowance. Women with a higher education and those who occupy higher positions in a company hierarchy tend to take childcare leave less frequently or for a shorter period of time (no data are available regarding the number of men who decide to take childcare leave, or regarding their social and professional characteristics).

Table 3.8: Number of Social Benefits Related to Childbirth and Childcare, 1990-2000

Years	Maternity allowances (number in thousands)	Nursing allowances (number in thousands)	Childcare allowances (people in thousands)
1990	42 470.0	22 273.0	281.7
1991	37 058.0	20 560.0	391.0
1992	36 066.0	16 170.0	362.0
1993	35 740.0	16 572.0	303.0
1994	33 134.0	15 978.0	265.0
1995	31 224.0	12 713.4	221.0
1996	31 268.0	10 712.4	194.4
1997	29 864.2	10 259.0	181.5
1998	27 089.8	10 264.2	173.0
1999	24 764.3	8 252.8	172.0
2000	28 513.6	6 583.1	163.9

Sources: ZUS (Social Insurance Institution) (1995); ZUS (2001).

3.71 According to private sector research (Balcerzak-Paradowska, 2002), the rights of employees with family obligations are usually respected, and female employees tend to use them whenever necessary. Nevertheless, there are cases, albeit rare, of women who give up on those rights or use them in a limited way (childcare leave or days off to provide care) for the following reasons: for fear of losing their job or professional status (no promotion prospects, no pay raise), but also “for the sake of the company,” in the case of women who are very committed to their workplace. Employers do not feel that benefits related to family circumstances are being abused or misused. What they complain about most frequently is the excessive amount of sick leave, attributed mainly to women.

3.72 From the employers' standpoint, exercising these rights may have a detrimental effect on the way a company functions. The short-term absence of a female employee can affect the regular work rhythm and entails organizational changes, and sick leave incurs actual costs for the employer. As far as longer absence is concerned, whenever an employee takes maternity or childcare leave, the employer is first of all deprived of their professional skills and qualifications, second, there is a risk that the person will lose their competence and ability, and third, the situation sometimes requires hiring a new employee.

3.73 Despite organizational problems related to employee rights exercised by women, one out of two employers declares that these rights are appropriate and should be maintained. One in every four employers finds them excessive, but this comment mainly refers to sick leave regulations, which are used irrespective of gender and family circumstances (in this research, sick leave due to a female employee's own sickness has been distinguished from leave taken to provide care for a small and sick child). Analogically, the majority of women (two-thirds of the sample) think that the provisions concerning family-related work breaks are sufficient. One out of three women would like to see them extended; in the case of maternity leave this ratio grows to 40 percent. Women had higher expectations as regards financial compensation for the period of absence from work (taking days off to provide care) or longer breaks (childcare leave); they wanted to increase the allowance or expand its application to all employees taking leave.

3.74 Every fourth employer believes that observing employee rights is a basic form of assistance provided by the company to employees with children. Other kinds of assistance may vary, depending on the size of the company. In small to medium businesses this help is connected with the arrangement of working time whereby women with children are not required to work overtime or have the possibility of working part-time.

3.75 To sum up, what course of action would help to reduce the conflict between professional duties and childcare obligations? Both employers and female employees have similar opinions on the matter. First and foremost, they mention the need for a bigger network of day-care centers and nursery schools, as well as extra-curricular activities for schoolchildren (i.e., a sort of substitute institution that would replace the care otherwise provided by working mothers). Also, they declared that fees should be lower so as to provide easier access to institutions of care, and pointed out that part-time employment would be helpful. As far as the latter is concerned, however, different opinions were voiced: for example, women with higher education opted for part-time employment less frequently. Apparently, they might have worried that this solution would endanger their promotion prospects and reduce their compensation. Women with very low (i.e., primary) education were less enthusiastic about part-time employment as well. It can be concluded that in their case this type of work would translate into extremely low pay.

C. OTHER SOCIAL BENEFITS

Social Benefits Affecting the Financial Situation of the Family

3.76 Financial benefits are a prevailing form of family support. The last decade of the twentieth century and the first years of the twenty-first century have featured many changes in the family allowance system.

- *The income criterion* was introduced into the system. Benefits became a form of aid for lower income families. This criterion was specified parametrically in relation to the average monthly remuneration in the national economy, but it was not identical for all kinds of benefits.²² In 2002, a uniform standard criterion for all income-based allowances was adopted. It is related to the size of a minimum social sum; for families consisting of a married couple with children it is a social minimum established for employee households with four members; for single parents, it is the minimum established for a two-person household.
- There are preferential terms for incomplete families and families with three or more children.²³
- The sum of the allowance is valorized according to the index of goods and consumer services. To some extent, it prevents the allowance value from falling. At present,²⁴ family allowances are allocated to:
 - A child under 16 years of age, and, if the child continues education, until 20
 - A spouse who provides care for a disabled child, or is over 60 (a woman) or 65 (a man), or is disabled.

3.77 The basic threshold of the income criterion is PLN 548 per person; the preferential amount equals PLN 612. The amount of the family allowance depends on the number of children (the first and second child are allocated PLN 42.50 each; the third, PLN 52.60; the fourth and others, PLN 65.70).

3.78 *The alimony fund benefit* provides assistance to families that cannot enforce payment of due alimony from the person obliged to pay it. The following changes were introduced during the period of transformation:

- The income criterion was waived at the start of the 1990s and was reinstated in 1999. Initially, it was established parametrically with respect to the average remuneration in the national economy and subsequently was replaced by a lump sum (PLN 612 per person as of the year 2002).

²² For example, for the family allowance it reached 50 percent of average pay in the national economy, for the childcare allowance it was 25 percent.

²³ Preferential terms for families with many children were also supposed to increase the number of births and the number of children per family.

²⁴ As of 30 April 2003 (the Act of December 1, 1994, on family, nursing and childcare allowances, *Journal of Laws*, No. 651 with further amendments; the Act of December 17, 2001, on the amendment of the following acts: the Act on alimony fund, the Act on family, nursing and childcare allowances, the Act on social insurance financial benefits in the case of sickness and maternity, *Journal of Laws* No. 154, p.1791).

- Benefits are disbursed up to the level of adjudicated alimony, but to no more than 30 percent of the average remuneration in the national economy.

3.79 According to binding legal regulations, an allowance from the alimony fund is allocated to a person who (i) is unable to enforce payment of the adjudged alimony, and (ii) in whose family the income per person is not higher than PLN 612. The allowance covers the amount of due alimony but cannot exceed 30 percent of the average monthly remuneration in the national economy.²⁵

Benefits that have a Demotivating and Detrimental Effect on Beneficiary Initiative

3.80 In the literature on the subject one can sometimes read that social benefits may adversely affect the initiative exhibited by beneficiaries (especially with regard to benefits paid in cash). The word “initiative,” as used here, encompasses the whole range of activities aimed at improving the situation of the beneficiary and the beneficiary’s family. In principle, the way in which benefits may influence the attitudes and behavior of the beneficiaries depends on whether, and to what extent, the benefit fulfills its function as a source of income in relation to family needs, or its compensatory role in relation to actually or potentially lost income.

3.81 The benefits described below have been introduced on the premises of the Social Welfare Act, of November 29, 1990,²⁶ first and foremost in order to relieve the difficult circumstances of eligible families. Nevertheless, the first of those benefits by its very nature hinders beneficiary activity, whereas the other encourages beneficiaries to remain inactive occupation-wise.

3.82 The first benefit is a *permanent allowance for people who quit their jobs* or do not start working so as to be able to provide personal care for a disabled child. These people have to comply with the threshold criterion specified by the Social Welfare Act (1.5 times higher than in the case of other people). The allowance is determined by amount (PLN 406).

3.83 *The guaranteed temporary allowance* is granted to people who have lost the right to unemployment benefits and are the single parent of a child under 7 years of age (until 2001, this age threshold was higher [15 years]). The allowance payment period is 36 months. The sum of the allowance equals the difference between the income threshold criterion for a single person that gives the person a title to receive social welfare benefits, and the actual income of the beneficiary. This sum of the allowance is paid out during 12 months. For the following 24 months, the allowance equals 80 percent of the initial sum. In addition, retirement and disability pension contributions are also being covered.

3.84 More changes in the system of social benefits are envisaged in a draft of the Family Benefits Act. The system of family benefits makes provisions for one uniform

²⁵ Legal basis: *Journal of Laws*, 2001, No. 154, p. 1791.

²⁶ *Journal of Laws*, No. 87, p.506, with further amendments.

manner of income criteria specification, (namely, based on family maintenance costs, side by side with two types of benefits: (i) family allowances, with supplements granted in special circumstances related to the care and child-rearing functions of the family; and (ii) nursing allowances.

3.85 The sum of the family allowance shall depend on the age of the child; an older child is eligible for a higher allowance. The range of supplements attached to the family allowance shall include, among others, the following additions:

- For a person who provides care for a child during child care leave: the supplement of PLN 400 is to be paid out during 24 months, 36 months in the case of a multiple birth and 72 months if the child is disabled. The change in the threshold criterion means that the sum of the allowance shall be smaller. It may also reduce the number of eligible beneficiaries. As a result, people who do not fulfill the new criterion might be discouraged from taking child care leave.
- For a person who is a single parent (of a child up to 7 years of age), and is no longer entitled to unemployment benefits: the sum of the supplement shall equal PLN 400 a month, it shall be paid out during three years, but only until the child turns 7, and the retirement and disability pension contribution will not be covered. These new provisions are more favorable than the present ones. According to research findings, under the present system beneficiaries already take the allowance for granted and regard it as “something they deserve” (Rymsza, 2001). To find a job would mean to lose the benefit. More advantageous regulations concerning the provision of the guaranteed allowance give rise to concerns as to whether its beneficiaries would not start to exhibit even more passive attitudes.

D. CHILDCARE INSTITUTIONS

3.86 An institutional form of support for working parents is services rendered by childcare and child-rearing units: day-care centers and nursery schools.

3.87 The period of transformation, with the accompanying changes in ownership structure and the general trend among employers to maximize profits and minimize costs, resulted in the reduction of company social expenditures; consequently, employers either got rid of or closed down their childcare units.

3.88 The task of running day-care centers and nursery schools was bestowed on the organs of local self-government. Self-government budgetary constraints resulted in limited amounts of subsidies for nursery schools and day-care centers, and consequently some of them had to be closed. Between 1989 and 2001, the number of day-care centers fell from 1,553 to 396, and the number of nursery schools was reduced from 12,767 to 8,175 (GUS, 2002). Another important factor was a reduction in the number of children under two years of age (from 1,669,700 in 1990 to 1,146,500 in 2000), as well as those between four and six years of age (from 2,560,200 in 1990 to 1,731,200 in 2000) (GUS, 2002).

3.89 There was only a marginal change in the conditions for the provision of care; nursery schools became more crowded (in 1990, the average nursery school had to cater for 70 children; in 2001, for 80 children), but the number of children per individual place in the unit decreased (from 0.96 to 0.94). In other words, the existing potential of the nursery school capacity is not fully utilized. As for day-care centers, between 1990 and 2001 the drop (71 percent) in the number of places available was greater than the decrease in the number of children attending the units (which fell by 65 percent). Thus it can be concluded that, on average, the conditions of service provision must have deteriorated.

3.90 At the same time, local self-governments tried to find new sources of income that would cover the costs of maintenance of those institutions. One of these solutions was to reach into parents' pockets. Since parents were made to pay for services provided by day-care centers and nursery schools, children from less well-off families began to suffer from limited access to those institutions. Some families, especially the poorer ones, gave up on such childcare services. Between 1989 and 2001, the number of children in day-care centers decreased from 1,234,000 to 478,000 and in nursery schools from 991,000 to 656,000 (Another reason for this drop was the falling number of children in this age category) (GUS, 2002).

3.91 According to research conducted in 2001,²⁷ the model of parental participation in day-care center and nursery school financing is still present (Balcerzak-Paradowska and Koptas 2002). In 2001, parental contributions were responsible for 30 percent of the income structure of those institutions.

3.92 Fifty-one percent of the families interviewed described those payments as acceptable, but for 13 percent of families the strain was too great – they stopped using the services of the childcare units. More and more often the “clients” of childcare and child-rearing institutions are children from families with average and higher than average incomes. Children from families situated below this average rarely go to nursery schools or day-care centers.²⁸ The cost of childcare services is a barrier for lower income and poor families. As for the latter, families from this group are eligible for help from social welfare: they can apply for a special allowance covering the cost of a day-care center or a nursery school.²⁹

3.93 High fees for services provided by childcare institutions can deter women, especially those with low qualifications or without any acquired trade, from finding a job and going to work. The situation is further aggravated by a widespread practice connected with children's admission to a nursery school – namely, the requirement

²⁷ Research was conducted on the group of 223 parents of children who attend childcare and child-rearing institutions (122 parents of children in day-care centers and 101 parents of children in nursery schools), within the research project called “Opportunities and threats for children and youth during the transformation period” (project supervisor Professor A. Olejniczuk-Merta).

²⁸ Level of income was determined on the basis of self-evaluation by interviewees.

²⁹ The scope of such assistance is unknown. Statistical data refer to all special allowances, granted in various types of situations.

stipulating that both parents must be employed. Requests submitted by women who do not go to work or are looking for a job are only accepted if there are some vacancies. On the other hand, the present circumstances in the labor market (people are afraid of losing their jobs, it is difficult to find a job, and there is high unemployment) are a more important factor in motivating women to action, in terms of starting a job and of not giving it up, even temporarily.

3.94 Legal and institutional provisions meant to streamline the reconciliation of professional and family obligations have been created (and developed) with regard to the professional activation of women. They were supposed to promote hiring women encumbered with family duties. It can be concluded, from the personal point of view of a woman who is considering starting employment, that the presence of certain legal and institutional benefits may encourage and motivate her to do so. However, from the employer's standpoint, those provisions can be regarded as an obstacle and can discourage employers from hiring women because of their misgivings concerning women employees' rights and the financial and organizational consequences for the company.

E. SUMMARY

3.95 Together with the introduction of a market economy, the Polish economic structure was reoriented toward the principle of economic effectiveness. An entire new situation in the labor market emerged, with a surplus of resources over the actual workforce demand. Unemployment appeared and started to grow. The position of women in the labor market became worse than that of men. The female employment rate went down, although its drop dynamics was similar to that observed for men. Developing sections of the national economy relied to a larger extent on the male workforce. Women usually find employment in the public sector and in those branches which are traditionally considered female-dominated (education, health care).

3.96 The average female remuneration is lower than its male counterpart, but in recent years this discrepancy has begun to shrink, especially in the private sector and in small business. The wage gap is connected with the female workforce domination in budgetary sections, with generally lower earnings and distinct educational paths (women tend to study and graduate from the arts). Another factor behind the differences in the labor market situations of women and men may be the presence of discrimination against women.

3.97 The risk of unemployment is greater for women, especially with respect to long-term unemployment, even though women in general can boast a higher level of education and are more willing to improve their qualifications.

3.98 The tendency to reject female job applicants is connected with the issue of employer expectations toward employees. Apart from having the right skills and qualifications, the employee is expected to be flexible and available with regard to working hours. Given their maternal and family obligations, women are less competitive in this respect. The widespread perception of women and their accompanying family duties is a result of a stereotypical image, but it also reflects the traditional, dominant pattern of family life.

3.99 Women are the beneficiaries of employee rights that are meant to streamline the reconciliation of professional and family duties. Some of these rights are connected with their unique maternal function (health protection, benefits related to pregnancy, childbirth, and breastfeeding). Others (child care leave, nursing leave, a part of maternity leave) are also available for men, but in actual fact they are almost exclusively used by women.

3.100 From the employer's point of view, exercising employee rights incurs additional costs. Those costs are related to work absences; the employee is entitled to an allowance or remuneration for time spent outside of work. Employee absence also leads to organizational difficulties.

3.101 Legal regulations that are meant to streamline the reconciliation of professional and family duties have in fact become a barrier to hiring women. Women are well aware of the situation and, consequently, try to use those rights only as a last resort. Both employers and women employees agree that the situation could be improved upon if there were more childcare and child-rearing units (day-care centers, nursery schools), side by side with other forms of care for schoolchildren (extracurricular afternoon activities) and better access to these services (changes in fees). Another solution could be introducing more flexibility into employment terms and conditions, and into the structure of working time.

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4. BUSINESS INITIATIVE OF POLISH WOMEN

Ewa Lisowska

A. ANALYSIS OF THE CURRENT SITUATION IN WOMEN'S BUSINESS ACTIVITY

Number of Businesswomen

4.1 From the available data, it appears that during the ten years of the transition period in Poland a significant, and permanent, increase took place in the number of self-employed women. In 2002, 37 percent of all business people were women – one of the highest rates to be observed in Europe.

4.2 The representative research into the professional activity of the population (Labor Force Survey [LFS]), carried out every quarter since 1992 by the Main Statistical Office (GUS), is the most comprehensive source of statistical data on the self-employed according to gender. General information on the number of employers and the self-employed, including assisting family members and divided according to gender, is available from Statistical Yearbooks.³⁰

4.3 Data from the Statistical Yearbooks (see Table 4.1) illustrate the shifts in numbers of working women, including the self-employed outside of farming, in the years 1989-2001. During this period we observed a decline in the working population, women and men alike. Drop dynamics reached its peak during the first years of the transition, when state-owned plants and factories were being closed down, and a previously unknown phenomenon of unemployment appeared in the Polish economy. A further drop in the size of the working population was recorded after 1998.

4.4 During this period, the group of self-employed women and men was expanding (both in farming and outside of this sector), with the highest levels observed first in 1993 and then in 1998. At the same time, there was a rising share of businesswomen outside of

³⁰ The National register's identification number of economic entities, the REGON registration sheet, which so far has been used by the GUS, does not contain a question on the gender of the person starting his or her own economic activity, so it cannot lead to any conclusions on the number of businesses opened and run by women. By the same token, it does not reveal how many of those businesses remained active throughout a given year, which of them suspended their business activity, and how many did not manage to survive on the market. Consequently, there is a lack of relevant data for comparing the economic indicators of businesses run by women with those run by men, the average lifespan of those firms, their credit volume or their export rates. Because of this lack of a gender variable in the REGON system, the annual reports of the Polish Business Development Agency (PARP), describing the present trends in the SME sector, do not contain a separate description of women's contribution to the development of the SME sector, or of women's share in gross domestic product figures and the role women play in new workplace creation.

the farming sector among the total population of working women: from 3.7 percent in 1989 to 8.3 percent in 1998 (in 2000 it fell to 7.4 percent and in 2001 to 7.2 percent), side by side with the rising share of women in the total population of business people – from 28.1 percent in 1990 to 40.2 percent in 1998 and 37 percent in 2001.

4.5 At the beginning of the transition period (1989-92), the growth dynamics in the category of self-employed women outside of farming was higher than the growth dynamics for businessmen. During the two following years (1993-94) this tendency was reversed, and in the following years the increase in the number of businesses started by women usually exceeded the corresponding figures observed for men. All through the transition period (1989-2001), growth in the category of self-employed women was much more conspicuous than in the category of self-employed men (170.9 percent and 104.3 percent, respectively).

4.6 At the same time, significant changes could be observed in employment structure. With the state sector gradually falling into a decline, more people annually found employment in the private sector (as wage earners, typically). In 1990, the women's share in the total state sector workforce amounted to 50 percent, and was lower than the men's share (Figure 4.1). In 1998 the share of people employed in the state sector was only 31 percent (women 34 percent, men 28 percent), and in 2001 it was 27 percent (women 31 percent, men 23 percent).

Table 4.1: Total Workforce and Self-employed Outside of Farming, Including Figures for Women¹

Specification	1989	1990	1991	1992	1995	1998	2001
Workforce in the economy ² In thousands							
total	17,558	16,485	15,772	15,357	15,325	16,267	14,988
of which women	8,032	7,458	7,110	6,936	7,077	7,685	7,129
Growth/drop (previous year = 100)							
total	99.2	93.9	95.7	97.4	99.8	101	92.1
of which women	99.3	92.9	95.3	97.6	102.0	108.6	92.8
Self-employed ³ In thousands							
total	4,984	4,990	5,245	5,404	5,100	5,648	5,454
of which women	2,271	2,243	2,395	2,435	2,318	2,699	2,577
The self-employed outside farming ⁴ in thousands							
total	1,132	1,408	1,701	1,733	1,402	1,593	1,380
of which women	299	395	567	621	517	640	511
Growth/drop (previous year = 100)							
total	130.6	124.4	120.8	101.9	80.9	113.6	86.6
women	120.5	132.4	143.5	109.5	83.3	123.8	79.8
men	134.6	125.5	112.1	98.1	79.6	107.7	91.2
Percent of business women among the total working women ⁴	3.7	5.3	7.9	8.9	7.3	8.3	7.2
Percent of women among the total of self-employed ⁴	27.1	28.1	33.3	35.8	36.9	40.2	37.0

¹Data for 1989-1995 and 2001 illustrate the situation as of 31 December, but data for 1998 represent the situation as of the end of September.

²Refers to economy on the whole, including national defense and public security units.

³In individual farming and outside this sector.

⁴Outside individual farming.

Source: Calculations based on: 1992 Statistical Yearbook, Table 1(173), p. 96; 1997 Statistical Yearbook, Table 5(198), p. 128; 1999 Statistical Yearbook, Table 4(153), p. 129; and 2002 Statistical Yearbook; Table 4(151), p. 136.

4.7 According to LFS research data, in the fourth quarter of 2002 the number of self-employed women (without assisting family members – unpaid persons who work in the family enterprise, mainly in farming) reached the overall level (individual farming included) of 1,140,000 (Table 4.2), which amounted to 37 percent of the total self-employed.

4.8 In the cities the self-employed, both female and male, constitute a significantly smaller group than in the rural areas (villages). For women, in 2002 the figure for the cities was 375,000, of which about 123,000 were employers (Aktywność, 2002). In the villages the corresponding figures reached 765,000 and 27,000, respectively.

4.9 In other words, the percentage of women employers among all of the self-employed women in the cities is 33 percent, compared to less than 4 percent in the villages.

Table 4.2: Shifts in Numbers of Self-employed and Assisting Family Members, in 1998 and 2002

Specification	1998	2002	1998=100	
	In thousands			
The Self-employed	total	3,375	3,083	91.3
	women	1,245	1,140	91.6
	men	2,130	1,944	91.3
Of which employers	total	622	518	83.3
	women	181	150	82.9
	men	441	368	83.4
Assisting family members	total	687	697	101.5
	women	407	406	99.8
	men	280	291	103.9
The Self-employed	cities	1,286	1,146	89.1
	of which women	393	375	95.4
	villages	2,089	1,937	92.7
	of which women	852	765	89.8
Of which employers	cities	466	407	87.3
	of which women	139	123	88.5
	villages	156	111	71.2
	of which women	42	27	64.3

Source: Calculations based on: Aktywność ekonomiczna ludności Polski w 1998 (Labor Force Survey in Poland 1998), November, series: Informacje i Opracowania Statystyczne (Statistical Information and Studies), GUS (Main Statistical Office), Warsaw, 1999, p. 15, and Aktywność ekonomiczna ludności Polski IV kwartał 2002, (Labor Force Survey in Poland, 4th quarter 2002), series: Informacje i Opracowania Statystyczne (Statistical Information and Studies), GUS, Warsaw 2003, pp. 13-14, and additional data obtained from GUS.

4.10 An analogous situation can be observed among the male self-employed population: in the cities their number stands at about 771,000 – including 284,000 employers – which amounts to 37 percent of the total, while in the countryside it is 1,172,000 – including 84,000 employers (i.e., less than 7 percent of the total).

4.11 The above data point to a gap between the cities and the villages. In the cities there are twice as many self-employed men as self-employed women, while in the villages men outnumber women in this respect by only 35 percent. In the cities the share of women among the total population of the self-employed (not including assisting family members, who turn out to be predominantly female) is 33 percent, while in the rural areas it is almost 40 percent.

4.12 In 2002, women on average employed approximately 5 people in their businesses, compared to 9 employees hired by men. Two years earlier, the indicator for women was similar to that for men (5.30 and 6.57, respectively) (Aktywność, 2002). According to

1998 data, women employed on average more people than men (10.5 and 8.61, respectively) (Aktywność, 1998).

4.13 Generally speaking, in comparison to 1998, there was a significant decline by 2002 in the number of self-employed, especially in the category of employers (Table 4.2), which was probably connected to the introduction of a new social insurance system and the higher costs related to hiring employees, side by side with less favorable conditions for self-employment. Furthermore, state policy with respect to SME sector development was not being implemented in the period in question: the economic slowdown in 2001-02 predominantly affected the smallest and weakest market players, which led first to a decline in employment rates and then to the liquidation of companies. Obviously, the circumstances were not conducive to opening new businesses.

4.14 The available statistical data do not provide information on the size of import and export share rates for companies run by women. As can be concluded from the author's research carried out in 1995, the shares of businesses with import and export activity within the whole of the SME sector are generally low (11 percent and 8 percent, respectively); for women, these figures appear to reach half the value obtained for men (Lisowska, 1998).

Conclusions

4.15 The available statistical data indicate a significant and stable trend: women have become more interested in starting their own economic activity, in the form of both self-employment and the creation of new workplaces for others. The number of self-employed women outside farming in 1998 was almost *five times larger* than in 1985, whereas during the same period of time the corresponding number of men only doubled (see Table 4.3).

Table 4.3: Self-employed Outside of Individual Farming According to Gender, 1985 and 1998 (in thousands)

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

Source: Calculations based on 1997 Statistical Yearbook, p. 128, and 1999 Statistical Yearbook, p. 129.

4.16 Between 1992 and 2002, the research also observed a growing percentage of self-employed women among the total population of working women as well as among the total population of business people. At the same time, in comparison with other European countries, Poland can boast one of the highest figures with respect to the share of women among the total population of the self-employed (Table 4.4).

Table 4.4: Share of Women among the Total Population of the Self-employed in Poland and in some EU countries (average figures for 1990-97)

Country	Share in Percentage
Belgium	28.9
Finland	31.1
France	26.0
Greece	19.4
Spain	26.8
The Netherlands	32.8
Ireland	20.1
Germany	28.3
Sweden	25.7
Great Britain	24.8
Italy	23.4
POLAND	34.0

Sources: OECD Small and Medium Enterprise Outlook, 2000, and calculations based on data from GUS Statistical Yearbooks.

Demographic and Social Characteristics of Businesswomen

4.17 An overriding conclusion that can be drawn from the analysis of the demographic and social variables pertaining to Polish businesswomen is that there is a wide gap between the situation in the cities and that in the villages. This section covers the situation in the cities (an analysis of the business activity of women who live in the countryside is presented in Chapter 7 on the socioeconomic situation of women in rural areas).

4.18 A typical businesswoman is about 45 years of age or more, married, with one or two grown-up children and many years of professional experience gained in the state sector. Quite a lot of businesswomen (25 percent) are not married (mostly single and divorced, rarely widowed); this percentage is higher than average for women in Poland in general (Lisowska, 1996). A typical businessman is also over 40, but only 8 percent of businessmen are not married.

4.19 A majority of self-employed women who live in the cities can boast at least a secondary education: there are 76 percent of such women, whereas for men this figure stands at 67 percent. Among the population of women employers *alone* this percentage is even higher (83 percent) (for male employers it is 81 percent). When we compare the data, it becomes evident that self-employed women who live in the cities are better educated than men (the same is true for the total workforce). At the same time, employers are, as a category, better educated than the total population of employees.

4.20 In conclusion, it can be said that during the last decade women who made up their minds to start their own businesses were generally quite well educated (the same can be said of businessmen). First, people who are reasonably well educated tend to adjust better to the changing environment. Second, they are quicker to spot and grasp new opportunities, and third, they are not afraid to re-train, to obtain new qualifications and to face up to the challenge. Thus, it is little wonder that during the transition period which started with the 1989 shift in the economy these well educated people were the ones to take the risk and start their own business.

4.21 Today there are many cases of businesswomen who successfully run their own small and medium companies. Among of these women, 24 percent have only a vocational education, which proves that to open a new business it is not necessary to be highly educated. The example of these women may, and often does, provide encouragement for other women, including those who are currently unemployed.

4.22 Compared to the situation 10 years ago, there is now better access to information on how to start a small business and help it grow, and where to seek financial help or consulting services. There are many organizations, mostly NGOs, which provide information, consulting services and training. There are business activation centers and various business funds; small loans are available from the Microfund. The Polish Agency for Business Development (PARP), run by the government, has offices throughout the country. Nevertheless, there are still many barriers to women's business activity, which will be discussed in greater detail later in this study.

4.23 Regarding the acquired trade or profession of Polish business people, GUS data do not contain information of that kind. As can be gathered from the author's research in cities, there is a wide range of professions among self-employed women. The most numerous group are economists (22 percent versus only 4 percent among men) and technicians (20 percent, compared to 33 percent among men). Then come women with a degree in the arts (15 percent versus 9 percent for men), and women engineers (15 percent compared to 26 percent among men). In other words, businessmen are usually technicians or engineers and are quite often skilled workers (73 percent in all), businesswomen are mostly educated in economics or the arts, or else they have only a secondary education without any vocational training (Lisowska, 1996). The least frequent profession, among both businesswomen and businessmen, is that of lawyer (2 percent and 3 percent, respectively).

4.24 Trade is commonly believed to be the most popular branch of business activity among female company owners. However, survey research conducted among businesswomen in the cities has shown that very few companies operate exclusively in one field. In many cases the companies belong to the "manufacturing and services" category, or even to the "manufacturing, services and trade" category (Knothe and Lisowska, 1999). Moreover, according to research findings, women frequently run their own manufacturing companies (e.g., dental equipment or garage doors, construction materials, children's and adult's clothing, underwear, cosmetics, metal accessories for shoes and handbags, etc.), or provide tangible services (e.g., understanding machine and appliance repairs, running restaurants, sinking deep-water wells) or intangible services (consulting and advisory services, training, translation services, business accountancy, organization of exhibitions, interior and garden design, financial brokerage agencies).

4.25 According to data collected in LFS research, as shown in Table 4.5, the structure of the branch division for the total population of working women is different from that for women who are self-employed – and the difference is even more conspicuous when only women employers are taken into consideration.

4.26 Thus, in the category of working women, the percentages of women employed in agriculture, industrial processing, and trade and repairs are similar and amount, respectively, to 18.1 percent, 14.5 percent and 16.4 percent. Education and healthcare provide employment, respectively, for 12.2 percent and 12.9 percent of the total population of working women.

4.27 In the category of women company owners, the dominant group is women working in agriculture and related fields (as much as 63.3 percent); trade and repairs comes second, with 18.2 percent.

4.28 In the cities, the largest group comprises women who own trading companies (42.9 percent), followed by agriculture (10.1 percent) and manufacturing firms (almost 10 percent), and businesses connected with contemporary services, such as services for business and real estate and financial brokerage.

4.29 The situation is different for the total population of the male workforce. The largest group is men working in the industrial sector (21.7 percent), followed by those in farming (18.9 percent), trade and repairs (12.5 percent), and construction (10.7 percent). Education and healthcare close the list with a 3.2 percent and a 2.5 percent share, respectively. This structure corresponds directly to traditional, gender-related occupational segregation.

4.30 However, in the population of businessmen this gender discrepancy is much less significant. As in the case of businesswomen, the group comprises people working in agriculture (52.7 percent), followed by trade and repairs (16.2 percent). In the cities – again, analogous to the situation observed among women – most businessmen work in trade and repairs (31.0 percent), followed by construction (15.2 percent), manufacturing (12.1 percent), and transport (11.7 percent). Consequently, the traditional gender-related professional division is quite conspicuous in the cities.

**Table 4.5: Structure of Self-employed Women and Men According to Age, Education and Branch
(in percent)**

Specification	Workforce total		Self-employed total (sole proprietors and employers)		Of which employers (only employers)	
	women	Men	women	men	women	men
Age (years):						
below 24	8.8	8.9	2.4	3.2	1.3	1.9
25-34	25.9	28.2	21.2	20.6	20.0	19.0
35-44	29.1	27.6	28.3	30.0	30.0	29.3
45 and more	36.2	35.3	48.1	46.2	48.7	49.8
Of which in the cities:						
below 24	7.4	7.1	2.7	2.3	1.6	2.1
25-34	26.4	28.6	20.5	20.6	19.4	19.4
35-44	29.1	27.2	26.7	29.6	28.2	27.1
45 and more	37.1	37.1	50.1	47.5	50.8	51.4
Education:						
higher	20.6	14.2	9.5	11.4	30.0	29.9
secondary vocational ¹	32.4	27.8	23.9	24.6	32.7	35.9
secondary comprehensive	10.9	4.1	9.2	3.2	14.7	6.5
vocational or lower	36.1	53.9	57.5	60.8	22.6	27.7
Of which in the cities:						
higher	26.9	20.9	24.7	25.0	34.2	35.4
secondary vocational ¹	36.1	33.3	35.6	36.4	32.5	37.9
secondary comprehensive	12.9	5.4	16.0	5.8	16.2	7.4
vocational or lower	24.1	40.4	23.7	32.8	17.1	19.3
Economic branch:						
farming and related	18.1	18.9	63.3	52.7	6.0	8.2
industrial processing	14.5	21.7	3.7	6.6	12.7	18.8
construction	1.3	10.7	0.6	8.6	2.7	17.7
trade and repairs	16.4	12.5	18.2	16.2	43.3	34.0
transport and related	3.3	8.0	0.7	6.1	2.0	6.0
education	12.2	3.2	0.6	0.3	1.3	0.8
healthcare and related	12.9	2.5	3.0	1.1	3.3	1.1
real estate and business servicing	4.4	5.6	3.2	4.4	9.3	7.3
financial brokerage	3.2	1.4	1.5	1.1	2.7	1.4
hotels and restaurants	2.6	0.9	2.2	0.8	8.0	2.4
others	11.1	14.6	3.0	2.1	8.7	2.3
Of which in the cities:						
farming and related	1.9	2.7	10.1	8.6	1.6	2.5
industrial processing	15.4	23.7	9.9	12.1	13.8	19.4
construction	1.6	11.4	1.3	15.2	2.4	17.3
trade and repairs	19.2	15.8	42.9	31.0	46.3	37.7
transport and related	4.2	9.5	1.6	11.7	2.4	4.9
education	14.1	3.9	1.9	0.3	1.6	0.7
healthcare and related	16.1	3.4	7.7	2.6	4.1	1.1
real estate and business servicing	6.2	7.9	8.8	10.8	10.6	9.5
financial brokerage	4.2	2.1	3.5	2.3	2.4	1.4
hotels and restaurants	3.2	1.1	4.8	1.6	8.1	2.1
others	13.9	18.5	7.5	3.8	6.7	3.4

¹Including college education.

Source: Calculations based on LFS data – 4th quarter, 2002.

Conclusions

4.31 Businesswomen and businessmen are similar in terms of age, education and average number of employees hired. The greatest differences can be seen in the category of acquired trade: men are usually engineers, technicians or skilled workers, whereas women are mostly economists and arts studies graduates. There are certain differences as far as the category of the economic branch is concerned, but both women and men work predominantly in farming and in trade and repairs; then, women tend to choose manufacturing and intangible services while men opt for construction and tangible services (e.g., transport). On taking a closer look at business people living in cities, one can see that businessmen tend to focus on four branches: trade, construction, industrial processing and transport (75 percent all together). Women mostly choose trade (46 percent), but otherwise their profile of activity is more diffuse than that of men.

Why Do Women Decide to Start Their Own Businesses?

4.32 The major incentives which motivate people to seek self-employment and to start their own businesses are the following: the need for independence, the need for decent income, inborn initiative (an innate desire to stay active), favorable market situation, lack of alternative employment and unemployment threat (Lisowska 1996, Demoskop 2001) (see Box 4.1). The first three of these factors can be classified as an internal, subjective need to decide about one's own life. The remaining factors belong to the domain of the business environment (i.e., external conditions, which in turn can be divided into negative conditions [lack of other options], or positive conditions [favorable conditions for starting a company]).

Box 4.1: Starting a Business - Major Motivating Factors

- Need for independence - 91% (89%)
- Need for decent income - 84% (89%)
- Inborn initiative - 70% (75%)
- Experience gained in previous jobs - 64% (70%)
- Good opportunity to earn money - 56% (46%)
- Risk-taking inclination - 48% (51%)
- Wish to prove one's worth to a partner - 40% (27%)
- Unemployment threat - 35% (27%)

Note: percentages in brackets refer to men

Source: 1995 survey research results, entitled: "Polish Business 95," conducted by the author as a part of statutory research of the Warsaw School of Economics World Economy Faculty on a sample of about 1,050 business people (305 people responded, including 143 women).

4.33 Owing to the current economic situation of the market, the choice of self-employment among women results from a lack of other options more often than it does among men. The threat of unemployment or the absence of alternative employment are relatively frequent incentives that make women look for other ways to be active professionally (see Box 4.2).

Box 4.2: Business People According to External Conditions That Act as Incentives for Starting One's Own Business

- No other options available – 41% of women and 30% of men
- Favorable market environment – 36% of women and 43% of men
- Unemployment – 34% of women and 26% of men
- Parents' example – 13% of women and 10% of men

Source: IPSOS-Demoskop research results from 2001, conducted on a sample of 200 businesswomen and 200 businessmen, commissioned by PARP (Polish Agency for Business Development).

4.34 Self-employment is a good solution for women; it helps to overcome the glass ceiling and discrimination against them in the labor market, especially with regard to finding a job or getting a managerial position as well as with regard to the size of the remuneration. Survey research carried out among 20,000 women managers in Poland in 2000 showed that – objectively – women make very good bosses and can cope quite well in a new economic situation in Poland. Furthermore, women bring new values to management strategies and enrich them with specific, feminine features (Lisowska, 2000). Women's management style is usually based on partnership relations and ability in the area of teamwork and cooperation. Easy access to training programs and loans, combined with consulting help in the first year of business operation, would also promote business initiative among the unemployed better educated women. As a consequence, there would be a reduction in unemployment and poverty among women (Lisowska, 1998).

Conclusions

4.35 By and large, women and men are driven by similar motivating factors when starting their own company. These incentives include the desire for independent decision-making, the need for higher compensation, and an inborn initiative and inclination to take risks. For women, more frequently than for men, the other factors are: the unemployment threat, the lack of alternative employment and the need to prove one's worth to show a spouse/partner that they can successfully manage not just the household, but their own company as well.

4.36 According to research into company owners' management styles, conducted in the United States and in Poland, women and men differ considerably in this respect. Women tend to prefer structures without excessive hierarchy, based on partnership relations; they need more time to make a decision because they take more factors into consideration and mull over the possible consequences, including those involving employees. Men tend to be more authoritarian and to put stress on competition and on controlling (Lisowska, 2001; NFBWO, 1996).

4.37 In the last decade in Poland, entrepreneurship was predominantly a result of economic transformation and its consequences, such as the collapse of state companies, unemployment, and a decrease in workforce demand, all of which were generally more painful for women than for men. However, we should not forget that in many cases

women start their own businesses because they want to be independent in their decision-making, to put their professional ability to the test, and to earn a higher income.

4.38 Many women have an entrepreneurial spirit, are unafraid of risks and are attracted to a challenge. In favorable circumstances those characteristics may come to the surface; they may also be reinforced by proper individual education and by state policies meant to promote equal opportunities for women and men in the labor market. During the previous decade a woman would typically start her own business because she had lost her job in a state company and had few chances of finding other employment rather than because there was an appropriate government policy. Interestingly enough, as can be seen from the example of the United States, state policies can indeed contribute significantly to the growth in the number of businesses started and run by women. U.S. legislation intended to promote equal opportunities for women and men, such as the Civil Rights Act of 1964, the Equal Credit Opportunity Act of 1975, or Affirmative Action of 1978, contributed directly to the fact that women became more interested in opening their own businesses (Brush, 1997).

Barriers to Business Initiative

4.39 On the basis of research conducted by the author in 1995 and 1999, the author has identified four types of barriers that discourage women from business activity, and without which women would contribute more to the creation and development of a private business sector in Poland. Those barriers include the following:

- **Social barriers** – culturally conditioned stereotypes according to which a woman's true vocation is marriage and maternity, so that her "natural" environment is home and family life. If a woman has to go to work, she is more fitted to be a secretary than a manager. This set of stereotypes accompanies women during the socialization process at home and at school, and consequently leads to low self-esteem, which prevents women from showing an entrepreneurial spirit and going into business.
- **Educational barriers** – such as lack of basic knowledge on how to open, run and successfully manage one's own firm. These barriers are particularly visible in small and medium towns and villages, and tend to affect women with a relatively low level of education.
- **Economic barriers** – here are such factors as a comparatively high rate of taxation, lack of capital, and the scarcity of convenient credit systems for companies from the SME sector.
- **Institutional barriers** – namely, the excessive number of cumbersome activities required when opening one's own business, excessive administrative hassle, unclear rules regarding the functioning of the SME sector, the incapacity of the courts, overcomplicated regulations and frequent changes in legal provisions.

4.40 While economic and educational barriers seem to affect women to the same extent as men, social barriers concern only women: their presence is especially conspicuous when it comes to making a decision about self-employment. Many women feel that they

are not competent to run a firm, and are afraid of the risk involved and the possibility of failure. Finally, many women have no idea of how to start an enterprise. Once a woman has overcome this barrier, she is likely to cope well and to successfully develop her business.

4.41 A closer look at certain social facts reveals the following:

- A great number of women are professionally active (at present, women constitute 45 percent of the total workforce).
- Whenever it is possible, women turn to jobs traditionally seen as male territory (e.g., bus driver), and take to new professions without a female tradition (e.g., computer specialist); women also join military universities.
- Women aspire to knowledge and education. It is instructive to look at the high percentage of women who take university entrance examinations and take up studies (according to GUS data for the academic year 1999/2000, the share of women in the total population of students was 57 percent, of which 70 percent were in medical academies, 61 percent were in universities of economics, 73 percent were in teachers' colleges, 31 percent were in polytechnics, 35 percent were in naval colleges, and 22 percent were in colleges under the auspices of the Ministry of National Defense).
- There are more women in the Parliament (in the previous Sejm, 13 percent of MPs were women; at present there are 20 percent) and in local and regional government.
- There are many women in the group of company owners.

4.42 Therefore, it seems especially important to promote an equality-oriented approach to the social and family roles of women and men, and to support women in roles other than the traditional ones, in order to overcome culturally conditioned barriers to female business activity.

4.43 As for educational barriers, they can be overcome by means of a wide range of training schemes and programs specially designed for women and tailored to their specific needs. These needs include topics connected with building self-esteem and belief in success, and with the ability to be assertive and to make rational use of one's potential, especially with regard to combining professional and family obligations. Additionally, women would like to participate in training courses devoted to the subject of employee motivation (assessment and gratification systems) and effective company development management. Finally, businesswomen see the need for team-building and teamwork training; they would also like to develop their own management skills.

4.44 In more detail, businesswomen compiled the following list of problem issues:

- How to search for business contacts, both in Poland and abroad
- Time management techniques
- How to overcome the stereotype of a woman in charge
- Most effective hiring techniques

- Unconventional promotion and advertising techniques
- Small and medium business financial and accounting records in Poland versus the EU countries
- How to stop feeling inferior in front of male business partners
- Financial management
- Participation in meetings organized exclusively for female company owners (support groups and coaching)
- How to find a buyer, a sponsor, or a partner
- Non-governmental and political organizations – seeking fulfillment outside of work
- How to run a family business
- How to negotiate
- Tax regulations (Raport, 1998).

Conclusions

4.45 According to survey research (Lisowska, 1996; SME Foundation Report, 2000; Demoskop 2001), major barriers to business initiative development in Poland are predominantly economic in character and issue from the following situations:

1. The present situation in the market, namely the low demand caused by the restricted income of the population, the shortage of a high quality workforce, growing competition, and the unethical behavior of many business people.
2. The economic policies of the state, including its fiscal policy, which to date has had a negative rather than a positive effect on business development in Poland given the fact that employers carry an excessively big tax burden on their income as well as on the employees they hire.
3. Lack of capital and lack of access to financing sources.
4. The limited access to foreign markets, connected with the issue of compliance with foreign standards and with the costs of product and company advertising in those markets.

4.46 Other obstacles to the development of an SME sector are educational barriers, such as the following:

- The limited access to information about reforms to be introduced, envisaged changes in legislation and business activation programs
- The high costs of specialist training offered on the market
- The lack of inexpensive, reliable and easily accessible (e.g., on the phone or by the Internet) consulting and advisory centers.

4.47 As far as women are concerned, apart from the above-mentioned types of barriers, they also have to face social barriers related to the traditional perception of female and male roles in the society and the lack of widespread approval for women who choose to pursue a professional career side by side with (or in place of) a family life. In Poland it is

still believed – even among the political and economic elite – that in times of unemployment men are more entitled to work than women (Siemieńska, 1998).

B. ACCESS TO FINANCING SOURCES

4.48 External sources of financing are virtually indispensable to the development of a small and medium-size business sector, especially if the companies are to be innovative and competitive versus foreign firms. Company owners' funds and resources can be useful when the business has just been registered, but further development and growth require credit or other types of external financing. Easy access to such sources is necessary in order to create a company able to compete in international markets.

4.49 The SME sector in Poland suffers from a shortage of capital, which restricts the possibility of self-financing: people who can afford to finance the start-up of their own business are the exception. And even if the resources of the owner (or the owner's family) suffice at the beginning, there will soon be a shortage of funds needed for growth. At the same time, access to credit or other financing sources remains extremely limited. In addition, the tax system in Poland not only does not favor small and medium-size companies, but even hinders their development: it does not allow for accumulating investment and innovation funds, nor does it reward SME company owners for increased employment rates.

4.50 In such circumstances, the situation of businesswomen must be even more difficult, since they are far less likely than men to have own capital (property) at their disposal. Also, women are less likely to obtain bank loans because, as a rule, they cannot present the credit guarantees required by the bank.

4.51 According to Demoskop research, women use credit funds just as frequently as men, but they tend to choose investment credits, whereas men prefer to take working-capital credits and use leasing (Demoskop, 2001). One in every four enterprises resorted to credit to start operations, and at the time of the survey 30 percent of firms had credit liabilities. According to data available from this research as well as from previous research (Ben Yoseph et al., 1994; Lisowska, Lisowski, 1997; Lisowska, Mastyk-Musiał, 1997), a majority of business people start their own company using their own savings. Business people in general tend to express the opinion that it makes more sense to contain company growth and development than to take a credit, because the interest rate on available credit offers is far too high.

4.52 In theory, the range of financing source offers addressed to the small and medium-size business sector in Poland is impressive, with plenty of choices. The Labor Fund offers loans to employers creating additional workplaces and credit for the unemployed who want to start their own economic or farming activity (described in greater detail in the brochure "Supporting the Development of Small and Medium-size Businesses from Labor Fund Resources," published in 1999 by the Crafts and Small and Medium Business Department). The interest rate on those loans is relatively low, the terms of payment are convenient and the loan size is sufficient to start a business. The

problem begins, however, when someone tries to obtain the loan: as a rule, job centers receive very small funds for this purpose.

4.53 In actual fact, women who would like to apply for a loan have difficulty in finding an institution that will grant it. In this respect, women who live in the country and in small towns seem to be in the least favorable position: in their case, the nearest office of a lender institution is often a long way from where they live, so that it takes some entrepreneurial spirit just to try to obtain information.

4.54 The Microfund, established in 1994 under the auspices of the Polish-American Business Fund, seems to be the most effective and best organized of all. It provides loans for the smallest companies, namely, those that would have no chance to get a loan from the bank. At present, the Microfund has 33 outlets throughout the country; 39 percent of its borrowers are women. The important feature is that this fund also offers start-up loans for people who have just opened their businesses. Borrowers who have paid off one loan can apply for another, larger one. In this way the fund has many regular clients and participates in the growth of their firms in the long term.

4.55 In Poland there is a system of government credit guarantees operating within the National Credit Guarantee Fund, established in 1997. It cannot boast high efficiency, as small businesses seldom use bank loans, which are usually too expensive and inaccessible due to stringent requirements. Such systems seem to work well in low-inflation economies. During the last two years more banks have introduced credit offers for the smallest businesses – for example, the one launched by the PKO BP Bank within the program co-financed by the European Bank for Reconstruction and Development (EBRD).

4.56 Finally, there are institutions offering venture capital, predominantly meant for innovative firms with the potential for growth. The capital is available for new companies as well as for those that already have some credit history. However, it must be said that this form of small business financing is not very popular in Poland – in terms of the number of institutions offering venture capital, and in terms of companies ready to apply for it. Women hardly ever take advantage of venture capital – first, because women rarely operate in innovative branches, second because it is more difficult for women to talk to investors and convince them that the idea is worth their while, and third, because women have no information about investors and about this form of business financing in general.

Conclusions

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

4.58 By and large, women need small, easy-to-pay loans, and banks do not have such loans in their offer. In the United States, the government's Small Business Administration

agency offers women both credit guarantees and small loans (e.g., for export purposes or to satisfy short-term needs); what is more, there are venture capital funds addressed specifically to women.

C. ACCESS TO BUSINESS PROMOTION PROGRAMS

4.59 For the time being, government organizations, including labor offices and the PARP, have not prepared any schemes addressed to women who want to start a business or to those who already own and run their companies. Admittedly, in 2000 there was a training costs reimbursement offer meant for owners/co-owners of firms employing up to 50 people (i.e., “small” firms); under this offer, women received more money than men (60 percent of the costs, but not more than PLN 1,300 and PLN 1,000 per one person, respectively). It was a step in promoting the idea of equal opportunities for women in the labor market, but it was effective for only one year.

4.60 As far as the author could gather from her research and personal contacts with businesswomen, they are very much interested in various kinds of training, but in most cases the high cost of specialist courses is a powerful barrier. Therefore, even the partial refund of training expenditures would provide substantial help and encouragement for businesswomen to take advantage of self-improvement opportunities and enrich their knowledge.

4.61 In 1999 the government adopted the document “Government Policy towards the Small and Medium Enterprises until 2002,” which, apart from the reimbursement of training expenses, grants consulting services free of charge, a refund of up to 60 percent on the cost of specialist consulting services, free conferences devoted to the issue of SME financing sources (detailed information on these projects is laid out in a brochure for businessmen called “For Business People to Consider,” published by the PARP), and the co-financing of participation in fairs and exhibitions, but only those on the list of the Ministry of Economics.³¹ Special Advisory and Consulting Centers have been established, with field branches throughout the country: they are responsible for project implementation and are supposed to provide comprehensive assistance to business owners (information, consulting and training). All the projects are available to both women and men.

4.62 This network of Advisory and Consulting Centers and Training Reimbursement Outlets could perhaps be compared to the U.S. Small Business Administration, which is a federal institution with its state equivalents providing assistance in 54 centers for businesswomen. One major difference, however, is that in each of the states this institution has a special program designed for women who want to start a business and for those who already have one and need help of any kind, be it financial, consulting, coaching or training.

4.63 However, the Polish nationwide SME sector activation program prepared by the government does not contain a separate project for women and men who want to open a

³¹ See “Assistance in Fair and Exhibition Participation for Small and Medium Companies,” Crafts and SME Sector Department, Business Promotion Department, Ministry of Economics, Warsaw.

business. Surely, their needs would differ from the needs of business people with a few years' experience in running a company.

4.64 Apart from government programs, there are programs offered by non-governmental organizations, namely, employer, business and women's organizations. The first two offer programs targeted to both sexes, which, practically, means that they give greater support to companies run by men (male representation in those organizations is larger and more influential). Women's organizations focus entirely on women. In that way they promote women and their advancement in the society, reduce the results of discrimination against women in the labor market, and help women gain self-esteem and self-confidence.

4.65 The task of promoting business initiative among women is included in the statutes or particular programs of the following organizations:

- The Center for the Advancement of Women Foundation, established as early as 1991: it offers consulting services for women looking for a job, and training schemes for those trying to start their own businesses. In 1997, in cooperation with the Chamber of Commerce of Southern Sweden, it organized a 10-month training course for women company owners called "Promoting Women in Business," during which 28 businesswomen visited Sweden. In 1999, together with the International Forum for Women, it implemented a project called "Women in the Labor Market: Negative Changes and Business Initiative Resulting from Economic Transformation," which was financed by SOCO (Social Costs of Economic Transformation in Central Europe), and managed by the Vienna Institute of the Arts.
- The International Forum for Women, established in 1993, is an association of female company owners and managers. It promotes business initiative and an entrepreneurial spirit among women, and provides self-employed women with education and training concerning contemporary legal and economic regulations. It also offers psychological consultations and helps women develop business contacts in Poland and abroad. It organizes international conferences and initiates research into women's business activity. In November 2000 it arranged a training visit in the United States for 25 women. In November 2001 it hosted a group of 12 women owners from the Kyrgyz Republic in order to provide them with information on the Polish experience with business activities.
- The International Women's Foundation of Łódź, established in 1992, promotes business initiative, organizes courses for women who intend to start and run their own small firms, and provides legal advice on how to open and manage a small business. In 1996 the Foundation published a book, *Small Business ABC*, specially designed for women. Since 1995 the Foundation has run a "credit outlet" for company owners. A Businesswoman's Club, set up by the graduates of training courses who opened their own firms, operates under the auspices of the Foundation.

- The Polish Association of Women Company Owners (PSWF), established in 1998, is an organization of female owners or co-owners of businesses employing at least three people. Its aim is to make businesswomen more influential and to strengthen the position of their companies on the market. The association has about 10 regional branches throughout the country. It co-organized three training conferences, known under the common name “Being a Businesswoman” (1998, 1999 and 2000).

4.66 Also worthy of mention is the “Self-made Woman” competition, organized annually since 2000 by AVON, the American cosmetics company, which promotes business initiative among women and presents profiles of women who have been successfully running their own businesses in various fields of economic activity.

4.67 The Agency for the Professional Advancement of Women, located in Gdańsk, operated by the International Association of Labor Officers in Poland since 1997, has been implementing programs that support business initiative among women living in Pomorskie Voivodship (Pomerania). It has organized training schemes, granted loans, and prepared conferences and fairs for businesswomen.

Conclusions

4.68 Among all of the components of government policies for the SME sector – both those implemented and those included in the program “Government Policies towards Small and Medium enterprises until 2002,” there are no schemes addressed especially to women.

4.69 As can be seen in the examples of many European countries, and of the United States and Canada, such programs are indispensable given the presence of discrimination against women in the labor market. In order to achieve equality between women and men, the countries have temporarily taken steps to promote women in such areas as access to information and training, participation in conferences and international fairs, and access to financing sources. In Poland similar action is needed to reduce the rate of unemployment among women and to promote their business initiative.

D. ACCESS TO COURSES AND CONTINUING TRAINING FROM THE WOMEN’S STANDPOINT

4.70 Today, from the point of view of market offer, access to courses and continuing training is comparatively easy in big cities, but it remains relatively difficult in smaller towns and in the country. However, when discussing “access” to training and education one must not overlook the issue of costs related to the existing offer. Many businesswomen say that they receive many training offers but that the prices are usually too high for the business potential of their small firms and, as a result, they have to give up on the course they need. Women also complain that it is extremely difficult to make the right choice from such a wide range of offers: the majority of companies are unknown on the market and it is hard to assess their credibility. In recent years the sector of training schemes, courses and post-graduate programs of all kinds has been growing

rapidly, but the price range usually remains unacceptable for a small business owner. Consequently, it is little wonder that (as has been shown in the 2001 Demoskop research) the share of business people who invest in their own further education and training remains rather low.

4.71 Women declare in the surveys that they would like to take part in training and provide training for their personnel, but what they need is an offer tailored to their potential and needs, with reasonable pricing and good quality. Finally, women like to choose training firms that have been recommended.

Conclusions

4.72 Today the requirements connected with growing competition in the market force business people to provide continual training and education for themselves and their employees, together with the implementation of new technologies. Businesses that do not grow and develop very quickly lose their position as important market players. Computers and Internet access have almost become a standard in any company that hopes to keep pace with its competitors. No precise data are available on how many firms run by women have access to the Internet, how many of them are innovative, and whether businesswomen and businessmen enjoy equal access to new technologies. What is needed is research that will supply the relevant data and specific findings.

4.73 As far as access to training courses is concerned, the offer on the market is quite rich. Additionally, women's organizations provide training for their members. The only drawback for small company women owners is the high cost of some training programs; otherwise, women are fully aware of the need for self-improvement and are willing to attend training courses. Continual professional training is yet another issue that has not been properly dealt with in Poland. To begin with, there is not enough public understanding of the fact that rapid contemporary changes and globalization processes call for constant education and advancement, whatever a person's age. Second, relevant programs have not as yet been widely popularized by schools and universities.

E. FINAL CONCLUSIONS

4.74 It would be possible to carry out a comprehensive analysis regarding women's business initiative, side by side with their contribution to the development of the SME sector and gross national product, if REGON statistics contained information on the gender of the person who starts her/his own economic activity. It has become evident that statistical data should comprise the variable of the "gender of persons who start their own economic activity," and publications about the SME sector ought to provide a division according to gender.

4.75 From the available data, it has been determined that during the ten years of the transition period in Poland there was a significant and permanent increase in the number of self-employed women. In this category, the growth dynamics was greater among women than among men. In 2002, in Poland, 37 percent of the entrepreneurs were women, which is one of the highest rates to be observed in Europe.

4.76 It is not possible, on the basis of the available statistics, to specify how many new companies are started by women, how many companies are dissolved, how long they managed to survive on the market, and, finally, what the share is of women-owned firms in the GDP, and the export and import rates.

4.77 On average, businesswomen are more than 40 years of age, and are married, with children; they live in the country. Female business owners from the cities, unlike those who live in the country, are relatively well-educated, especially if they are employers.

4.78 The vast majority of the total population of the self-employed are owners of individual farms and businesses dealing in trade and repairs. This is true of both self-employed women and self-employed men. If we look at the cities, however, the situation changes: self-employed women tend to choose trade, industrial processing and all kinds of intangible services (such as services for business and real estate, financial brokerage, hotels and restaurants), while men are mostly involved in trade, construction, industrial processing and transport.

4.79 Both businesswomen and businessmen usually own companies that employ up to 5 people. In 2002, the average number of people employed by women was 5.20, and the corresponding indicator for men was 8.8.

4.80 In terms of age, marital status and level of education, the groups of businesswomen and businessmen are quite similar to each other. By the same token, there are no significant differences regarding the incentives for starting one's own business and the difficulties connected with running and developing the company.

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

4.82 There is a lack of information, advisory and training centers created specially for women. Women need such supportive places, in view of their low level of self-esteem and their doubts as to whether they can "make it." In other words, women need encouragement and good advice, attitudes of support and a helping hand.

4.83 A very useful tool in promoting the economic standing of women in the society is access to a variety of training and programs, from both the governments and NGOs, which encourage women to exert business initiative and choose self-employment. Oddly

enough, such programs are mostly provided by NGOs. To date, the government has not suggested a single solution to promote equal opportunities for women and men in the labor market.

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5. BARRIERS AND LIMITATIONS TO WOMEN'S CAREER PATHS: FINDINGS OF "GLASS CEILING" RESEARCH

Bogusława Budrowska

5.1 Women in Poland, as in many other countries, encounter the "glass ceiling," which does not allow them to hold leading positions and perform the highest ranking functions. The notion of a "glass ceiling" first appeared in the 1980s in the United States. A decade later, in view of the fact that women were being appointed to only 3 to 5 percent of the highest positions in the United States, a special Glass Ceiling Committee was established. The term "glass ceiling" refers to the obstacles encountered by women in managerial positions: it stands for the situation when "promotion prospects are within sight, and yet beyond one's reach."³²

5.2 Data from various fields of activity show that the "glass ceiling" phenomenon is present in Poland. It prevents women from holding high, prestigious and financially rewarding positions of control involving authority, management and finance administration.

A. WOMEN'S CAREER PATHS – OUTLINE OF PRESENT SITUATION

Politics

5.3 Given the fact that women constitute about half of the total population, their participation in decision-making bodies, both legislative and executive, should reflect this proportion, ideally. Needless to say, such a situation cannot be found anywhere in the world, but the case of the Scandinavian countries does prove that this ideal model is indeed attainable, and should be pursued. Female representation in the Swedish Parliament, as well as the government, amounts to 45 percent (i.e., almost half of the total). It is worth remembering that such figures are quite recent; in the 1970s and 1980s female representation in both the government and the Parliament was much less

³² Maria Strykowska, *Kobiety w zarządzaniu. Społeczne i psychologiczne uwarunkowania pełnienia przez kobiety funkcji menedżerskich*, w: J. Miluska, E. Pakszys (red.), *Humanistyka i płeć. Studia kobiece z psychologii, filozofii i historii*, Wydawnictwo Naukowe UAM, Poznań 1995. s.49.

Maria Strykowska, "Women in Management: Social and Psychological Circumstances Regarding Women Performing Managerial Functions," in: J. Miluska, E. Pakszys (eds.), *The Humanities and Gender: Women Studies in Psychology, Philosophy and History*, Adam Mickiewicz University Publishing House, Poznań, 1995. p.49.

significant (Parliament: 15 percent of women in 1973; government: 17 percent of women in 1986).³³

5.4 In comparison with the Scandinavian countries, Poland's figures on women in politics appear less impressive. Poland has only one woman minister in the cabinet, five women have been appointed secretaries of state, five more work as under-secretaries. Nationwide, Poland has yet to see a woman in the voivode (province head) position; two women have been appointed vice-voivodes, and only one has held the post of marshal. One woman is a member of the National Broadcasting Council,³⁴ and another works in the Monetary Policy Council. There are no women among the members of the Supreme Chamber of Control.³⁵

5.5 Women's representation in the Polish *Sejm* equals 20 percent; in the Senate it amounts to 23 percent. As far as regional self-government is concerned, the figures are even less significant. As one article on the results of the latest 2002 regional government elections has said: "This year's "female statistics" only goes to show that although women and men have been granted equal rights in the Constitution, access to regional government is an exception to this rule."³⁶ There are fewer women in the regional government than in the Parliament – on average 16.15 percent, which is slightly more than in previous regional authorities (15.68 percent). These figures put Poland at the end of the ranking list of EU countries. Poland scores "better" than the Italians (9.3 percent), the Greeks (10.3 percent), and the Irish (14.6 percent), but not "as well as" the Swedes (46.8 percent), the Finns (37 percent), or the Germans (30.4 percent).

5.6 In addition, there is a high correlation between the level of local and regional government (*gmina, powiat, voivodship*) and the respective rate of female representation: the higher the level, the lower the rate. Electoral lists of candidates featured 25.84 percent of women at the *gmina* level, 23.91 percent at the *powiat* level, and 28.18 percent at the *voivodship* level. However, women eventually had fewer seats in the councils, notably: 18.09 percent in the *gmina* councils, 15.94 percent in the *powiat* councils, and 14.44 percent in the *voivodship sejmik* councils. On the lists of candidates for village leaders (*wójt*), mayors and city presidents, even fewer female names were displayed: 10.31 percent for village leader elections, 10.52 percent among candidates for city mayors, and 10.98 percent for city presidents. After the elections, female representation in the new authorities reached the modest level of 6.79 percent.

³³ Za: Dorota Witoldson "Sytuacja zawodowa kobiet w Szwecji," wystąpienie podczas konferencji *Polki w Unii Europejskiej*, 6-7.XI.2002.

After: Dorota Witoldson "Women and Work in Sweden," presentation at the conference *Polish Women in the EU*, 6-7 November, 2002.

³⁴ Since April 2003, there have been two women - Ms. Sławomira Łozińska joined Ms. Danuta Waniek.

³⁵ Za: Dorota Kempka "Kobiety w polityce – polskie realia," wystąpienie podczas konferencji *Polki w Unii Europejskiej*, 6-7.XI.2002.

After: Dorota Kempka, "Women in Politics – Polish Reality," presentation at the conference *Polish Women in the EU*, 6-7 November, 2002.

³⁶ Agnieszka Kublik "Kobiety pod kreską," *Gazeta Wyborcza*, 25.XI.2002.

Agnieszka Kublik, "Women below Par," *Gazeta Wyborcza*, 25 November, 2002.

5.7 Men are the leaders of all political parties in Poland. In 2001 several parties (the Democratic Left Alliance – Labor Union *SLD-UP* and Freedom Union *UW*) were made to adopt a rule enforcing the minimum 30 percent female participation on their election lists. During the 2001 parliamentary election, the share of female names in the election lists of particular parties was as follows: Democratic Left Alliance – Labor Union *SLD-UP*: 36 percent; Freedom Union *UW*: 31.25 percent; Civic Platform *PO*: 17 percent; Law and Justice *PiS*: 17.5 percent; Polish Peasants' Party *PSL*: 19.34 percent. If we look at the five leading positions in the election lists, female representation appears to be worse: *SLD-UP*: 17 percent; *UW*: 6 percent; *PO*: 15 percent; *PiS*: 7 percent; *PSL*: 2 percent (*PSL* has not had a single woman MP in the *Sejm* since 1997). On the other hand, 20 percent female representation in the *Sejm* after the 2001 election can be perceived as a success. Previously, this figure had been lower (1991 – 9.13 percent, 1993 and 1997 – 13 percent each).

5.8 In the longer view, given the need for compliance with the EU directives, it seems important to guarantee, on statutory terms, a greater participation on the part of women in public life. These issues have been included in the draft of the Statute on the Equal Status of Women and Men. Among other things, the draft of the statute stipulates that education in gender equality should be introduced from a very early age, and that the guaranteed 50 percent par for female representation in legislative and executive bodies should be implemented gradually before 2011. In addition, it foresees the creation of the office of Minister for the Equal Status of Women and Men, which would be established statutorily and would not be dependent on the decision of the Council of Ministers. In this respect we must note a very peculiar transformation of the name of the ministry office meant to protect women's rights. In the beginning, it was called the Plenipotentiary for Women's Rights, then it was changed to Women's and Family Rights, and then to Family and Women's Rights, until finally only "Family" remained. At present its full name reads: Government Plenipotentiary for the Equal Status of Women and Men (the position is held by Ms. Izabela Jaruga-Nowacka).

Business

5.9 Despite the fact that in Poland about 42 percent of the overall working population are women,³⁷ women do not have a corresponding representation among professionals in managerial positions. There is a special correlation in the economy, sometimes described as a "gender effect,"³⁸ which basically means that business management is a male territory. It is more difficult for women to be promoted to higher positions, especially in high ranking management. "The minor representation of women in the highest ranking positions in business and management shows that this area of social life in Poland has been dominated by men."³⁹

³⁷ According to Chief Statistical Office (GUS) data for the year 2000, of the 15.5 million people employed, there were slightly over 7 million women (42.2%).

³⁸ After: Krzysztof Jasiecki, *Business Elite in Poland: Second Coming of Capitalism*, Institute of Philosophy and Sociology, Polish Academy of Sciences Publishing House, Warsaw, 2002.

³⁹ *Ibid.*, p.134.

5.10 It is true that almost one-third of the managerial staff at all levels are women, but many research programs, the most recent ones included, have shown that there is significant under-representation of women in the highest managerial positions. For example, in companies, women managers would usually be appointed vice-presidents or deputy directors; only 2 to 3 percent of presidents and general directors would be women. This phenomenon is by no means restricted to Poland. For example, the latest data show that in the 500 largest American corporations, only 15.7 percent of women are among those who make strategic decisions, and only six women hold the post of company president.⁴⁰

5.11 Statistically, the larger the company, the greater is the probability that its owner, president or general director will be a man. Middle and high management levels in companies remain dominated by men (78 percent and 58 percent, respectively), it is only at the lowest management levels that the shares of women and men are equal (47 percent to 53 percent).⁴¹ Numerous studies and analyses point to a considerably lower representation of women among high management personnel and owners of major companies and banks. Here is a sample of data reflecting women's participation in business: *Business leaders nationwide 1993*: 10.9 percent; *Regional business leaders 1993*: 21.2 percent; *Banking sector 1998*: 26 percent; *Business leaders nationwide 1998*: 7.7 percent.⁴²

5.12 Since it seems easier to start one's own business than to be promoted to a high managerial position, many women in Poland have decided to choose the former. Since the beginning of the economic transformation in Poland, the ratio of women among business people has been growing systematically, from 27 percent in 1989 to as much as 40.2 percent in 1998. Afterward it began to drop, but the average share of women among the self-employed, equal to 34 percent for the years 1990-97, appeared extremely high in comparison with some EU countries.⁴³ However, it is worth remembering that women usually own small, family businesses. One look at the list of the "top hundred richest Polish people," published by Wprost magazine in 1991-99, makes this male domination even more conspicuous: women appeared in only 3 to 7 positions from year to year.⁴⁴

Education

5.13 Education is an example of an extremely female-dominated field, but its human resource structure can be compared in shape to a pyramid: with many women at the bottom, in the lowest positions, and very few women in the highest posts at the top. Let us illustrate this with a sample of data from 1997⁴⁵: in primary schools (the lowest level)

⁴⁰ Catalyst research results, presented in a short press release, *Gazeta Wyborcza* 2002.

⁴¹ After: Ewa Lisowska et al., "Polish Women Managers 2000 and Their American Counterparts," *Woman and Business* 2000, no 1-2.

⁴² After: Krzysztof Jasiocki, *Business Elite in Poland: Second Coming of Capitalism*.

⁴³ After: Ewa Lisowska, presentation at the conference *Polish Women in the EU*, 6-7 November 2002.

⁴⁴ After: Krzysztof Jasiocki, *Business Elite in Poland: Second Coming of Capitalism*.

⁴⁵ Za: Małgorzata Fuszara, *Kobiety, mężczyźni i edukacja*, w: *Zeszyty Instytutu Stosowanych Nauk Społecznych*, nr 3/2000.

After: Małgorzata Fuszara, *Women, Men and Education*, in: *Papers of Applied Social Sciences Institute*, no. 3/2000.

women constituted the vast majority of employees, 84.6 percent; in secondary schools women constituted 65.8 percent; and in institutions of higher education women constituted 35.6 percent.

5.14 If we take a closer look at higher education only, a similar pyramid-like shape appears: most women work in the lowest positions, especially in positions that do not involve scientific research and are exempt from promotions (for example, they work as foreign language teachers), while relatively few women hold the highest posts (professors). As of 1995, out of the total number of people working in higher education, 37 percent were women. They outnumbered men in jobs not connected with research (52 percent of women). Women made up 43 percent among junior assistants, 33 percent among assistant lecturers, 15 percent among assistant professors and, finally, only 17 percent among professors (associate and full professors together). The smallest representation of women was found among full professors (12 percent).

5.15 It is also worth noting that there are very few women in university authorities. The positions of rector and pro-rector are almost entirely dominated by men; men also have a significant majority in university authorities, as deans and department heads. In many leading Polish universities none of the rectors or pro-rectors is a woman; in 1999 this could be said about the universities in the cities of Warsaw, Kraków, Poznań, Lublin, Toruń, Szczecin and Wrocław. All these facts illustrate women's limited access to high positions in education.

5.16 Very similar trends can be observed in the judiciary, for example. Women judges outnumber men in common courts (with about 62 percent women) but at the highest levels of the hierarchy these proportions change dramatically. Only 24 percent of judges in the Supreme Court are women and in the Chief Administrative Court the number stands at 33 percent. At the same time, going back to the lower levels, women are in the minority among prosecutors (46 percent, as of 1994) and attorneys (27 percent), which can probably be explained by the relatively high financial standing of these jobs.⁴⁶

B. RESEARCH OUTLINE

5.17 On the basis of all the data quoted above, we can say that those Polish women who aspire to a career in a professional or public sector (like women all over the world) are likely to encounter barriers and hindrances which prevent them from obtaining the highest ranking positions. The main goal of the present study, whose findings will be briefly described below, was to grasp and reconstruct the factors which together create the glass ceiling phenomenon.

5.18 The study has been a true pioneering one, the first of its kind in Poland. It was commissioned by the Institute of Public Affairs and conducted with the cooperation of my colleagues from the Unit for Gender and Family Studies, Philosophy and Sociology Institute, Polish Academy of Sciences: Ms. Anna Titkow, Assistant Professor, Ph.D., and Ms. Danuta Duch, Ph.D. It was carried out in August 2002 by the Public Opinion

⁴⁶Lisowska, E., *Business Activity of Women in Poland versus Central and Eastern European Countries*, Warsaw School of Economics, Warsaw, 2001.

Research Center (CBOS), among regional self-government councilors and managers, who took part in detailed interviews. I would like to emphasize that the results I am presenting here come from the first stage of research and are qualitative by nature; presently, we are working on the second, quantitative part of the research. Consequently, the data presented below should be seen as an introductory analysis.

5.19 We focused our attention on a particular group of women, for whom professional and public career is not just an addition to the model of family life, but who, as can be inferred from their life history, perceive their career as an independent and significant value. We decided to include men in the research in order to compare female and male career paths, and to be able to verify the hypothesis which stipulates that men are predominantly responsible for the glass ceiling phenomenon.

5.20 Bearing in mind that politics and business are commonly regarded as leading career sectors, we decided to conduct our research in those two environments. Two different groups were included in the research: the first comprised people working for the regional self-government, and the other comprised people who held managerial positions in companies.

5.21 Apart from the gender criterion, which is the key variable in the present study, we took geographical factors into consideration. Owing to cultural differences between the regions, we decided to concentrate on three of them:

- Warsaw region – which is a political center with the headquarters of many foreign capital companies
- Łódź region – which has a long history of women working outside of their homes;
- Katowice region – culturally conservative, where a woman is seen predominantly as a mother and wife.

5.22 The world of politics is represented by women and men councilors from three levels of regional self-government: *gmina*, *powiat* and *voivodship*. We focused our attention on the people who had been elected in regional general elections and then, by the decision of the councilors, appointed to positions of high authority, such as:

- City presidents, mayors, village leaders, and their deputies – executive branch authorities
- Chairmen, deputy chairmen and treasurers from the *Sejmik* presiding office and *powiat* and *gmina* councils – legislative branch authorities
- Presiding officers, council members and committee chairmen from the organs of regional administration.

5.23 As far as the business sector is concerned, we wanted to address people who would hold high ranking but not top positions in their companies, so that they would still have promotion prospects. Basically, we focused on two types of companies:

- Huge companies – usually state-owned, at least in part, with many employees (over 250) and an extended, pyramid-shaped structure, with a rigid promotion path. Here we would look for people from very high positions – those who manage other managers.
- Important market players – usually based on foreign capital, with many employees and a rather flat structure of hierarchy. Here we were looking for personnel in positions of responsibility – for example, high ranking managers, but also other employees whose work was of first-rate importance, such as foreign relations specialists or sub-contractor coordinators.

5.24 Interviewees from both groups (councilors as well as managers) were over 35 years of age (except for one 31-year-old woman manager, who was included in the study owing to her extraordinary career path.) As a result, only four of them were below 40, which means that almost all of the interviewees began their professional careers before the launching of the economic transformation in Poland. Again, in both groups the women were on average younger than the men. The average age in the group of women councilors was 49.8; for men councilors it was 53. Among women managers it was 45.3, and among men managers it was 51.8.

5.25 All together, the research consisted of 41 interviews: 10 with men councilors, women councilors and men managers each, and 11 in the group of women managers. The interviewees had to answer questions concerning their career paths, the advantages and drawbacks they met on the way, and their hopes and expectations for the future.

Does the Glass Ceiling Really Exist? Perceived Under-representation of Women in the Elite

5.26 Even though the very term glass ceiling would hardly ever come up in the conversation, some interviewees did mention the fact that, proportionally, women are in the minority among successful career people. Such a declaration was made in all kinds of contexts and referred to various business fields and career levels. For example, the interviewee would say that there are relatively few women in political organizations, or that men occupy most of the high ranking positions in the education sector. One of the men councilors remembers: *It's true, when I was a headmaster in a secondary school we had all those conferences and management meetings, where about 70 percent of participants were men, and yet 80 percent of school personnel were women, so, well, I don't know, one out of five men would be appointed a school head (...) and one out of two hundred women(...) so I guess that's just the way it works. (...)*

5.27 By the same token, the world of the business elite is perceived as mostly male-dominated and male-oriented. Women who belong to this environment have no doubts about it. To quote one woman manager: *It is obvious that I am working in a men's world – if you want to see it, it's enough to come to a meeting of directors, where among 25 or so men directors there are only a couple of women. Definitely, this is a men's world, men's values and communication patterns.*

5.28 Still, there is more to this than meets the eye when we try to answer the question: Why is it that only a few women reach the highest posts in management and administration? One of the managers, a man, suggested that this glass ceiling question was rather silly. He told us: *I'm afraid this is a silly question, we would have to start talking about cultural factors, about society and its traditions, it's just too complicated. That's the way it works and let's leave it at that.* Nevertheless, we decided to embark on this “conversation,” which resulted in the analysis of the data collected during our research.

Discrimination and Its Shades

5.29 Setting aside the fact that maternity is quite commonly considered to be the basic obstacle and reason for the different treatment of women in the labor market, the phenomenon of discrimination is generally susceptible to various interpretations. Even though discrimination against women at work is there, according to one of the female councilors it can be extremely difficult to prove: *Why is it difficult to prove? Whenever we have a vacancy and look for a new employee, we can reject - on merit - either a male or female candidate, each of them with equal ease. More often than not a man will be taken on, due to the following line of argument: I don't need a pregnant employee, I don't want her to go on maternity leave, but of course no one will say it for the record. I'm not going to invest in her, it's not worth it - as soon as she finds a husband, she will quit. So nobody wants a young female employee. When I look around, at all kinds of firms, small, medium and big, none of them want young women: "I prefer a young man, a girl will surely quit." Maternity is a number one disadvantage.*

5.30 Women managers believe that they have missed promotion opportunities because they were women: *I think that this is why it's me who's always the deputy, and the man who's always the ... boss.* They cannot help wondering why, at a school with 50 women teachers, one man, a newcomer, will always be appointed the head, whether he is a suitable candidate or not. As one of the women we talked to put it: *Discrimination at the workplace is disguised; a man is promoted (...) even if a woman would be a better candidate.*

5.31 Remuneration is another area of discrimination against women: as a rule, a woman will receive a lower salary than her male counterpart. Interestingly enough, this issue was raised by one of our male interviewees: *I have seen this in that factory and in the previous one, too: if a guy was employed here as a manager, let's say as a financial specialist, he would earn more, but since the specialist is a woman, we can pay her less. I honestly can't tell you why, guess it must be the subconscious, do you reckon? That's how I see it, although I see a lot of women who do a great job at work, have a lot of energy and manage to cope with really challenging tasks.*

5.32 It may also happen that some women will be favored and others discriminated against because the boss did not find them physically attractive. One of the women said: *There is such a thing as discrimination against women, I can see it when we fill in the vacancies and promote people. When the boss likes a woman, when he appreciates her looks and appearance - I don't mean to say that there has to be something going on*

between the two of them – she will get a promotion. It's her looks that he appreciates, not her skill or ability. Most new employees get a job that way. (...) And in the Sejmik, too. You know what they say: she's pretty, maybe she will be good. On the other hand, we mustn't forget that there are two sides to every coin: I heard people say that I was successful in my job because, to put it bluntly, I was going to bed with the right people, which of course was complete nonsense. At present I can see it in the companies where young women are employed, there is always some rumor: "she is having it off with this or that guy." (...) It is malicious and spiteful. And you only hear it about women. A man would never be accused of having an affair with his female boss.

5.33 In some institutions, such as banks, women are considered suitable as auxiliary staff, and not as employees who can be leaders, managers or project coordinators. Their part is always menial and subsidiary. This would explain why so many young male graduates employed by banks immediately receive their own "career plans," prepared by their bosses. As one of the women told us, at the beginning of her career young men had a large competitive edge over women simply because they were male. They were the ones to be quickly promoted to managerial positions (by the way, this strategy was given up when it transpired that those young, inexperienced men couldn't cope with the challenge). Nevertheless, at the beginning of her career one of our female interviewees was consistently ignored by her bank director, who would talk only to male employees. Admittedly, he might not have liked her for reasons other than gender, but her experience is by no means unique. At the same time, the woman in question declares that in her career she has never experienced discrimination against women.

5.34 Let us pause for a moment and take a closer look at this interesting phenomenon. As it turns out, very often women who are victims of discrimination refuse to admit it and call it by that name. To a certain extent, (some) women may even accept it. They would only use the term discrimination if the case was evident. As I see it, this attitude could best be explained by means of terms borrowed from psychoanalysis. It may be that women's mental defense mechanisms come into play. A woman tries to protect her ego and self-esteem, and deceives herself in attempted denial of threatening information – namely, the fact that she has been a victim of discrimination. Naturally, such mental processes are subconscious and women are totally unaware of them.

5.35 The attitude toward discrimination against women exhibited by some men is full of hypocrisy and reserve. As one man said, it is a "red herring" subject. There are many men who discriminate against women (through pay roll manipulations, the refusal of promotions, the regarding of female employees as solely subsidiary in nature, etc.) and at the same time declare that they have never come across the problem of such discrimination in the workplace.

C. BARRIERS TO WOMEN'S CAREER PATHS

5.36 There is no doubt that women do come across certain obstacles and barriers that hinder their professional advancement and development. Data collected in the present study revealed some of those barriers; their roots go deeply into Polish culture. I believe we can distinguish between three types, or degrees, of barriers that haunt women in their

professional and public careers. Obviously, all of these types of barriers are interconnected and are related to one another.

D. FIRST DEGREE BARRIERS: INTERNAL BARRIERS

5.37 This first category – internal barriers and inhibitions - does not apply to all women but, as can be inferred from the survey answers, is certainly true for most women. First and foremost, there is lack of self-confidence – many women feel insecure, they do not believe that they have the necessary strength, skill and ability. Even women who have had a truly brilliant career do not always feel convinced that they are prepared to hold a very high position. For example, one woman recalls that from early childhood there has been a wide gap between her personal self-assessment and self-esteem and the praise she receives from others: *I never appreciated my good qualities, the extent of my knowledge and my qualifications. And it is still there, I haven't been able to shake it off (...) even now this feeling is lurking somewhere at the back of my head.*

5.38 Even those women managers who are easy-going and who inspire trust in people sometimes fear that they are not competent enough. One of them confesses: *I am always ashamed of the scarcity of my knowledge and lack of experience; there is never enough, I always fear that I won't be able to solve the problem or face the challenge.*

5.39 According to the results of the survey, women are not promoted to high ranking positions for the following reasons:

- They find it difficult to articulate their problems
- They cannot cope with aggression shown by their supervisors, and they seek approval and acceptance of supervisors
- They are hesitant and indecisive when it comes to action.

5.40 Contrary to men's approach to positions of responsibility, women often feel anxious and fearful in this respect. As one woman put it: *'Men take it for granted that managerial positions are meant for them. They naturally assume that they will manage, whereas women are frightened and tend to fall back on their academic record.*

5.41 Other factors that operate to women's disadvantage are the following:

- Women are too shy to articulate and express their own needs
- They are not assertive enough
- They cannot compete with men, who are much more aggressive and rapacious, but also creative at work, which can be very useful in pursuing one's career goals.

5.42 One of the women councilors recalls her past attitude, of fear and anxiety, in the following way: *Well, maybe the story of my life has shaped me that way, I don't know, but I always had magnificent dreams, really beautiful, but was too afraid to step forward, didn't have the energy; if I had changed my attitude earlier, I'm sure I would have achieved a lot more in life. If only I could turn back time... I used to be, well, kind of*

withdrawn, I had my hopes and dreams but I didn't have enough courage to speak out and act.

5.43 Finally, some women want to be perceived as modest. This key word typically accompanies declarations such as this one, uttered by one female councilor: *'I don't like to knock on every door, people will notice me anyway.*

E. SECOND DEGREE BARRIERS: TRADITIONAL ROLE MODELS

5.44 Women who have finally managed to overcome their internal inhibitions and gain self-confidence, as well as those who never had such problems, will have to face another kind of obstacle, namely, women's involvement in the ever-present and universal tradition of female role models.

5.45 When we inquired about the possible reasons behind the under-representation of women in public life, the most frequent answer would evolve around duties pertaining to traditional female roles. According to the vast majority of interviewees, maternity is the key factor that takes up a lot of women's time and leaves very little space for public duties. Men themselves realize that the society has certain expectations towards women. One of the male councilors pointed out that women are less active in public life because: *...in our country, it is socially accepted that women carry more burdens and duties of everyday life; it is especially true of working women, who apart from professional obligations have to perform a wide range of household chores; a man can help if he believes in partnership in marriage, but more often than not it is the woman that has to worry about everything.*

5.46 The same man observes that women seldom frequent public places, even in their leisure; they can rarely be seen in places which – as has often been emphasized by other interviewees – can be very important for any activity outside of formal structures: *Say what you will, but in the restaurants you see many more men than women, and in pubs, too, that's how men run away from household duties and you know, all those things together are to women's disadvantage.*

5.47 Men outnumber women in political organizations, which again corroborates the thesis of different gender role models. Here is another interesting comment on how women's duties are not taken into account in the planning of meeting schedules, from the same male councilor: *Before Christmas or Easter a man will be all too happy to come to a political meeting, but a woman will always choose to stay at home before major holidays or festivals.(...) If women had a say in that, they would never have planned such a meeting, because they realize how many things need to be done at home at that time. For a man it is a week like any other, it makes no difference to him* (another quotation).

5.48 Actually, this burden of daily chores means that women who do make up their minds to work in the regional government make better use of their time and try to be more efficient. One of the women councilors describes the difference between women and men in the following way: *All the meetings run by me are brief and to the point. From my point of view, men are usually unprepared and do not know what they are*

talking about. Women are more practical and down-to-earth – they know that they must go home, where dinner is waiting to be made and the house has to be cleaned. There are very few women in the Sejmik or in the gmina, but they are all very competent, speak concisely and to the point.

5.49 On the other hand, women themselves tend to put family first, which is the general, widespread attitude. They accept socially approved expectations towards women as their own and, consequently, withdraw from public life or do not even attempt to join it. Also, maternity frequently makes women put off their public career for a later date, when the children have been brought up.

5.50 While such a belated career launch appears to be the most common strategy among women councilors, female managers tend to exhibit a reverse order of priorities. As can now be observed, they postpone the decision of having their first child for a later date. As a rule, young women want to start a career and achieve a strong position in the company first. Our women interviewees have no doubts that career-oriented young women set family life – and especially having children – aside. There is one simple explanation: maternity, with all its consequences, is by no means welcome in companies and institutions.

5.51 Even otherwise sexist managers notice that it is easier for men to have successful careers because: *...from an employer's standpoint, men are "safer." The Labor Code gives women a lot of privileges, which also matters here. (...) When you employ a woman, you are in for trouble, especially when she gets pregnant, has a child and takes maternity leave. It scares employers away. (...) The most controversial issue here is maternity leave. (...) Afterwards, when a woman wants to come back to work, her position has been filled and her employer does not want to take any more chances.*

5.52 In the business world, according to one of its representatives, a man, what really matters is being a good professional, having qualifications and knowledge. Gender is a secondary issue. He recalls the case of one of his female employees who went on maternity leave and did not lose her position. Thanks to the decision of her boss, she was allowed to come back to work after a few months. It is interesting that this situation has been presented as something special and unique: *One of our female colleagues decided to take maternity leave. (...) When she was leaving, she said that she intended to come back to work after the leave. So I froze the structure, did not make any shifts. It was extremely hard for the company and other colleagues, because they had to do her job for her. Everybody had agreed to do that because they realized how valuable she was for the company.*

5.53 It is a well-known fact that family obligations collide with company politics and structure. Women managers carry the responsibility of an "afternoon shift" waiting for them at home, which can rarely be said about their male colleagues. This additional burden often makes it impossible for a woman to come up to the standards set for those colleagues who only have professional obligations.

5.54 As far as men are concerned, the role of a family in their professional career is completely different. If you read the following statement: *There were times when I was just a weekend guest at home*, it is very likely that it was uttered by a man. When a man has a family, it is seen as a positive factor, as his strength, while a woman always has to make this agonizing choice: family or work? Which should come first? What will be my priority and what must I give up? How should I organize family life? And eventually, whatever choice they make, they always risk the pangs of conscience and guilty feelings.

F. THIRD DEGREE BARRIERS: EXTERNAL BARRIERS

5.55 When a woman has finally overcome, at least to some extent, the obstacles described above, she will probably have to face up to yet another type of challenge, which we call third degree barriers. What we mean by these barriers is all kinds of prejudice and bias, negative attitudes and discrimination against women resulting from the way business and politics function in society. The range of these hindrances is especially varied, hence considerable space is devoted to this topic in the present study. The following factors ought to be distinguished, in our opinion: employment mechanisms which issue from elite homogeneity, mechanisms of male solidarity versus lack of solidarity among women, double standards in the professional assessment of men and women, particular attitudes of men towards their female colleagues, stereotypical ideas about the way women function, and finally, a general aversion to women in charge.

Hiring and Promotion Mechanisms Connected with the Homogeneity of the Elite

5.56 One of the major setbacks for women's career prospects is the fact that the milieu of managers is mostly homogeneous, especially in its highest ranks. Basically, men decide among themselves who should be appointed to prestigious positions of authority. Male directors seek and recruit personnel, choose and assess who is suitable and who is not. Many a time women may not even be aware of the fact that there is a vacancy. They do not receive the information and they are not considered as potentially eligible candidates.

5.57 In the world of politics these mechanisms operate in an even more conspicuous way. The decisive factor here is the elections, and election results depend on the place that a given candidate is allocated on the election list. According to one of the women councilors, about 30 percent of votes come from being ranked in the first place on the list. As a rule, the number one position on the electoral lists of candidates is occupied by a man.

5.58 For men this widespread privilege seems unquestionable, they take it for granted: *I was in the highest ranks of gmina authorities, my name was well-known, in a sense, so there wasn't much ado about whose name should be put first on the list*. Women are perfectly aware of the circumstances and realize that their position is weaker. Below we quote an excerpt from the interview with one of the women councilors, whose name was placed second on the list in the previous regional government elections.

A: Why wasn't your name put in the leading position on the list?

R: What an idea! A woman in the first position? And anyway, my place was excellent, I had to fight hard to get it. No, that would have been unthinkable, there is a deal in our party, you understand...

A: Did a man's name come first on the list?

R: Naturally. It is a sort of a political deal, you know, and that's that. The first name on the list was...Well, you may not realize, but there are certain mechanisms in honest, reliable parties that know how to win the elections, so the list has to be constructed in such a way that it wins. (...) So far we haven't yet come to a situation when we can democratically choose whoever we want. (...) Life is life, the list has to be constructed in such a way that it wins.

5.59 Another woman councilor, whose name came first on the list, describes her case as an exception that proves the rule: *I guess I must have been the only woman in the voivodship region who was in the first place on the list. I cannot even tell you why it happened that way, all I know is that it was the first and the last time, you see, somehow it has never happened again.*

5.60 In this environment, women's careers also depend on decisions and settlements sealed in internal discussions on who should hold which position. The whole mechanism appears to be rather complicated and muddled, but priority seems to be given to having the right connections, personal contacts and relationships. It is important to be active in many different structures and to perform high-profile functions: *It is all about...being around... belonging to certain social circles, a bit like a playground, or neighborhood, you know.* Naturally, if a person (woman) comes from the outside, lack of support must be a serious drawback. As one of the women interviewees put it, *I do not enjoy the support of my colleagues because I do not have the right connections.*

Mechanisms of Male Solidarity versus Lack of Solidarity among Women

5.61 In contrast to the situation described above, men support each other, especially when the political situation is favorable. One of the women councilors told us during the interview: *Typically, men look down on women and tend to see them as inferior. (...) if you give a man a choice, he will always choose another man, unless he knows the woman really well and knows that she is much more suitable for the job.(...) They are mates, they have this solidarity. They know one another, they function well together and cooperate with each other. They respect their women colleagues, they know that we are out there, but they like to keep good things to themselves.*

5.62 Women often *find out* the hard way that they can rely only on themselves in their job, on their own resources – any kind of help from male colleagues is out of the question. According to one of the women, gender is a key factor. Male solidarity, which has a very long history and tradition, seems to be very important: *To begin with, it is a matter of tradition, they have always been loyal to one another. They have dined together, drunk together, gone fishing together. They have always had their exclusive clubs and associations – this is all part of history, isn't it. They used to smoke cigars together, and now they support each other. If they come from the same environment, if*

they are in the same presiding or management structure, they tend to avoid challenging one another. They communicate outside of the professional world. That's the tradition.

5.63 At the other extreme, we often notice that women can be disloyal to each other, mutually spiteful and malevolent. When asked to comment on female solidarity, our interviewees would typically say such things as: *There is nothing to talk about.* The opinions we managed to obtain were pretty clear and unanimous. As one of the women put it: *Females loathe one another, they have an inborn aversion for each other.* As for women's solidarity, it is sometimes described as *extremely frail, very weak...*

5.64 Supposedly, as there are so few women in the elite, these women should back each other up, but this is not the case. One woman councilor confessed: *I support women, but they are unbelievably malicious, jealous and mean. When a woman has a choice between a man and a woman, she will always opt for a man.* She observes this lack of solidarity, ill-will and envy among *Sejmik* women councilors. Men are said to have the same flaws, but: *...women tend to be more fierce and unrelenting. Men have their own methods, they do it in a more diplomatic, less conspicuous manner.*

5.65 One woman councilor of relatively high standing has a theory explaining this lack of feminine solidarity. In her opinion, men compete and fight for power as well, but given the fact that there are so many of them, they can set up various coalitions and alliances with their own best interests in mind. Women are scarce, so they rarely have a chance to work together for a common goal, and at the same time their destructive behavior becomes more noticeable. *You see very few women in governing bodies, that's why it is more conspicuous and disagreeable, because you have just two or three women. When there are 30 men, then of course 15 will behave with solidarity and 15 will not, but you won't notice it. With women you just can't miss it because they are so few. It's enough that one or two of them will be disloyal, and there is nobody left. If you have 30 men, 15 of them will be loyal to one another and you will hear people say "Here is true male solidarity." If there were two of them, all this solidarity would vanish into thin air.*

5.66 Thus, it can be concluded that women do not demonstrate female solidarity. In a situation where they need it so badly, where they should support one another, this just does not take place. Why? Again, male domination is the answer. Men make the vast majority of vital decisions and determine women's promotion prospects, of which the latter are fully aware. *If a woman behaves loyally and exhibits solidarity towards another woman, she gets herself into trouble with the men's world,* concludes the woman councilor.

Double Standards in the Professional Assessment of Women and Men

5.67 Many interviewees, both male and female, have noted a lot of flaws in mutual female-male relations. Generally speaking, there is an understanding that in this game women are given the "sticky end of the lollipop." For a start, standards for work review and assessment are far from equal – mistakes made by men, as well as their shortcomings, are treated with more leniency. One of the men we interviewed admits: *A*

man might be relatively inexperienced and have some other weaknesses, and he will still get away with it, but with a woman it's a completely different story.

5.68 Those few women who have made their way in the male world of the business elite realize that if they want to survive they have to meet higher standards, different from those set for men: *A woman always has to be more skilled, knowledgeable and talented, if she wants to outpace a man.* The phrase *I have to be better than men* is frequently repeated.

5.69 Women are bound to work very hard and must be much better than men in their job if they want to achieve a high position. And once they achieve it, they are forced to constantly prove that they are worth it. Men see this clearly, too: *Women must be very... very determined in ... whatever they are doing and they can never...they must know how to get some respect from men, not just for their looks and appearance, but also for their intellectual capacity, ability to work hard, skills and professional achievements. And it has to be proven all the time. When a man achieves a certain position, then everybody around gives him credit and has no doubt about how much he is worth, but a woman in a similar position has to demonstrate her skill and ability again and again.*

5.70 What is more, women are evaluated on the basis of two sets of criteria: the first set is the standard of their professional performance, and the other set is their culturally conditioned, feminine attributes. According to one of the women: *Where I work we are assessed on merit, but women in higher-ranking positions are evaluated in two ways – as professionals and as women, that is, how good they are in their job, but also how feminine they are.*

Attitude of Men toward Their Female Colleagues

5.71 What many women find annoying in mutual female-male relations is the fact that, without any reason, men are usually patronizing and condescending towards women: *Whenever my male colleagues run out of ideas and have no more arguments to defend their standpoint, they always say, come on, she is a woman, we aren't going to argue with her, which really is, I don't know... I don't want to say contemptuous, but it definitely is patronizing.* Another sign of this condescending attitude towards women can be seen in various didactic remarks uttered by men: *Well, for instance my male colleagues tell me what I should or shouldn't do. They preach to me and yet they never do it to each other. (...) When I speak about something at work, a man will often interrupt me and say that I should stop talking. Apparently, there is a stereotype of telling your wife what to do, and a similar habit of instructing your female colleagues.*

5.72 One of the male councilors, who admitted that women had to work particularly hard, also declared – with truly disarming frankness – that men often present the results of women's work as their own: *For example, when a woman starts working for an institution, a firm, a company, or wherever else, she has to work really hard at the beginning to gain a certain position as there is a general tendency to underestimate her value and importance. Even when a woman is actually better at her job than a man, we like to take over the effects of her work and show them off as ours.*

5.73 At the same time, the interviewee openly admits that he is manipulative in his relationship with women colleagues: *Quite often, well, I know it isn't nice, but I really think that we must know how to persuade a woman that the decision that has been taken was her idea, give her credit for that, but also make sure that ... it is the kind of decision that you wanted to obtain. You have to be, I don't know, more cunning, or crafty with them.*

5.74 It also happens that men show disrespect to a woman to whom they report. If their boss was a man, such behavior would be unthinkable, according to one of the women we interviewed: *Well, they just rebel, especially if they have a function of some kind. I've been telling my friends time and time again: men who work with me would never have dared to protest in front of another man in my position, and still they rebel against me. They wouldn't say "no" to a man, but they have no problem saying "no" to me.*

5.75 According to some other interviewees, men tend to be jealous of a woman's success, it is simple envy: *... a woman who is better than someone else, who does her job better – no man can ever accept that.*

Stereotypical Ideas on How Women Function

5.76 The most frequent observation here refers to emotional vulnerability, which has stereotypically been associated with the traditional model of things feminine. Both women and men declare that women are more emotional. To quote one of the men councilors: *It seems to me that a man finds it easier to leave all the emotions behind and get to the point, he starts speaking and doesn't think about what happened five minutes ago, he can immediately focus on here and now. With women it doesn't seem to work that way, they tend to brood over upsetting events from the past for a long time, so naturally they cannot concentrate on what's really happening, they remain sort of ... withdrawn from the present activity.* The man also claims that women are unpredictable: *I cannot be sure or expect that a woman will react the same way in a given kind of situation. I don't know why, when I approach a woman with some business, one time she will say yes, and on the other occasion, in a similar situation, she will say no, I really can't tell you why.*

5.77 Women are more likely to use emotional blackmail and other psychological tricks, as has been observed by men and women alike. One of female interviewees confessed: *Men are much more simple to use. (...) With a woman I have to adopt a different attitude, because she will take all my remarks personally and put forward irrational arguments which are not to the point. (...) A conversation with a woman stirs up more emotions.*

5.78 In addition, men still appear to cherish the stereotypical image of a woman who is delicate, sensitive and subtle. This stereotype is supposed to account for the under-representation of women in governing bodies, as one of the men put it: *Many a time a woman will give up on ... on such position or function because she is just too... sensitive, too humane. Obviously, a man can say a bad word from time to time, or slam the door, but it does not become a woman, she must be more genteel and at least try to avoid certain types of situations, you understand, because otherwise she will lose her feminine*

qualities and people will call her a virago, a freak, you see. Of course, there are such women who are proud to hear “she acts like a man,” but that’s not the way it should be, is it?

5.79 When a woman oversteps the boundaries of what is considered to be a stereotypical image of womanhood, she is bound to be ruthlessly condemned. According to one of the women: *A guy won’t think twice, he’ll just bang his fist on the table and shout at his employee, but I have to stop and think first. For them it is like playing the part of a “true man”. On the other hand, I often hear, It does not become you, you are a woman,” and it has nothing to with that.* For one man councilor, for example, the traditional model of things feminine does not include the quality of being decisive and taking quick action – when a woman behaves that way, he disapproves of it and calls it impatience: *As I see it from my experience, men are much more cautious and level-headed when they take a decision. Women are the exact opposite – they expect immediate results and when they do not see them, they feel like they have lost, like a failure: how come, I wanted it to be and it didn’t happen? Women only feel satisfied with their work if they can see the changes right away, then they feel that they have accomplished something, you see.*

5.80 The same councilor thinks that women sometimes take advantage of their feminine qualities and do not hesitate to use them to get the upper hand. Not that he totally disapproves of this strategy – he himself doesn’t shun Machiavellian methods – as he puts it, efficiency should come first: *Well, I suppose it must be much harder to say “no” to a woman. They may use those arguments light-heartedly, in a humorous way, I myself once witnessed a situation when the village leader, a woman, looked the poviator leader deeply in the eye and virtually forced him to agree to a certain decision, even though he never really wanted to take it, so he did it despite the fact that it wasn’t advantageous for the poviator, he gave in because he just couldn’t say “no” to her. Fair enough, I believe it’s all right, she is effective and able to help the community she represents. Women can be really good at it, you know.*

5.81 Women are often accused of lack of initiative and entrepreneurial spirit. Here is how one of the men sees his cooperation with women: *Looking back on those 20 or so years of professional activity, the ladies I worked with were diligent and hard-working, but I wouldn’t say they exhibited enough initiative, I must say that men I used to work with were more industrious than women; of course, it might have been pure coincidence, but anyways I happened to come across the ladies whom I could entrust with some duties, I knew they wouldn’t fail at that, but still...they just didn’t have what it takes, didn’t have the spark, so to speak.*

5.82 It should not be assumed that it is only men who stereotypically assign to women certain negative attributes; the same can be said about some women. For example, one female councilor condemns women’s gossip, and declares that she would rather work with men than women: *I have always preferred to work with men because I can’t stand gossip. Women typically pay a lot of attention to their looks, what hairdo they have, whether to put enamel on their fingernails, and such like. I am a completely different kind of person.*

5.83 After such an introduction, it does not surprise one to hear the confession of one of the women we were talking to, who presents her “male” qualities as key to her success: *I take after my father in this respect: I am well-organized, decisive and consistent. These are all typically male features, and thanks to them I have been so successful.*

General Aversion to Women in Charge

5.84 Data collected in our research indicate that what we are faced with is a kind of sociological and psychological phenomenon. A woman who has been in charge of others a few times during her career thinks that a woman will be a better boss than a man because she cares more, she really wants to keep her position, and she has to withstand more resistance. When, however, she is asked whether she would rather report to a woman or to a man, the very same woman opts for a man, because she had already worked with him and because she herself might have *a bit of a male brain...* At the same time, she declares that women should be appointed to the highest ranking positions, as they are in no way different from men. Personally, when she promotes her staff, she never considers a gender factor.

5.85 One could say that the issue of male-female “difference” has not been worked on enough, which can bring about a certain disconcert. It seems impossible to determine, beyond all doubt, whether women are capable of performing high-profile functions and holding the highest positions. According to the majority of women we have been talking to, the answer to this question is affirmative – they say so on the basis of their personal experience. They point out that women are well-organized and honest towards other people, they respect others and their time, they are efficient negotiators, they have this specific, “soft” way of managing people, they are not susceptible to corruption, and they are reliable and down-to-earth.

5.86 According to our interviewees, women tend to focus on the organization, the team and its needs, whereas men prefer to think about their own career: *...in other words, what my personal goal is and how my team could help me achieve it. (...) This is a man’s point of view.* Women in power try to have partnership relations with employees, which in the literature is often described as an “interpersonal orientation.” At the same time, they do not ignore “task orientation,” which translates into achieving goals, meeting the requirements and being consistent: *I have never tyrannized over my people, I am more into partnership and I think I can say that it works, but I can also be very consistent at times, despite being so liberal. My employees realize that there are situations when I can be really demanding, they know me well enough and know my expectations. But it does not spoil the good rapport that we have.*

5.87 All of these women’s qualities notwithstanding, the majority of both female and male interviewees would rather see men in high ranking positions and functions. They emphasize that men are easier to get on with and tend to concentrate on professional issues. There is also an opinion that men get straight to the point, while women like to tangle things up rather than solve the problem in the easiest way possible. Men are also reluctant to see a woman in charge, because the rules men are supposed to obey make it

impossible for them to speak their minds freely before a woman when something is wrong, to start a fierce argument, etc.

5.88 When we look at the comments on female-male superior-subordinate relations that were made by some men councilors, we cannot help noticing open prejudice and discrimination. Basically, men prefer to report to a male boss because from their point of view *a woman superior is a nightmare*. A similar sexist attitude can be detected in a statement uttered by one of the male managers: *If you wear a frock, you can't expect to be a pro*. One more comment from the same interviewee: *When a woman has some money and opens her own business, then it is a completely different story. (...) She has a right to decide what she is going to do in her company, because obviously she doesn't have to be the boss – let her work as a secretary to the CEO whom she has taken on to run the business*.

G. CONCLUSIONS

5.89 To a large extent, public life is dominated by men and perceived as a man's world. Discrimination against women in professional and public life is disguised, therefore it is difficult to pinpoint its particular cases and examples. This discrimination does not result from official factors, such as certain rules or regulations. Its sources must be sought in our culture and in the mental attitudes of both women and men, which typically encompass the same or similar sets of assumptions and beliefs. Those assumptions and beliefs determine feminine and masculine qualities, mutual relations and obligations. They are ubiquitous, and are taken for granted and thus are mostly invisible. This explains why the presence of barriers to women's development has been described as the glass ceiling phenomenon. It really does exist – and, at the same time, it consists of elements whose roots go deeply into our culture, and are thus transparent.

5.90 In order to generate some substantial change in the position of women in public life, first of all we need (apart from providing due legal regulations) to overcome the current stereotypes. Unfortunately, numerous comments made by our interviewees corroborate the fact that the stereotypical image of things feminine is still functioning, with all of its psychological consequences. On the other hand, in the data collected during the research there are also signs (albeit mostly from women) of attempts aimed at breaking these stereotypes. Those positive signals, observed in the group of women councilors, can be described as the following:

- The meaning of voluntary work for the community has been redefined – it is now changing into a useful tool for a political career
- Women have begun to realize the importance of backup from one's political base
- Women have become aware of their influence and have a better understanding of the mechanisms of power
- Women are putting their goals in perspective and establishing a hierarchy of more and more ambitious tasks and objectives
- Women are seeing the need for self-presentation and good publicity.

5.91 In the group of women managers we have noticed the following:

- Older women feel optimistic about the future: I can't wait for the rest of my life, there are so many things to be done
- Women have high self-esteem (but also realize that they do not have certain masculine qualities)
- Women have had to decide to make some changes, which has helped them overcome their anxiety
- Women are motivated by the need for achievement and success rather than by purely financial betterment.

5.92 Yet, despite those positive findings, the data collected during our research seem to indicate that the traditional social stereotypes still exist and are being upheld, instead of being suppressed, which in turn might indicate that among the elite the status quo is likely to be preserved. The core of the feminine role model stereotype (i.e., maternity, with all its obligations) remains the most serious obstacle to women's professional career advancement. We have observed the two most common solutions to this problem among our women interviewees: they either launch their public careers after their children have been brought up (typical of women councilors), or else they postpone maternity for a later date (women managers). In both scenarios, however, it is taken for granted that a woman is predominantly responsible for children's upbringing. In most cases, maternity and a professional career still appear impossible to reconcile. Therefore, one must not expect to wake up tomorrow in a world in which a man will feel responsible for childcare in the same way that a woman feels responsible for the financial upkeep of the family.

5.93 Another setback seems to be a widespread negative attitude (noticeable among women and men alike) toward women in positions of power and control. Additionally, women have their own internal barriers and inhibitions, and men, who at present outnumber women in high ranking positions of authority, still tend to discriminate against women.

5.94 The issues presented in this paper are of paramount importance and sooner or later should be the focus of a nationwide social debate, especially on the eve of Poland's accession to the EU. EU countries have taken a number of measures to promote equality between women and men, but there are huge discrepancies among particular member states in terms of progress in the implementation of equality directives. Very few countries have introduced gender parity in elective bodies. Men still outnumber women in high ranking positions and still occupy the top positions. Everywhere, women earn less than men, and professional segregation is a fact, with feminine jobs not being paid as well as masculine jobs. There is lack of an adequate policy for redefining household duties and chores, which leaves women facing the ever-present "family or work" dilemma, and deprives them of public career opportunities.

5.95 Thus, we need to be skeptical with regard to the hopes that Poland's accession to the EU will immediately and substantially change the present circumstances. Still, the case of the Scandinavian countries shows that a lot can be achieved in that respect. In

conclusion, we should hope that the process of transformation that has already been started, the process of consistent and effective promotion of equality between women and men, will gradually improve the situation of women, including the situation of women living in Poland.

Summary

5.96 Women in Poland, as in many other countries, encounter the glass ceiling, which does not allow them to hold leading positions and to perform the highest ranking functions. The term glass ceiling refers to the obstacles encountered by women in managerial positions: it stands for the situation in which “promotion prospects are within sight, and yet beyond one’s reach.” Data from various fields of activity, such as politics, business and education, show that the glass ceiling phenomenon is present in Poland. It prevents women from holding, prestigious and financially rewarding positions involving authority, control, management and finance administration.

5.97 The data collected during the research for this study make it possible to grasp some of the obstacles and limitations which hinder the advancement of women’s careers; the roots of these obstacles usually go deeply into our culture. We can distinguish between three types, or degrees, of barriers encountered by women who wish to pursue their professional careers:

1. The first barrier encompasses internal barriers and inhibitions: anxiety, hesitation and fear experienced by many women – lack of self-esteem, lack of belief in one’s ability, knowledge and skills, and a feeling of uncertainty and insufficient preparation for high-profile positions.
2. The second barrier refers to the ubiquitous stereotype of traditional feminine role models, with all its consequences. The socially accepted maternity-related expectations regarding women have been internalized by women themselves, while the ensuing duties and obligations have not been taken into account in organizational and institutional planning. Consequently, women start their careers either once their children have been brought up (women councilors’ career path), or postpone maternity for a later date (women managers’ career paths).
3. The third barrier consists of external barriers, such as attitudes of discrimination, bias, and the rules to be obeyed in professional and political circles. The range of those hindrances is fairly wide, the following factors being most significant:
 - Employment mechanisms connected with the homogeneity of the elite
 - Mechanisms of male solidarity versus lack of solidarity among women
 - Double standards in the professional assessment of women and men
 - The peculiar attitude exhibited by men towards their female colleagues, including (among other things) patronizing remarks, disrespect, and the presentation of a woman’s work results as one’s own
 - Stereotypical ideas about the way women function
 - A general aversion to women in charge.

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6. WOMEN IN THE POLISH RETIREMENT SYSTEM

Irena Wóycicka

A. INTRODUCTION

6.1 In the majority of retirement systems which do not provide identical benefits for everyone, but in which benefits reflect previous earnings and replace them, the level of retirement benefits reflects the situation of a given person on the labor market. As a rule, women tend to work more rarely and for a shorter period of time. They also work part-time more frequently. Their earnings, given the same position in the company hierarchy and a comparable contribution of time, are lower. Consequently, in most European countries the average female retirement pension is lower than the male one.

6.2 The extent to which retirement systems reflect the difference between female and male status in the labor market depends on particular legal provisions. In some European countries such as Finland, Spain, Austria and France the disparity in benefits between women and men is higher than the difference in earnings.

6.3 By and large, there are two reasons behind the lower status of women on the labor market:

- Women work for a shorter period of time and more frequently work part-time because they are usually responsible for providing care for other family members (children and other persons requiring care)
- In most countries, there is discrimination against women in the labor market, which is reflected in the disparity between the female and male unemployment rate and the female and male remuneration size for a comparable workload.

6.4 To a greater or lesser extent, retirement systems reflect external inequalities: those related to the situation of women in the labor market and those related to the fact that women provide care. For example, depending on the solutions adopted in a given retirement system with regard to compensation for unemployment periods, the higher risk of unemployment among women can be reflected in various ways in the size of the benefit received. The same applies to provisions regarding part-time employment, or periods spent providing care for a child or other family member.

6.5 Inequalities between women and men in retirement systems are also connected with social security legislation. Women and men are not always treated in the same way

by the legal system. A case in point can be the frequent disparities in the retirement age threshold. In many countries women may retire earlier than men, but in return they have to accept a decrease in benefit size. Such a discriminatory approach for women and men in social legislation systems is forbidden by EU regulations, unless there are temporary circumstances which justify this approach.

6.6 The issue of female and male inequality in retirement systems is of vital importance to social policy: substantial gender-related social security differences among the elderly may lead to greater poverty among older women.

B. A BRIEF OUTLINE OF THE SITUATION OF WOMEN IN THE POLISH LABOR MARKET

6.7 In Poland, as in many other European countries, the position of women in the labor market is less favorable than that of men. The female employment rate of 46.9 percent in 2002 was lower than the figure for the total population (53 percent), whereas the female unemployment rate (21.1 percent) in 2002 was higher than the average (20 percent). Polish women work part-time more frequently than men (13 percent of women compared to 9 percent of men, as of the fourth quarter of 2001).⁴⁷ Women, more often than men, are employed in those sections of the economy which feature lower levels of average earnings (healthcare, education, trade, etc.); moreover, women receive a lower remuneration than men in corresponding positions (see Table 6.1).

Table 6.1: Average Gross Remuneration According to Gender and Profession in 2001

Professional group	Average gross remuneration		
	Men	Women	
	In PLN	In PLN	As a percentage of male remuneration
Total	2,430	1,989	82%
Members of Parliament, higher rank civil servants and managers	5,4401	4,083	75%
Specialists	3,444	2,534	74%
Technicians and other middle rank staff	2,729	2,001	73%
Office workers	2,010	1,978	98%
People providing personal services and shop assistants	1,742	1,280	73%
Farmers, gardeners, foresters and fishermen	1,518	1,301	86%
Industrial workers and craftsmen	2,032	1,272	63%
Machines and appliances operators and mechanics	2,044	1,660	81%
Unskilled workers	1,433	1,221	85%

Source: 2001 Yearbook, GUS (Central Statistical Office), Warsaw, 2002, p. 170.

⁴⁷ Labor Force Study (LFS), fourth quarter 2001.

**C. WOMEN IN THE POLISH RETIREMENT SYSTEM BEFORE THE REFORM:–
THE LEGAL ASPECT**

6.8 In Poland there are three different retirement systems, namely: (i) within the framework of the social insurance system for employees and the self-employed (benefits are paid out by ZUS, the Social Insurance Institution); (ii) within the framework of the social insurance system for farmers (benefits are paid out by KRUS, the Agricultural Social Insurance Fund); and (iii) in the retirement systems for the military, the police and the courts. About three-quarters of the total number of retirement pension benefits are paid out by ZUS. In 1999, the ZUS retirement system was reformed, but until 2008 benefits will be paid under the provisions of the old system.

Formula for the Benefits Paid Out Under the Old Retirement System

6.9 The benefit size formula under the old retirement system was introduced in 1992 by means of the so-called Revaluation Act. This act amended the existing retirement system: it strengthened the correlation between the size of the retirement benefit versus the period of employment and the size of the earnings. It took into consideration (albeit to a lesser extent than the previous retirement formula) childcare periods and periods of care for another family member requiring constant care. The formula introduced in 1992 and binding until now looks as follows:

$$E=0.24*W+W*I*0.013*L+W*I*0.007*A$$

where

E=retirement pension,

W=average remuneration in the national economy in the previous quarter,

I=individual remuneration rate (not higher than 250 percent of the average remuneration in the national economy) – the relation of the individual remuneration used as the **base for the retirement pension size** to the average remuneration in the national economy in a given year. **The base of the retirement pension size** includes earnings from a chosen, consecutive 10 years out of the last 20 years before retirement.

L=period of employment,

A=additional periods included in the retirement pension size (e.g., the period of care for a small child).

6.10 Basically, the formula consists of three components:

- The first component ($0.24*W$) is totally independent of the person's period of employment and the person's individual remuneration. This component – equal for everybody – provides a redistribution mechanism from people with a longer period of employment and higher earnings to people with lower earnings and a shorter employment history. Since women typically have shorter periods of employment and lower earnings, this redistribution mechanism works to their advantage (the social component).
- The second component ($W*I*0.013*L$) relates the size of the future benefit to the individual period of employment and the amount of earnings used as the base for the retirement pension size. This part of the retirement pension formula relates the size of the benefits to the length of the employment period and to other periods included therein (e.g., the time of military service), therefore, it reflects the differences in the length of the employment period and the size of the earnings, including the discrepancy between the situation of women and men in the labor market (premium contribution periods).
- As for the third component ($W*I*0.007*A$), it takes into account other periods besides the period of employment, such as the period of providing care for a small child. (periods without premium contribution).

Childcare Periods

6.11 In Poland, both women and men have a right to include the periods of care for a small child (three-year time span) in the retirement size. However, as men infrequently take a break from work to look after a child, these regulations predominantly concern women. Until 1991, child care periods were treated, as regards retirement size, as analogous to periods of employment. Since 1992, however, such periods have been calculated in a different way: while employment and related periods (premium contribution periods) have been allocated the coefficient of 0.013, periods without premium contribution (including childcare periods) are calculated by means of a coefficient that amounts to half of that value – namely, 0.007. This means that the future retirement pension, compared to that of a person who continues working, will be lower by 0.6 percent of the retirement size base for each year of the provision of care. The 1992 reform also limited the period of care included in the size of the benefit. The total amount for all the periods without premium contribution, including the period of care for a small child, cannot exceed one-third of the premium contribution periods.

Retirement Age

6.12 In Poland the binding retirement age is 60 years for women and 65 years for men (the actual retirement age is much lower; in 2002 it was on average 57.2 years of age: 59.4 for men and 56.1 for women.) The lower threshold for women, often perceived as a privilege, is one of the reasons behind the lower retirement pension benefits among women. Yet the old retirement pension formula only moderately reduces the size of the benefit in the case of people with a relatively short employment period: each year of employment adds only 0.13 percent of the retirement size base to the retirement pension.

Consequently, if the discrepancy in actual retirement age between women and men were fully reflected in the length of the employment period, the female retirement pension would be lower than the male pension by 4 percent of the benefit size base.

Periods of Unemployment Benefit and Other Unemployment Periods

6.13 The retirement system reflects the fact that women are unemployed more frequently than men and remain so for longer periods of time.⁴⁸ Social insurance contributions are still being covered when the person receives the unemployment benefit (from 6 to 18 months, depending on the region of the country). In the case of long-term unemployment, once people are no longer eligible for the unemployment benefit, they also lose their title to social insurance.

Family Survivors Pensions

6.14 Regulations concerning family survivors pensions almost always refer exclusively to women. In principle, all men aged 70 and more in Poland have their own benefits (retirement or disability pension), while 18 percent of women are deprived of such benefits. Furthermore, 15 percent of women receive survivors pension (Hagemejer, Liwiński, Wójcicka, 2003). In the future those figures will go down, as among the younger generations there are more working women.

6.15 At present the pension provisions put women in a favorable position, and thus mitigate the negative influence of the female situation in the labor market on their financial standing. The family pension is due to a person under the following circumstances:

- If their spouse at the time of decease was eligible for the retirement or disability pension
- If upon the decease of the spouse, the person was at least 50 (a woman) or 65 (a man) and had under he/his care a child under 16, or was disabled.

6.16 These provisions also apply to a divorced person, provided the person is eligible for alimony. The size of the benefit is specified in terms of a percentage of a hypothetical or actual retirement or disability pension of the deceased spouse.

D. THE OLD SYSTEM OF RETIREMENT PENSIONS: STATISTICAL OVERVIEW

6.17 In the present section we discuss the ways in which particular discriminating factors pertaining to the female and male situations in the labor market are reflected in the old retirement system. Although the components of the retirement pension formula described in the previous section tend to increase the discrepancy in the female versus male retirement pension size, the overriding effect of all the elements of the formula consists in reducing the retirement pension gap in comparison to the actual gap in the remuneration size used as the retirement pension base. Despite the fact that earnings

⁴⁸ The female unemployment rate is higher than the male rate; moreover, women are long-term unemployed more often than men.

calculated as the retirement pension base in the case of women are 40 percent lower than those for men, on average, women receive a benefit that is “only” 30 percent lower than that for men.

Periods of Employment and Other Periods Included in the Retirement Pension Size

6.18 The lower threshold of the retirement age for women, side by side with the fact that women are the main providers of care, affects the length of the periods (both with and without contribution of premium) that determine the retirement pension size.

Table 6.2: Period of Employment Structure for Retirement Pensions Granted in 2002, According to Gender of Beneficiaries

Specification	Retirement pensions granted in 2002	
	Men	Women
Employment period total	36.7	33.4
Of which:		
Premium contribution period total ^a	35.1	30.3
Without premium contribution total ^b	1.5	2.9
Supplemented with farming period ^c	0.1	0.2

^a Premium contribution period, i.e., period included in the retirement pension size with a 0.013 coefficient (e.g. periods of employment, military service, unemployment benefit period).

^b Without contribution of premium, i.e., periods included in the retirement pension size with 0.007 coefficient (e.g., period of university education, period of care for a small child).

^c Periods included in the benefit size in the provisions of the Farmers’ Social Insurance Act.

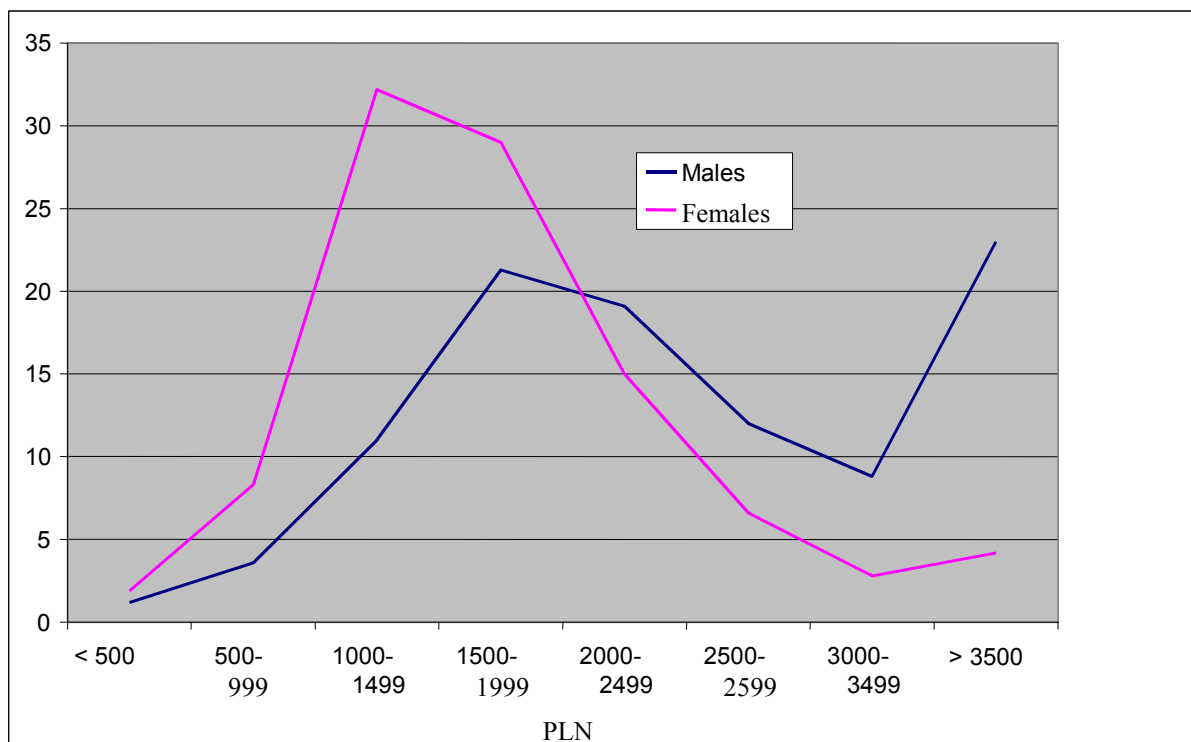
Source: Social Insurance Institution.

6.19 According to Table 6.2, the total length of the employment period for women who were granted the retirement benefit in 2002 was shorter than the total length of the employment period for men by 3.3 years. Furthermore, the premium contribution period was 5 years shorter for women, while the period without the contribution of premium (which includes childcare periods) was 1.4 longer for women than for men. Those differences directly translate into benefit size: premium contribution periods are twice as profitable from the point of view of benefit size calculations than periods without the contribution of premium.

Global Effect of the Disparity between the Female and Male Situation in the Labor Market on the Size of the Benefit

6.20 The fact that, on average, women earn less than men is reflected in the size of the retirement pension base. As a result, the average retirement pension base granted to women in 2002 reached about 60 percent of the average retirement pension base granted to men (1,756.87 PLN for women and 2,528.06 PLN for men). The structure of the base also exhibits considerable discrepancies. Among women, the dominant category was that between 1,500 and 2,000 PLN; among men it was 2,000-2,500 and above 3,500 PLN (see Figure 6.1).

Figure 6.1: Structure According to the Size of the Retirement Pension Base for Benefits Granted in 2002 (in %)

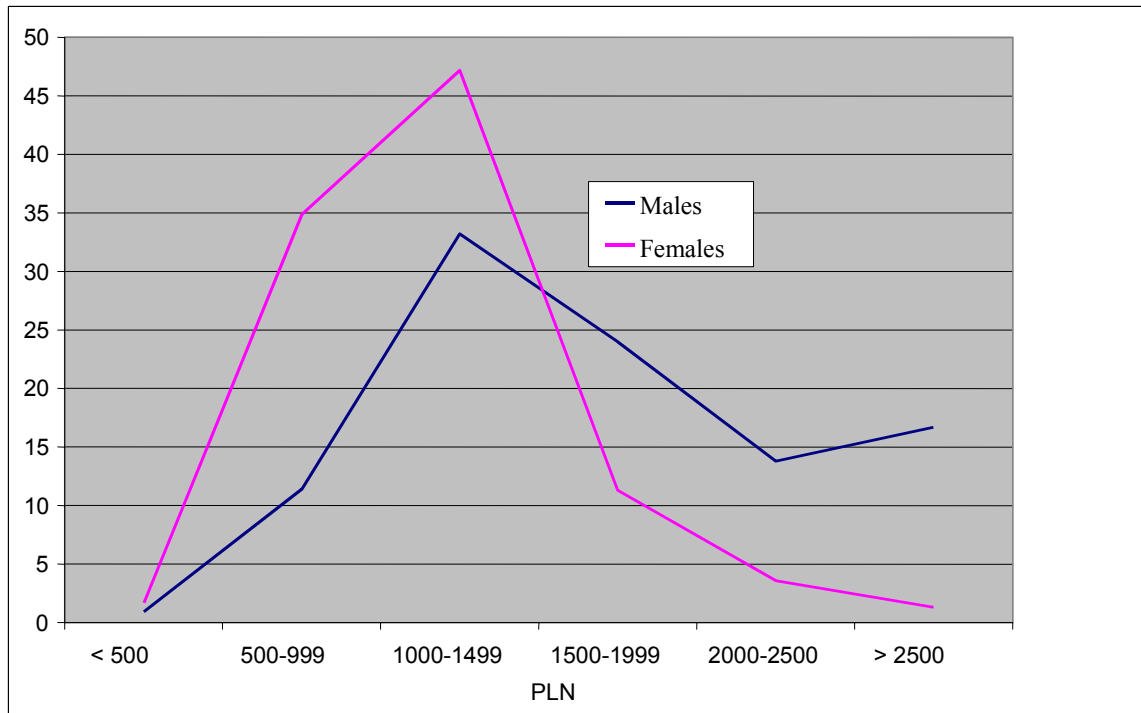


Source: Social Insurance Institution.

6.21 The global effect of all the factors involved (wage gap, discrepancy in the length of employment period, periods of childcare, etc.) is manifested in the size of the benefit. Retirement pensions granted to women in 2002 on average equaled 69 percent of the average male retirement pension.

6.22 When we compare the average sum and structure of the retirement pension to the base size, we can see that the old retirement system was re-distributive in character. Both the range of the benefit structure according to size and the structure disparity between the female and male benefits are smaller with regard to the retirement pension than with regard to the base. This must be attributed to the re-distributive component included in the formula, since other elements of the formula hitherto described contribute to the female/male disparity.

Figure 6.2: Structure According to the Retirement Pension Size, for Benefits Granted in 2002 (in %)



Source: Social Insurance Institution.

6.23 Thus, differences in the base are smaller than differences in the actual size of the benefit, which proves that the old retirement system reflects the specificity of women's situation in the labor market in a rather limited way.

E. THE SITUATION OF WOMEN UNDER THE NEW RETIREMENT SYSTEM⁴⁹

6.24 Between 1989 and 2000, the social insurance system was subject to many reforms. The most far-reaching of these was adopted in 1998, and its implementation was launched in 1999. The reform was necessary, as in the longer perspective the existing retirement system was bound to incur a growing deficit owing to the process of population aging in Poland.

6.25 The overriding goal of the reform was to sustain the long-term financial balance of the retirement system. To meet this goal, the retirement age threshold was raised and the size of the future retirement pension in relation to earnings was decreased. At the same time, the retirement system was partly privatized.

⁴⁹ For more information, see: Bożena Balcerzak-Paradowska, Agnieszka Chłoń-Domińczak, Irena E. Kotowska, Anna Olejniczuk-Merta, Irena Topińska, Irena Wóycicka (2003).

Box 6.1: Cornerstones of Retirement System Reform

- Retirement insurance premium contributions have been divided between the two retirement pension pillars: the Ist public pillar (repartition), and the IInd private pillar (capital). Division of the contribution premium was compulsory for people who were under 30 years of age when the reform was coming into force. People aged 30-49/50 could choose whether they wanted to stay in the repartition system or enter the IInd (capital) pillar as well.
- To date, there is a lack of legal provisions regulating the manner of provision for the IInd pillar retirement pension.
- The Ist public pillar was transformed from a defined benefit system, with strong elements of redistribution from the better-off to the less well-off, into a system where benefits depend on the amount of contributed premiums and the length of life expectancy during retirement — a Notional Defined Contribution (NDC) system. The size of the benefit is specified as the ratio of the sum of contributed premiums after indexation to the average lifespan expectancy at the time of retirement (based on averaged lifespan expectancy charts for men and women together). Premiums are subject to incomplete indexation (75 percent of retirement premium growth plus 25 percent of price growth index). The reform applies to all people who were under 50 and younger when the new regulations came into force. Older people are bound to stay in the previous, or “old” system.
- As of 2007, all existing provisions for early retirement become null and void (it is envisaged that a special scheme of so-called “bridge” retirement pensions for a small group of employees will be introduced).
- The first retirement pensions calculated under the new system are due to be paid out in 2009.

New Retirement Pension Formula

6.26 The core change in the public (Ist) retirement insurance pillar is the implementation of a new system of benefit calculation, totally different from the previous one. The new formula of retirement benefits is based on the concept of Notional Defined Contribution (NDC), which was used for the first time in Sweden. Under this scheme, every person insured has her/his individual account with the size of the person’s **retirement rights capital** collected up to date. **Retirement rights capital** is a sum of retirement contributions paid into the account of the insured, subject to annual indexation.

6.27 The new formula entails a closer correlation than previously between the size of the retirement pension and the amount of the premiums contributed during the whole period of professional activity:

$$P_n = \frac{\sum_{i=k}^n \left(c w_i \prod_{j=i}^n (1 + I_j) \right)}{G_{n,r,s}}, \text{ where:}$$

P_n =the size of the retirement pension benefit for the person who retires at an age of n

C =the rate of retirement contribution – 12.22 percent of the remuneration subject to premium contribution (19.52 percent for people who were between 30 and 49 years of age when the reform came into force and decided to stay in the 1st pillar only)

w_j =the base of the premium size in the year i – remuneration subject to contributions, not more than 30 times the average remuneration in the national economy

- for the self-employed: the minimum base of the contribution is 60 percent of the average remuneration in the national economy. Furthermore, the base of the contribution also includes: unemployment benefits (during the period for which they are due), paid-out maternity allowances, and minimum wages (during child care leave or compulsory military service).

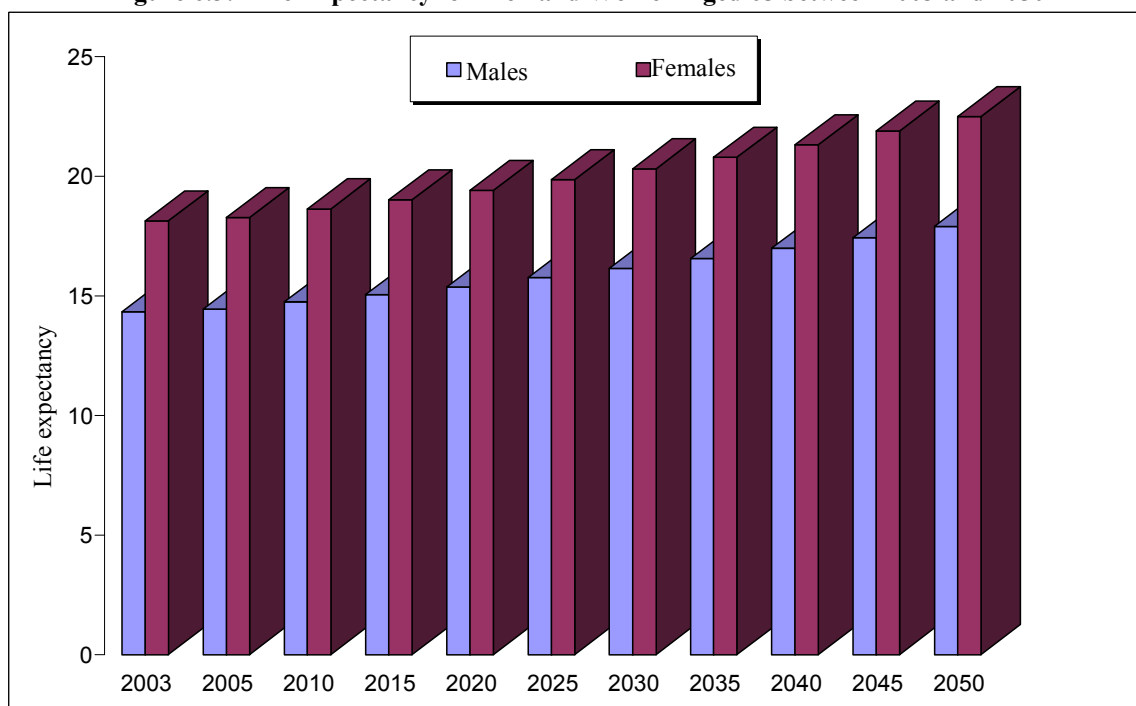
I_j =indexation of retirement rights capital in the year j – 75 percent of the growth of the wage bill subject to the retirement contributions and 25 percent of the consumption price index in year j

K =the age of entering social insurance system

G_n =average remaining lifespan (average for men and women) at the time of retirement.

6.28 The formula used in the 1st retirement pillar is similar to the principles governing retirement benefit calculations in the 2nd (private, capital) pillar. In the latter, the size of the benefit depends on the total amount of accumulated contributions, minus administrative costs and plus returns from investments of the capital accumulated on the insured person's account; it is also related to the remaining lifetime expectancy at the time of retirement. As has been mentioned above, to date there is a lack of provisions regulating the issue of payment for 2nd pillar benefits. Thus, it cannot be determined whether 2nd pillar benefits will be based on uniform lifecharts expectancy (analogically to the 1st pillar), or whether there will be separate charts for each of the sexes. The decision in that matter will affect the size of future female and male retirement pension benefits, given the fact that the average female lifespan is now and will continue to be longer than the male one (see Figure 6.3).

Figure 6.3: Life Expectancy for Men and Women Aged 65 between 2003 and 2050



Source: Chief Statistical Office (GUS) (until 2030), The Gdansk Institute for Market Economics Market (GIME) 2031-2050.

The Effect of the New Retirement Pension Formula on the Size of Future Benefits for Women and Men

6.29 In the Ist pillar, the new formula stipulates a very close correlation between the size of the benefit and the sum of the contributed premiums. Analogically, in the IInd pillar the amount of premiums directly affects the size of the future retirement pension. In turn, the sum of the contributed premiums depends on the earnings received throughout the person's professional career, the length of the period of employment (also connected with actual retirement age), and the length of the other premium contribution periods.

6.30 Additionally, the size of the future retirement pension depends on the age at which the person insured retires, since it is this age that determines the average life expectancy, which in turn has considerable influence on the size of the benefit in the Ist and the IInd retirement pillars.

6.31 Retirement system reform did not alter the retirement age threshold for women and men. At present, as in the previous system, it is 60 years for women and 65 years for men. However, given the fact that the majority of the insured at present entitled to early retirement from 2007 will be deprived of that possibility, the actual average retirement age for both women and men will go up, and will probably become similar to the statutory retirement age.

6.32 Table 6.3 presents the results of a simulation made on the basis of the Social Policy Budget model, which focused on the differences in the female and male retirement pension size in the new system, depending on the age of retirement. It has been assumed

that both the Ist and the IInd pillar shall use universal life expectancy charts and that the average retirement age is 60 years for women and 65 for men. The simulation is based on 1998 statistical data, as regards the estimates of the female/male wage gap and the structure of insurance periods included in the retirement size.

Table 6.3: The Size of Future Retirement Pension Benefits for Women and Men According to Retirement Age, in Relation to Average Retirement Pension Benefit, Based on the Assumption that both the Ist and IInd Retirement Pillar Use Universal Life Expectancy Charts

Retirement age	Women	Women	Men
	Male retirement = 100%	In relation to average retirement pension	
1	2	3	4
55	70%	44%	64%
56	71%	47%	67%
57	71%	51%	71%
58	72%	54%	76%
59	72%	58%	81%
60	72%	62%	86%
61	72%	66%	92%
62	72%	71%	98%
63	72%	76%	105%
64	72%	81%	113%
65	72%	87%	120%

Source: Simulations based on Social Policy Budget model, The Gdansk Institute for Market Economics Market.

6.33 According to the simulation, the average female retirement pension will amount to 70 percent or 72 percent of the future male benefit, given the same retirement age (column 2). That discrepancy is directly connected with the phenomenon of wage gap, the difference in the length of employment period, and other relevant periods included in the benefit calculations.

6.34 The size of the benefit increases as the retirement age goes up (columns 3 and 4). At the age of 60 (statutory female retirement age), the future retirement pension for women will amount to only 62 percent of the average pension, while at the age of 65 this figure will reach as much as 87 percent.

6.35 Provided that in the new system the present difference between the female and male retirement age remains in force, the average female retirement pension will be considerably lower than the male pension. This discrepancy will be more conspicuous than it is under the present system. While in the old system the relation between the average female and male retirement pensions equals 70 percent, in the new system this figure will stand at the level of 52 percent (assuming that both women and men shall retire at the statutory age, i.e., that of 60 and 65 years of age, respectively). If we assume, however, that the female and male retirement ages are identical and are set at 65 years, this discrepancy becomes much less significant: under such circumstances, the average female retirement pension benefit shall equal 72 percent of the average male benefit.

6.36 The disparity in the size of the future female and male retirement pension benefits will also depend on the adopted manner of benefit calculation in the IInd retirement pillar.

6.37 Table 6.4 presents the results of a simulation regarding future retirement pension size, based on the assumption that separate lifespan expectancy charts for women and men will be used in the IInd pillar.

Table 6.4: The Size of Future Retirement Pension Benefits for Women and Men, According to Retirement Age, in Relation to the Average Retirement Pension Benefit, with the Assumption That Different Lifespan Charts Are Used in the IInd Retirement Pillar

Retirement age	Women Male retirement pension = 100%	In relation to retirement pension obtained by means of universal lifespan charts in the IInd pillar	
		Women	Men
55	66%	97%	103%
56	66%	97%	103%
57	66%	97%	104%
58	67%	96%	104%
59	67%	96%	104%
60	67%	96%	104%
61	67%	96%	104%
62	67%	96%	104%
63	67%	96%	104%
64	66%	96%	104%
65	66%	96%	104%

Source: Simulations based on Social Policy Budget model, The Gdansk Institute for Market Economics Market.

6.38 According to the Table 6.4 simulation results, separate lifespan expectancy charts for women and for men, used in the IInd pillar, will increase the disparity between the female and male retirement pension benefit sizes. Depending on the retirement age, the future female retirement pension will amount to 66 percent or 67 percent of the future male benefit, given the same retirement age (Table 6.4, column 2); whereas, with the use of universal lifespan charts, the numbers would stand at 70 percent to 72 percent (Table 6.3, column 2). The average size of the retirement pension for women will drop by 3 to 4 percentage points compared to the retirement pension size obtained from universal lifespan charts, while for men it will go up by 3 to 4 percentage points, respectively (Table 6.4, columns 3 and 4). The average retirement pension of a woman who shall retire at the statutory age (60) will constitute only 47 percent of the average retirement pension of a man retiring at the statutory age (65). Assuming that there would be one retirement age of 65 for both women and men, a woman retiring at this age would receive 66 percent of the male retirement pension benefit – that is 6 percentage points less than with the use of universal lifespan expectancy charts.

The Right to a Minimum Retirement Pension

6.39 The right to a minimum retirement pension is a significant constituent of a social security system. A properly determined size of this pension and relevant allocation criteria should protect the elderly from poverty. This protection will more frequently refer

to women than to men, since, on average, women receive lower benefits and in old age live alone more often than men.

6.40 At present in Poland, the minimum retirement pension size equals 24 percent of the average remuneration, but owing to binding valuation rules pertaining to a minimum retirement pension, this relationship is growing smaller. People who comply with the minimum insurance period retirement pension criteria (20 years for women and 25 years for men) are entitled to a minimum retirement pension. Since 1999, however, this requirement has been more stringent: people who spent a large part of their professional career working part-time, which is more frequent among women than among men,⁵⁰ and who earned less than the minimum wage, are not eligible for the minimum retirement pension if their total period of employment (in terms of full-time employment) is shorter than required (i.e., 20 years for women and 25 years for men). In other words, a woman who has worked all her life (39 years) part-time does not have the right to minimum retirement pension protection unless her remuneration was equal to or less than 50 percent of the minimum wage.

Family Pension Benefits

6.41 The right to the survivors pension almost exclusively concerns women. While about 15 percent of women aged more than 69 receive this benefit, the corresponding figure for men is almost zero. Even though general provisions concerning the survivors pension were not altered during the reform, the size of the pension was changed. In the future, the size of the survivors pension will depend on whether the spouse was eligible for a retirement or disability pension. As a result of the retirement system reform, the size of the deceased spouse's retirement pension will be lower than the disability pension. Therefore, a survivors pension calculated on the basis of a hypothetical or actual disability pension of the deceased spouse will be more advantageous than one based on the retirement pension of the deceased spouse.

6.42 In the absence of statutory regulations for the provision of retirement pension from the IInd pillar, it cannot be determined whether the survivors pension should be calculated on the basis of the retirement pension size received by the spouse from the Ist pillar only – which would result in a very low amount for such a survivors pension – or whether the survivors pension would also include IInd pillar benefits.

6.43 Another problem issue brought about by the reform is the right to take over the capital accumulated by the spouse in the IInd pillar of the retirement system. The reform introduced favorable provisions, which allow a person to take over the capital accumulated in the IInd pillar upon the decease of the spouse, but the title to the retirement pension benefit calculated on the basis of the capital, under present regulations, belongs only to a person who receives a retirement pension, or else has already reached retirement age. It puts at a disadvantage those persons who will receive a survivors pension before they reach retirement age. In this case, the person is not entitled

⁵⁰ In Poland, 13 percent of working women and 8 percent of men are employed part-time (LFS, fourth quarter 2002).

to receive the part of IInd pillar capital accumulated on the personal account by the deceased spouse, which is otherwise due to them on the premises of succession law.

Periods of Childcare

6.44 Since 1992, childcare periods have been included in the scope of the retirement pension to a lesser extent than periods of employment. In other words, each year of employment has increased the size of the retirement pension by 1.3 percent of its base (i.e., individual earnings subject to contribution of premium), whereas childcare periods have resulted in a growth of 0.7 percent of the retirement pension base.

6.45 Since the 1998 reform, retirement pension contributions during the period of childcare have been covered by the state budget in one equal size: as a percentage of the lowest remuneration (since 2002, as a percentage of the amount of the child care benefit), irrespective of the amount of the previous wages of the person providing care. This solution is favorable for people with smaller earnings, but it works against those who earn more. Owing to the existing female/male wage gap, it is much less favorable for an average man than for an average woman. Thus, it does not motivate men to take childcare leave.

6.46 Admittedly, the reform did not infringe on the rights of people taking the maternity allowance, but it was of great disadvantage to those taking the nursing allowance.⁵¹ While the state budget covers retirement pension contributions for the period of maternity allowance calculated on the basis of allowance size, nursing allowance periods are exempt from the operation of social insurance, and thus are not included in the scope of future retirement pension.

F. CONCLUSIONS AND RECOMMENDATIONS

6.47 The redistribution mechanism in the benefit formula of the old retirement system moderates the impact of the different situation of men and women in the labor market regarding the retirement pension amount. In the new retirement pension system, discriminating factors concerning the position of women and men are more conspicuous than in the old system. Following is a list of the main factors from the reformed system which work against women: “

- In comparison to the old system, the new system to a greater extent reflects a person’s professional history, and thus includes existing elements of discrimination against women in the labor market (lower wages, more frequent periods of unemployment, etc.), and the fact that women are responsible for providing care.
- Premiums contributed during the periods of childcare are not relevant to previous earnings; instead, they are based on the childcare benefit. Periods of care of a sick child (nursing leave) are excluded entirely from the scope of the retirement pension benefit.

⁵¹ This benefit is calculated on the basis of remuneration size for people who provide care for a child under 14, when the child is ill.

- A lower retirement age for women translates into a lower retirement pension size; in the reformed system differences in the size of the retirement pension connected with the age of retirement are much more significant than under the previous system.
- As a result of the new minimum retirement pension qualification criteria, the situation of women may deteriorate even further.

6.48 In order to improve the situation of women in the retirement pension system after the reform, the following solutions should be implemented:

- There should be an equal retirement age for women and men.
- There should be universal life expectancy charts for IInd pillar retirement pension benefit calculations.
- The size of survivors pensions should be calculated on the basis of the deceased spouse's retirement pension in the Ist and IInd pillar. Also, there should be new provisions for combining the IInd pillar retirement pension with the right to other benefits.
- New regulations concerning minimum retirement pension criteria are needed, so as to prevent the spread of the poverty zone among older women.
- Regulations are needed that would include periods in which a person receives the nursing allowance in the scope of the person's retirement pension benefit.

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7. THE SOCIOECONOMIC SITUATION OF WOMEN IN RURAL AREAS IN POLAND

Maria Parlińska and Janina Sawicka

A. OCCUPATIONAL ACTIVITY OF WOMEN

7.1 Today new areas of the activity of women are appearing, as the result of changes in the traditional, socioeconomic functions of the rural community. Rural development is traditionally identified with the development of agriculture, which provides employment for the majority of the rural population. In a situation where agricultural output and the productivity of people employed in farming is rising, a smaller percentage works only in this sector. A characteristic feature of our times is the growth of multi-occupation, part-time employment in agriculture, as well as unemployment in rural families.

7.2 The future of rural communities will be less and less dependent on farming, therefore a new approach is needed to the opportunities for work and employment in rural areas, including work for women. The prerequisite for their economic activation is enterprise growth — the development of new ways of using available resources, manufacturing new products and looking for new markets.

7.3 Among the motives for business initiatives being taken up by women in rural areas, the desire to earn additional income is of foremost importance. In addition, women are more susceptible to losing their jobs than men. Table 7.1 presents the main indicators characterizing the situation of women in the labor market, divided into four groups: throughout Poland, among the rural population, among persons owning farms, and among the rural population without any farm. When examining such indicators as employment and the unemployment rate, one can see a high share of occupationally active people among the group of farmers, and this group also has the lowest unemployment rate. The highest unemployment, in turn, is observed in rural areas in the group without any farm, usually consisting of former workers of the fallen sector of state farms. This problem is particularly acute in the regions of Eastern and Northern Poland, where state ownership in agriculture was most common.

Table 7.1: The Situation of Rural Women in the Labor Market (in the 3rd Quarter of 2001, and in the 1st and 3rd Quarter of 2002)

Specification		Occupational activity (in %)			Employment level (in %)			Unemployment rate (in %)		
		3rd q. 2001	1st q. 2002	3rd q. 2002	3rd q. 2001	1st q. 2002	3rd q. 2002	3rd q. 2001	1st q. 2002	3rd q. 2002
Population of Poland	Total	56.6	55.5	55.6	46.5	44.2	44.6	17.9	20.3	19.8
	Men	63.9	55.2	63.0	53.5	43.5	51.3	16.3	21.2	18.6
	Women	49.9	55.8	48.9	40.1	45.4	38.5	19.7	18.7	21.3
Rural population	Total	58.4	55.8	57.3	49.2	45.4	47.4	15.7	18.7	17.2
	Men	66.2	64.3	65.1	56.8	52.4	55.0	14.2	18.5	15.5
	Women	50.8	47.7	49.6	41.8	38.7	40.0	17.7	18.9	19.2
Rural population with farms	Total	67.6	63.8	65.9	61.5	56.2	59.1	9.0	12.0	10.4
	Men	74.2	71.3	72.1	68.3	62.7	65.6	7.9	12.0	9.1
	Women	60.9	56.2	59.4	54.6	49.6	52.3	10.2	11.8	12.0
Rural population without land	Total	46.8	46.2	46.5	33.7	32.3	33.0	28.0	30.0	29.1
	Men	55.6	55.3	55.8	41.6	39.2	40.9	25.2	29.2	26.6
	Women	38.7	37.8	38.3	26.4	26.0	25.9	31.7	31.0	32.3

Source: Prepared on the basis of "Economic Activity of Poland's Population," [Aktywność Ekonomiczna Ludności Polski Informacje i Opracowania Statystyczne] – 1st quarter 2001 and 1st and 3rd quarter 2002," GUS (Chief Statistical Office) Warsaw.

7.4 The issue of women in rural areas is the result of the socioeconomic and political transition. The systemic changes associated with economic transformation could not help but have their impact on women's social position. The role of the woman in rural areas in the family and in society and her occupational status are conditioned on the place of agriculture in the national economy, the developmental level of rural areas and the social and cultural character of the rural community. Traditionally, the rural woman has three areas of occupational activity: the family, the farm and the home. In the family the woman performs childcare and child raising functions. By raising the young generation, she conveys the system of values which shapes the views of the future generation concerning the countryside and agriculture, the attitude to the past, or the cultivation of traditions (J. Sawicka, 1995).

7.5 When performing the function of manufacturer, the woman is the man's partner on a farm or in running a (family) business. Nevertheless, the traditional division of labor and duties performed by family members continues to be observed. In certain, usually unfavorable, family situations, the woman is at times an independent manager of the farm, while managing the house usually remains her domain. This is a very responsible function, as the way in which cash resources, time and the family's energy are managed is of essential significance for the operation of the farm as an enterprise. Qualifications in planning and managing the home budget, knowledge of the rational and economic feeding of the family, or knowledge of home furnishing are important. Knowledge in these areas becomes outdated, hence the need for its continuous renewal. Education and advisory services are the responsibility of agricultural guidance centers or local government organizations and should be in the center of attention of government factors, as decisions taken at the level of the home, particularly those concerning the purchase of

consumer and investment goods, determine the buying power on the macro-scale (also the character and pace of economic growth) (J. Sawicka, 1995).

Table 7.2: Proportion of Working Women, by Chosen Sections of the Polish Classification of Activities in the Third Quarter of 2002

PCA sections	Working persons		Women in total number of working people in each section	Working persons		
	total	women		total	men	women
	in the.		in %	in %		
Agriculture, hunting and forestry	2,810	1,233	43.9	20.2	20.7	19.7
Mining	277	31	11.2	2	3.2	0.5
Industrial processing	2,501	875	35.0	18	21.3	14.0
Generation and supply of electricity, gas and water	269	54	20.1	1.9	2.8	0.9
Construction	876	70	8	6.3	10.6	1.1
Trade and repairs	1,971	1,040	52.8	14.2	12.2	16.6
Hotels and restaurants	286	189	70.5	1.9	1	3
Transport, warehousing and telecommunications	826	209	25.3	5.9	8.1	3.3
Financial agency	311	213	68.5	2.2	1.3	3.4
Real estate and firm servicing; science	678	286	42.2	4.9	5.1	4.6
Public administration and national defense; social and health insurance	759	352	46.4	5.5	5.3	5.6
Education	928	710	76.5	6.7	2.9	11.3
Health care and social care	936	771	82.4	6.7	2.2	12.3
Other services, social and individual activity	452	218	48.2	3.3	3.1	3.5
TOTAL	13,888	6,269	45.1	100.0	100.0	100.0

Source: Prepared on the basis of "Aktywność Ekonomiczna Ludności Polski" (Economic Activity of Poland's Population), Informacje i Opracowania Statystyczne – 3rd quarter 2002," GUS Warsaw.

7.6 In agriculture women have always played an important role because of the partial or complete withdrawal of men to off-farming occupations, part time work, income earned outside of farming, mainly – but not only – associated with leaving to work in heavy industry, transport, or construction. This has forced women to take on many duties usually performed by men. With time, the outflow of young women became more intense as they found employment in industry and in various services outside of rural areas. This entailed changes in the demographic structure of the farming population, and intensified the aging processes of the work force. An imbalance emerged between the genders of the working population – in rural areas there were usually men unable to find a woman for their partner. Such a situation is particularly typical in the Eastern regions.

7.7 The introduction of the new economic system curbed the outflow of the work force from agriculture to other sectors of the economy. Often those who have lost their jobs in the city return to their village. Because of the changes in the labor market, the large-scale unemployment and the establishment of the institutional organization of employment agency, benefits appeared, paid for unemployment to persons registered in Labor Offices. Women collecting such a benefit usually consist of young persons under 34. Their parents support a considerable portion of them, since as graduates without professional experience they are unable to find a first job.

7.8 Under the conditions of rising unemployment and the declining profitability of agricultural production, women decide to set up their own small businesses. The main “business school” for rural women is the previous workplace or their own farm. They also resort to the experience of their parents if they had run a similar enterprise.

7.9 There are various examples of enterprises undertaken by women: small businesses, agrotourism, processing and sale of agricultural products. Such work is attractive, particularly for young women, as it allows for combining a career with work at home and raising children. Combining work in agriculture with off-farming employment makes it possible to run less profitable farms and prevents the depopulation of certain regions, and, by the same token, their economic and social degradation.

7.10 Today’s rural woman, to be able to perform various functions, including the traditional ones of mother, wife, housewife, and agricultural producer, as well as the present-day roles (for example, of a business manager), should have the relevant experience in a career, acquired through education, as well as practical skills. This knowledge is necessary if women are to assume active attitudes and to fully participate in taking decisions at all levels of authority and administration, and also concerning the family, the farm, the household and the rural community.

7.11 Unemployment and the limitations of state social spending have affected the level of family income and the situation of women. More and more women are experiencing a deterioration in their living and working conditions. The general deterioration in the possibilities for employment, with the simultaneous reduction in social benefits, contributes to poverty among women and has a negative impact on the physical and mental condition of women. These conditions particularly affect women who are sick, disabled, single mothers, or aged. The weakest group also includes women living on the rural peripheries.

7.12 The impact of the crisis and the system transformation concerns two areas regarding the employment of women. The development of the private sector, which is better paid (except for individual farms), creates work places mainly for men. Women are thus left with jobs that require low qualifications and are worse paid. In addition, men in cities and villages more often take up self-employment, while women more often work as hired labor or as cooperating family members on farms or in small businesses. Forty-nine percent of those employed in individual farming and among hired laborers in the public sector are women (see Table 7.2).

B. A WOMAN IN A RURAL HOUSEHOLD

7.13 Nearly 40 years ago sociologist Dyzma Gałaj wrote: “The peasant woman has always been the echo of her husband and her life has been entirely subordinated to the needs of the home hearth.”⁵² What is the situation today, when in rural areas fewer and fewer women live on farms? Do rural women have more authority in the family today? Are they able to make the more important decisions by themselves? Who is the head of

⁵² Dyzma Gałaj, “Kobieta w rodzinie chłopskiej” (“The Woman in a Peasant Family”), *Więść Współczesna* 1965, No. 6.

the family and what does this term mean today? These questions are answered by the well-known researcher of rural families, Barbara Tryfan. She divides decisions in the rural family into two groups. The first group consists of production decisions, concerning: drawing loans, preparing the field-work timetable, purchasing livestock, selling farm produce. The second group consists of family and home decisions: furnishing the home, purchasing the more expensive household appliances, seeing to the children's education, spending leisure time, seeing to vacations. The traditional division of labor and duties in the family is that the wife does not assume by herself the responsibility for the field-work timetable and the sale of farm produce. She feels that these matters are the male side of running a farm. She is more inclined to intervene in matters concerning drawing loans and buying livestock, since caring for cattle, pigs and poultry essentially continues to be the woman's domain. The measure of the position of today's farm woman is that spouses jointly conclude commercial agreements and women draw loans for investments on behalf of the family. One can speak of family partnerships here. There is little participation of the older generation, which formally imposed its will.

7.14 Can today's rural family be regarded as living under full partnership terms? In each of the three interpersonal arrangements – between spouses, between parents and children and between the generations -- there is still a specific character of the rural family. This has its demographic, economic, legislative and mental foundations. The higher birth rate and more advanced aging which occur in rural areas have caused some changes in the structure of families. As a consequence, there is a greater burden on persons who are working and supporting other dependent family members. The high share of women among people working in farming and the feminization of rural households give the conflict between family and career roles special features. Partnership among spouses can be assessed in three areas of activity: at work, in the decision-making process, and in patterns of spending leisure time. The least amount of partnership is found in household activities.⁵³

7.15 Compared with other countries, in Poland the rate of women's employment in farming is high, and all women taking part in the farm system must reconcile family and career roles. The conflict between the two roles, so typical for all active women in rural areas, is additionally entrenched in the hierarchy of authority in the family and in the community. The determinant of changes in the division of power and authority (i.e., in the new model of family life) is, among other things, the taking up of wage-earning work by married women. The wage-earning work of the wife in a rural family has a different dimension. Women who take part in the creation of family income more often become equal partners in making decisions. The woman's authority in the family grows, and the scope of her competence changes.

7.16 Household and childcare duties are taken over by other members of the family only to a small degree. The division of household duties is the main conflict-generating factor. While modern household appliances in rural homes are of help (although the existence and use of such appliances are still far from city standards), rising aspirations concerning food and living patterns create new demands. Today, one can see higher

⁵³ Barbara Tryfan, 1995.

demands on the part of the family and a new, more liberal attitude toward children. Children are no longer treated as an additional workforce, whose first and most important task should be helping with farm activities. There is an opinion today that children should no longer be helping to run the farm, but that parents should concentrate more on children's upbringing – for example, guaranteeing the financial resources for their education. Today's parents no longer place high demands for work duties on their children. Their attitude toward their offspring is characterized by far greater warmth. There is greater partnership, mutual respect and understanding in the contacts between parents and children. A child on a farm used to be the cheapest labor force and its worth was measured by economic usefulness. While it is true that on farms governed by economic laws children's labor is still being used, their share in the production process has significantly declined. This new attitude to the child is expressed in relieving it from excessive work duties, ensuring its conditions for study, and organizing leisure as far as this is possible. These attitudes are also one of the conflict-generating factors, since fathers more often place usefulness on the farm above school duties and leisure, while mothers more often give a higher place to intellectual and physical development. At the same time, the withdrawal of the state from providing various services for the family and the distinct shortage of daycare centers in rural areas is a significant barrier to the formation of the partnership family model in relations between parents and children. Thus, the trend toward partnership in families, without improvement in working conditions, without the help of daycare institutions, and without favorable regulations concerning social benefits, raises conflicts between the high aspirations of rural women and the chances of fulfilling them (Tryfan, 2003).

C. HOUSING CONDITIONS

7.17 One of the elements characterizing the quality of life is housing conditions: namely, home installations such as water mains, a sewerage system, bathroom facilities, central heating, and appliances that facilitate household chores and leisure time. In general, it can be said that the living conditions of rural families are highly diverse and are usually worse than those in cities. The technical standard of homes is dependent on the education, the income level and the careers of family members. The best housing conditions are usually found in families with good education, living off hired labor and having diverse income sources. The situation is much worse in farm families living off their farm and in families with unemployed members, although this group is not homogeneous in the same way. One factor that can raise the quality of life in this group is work in the shadow economy. Families that have access to this resource can improve their conditions. Families with unemployed persons without the right to a benefit, and persons who are redundant on the farm without any occupation outside of the farm, are in the most difficult situation. An additional factor producing discomfort for farm families is the low social prestige of the farmer occupation, which is quite different from that of the farmer-entrepreneur who is higher in the hierarchy.

D. THE FAMILY ROLE OF WOMEN

7.18 In rural areas there are more families with many children than in urban areas. Certain demographic and structural features largely determine the situation of the rural

woman in the family. Other significant determinants are elements of rural infrastructure. One of the most important factors that unequivocally affects the role of the rural woman in the family is the quality of the marriage relations and the stability of the marriage. Nearly half of the women in rural areas are not fully satisfied with their family situation.

7.19 Research carried out at the Warsaw Agricultural University (Gutkowska and Żelazna, 1995) points up the following situations that rural women in Poland face today.

- The overburdening of women from peasant families is determined above all by the very complex, and historically conditioned, specific manner of work. A very distinct division of roles and obligations to be undertaken by the man and by the woman characterizes the traditional peasant household. The observed departure from the traditional division of labor in the family and the inclination of rural women to rationalize housework through the introduction of technical and organizational innovations could be a symptom of changes in the system of values and attitudes, accompanied by modifications in the hitherto very traditional mentality of rural inhabitants. At the same time, these transformations show desirable trends toward partnership patterns of organization in rural families and in the operation of the households.
- A significant sign that past forms and techniques of work assigned to rural women are being overcome is the appearance of modernization needs concerning housing conditions and the accompanying household equipment. To maintain these desirable trends, various education and information activities should be undertaken to address existing needs, and/or to create new aspirations and needs associated with progress in the mechanization of household chores.
- One of the most important elements determining the living and working conditions of rural inhabitants involves nearly the whole infrastructure – and mainly the technical and service-trade infrastructure. The development of rural infrastructure can be one of the main factors in bringing about progress in development and productivity and of improving women's working conditions.
- The links between the household and the farm, and women's obligations to both, point to the necessity of introducing parallel and harmonious modernization not only to household work, but also to farming work where women participate most often. Modernization is also needed in this area for the poorly mechanized animal production.

7.20 The situation of rural women is determined not only by the burdens of their household and farm duties, but also by the quality of their married and family life which is related to the quality and stability of their marriage. As was pointed out earlier, studies of the quality of married and family life have recognized many women's marriages as dysfunctional.

E. THE SOCIAL SECURITY SYSTEM IN FARMING

7.21 Throughout all of the stages of Poland's post-War history, rural inhabitants (mainly those dependent on farming) have had a more difficult financial situation than city inhabitants working off-farms.

7.22 It is a paradox of the system transformations in Poland that the private peasant economy, which, compared to other segments of economy, was better prepared in ownership structure to adjust to the rules of the free market, has found itself in much more difficult circumstances. Private farmers working on their own lands as self-employed have experienced a radical worsening of their financial conditions. In 1999, 43.2 percent of households in urban areas and 66.2 percent in rural areas were below the social minimum level, and 3.7 percent in urban areas and 12 percent in rural areas were below the subsistence minimum (Zegar, 2002). Rural inhabitants account for about 70 percent of people considered as extremely poor. In the group of farmers, 13.3 percent have an income lower than the subsistence minimum. The largest number of households living below the subsistence minimum can be found in the voivodships (regions): in Świętokrzyskie (11.5 percent), Warmińsko-Mazurskie (10.6 percent), and Podlaskie (10.3 percent). In the 1990s, the structure of the sources of personal income for farm owners changed. The share of farming income declined while income from off-farm earnings, social benefits and pensions increased. Limitations have appeared for the population outflow from agriculture that came about with the immense unemployment in other areas and the growing work force. The problem of today's rural areas lies in the dilemma of experiencing forced migration from agriculture, worsening the labor market outside of agriculture, or agreeing to the high hidden unemployment in agriculture (Zegar, 2002).

7.23 At a time when farming income has fallen in smaller farms, the retirement pension system has become important not only in the acceleration of generation exchange on farms, but also as an instrument of support of the living standards of farming families.

7.24 Two other features of the system of social benefits for farmers are worth mentioning. In the initial period of the formulation of the system, the condition for obtaining benefits was to turn over land only to the state. After some time, it became possible to turn over land not only to the state but also to the farmers' successors. Then there was a further change, where today it is no longer necessary to give up property to be eligible for a pension. Only after this change did the social benefits system become a real pension system, whose task is to link benefits to earlier work but not to property transfer. According to the respondents, the change in the system (the need to cease farm operations in place of turning over the land) leveled out the significant inequality between farmers and representatives of other social groups; therefore, it was "socially just."

F. THE CIVIC ROLE OF WOMEN AND THEIR ORGANIZATIONS

7.25 The civic role of rural women consists of their participation in local and regional self-government authorities. Statistical data defining the share of women in local

government organs reveal their as yet small participation in the self-governments of gminas and poviats and in voivodship assemblies, where women account for only 10 percent. In rural gminas the involvement of women is even smaller (see Table 7.3).

Table 7.3: Councilors of Organs of Local Government Units

Specification	Councilors			
	of gmina councils	of councils of towns with poviat rights	of councils poviat	of voivodship "sejmik" assemblies
<i>as on day of elections: 11 Nov., 1998</i>				
Total	49,699	2,921	10,290	855
Of which women:	7,797	580	1,531	93
in %	15.69	19.86	14.88	10.88
<i>as on 31 Dec., 2001</i>				
Total	49,464	2,922	10,279	855
Of which women:	7,838	588	1,535	98
in %	15.85	20.12	14.93	11.46

Source: Small Statistical Yearbook GUS (Main Statistical Office), 2002.

7.26 The share of rural women involved in regional authorities is generally affected by their family situation. The most important reasons for the low participation of women in the regional authorities usually include the following (Tryfan, 1995):

- Recognition of the priority of family matters
- Excessive household duties
- Traditional views on the role of women
- Unwillingness to perform such functions
- Lack of self-confidence
- Fear of conflict with the community
- Fear of public opinion
- Opposition of the husband and other family members.

7.27 The first three constraints comprise the syndrome of the family role of women. The stereotype continues to be that the woman's place is in the home. Traditionally, women are ascribed roles associated with running the household and raising children and because of this are considered to be less available than men. The widespread belief is also that men are more predisposed to managing an enterprise. The findings of the research of the Polish Agency for Enterprise Development confirm that men are more entrepreneurial, assertive, energetic, resistant to stress, communicative, and effective, and have a stronger character as well as have business abilities (Tryfan, 1995).

7.28 Nevertheless, among social organizations in Poland an important role has always been played by Rural Women's Circles (historical name: *Kola Gospodyń Wiejskich*), which began to appear nearly parallel with the establishment of farming circles (i.e., from 1866). After World War II, they were officially reactivated (in 1957) and are still operating. According to the by-laws, any woman accepting the program of operation of the circles, and whose work or social activities are related to the rural community, can

become a member. The great majority of the members of the Rural Women's Circles consist of farming women. A large group is made up of teachers, workers in various employment establishments and institutions providing services for rural areas and agriculture, doctors, and nurses (Grzebisz-Nowicka, 1995).

7.29 The political transformations of the early 1990s led to the question of the civic role of rural women under the new conditions. The conclusions that arise on the basis of the opinions of women are quite explicit here. Among the respondents,⁵⁴ the proportion taking part in social, political, and local-government organizations is minute. In the period preceding the systemic changes the Rural Women's Circles had been the most widespread organization gathering rural women. Most Circles disintegrated, and in the research only 2 percent of the respondents were associated with them. At the same time, nearly 23 percent said that in the old days the Circles had been very active and that their activity for women had been significant. Their place has not been taken by other organizations; the trade unions gather barely 4 percent of the respondents, and the political organizations less than 1 percent.

7.30 The most important accomplishments of the Rural Women's Circles were the following:

- Advice provision in rural areas
- Efforts to obtain an equal share for women in local authorities
- Acquisition of occupational skills
- Organization of summer vacations for children
- Efforts to combat alcoholism
- Home prevention
- Improvement of technical infrastructure
- Help for the poor, etc.

7.31 Rural women developing small enterprises in rural areas are able to draw on good examples from the past. For many years the Rural Women's Circles mobilized the organization of agro-tourism. An important effort was seen in the competitions initiated by the Circles for the best summer vacation village, and activities that propagated the aesthetic appearance of villages and village yards in competitions for the best flower or vegetable garden. Organizing competitions was usually combined with providing advisory services and training. The Circles also have traditions of organizing and disseminating the amateur artist movement, and in cultivating traditions and local folklore. Many Circles have regional song and dance ensembles and theater groups. With tourists in mind, village events, or various fairs and exhibitions of folk art, are organized.

7.32 The activities of the Rural Women's Circles in the diversification of agricultural production (e.g., encouraging women to cultivate little-known vegetables or various lines of poultry production) are worth mentioning. Another example, from the not-so-distant

⁵⁴ The research was carried out by Barbara Tryfan among a group of 300 rural women in three gminas located in various regions of Poland. The opinion polls were carried out in 2002 (for further details, see Tryfan et al., 2003).

past, of activity that illustrates the entrepreneurship of women and the patronage role of the women's organizations, is the rental of household appliances, or of breeding facilities for poultry, or of service outlets such as village cleaners, laundry facilities, etc. In recent years many of these undertakings have been abandoned, among other reasons because of disadvantageous tax regulations as well as lack of organizational support on the part of the local government administrations and institutions undergoing reform.

7.33 One might ask whether such organizations are needed, since those that existed formerly have practically disappeared and nothing has replaced them. The answer is not an easy one. In Polish rural areas there is a lack of NGOs that could base their operations on the activities of the local communities. And the establishment of such organizations would make sense only if it were a result of the activities of leaders capable of responding to the real needs of the rural inhabitants, and if the potential members identified themselves with the organization. With regard to women, the additional question is whether their much smaller participation in the rural social life is the result of discrimination or of unwillingness. This question cannot be easily answered without deeper sociological research.

G. NEW INFORMATION TECHNOLOGY IN RURAL AREAS

7.34 The development of the information society is greatly affected by the economic, social and cultural preparation of society to make use of the opportunities and options created by the increasingly more modern technology and IT techniques.

7.35 In September 1995, the first Internet in Poland conference was held in Warsaw, after which the Internet and its possibilities were better appreciated by public opinion, particularly the commercial circles. In June 1996, Polish Telecommunications (TP S.A.) launched its access to the Internet through the number 0-202122. At the same time, it began providing access to the Internet via fixed links. As the Internet was increasingly perceived not only as a source of information but also as a tool for work, the number of users rose steadily. More firms connected to the Internet and more information services appeared. Today in Poland there are four skeleton networks (i.e., fast inter-city connections covering the whole country). The largest number of access nodes is held by TP S.A.

7.36 Practically anyone who has a telephone can have access to the Internet, on the condition of possessing a computer with a modem. However, we cannot speak of general access to the Internet as yet. Technical or financial constraints stand in the way. There is in fact only one company (TP S.A.) which provides Internet services in rural areas, and its service is quite expensive. But the most important barrier to the development of the Internet in Poland, and particularly in rural areas, is the mental barrier. The awareness of the significance of the Internet in the rural community continues to be very small.

7.37 On the eve of Poland's accession to the European Union, rural inhabitants need to know about new technology, about how to use this technology to sell their products and how to acquire market information. Everyone is aware that in a rapidly changing real environment, significant changes in the virtual environment must also take place in the

agro-business sector. Perhaps some rural inhabitants do not see the connection of the Internet with a farm, an agro-business enterprise, but it is only a matter of time before the global network reaches the villages.

7.38 For this reason, research has been undertaken to investigate the situation regarding this technology in rural areas in comparison with urban areas. The survey was carried out in March and April, 2003, in three macro-regions: Podlasie (east), Mazowsze (central Poland) and Wielkopolska (west). In all, 360 questionnaires were collected, 120 from each region, on average.

7.39 The questionnaire included the following: gender of respondents, place of residence, age, current occupation, available access to telecommunications, use of computer software, information sources and access to the Internet, and use of e-mail.

7.40 Access to the Internet is developing and the group of persons interested in it is growing. The main reasons indicated by the respondents for using the Internet included fast communication by e-mail, access to information useful at work and at school, and personal purposes. Some users have their own computer (54.5 percent), others have access to a computer at work (37.8 percent), at school (28.2 percent) or at the currently fashionable Internet cafés (24.5 percent).

7.41 The use of the Internet can also be divided by gender. In Poland, Internet use is dominated by men (82 percent), which is similar to other countries in Europe (80 percent). Education also plays a considerable role. The findings concerning the educational level of Polish users show a continued dominance of persons with a higher education, although their share in 2002 (43 percent) declined in comparison with 1995 (77 percent).

7.42 Internet users are persons from cities (cities over 50,000 – 72.7 percent); in rural areas users make up only 5.7 percent. This is obviously related to the telecommunications infrastructure, which is inadequate in smaller localities and rural areas. It is estimated that the earnings of the most frequent Internet users are PLN 1,000-2,000 after taxation, with the next group earning more than PLN 3,500 after taxation. The average earnings may be the result of their young age and lack of professional experience. But what is worth noting is that these are occupationally active persons; a large number either take up additional occupations to make additional money or have a steady job in more than one firm.

7.43 In rural areas the most popular source of information is still television, with the press in second place, followed by radio and the Internet at the very end.

7.44 Taking into consideration the selected areas of application of the Internet, in rural areas the most popular areas are the information services (portal) (97.3 percent, of which 11 percent are women), which offer the following:

- Various kinds of advertising (100 percent, of which 23 percent are women)

- Price listings, commentaries and analyses (72 percent, of which 11 percent are women)
- Current market information, legislation (57 percent, of which 13 percent are women)
- General press (53 percent, of which 34 percent are women)
- Credit lines for agriculture (47 percent, of which 7 percent are women).
- Specialist press (21 percent, of which 3 percent are women)
- Short-term and medium-term analyses and forecasts (11 percent, of which 2 percent are women).

7.45 There is an increasing interest in electronic banking (e-banking: less than 2 percent in 2000 to 6.7 percent in 2003, of which 11 percent are women) and electronic trade (e-commerce: from 6.7 percent in 2000 to 27.1 percent in 2003, of which 9 percent are women).

H. SUMMARY

- Traditionally, the development of rural areas is identified with the development of agriculture, which employs the predominant number of rural people. Under conditions of a growth in productivity and employment in agriculture, an increasingly smaller percentage of the population works in this sector. In the future, rural communities will depend less on agriculture. Therefore, a new look at the possibilities of work and employment in rural areas is needed, especially where women are concerned. Regarding the shaping of such coefficients as employment and the rate of unemployment, the highest position of the working population is among farmers, and the lowest rate of unemployment is among farmers (although there is hidden unemployment). Moreover, the highest rate of unemployment is noted in rural areas among those who do not own farms, and these are mostly bankrupt former state farms sector workers. The problem is particularly intensified in the Eastern and Northern Poland regions, where state property was formerly concentrated in agriculture.
- In Polish agriculture, women always played an essential role, since men were engaged in part-time work outside of agriculture, mainly with industry, transportation, and construction,. This tended to force women to take over many of the tasks formerly executed by men. Young women's outflow intensified as they started to find employment in the towns and in different types of services beyond agriculture. This led to changes in the demographic structure of the agricultural population and deepened the processes of aging. There was no balance in the sexes among population in the productive age, and in rural areas men had difficulties in finding a life partner.
- The introduction of the new economic system stopped the working population's outflow from agriculture to the other sections of economy. On the contrary, persons who had lost their jobs in the cities frequently

returned to the villages. Owing to the changes in the labor market, large-scale unemployment was on the rise mostly for the young persons, under 35. A considerable number continue to be maintained by their parents, since as recent graduates they lack professional work experience and are unable to find a first job.

- Because of the growing unemployment as well as the decreasing profitability of agricultural production, some women have set up their own small enterprises. In these cases, “the school of business” can be their previous place of work or their own farm. There are different areas of entrepreneurship: crafts, agro-tourism, production, the processing and sale of agricultural products. Such work seems to be attractive, particularly to young women, as it enables them to combine their professional duties with housework and the care of growing children. The joining of the two areas of work makes it possible to run less profitable farms and prevents rural areas from being depopulated. At the same time, it saves some regions from economic and social degradation. The significant motive for women who undertake economic initiatives in rural areas is that of additional income. In addition, women are more subject to the loss of a job than men under the same conditions.
- The most important barrier to the development of the new communication technologies (Internet) in Poland, and particularly in rural areas, is the mental barrier. The awareness of the significance of the Internet in the rural community continues to be very small. Access to the Internet is developing and the group of persons interested in it is constantly growing. The main reasons for using the Internet indicated by the respondents to the survey of March and April, 2003 included fast communication by e-mail, access to information useful at work and at school, and personal purposes. The use of the Internet can also be divided by gender. In Poland, Internet use is dominated by men (82 percent), which is similar to other countries in Europe (80 percent). In rural areas the most popular source of information is still television, with the press in second place, followed by radio and the Internet at the very end.
- According to the last National Population and Housing Census and National Agricultural Census, in 2002 there were about 7.3 million women in rural areas. There is also gender balance in these areas. There were about 2 million people, working mainly, or only, on their farms, of which 46 percent were women. With the rise of the farming area, the percentage of women working on farms systematically decreased: while on small farms (1-2 ha) women made up 50.2 percent of all workers, on the largest farms they comprised only 36.5 percent.
- Private farmers working on their own lands as self-employed have experienced a radical worsening of their financial conditions. In 1999, 43.2 percent of households in urban areas and 66.2 percent in rural areas were below the social minimum level, and 3.7 percent in urban areas and 12 percent in rural areas were below the subsistence minimum (Zegar, 2002). Rural inhabitants account for about 70 percent of people considered

as extremely poor. In the group of farmers, 13.3 percent have an income lower than the subsistence minimum. The largest number of households living below the subsistence minimum can be found in the voivodships (regions): in Świętokrzyskie (11.5 percent), Warmińsko-Mazurskie (10.6 percent), Podlaskie (10.3 percent). In the 1990s, the structure of the sources of personal income for farm owners changed. The share of farming income declined while income from off-farm earnings, social benefits and pensions were stable or increased. Limitations have appeared for the population outflow from agriculture that occurred with the immense unemployment in other areas and the growing work force. The problem of today's rural areas lies in the dilemma of experiencing forced migration from agriculture, worsening the labor market outside of agriculture, or agreeing to the high hidden unemployment in agriculture.

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8. NEXT STEP: POLICY RECOMMENDATIONS

A. CONCLUSIONS OF THE REPORT

8.1 In this study, major legislative areas in which gender discrepancies occur have been identified, and the authors have proposed recommendations for improvements in the specific fields. The dominating theme of gender stereotypes reflects impediments to women's professional development that are not embodied in Poland's official policies but which nevertheless have the potential to maintain the lower economic status of women to limit women's access to economic resources. Thus, two chapters address, specifically, the problem of the perception of women's role in Polish society, while other chapters concentrate on women's prospects for entering the job market, women's business activities, gender differentials in the benefits system, and the career prospects of women living in rural areas.

8.2 The main findings of the report can be summarized in the following points:

1. In general, Poland's legal system provides equal treatment for women and men in access to work, professional training, and promotion, as well as in equal working conditions; yet gender discrepancies prevail (see Box 8.1), and they can be attributed to traditional female roles which include responsibilities for child care, for care of the elderly and the disabled, and for the financial upkeep of the family.
2. Women, both working and unemployed, on average, demonstrate a higher level of education; unemployed women are also more likely to complete vocational training courses.
3. Women find themselves at a significant disadvantage with regard to income remuneration, retirement benefits and promotion within a company.
4. Women dominate in the low status public sector professions, such as education, healthcare, and social welfare.
5. While men's unemployment rates have recently surpassed those of women, among the long-term unemployed there are more women (see Box 8.2).
6. Despite the fact that both women and men are eligible for the majority of benefits related to the reconciliation of professional and family obligations, it is mainly women who profit from these benefits because of the dominant model of a woman as the provider of care in the family.
7. Women demonstrate a high level of economic initiative, in both urban and rural areas. Nevertheless, in urban areas twice as many men as women open their own businesses, and in rural areas self-employed men outnumber women by 35 percent. The number of self-employed women in urban areas rose by five times in 1995-98; it remains, however, twice as low as men's self-employment. On

- average, companies run by women are slightly smaller than companies run by men. Women tend to specialize in commerce and services.
8. Women in rural areas have become more active in the labor market, but their workload is still determined by the traditional division of roles in a peasant household, which includes women's responsibility for care of the family, management of the home budget, and cultivation of the farm.
 9. Women's participation in politics and in the decision-making process is still limited; only a marginal number of women retain positions of control and authority in the economy and politics.

Box 8.1: Several Areas of the Economy in Which Gender Differences Occur

- Employment among men (50.8 percent in 2002) remains higher than employment among women (38.9 percent).
- Men outnumbered women slightly among the unemployed, yet long-term unemployment (45.5 percent of men as compared to 50.7 percent of women) prevails among women.
- Male sickness-related absence incurs higher costs for the employer, since the cost of the childcare allowance is covered by insurance funds.
- The average wage of female employees is about 20 percent lower than that of men.
- The retirement benefits level is 30 percent lower for women, and it originates in different retirement age thresholds (60 years of age for women and 65 years of age for men) as well as in a lower wage base and longer periods of unemployment for women.

Policy Recommendations

8.3 On the basis of the data provided in the study, we can draw up a list of policy recommendations for legislators, and for local and regional governments, as well as a list of suggestions of measures that could be taken by actors involved in social development, such as non-governmental organizations (NGOs), educational institutions, professional organizations, the media, and poverty assistance organizations.

1. In the legislative area, the following improvements are suggested to promote equal access and equal participation for men and women in the economy:
 - Implementing the same retirement age threshold to provide men and women with equal benefits
 - Introducing flexible employment schemes which would allow women to reconcile family duties and work
 - Raising the level of women's income during periods of childcare from the lowest remuneration to a level of remuneration more relevant to her previous earnings
 - Including periods of care for a sick child in the base of the retirement benefits

- Penalizing discriminatory recruitment practices
 - Assigning a representative of the human resources department in private and public companies the task of following up on cases of sexual harassment in the workplace.
2. Assistance in promoting female employment and poverty prevention can be provided through the following measures:
- Offering loans and credits to women who are starting their business activity in order to compensate for their limited access to labor market
 - Offering continuous professional training for businesswomen
 - Developing women's business associations
 - Developing information and advisory centers for professional women, as well as for the unemployed
 - Developing a network of institutional care for children and other family members requiring care
 - Providing education and advisory services to women farmers
 - Revitalizing rural women's organizations.
3. The eradication of social stereotypes that have the potential to limit the enforcement of laws promoting gender equality may be pursued through the following measures:
- Eliminating social stereotypes from the school curriculum
 - Promoting gender-neutral employee assessment in the workplace
 - Involving non-governmental organizations and the media in schemes to promote gender equality
 - Building awareness of sexual harassment policies and penalties in the workplace and in education.

8.4 The above list of recommendations does not exhaust the requirements for doing away with the gender stereotypes that pose a major impediment to the equal status of women and men in Polish society. However, it can serve as a starting place for policymakers and civil society actors interested in eliminating one of the major obstacles to the improvement of women's opportunities and their economic potential.

B. PAST POLICIES AND SUBSEQUENT DEVELOPMENTS

8.5 In December 2003, the second phase of the National Action Plan for Women (NAP) for 2003-05 was announced by Poland's "Government Plenipotentiary for the Equal Status of Women and Men." The plan was a result of the government of Poland's declaration to implement the decisions of the Beijing Summit for equal opportunities for women and men. Evaluation of the first phase of the NAP (1997-2001) demonstrated that the following:

- Many of the planned tasks had not been implemented

- The implemented tasks were not monitored
- Planned activities were not conducted by regional governments.

8.6 The second phase of the plan was developed after the revision of the first stage, which concluded that the objective of the promotion of equal rights for women and men in the labor market had not been met, and that the required legislative changes had not been introduced (see Box 8.3). The need for the second phase of the Plan was confirmed by the results of studies conducted by academic institutions and NGOs on the living standards and working conditions of women and men and on their role in politics and the decision-making process, as well as on the prevalent stereotypes regarding traditional female and male roles.⁵⁵ In response to the lack of progress in eliminating inequalities, after six years of the implementation of the NAP, on November 27, 2001, the Council of Ministers appointed the “Government Plenipotentiary for the Equal Status of Women and Men” which was responsible for drafting, implementing, and monitoring NAP II in 2003-05.

8.7 In the new strategy presented by the Plenipotentiary, it has been stressed that despite the general recognition of the gender equality principle in the Polish legal system, discrimination against women prevails, and women’s professional and social problems tend to be marginalized. It should be remembered that the pre-1989 regime did not encourage discussion of social problems such as family violence or sexual harassment. The post-communist heritage of public denial of social deviation, as well as the heated political debates of the 1990s about conservative anti-abortion legislation, resulted in the creation of a hostile political atmosphere around women’s equality issues.

8.8 In 2002 several changes to the Polish legal system were introduced to help promote equal opportunities for and equal treatment of women; these included the following:

- New regulations in the Polish Labor Code prohibiting gender discrimination in the workplace and deprecating behavior toward employees
- A new definition of violence against women and children, described as one of the most pressing social problems and a priority state task.

8.9 The new laws were perceived as a success, but their implementation has often been questioned. For example, the law on combating violence against women and children does not provide mechanisms for victim protection and separation from the offender. The Plenipotentiary for the Equal Status of Women and Men observed that the most efficient system of assistance for victims of violence has been provided by NGOs

⁵⁵ As has been mentioned, the media have fostered the traditional stereotypes. The focus on women’s image in the media (NAP, Chapter 7) was the result of the conclusion that all of the members of the Polish television station management boards were men, and that the broadcasting did not include any gender-equality perspective. A large press sector (the so-called women’s press, published in Poland almost entirely by foreign media companies) continued to concentrate on the stereotypical roles of women, such as childcare, cooking and fashion. The influence of the media, combined with political decisions promoting a conservative, patriarchal model of the society, has had a significant impact on the image of women and their professional roles.

operating in this field. The deteriorating economic situation of women in the transition period stimulated the growth of women's self-help organizations in the 1990s. At present, there are over 300 women's NGOs in Poland, created mainly as an offspring of a political debate on the abortion law, and later inspired by the UN Beijing Summit.

8.10 The Plenipotentiary also noted that women's access to health services deteriorated in the past decade. In the 1990s, the Polish health system was subjected to a radical transformation, and several changes adversely affected women's health: the number of women's health care centers was reduced by 50 percent, and the law of 1993 on family planning and abortion resulted in an increase in the number of single mothers.

Box 8.2: Reasons for Women's Unemployment

According to the NAP, women's unemployment in Poland usually derives from the following:

- Companies' decisions to lay off women first when employment cuts are planned
- The predominant opinion among employers that women are less time-flexible
- More numerous leaves on the part of women related to periods of child care and care for the elderly and the disabled, which often results in the outdated of female employees' qualifications
- Insufficient institutional childcare.

8.11 The raising of the awareness of a need for greater participation by women in politics resulted in the guaranteeing of a minimum 30 percent of female candidates' names on three major political parties' lists in the last elections. In 1990, the Parliamentary Women's Group was launched with the participation of female parliamentarians from various political parties in order to promote equal opportunities for women and men. With regard to the participation of women in public administration and the decision-making processes, the Parliamentary Women's Group attempted twice (in 1999 and in 2000) to launch a Parliamentary Committee for the Equal Status of Women and Men. Their efforts proved unsuccessful, and at present the third bill on the issue is being drafted.

Box 8.3: Summary of the First Stage of NAP

In summarizing the first stage of the National Action Plan for Women, the Plenipotentiary drew the following conclusions:

- Limited knowledge of international law on human rights on the part of the employees in public administration creates a major obstacle to the promotion and protection of women's rights.
- The inferior position of women in the labor market and in public life derives from deep-rooted patriarchal stereotypes; as a consequence, there are no sound social protests against violence against women and sexual harassment.

8.12 Public opinion polls showed that Poles strongly approve equal rights for women and men in public and professional life, including women's participation in politics (95.8 percent), women's holding of managerial positions (94.9 percent), and equal remuneration (93.4 percent). Discrimination against women was observed by 32 percent of men and 50 percent of women, and as many as 92 percent of those interviewed

supported the idea of more effective government policies for providing equal status and opportunities, as well as for combating discrimination against women.

C. PLANNED ACTIVITIES

8.13 The NAP is designed to be implemented by both the national government and regional and local authorities in cooperation with research institutions, NGOs, trade unions and the media. The partnership reflects European standards of social dialogue. After concluding that legal regulations are not satisfactory for safeguarding equal rights for men and women, the NAP provides other instruments for implementing and monitoring decisions regarding equal access to opportunities and promotion in the public sphere, as well as in the private sector of the economy. The introduction of the NAP will require including gender mainstreaming in the projects of national and regional governments, as well as facilitating the activities of NGOs that concentrate on improving women's situation. The NAP shall be financed from the budgets of national and regional authorities; no further resources have been programmed.

8.14 The NAP is divided into nine chapters, reflecting various spheres of women and men's activities. In each sphere of focus, the Beijing agenda and the EU regulations have been presented as reference points, followed by a description of short-term and long-term tasks, as well as a list of institutions responsible for their implementation. The following summary of the NAP content highlights the chapters that are closely related to women's economic activities (see Appendix):

1. Women's rights as human rights
2. Professional activities of women
3. Violence against women
4. Women's health
5. Education
6. Women's participation in politics and decision-making processes
7. Women and the mass media
8. Cooperation between the government and NGOs
9. Research strategies and data collection.

D. THE NAP'S RESPONSE TO POLICY RECOMMENDATIONS

8.15 In the implementation of the NAP, financial sustainability may become a potential impediment to its success. While no new resources have been assigned for the task, national and regional authorities have been granted the responsibility of financing new tasks from their budgets, which may prove a major obstacle to prioritizing activities related to gender equality advancement.

8.16 Among the recommendations listed in the World Bank report, several have been taken into account in Poland's NAP, and others are considered as topics of further studies. In such areas as the image of women created by the Polish media, the Government Plenipotentiary for the Equal Status of Women and Men went further, proposing specific measures which have not been addressed in this report. One

recommendation – regarding an equal retirement threshold for men and women – might soon be implemented, as it has been recently proposed by the government, along with legislation regarding a flexible retirement age for both men and women of 62-65 (*Gazeta Wyborcza*, 2003). Table 8.1 lists the World Bank recommendations and gives their status as regards to implementation.

Table 8.1: World Bank Policy Recommendations and Their Implementation Status

WB recommendations	Planned to be implemented as a result of NAP	Recognized as a subject of further studies	Not included in NAP
Equal retirement age threshold and flexible employment schemes		X	
Raising the level of women's income during periods of childcare			X
Including the period of childcare in the base of the retirement benefits			X
Penalizing discriminatory recruitment practices		X	
Creating HR position for sexual harassment cases		X	
Offering special loans and credits for women			X
Offering continuous professional training for women	X		
Developing women's business associations			X
Offering information and advisory services for professional women and the unemployed	X		
Developing a network of institutional care for children and the elderly	X		
Providing education and advisory services to women farmers	X		
Revitalizing rural women's organizations			X
Eliminating social stereotypes from school curricula	X		
Promoting gender-neutral employee assessment in the workplace		X	
Involving NGOs and the media in schemes to promote gender equality	X		
Building awareness of sexual harassment policies and penalties in educational institutions and at the workplace	X		

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APPENDIX

A. NATIONAL ACTION PLAN FOR WOMEN: MAIN OBJECTIVES

1. The following summary of the content of the NAP highlights the chapters that are most closely related to women's economic activities.

Women's Rights as Human Rights

2. The promotion and protection of women's rights will be conducted through the following actions:

- The implementation of international laws and regulations concerning equal opportunities for women and men
- The updating of the database of documents and instruments for the protection of women's rights
- The monitoring of the implementation of the international regulations in Polish law and practice
- The dissemination of documents and information about women's rights
- The joining by Poland of international projects and conventions
- The protection of the rights of ethnic and religious minorities, including the rights of female immigrants and refugees, as well as the implementation of the immigration law enabling people to seek refuge in Poland on the basis of gender discrimination
- The guaranteeing of the protection of human rights with regard to disabled women, in particular patients of rehabilitation and social assistance institutions, in order to protect them from violence and sexual harassment
- The eradication of the unequal treatment of women and men in the penal code, the civil code, the labor code, and in the family law, as well as in the social and retirement benefit systems
- The monitoring of the implementation of the equality rule in court decisions
- The promotion of the principle of the equal treatment of parents with regard to childcare and educational roles
- The dissemination of knowledge among civil servants about equal the treatment of women and men; the introduction of the issue of equal gender status to state examinations for civil servants
- The preparation of informational materials on international laws and guarantees allowing women to take legal steps and request compensation for discriminatory practices.

Professional Activities of Women

3. Planned activities toward the elimination of discrimination against women in the labor market include the following:

- The execution of laws which prohibit discrimination against women in the hiring process
- The elimination of gender segregation and the segmentation of the labor market as a result of indirect discrimination against women through: providing training programs intended to change stereotypes about women's and men's occupations and functions; ensuring the promotion of women to positions of power; encouraging women's employment in non-traditional professions, such as science and technology
- The promotion of the cooperation of the Plenipotentiary for the Equal Status of Women and Men with organizations of employers and employees in analyzing the costs of the employment of women and men and initiating gender equality actions in the workplace
- The limiting of unemployment and the promotion of women's employment through organizing training courses that will change qualifications, particularly those of the long-term unemployed, single mothers, the disabled, and women from rural areas; and offering professional training, consulting and employment services for professional women,
- The supporting of women's business activities, including the dissemination of information about credits and loans
- The development of a system of childcare and care for the disabled, particularly for low-income groups; and the involvement of NGOs in the creation of new care and education institutions
- The limiting of the non-registered (illegal) activities of women
- The combating of the feminization of poverty through: identifying risk groups; implementing assistance programs for women at risk of social exclusion; and establishing rules for a more flexible and equal retirement age.

Violence Against Women

4. Violence against women remains the major reason (41 percent) for divorce in Poland. NGOs estimate that 25-30 percent of married women are subjected to violent behavior by their partners. The growing trafficking in women and children is also a concern. Therefore, the objectives of the NAP in this area include the following actions:

- Amending the legal system in the area of violence against women
- Preparing of programs and procedures to address sexual harassment in the workplace
- Creating a Compensation Fund for victims of violence

- Organizing information campaigns about violence against women, and organizing self-defense courses
- Counteracting trafficking in women and providing assistance for victims of sexual exploitation.

Women's Health

5. Objectives in the area of women's health include the following:
- Guaranteeing access to medical services at all stages of a woman's life
 - Including women's health needs in the policy making process in the area of health
 - Promoting reproductive health policy according to modern health standards and international regulations.

Education

6. The following actions are projected in the area of production:
- The elimination of all forms of inequality and discrimination in the education process
 - The promotion of the principle of equal status for women and men in education programs and in the training of teachers.

Women's Participation in Politics and Decision-making Processes

7. Women's participation in politics and decision-making processes will be ensured, including the provision of equal access for women to positions of power in public administration, in government, in the justice system, and in Poland's representation in international organizations, as well as in economic entities and in authorities of higher education institutions.

Women and the Mass Media

8. In relation to the mass media, the following actions will be taken:
- The guaranteeing of full and equal participation of women in decision-making processes in the mass media
 - The promotion of the gender equality principle and a non-stereotypical image of woman in the media
 - The raising of the awareness of gender equality among management and employees in the media sector.

Cooperation between the Government and NGOs

9. This area of cooperation will be carried out through the following actions:

- The creation of mechanisms of cooperation between NGOs and public administration in the promotion of equal gender rights, including the establishment of the position of Plenipotentiary for the Equal Status of Women and Men in regional governments
- The creation of mechanisms of financial and informational support for women's NGOs.

Research Strategies and Data Collection

10. In data gathering and in Polish statistics the gender factor has often been omitted. Only recently has Poland's Main Statistics Office joined the international "Gender Statistics Website" and begun to modify the data collection system according to the standards of the EU Statistics Office. In addition to the Statistics Office, Polish NGOs, and also academic institutions, provide analyses of gender-related issues. The NAP agenda in this field encourages data gathering and analysis according to the gender criteria, as well as the dissemination of information on women's living and working conditions.

Kobiety i środki masowego przekazu

8. W ramach tego komponentu przewidziane są następujące kroki:
- Zagwarantowanie pełnego i równego uczestnictwa kobiet w procesie podejmowania decyzji w środkach masowego przekazu
 - Promocja zasady równości płci i niestereotypowego przedstawiania kobiet w środkach masowego przekazu
 - Edukacja w zakresie równości płci osób odpowiedzialnych i zatrudnionych w środkach masowego przekazu.

Współpraca administracji rządowej z organizacjami pozarządowymi

9. Powyższy cel będzie realizowany poprzez następujące działania:
- Stworzenie skutecznych mechanizmów współpracy administracji publicznej z organizacjami pozarządowymi w zakresie poprawy sytuacji kobiet, włączając w to ustanowienie urzędu Pełnomocnika Rządu do spraw Równego Statusu Kobiet i Mężczyzn przez wojewodów
 - Stworzenie mechanizmów udzielania finansowego i merytorycznego wsparcia organizacjom pozarządowym działającym na rzecz urzeczywistnienia zasady równości płci.

Strategie badawcze i system zbierania danych

10. Przy zbieraniu danych oraz w polskich badaniach statystycznych kryterium płci jest często pomijane. Główny Urząd Statystyczny stosunkowo niedawno włączył się w prace międzynarodowego projektu "Gender Statistics Website" i zaczął dostosowywać swój system zbierania danych do standardów Urzędu Statystycznego UE. Oprócz Głównego Urzędu Statystycznego, badania dotyczące dyskryminacji ze względu na płeć prowadzą w Polsce organizacje pozarządowe i niektóre uczelnie. W ramach Programu przewidziano w tym zakresie doskonalenie systemu zbierania i analizowania danych pod kątem uwzględniania w nich kryterium płci, jak również upowszechnianie danych o sytuacji kobiet w różnych dziedzinach życia.