

WOMEN'S ENTREPRENEURSHIP ON THE RURAL AREAS OF POLAND (ON THE EXAMPLE OF PODLASKIE VOIVODESHIP) AGAINST OTHER COUNTRIES

Women's entrepreneurship becomes a powerful phenomenon. More females decide to run their own business. The analysis describing the amount of businesswomen in Poland shows that they are entrepreneurial. In most European Union countries occupational activity of women on rural areas is lesser than in cities. Non-agricultural businesses of females are rarely big business entities. The dominating group consists of local microenterprises that do not employ people. The female entrepreneurs from the rural area of Podlaskie Voivodeship are usually females over 45, married with secondary education diploma. Some of them connect running a business with farming. The main reason to start a business was the strong need to improve financial status of a family. Female entrepreneurs are engaged into trade, processing industry or running holiday farms that became popular during last few years. Taking rural entrepreneurship connected with public-spirited activities into consideration, in 2011 in Podlaskie Voivodeship there were 24 % of female village administrators [26]. The lack of investment possibilities of the region, loss of population, poor institutional functioning do not support economic activity on the rural areas of Podlaskie Voivodeship.

Key words: *entrepreneurship on rural areas; female's entrepreneurship.*

Introduction

Poland ranks 12th in Europe with the number of self-employed women at 35.1 %, while it comes 3rd in both the EU and Europe with reference to the number of women employers (at 30.5 %) [16, p. 34]. Yet, despite quite good rates referring to women, entrepreneurship both in Poland and around the world is dominated by men. Slightly over one third (35.3 %) of businesses in the world are run by women. This number is even lower in rural areas. In most EU countries professional activities of women in rural areas are lower than those in cities. The differences between activity of women in rural and urban areas are most visible in Bulgaria, Slovakia and Lithuania. Sweden is characterized by the highest activity rate among women in rural areas (68.7 %), while Italy has the lowest (45.4 %). In Poland this rate stays at 51.5 % and gives us 12th position behind Bulgaria and before Slovakia. A relatively high employment rate of women in Podlaskie Voivodeship (43.3 %) is a result of the agricultural character of the Podlasie region and it being a vast rural area, which accounts for the specific character of its labor market against the whole country [17, p. 10].

According to Duczkowska-Piasecka [2, p. 643], rural entrepreneurship involves taking up various economic projects and ideas to improve living standards in rural areas at one's own risk and on one's own account. These projects include non-agricultural activities. According to Duczkowska-Małysz and Duczkowska-Piasecka [3, p. 61] non-agricultural activities contribute to industrialization of agriculture as a result of using industrial means and technology of food production, speed up urbanization processes in rural areas by providing them with modern

infrastructure, and change agricultural structures as a result of increasing or decreasing sizes of farms.

Rural women's entrepreneurship can play a vital role in the development of rural areas. Women's activities are indispensable for boosting rural economy, raising living standards and creating jobs. Recent social and economic transformations in Poland influenced the change in the role model of rural women. This in turn had an impact on the perception of the traditional role of a woman usually associated with raising children and doing household chores. An increase in educational aspirations in women, connected with supplementing formal education and improving professional qualifications is observed.

More and more rural women tend to search for employment outside farming, open their own businesses and upgrade agricultural farms. They take steps to start non-agricultural businesses, by doing which they help to support households and indirectly support rural areas [1, p. 245]. Firms run by women are often characterized by efficiency, innovativeness, good dynamics and a greater proneness of their owners to diversification and multi functionality. Yet, despite increased activity, women's situation on labor markets is worse than that of men not only in rural areas. In all EU countries professional activities among women are lower than those of men, and their unemployment rate is higher. Average professional activities of women in Poland in the fourth quarter of 2014 were at 48.5 %, with 64.7 % for men [15, p. 61]. Among the reasons why rural women search for jobs in their own communes is the time needed for household duties and transportation problems. Similarly limited is the choice of

employers. Due to a limited number of employers women tend to look for jobs in a local government sector.

Rural women's entrepreneurship depends on their family situation, age, education, professional ambitions and place of residence. Barriers to women's entrepreneurship may be of social and cultural nature, considering traditional expectations of women, or the lack of good atmosphere for greater economic enterprises conducted by women. According to Eurostat only 65 % of women – mothers of small children in the EU are professionally active, against 91 % of fathers. The problem may also be posed by the lack of capital. The research conducted in 34 countries, including 26 economies of Eastern Europe and Middle Asia, revealed that businesses run by women faced a 5 % lower probability of getting a loan, and the necessity to pay ca 0.5 % higher interest rate than those managed by men [16, p. 34]. In Poland 21 % women entrepreneurs are not able to buy raw materials of appropriate quality, and 31 % of women running microenterprises experience the lack of means to pay for marketing and technological innovations [8, p. 20]. Another significant barrier that most rural women encounter is the difficulty to obtain care for children at the pre-school and early schooling age organized by the state. Other difficulties that hinder women entrepreneurship development in rural areas and decrease their share in the labor market include poor road and transportation infrastructure. These adverse conditions result in the fact that 14 % of women in production age, most of whom usually possess upper-secondary or higher non-agricultural education, want to leave their villages [20, p. 4].

The aim of this article is the analysis of females' entrepreneurship in the rural areas of Poland on the example of Podlaskie Voivodeship against other countries. The analysis was carried out on the basis of the thematic literature as well as chosen outcomes of the research titled *Women's entrepreneurship on the rural areas of Podlaskie Voivodeship*, which had been a part of the author's scientific thesis no BDS-7/IP/10/2013. The research was held in the second half of 2014.

Rural entrepreneurship in Poland against the EU countries.

Rural areas cover over 90 % of the EU area and are inhabited by over 56 % of its citizens [14, p. 7]. Economic development of rural areas has a significant place in the EU policy, with a special emphasis on poorly developed areas with lower social and economic potential. The union supports micro- and small businesses based in rural areas, which due to their limited opportunities and low capital sources are more sensitive to changes in the economic situation. They are considered to be perfect beneficiaries of contemporary trends of networking and flexibility in adjusting to changeable market conditions. Rural entrepreneurship is the greatest target of the following priorities: Improving the competitiveness of the agricultural and forestry sector and Improving the quality of life in rural areas and encouraging diversification of the rural economy, contained in the EU Council decision (2006/144/EC) of 20 February 2006 on Community strategic guidelines for rural development (programme period 2007-2013) [18, p. 36].

Direct support for diversification of rural activity in Poland within the framework of the Common Agricultural Policy was provided by the Rural Development Programme 2007–2013. Plenty of financial solutions are provided by other funds which subsidize business activities in rural areas, both directly and indirectly [18, p. 36].

Rural entrepreneurship can assume various forms, farming being the most characteristic one of them. Although agriculture and forestry occupy 91 % of the EU area, only 7.7 % of EU citizens are employed in agriculture, related businesses and agrifood economy. In highly developed countries low employment in this sector is connected with a low share of farming in the GDP production, while in Poland employment in agriculture is still high. Moreover, the share of agriculture in the GDP production in Poland is gradually falling from 4 % in 2002 to 3.3 % in 2010 [11, p. 67]. In the period 2010–2012 it averaged 3.9 % [12, p. 2], while in 2014 it was 3.4 % [22].

As employment growth dwindles and income from farming decreases, more and more farmers consider starting additional activity on the farm or outside of it. In view of growing difficulties that traditional sectors of rural economy face, the future economic success of rural inhabitants is inseparable from the ability of rural businesses to look for new investments and take opportunities offered by newly developing sectors of the rural economy [13, p. 62–63].

In Poland the most entrepreneurial are the smallest farms of the area of up to 5ha. Their business activities outside agriculture significantly decrease as their farms grow. In most EU countries additional business activities are usually taken up by pastoral farms. They account for 20 % of all farms conducting non-agricultural business activities. Also among crop farms and animal farms there is a high percentage of these farms. Additional business activities are relatively rarely taken up by horticultural farms. The situation in Poland is different from that in the European Union. Most farms conducting non-agricultural activities specialize in horticulture. Also a percentage of farms 'with various field crops and animals' is higher than in the EU. A share of pastoral farms' or 'field crop farms outside farming' is rather low [7, p. 214]. On the other hand, some farms with an area of over 15ha, whose number in Poland reaches ca 200 thousand, have greater turnover than microbusinesses in other sectors. It is revealed in the data collected from 5.6 thousand family farms where ca 2 people work and the average production value stays at PLN330 thousand yearly. These include farms specializing in production of milk, grains, meat as well as orchards and vegetable farms. The average revenue from such farms calculated by the Institute of Agriculture and Food Economy is PLN130 thousand annually [23].

A specific number of businesses in EU rural areas is difficult to define. This shows a more profound issue which is the lack of proper recognition of specific problems of rural firms. The fact is that non-agricultural business activity in rural areas is growing steadily. The analysis of the available data reveals that in the EU in 2007 over 1 361 thousand farms were engaged in activities other than farming but related to it. They accounted for ca 10 % of all farms. 35 % of European farmers conducted non-agricultural gainful activities. In the areas of mainly

rural character, 82 % of those employed worked outside farming, and between 2000 and 2007 their share rose annually by 1 % [14, p. 7]. At the same time in Poland merely 4.8 % of farms started additional activities: in 2007 there were slightly over 115 thousand of them [7, p. 214]. In view of a significant drop in the number of farms and the necessity to search for additional sources of income, the number of the people in Poland originating from families engaged in farming who work solely outside agriculture is rising. According to the IAFE, the number of these people stayed at ca 460 thousand in 2013, while in 2003 it totaled ca 305 thousand. Simultaneously, between 2003 and 2013 the number of those working in agriculture fell by 13.4 % [12, p. 2].

In 2012 in Poland the entrepreneurship rate was 161 and was definitely higher in cities (196) than in the country (108). The conditions for entrepreneurship development are by far different in the areas functionally connected with urban centers of regional importance from those in peripheral farming areas. It is visible in the trends of changes in indices describing rural entrepreneurship [18, p. 36].

In comparison with the year 2003, at the end of 2011 the number of businesses in Polish rural areas, apart from individual farms in agriculture, rose by 18.21 %. In 2011 over 102 thousand new entities of the national economy in rural areas were registered in the statistical system, which accounted for 29.0 % of all newly-registered businesses all over the country. It needs to be added that in 2011 (Polish Cenzus 2011) in Poland the number of the self-employed outside farming totaled at 1 495.1 thousand, including 455.1 thousand in rural areas.

In 2011 in Poland nearly 97 % of the entities of the national economy pursuing business activities in rural areas were private. The remaining 3% belonged to the public sector. In 2011 in the structure of the private sector in rural areas, considering legal forms, the highest percentage were sole traders (83.94 %). The second largest group comprised partnerships (4.38 %), and next was a group of associations and community organizations (3.63 %). According to the criterion of employees, a vast majority of entities of the national economy in rural areas were sole traders with a staff below 9 people (ca 95 %). In 2011 they employed 3.5 million people, over 60 % (2.2m) of whom were owners against 1.3m employees. Among the owners, a group of entrepreneurs can be isolated who are self-employed [10, p. 140].

Non-agricultural businesses are rarely big. A majority of them are microbusinesses with no employees. The greatest is the share of those operating on the local market. An average rural employer is a man in his mid-forties, with technical secondary education. Young entrepreneurs below the age of 30 are rare in the country. On average women manage every fourth rural business. Among rural entrepreneurs, a large group consists of those with technical qualifications, technical secondary education and basic vocational training. The average life-cycle of a firm is 11 years; the largest is the group of young businesses started after the year 2000 [18, p. 36].

The structure of rural businesses is dominated by entities providing services: trade, car repair, transportation, storage as well as industry and construction. At the end of

2011, in rural areas such activities were pursued by 676.5 thousand of entities, which accounted for 65.1 % of all rural entities. The second largest type of enterprises were involved in industry and construction. The share of registered firms in this type of business equaled 28.16 %, while only 6.74% of the total of rural businesses were operating in farming, hunting, forestry and fishery [18, p. 36].

Entrepreneurship of women on rural areas

In the European Union countries the occupational activity of women is much higher on urban areas than on rural areas. The most visible differences in the activity of women from rural and urban areas appear in countries such as Bulgaria, Slovakia or Lithuania. The highest rate of women's activity from the rural area occurred in Sweden (68,7 %) and the lowest rate in Italy (45,4 %). Poland placed itself on the twelfth place with the rate of 51,1 %, after Bulgaria and before Slovakia [19, p. 18.]. Taking the employment of females in farming under consideration, its lowest rate appeared in countries such as: Germany, Norway, Sweden, Ireland, Belgium or Denmark where the rate of employment in farming was around 1 %. In Poland the rate of women's employment in farming is 12 %. According to the data from 31.12.2012, the number of females employed in farming is 1125,4 from 1468178, who are insured in KRUS (Social Insurance Institution) – 694 624 are women, for whom the main source of income is farming. Occupationally active females represent 56,5 % of all women living on the rural area. What is more, Poland is characterized by the relatively high level of self-employment of females. In that respect, Polish women occupy the fifth place in Europe, after Greeks, Italians, Croatians and Portuguese. According to the Eurostat data, almost every fifth Polish female was self-employed in 2010 [19, p. 18]. The interest of Polish females among employers is high, considering the fact that every third person, who employs in Poland is a female. Subsequently, in that respect Poland occupies the fourth place in Europe.

Polish land is inhabited by 7,5 million women (cities 12,2 million women), including 4,4 million of females in a productive age [13, p. 62–63]. Considering the level of feminization (51,1 %) on the low urbanized areas, Poland puts itself on the eleventh place in Europe, among countries such as Great Britain and Italy. Moreover, the level mentioned above is connected with the issue of extensive mortality of men in the age of 40, as well as migration processes of women from the rural areas. The differences are most noticeable between women and men over 70.

Women from the rural areas are entrepreneurial. It results from their desire to enhance the economic condition of a family, a strong will to prove their usefulness and a need to gain respect in a local society [4, p. 98–114]. The search for an additional source of income appears to be the main motif of undertaking the business activity by women from the rural areas of Poland. Other motives, such as the ability of self-fulfillment or a need of gaining independence occur less frequently. For Polish budget, but also the method to combine their business with housekeeping, taking care of family members or helping on a farm.

The business activity of females is usually a single person firm than a huge company. Many female business-

es operate in the service sector; these are small firms, relatively young, with a limited share capital, that generate rather moderate income. Businesses led by women are also usually smaller than those run by men.

On average, 20 % of farms in Poland are run by women [9, p. 124–139]. The outcome of research *Agribus 2014* led on commission of BGŻ Bank by Martin & Jacob highlights the increasing contribution of women in agricultural businesses management. The interest of females has increased 5% for the last five years [24].

Females entrepreneurship on the rural areas is also broadly understood as public-spirited activity [5, p. 70]. Since the 90's of the XX century the activity of females in a public space has increased. Also, the number of women participating in district councils has increased from 9,2 % in 1990 to 25,4 % in 2010. Women are particularly active on the lowest levels of country autonomies. Moreover, the rise of female's activity in the offices of the village leaders is clearly visible. It is worth mentioning that 35 % of provosts are women. Social activity adopts different forms. Sometimes it is only a formal membership in various organizations or informal activity. The main type of female organizations in the rural area is the farmer's wives' association. Nowadays the reactivation of old as well as creation new associations is being observed. Modern farmer's wives' associations are dynamic organizations with independently chosen profile that execute permanent and temporary activities aimed at members and the local community [25]. The participation of women in local social communities, funds and local government is easily noticeable.

The entrepreneurship of country females registered in ability to use supportive means in terms of structural and cohesion policy reaches 20 % of female beneficiaries of RURAL DEVELOPMENT PROGRAMME 2007–2013. Additionally, women from the rural areas take part in decision authorities of Local Operating Groups (31 %), which hold the status of non-government organizations supported by the means of RURAL DEVELOPMENT PROGRAMME 2007–2013. What is more, women actively implemented the *Leader* approach that aims at mobilization of the rural areas inhabitants through creating the social potential of the country. The participation of women in operation – Creating and the Development of Microbusinesses reaches 27 %.

Apart from the fact that women from the rural areas are resourceful, almost eight percentage points more men run their own businesses (22,1 %). In the structure of economic activity of population, illustrated by the use of key indicators (activity in the labor market rate, employment rate, unemployment rate), male activity dominance over females in both urban and rural areas is clearly visible. In the structure of registered unemployment of people from the rural areas women definitely dominate. In case of women, rural employment market creates fewer possibilities for females in comparison to cities. The unemployment among females from the rural areas seems to be extremely varied. The position of women as well as their chances for creating their own position on the labor market both depend on: the level of education, availability of jobs on the local labor market, previous work experiences,

requirements of the local labor market and finally the economic situation of farms.

The Entrepreneurship of females from the rural areas of Podlaskie Voivodeship

Females, who live in the rural part of Podlaskie Voivodeship, quite often decide to open a business. The phenomenon is reflected in statistics as well as the research titled *Women's entrepreneurship on the rural areas of Podlaskie Voivodeship*. The research involved 150 businesswomen – owners or co-owners of various business activities from Podlaskie Voivodeship, who had registered their firms as natural persons or public limited companies. Moreover, while carrying the research, their companies were registered as active businesses. What is more, the author of the research used certain methods like desk research, quantitative research based on questionnaires (direct method called PAPI – paper and pencil interviewing) aimed at businesswomen. In addition, the IDI (Individual In-Depth Interview) method was aimed at 30 businesswomen. While choosing respondents, Respondent-Driven Sampling, which is also known as quasi-random method was used. Additionally, the method is known to provide results that are believed to be the least distorted by the systematic errors.

At the end of December 2014, in the base of the National Official Business Register (REGON) of Podlaskie Voivodeship 98339 units were registered. The prevailing number of businesses belonged to the private sector – 95187, which constituted 96,8 % of the totality of units registered in the National Official Business Register (REGON). The analysis of discussed units according to organizational and legal forms pointed significant participation of natural persons who run business activity – 77,2 % of all units of the private sector [21, p. 20]. Over the years 2008–2012, among owners, co-owners and supportive family members in Podlaskie Voivodeship, the systematic rise of female members from 40 % in 2009 to 47 % during next years is visible. Relatively high level of women among business owners, co-owners as well as supportive family members in Podlaskie Voivodeship results from the inclusion of family members (usually females) into statistics.

As it is pointed by the research outcomes, the businesswomen from the rural areas of Podlaskie Voivodeship are mostly females over 45 (38 %). They are married (79 %) with a secondary education.

Some women connect running a non-agricultural business with leading a farm. Female households consist of four members (34 %). Businesswomen usually have grown-up children. Almost half of the businesswomen have less time for a family life (54 %). Since they are busy running their businesses, their partners or husbands take over the responsibilities connected with a household up-keeping (51 %). Still 77 % of them try to fulfill their household duties.

The main reason of establishing a business was to enhance the economic conditions. That was the answer of 60 % of interviewed women. Another frequent reason was the independence (46 %) and self-actualization (45 %).

Before establishing the business activity, majority of female respondents was hired (39 %), 23 % run a farm, 122 % were unemployed. Unemployed females under the

age of 25 were the youngest part of the respondents (44 %). Businesswomen who worked full-time previously are the group in the age between 26–30 (63 %), similarly the owners of the previous businesses before establishing the new units (12 %). Learning females (31–35) before running their own business. Females who run farms previously in the age of 36–45 or more (30 %).

Females who had been unemployed before creating their own business stayed unemployed for 24 months (43 %). The main reason for that was a lack of jobs after graduating (34 %).

Women who had been unemployed before creating their own companies left their jobs for two main reasons: low wages or company bankruptcy. If the respondents had run their businesses previously, they still are the owners or their company was closed.

Women from the rural areas of Podlaskie Voivodeship work in trade (29 %), industrial manufacture (17 %), tourism and gastronomy services and other types of business activity (16 %).

The expression of females entrepreneurship are numerous holiday farms that have developed recently. Although there is a significant improvement of services and the conditions of the overnight stays in the rural area, Podlaskie Voivodeship doesn't occupy the highest position (852 in comparison to Pomeranian Voivodeship: 1646). Subsequently, the use of such places is still low in Podlaskie Voivodeship (29 %). If one considers the entrepreneurship on the rural area to be more of public-spirited character, in 2011 in Podlaskie Voivodeship 24 % of provosts were females [26].

55% of companies run by businesswomen is of the local range, 31 % of regional range, 13 % of domestic range, 1 % of a foreign range. 31 % of interviewed females run their businesses no more than 3 years, 29 % for over 10 years, 21 % from 6 to 10 years, whereas 19 % from 3 to 5 years.

64 % of the female respondents run their businesses by themselves, 33 % with a co-owner, usually a husband.

The number of employed workers corresponds to the age and education of the owners. Women over 45 run companies that employ from 10 to 49 employees. They constitute the biggest group (9 %) and, what is more, they hire the greatest number of workers. Women who employ 1–3 employees have higher occupational education (86 %). Females who run one-person company usually have a primary education (or lower) (67 %).

Sole traders are preeminently singles. Women who employ between 4–9 people are usually singles or stay in a relationship. Females who hired the greatest number of employees (from 10 to 49) are single.

Financial means for business start-up were mainly personal funds (86 %), European Union funds (29 %) or a bank credit (25 %). Females who used bank credits are 31–45 years old (32 %), their company was run from 3 to 5 years (30 %) and they hired 1-3 people (52 %). Women who used the European Union funds are in age between 36–45 (32 %), their company was run from 3–5 years (34 %) and they used to hire 1-3 people (52 %). Businesswomen who use the public means are the group in the age of 36–45 (32 %), their company usually functioned from 6 to 10 years (34 %) and hired 1–3 people (62 %).

According to women, the most important advantage of running a personal business is financial independence (84 %), flexible working hours (60 %) and finally no supervisors (49 %).

On the other hand, the most important disadvantage of running a business by a female are high non-wage labor costs (78 %), increasing competition (52 %), difficulties in reconciliation of work with a family life as well as personal life (30 %). For the vast majority of female respondents the difficulties in obtaining a bank credit were not of any significance. The reason for that may be the fact that respondents not often used that particular form of financial support (only 25 % used it). Females usually (86 %) used their personal funds.

According to female respondents, the most useful competencies in running a business are personal competencies (86 %), and then social competencies (61 %). They additionally mention management abilities (57 %) and technical competencies (55 %).

Female respondents pay special attention to their personal competencies (53 %). Moreover, they highly appreciate social competencies (43 %). The management abilities are graded as good enough whereas the technical competencies appear to be their weakest part. Female entrepreneurs claim that running a business on the rural area requires special abilities and competencies. What is more, they strongly underline the fact that in smaller cities or villages people know each other well. Subsequently, one has to try to do his best. The analysis of the female respondents' answers points that they possess key competencies, which are quite often connected with their occupation and vocational education. Diagnostically, a list of key competencies has been made and these are: communication skills, cooperativeness, organizational skills, courage, persistence and stubbornness. The female company owners also estimated those abilities as the basic ones and subsequently added responsibility for a company and interests in their jobs to the list.

According to half of the businesswomen, last 3 years of company's functioning are connected with its development. On the other hand, 30 % of interviewed females claimed that the situation of their companies was not better nor worse.

As far as investment into companies is taken under consideration, it guaranteed the maintenance of a business on a market during last 2 years (63 %). 24 % of respondents claim that the investment enabled their companies to higher participation of shares on the market and developed competitiveness (24 %). 14 % of the respondents had no investment costs into their companies for at least 2 years of its functioning on the market.

The investment that guarantees the maintenance of a company on a market is connected with businesses that remain from 6 to 10 years. Companies where no costs were born, are the group of the youngest companies (3 years old). Companies where investment costs allowed the increased participation on a market as well as competitiveness are those which function from 3 to 5 years.

Majority of companies owned by women didn't use the external public funds in order to develop their businesses (67 %). Subsequently, the main reasons given by female owners are: lack of interest in any possible kind of

help (35 %) as well as complexed documentation (35 %). 12 % of women didn't know about such a possibility, whereas 54% decided consciously not to use the public funds destined at company development. 34 % of businesswomen is going to use the funds though.

Female owners acquire the information about possibilities of company's development from various sources: the Internet (59 %), an active participation in conferences and trade fairs (33 %), from their families and friends (24 %) and finally from radio or television (24 %).

As far as plans of company's development are taken under consideration, 46 % of businesses thinks mainly about their survival on the market as well as maintaining their status. 42 % wants to extend the trade of their products/services. 21 % of females is going to introduce new products on the market and 20 % of respondents wants to enhance the quality of their lineup.

While making decision, 44 % of female respondents carefully analyses the situation and all the positives and negatives of their choice. 37 % of them follows their intuition while 32 % makes decisions altogether with their business partner. 10 % of female owners relies on the expert's advice while making important business decisions.

According to females, for workers the most motivating factor is a salary (80 %), friendly atmosphere at work (64 %), bonuses (52 %). Less motivating are financial fines and punishments connected with not appropriate fulfillment of occupational duties.

While conducting the survey, respondents evaluated the business supporting institutions in Podlaskie Voivodeship.

In Podlaskie Voivodeship there are various kinds of institutions supporting local businesses. They are usually located in the capital of the region or boroughs although there are many training units, advisory units, development agencies and associations or foundations. Their location appears to be a serious problem. In some boroughs it is almost impossible to get the access to business advisory services.

Businesswomen use different abilities of institutional surrounding in a limited way. The main barrier for that is lack of a proper information about business supporting institutions and the help they offer. The contact with IOB is limited to transacting the essential legalities connected with running a business.

Farm Advisory Centers appear to be well known and recognized. It is an institution that for a long time has occupied an important position among farmers.

Most of the respondents weren't able to evaluate the operations undertaken by organizations informing about UE institutions, chambers of commerce and industry, indemnity funds, commercial training companies. Subsequently, it shows how weak the knowledge about institutions mentioned above is. Other institutions like, for in-

stance Social Insurance Institution or Internal Revenue Service, banking institutions were estimated positively.

The main reason for difficulties in cooperation with such institutions are undoubtedly complexed bureaucratic procedures that discourage many female company owners to use IOB. It is also reflected as far as the level of using EU funds is considered. It is even more of a misunderstanding, because one of the main goals of IOB is helping to create applications and business plans in order to achieve the funds from EU.

Apart from declared cooperation with banks, female respondents use mainly their own capital (86 %), which indicated the lack of access to banking institutions, exaggerated requirements referring to creditworthiness or insurances. Although the banking system in Poland is quite expansive, the local access to them seems to be extremely limited. Subsequently, it minimizes competition in credits and loans, and eventually raises the costs of an external capital. This kind of situation also minimizes the ability of gaining grants from the public help sources by businesswomen.

Even more disturbing is the poor assessment of local government's activity, in particular communal autonomies that, by taking various actions and decisions, may influence the economy. Being interested in the condition of local businesses, communal autonomies have the ability to react fast as well as to offer different ways of financial, advisory and schooling support [6, p. 35–39]. The research outcomes indicate that female respondents find out about the possibilities of business development from the Internet (59,3 % of respondents), not from the communal autonomy.

Conclusion

Entrepreneurship of females from the rural areas, including Podlaskie Voivodeship, shows that women very often decide to set up their own businesses. These are usually establish farm tourism units because rural areas of Podlaskie Voivodeship are attractive regions of exceptional nature, environment and beauty. One of the signs of female's entrepreneurship on Podlaskie Voivodeship area is their increasing role in community services. It is also worth mentioning that the conditions of running a business on rural areas of Podlaskie Voivodeship are not easy to cope with. Although, Podlaskie occupies a high position in ranking of the environmental benefits, it still belongs to the economically poorest and the least developed regions of Poland. It is typically agricultural area with the lowest level of investment. It is also characterized by the lowest dynamics of entrepreneurship rate on the rural areas of Poland. The changes that has occurred and influenced human resources recently, the population loss as well as the poverty of institutional environment both seem to be extreme restrictions for entrepreneurship development.

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ЖЕНСКОЕ ПРЕДПРИНИМАТЕЛЬСТВО В СЕЛЬСКИХ РАЙОНАХ ПОЛЬШИ (НА ПРИМЕРЕ ПОДЛЯСКОГО ВОЕВОДСТВА) ПРОТИВ ДРУГИХ СТРАН

Женское предпринимательство становится мощным явлением. Больше женщин решают управлять своим бизнесом. Анализ, описывающий количество женщин-предпринимателей в Польше, показывает, что они являются предпринимателями. В большинстве стран Европейского Союза профессиональная деятельность женщин в сельских районах меньше, чем в городах. Несельскохозяйственные предприятия женщин редко являются крупными субъектами предпринимательской деятельности. Доминирующая группа состоит из местных микропредприятий, которые не используют людей. Женщины-предприниматели из сельской местности Подляского воеводства обычно составляют женщины старше 45 лет, вступают в брак с дипломом о среднем образовании. Некоторые из них соединяют бизнес с фермерством. Основной причиной начала бизнеса была сильная потребность в улучшении финансового положения семьи. Женщины-предприниматели занимаются торговлей, перерабатывающей промышленностью или работают фермерские хозяйства, которые стали популярными в течение последних нескольких лет. Принимая во внимание сельское предпринимательство, связанную с общественно-активными действиями, в 2011 году в Подляском воеводстве было 24 % женщин-администраторов деревни [26]. Отсутствие инвестиционных возможностей региона, потеря населения, плохое институциональное функционирование не поддерживают экономическую активность в сельских районах Подляского воеводства.

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ЖІНОЧЕ ПІДПРИЄМНИЦТВО НА СІЛЬСЬКИХ ТЕРИТОРІЯХ ПОЛЬЩІ (НА ПРИКЛАДІ ПІДЛЯСЬКОГО ВОЄВОДСТВА) ПРОТИ ІНШИХ КРАЇН

Жіноче підприємництво стає потужним явищем. Більше самки вирішили керувати власним бізнесом. Аналіз, що описує кількість жінок-підприємців у Польщі, свідчить, що вони є підприємницькими. У більшості країн Європейського Союзу професійна активність жінок у сільській місцевості є меншою, ніж у містах. Не сільськогосподарські підприємства жінок рідко бувають великими суб'єктами господарювання. Домінуюча група складається з місцевих мікропідприємств, які не використовують людей. Жінки-підприємці з сільської місцевості Підляського воеводства, як правило, жінки старші 45 років, одружені з дипломом середньої освіти. Деякі з них підключаються до ведення бізнесу з фермерством. Основною причиною для початку бізнесу було серйозна потреба у підвищенні фінансового стану сім'ї. Жінки-підприємці займаються торгівлею, переробною промисловістю або біговими фермами, які стали популярними протягом останніх кількох років. Беручи до уваги сільське підприємництво, пов'язане з громадською діяльністю, в 2011 році в Подляському воеводстві було 24 % жінок адміністраторів [26]. Відсутність інвестиційних можливостей регіону, втрата населення, слабке інституційне функціонування не підтримують економічну діяльність у сільській місцевості Подляського воеводства.

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