

Female entrepreneurship in Poland and Spain – comparative analysis

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Abstract

Nowadays, women's entrepreneurship is gaining more and more importance. Due to technological progress, the number of positions in sectors of the economy traditionally dominated by women is gradually decreasing from year to year. At the same time, the number of women with tertiary education, but facing considerable ones, is increasing adversities in accessing jobs, with the result that female unemployment is higher than male unemployment. Self-employment may be the solution. Many studies confirm that women are as enterprising as men, which contributes greatly to economic development. From an economic and social point of view, the key issue therefore seems to be to promote, facilitate and increase women's entrepreneurship participation among business owners. The aim of this article is to make a comparative analysis and evaluation of the phenomenon of female entrepreneurship in Poland and Spain to outline the prospects for its development. The desk research analysis was adopted as the research method, taking into account the existing data, i.e. publications, reports, analyzes, data from Eurostat and the Global Entrepreneurship Monitor in the scope of the analyzed phenomenon.

Key words

female entrepreneurship, Global Entrepreneurship Monitor (GEM), Poland, Spain

Introduction

Entrepreneur's gender is one of the factors determining survival of enterprises. It is as significant as the type of industry, the size of the enterprise, the entrepreneur's level of education and the demand for a given product or service. The development of entrepreneurship contributes to the economic growth of the region and the country, therefore many efforts are currently focused around activating the potential inherent in each unit that is predisposed to run your own business.

Men enter entrepreneurship twice as often as women, which creates and sustains gender diversity in entrepreneurship. There are many factors of varying nature and several theories explaining this gap [Pérez-Pérez and Avilés-Hernández, 2016] both natures: similar for men and women and specific for gender [Kobeissi, 2010].

Female entrepreneurship is a key factor when analyzing entrepreneurship, considering the female represent a 52% of the European population but only a third of the start-up entrepreneurs. It is considered that for the female population the creativity and entrepreneurship potential are under exploit. According to the results of world surveys, every third enterprise is run by women [Women in Business..., 2012]. The results of international research show that the growth of enterprises run by women is influenced by: individual factors, idea for a venture, resources, industry and institutional sources of financing [Brush et al., 2006]. Descriptive studies have been developed on the personal factors on which entrepreneurship depends at a regional level, as is the case of the studies developed by the Global Entrepreneurship Monitor (GEM) [Peng and Kang, 2012]. GEM data provide insights into a population of individuals engaged in self-employment; however, they are limited in terms of the number of observations and variables included in the survey [Dvouletý, 2019].

The main purpose of this paper is to analyze the differences between two European countries: Poland and Spain, when considering female entrepreneurship key factors (attitudes, education and expectations). In the article, authors use data from the Global Entrepreneurship Monitor survey (GEM) which cover at least 2,000 individuals per year in each of up to 55 countries and have merged it with country-level data. The findings show that women are less likely to undertake entrepreneurial activity in Poland than in Spain where the state sector is larger, but the rule of law is not generally found to have gender-specific effects.

1. Female entrepreneurship – literature review

Entrepreneurship is a phenomenon that is essential to economic growth and sustainable development of the countries, as well as to the creation of employment and prevention of economic crises [Belz and Binder, 2017]. Entrepreneurship is one of the main pillars of a market economy. In the literature, it is defined as an economic process consisting primarily in the creation of small and medium-sized enterprises, which are the basic entities operating on the labor market [Sawicka, 2007; Szpilko et al., 2021]. According to Stevenson and Timmonson's entrepreneurship is seeking, creating and seizing opportunities. Most often, we equate the concept of entrepreneurship with creating your own enterprise, and as a person who is an entrepreneur we consider someone who runs his/her own business [Piątek, 2018; Moczyłowska et al., 2020; Szydło et al., 2022]. Entrepreneurship is quite a complex process consisting of many stages - the first stage is identification of the opportunity and defining the concept of the venture. It is a creative stage, but not detached from the realities - the concept must take into account the context and be based on the knowledge acquired by the entrepreneur. When it turns out to be good enough, you can move on to the next steps, i.e. introducing the concept in life, managing it and its development [Nazarko, 2015].

In the Netherlands, as part of the SCALES program, studies have been carried out which show that we can distinguish certain factors determining the level of entrepreneurship among women and men on a macro scale in individual countries. The level of entrepreneurship is mainly influenced by: technological development (women employed in the high-tech sector, which currently constitute a very important sphere of the economy, are unfortunately a minority), GDP and unemployment level (the increase in the country's wealth, expressed in GDP per capita, is accompanied by the demand for services, which are mainly provided by enterprises by women, while the higher the unemployment rate, the greater the participation of women in entrepreneurship as it is the only way to earn income), cultural factors (which are made up of values and beliefs that shape entrepreneurial attitudes [Piątek, 2018].

According to Carter et al. (2007), research on female entrepreneurship can be classified into the six main fields:

- The first area is focused on characteristics and motivations of women entrepreneurs. Many of studies within this field attempted to establish demographic and business characteristics of women involved in running a business. In general, the findings have identified more similarities than differences between female entrepreneurs and their female counterparts.

- The second research field considers start-up resources and limitations. In this case, research findings suggest that women face greater problems in resource acquisition during the business start-up as well as in the other phases. Mostly, these problems are attributed to lack of managerial experience, more limited amount of available own financial resources, as well as to particular social norms established in certain societies.
- The third research area is focused on managerial issues of women-owned firms, with core researched issue being the family-business relations in women’s business career, especially from the family perspective.
- The fourth area considers finance in women-run businesses. The attention to this issue has been quite extensive, but without clear findings whether finance are really specifically problematic issue or subject to discrimination for female entrepreneurs or not.
- The fifth research field is the issue of women’s business networks. The former results suggest that networking behaviour between male and female is very similar. The main difference is that women prefer usage of networks comprising other women, while they male counterparts prefer using networks created by men.
- The sixth research area is focused on measuring business performance and growth [Holienska et al., 2016].

According to different authors there are multiple factors that influence female entrepreneurial activity and that can be classified in the following way: objective/structural factors, emotional factors, promoters and barriers (Tab. 1).

Tab. 1. Factors that influence female entrepreneurial activity

Objective/Structural Factors	Emotional Factors	Promoters and Barriers
Business Objectives	Perception	Family Environment
Area of Business	Self-efficiency	Social Media
Formation	Fear of Failure	Access to Funding
Previous Experience	Stereotypes	Innovation
	Motivation	Institutional Frame

Source: adapted from [Montero-González and Camacho-Ballesta, 2018; Martín-Gutiérrez et al., 2021].

Below, an analysis is made of which aspects are more relevant to distinguish male and female entrepreneurship. Most of them are related to each other.

- **Business Objectives and Motivation:** It has been noticed that, in general terms, women tend to start businesses which are oriented to the pursue of a common good or benefit whereas men are more focused on economical profitability [Martín-Gutiérrez et al., 2021]. In terms of motivation, one of

the main reasons why women decide to undertake is lacking job satisfaction while employed by others. As a consequence, they see entrepreneurship as a challenging, motivating way to develop their ideas as well as to prove their worth, put into practice the knowledge they have gained and be independent [Pérez-Pérez and Avilés-Hernández, 2016].

- **Area of Business:** As the World Bank points out in its Female Entrepreneurship Resource Point, most female-owned enterprises worldwide are in traditional sectors such as retail or service. Moreover, if women experience more difficulties in access to financial aid, as it will be explained later on, they will consequently be less present in sectors, such as international trade or agricultural activities, in which a higher investment is required [Montero-González and Camacho-Ballesta, 2018].
- **Formation and Previous Experience:** It is true that more and more women have now access to education and that the gap between men and women in terms of primary and secondary levels is being reduced. Nonetheless, in order to start an entrepreneurial activity not only education is important but also, vocation, technical skills and previous work experience. It is in this last point where men have more facilities because it is easier for them to have been working and gaining experience before deciding to undertake [World Bank, 2021]. In addition, the higher the level of education the easier it is to adapt to the current changing labor market. Especially since Covid-19 crisis has made clear that the future is digital and that more and more services can become telework able [Gavrilita, et al., 2022]. Depriving women of proper education to face these technological challenges will only cause that they are left behind the successful entrepreneurship career.
- **Perception:** Although most women around the world perceive entrepreneurship as an appealing job option, they still doubt of their capacity to run a business to a higher extent than men. Furthermore, women consider undertaking as a career option linked to high-status; but they also keep believing that there are sectors of industry in which it is more appropriate that women start an enterprise [GEM Women's entrepreneurship 20/21].
- Interestingly, this disbelief in their own skills as businesswomen is seen in social media too. They show some sort of shyness when sharing their achievements with their followers. This makes them like they have a lower level of expertise and a lack of self-confidence which is not desirable taking into consideration that among their followers could be future partners and customers [Naudin and Patel, 2017].

- The fear of failure can be explained by the fact that women tend to focus more on directing and stable and continuing business rather than on taking more risky decisions related, for example, with international expansion; which are more usual for men to take [Majláth et al., 2019].
- Family environment: Female-run business are more likely to be home-based and informal due to the still existing lack of balance between professional and personal life. The social environment plays a key role too since, in some countries, women are still not supposed to work outside the home or it can be even dangerous for them [World Bank, 2021].

The independence given by entrepreneurship is particularly attractive to women because it enables them to more easily find a balance between their personal and professional lives, especially if they are mothers. They can control their schedule, making it more flexible and convenient to fit with their family responsibilities [Pérez-Pérez and Avilés-Hernández, 2016].

- Access to Funding: The general trend is that women experience more difficulties when trying to access to funding and when wanting to benefit from the advantages of having a consolidate network. Nevertheless, there is a sense of solidarity between them, given the fact that women are more likely to invest in other women's projects [GEM Women's entrepreneurship 20/21].

Other studies also point out that these difficulties are caused by the fewer personal assets that women have to serve as guarantee when asking for a credit, which adds up to the already existing problems they have to face if they want to start a business [Majláth et al., 2019].

- Institutional Frame: This factor affects female entrepreneurship in two ways. On one hand, economic freedom is key to enable and enhance innovation, the appearance of creative businesses and new product and services. These contribute to a sustainable development and to social stability [Gavriluta et al., 2022]. On the other hand, the greater the size of the public sector the more difficult it is for entrepreneurs to find a place in the market where their business ideas can succeed. This negative influence is even more noticeable when it comes to women's entrepreneurship rates [Pappas et al., 2017].

2. Women's entrepreneurship analysis between Poland and Spain

This comparative study is devoted to the entrepreneurship of women in two countries: Poland and Spain. These countries were selected for analysis because, although both are EU members. Poland was part of another the social and

geopolitical context of two decades ago and started a process similar to that developed by Spain in the eighties of the last century. Comparative analyzes of women's entrepreneurship will be conducted for Poland and Spain, taking into account selected variables included in GEM report [GEM, Women's entrepreneurship 2020/2021].

The table 2 shows a comparison between the two countries in various aspects related to female entrepreneurship. The main similarities and differences between countries and their causes will be analyzed.

Tab. 2. Entrepreneurship indicators in GEM analyzes - comparison of Poland and Spain

	SPAIN	POLAND		SPAIN	POLAND
T.E.A (Women)	4,80%	2,3%	Personally knows an entrepreneur	33,6%	60,6%
W/M Ratio	0,9	0,6	SOCIETAL PERCEPTIONS		
MOTIVATIONS			Opportunity perceptions	14,5%	49,8%
To make a difference	29,9%	21,5%	Capability perceptions	46,9%	50,5%
To build wealth	27,6%	41,5%	Undeterred by fear of failure	33,4%	57,0%
To continue family tradition	17,8%	13,8%	Easy to start a business	32,8%	56,5%
Because jobs are scarce	74,1%	65,6%	New business is good career	55,6%	60,1%
BUSINESS SIZE			Business high status	59,2%	63,1%
Solopreneurs	56,2%	30,4%	Good media on new business	48,9%	40,9%
1-5 employees	37,9%	62,5%	GROWTH EXPECTATIONS		
6-19 employees	5,3%	7,1%	Expecting >6 hires in the next 5 year	12,0%	24,7%
>20 employees	0,5%	0,0%	INNOVATION		
SECTOR			Innovative product or service	29,4%	19,1%
ICT	6,7%	1,1%	INTERNATIONALITATION		
Agriculture and Mining	7,5%	5,3%	Export >25%	3,9%	2,1%
Manufacturing and Transport	10,6%	12,8%	MARKET FOCUS		
Wholesale/Retail	32,8%	24,5%	Local Market	42,1%	67,0%
Fin/Prof/Adm/Consumer Svcs	23,2%	26,6%	National Market	33,1%	29,8%
Gov/Health/Education/Social Svcs	19,1%	29,8%	International Market	21,9%	3,2%
AGE			INCOME		
18-35 yo	28,0%	41,5%	Lower-third income	35,1%	33,8%
36-54 yo	59,4%	57,4%	Middle income	19,0%	32,5%
55-64 yo	12,6%	1,1%	Upper-third income	45,9%	33,8%
EDUCATION					
Some Secondary Education	9,6%	4,3%			
Secondary Education	34,8%	20,4%			
Post-Secondary Education	44,4%	32,3%			
Graduate Education	10,9%	43,0%			

Source: own elaboration out of data from [GEM Women's Entrepreneurship 2020/2021].

In Eurostat statistics, Poland shows much better results in the area of the unemployment rate than Spain. According this data source, the unemployment rate in Poland in December 2021 was 2,9%. This is the second result in the European Union. For comparison, in the same period in Spain the unemployment rate was 13% [Eurostat, 2021]. Taking into account the TEA of women in both economies (total early stage entrepreneurship), which shows what percentage of their adult female

population is trying to start a new business, the situation in Spain appears to be more optimistic. Almost 5% of Spanish women and only slightly more than 2% of Polish women try to start a business. In terms of motivation both Polish and Spanish women agree that the scarcity of jobs is an important stimulus to make the decision of starting their own business. This makes sense in the case of Spain since its female unemployment rate in 2020 was 17,4 percent but it is much more surprising for Poland because of its low rate, only a 3,3 percent [Eurostat, 2020].

Furthermore, Polish women consider that undertaking is a good source of economic wealth whereas in Spain entrepreneurship is not considered as such a profitable career option. It may be due to the fact the high amount of taxes and bureaucratic requirements that exist in Spain, as were commented in previous sections. This also explains the findings of the GEM: Women's Entrepreneurship 2020/2021 (p. 57), which shows that around 6 percent of Spanish adult women have the intention to start their own business in the next 3 years. This rate is almost twice as high as in Poland. However, the amount of established business, those that have been running for more than three and a half years, is lower in Spain than in Poland.

Business size follows the same trend in both countries too. Most of the female-owned businesses are small companies with five or less employees or even run by just one person. The difficult access to funding as well as the already discussed women's tendency to prioritize the stability of their business rather than its growth and expansion. This can also be the reason of the low rates of internationalization that the countries show and their consequent stronger focus on local markets, specially in Poland.

Regarding the sectors in which it is more likely to find female entrepreneurs, there are not relevant disparities between Poland and Spain except from the ICT sector, in which Spanish women participate six times as much as Polish ones. It is possibly related to the fact that in Spain it is easier for entrepreneurs to access to innovations discovered by public institutions that they can later apply on their business which reduces the investment they would have had to do in technology. According to this it also makes sense that the rates of innovation are higher in Spain.

When it comes to the income level of entrepreneurial women in these countries, we can see that in Poland it is more steadily distributed which may lead to the conclusion that for Polish women the economic background is not so determining in their willing to start a business as it is in Spain. Most of Spanish entrepreneurial women have either low-third income or upper-third income. In the first case they may be encouraged to undertake because of necessity and in the second case, they can take the risk of entrepreneurship since they have enough financial support and they may be able to face the failure of the business.

Another aspect that matches previous findings is that the majority of the women who decide to undertake in Poland and Spain are middle-aged and with a post-secondary education. Given the fact that women face more difficulties when looking for jobs it is logical that they may need to work longer than men in order to gain the knowledge and expertise they need to undertake.

Finally, when we look into the societal perceptions, it can be seen that curiously in Poland women think they have more opportunities and that it is easier to start a business than they do in Spain, but at the same time they have more fear to failure. The cause of this problem is the attitude towards entrepreneurs in Poland and traditional socialization, which perpetuates the stereotypical division of social roles according to gender. Women are more afraid of the reactions of their closest relatives to the decision to start their own business - they are afraid of not accepting self-employment and mostly they are concerned about whether they will agree to take responsibility for some of the duties related to the household so as to enable entrepreneurial ones to pursue their professional lives [Glinka and Gudkova, 2011, p. 70].

3. Business environment and entrepreneurial ecosystem for entrepreneurial women in Poland and Spain

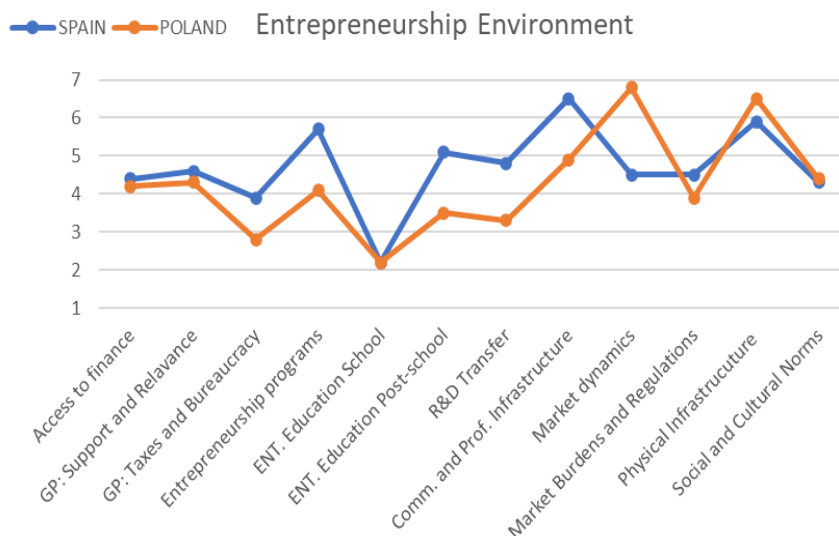
The key to explaining entrepreneurial attitudes in both countries is to analyze the ecosystems and conditions conducive to women's involvement in self-employment. As it can be seen in the graphic above, Poland and Spain follow a relatively similar trend when analyzing their environment for entrepreneurship (Tab. 3).

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For instance, access to finance and Government policy: support and relevance are given very close punctuations. The same happens for other factors such as market burdens and regulations and physical infrastructure. In some cases, the punctuation has the exact same value as it occurs with entrepreneurial education at school and social and cultural norms.

With this information it can be said that both in Poland and Spain the importance given to entrepreneurship by Government and Education, but also by society is the same. Moreover, Polish and Spanish entrepreneurs benefit from good infrastructure and not a very strict market regulation which are important and helpful for undertaking.

Tab. 3. Environment for entrepreneurship in Poland and Spain (comparative analysis)



Source: own elaboration out of data from [GEM Global Report 2020/2021].

However, there are also some disparities between the two countries. Spain clearly advantages Poland in terms of entrepreneurship programs, entrepreneurial education post-school and R&D transfer. To a lesser extent, Spain is more highly valued about its Government policy: taxes and bureaucracy. And finally, Spain's strongest factor is commercial and professional infrastructure.

From what the previous paragraph points out, it may be concluded that Spain shows a higher interest in encouraging entrepreneurship by offering more programs and providing entrepreneurial formation in the secondary education. In addition, a good level of R&D transfer means that entrepreneurs in Spain are more likely to benefit from the industrial and economic developments and innovations achieved by the Government. Regarding the commercial and professional infrastructure, it means that in Spain there is a good network of legal, accounting and commercial services along with a strong property rights' regulation that offer protection and support to entrepreneurial businesses. Nevertheless, a lot of fiscal and bureaucratic requirements need to be fulfilled in order to undertake.

It would be relevant to check if this assessment of the environment agrees with the actual data and figures of female entrepreneurship in Poland and Spain.

4. Perspectives of development for women's entrepreneurship in Poland and Spain

There is a growing tendency in public policy to offer more meaningful, tailored financial support to female entrepreneurs [OECD, 2017, p. 21]. For example, the Commission is launching a gender-sensitive funding initiative under InvestEU to stimulate the financing of businesses and female-led funds. Likewise, there are a number of public policy instruments used in EU Member States to improve women's entrepreneurial access to finance: grants, microcredit, crowdfunding and procurement opportunities, etc. [Martínez-Rodríguez, et al., 2021].

Taking into account the literature on the subject, certain postulates that refer to the greater presence of women in the business world can be formulated:

- more representation of women in the ICT sector. Nowadays, and specially after the Covid-19 crisis, it cannot be denied that ICT is a crucial sector of economy. To try to improve the women's participation rates in this sector it is important that European Union policies and actions are aimed to reduce the skills shortage in ICT and to encourage women to be trained in this field [Pappas et al., 2017];
- increase female presence in high-growth businesses. As the GEM Women's Entrepreneurship 2020/2021 claims: Women outnumber men in offering innovative products or services in many countries, suggesting that there is a lot of potential for business growth and expanded market reach. As we saw before, the levels of innovation in female-owned businesses are not particularly high neither in Poland nor in Spain. So, in order to change it, policies and programs should focus on helping women expand their market focus and access the connections and resources required to scale;
- enhance economic and business freedom. It is well known that the more restrictions in the economy, the worse the impact in the labor market. In order to enhance business freedom, which helps and encourages entrepreneurship, it is needed that the interventions in economy are reduced to a minimum [Gavrilita et al., 2022].

Conclusions

In today's reality, female entrepreneurs have become part of an important factor in the entrepreneurial world and are recognized as key factors in economic growth. Thus, its activities have attracted the attention of both researchers and policy makers.

Women are much more common than men motivated by the vision of unemployment, the lack of choice of other ways of earning a living as well as the desire to prove their worth - to show that they can cope not only with stereotypically female activities, such as housekeeping or childcare. Research on management styles shows that it is important they differ. While women prefer more partner-like, less hierarchical structures, require more time to make decisions because they consider more information and the consequences of the choice, men are much more likely to be authoritarian and less concerned with the role of the employee in the company. In Poland, entrepreneurial attitudes were mainly generated by the economic transformation and its effects, such as bankruptcy of state-owned companies, lack of jobs, and a decrease in market demand for labor. It was more distressing for women than for men. The answer to this was often the setting up of businesses by women for a better life. Many women have entrepreneurial qualities - they are ambitious, are not afraid of taking risks, they like challenges. In the presence of opportunities, these features can reveal themselves and become active, and should also be strengthened by appropriate education and state policy aimed at providing equal opportunities women in the labor market. The problem of the functioning of enterprises managed by women is now more and more willingly taken up in the sciences of economics or management. This is due to the encouragement in Poland and other EU countries European to set up your own business. Despite the growing number of women running their own businesses, their share is still lower than that of men in the overall accounting. This is mainly due to a number of barriers, mainly due to harmful stereotypes about the role of women.

This article analyzed and compared two developed European countries: Poland and Spain, taking into account female entrepreneurship. For this purpose, a comparison was made of the indicators included in the GEM report – the largest survey of entrepreneurial attitudes. The results involved in article shows that around 6 percent of Spanish adult women have the intention to start their own business in the next 3 years. This rate is almost twice as high as in Poland. However, the amount of established business, those that have been running for more than three and a half years, is lower in Spain than in Poland. Business size follows the same trend in both countries too. Most of the female-owned businesses are small companies with five or less employees or even run by just one person. The difficult access to funding as well as the already discussed women's tendency to prioritize the stability of their business rather than its growth and expansion. Regarding the sectors in which it is more likely to find female entrepreneurs, there are not relevant disparities between Poland and Spain except from the ICT sector, in which Spanish women participate six times as much as Polish ones. Another aspect that matches previous findings is

that the majority of the women who decide to undertake in Poland and Spain are middle-aged and with a post-secondary education. Given the fact that women face more difficulties when looking for jobs it is logical that they may need to work longer than men in order to gain the knowledge and expertise they need to undertake. Similar indicators of women's entrepreneurship in both countries allow for the formulation of similar conclusions and recommendations as to activities and programs that could support this group of entrepreneurs.

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Przedsiębiorczość kobiet w Polsce i Hiszpanii – analiza porównawcza

Streszczenie

W ostatnich dziesięcioleciach przedsiębiorczość kobiet stała się przedmiotem zainteresowań badaczy i decydentów politycznych. Wiele badań potwierdza, że kobiety są równie przedsiębiorcze jak mężczyźni, co w znacznym stopniu przyczynia się do rozwoju gospodarczego krajów i regionów. Pomimo tego, że wciąż większość biznesów nadal prowadzona jest przez mężczyzn, tym samym badania nad przedsiębiorczością kobiet zyskują na znaczeniu. Celem niniejszego artykułu jest dokonanie analizy porównawczej i oceny zjawiska przedsiębiorczości kobiet w Polsce oraz nakreślenie perspektyw jego rozwoju. Zawarte w niniejszym artykule studium porównawcze poświęcone jest przedsiębiorczości kobiet w dwóch krajach: Polsce i Hiszpanii. Kraje te zostały wybrane do analizy, ponieważ oba są członkami UE, a ponadto Polska wpisała się w inny kontekst społeczno-geopolityczny sprzed dwóch dekad i rozpoczęła proces podobny do tego, jaki rozwinęła Hiszpania w latach osiemdziesiątych ubiegłego wieku. Jako metodę badawczą przyjęto analizę desk research, uwzględniającą istniejące dane, tj. publikacje, raporty, analizy, dane GUS i Eurostat w zakresie analizowanego zjawiska. Analizy porównawcze zostały przeprowadzone dla tych dwóch krajów z uwzględnieniem zmiennych kontekstowych, zawartych w bazach danych Eurostat oraz raporcie GEM (Global Entrepreneurship Monitor).

Słowa kluczowe

przedsiębiorczość kobiet, GEM, Polska, Hiszpania