



Going Abroad Analysis

The life of Women and Men in South Baltic Countries

Economic approach

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Facts about Going Abroad

Going abroad is a project amongst partners and associated organisations from Sweden, Germany, Lithuania and Poland. It is part-financed by the South Baltic Programme.

The project aims to promote female entrepreneurs in micro-enterprises to growth, by helping them tackle the problems associated with accessing new markets. One of the means of achieving this is building cross-border networks in order to facilitate the steps to export and international trade.

The project is in line with European, national and regional strategies for development which, highlight the importance of utilising the potentials in small and medium enterprises to create growth in society. This potential for growth also has a gender dimension, since there are fewer women than men who start up and run a business. Amongst women there may be many successful entrepreneurs to be and it is this resource Going Abroad aims to target and support.

The crucial activities in the project are the development of a model for thematic workshops, the making of the success team handbook and the gender analysis of the present situation in Germany, Lithuania and Sweden in respect of labour market,

entrepreneurship, cross border exchange in trade and business cooperation.

Project Partners

Region Skåne, Regional Resource Centre for Women, Sweden
Women into Business, Mecklenburg-West Pomerania, Germany
Hanseatic City of Rostock, Germany
Winnet Kronoberg, Sweden
Kretinga Women's Information and Training Centre, Lithuania
Rietavas Business Information Centre, Lithuania
Christina – the association for enterprising women/
Winnet Kristianstad, Sweden

Associated Organisations

Rotorwerk Project Services, Rostock, Germany
Winnet Sweden
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the municipality of Växjö, Sweden
the municipality of Kristianstad, Sweden
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Table of Content

| | | | |
|---|----|---|----|
| Introduction..... | 3 | Women are more likely than men to live according to the concept of lifelong learning | 13 |
| 1. Gender and Labour Market. Facts and figures | 4 | 5. Gender and ICT in BSR with a special focus on the South Baltic Countries..... | 15 |
| Significantly lower economic activity of women than men | 4 | 6. The effects of women's self-employment. Results from a survey conducted in Poland..... | 18 |
| Lower women's employment rate (even though they are better educated)..... | 5 | After establishing the business women spent more time working, but they are getting help from members of the household with the responsibilities, who are proud of the fact that she is conducting an own enterprise..... | 18 |
| decrease in unemployment except sweden | 5 | Self-employed women are satisfied with having their own business and with their lives..... | 19 |
| 2. Gender and Allocation of time | 7 | Self-employed women enjoy higher than average quality of life | 20 |
| 3. Gender and Entrepreneurship | 8 | Self-employed women's income is higher than the national average | 20 |
| In all the South Baltic Countries the number and rate of self-employed women is lower than that of men..... | 8 | Summary | 22 |
| Women and men more often run their businesses single-handedly than hire employees..... | 9 | References..... | 23 |
| Self-employed women often work more hours during the week than women who are employed on a regular basis..... | 10 | | |
| 4. Gender and Education | 12 | | |
| More educated men and women..... | 12 | | |
| Higher share of women in the total number of students..... | 12 | | |

Going Abroad Analysis, The Life of Women and Men in South Baltic Countries, Economic approach

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Introduction

Cooperation between business and academia, widely recommended by the EU institutions, is not an easy task. However, the Going Abroad project has succeeded in bringing these two realms together. A group of women scientists have analysed the economic situation in the project countries using a quantitative approach. The effects of their work are 2 reports: i) *Gender Analysis of the Present Situation in Germany, Lithuania and Sweden – Labour Market, Entrepreneurship, Cross Border Exchange in Trade and Business Cooperation*, and ii) *The Life of Women and Men in the South Baltic Countries. The Economic Approach*.

This report consists of 6 parts: Gender perspective was applied to investigate Labour Market, Allocation of time, Entrepreneurship, Education, Innovation and ICT. The last chapter contains the findings of a survey on the effects of women's self-employment conducted in Poland by Sandra Misiak.

The discussion of the relationship between gender and economic issues can be conducted at the micro or macro level. The research on the micro level deals with companies and households, while the macro level spreads over the entire national economy. Part 2 of this report discusses the allocation of time on the macro level, while Part 6 focuses on the micro level.

The analysis proves that in many regions the situation on the labour market is difficult and entrepreneurship is often one of a limited number of opportunities to be active on the market. People have to be proactive in order to achieve their economic independence, which improves the quality of their lives and is their passport to freedom in life, in the material terms of course. The researchers working on this report formulated 7 reasons why women's entrepreneurship is worth promoting in the South Baltic countries (B-M. Torstensson, S. Misiak, M. Hozer-Kocmiel 2013):

1) Because the differences between the situation of men and women entrepreneurs in the Baltic countries are extensive and many of the disproportions are not self-regulating. Therefore there is a need to introduce

certain mechanisms in order to balance the chances of men and women in the market.

- 2) Because there is enough know-how to do it; there are many good practices, successful methods and ideas how to reduce the imbalances of the entrepreneurs' situation,
- 3) Because self-employed women often do not undertake economic activity in the best developed industries and in the areas where salaries are the highest. Hence they should be informed in which market segments their businesses will be most likely to be secure and profitable.
- 4) Because, apart from profits, running a business is also an adventure. The process of creating one's own firm means facing a new challenge. If the business is successful – the entrepreneur's life is successful as well.
- 5) Because gender roles are continually changing - women are increasingly innovative, entrepreneurial and they want to be their own bosses. Such an attitude is a passport to economic independence and freedom in life.
- 6) Because work in one's own firm leads to better work-life balance.
- 7) Because it is a good time to do this. The decision makers understand that the promotion of women's entrepreneurship is crucial for increasing women's participation in the labour market and through that, for stimulating the sustainable development in the South Baltic countries that are recovering from the economic slowdown.

When working on the report and holding a series of meetings with entrepreneurs the researchers were motivated by a motto: "Get together is the beginning, stay together is the improvement and work together is the success!" by H. Ford. These words were often quoted by Christiane Bannuscher, one of the Going Abroad project leaders. Thank you for our working together!

Marta Hozer-Kocmiel
University of Szczecin

1. Gender and Labour Market. Facts and figures

The status on the labour market is defined according to the economic activity. General population aged 15 and more is divided into the employed, unemployed and economically inactive people. Those classified as employed and unemployed form a group of economically active people.

Significantly lower economic activity of women than men

According to the data from the European Statistical Office – Eurostat, Germany was the country with the

largest number of economically active people (41.5 million). Poland was the second place (17 million). In all countries of the South Baltic Region, except Lithuania, an increase in the previously mentioned group was observed between 2000 and 2012. The bigger change of approx. 14% was reported in Sweden while in Germany this number rose only by 6%. Poland did not experience any significant change in the number of economically active population. Table 1 shows the number of active population in the studied countries.

Table 1 Number of economically active people aged 15-64 in the South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|---------------------|----------|----------|----------|----------|----------|----------|-----------------|----------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| <i>in thousands</i> | | | | | | | | |
| Germany | 39 097.1 | 41 565.2 | 21 875.3 | 22 396.2 | 17 221.8 | 19 169.1 | 4 653.50 | 3 227.10 |
| Lithuania | 1 650.1 | 1 441.0 | 835.6 | 713.1 | 814.4 | 727.9 | 21.20 | -14.80 |
| Poland | 16 959.9 | 17 085.5 | 9 101.5 | 9 394.4 | 7 858.5 | 7 691.1 | 1 243.00 | 1 703.30 |
| Sweden | 4 288.0 | 4 909.3 | 2 232.7 | 2 566.9 | 2 055.3 | 2 342.4 | 177.40 | 224.50 |

Source: Own study and calculations on the basis of the Eurostat data.

The share of women in the total population of the economically active increased in Germany and Lithuania. In 2012 there were 2.1 % and 1.2%, respectively, more active women than in 2000, while in Poland and Sweden this number slightly decreased by -1,3% and -0,2%. In all the South Baltic Countries, except for Lithuania, the gap between men and women

in the number of the economically active widened.

Since the crude numbers do not fully show the potential of the population, it seems worthwhile to study the percentage of active persons in the total population. Table 2 presents the rates of economically active people in the observed countries.

Table 2 Economic activity rate of the population aged 15-64 in the South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-------|------|-------|------|---------|------|-----------------|------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | % | % | % | % | % | % | pp | pp |
| Germany | 71.0 | 77.1 | 78.8 | 82.4 | 63.0 | 71.7 | 15.8 | 10.7 |
| Lithuania | 71.2 | 71.8 | 74.9 | 73.7 | 67.7 | 70.1 | 7.2 | 3.6 |
| Poland | 66.1 | 66.5 | 71.8 | 73.3 | 60.5 | 59.7 | 11.3 | 13.6 |
| Sweden | 75.3 | 80.3 | 77.2 | 82.6 | 73.4 | 77.9 | 3.8 | 4.7 |

Source: Own study and calculations on the basis of the Eurostat data.

Both in 2000 and 2012 Sweden reported the highest rate of economically active people in the group of the Baltic countries and observed the second highest increase during that period, from 75.3% to 80.3%, after Germany (6.1 pp). Sweden also had the highest share of economically active women and the quite narrow gap between both genders. In Germany and Lithuania the decrease in the difference between males and females was observed while in Poland and Sweden this number grew by 2.3 pp and 0.9 pp, respectively. In the years of study Poland was at the last position according to the economically active people with its 66.1% in 2000 and 66.5% in 2012.

In the analysed period and in all the studied countries the women's economic activity rate was lower than the men's. In 2012 the highest economic activity rate was reported in Sweden (77.9%) and the lowest one in Poland (59.7%).

Lower women's employment rate (even though they are better educated)

In the studied period Sweden enjoyed the largest share of employed people in the economically active population, both males and females. In 2000 almost 73% of men and about 70% of women aged from 15 to 64 were employed while in Poland, which was rated the last, only 61% and 49% respectively. Table 3 shows the rates of employed people in the analysed countries.

Table 3 Employment rate of the population aged 15-64 in the South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------|------------|
| | 2000 % | 2012 % | 2000 % | 2012 % | 2000 % | 2012 % | 2000 pp | 2012 pp |
| Germany | 65.3 | 72.8 | 72.7 | 77.6 | 57.8 | 68.0 | 14.9 | 9.6 |
| Lithuania | 59.6 | 62.0 | 61.1 | 62.2 | 58.2 | 61.8 | 2.9 | 0.4 |
| Poland | 55.1 | 59.7 | 61.2 | 66.3 | 49.3 | 53.1 | 11.9 | 13.2 |
| Sweden | 71.1 | 73.8 | 72.6 | 75.6 | 69.7 | 71.8 | 2.9 | 3.8 |

Source: Own study and calculations on the basis of the Eurostat data.

In the analysed period and in all the studied countries the women's employment rate was lower than the men's. In 2012 the lowest women's employment rate was reported in Poland (53.1%) and the highest in Sweden (71.8%).

All the South Baltic Countries saw an increase in the share of employed people between 2000 and 2012 (Germany by 7.5 pp, Poland by 4.6 pp, Sweden by 2.7 pp and Lithuania by 2.4 pp). In 2000 the widest gap between employed women and men was observed in

Germany – 14.9 pp, while the most narrow gap one was seen in Lithuania and Sweden – 2.9%. In 2012 Poland had the widest gap of 13.4 pp while the lowest one was reported in Lithuania – 0.4 pp.

Decrease in unemployment except Sweden

Active job seekers are also a part of the economically active population. The average rate of unemployment shows the percentage of unsuccessful job seekers. The average of unemployment rate in the studied countries is presented in Table 4.

Table 4 The average rate of unemployment of people aged 15-64 in the South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------|------------|
| | 2000 % | 2012 % | 2000 % | 2012 % | 2000 % | 2012 % | 2000 pp | 2012 pp |
| Germany | 8.0 | 5.5 | 7.7 | 5.7 | 8.4 | 5.2 | -0.7 | 0.5 |
| Lithuania | 16.4 | 13.4 | 18.8 | 15.2 | 14.0 | 11.6 | 4.8 | 3.6 |
| Poland | 16.1 | 10.1 | 14.4 | 9.4 | 18.2 | 10.9 | -3.8 | -1.5 |
| Sweden | 5.6 | 8.0 | 5.9 | 8.2 | 5.3 | 7.7 | 0.6 | 0.5 |

Source: Own study and calculations on the basis of the Eurostat data.

In 2000 and 2012 the highest rate of unemployment in the studied countries was observed in Lithuania (in 2000 – 16.4%, in 2012 – 13.4%) and Poland (in 2000 – 16.1%, in 2012 – 10.1%). In all the South Baltic Countries except Sweden the total average rate of unemployment went down. The highest drop was observed in Poland (-6.0 pp).

Considering the gender, the unemployment rate in

Poland decreased more insensibly among women than men. The gap between males and females without work in all studied countries except of Germany got lower. In Sweden and Lithuania in 2000 as well as in 2012 there were more unemployed men than women.

Unemployment when lasting over a one year becomes a long-term problem. The data on the long-term unemployment rate was presented in the table 5.

Table 5 The long-term unemployment rate in South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|--|-------|------|-------|------|---------|------|-----------------|------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | % | % | % | % | % | % | pp | pp |
| Among economically active population aged 15-64 | | | | | | | | |
| Germany | 4.1 | 2.5 | 3.8 | 2.7 | 4.4 | 2.3 | -0.6 | 0.4 |
| Lithuania | 8.0 | 6.6 | 9.5 | 7.4 | 6.4 | 5.7 | 3.1 | 1.7 |
| Poland | 7.4 | 4.1 | 6.0 | 3.7 | 9.1 | 4.6 | -3.1 | -0.9 |
| Sweden | 1.4 | 1.5 | 1.7 | 1.7 | 1.0 | 1.3 | 0.7 | 0.4 |
| Among unemployed persons aged 15-64 | | | | | | | | |
| Germany | 51.2 | 45.5 | 49.6 | 46.8 | 53.0 | 43.7 | -3.4 | 3.1 |
| Lithuania | 48.7 | 49.2 | 50.6 | 48.9 | 45.9 | 49.6 | 4.7 | -0.7 |
| Poland | 46.1 | 40.3 | 41.6 | 39.0 | 50.2 | 41.8 | -8.6 | -2.8 |
| Sweden | 25.0 | 18.9 | 29.5 | 20.8 | 19.3 | 16.7 | 10.2 | 4.1 |

Source: Own study and calculations on the basis of the Eurostat data.

The data relating to the long-term unemployment confirmed the relationships presented in Table 5. In general, the long-term unemployment rate among economically active population decreased in 2012 in comparison to 2000 in Germany, Poland and Lithuania. The slight increase in the analysed rate was reported in Sweden. In 2012 the highest rate of women's long-term unemployment among the economically active population aged 15-64 was noted in Lithuania (5.7%) and the lowest one in Sweden (1.3%). Over the analysed period only in Poland the women's rate of long-term unemployment in the economically active population was higher than the

men's. Nevertheless, in 2012 the gap between males and females decreased by 0.9 pp.

Similarly to the above, in 2012 the highest women's long-term unemployment rate in the population of the unemployed was observed in Lithuania (49.6%) and the lowest – in Sweden (16.7%). Only in Lithuania this indicator increased – in the remaining countries the decline was observed. The analysis of this indicator confirmed that both in 2000 and 2012 only in Poland the values relating to women were higher than those relating to men.

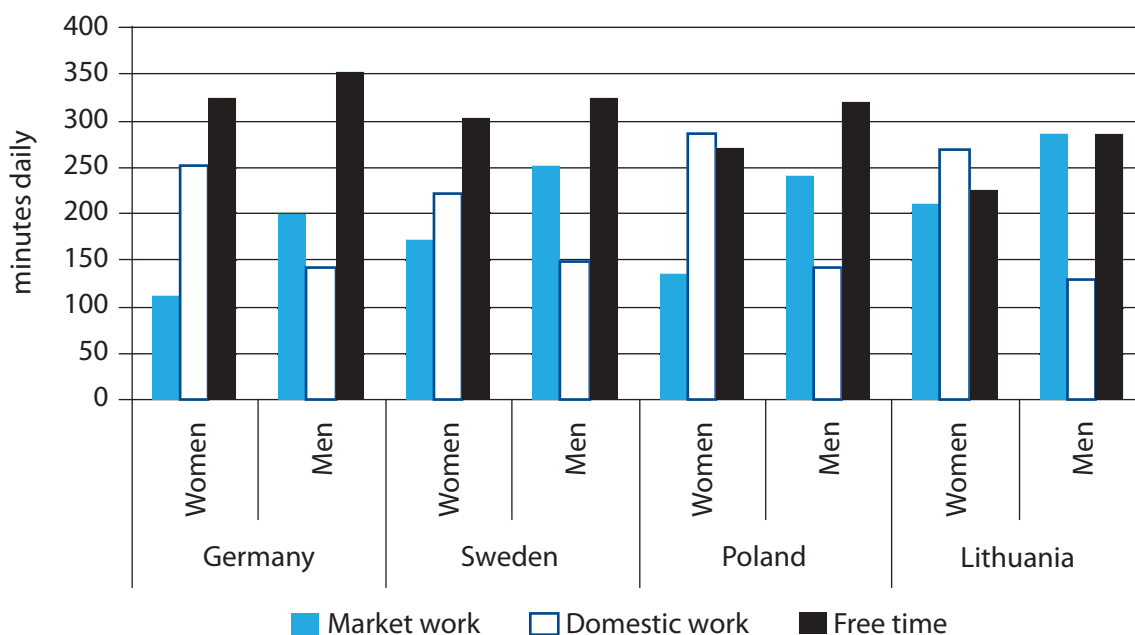
2. Gender and Allocation of time

Women spend considerably less time at paid work than men and devote more time to unpaid work

Time use budgets show that in all the EU countries women spend considerably less time at paid work than men and more time doing unpaid work (See Fig. 1). What is more, they have less free time than men. The term of paid work is understood here as all the activities related to market work, including travelling

to work. Unpaid work means household work and duties performed on behalf of third parties. This group includes almost 50 activities, such as child care, elderly care, cooking meals, getting clothes ready, cleaning and animal care. A significant part of housework are activities performed on behalf of other adults in the family.

Figure 1. Time Use in South Baltic countries



Source: Own study and calculations on the basis of the Eurostat data.

These chores have their economic value, even though they are not taken into consideration in central national accounts. There have been attempts to change this approach by promoting the concept of satellite accounts (OECD, 2008; Stiglitz et al, 2010), the latter being complementary to the central accounts that focus on a “certain field or aspects of economic and social life e.g. unpaid household work in the context of national accounts” (OECD, 2008).

Quite favourable situation of women in comparison to men was observed in Lithuania where the difference in paid work time between genders was the smallest. It

does not mean, however, that women’s participation in that labour market was good. If we took other criteria into consideration (such as salaries, working conditions etc.), the country would definitely be ranked at a lower position. In Lithuania the employment rates for both men and women are low, therefore the gender gap is narrow as well.

Free time is the third component of time use budgets. In all the studied countries women had less free time than men. What is interesting, that gap was generally smaller than in the case of paid market work or unpaid domestic work. That means that women and men had similar amounts of free time at their disposal.

3. Gender and Entrepreneurship

Self-employment is a basic form of entrepreneurship and it is often chosen in case of small scale businesses. This form of economic activity gains popularity because of its simplicity. Due to that fact the analysis presented in this part of the report will consider the number of self-employed people, the rate of self-employment or the length of time spent at work during a week. At the same time it needs to be emphasized that in this report the definition of a self-employed person has been based on the Eurostat reports where “self-employed persons are the ones who work in their own business, farm or professional practice. A self-employed person is considered to be working if she/he meets one of the following criteria: works for the purpose of earning profit, spends time on the operation of a business or is in the process of setting up his/her business”¹ at the same time self-employed persons can, but not have to hire additional employees.

In all the South Baltic Countries the number and rate of self-employed women is lower than that of men

Significant disproportions in the number of residents are observed in the South Baltic Countries. According to the studies conducted in 2000 and 2012, in Germany and Poland there were more self-employed persons than in Lithuania or Sweden. The number of self-employed persons in Germany and Sweden in 2012 increased in comparison to 2000 while in Poland and Lithuania it dropped. The growth from 3491.7 thousand to 4103.2 thousand was reported in Germany while in Sweden the numbers rose from 398.9 to 415.1 thousand. At the same time in Poland and in Lithuania a decrease in self-employment from 3085.1 to 2829.5 thousand and from 217.2 to 119.2 thousand was observed respectively. The number of self-employed women and men in the analyzed countries between 2000 and 2012 is shown in the Table 6.

Table 6 The number of self-employed persons the in South Baltic Countries

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. |
| Germany | 3 491.7 | 4 103.2 | 2 505.4 | 2 788.5 | 986.3 | 1 314.7 | 1 519.10 | 1 473.80 |
| Lithuania | 217.2 | 119.2 | 132.4 | 72.4 | 84.8 | 46.8 | 47.60 | 25.60 |
| Poland | 3 085.1 | 2 829.5 | 1 953.6 | 1 884.0 | 1 131.5 | 945.4 | 822.10 | 938.60 |
| Sweden | 398.9 | 415.1 | 297.0 | 300.8 | 102.0 | 114.3 | 195.00 | 186.50 |

Source: Own study and calculations on the basis of the Eurostat data.

At the time of the observation in all of the studied countries the number of self-employed men exceeded the number of self-employed women. For example, in 2012 that kind of economic activity was chosen by 1314.7 thousand of women in Germany, 945.4 thousand in Poland, 114.3 thousand in Sweden and 46.8 thousand in Lithuania. In the remaining countries self-employment was accordingly chosen by 2788.5; 1953.6; 132.4 and 300.8 thousand of men. The highest differences in the number of persons was seen in the countries with bigger number of population.

The very figures concerning self-employed persons do not fully reflect the potential of a given region when it comes to the activity on the labor market. Therefore the rate of unemployment was used to compare the studied countries. We determined it by dividing the number of self-employed persons by the number of citizens of a given country and then multiplied it by 1000. The rate of self-employment shows how many people per 1000 citizens chose this kind of economic activity. The total rate of self-employment is presented in table 7.

1 http://epp.eurostat.ec.europa.eu/cache/ITY_SDDS/EN/lfsa_esms.htm - 28.03.2014 01:05

Table 7 Rate of self-employment per 1000 citizens in the South Baltic Countries

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-------|------|-------|-------|---------|------|-----------------|------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| Germany | 42.5 | 51.1 | 62.5 | - | 23.4 | - | 39.1 | - |
| Lithuania | 61.8 | 39.7 | 80.5 | 52.3 | 45.4 | 28.9 | 35.1 | 23.4 |
| Poland | 80.6 | 73.4 | 105.3 | 101.0 | 57.4 | 47.5 | 57.8 | 53.5 |
| Sweden | 45.0 | 43.8 | 67.8 | 63.6 | 22.8 | 24.0 | 45.0 | 39.6 |

- not available

Source: Own study and calculations on the basis of the Eurostat data.

In 2012 in Poland about 73 people per 1000 citizens were self-employed, which was the highest number among the South Baltic Countries. In Germany the increase in the total self-employment rate in general was observed between 2000 and 2012. During the period of study the self-employment rate among women went up only in Sweden while in other cases it dropped. Independently from these changes, women's self-employment rate was lower than that rate among men in the whole analyzed period.

It is worth noting that among all the EU countries:

- In 2000 the highest rate of total self-employment was seen in Greece (115.3) while the lowest one in Slovakia (29.8);
- In 2012 the highest rate of total self-employment was seen in Greece (104.4) while the lowest one in Norway (31.8);
- In 2000 the highest rate of women self-employment was reported in Portugal (72,1) while the lowest one on Malta (12,5);

- In 2012 the highest rate of women's self-employment was reported in Greece (61.9) while the lowest one in Norway (18.4);
- In 2000 the highest rate of men's self-employment was observed in Greece (174.0) while the lowest one in Estonia (42.3);
- In 2012 the highest rate of men's self-employment was observed in Greece (148.7) while the lowest one in Luxembourg (43.5).

Women and men more often run their businesses single-handedly than hire employees

When analyzing self-employment it is worth considering which part of these group hired employees and which run their businesses alone. Table 8 presents the number of self-employed persons hiring employees by gender.

Table 8 The number of self-employed persons hiring employees

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. | 2000 thous. | 2012 thous. |
| Germany | 1 749.3 | 1 775.0 | 1 350.9 | 1 341.6 | 398.4 | 433.5 | 952.50 | 908.10 |
| Lithuania | 24.4 | 27.0 | 16.6 | 19.0 | 7.7 | 8.0 | 8.90 | 11.00 |
| Poland | 546.7 | 628.9 | 375.5 | 438.2 | 171.2 | 190.7 | 204.30 | 247.50 |
| Sweden | 158.0 | 165.5 | 124.5 | 129.4 | 33.5 | 36.1 | 91.00 | 93.30 |

Source: Own study and calculations on the basis of the Eurostat data.

In the period of study and in all the analyzed counties the number of women hiring new employees went up. Nevertheless, the rate of growth in the number of self-employed women hiring employees is much lower than that of men. Especially large differences were seen in Germany where in 2012 there were 1341.6 thousand self-employed men with employees in contrast to 433.5

thousand of women, the difference reaching 908.10 thousand. What is more, in the remaining analyzed countries women constituted less than a half of the self-employed persons hiring employees.

These data can be compared with the number of self-employed persons without employees, which is shown in Table 9.

Table 9 The number of self-employed persons without employees – the own account workers

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|---------|---------|---------|---------|---------|--------|-----------------|--------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | thous. | thous. | thous. | thous. | thous. | thous. | thous. | thous. |
| Germany | 1 742.4 | 2 328.2 | 1 154.5 | 1 446.9 | 587.9 | 881.3 | 566.60 | 565.60 |
| Lithuania | 192.9 | 92.2 | 115.7 | 53.4 | 77.1 | 38.8 | 38.60 | 14.60 |
| Poland | 2 538.4 | 2 200.5 | 1 578.1 | 1 445.9 | 960.2 | 754.7 | 617.90 | 691.20 |
| Sweden | 240.9 | 249.6 | 172.4 | 171.4 | 68.5 | 78.2 | 103.90 | 93.20 |

Source: Own study and calculations on the basis of the Eurostat data.

The proportion of self-employed women without employees in the total number of self-employed persons without workers exceeded 50% in such South Baltic Counties as Germany, Poland and Lithuania. Even in Poland, where the difference in crude numbers between the self-employed women and men without workers was the largest, the self-employed women were the majority of the analyzed group. In Sweden, regardless of what kind of group we analyzed (whether with or without employees), the number of women who chose that kind of economic activity was higher than men. It can be concluded that in the South Baltic Countries self-employed men were more likely to hire additional workers than the self-employed women.

Self-employed women often work more hours during the week then women who are employed on a regular basis

According to the work-life ideology it is important to keep the balance between working and private life. It is especially important for women who are often more than men burdened with the house duties. This fact is often the reason why women decide not to work full-time jobs. Therefore the men's average working time is longer than women's. Table 10 shows the average number of hours worked during a week by the employed persons. The data relate just to the year of 2008, as the data for the previous years were unavailable.

Table 10 The average number of hours worked during the week in the main place of work – employees

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-------|------|-------|------|---------|------|-----------------|------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. |
| Germany | 34.9 | 34.6 | 39.3 | 38.7 | 29.9 | 29.9 | 9.4 | 8.8 |
| Lithuania | 39.1 | 38.1 | 39.9 | 38.9 | 38.3 | 37.3 | 1.6 | 1.6 |
| Poland | 39.6 | 39.0 | 41.2 | 40.5 | 37.5 | 37.1 | 3.7 | 3.4 |
| Sweden | 34.7 | 34.8 | 37.0 | 36.9 | 32.2 | 32.6 | 4.8 | 4.3 |

Source: Own study and calculations on the basis of the Eurostat data.

Generally, in the years of survey the average number of hours spent at work by full-time workers changed slightly. In 2012 the longest hours spent at work was seen in Poland (39hrs/week) while the shortest in Germany (34.6hrs/week). The analysis of the data indicates that the smallest disproportions of the average

number of hours worked by women and men was reported in Lithuania (1.6hrs/week) while the largest - in Germany (8.8hrs/week).

The data concerning the average number of the self-employed persons' working hours per week is presented in Table 11.

Table 11 The average number of hours worked during the week – self-employed persons

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|--------------|-------------|--------------|-------------|----------------|-------------|------------------------|-------------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. | hrs. |
| Germany | 44.9 | 43.1 | 48.7 | 46.8 | 36.2 | 35.0 | 12.5 | 11.8 |
| Lithuania | 40.2 | 38.3 | 41.2 | 39.5 | 38.3 | 36.5 | 2.9 | 3 |
| Poland | 43.7 | 42.7 | 46.3 | 44.8 | 38.9 | 38.5 | 7.4 | 6.3 |
| Sweden | 41.7 | 40.7 | 43.6 | 42.3 | 36.2 | 36.1 | 7.4 | 6.2 |

Source: Own study and calculations on the basis of the Eurostat data.

The self-employed women in three out of four studied countries worked longer than women who were employed. Only in Lithuania the opposite situation was observed, where in 2012 the self-employed women worked 36.5hrs/week and the employed women – 37.3hrs/week. When studying the differences between the number of hours worked by self-employed men and

women the similar correlation could be observed. In the case of employed persons the biggest disparities were noted in Germany (11.8hrs/week), while the lowest – in Poland (3hrs/week). In the whole studied period and in all the analyzed countries men worked more hours a week than women.

4. Gender and Education

More educated men and women

The analysis of data concerning education presented in this part of the article will refer to the share in the educational process of the population aged 15-64 in

the total population, the number of students or the tendency to the life-long learning. In Sweden the 2012 data was not available so the analysis will cover just 3 South Baltic Countries, as shown in Table 12.

Table 12 The participation in the educational process of persons aged 15-24 in the general population at this age in South Baltic Countries in 2000 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|-----------|-------|------|-------|------|---------|------|-----------------|-------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | % | % | % | % | % | % | pp | pp |
| Germany | 62.8 | 65.9 | 62.5 | 66.1 | 63.2 | 65.7 | -0.7 | 0.4 |
| Lithuania | 60.1 | 74.8 | 56.6 | 71.1 | 63.8 | 78.6 | -7.2 | -7.5 |
| Poland | 62.7 | 71.5 | 60.5 | 66.0 | 65.0 | 77.3 | -4.5 | -11.3 |
| Sweden | 64.5 | : | 59.5 | : | 69.8 | : | -10.3 | : |

Source: Own study and calculations on the basis of the Eurostat data.

The participation of young people in the educational process increased in three of the South Baltic Countries regarding both women and men. In 2012 the highest share of males, females and in general was observed in Lithuania where the number of women in education amounted to 78.8%, men to 71.2% and in the whole population – to 74.8%. In 2012 in Germany the share of men aged 15-24 in the educational process in the total population of this age range was slightly higher than the share of women. That was the isolated case, because in the remaining countries the share women's was higher. The largest disparity was reported in Poland in 2012, when the share of women was at the level of 77.3% and men at 66.0%, which meant a gender gap of 11.3 percentage points.

Higher share of women in the total number of students

The number of students in total is higher in those countries of the South Baltic Region that have larger population (Germany, Poland). The lowest number of students was observed in Lithuania. Due to the disproportions in the population it seems better to use the share of females in the total number of students to describe the women's situation. The related data is presented in Table 13. Because of the unavailability of some information the Table presents the comparison between 2000 and 2011

Table 13 Students in the South Baltic Counties in 2000 and 2011

| | Total numbers of students | | The share of women in the number of students | | Female students per 1000 male students at technical universities | |
|-----------|---------------------------|----------------|--|-----------|--|-----------|
| | 2000 thous. | 2011 thous. | 2000 % | 2011 % | 2000 – | 2011 – |
| Germany | 2 054.8 | 2 763.1 | 48.1 | 50.6 | 92.7 | 102.6 |
| Lithuania | 121.9 | 187.1 | 60.0 | 59.0 | 149.7 | 143.8 |
| Poland | 1 579.6 | 2 080.3 | 57.5 | 59.9 | 135.5 | 149.2 |
| Sweden | 346.9 | 463.5 | 58.2 | 59.1 | 139.4 | 144.5 |

Source: Own study and calculations on the basis of the Eurostat data.

It can be seen that in Germany, Sweden and Poland the share of female students increased. In each of the studied countries female students were the majority among all the students. In 2012 Poland saw the largest number of female students per 100 male students in the tertiary education (149.2/100).

Not all university faculties are equally popular among women. In 2011 in the analysed countries the share of students in technical faculties in the total number of students was between 21.9% and 32.1%. The share of women who studied at technical faculties like computer science or engineering was much lower than the average share of female students in general. The data referring to that situation is presented in Table 14.

Table 14 The share of students at technical faculties in the South Baltic Countries in 2000 and 2011

| | The share of students at technical faculties in the total number of students | | | The share of female students at technical faculties in the total number of students | | |
|-----------|--|-----------|------------------|---|-----------|------------------|
| | 2000 % | 2011 % | difference pp | 2011 % | 2000 % | difference pp |
| Germany | 28.6 | 32.1 | -3.5 | 14.6 | 16.6 | -2.0 |
| Lithuania | 27.4 | 22.0 | 5.4 | 15.3 | 8.9 | 6.4 |
| Poland | 19.4 | 21.9 | -2.5 | 9.7 | 12.5 | -2.8 |
| Sweden | 30.6 | 25.9 | 4.7 | 18.2 | 14.6 | 3.6 |

*mathematics, computer science, manufacturing and construction, science and engineering

Source: Own study and calculations on the basis of the Eurostat data.

In 2011 the highest share of women studying at technical faculties in the total number of students was reported in Germany – 16.6%, while the lowest one of 8.9% in Lithuania. In Germany and Poland that share increased in the analysed period. Due to the fact that technical faculties are believed to be one of those which can give better paid jobs in the future it is important to intensify promotional actions encouraging women to study there.

Women are more likely than men to live according to the concept of lifelong learning

The data about lifelong learning refers to the population aged 15-64. Table 15 shows the percentage of people in continual education in the population in general.

Table 15 Long-life learning (people aged 18-64) in the South Baltic Countries in 2002 and 2012

| | The share of students at technical faculties in the total number of students | | | The share of female students at technical faculties in the total number of students | | |
|-----------|--|-----------|------------------|---|-----------|------------------|
| | 2000 % | 2011 % | difference pp | 2011 % | 2000 % | difference pp |
| Germany | 28.6 | 32.1 | -3.5 | 14.6 | 16.6 | -2.0 |
| Lithuania | 27.4 | 22.0 | 5.4 | 15.3 | 8.9 | 6.4 |
| Poland | 19.4 | 21.9 | -2.5 | 9.7 | 12.5 | -2.8 |
| Sweden | 30.6 | 25.9 | 4.7 | 18.2 | 14.6 | 3.6 |

*mathematics, computer science, manufacturing and construction, science and engineering

Source: Own study and calculations on the basis of the Eurostat data.

In comparison to 2002 the percentage of people in lifelong learning in 2012 increased in Germany, Sweden and Lithuania while in Poland it declined. Referring to the entire population the share of women participating in lifelong learning is higher than that of men in Poland, Sweden and Lithuania, the only exception is Germany. In 2012 the highest share of males and females was observed in Sweden (37.7% of women and 25.3% of men). The lowest rate of people

participating in lifelong learning was reported in Poland in 2012 (13.6% of women and 11.4% of men).

It seems worthwhile to present the trends in lifelong learning not only in the population in general but also in different groups on the labour market such as the economically active, employed, unemployed or economically inactive (Table 16).

Table 16 Long-life learning (people aged 18-64) by status on the labour market in the South Baltic Countries in 2002 and 2012

| | Total | | Males | | Females | | (Males-Females) | |
|------------------------------|-------|------|-------|------|---------|------|-----------------|-------|
| | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 | 2000 | 2012 |
| | % | % | % | % | % | % | pp | pp |
| Economically active | | | | | | | | |
| Germany | 9.3 | 11.8 | 8.7 | 11.2 | 10.1 | 12.5 | -1.4 | -1.3 |
| Lithuania | 4.8 | 7.4 | 3.8 | 6.4 | 5.8 | 8.4 | -2 | -2 |
| Poland | 8.1 | 7.5 | 7.4 | 6.1 | 9.0 | 9.3 | -1.6 | -3.2 |
| Sweden | 18.0 | 28.9 | 15.4 | 22.0 | 20.9 | 36.5 | -5.5 | -14.5 |
| Employed | | | | | | | | |
| Germany | 10.2 | 12.5 | 9.6 | 12.2 | 10.8 | 12.9 | -1.2 | -0.7 |
| Lithuania | 5.6 | 8.2 | 4.3 | 7.2 | 6.7 | 9.1 | -2.4 | -1.9 |
| Poland | 9.4 | 8.3 | 8.3 | 6.8 | 10.7 | 10.0 | -2.4 | -3.2 |
| Sweden | 17.9 | 28.3 | 15.2 | 21.0 | 20.6 | 35.6 | -5.4 | -14.6 |
| Unemployed | | | | | | | | |
| Germany | 6.2 | 7.5 | 5.5 | 6.7 | 7.2 | 8.5 | -1.7 | -1.8 |
| Lithuania | 5.6 | 4.8 | : | 4.2 | 6.2 | 5.7 | : | -1.5 |
| Poland | 9.1 | 10.0 | 8.9 | 7.3 | 9.3 | 13.0 | -0.4 | -5.7 |
| Sweden | 36.3 | 47.9 | 36.2 | 44.6 | 36.6 | 52.1 | -0.4 | -7.5 |
| Economically inactive | | | | | | | | |
| Germany | 19.3 | 25.1 | 27.0 | 34.7 | 15.0 | 19.7 | 12 | 15 |
| Lithuania | 30.2 | 32.1 | 35.2 | 35.5 | 27.1 | 29.4 | 8.1 | 6.1 |
| Poland | 27.3 | 23.8 | 28.9 | 28.8 | 26.0 | 20.8 | 2.9 | 8 |
| Sweden | 56.9 | 44.6 | 60.5 | 47.1 | 54.1 | 42.9 | 6.4 | 4.2 |

Source: Own study and calculations on the basis of the Eurostat data.

When we take a closer look at the aforementioned groups, it is clear that the share of women participating in lifelong learning in the total number of the economically active, employed and unemployed people was higher than that of men in all the studied countries. Only in a group of economically inactive people is the share of men in lifelong learning higher than women.

Economically inactive people were the group where the share of women and men participating in lifelong

learning was the highest. Regardless of which group we analysed the highest share of people in lifelong learning was reported in 2012 in Sweden (the economically active: 28.9%; the employed: 28.3%, the unemployed 47.9%; the economically inactive: 44.6%). In Poland the lowest share of people participating in lifelong learning was observed in 2012 among the economically inactive population (23.8%). The lowest number of economically active, employed and unemployed interested in lifelong learning was reported in Lithuania (7.4%; 8.3% and 4.8% respectively)

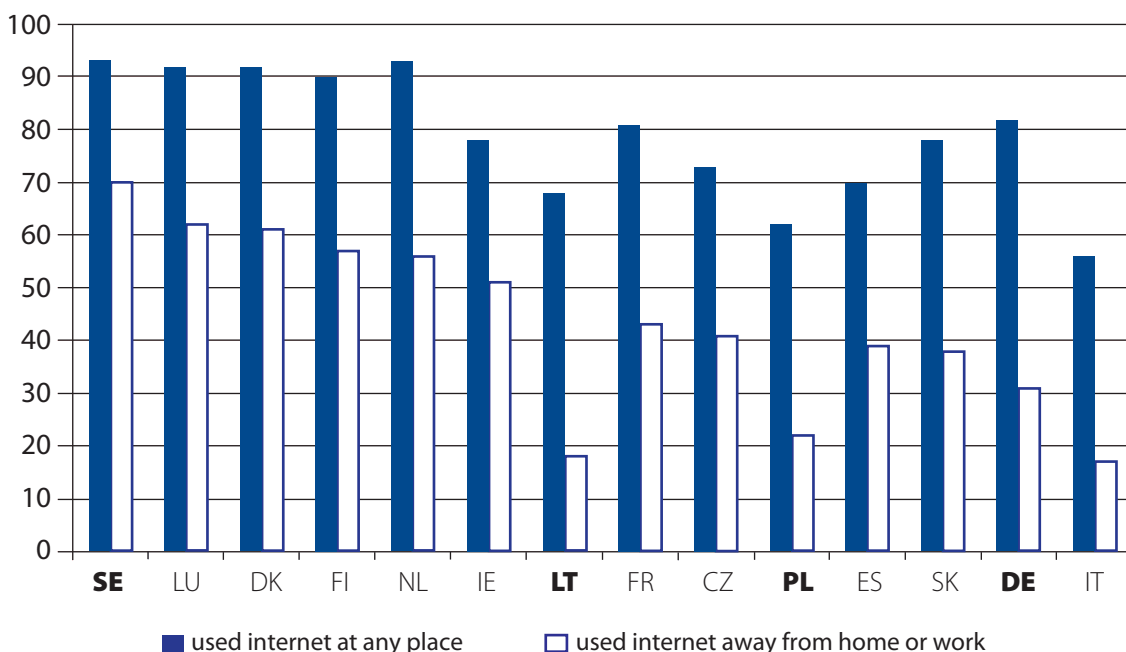
5. Gender and ICT in BSR with a special focus on the South Baltic Countries

The information and communication technologies sector is of increasing importance to virtually every sector of the economy. The importance of the ICT sector is based on its ability to create greater access to information in underserved populations. There is a high demand for highly-qualified workers to meet the increasing demand of this expanding sector. Women, due to their currently low presence in ICT, constitute a pool of potential candidates. Increasing women's participation in this sector will reduce labour market segregation and, as most jobs related to ICTs are well paid, it will allow women to receive better salaries.

Internet is with no doubt the one of the most powerful tools of ICTs. A large majority of households and individuals uses the internet today. It allows users to access information and services at any time and any place. Men and women are equally likely to go to the

internet for a wide variety of activities, from getting travel information, shopping, doing banking to looking up phone numbers and addresses. Based on ITU data of March 2013, it can be seen that more men than women use the Internet - 37% of all world women are online, compared to 41% of all men. Various measures of intensity of the internet use suggest that men are slightly more engaged with their internet use than women. When analysing women's Internet usage it can be clearly seen that there are quite vast differences both between the BSR countries and between age groups. Highest values were recorded in the group of young women in Denmark, Netherlands and Norway (2013). The percentage of individuals in the EU who used the internet in 2012 was 73 %. About one third of individuals used the internet on mobile devices away from home or work.

Figure 2 Individuals who used the internet at any place and away from home or work (2012)



Source: Own study and calculations on the basis of the Eurostat data.

The shares for individuals who used portable computers or handheld devices through a mobile phone network or wireless connection away from home or work were above 50 % in six member states: Denmark, Ireland, Luxembourg, the Netherlands, Finland and Sweden. The shares were below 20 % in five member states: Bulgaria, Italy, Hungary, Lithuania and Romania (2012).

It is worth mentioning that in 2013 in all countries of the EU it was Norway and Sweden that enjoyed the highest rate of individuals aged 16 to 74 who used Internet within the preceding 3 months (95%) and the lowest rate was observed in Bulgaria (53%). If we compare the rate of internet use within 3 preceding months in the BSR countries, it can be seen that the highest increase between 2000 and 2013 was reported in Lithuania and Poland.

Table 17 The rate (%) of internet use within 3 preceding months (2013)

| | Germany | Lithuania | Sweden | Poland |
|-------------|---------|-----------|--------|--------|
| 2013 | 84 | 68 | 95 | 63 |
| 2000 | 61 | 29 | 82 | 29 |

Source: Own study and calculations on the basis of Eurostat data

But there are still some people who have never used the internet before. In the EU27, the proportion of individuals who never used the internet declined from 42 % in 2006 to 20 % in 2013. The recent decline

in the proportion of non-users in the EU was minor, from 23 % in 2012 to 20 % in 2013, which was still 5 percentage points above the EU target of 15 %.

Table 18 The 2013 rate of individuals aged 16 to 74 who have never used the internet



Source: Eurostat data

Although the society’s technological capacity is growing and people use internet and other new technology devices more often, the increased interest of young people studying science and technology is not observed. In 2011 about 17 per 1000 inhabitants aged 20-29 in the EU graduated in science and technology (11 women per 1000 inhabitants and 22 men per 1000 inhabitants). When, basing on data available from

Eurostat, we look at men and women who enter universities to take up ICT related studies, we can see that there is a huge disparity throughout the BSR countries. In Germany and Poland the highest increase was observed from 2001 to 2011. In Lithuania the number of both male and female graduates in science and technology were much higher than the average in the EU.

Table 19 Science and technology graduates aged 20-29

| | Germany | | Lithuania | | Sweden | | Poland | |
|-------------|---------|-------|-----------|-------|---------|-------|---------|-------|
| | Females | Males | Females | Males | Females | Males | Females | Males |
| 2011 | 10.1 | 22.6 | 13.3 | 31.6 | 10.4 | 20.4 | 13.6 | 21.3 |
| 2001 | 3.6 | 12.2 | 10.6 | 18.9 | 8.4 | 16.1 | 5.5 | 9.7 |

Source: Own study and calculations on the basis of Eurostat data

Computer skills are essential while searching for a job in the ICTs field. Unfortunately, the statistics of women's employment in computing activities showed alarmingly low results. The proportion of women employed in computing-related jobs (not the ICT, but computing exactly) in relation to the total of the employed women is very low. Women represent 59% of all tertiary graduates and 45.7% of the total number of employees in Europe. The high participation of women

in tertiary studies and in the workforce is not observed in the ICT sector, where they are underrepresented. Women represent around 33% of the total number of graduates in science and technology and around 32% of employees in the ICT sector. When, basing on the data available from Eurostat, we compare men and women who choose ICT related studies, we obtain the following figures with regards to their actual labour market situation:

Table 20 Men and women in ICT sector (2011)

| | work in ICT | work in non-ICT service | work in other sectors | do not work |
|--------------|-------------|-------------------------|-----------------------|-------------|
| Men | 20.67 % | 27.89 % | 36.17 % | 15.27 % |
| Women | 10.76 % | 44.28 % | 21.51 % | 23.46 % |

Source: Own study and calculations on the basis of Eurostat data

This table reveals that there are around 10% more men who work in ICT than women. In terms of age, among those who study for a bachelor degree in ICT fields, the older the women, the less likely it is that they work in the ICT sector. 20% of women working in ICT is younger than 30; 15.4% are 31-45 years old

and only 9% are over 45 years old. This situation has also an effect on the number of women researchers. In Europe only 33% of researchers are women. The share of women researchers by sectors in the BSR countries is presented in Table 21.

Table 21 Share of women researchers in 2011

| | Germany | Lithuania | Sweden | Poland |
|----------------------------|---------|-----------|--------|--------|
| All sectors | 26.7 % | 52.1 % | 37.2 % | 38.6 % |
| Business enterprise | 14.2 % | 31.8 % | 25.6 % | 19.8 % |
| Higher education | 36.3 % | 55.1 % | 44.5 % | 42.1 % |

Source: Own study and calculations on the basis of Eurostat data

The analysis shows that the number of women researchers in Lithuania is higher than of the men researchers. In all the BSR countries women researchers are more interested in conducting research in higher education than in working in a business. Although the

number of women researchers and women working in science and technology has increased over the last years, the number of their patents applications is still low. Less than 10 % of patents awarded by the European Patent Office are awarded to women.

6. The effects of women's self-employment. Results from a survey conducted in Poland

Survey, the aim of which was to identify the conditions and consequences of woman's self-employment, was conducted in 2012 by Dr Sandra Misiak as a part of her doctoral thesis. The first invitations to participate in the study were sent to 678 self-employed women in September. Due to the low percentage of returned questionnaires another additional invitations were sent to 376 women in October. That sample was also filled in a low rate. Because of that in November there were sent, to self-employed women, another 667 invitations to take a part in the survey. 1730 invitation were sent all together, of which 101 (i.e. 5,8%) were completed and submitted correctly. The anonymous questionnaire was sent by using the Internet and focused on following issues:

- An entrepreneurial attitude of self-employed women (questions 1-10);
- Internal and external determinants of self-employment among women (questions 11-19);
- Analysis of skills and competence of self-employed women (questions 20-39);
- Economic and non-economic effects of self-employment (questions 40-53);
- Information about surveyed person

After establishing the business women spent more time working, but they are getting help from members of the household with the responsibilities, who are proud of the fact that she is conducting an own enterprise

The results of self-employment among woman needs to be taken into account when it comes to analysis of this group. The first aspect which was examined was the usage of time. The group of 65% surveyed women respond that they spent more time working and have a less family time since starting own business. The opposite situation was experienced only by 5 % of women. For 26% of women starting own business had no impact on family time and work, this group spent the equal amount of time with family before and after founding the companies. The 4% of women could not

clearly answer this question and determine the number of hours spend at work or at home.

Time is shared not only between family and work but also includes personal time. Only 35% of respondents have a hobby which do regularly at least once a week, 24% do it irregularly. 20% of self-employed women says that very rarely have a time to do what they like. About 3% of respondents stressed out that they wish to have a hobby, but other duties not allow them, and 4% claimed that they do not feel the need to have a hobbies because they are too busy. The percentage of answers marked as "other" was 14%. In these responses surveyed women emphasized that a work they do and time they spend with family can be classified as their hobby.

Having in mind all the stereotypes that are inherent in society about the role of women – respondents were given question about the division of responsibilities at home. The division of tasks between members of the household is shown in Table 22.

Table 22 The division of responsibilities in the households of self-employed surveyed women in Poland

| Division of duties | Answers in % |
|---|--------------|
| I run my household alone, so I do all the chores by myself | 23 |
| With my husband/partner we split the responsibilities equally, both in terms of childcare and the household | 38 |
| My husband/partner and/or children do not help much at home. I do most of the work by myself | 11 |
| Children as well as my husband/partner help me a lot at home | 12 |
| don't do a lot, others do it for me | 5 |
| I pay others to take care of the house (i.e. shopping, cleaning, babysitting, etc.) | 0 |
| My husband/partner helps me, but only with some of the household duties | 8 |
| My husband/partner helps me, but only with the taking care of the children | 3 |

Source: Own calculations on the basis of the study.

The most often chosen answer was the one emphasizing the equal distribution of workload, both in terms of child care as well as over the house. More than 20% of respondents is single and do all the household duties by themselves. 11% women admitted that they do all the necessary tasks at home by themselves because others do not have time for that. Similar share of 12% consider women who have children grown enough to help and whose husband/ partner is willing to help with the household responsibilities. Self-employed women, who admit that they do not spend much time on household duties because other members of it do all the work for them stand for 5% of respondents. It should be noticed that not a single interviewed women said that they are deputing the household responsibilities to the third parties.

An important aspect of self-employment is the attitude of the family, therefore respondents had been asked whether members of their family were proud and pleased of the fact that they choose this type of economic activity. The largest share of respondents representing a 42% believed that people who are close to them are both proud and pleased with the fact that they are running their own businesses. 20% of respondents said that they know that the family is happy with their choice but they see no reason to be proud, while the 5% think that close ones are proud of them but at the same time they are not happy with it. Families of 18% of women do not have any kind of attitude towards their businesses. 12% of all respondents admitted that they do not really know what is the family view on that matter. Only 3% of women emphasized that the opinion of close ones varies and is different for different individuals.

Self-employed women are satisfied with having their own business and with their lives

Surveyed women were asked to answer the question whether they had the possibility to make the choice considering their work path again would they choose self-employment or other options of career. The 75% of women admitted that if they had a chance to make this choice again they would choose self-employment again.

Among the respondents, 20% were not convinced what kind of decision would undertake, and 5% would choose a different career path. The decision about being a labour worker seemed to be better due to the type of contract which is considered to be a safe form for employment, with set salary and hours. All that aspects according to surveyed women allow to devote more time to family than when it comes to self-employment.

The analysis of the consequences of self-employment included questions whether running the own business influenced in any way financial status of the enterprising women and comfort of her life and if it made her happier. The answers for these questions are shown in Table 23. Owning a firm had a positive influence on the financial status of 42% of surveyed women. The 38% of self-employed women admitted that due to having an own business their comfort of life is better and 58% said that they are generally more happy now than before. Among the negative areas of running the own enterprise the largest group of women were referring to the material status. Surveyed women had a difficulty with giving the answer on the question concerning the comfort of their life – 34% did not give clear answer. The Table 2 shows that even if the economic status and quality of life did not improve they are still satisfied with their life due to the fact that they have their own business.

Table 23 The effects of self-employment on surveyed women in Poland [in %]

| Improvement in economic status | |
|--|------|
| Yes | 42 % |
| No | 31 % |
| Hard to say | 27 % |
| Improvement in quality of life | |
| Yes | 38 % |
| No | 28 % |
| Hard to say | 34 % |
| The increase of life satisfaction | |
| Yes | 58 % |
| No | 14 % |
| Hard to say | 28 % |

Source: Own calculations on the basis of the study.

Self-employed women enjoy higher than average quality of life

The respondents were asked more specifically about the impact of self-employment on the quality of life, both material and immaterial – the results are shown in Table 24. Quality of life in mental and emotional sphere is shaping up much better than in the material one. Almost half of respondents highly appreciates the quality of life in the emotional aspect on the other hand only 8% of women highly assess their life in economic sphere. Women who feel that their quality of life in the material aspect is low were as twice more than women who identified low quality of emotional life. Evaluation of quality of life at the average level was 40% for the emotional sphere and 69% for material one.

Table 24 The impact of self-employed surveyed women in the quality of life in the material and immaterial in Poland – answers in percentages

| Evaluation of the quality of life in the emotional and mental sphere | |
|---|------|
| I appreciate the quality of my life in the emotional, mental sphere | 48 % |
| believe that the quality of my life in the emotional, mental aspect differ from the average | 40 % |
| feel psychological discomfort | 9 % |
| It's hard to say | 3 % |
| Evaluation of the quality of life in the material sphere | |
| I appreciate the quality of my life in the material sphere | 8 % |
| I believe that the quality of my life in the material is at the average level | 69 % |
| I believe I am living rather on low material level | 18 % |
| It's hard to say | 5 % |

Source: Own calculations on the basis of the study.

Change in personality traits under the influence of managing own company is the next element that was tested. About 33% of surveyed women emphasized that they do not believe that their character has changed, while 20% claimed that running the business had both positive and negative impact on their life. The 41% of women noticed that self-employment had only positive influence on their character, while only 3% believed that it changed for worse. The same percentage of women was not able to answer the question whether their character has changed.

Positive changes that were most often observed were: increase in self-confidence (71%); increase in creativity (65%); easier communication with people (58%);

openness to change (57%). In addition 17% of women mentioned such a pros as better organization and time usage, increased awareness of the environment and the perception of elements in it, ease in reading people's intentions and in general bigger experience and increase in many different competences.

Adverse changes in the nature occurred less often – according to the respondents. The 77% of surveyed women admitted that they are more stressed out and nervous. The 38% respond that they fear all the time about tomorrow, what in 23% of them resulted in a decrease or even lack of faith in themselves and their skills. The group of 19% of self-employed women stressed that they became distrustful, more tired and impatient and that their sense of independence in periods without income went low.

Self-employed women's income is higher than the national average

When the material situation of women was analysed they were asked about the income that they brought to the household. From the total of respondents 67% of them regularly brings wages, and 10% had an income, but quite irregularly, depending on the month. The group of 12% indicated that their form do not create income and due to that they rarely can bring any money to the household. The remaining group of 11% stated that the company is still developing and there was no chance for income or the money is invested in the enterprise therefore they do not have sufficient funds to pay all the bills.

Among the respondents with income 25% earns a salary that is equal to the national average, and 25% of them said it is a little bit lower. The 14% of self-employed women admitted that their monthly income is much lower than the national average on the other hand 36% responded that they earn more.

It is important to compare the income from self-employment to the income that respondents received as employees during their work career. Among all the surveyed women 85% of them worked in various forms before they decided to run their own business. Only 15% of surveyed women decided to start the company without any pre-trial work in any form. Respondents who claimed to work before were asked to compare the wage income to the self-employment income. The group of 43% of women achieved higher revenues from own business than in the past employment. For the

30% of women income was comparable. In contrast 27% of self-employed women admitted that this kind of economic activity gives them lower financial benefits than previous employment.

The next aspect that was mentioned in the survey was the comparison in earnings brought to the household between self-employed women (before and after establishing the business) and their life partners. Distribution of answers for that question is shown below.

Table 25 Earnings of self-employed surveyed women in comparison to their life partners/husbands before the foundation of the company and during its existence [responses in %]

| Prior to the opening of own business – life partner/husband | |
|---|------|
| He earned more | 50 % |
| He earned the same amount | 15 % |
| He earned less | 10 % |
| I was single at that time | 25 % |
| During the business - life partner / husband | |
| He earned more | 42 % |
| He earned the same amount | 22 % |
| He earned less | 17 % |
| I was single at that time | 15 % |
| Variable, sometimes I had more revenue, sometimes my life partner/husband | 4 % |

Source: Own calculations on the basis of the study.

According to the data 50% of respondents claimed that before founding the company their life partner/husband earned more than they did, while during running own company this number decreased to 42%. In 15% of couples both partners brought the same amount of money before starting the business and in 22% during it. The share of women whose life partners/husbands earned less after establishing the firm increased from 10 to 17%. It is worth to mention that the 4% of surveyed women said that since conduct of the company it was hard to determine who makes more money due to the fact that income in the company differed in time and sometimes was higher than the income of their life partners/husbands and sometimes lower. Approximately 25% of women did not have a partner at the moment of building own business but after founding the company this number decreased to 15%.

Summary

The statistical analysis shows deep changes in the economic situation of men and women over the last decade. Most of these changes are for the better, which is largely due to the European Union gender-oriented programmes. The following trends have been particularly important:

- In South Baltic Countries women are less economically active than men, but this disproportion is shrinking,
- There are distinct differences in the socio-economic situation between the countries that have experienced economic transformation and countries of the so called old Union, but the gap has narrowed over the last decade,
- The employment rate among women is lower than that among men, therefore the number of unemployed women is higher than men, but in most of the countries this gender gap is shrinking,
- In all the South Baltic Countries the number of self-employed women is lower than the number of self-employed men.
- Self-employed women and men more often run their own economic activity than hire employees.
- Self-employed women often work more hours during the week than women who are employed. No matter if they work on their own account or are employed, men spent more hours working than women.
- Women are better educated than men. Admittedly, both women's and men's level of education are rising,
- The share of women in the total number of students is higher, nevertheless they still are a minority among students of technical universities which are considered to give a better chance for high salaries in the future.
- Women are more likely than men to live according to the concept of lifelong learning.
- The societies' technological capacity is growing and women and men use the internet and other new technology devices more often. Less developed countries in the observed region have been catching up in this matter,
- It is important to increase women entrepreneurs' participation in ICT because, among others, it will reduce labour market segregation, which is still strong in the majority of the South Baltic Countries.

Formal and informal networks play an important role in the process of providing equal opportunities for men and women. The example of such an efficient network is Winnet Sweden - the network of Women Resource Centres. It is highly recommended to create a WRC network in all the South Baltic Countries. It will be our contribution to the efforts to eliminate the economic gender gap, which our statistical analysis has demonstrated. Also, it has been recommended by professor Danuta Hubner, an Euro parliamentarian, who says that the actions undertaken by WRCs "can only reinforce economic and social cohesion throughout the Union". It will help to create conditions for women and men of the South Baltic Countries to enjoy the same power and opportunities to influence their own lives.

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