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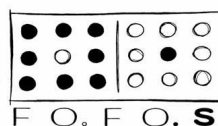
**Expectations on self-employment
Summary report on needs investigation
D3.4 deliverable**

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1 Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed to self-employed for maximum 1 year and who considered such occupation as the main employment, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also annex 1: The LdV project "SELF-EMPLOYMENT - Guidance and Counselling for Self-Employment").

Within the EU25, self-employment accounted for 16% of total employment across the non-financial business economy (NFBE)¹ in 2005. These were, perhaps unsurprisingly, the same four activities that recorded the highest proportion of their total employment among SMEs and also showed the highest rates of net job gains during the period 2001 to 2003.

Among the Member States, the highest rates of self-employment in 2005 were registered in Greece (32% of employment in NFBE), Italy (29%), Cyprus (24%) and Portugal (21%), while the lowest rates were recorded in Latvia (7%), Estonia (8%), Denmark, Lithuania and Slovenia (all 9%).

In the EU25, the highest rates of self-employment were recorded for the construction industry (25%), business related services² (23%), distributive trades (20%) and hotels and restaurants (19%), compared to 8% in manufacturing industry and 11% in transport, storage and communication.

The five-members consortium of highly professional and experienced organisations is conducting „Self-employment”. This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- good solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and

¹ **The non-financial business economy** excludes agriculture, public administration and other non-market services, as well as the financial services sector.

² **Business related services** include real estate; renting; legal, accounting, book-keeping and auditing activities; tax consultancy; market research and public opinion polling; business and management consultancy; holdings; architectural and engineering activities and related technical consultancy, technical testing and analysis; advertising, labour recruitment and provision of personnel, investigation and security activities, industrial cleaning, and miscellaneous business activities not included elsewhere. In this study, it excludes management of holding companies.

other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SMEs' sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

2 Methodological Approach

2.1 General data

The study of the needs, expectations and condition of self-employed was performed by use of standardized questionnaire that was specially prepared for this particular project needs (see Annex 2). Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year and considered such occupation as the main employment.

It was assumed that people who began to be self-employed over 12 months preceding the survey were to deliver most valuable information (data) on available possibilities of guidance and counselling as well as on the efficiency of those.

Before the true attitude research, pilot studies were carried out on a group of 40 self-employed in each country (10% quota sample). It allowed testing adequacy of the questionnaire and to include any necessary changes and corrections to the research instruments.

The survey was carried out by each of the partners in their respective country during spring - summer 2006 , as follows:

- in Austria by FO.FO.S – Forum for Supporting Self-Employment on a group of 337 participants all over the country, with the support in dissemination of various organisations and multipliers in the field of one-person-companies. Austria also included in target group self-employed, who are longer self-employed as one year. More than half of the respondents are self-employed as an one-person company for over one year, around one fourth between 1 and 3 years and less than one fifth under one year.
- in Finland by SBI, Small Business Institute at Turku School of Economics on a group of 400 participants. The survey was conducted through Internet, using Webropol (www.webropol.com);
- in Poland by ASM on a group of 400 participants using face-to-face interviews all over country;
- in Romania by Dunarea de Jos University of Galati (DJUG) on a group of 400 persons, with the support in dissemination all over the country of Galati County Employment Agency ;

Targeted respondents were selected at random according to the projects possibilities. Because no previous database with studies about self-employment was available, *the survey did not have a probability sample character.*

2.2 Country specific

The project defines self-employed as one-person companies. In each of the participating countries the legal or statistical definition of self-employment is more or less close to the one in the present project.

Austria – One can find two types of self-employed: one-person-companies, sole proprietorship or limited company, with trading licence (members of Chamber of Commerce) and having no employees and also “new self-employed”, persons who can conclude work or service contracts without holding a trading licence, under which they are paid for a specific

job or service. Freelance workers, such as journalists, artists, veterinarians and dentists, also form part of the group of new self-employed people.

One-person-companies are representing 54% of the members of the Austrian Economic Chamber with a total number of around 170.000 companies. They are included in the amount of 86% of the Austrian companies that are micro-enterprises according to the EU SME definition. Additional to the duty membership of companies in the Austrian Economic Chamber there are around 36.000 persons in "New Self-employment", most of them established as one-person-companies as well. Altogether there is a total amount of around 200.000 one-person-companies in Austria.

In Finland the preconditions for entrepreneurship are estimated favourable. Self-employed person is a person with no employees, the same definition as in the project. Today there are more enterprises in Finland than ever before. At the end of 2003, the total number of enterprises (excluding agriculture) was approximately 230,400. The number has been on the increase since 1995. Still, the number of enterprises per capita is lower in Finland than in the countries with high entrepreneurial activity. The number has increased most in real estate and business services, social and health care services and in other personal services.

In 2006 there were 141.000 self-employed persons in Finland, i.e. 61,3% of all the employers / entrepreneurs (Yrittäjyyskatsaus 2004.)

Polish law does not offer an unequivocal, universal definition of self-employment, although the phenomenon itself has been existing for many years³. Nevertheless, as indicated by the authors of the report "Self-employment in Poland in the context of accession to the European Union"⁴, this concept is used mainly in the context of activities performed for businesses on a basis other than an employment contract. In practice it essentially means "being employed by oneself".

An existing non-legal definition of self-employment is the one used by Central Statistical Office (GUS):

"A self-employed person is a person performing independent business activity or activity in the form of a sole proprietorship enterprise of a natural person, not having employees".

As results from GUS data in the 3rd quarter of 2004 there were 2.470.000 persons working for their own account, including 856.000 outside of individual agriculture. In the same time period, the total number of working persons was 13.974.000. It follows that nearly 18% of working persons are self-employed.

Romanian legislation is a bit different and defines self-employed as a person who conducts his/her activity at his/her own headquarters (authorised individuals/ natural independent persons) or runs an individual business without employing other persons, with the possibility of assistance from unremunerated family members (family associations). The same applies for the statistical data available in Romania; self-employed data includes both authorised individuals and family association.

³ An accelerated growth of enterprising, including self-employment, occurred particularly during the years of the so called "government and economic transformation", i.e. after 1989.

⁴ Tokaj-Krzewicka A. Żołnierski A. (Edit.), "Raport o stanie sektora Małych i Średnich Przedsiębiorstw w Polsce w latach 2002-2003". Warszawa, PARP, 2004 The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in October 2003.

According to Romanian National Statistic Institute⁵ in 2004, the number of entrepreneurs⁶ was approximately 410.000, meaning 48% out of the total number of active economic and social operators of national economy.

All the above figures are taken from national reports and have different sources and do not always refer to exactly the same period. In order to have a unitary view we collected data on population, employment and self-employment from EUROSTAT website, Population and social conditions, Labour market, Labour Force survey, LFS main indicators and LFS series-Self-employed.

Table 1. Self-employment by economic activity (1000)

2006-Q4 (thousands)	EU 27	AT	PL	RO	FI
Total Population*	485884 ^p	8168.7	37398.6	21570.2	5254.8
Active Population*	232811.1	4151.9	16987	9880.1	2614.3
Total employees*	215178.5 ^p	3952.3	14911.3	9080.9	2437.8
Total unemployed* (seasonally adjusted data)	17692.6	188.5	2092.3	730.8	195.7
Self-employment by economic activity (1000)					
<i>Employers and self-employed - all NACE branches</i>	32624.1	489	2911	1913.7	296.5
<i>Self-employed - all NACE branches</i>	22790.7	283.1	2326.9	1776.8	198.3
<i>c_to_f Industry</i>	4321.4	32.4	199	154.3	36
<i>g_to_k Services (excluding public administration)</i>	9015.9	98.6	525.8	151.1	63.6
<i>l Public administration and defence; compulsory social security</i>	63.7	:	:	:	:
<i>m_to_q Other services</i>	3421.4	43.2	122.3	51.7	37.3

*LSF -adjusted series
p= provisional values

⁵ Romanian National Statistic Institute , Romania Statistic Data 2004, Chapter 15, Enterprise Activity, Active Economic and Social operators by size class;

⁶ Entrepreneurs, defined by Romanian National Statistic Institute in this Enterprise Activity Statistics as natural independent persons and family associations;

Table 2. Self-employment by occupation (1000)

Self-employment by occupation (1000)	EU 27	AT	PL	RO	FI
isco					
Total	22790.7	283.1	2326.9	1776.8	198.3
isco1 Legislators, senior officials and managers	3202.7	32.7	23.8	7.6 ^u	34.9
isco2 Professionals	3162.6	39.5	123.1	19.1	25.4
isco3 Technicians and associate professionals	3057	60.1	100.6	12.7	19.4
isco4 Clerks	363.7	:	6.9 ^u	:	:
isco5 Service workers and shop and market sales workers	1760.7	12.8	247.9	67.6	21.4
isco6 Skilled agricultural and fishery workers	5313.6	108.3	1465.3	1226.2	58.9
isco7 Craft and related trades workers	3764.8	14.7	193.9	127.4	23.6
isco8 Plant and machine operators and assemblers	1064.1	5.2 ^u	121.3	37.3	10.8
isco9 Elementary occupations	1080.1	7 ^u	41.4	278.7	3 ^u
No response	20.9	:	:	:	:

u= unreliable or uncertain data

where,

Employed persons are persons aged 15 and over who during the reference week performed work, even for just one hour per week, for pay, profit or family gain or were not at work but had a job or business from which they were temporarily absent because of, e.g., illness, holidays, industrial dispute and education or training.

Unemployed persons are persons aged 15-74 who were without work during the reference week, were currently available for work and were either actively seeking work in the past four weeks or had already found a job to start within the next three months.

The economically active population (labour force) comprises employed and unemployed persons.

Self-employed are persons 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 its business.

Employees are defined as persons who work for a public or private employer and who receive compensation in the form of wages, salaries, payment by results or payment in kind; non-conscript members of the armed forces are also included.

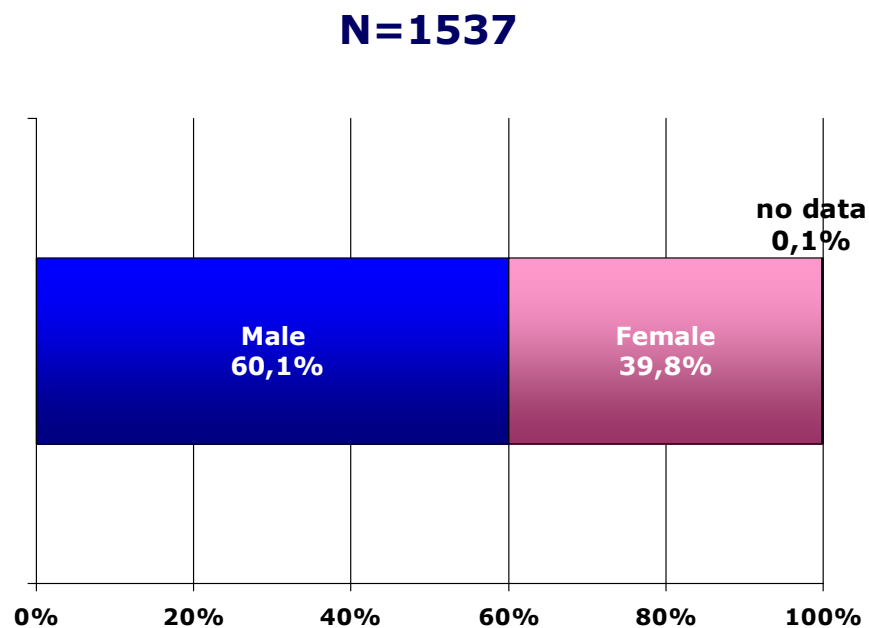
2.3 Information about respondents

a) Sex of the respondents

Most of the interviewees were male, as shown in the graphic below. The highest percentage of male respondents was registered in Romania 72.3% and the highest percentage of female respondents was registered in Poland 51%.

Within the EU-25, self-employment across the non-financial business economy in 2005 had over three times as many male self-employed workers as women.

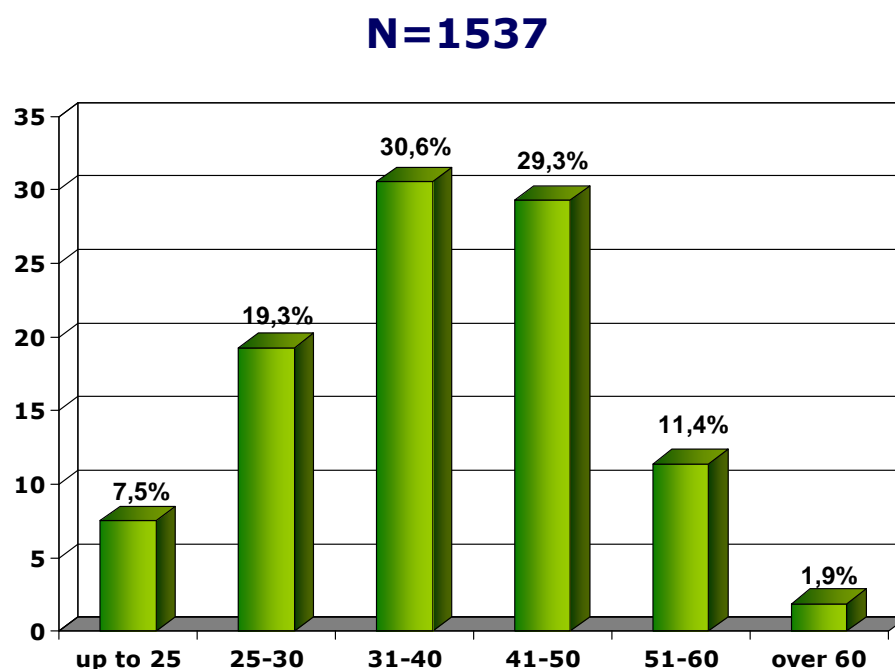
Figure 1. Sex of self-employed persons



b) Age of the respondents

Almost 60% of all respondents were between 31-50 years old, and the smaller percent 7.5% is for the category up to 25 years old. In Finland and Romania most of respondents (34.5% and respectively 30.5%) come from age group 31-40, in Austria from 41-50 age group (40.7%), and in Poland from 25-30 and 31-40 age groups, both with 28.3%.

Figure 2. Age of respondents



c) Education of the respondents

In Austria, the largest part of respondents (43.6%) holds a master or diploma of a university or university of applied science.

In Finland, the largest part of the respondents had completed basic education 40.3%, but the next larger group is Vocational or university education with 39.5%.

In Poland, nearly every fourth interviewee finished technical secondary school or basic vocational school with “matura” exam. This fact was confirmed by the results of previous research, where the most enterprising were graduates of technical secondary schools and specialized secondary schools.

In Romania, more than half of the respondents are college graduated 45.8% or at least in their terminal years 9.3%.

3 Situation of Being Self-Employed

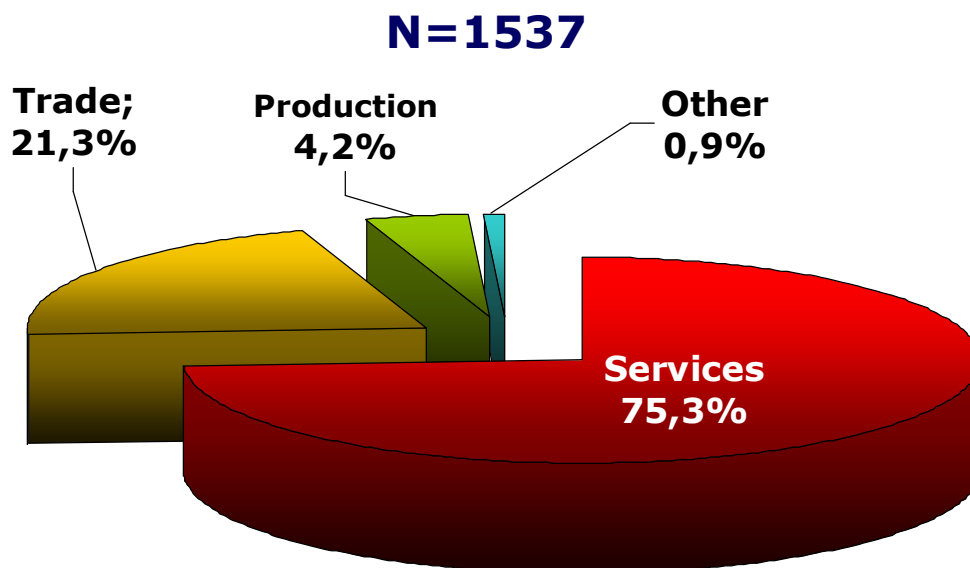
This part of the study is focused on the main characteristics of the respondent's self-employed situation. Main data analysed are: business outline, location, time dedicated to work, outsourcing, consistency between private and professional life, and also if generating revenue are sufficient or not.

3.1 Domain of activity

Most of interviewees work in services (75%) and some in trade (21%), as the graphic below shows. The self-employed persons participating in the survey, acting in production were rather rare (4%).

It is interesting to mention that in Austria and Finland, more developed economies, the percentage of respondents working in services was higher (88.10% and 87.5%) than in Romania and Poland (67% and 60.8%)

Figure 3. *One-person companies' main field of work*



The subsequent question in the questionnaire concerned the occupation and the skills of the respondents. Because of the rather large range of occupations of interviewees is rather hard to simply categorise them. But we will present the most encounter occupations for each country.

In Austria, 14.5% of respondents worked in IT domain covering computing, software development, network administrator, and the same percent was registered also for management consultancy and consulting. Other occupations were trainer, coach (11.9%), personal consulting, personality development, mediation (7.7%), retail (5.9%), marketing, sales promotion, public relations (3.9%).

In Finland, the professions were varied. 9.8% of the respondents considered themselves as salespersons, 7.3% consultants, 8.8% cleaners, and 6.8% construction engineers. These were the most common professions.

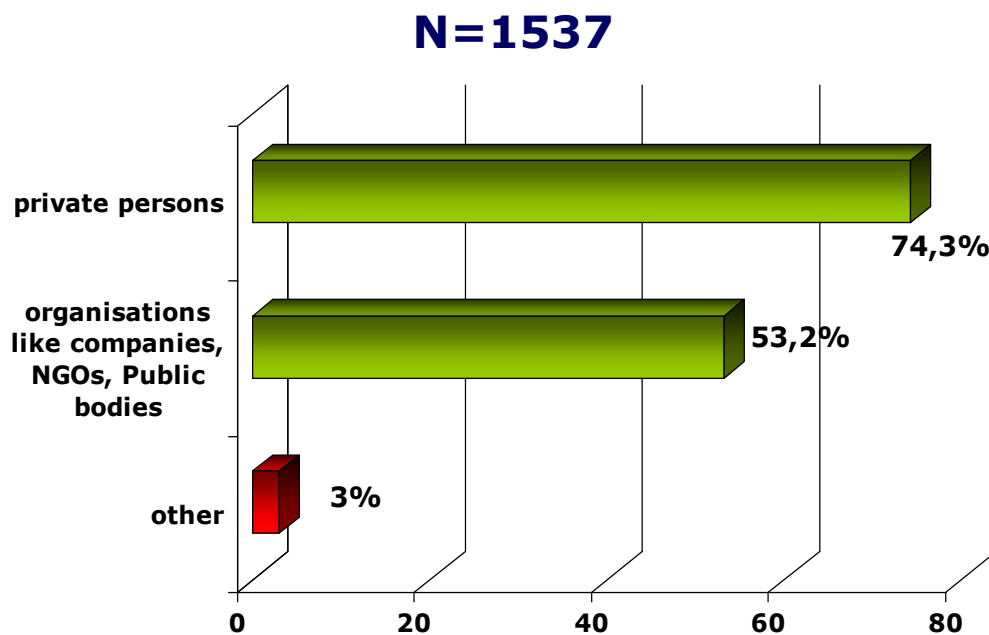
In Poland every third interviewee (34.5%) was a sales specialist/dealer. Other groups, much less sizeable, included: insurance agents (3.8%), taxi drivers (3.3%), people providing overall building and renovating services (3%) as well as tailoring (2.5%), hairdressing (2.3%), finishing work (2.3%), accounting/bookkeeping (2%) and driving (1.8%) services. Representatives of more than 100 various professions participated in the survey.

In Romania, 13.5% were in sales, 9.5% construction engineers, 7.3% had also various occupation in construction sector, 5.7% worked in transport services, 5.47% had occupations in IT sector, 5.2% in management and financial consultancy, to mention just a few of the occupations of the respondents.

3.2 Types of customers

The customers of the one-person companies participating in the survey were mostly private persons (individual customers, 74.3%), but institutional customers registered a high percent also: 53.2% (see Figure 4).

Figure 4. Customers of one-person companies



*The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.

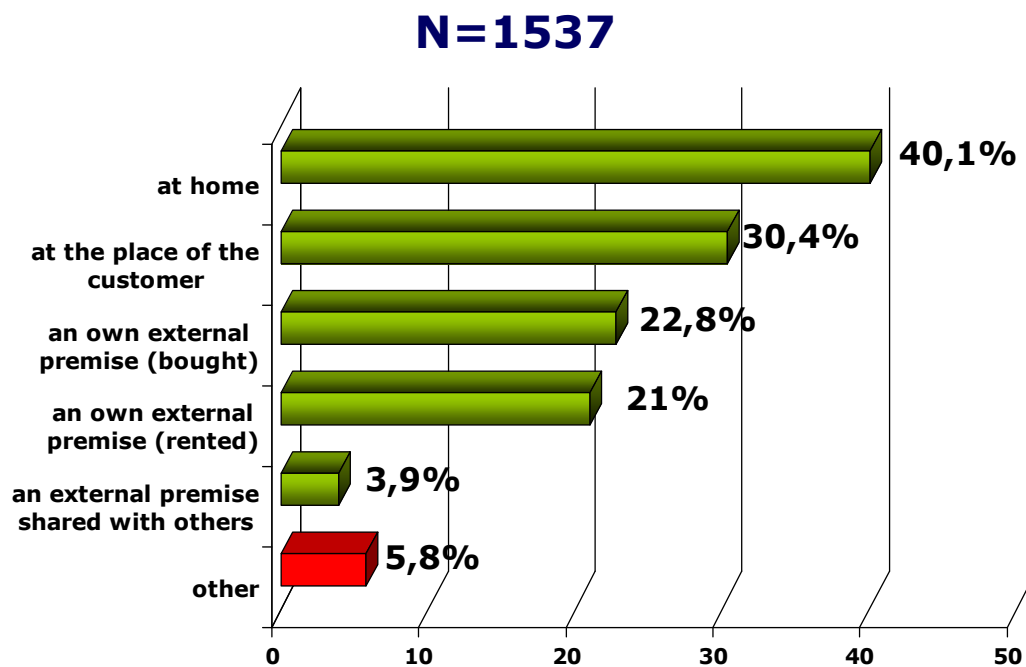
This question also reveals similar tendency in Austria and Finland, as opposed to the one in Romania and Poland. 79.3% in Finland and 87.5% in Austria were addressing their business outputs to various organisations, while only 23.5% in Romania and 27.8% in Poland were doing the same.

3.3 Location of activity

It seems that the most characteristic place of work for self-employed is at home as 40.1% indicated that. Also 30.4% of the interviewees indicated the place of the customer, 21% indicated own external premises bought and 22.8% external premises, but rented.

Others location indicated by respondents as place of work were: in the field in country and abroad, an own external premise built next to house, building site or customers plot, car, taxi, van, film location, outdoor, in nature, in the field, exhibitions, fairs, and seminar locations.

Figure 5. *Place of work*



**The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.*

In Austria, considering the place of work of the one-person-companies asked in the survey, it is characteristic that they work at home: 62% answer that they work in their home-office mainly. Another third work at the client's place and only 3% share an office with others. Analysing the place of work concerning the question if an one-person-company works at one working place exclusively or at different working environments it shows up that around one third is working in the home-office exclusively, 17% exclusively in a rented office and that 10.4% do their work at the place of the costumers only. More than one third of the one person- companies asked in this study works partly at different places.

In Finland, the workplace of the respondents was usually at home (40%). 38% were at the place of the customer and 25.3% in an own external (rented) premise.

In Poland, the workplace of the respondents was usually an office they rented by themselves (43.8%). Their homes took second place (29%), and one more rung down was their client's/customer's office (23%). Other places that were mentioned (13.3%) included for

example a market/marketplace, their car, the area of their country and other countries, their own office built nearby their home.

In Romania, the workplace of the respondents is usually external premises (59.6%). 33% of self-employed work at home and 23.8% at the place of the customer. Out of the respondents owning⁷ their premises 64.3% are in services sector, 32.7% in trade sector and 3% have production activities. Out of the respondents working in rented external premises 52.9% activates in services and 47.1% activates in trade. Home is the most frequent place of work for people working in services (92.4%). All interviewees working in external premises shared with others activate in trade sector.

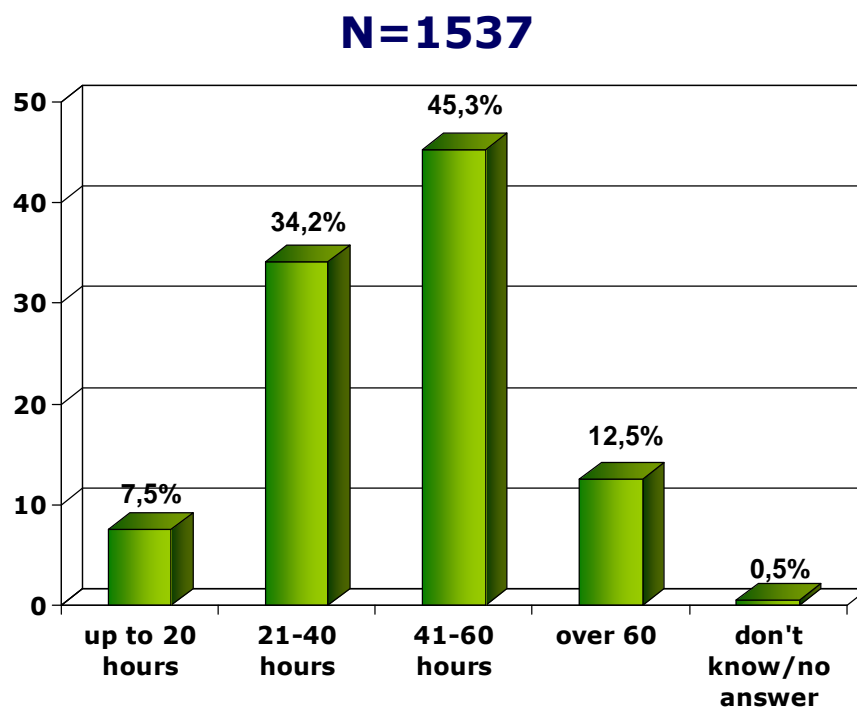
3.4 Working time, dependents, income

Another interesting aspect of the survey was learning how many working hours per weeks are undertaken by a self-employed, taking into consideration all the responsibilities and activities which constituted the job.

Close to a half of respondents work 41-60 hours weekly, more than a regular employee. This is valid for almost all the countries where the survey took place. In Romania, Austria and Poland average working hours per week for an employee is 40, in Finland the average is 36.5 hours. In Finland 41-60 hours weekly was the second highest percentage, only 2% below the first one. The self-employed more often worked over 60 hours (12.5%) than less than 20 hours (7.5%) in a week.

The respondents' answers are shown in figure 6 below.

Figure 6. Working hours per week



⁷ After December 1989, Romanians had the opportunity to buy their own home, mostly state own during communist years. This might be an explanation for the high percentage of owners of premises, having in mind that the respondents gave sometimes multiple answers to the question.

In Austria, the respondents work between 41 and 60 hours per week mainly. 42% of the male and female self-employed persons belong to this group. Working times between 21 and 40 hours are dominated by woman (37% compared with 30% men). Spending more then 60 hours a week for work is dominated by men (16% compared with 10% women).

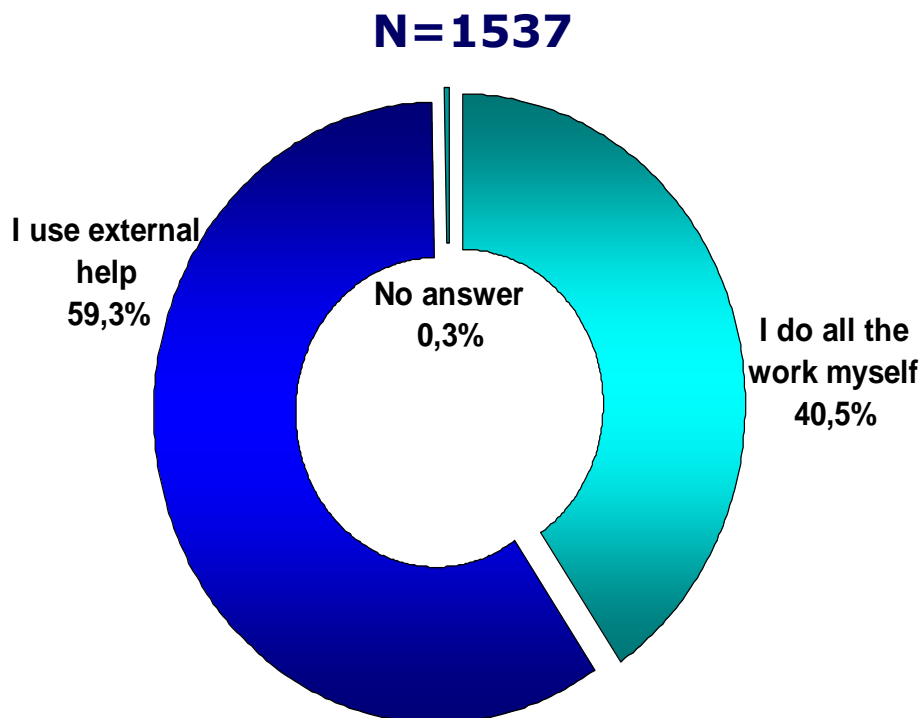
In Finland, 36.3% said they worked 21-40 hours a week and 34% said they worked 41-60 hours a week; 13.8% of the respondents said they worked 20 hours a week or less and 14.8% said they worked over 60 hours a week.

In Poland, in case of almost one half of the respondents (49.5%) the job usually took from 41 to 60 hours a week. Nearly every third interviewee (28.3%) dedicated between 21 and 40 hours a week to it. The self-employed more often worked over 60 hours (15.8%) than under 20 hours (5.8%) in a week.

In Romania, most of the respondents (55%) work an average of 41-60 hours weekly, a rather significant fact if we compare it with the standard 40 hours/week for an employee. Also more than a third (37.8%) of interviewees works between 21-40 hours weekly. The self-employed more often worked over 60 hours (6.5%) than less than 20 hours (0.8%) in a week.

The self-employed persons also have the possibilities to use external help in their current activities. Most of them declared they use outsourcing, 59.3% and 40.5% that they don't. In all countries participating in survey the most delegated tasks are in the field of financial issues and taxes.

Figure 7. Using external help



Again rather similar answers are obtained on one hand in Austria and Finland, more developed economies, and on the other hand in Romania and Poland, as shown in the table 3.

Table 3. Use of outsourcing per country

	Country				In total
	Finland	Austria	Romania	Poland	
I do all the work myself	34.3%	24.3%	49.5%	51.3%	40.5%
I use external help for	65.8%	74.8%	50.5%	48.5%	59.3%
no answer	-	0.9%	-	0.3%	0.3%
In total	100%	100%	100%	100%	100%

In Austria, 87.5 % use external services in the field of taxes and accounting, 42.5 % use external services to maintain their technical infrastructure and external support in marketing only 33.0 % of the respondents.

In Finland 98.1% of respondents indicated taxes as the domain where they use help, but also marketing activities 35.7% or equipment maintenance 22.8%.

In Poland, the job that was most often contracted to somebody else was accounting/financial settlement (97.9%). The respondents also delegated technical servicing of office equipment (4.1%) or marketing activities (4.1%).

In Romania, the most delegated tasks are in the field of financial issues and taxes in order to respect legal requirement. 80.2% of the respondents are using help in this domain. Also almost half of the respondents (48.5%) use external help for equipment maintenance. Only 14.9% of interviewees use support services in marketing domain.

Out of the people who does all the work by themselves, 11.3% work up to 20 hours weekly, 38.3% work 21-40 hours, 37.3% work 41-60 hours and only 12.9% over 60 hours.

Out of the respondents who use outsourcing 4.6% work up to 20 hours weekly, 31.6% work 21-40 hours, 50.8% work 41-60 hours and only 12.3% over 60 hours.

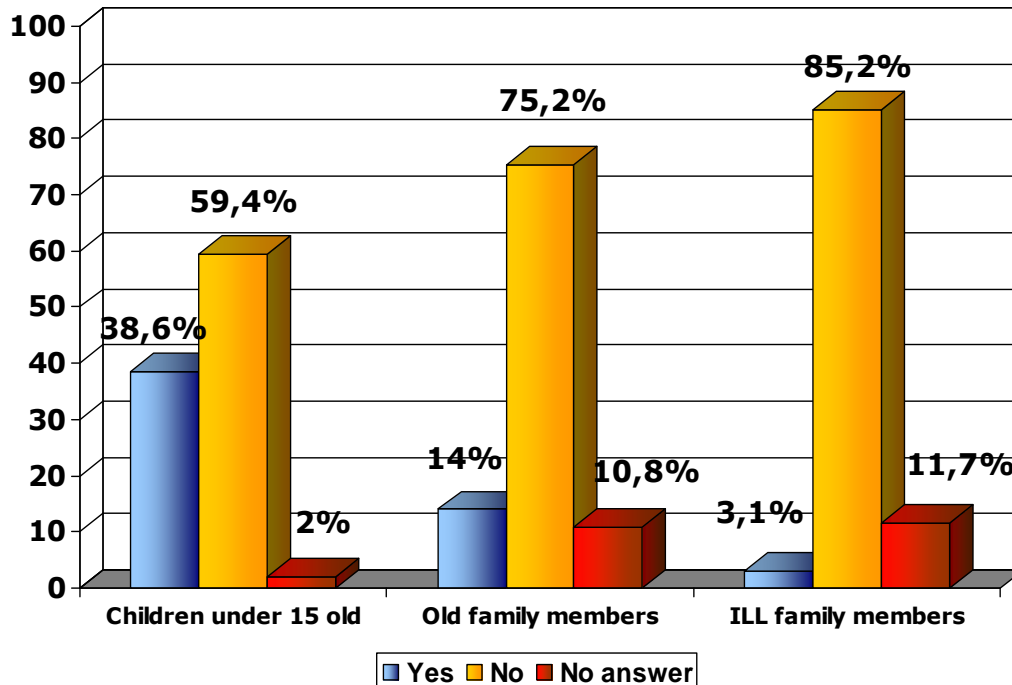
The above figures and the fact that out of the people working 41-60 hours weekly, 66.5% do use external help and 33.3% don't, may suggest that outsourcing is used to supplement lack of expertise of self-employed in various domains, since they work long hours even when using external help.

The time dedicated to work may be relevant also in relations with additional responsibilities respondents may have. We asked the interviewees about the non-job related responsibilities in day to day life: children under 15, elder or ill family members.

It turned out that 38.6% are taking care of children under 15, 14% are taking care of old family members and only 3.1% are taking care of ill persons.

Figure 8. Having care responsibilities for:

N=1537



In Austria, nearly half of the respondents (45.4 %) have one or more care responsibilities besides to their professional business. More than one fourth of the respondents (28.8 %) care for children under 15 years, nearly one of four (22.6 %) are responsible for older family members and 5.3 % for ill family members.

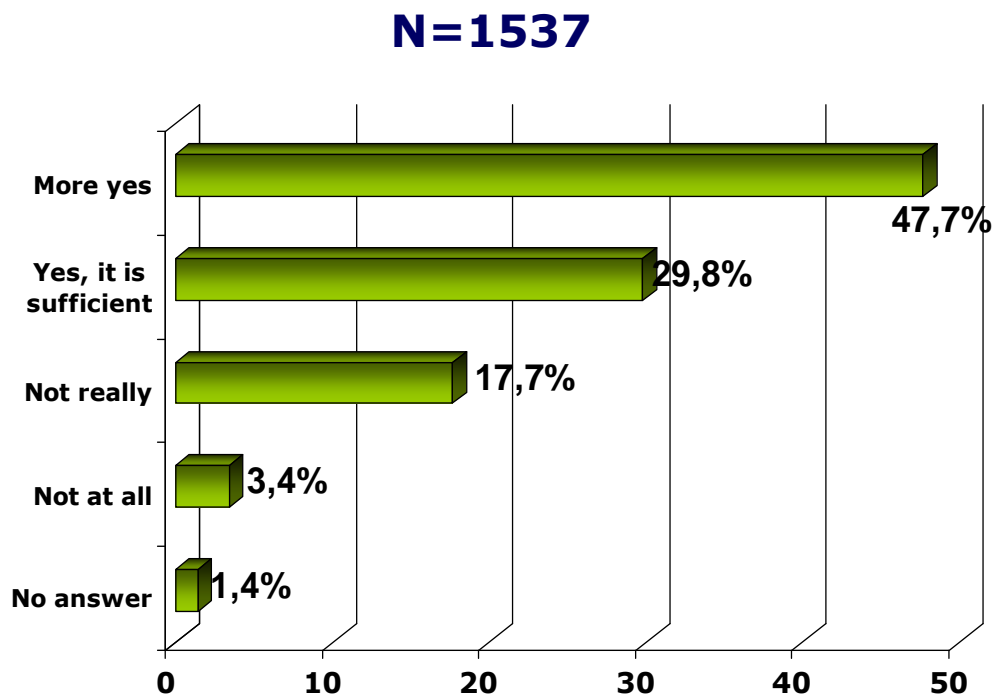
In Finland, many of the respondents had care responsibilities for children 47.8%, and much less old family members 2.5% or ill family members 1.3%.

In Poland, the self-employed tended to take care of children under 15 (42.8%) rather than elderly family members (7.8%) or chronically ill persons (5.3%). In Romania, most of respondents are taken care of children 33.5% and elders 26%, and only very few of ill family members.

Another interesting aspect that survey tried to reveal was either one can make of living out of self-employment or not. The question was: "Can you make a living out of your self-employed work?" and respondents had three answers to choose from: yes, is sufficient; more yes, not really and not at all.

The results are presented in next graphic.

—
Figure 9. Being self-employed in sense of make a living



Almost half 47.7% of the self-employed considered that is rather possible to make a living, only 29.8% that they really can make a living, while 17.7% said not really and 3.4% not at all.

In Austria the survey shows that 40.4% can not make a sufficient living out of their self-employed work (30.6% not really and 9.8% not at all), while 33.2% answered rather yes and 26.1% yes.

Finland registered highest percent of all participating countries of positive response; 34.5% of respondents consider their income sufficient to make a living, 46.3% that is rather sufficient, while 15.5% responded not really and 2.5% not at all.

In Poland, a majority of the respondents considered that it's "rather possible" to live on such business (45.8%) or that it's "absolutely sufficient" (33.5%), while 14.5% consider rather not and 2.5% not at all.

In Romania, only 24.5% of the respondents said that the income obtained through self-employment is sufficient, but 63.2% consider that is rather possible to make a living out of self-employment, while 12.3% considered that the income is not sufficient.

Around 30% of each of the categories working 21-40 hours, 41-60 hours and over 60 hours is considering that income from self-employment is sufficient to make a living. 61.3% out of the respondents considering that is rather possible to make a living out of self-employment work over 41 hours weekly.

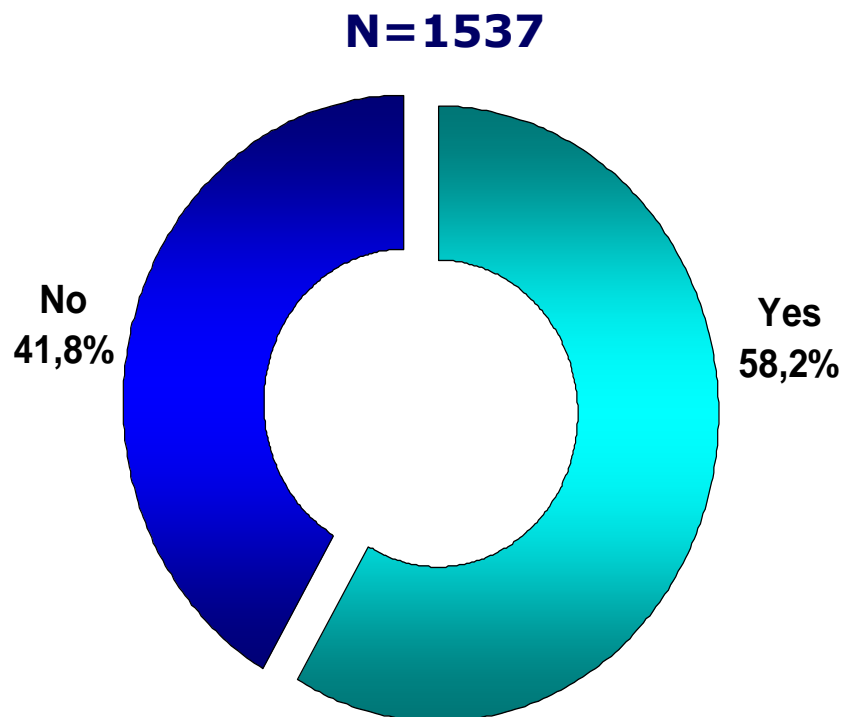
The interviewees saying it is not really possible to make a living out of self-employment tend to work fewer hours than the ones saying the contrary. 45.2% work up to 20 hours weekly, 23% work 21-40 hours, and around 17% each 41-60 ours and over 60 hours.

3.5 Reconciliation between private and professional life

Another issue we were interested in was how the private life interferes with the professional one. More than half of the subjects, 58.2%, said that professional life interferes with their private life.

Again, Finland and Austria responses show a similar pattern, opposed to the ones in Romania and Poland. 85% of interviewees in Finland and 81.6% in Austria considered that their private life interfered with the self-employment occupation, but only 31.7% in Romania and 38% in Poland.

Figure 10. Do your work influence your private life?

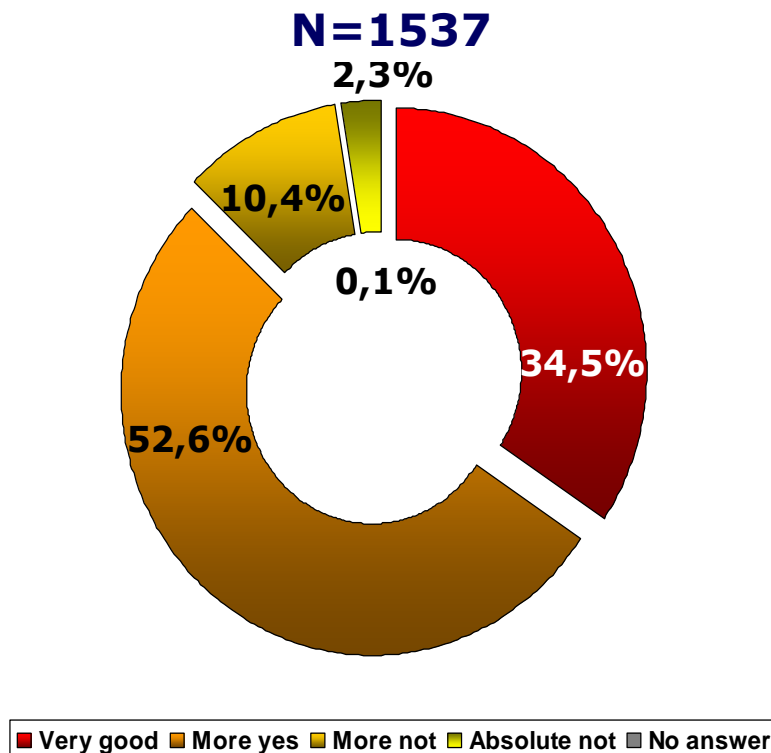


The interviewees who worked at home were also asked whether their private life situations affect their work and if so, in what way.

In Austria, only 4% of those one-person companies working at home feel that their work is positively influenced by their private lives while 15% don't see interdependences between these fields. A negative influence most commonly named is the interruption of work due to family members. In Romania, 63% did not answer to this question, while the rest 37% declared that their activity is influenced by domestic issues. In Poland, also few persons answered this question. They mentioned situations such as when family members interrupted their work by asking irrelevant questions, when they had to open the door to a gas supplier who came to collect the payment, when they had to simultaneously do some housework, when the noise in the house interfered with their talk with a customer, when they had to drive their children to school or help them do homework.

Most people declared that they manage to combine job-related activities and private life. A total of 87.1% of respondents gave such answers (very good and more yes) and only 12.7% opposed answers. Detailed answered are presented in the graphic below.

Figure 11. Consistency between professional and private life



The Polish people seems to manage best professional activities with private life, 41.3% answered very good, Romanians follows with 36.3%, then Austria 35.9% and Finland only 25%. On the other hand around 50% respondents from all the countries participating in survey indicated that they rather manage to combine job-related activities and private life.

Finland had the highest percentage 7.8% indicating that it is quite difficult to find consistency between professional and private life. Here are some of the suggestions made by respondents for improving work-private life balance: by keeping home a work free area, clear schedule / working only as long as planned, working less, working outside of home, if normal working hours were enough to make a living, freelancing /delegating work to someone, by taking a holiday, by sharing work / hiring, by ending entrepreneurship, by taking better care of one's own family /friends, if they knew in advance the coming work, by winning in the lottery etc./being lucky, by a more stable work load, better distance work possibilities, more support from one's own family & friends, shorter distance to work, the government should make it possible to get some benefits, by making more profit and by getting more experience.

4 Specific of one person companies

This part of report is focused on the motivation and the advantages of being self-employed, as well as how the self-employed see themselves compared with employees and owners of small enterprises. It also contains the respondents' plans for development of their businesses.

4.1 Motivation and advantages - problems and obstacles

The question meant to determine the factors that made the respondents choose self-employment had four possible answers:

1. *I was a graduate/unemployed person for whom self-employment was a chance to enter for a labour market;*
2. *I have been already working for couples of year but chose self-employment as a more beneficial form of work;*
3. *I was forced by my employer to start up own business in order to continue the collaboration;*
4. *Others, please specify*

In general, respondents chose self-employment because they either seen it as a chance to enter/re-enter labour market or as a more beneficial form of work which allowed them to better use their knowledge and experience. Other reasons indicated were also realising a good business idea, independence and creativity, autonomy or better income.

In Austria about three quarter of the one-person-companies asked in this survey indicated that they decided to be self-employed either for entering in the labour market 26.1%, earning more 25.8% or having more independence 23.3%; other reasons given are to realize an amazing business idea, enhance the quality of life because of more pleasure in the own job or developing something new out of personal interest. The category independence and creativity were the following factors named by the participants: autonomy, flexibility, self-determination, self-realisation, personal advancement, creation of something new, developed from personal interests, high motivation.

In Finland 42.8% of the respondents became self-employed because considered it a more beneficial form of work, and 25.3% because it was their chance to enter labour market. Other reasons indicated were also: forced by employer to start up one's own business in order to continue the collaboration (6.3%), offered a chance to become a subcontractor, fulfilment of one's dream, independence, autonomy, flexibility, high motivation and creativity, better salary/income.

In Poland self-employment was chosen mostly because of two groups of factors. The first one was regarding self-employment as a more advantageous form of work by persons who already had a few years' experience as an employee (43.5%). The second one was treating self-employment as an opportunity to enter the labour market by the graduates or re-enter it in case of the unemployed (41%). It is worth emphasizing that nearly every tenth person (9.3%) was forced to start a one-person business by his or her employee. The category "other" covers such replies as: "I'm retired and self-employment was my opportunity to improve my financial situation and continue my vocational activity" (2.5%), "I inherited the business or took over the responsibilities" (0.8%), "conflict with employer" (0.3%), "I received a cooperation proposal from a company which contracted services" (0.3%).

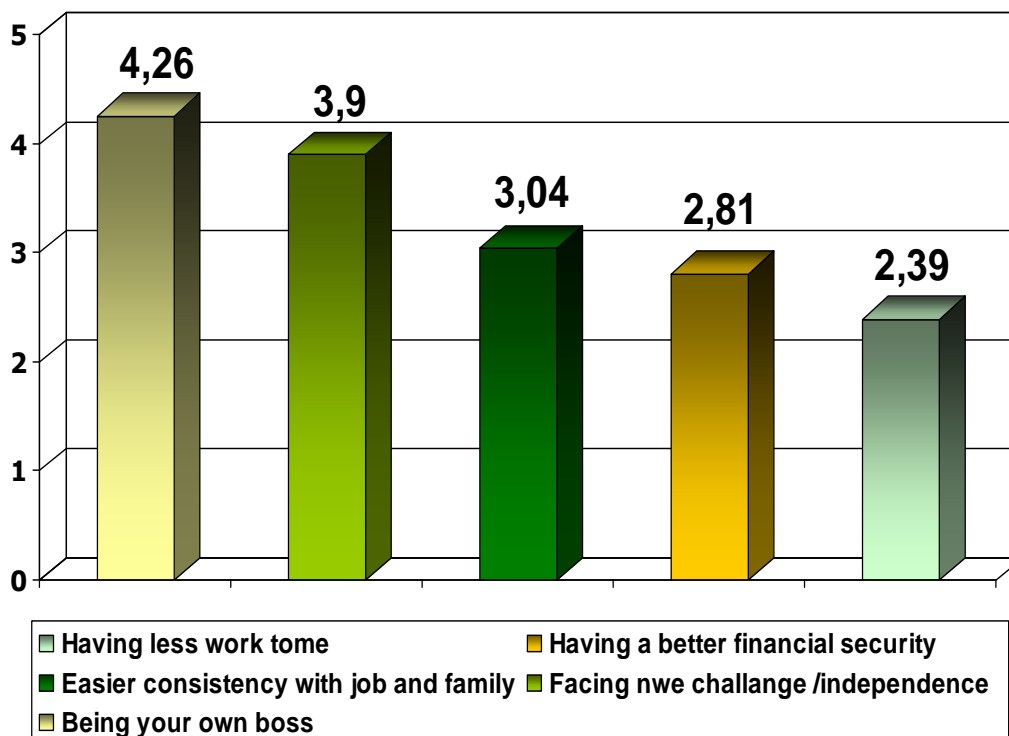
In Romania, 58.7% of respondents became self-employed because consider it a more beneficial form of work, for 31.5% represented a chance to enter/ re-enter the labour market and only 9.3% considered it a chance for improvement in income terms. 51.4% out of people up to 25 years old considered self-employment as a chance to enter the labour market and 48.6% considered it an opportunity to obtain a better income.

Most of the people age 25-30 (62.8%) viewed self-employment as a more beneficial form of work, only 35.9% as a chance to re-enter labour market and 1.3% saw it as a better solution from taxation point of view. The situation is almost similar for people age 31-40, 63.9% considered self-employment more beneficial and 35.2% as a chance to re-enter labour market. Out of people 41-50 years old, 39.6% saw the self-employment as a chance to reenter labour market, while 60.4% saw it as a more beneficial form of work after being employee for several years.

On a scale from 1 to 5, where 5 is the highest and 1 is the lowest, interviewees chose what they considered to be the main advantages of being self-employed. It was a closed question and the possible answers were predefined.

Respondents from all four countries indicated as main advantage being one's own boss. Being one's own boss and facing new challenges received the highest grades and less working time the lowest grade. The responses are illustrated in next graphic.

Figure 12. Main advantages of being self-employed

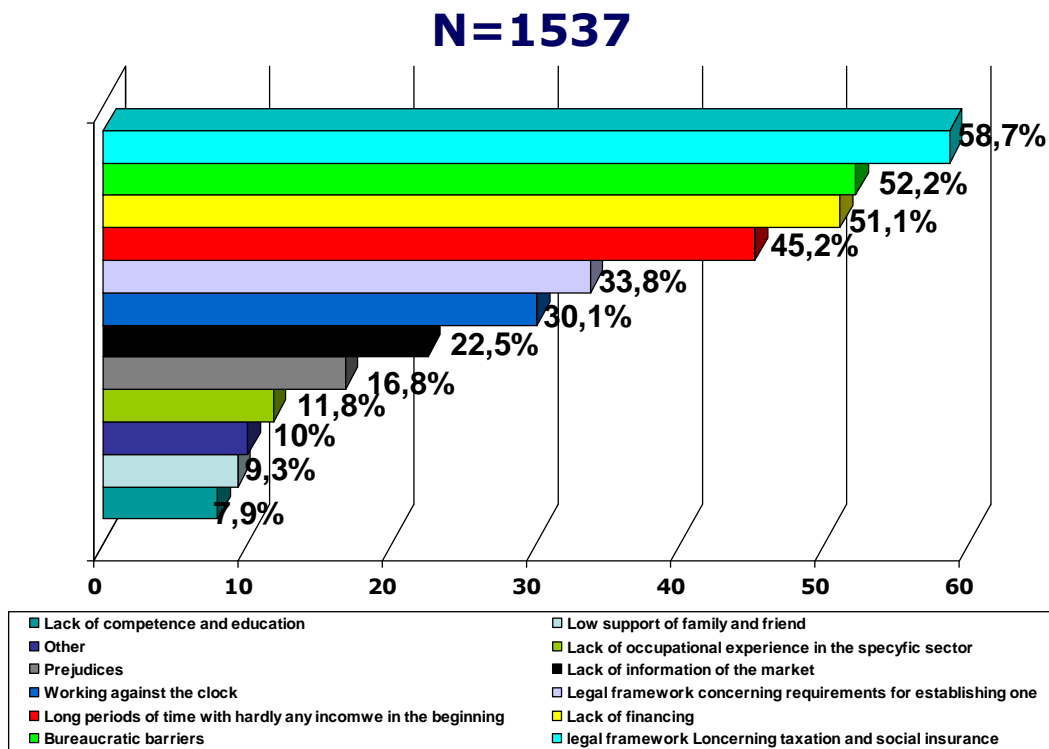


When asked about main barriers/problems which a self-employed person may encounter in the start-up phase of one's business, respondents indicated mostly: legal framework, bureaucratic barriers and lack of financing, all these answers registering over 50%, and were close followed by long periods with hardly any income in the beginning with 45.2%.

Figure 13 below gives more details.

Under other reasons the respondents indicated: problems with gathering funds for start up a business, too frequent changes in regulations, Fear (Risk, illness, frustration), missing need, no customers, self-motivation, self-assessment, missing financial means lack of support from the state, missing contacts, network missing lasting support, missing confidence into the own abilities, problems with customers, income fluctuations, problems with finding customers, lack of holidays/leave, high charge for renting for premises or problems with finding a suitable premises, lack of promotional support , problems with supplies, heavy demands made by Sanitary and Epidemiological Station, poor financial standing of the society (low purchasing power), wrong ideas.

Figure 13. Main obstacles for self-employed



4.2 Main attributes of self-employed

We also asked the respondents to specify five more important character features of a self-employed person. Attributes named by the interviewees were influenced by the examples shown in the question to some extent.

Most mentioned attributes were: prepared to take risks, self-reliance, initiative of one's own, and ambition. Apart from those, other qualities mentioned included: industriousness, independence, courage to act, creativity, self-discipline, efficiency, perseverance, diligence, or resourcefulness hard-working, adaptive and many more.

Flexible risk-joyfully, prepared to take risks, courageously, communicative, and disciplined were most mentioned attributes in Austria. The Polish interviewees most often mentioned self-reliance and creativity. Romanian most mentioned attributes were: initiative of one's own, ambition, determination and independence. The Finnish interviewees most often mentioned: determination, honesty, entrepreneurial mind set and the ability to take risks.

4.3 Differences between a self-employed /employees and self-employed/ small enterprise owner

We were interested to learn how the respondents saw themselves by comparison with employees and owners of small enterprises (up to 10 employees). There were presented several statement, and the respondent was supposed to specify for which person the presented statement is more accurate.

The numbers do not always sum up to 100 because there were also “no answers” or “both of” cases that were not included in table, but of course were counted when processing data.

Table 4. Differences between a self-employed /employees and self-employed/ small enterprise owner

Self-Employed	Company owner with 5-10 employees	STATEMENT	Self-Employed	Employee
18.1%	70.0%	Is recognized for valuable work from the society	79.7%	12.2%
21.6%	71.5%	Earns more money	85.9%	4.6%
25.8%	65.6%	Has to pay more taxes	85.2%	5.8%
33.1%	62.5%	Has to know more about law	60.0%	26.2%
36.4%	56.7%	Carries more financial risks	54.3%	22.4%
40.7%	54.3%	Has to overtake more responsibilities	71.4%	16.8%
62.7%	27.9%	Has to work more hours	84.8%	6.6%

When compare themselves with small companies’ owners, self-employed interviewed consider that they are less recognised by society, earn less money, pay less taxes, have fewer law knowledge, carries less financial risks, and overtake less responsibilities but have to work more hours.

When compare themselves with employees, self-employed interviewed consider that they earn more money, pay more taxes, work more hours, their work receives more recognition from the society, overtake more responsibilities, have to have a better knowledge of legal framework and have more financial risks. It is worth mentioning though that 23.2% did not answer the question on income earned.

4.4 Planning to grow

We also wished to learn the plans for development of one-person enterprises. More than half of respondents indicated that they don’t have any plans of expanding business and hiring extra help, and about 17% were undecided.

In Austria, one third (29%) believe in making the step from a one-person-company to a micro-entrepreneur. 71% of the self-employed asked don't plan to hire an employee.

In Finland, 44% of the respondents planned to grow their business whereas 55,3% did not.

In Poland, a half of the interviewees (50.5%) stated that within the next three years they do not intend to expand their business and hire employees. 18.3% of the respondents found it hard to say whether they will decide to develop their companies

In Romania, close to half of the persons asked found it hard to say whether they will decide or not to develop their business, 13.2% have no intentions of expanding business, and 43% think they are going to grow their business in the next 3 years.

5 Support Measures Received

This chapter contains data about the self-employed persons' experiences regarding the training and counselling available for them, and also their assessment of how these support measures met their needs.

Enhancing support measures for one-person-companies are the main concern of the EU project "Self-Employment" under which this survey has been conducted. The following chapter provides detailed information about experiences self-employed persons have made with institutions offering training and counselling. The information gained also demonstrates demands in advancing existing forms of support for one-person-companies.

5.1 Support measures: Self-employed perceptions on institutions, and type of measures available

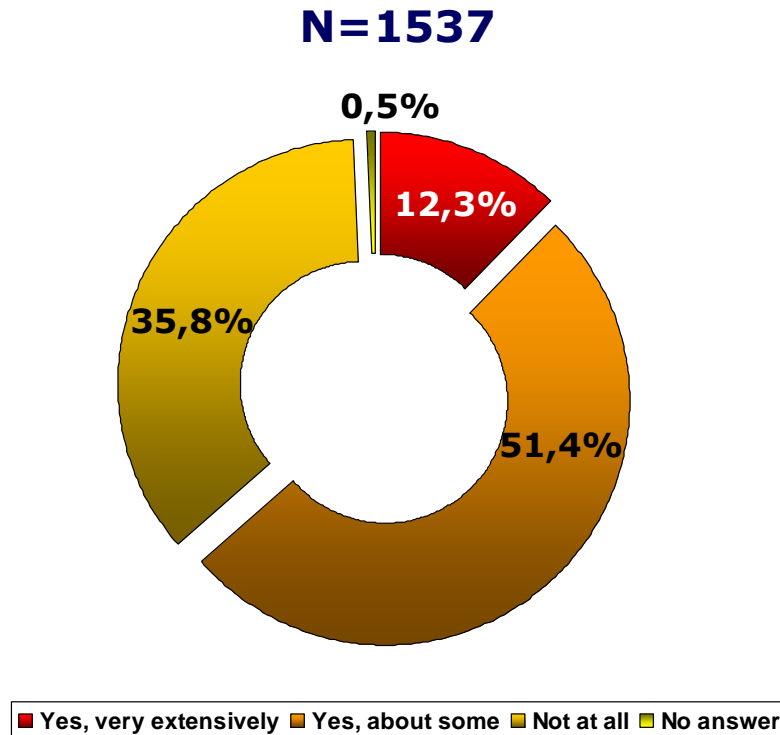
When planning to start their business, 35.8% of the respondents were not interested in finding information regarding support measures available, more than half (51.4%) looked for information superficially. Only 12.3% searched extensively information on training and guidance for self-employment.

This can be seen as a significant potential of such institutions for building up more awareness on the side of their target groups. As only 12.3% of self-employed interviewed is informed very actively, it can be supposed that knowledge about available institutions and the range of their support services can be broadened even by the most known institutions in this field.

Among countries participant in the survey, Austrians had informed themselves very actively the most 17.5%, and Polish the least, 7.3%. In Finland even only 8.8% had informed themselves very actively, 85% looked for some information.

Among the ones who did not inform themselves at all, Polish have the highest percentage 74%, followed by Austrian 34.7%, Romanian 29% and Finnish 5.8%.

Figure 14. Have you informed yourself actively what training or guidance and carrier counselling institutions dealing with self-employment are available?



There are only three institutions known for dealing with self-employment in Austria by more than 10% of the self-employed persons asked in this survey. Both leading institutions (Wirtschaftskammer / Chamber of Economics 42.1% and WIFI / Training centre of the chamber with 37%) have a common information policy as they belong together as institutions. The third best known institution with 13.4% is the Labour Market Service / AMS of the Austrian state. The large number of further institutions dealing with self-employment represents a variety of services available, nevertheless none of them is known by at least every tenth one-person-company asked in the survey.

Polish persons who did search for the above mentioned information most frequently inquired at the Employment Office (66.3%), the Town/City Hall (or administration of the commune or district) (25%), and Enterprise Development Agencies/Centres/Incubators (including Polish Agency for Enterprise Development) (15.4%).

No matter if the search was made superficially or extensively, the Romanian interviewees addressed the following institutions: County Employment Agencies 50.3%, Town Hall (13.7%), Chamber of Commerce (20%), but also some non-profit foundations and associations (usually the last category of organisations implement various projects, as beneficiary of non refundable financing). The high percent of respondents naming County Employment Agencies is most probably due to the fact that the survey was carried out with the support these agencies and the respondents were selected among their clients who were guided toward self-employment.

The respondents who informed themselves about the existent support measures were also asked if the offers covered and to what extent several domains. The possible answers were:

lot of offers/ Adequate offers/ Rare offers and No offer. Overall, the below data suggests that the training and guidance offers targeting self-employed is not really sufficient.

The subjects indicated as the much covered area business planning followed by book-keeping and taxes. But even for these domains the sum of lot of offers and adequate offers answers were considerably below 50%.

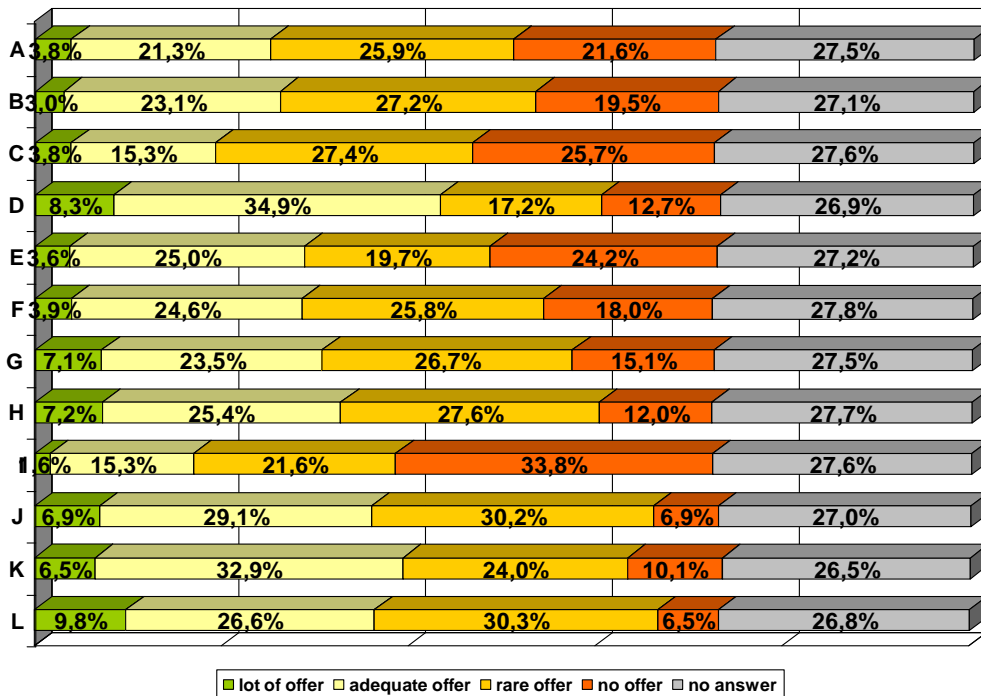
The interviewees indicated Dealing with risk, failures, isolation in decision making, feeling alone and Networking as less covered areas with 55.4% and respective 53.10% answers of Rare offers and No offer. Next domains named as insufficient covered or not at all covered were:

- Self-organisation/time-management
 - Selling, negotiations (talking to customers, suppliers, cooperation partners)
 - Marketing, PR, advertising
 - Entrepreneurial acting & thinking
 - Set up of a computer (hardware, software, maintenance),
- all indicated with 40 to 50%.

It seems therefore that there is a market demand for training of this sort (although whether the self-employed would avail themselves of any such offer would depend on a number of factors such as price, place and time of a course).

The results are presented in figure 15.

Figure 15. Respondent’s assessment on availability of support measures



Where:

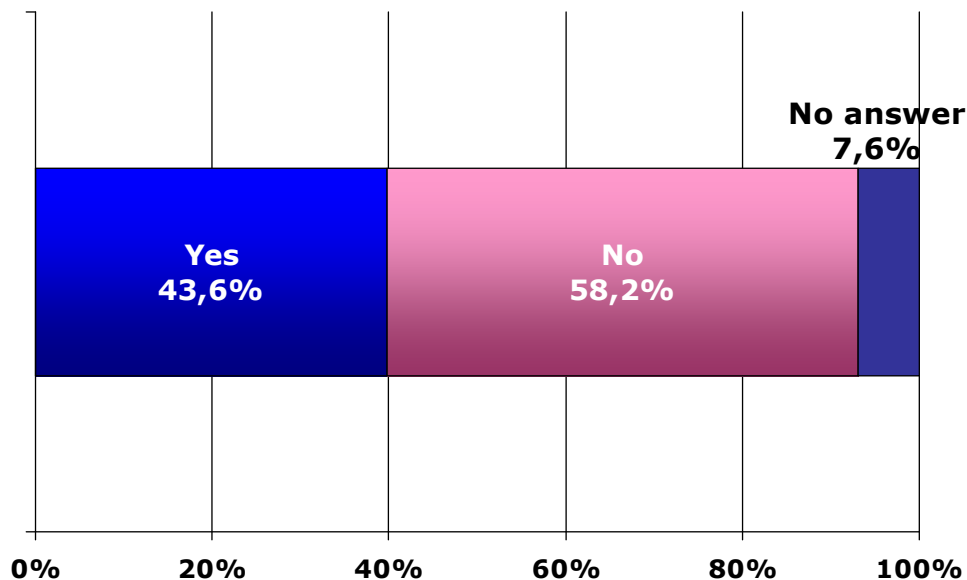
A	Financial planning, getting loans or public financial support
B	Book-keeping and taxes
C	Laws/regulations
D	Dealing with risk, failures, isolation in decision making, feeling alone with all problems
E	Social insurance
F	Marketing, PR, advertising
G	Selling, negotiations (talking to customers, suppliers, cooperation partners)
H	Self-organisation/time-management
I	Business plan
J	Networking
K	Entrepreneurial acting & thinking
L	Set up of a computer (hardware, software, maintenance)

Figure 16 shows the participation of the respondents in counselling or training sessions and also the courses undertaken.

Even 63.7% of the respondents were to some extent interested in support measures available and did more or some research on this aspect only 43.6% declared that they actually used them. Next figure presents the results in detail.

Figure 16. Using support services for self-employment

N=1537

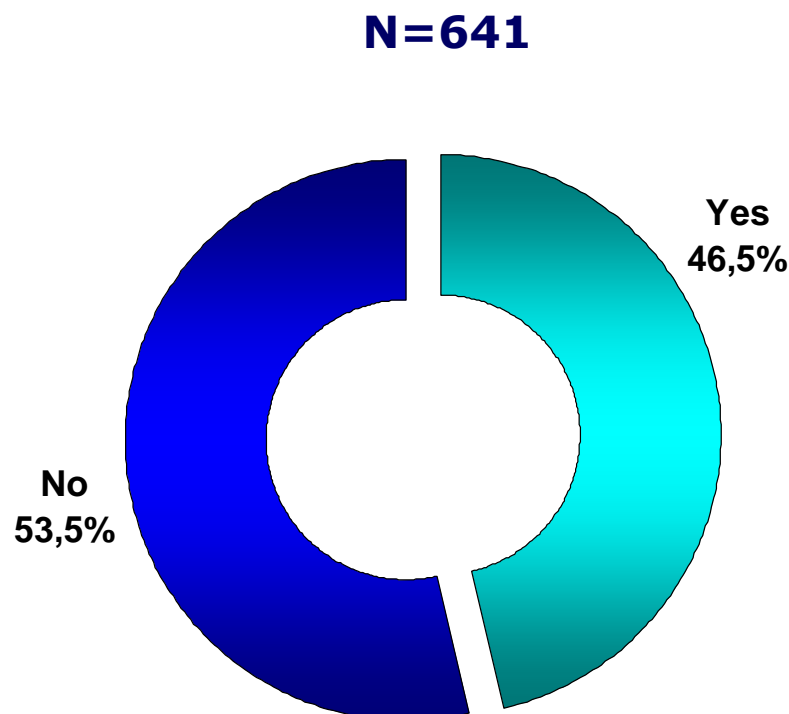


In Poland 82.5%, in Finland 67.8%, in Austria 56% and Romania 26.3% (but an additionally 29% did not answer the question) of the respondents said they did not use services such as guidance, training, financial support.

Out of the respondents who chose to use the available support services for self-employed, only 46.5% attended courses. Or if we put it in other words, out of the 1537 people answering the survey in all four countries only about 20% actually attended trainings.

Many Finnish people, 77.5 % had participated to some kind of a course addressed to self-employed people. This reflects also the Finnish situation: in Finland you need to participate to preparatory courses to receive cheaper loans or other support to support entrepreneurship.

Figure 17. Participation in a course/training session



Most encountered subjects were: Book-keeping and taxes, Laws/regulations, Financial planning, getting loans or public financial support, Selling, negotiations (talking to customers, suppliers, cooperation partners).

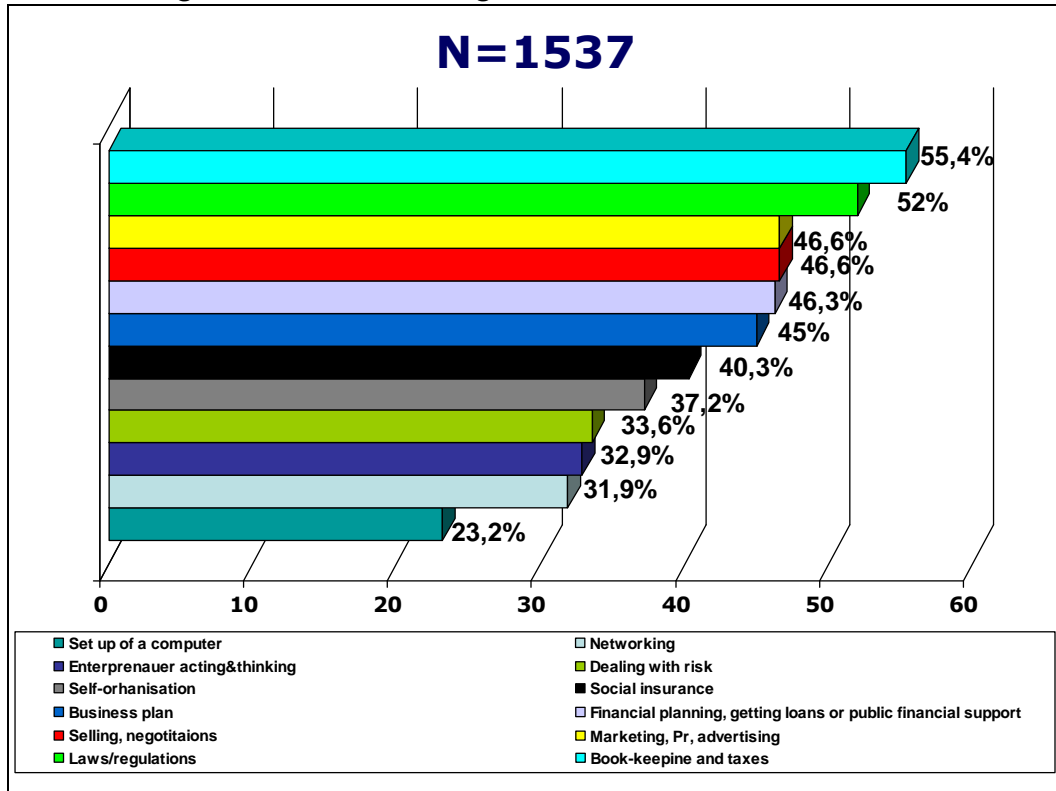
The table presents the courses attended by self-employed per country.

Table 5. Trainings attended per country

Subject	A	FI	PL	RO
Book-keeping and taxes	67.1%	86.0%	34.1%	17.9%
Laws/regulations	40.8%	66.0%	45.5%	50.0%
Financial planning, getting loans or public financial support	48.7%	66.0%	47.7%	19.2%
Selling, negotiations (talking to customers, suppliers, cooperation partners)	56.6%	70.0%	38.6%	10.3%
Business plan	43.4%	66.0%	45.5%	20.5%
Marketing, PR, advertising	63.2%	70.0%	29.5%	10.3%
Social insurance	32.9%	60.0%	40.9%	21.8%
Self-organisation/time-management	50.0%	66.0%	18.2%	-
Dealing with risk, failures, isolation in decision making, feeling alone with all problems	18.4%	56.0%	34.1%	20.5%
Entrepreneurial acting & thinking	22.4%	66.0%	34.1%	1.3%
Networking	32.9%	56.0%	34.1%	-
Set up of a computer (hardware, software, maintenance)	31.6%	30.0%	34.1%	-
Others and no answers	15.6%	-	13.7%	21.8%

The graphic below presents most attended courses by self-employment as average per all countries.

Figure 18. Trainings attended, as average for all countries



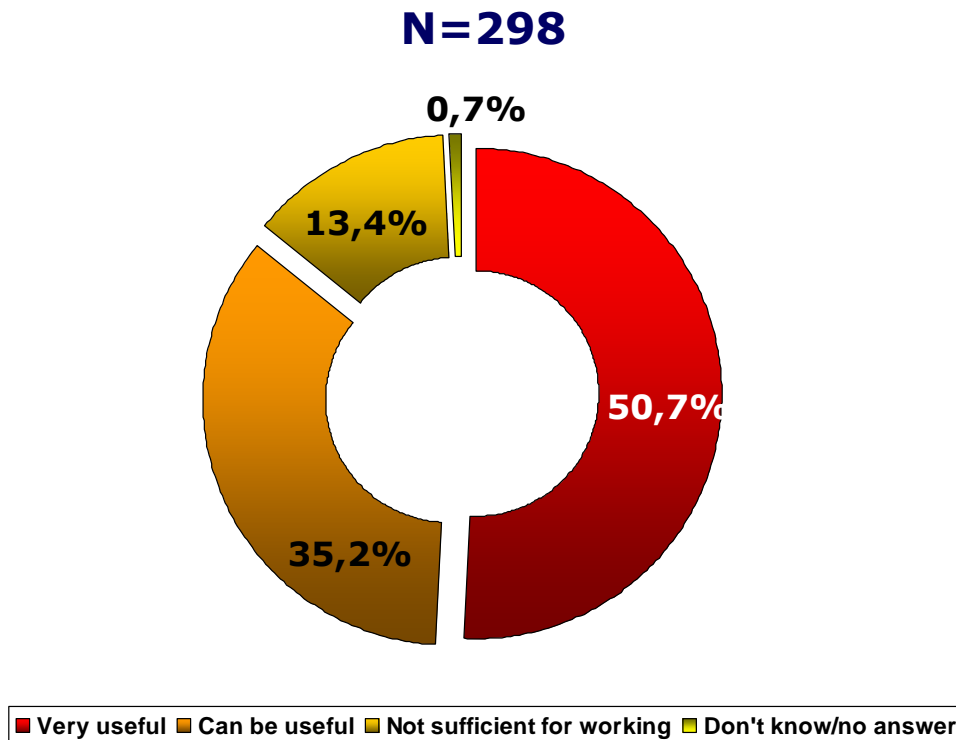
5.2 Self-employed assessment of support measures received

The self-employed who availed themselves of guidance and training services were usually treated adequately to their situation: as a one-person company and were given appropriate assistance. This answer was given by 71.4% respondents in Au, 84.5% in Finland, 88.6% in Poland and 89% in Romania.

Nevertheless, about one in 15 respondents in this group was treated as an owner of a company with employees, which means that he was given completely irrelevant information.

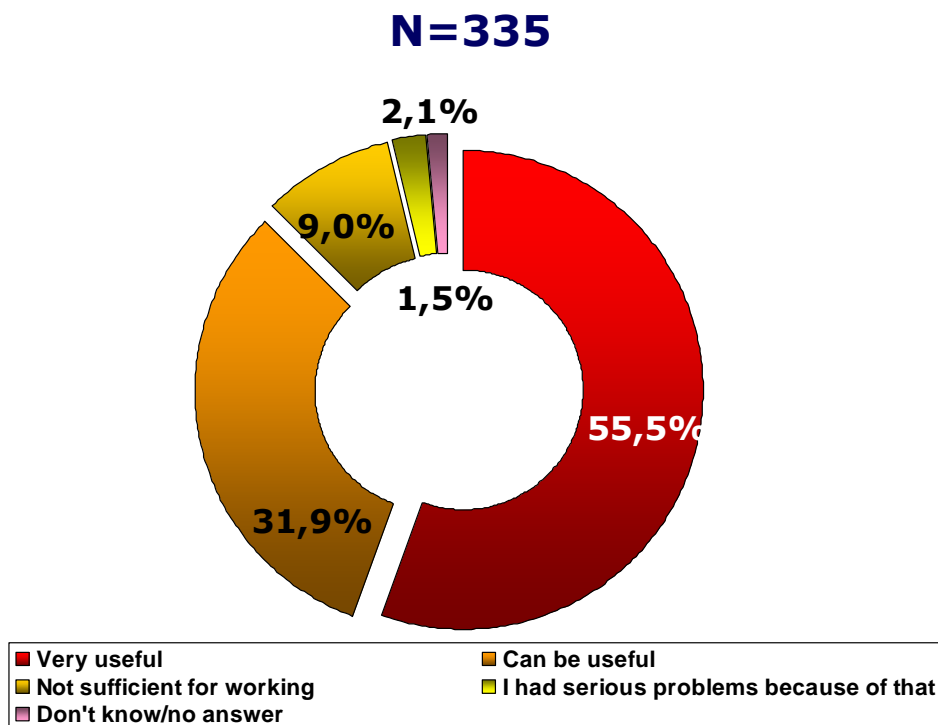
The interviewees who made use of training/courses aimed at preparing for becoming self-employed (N=298, about 20% of total respondents) were also asked to evaluate the knowledge they obtained during the course (or courses) concerning the management of a one-person company. A half of the respondents (50.7%) deemed it to be very useful. The details are shown in below figure.

Figure 19. Evaluation of knowledge gained during training regarding self-employment



The respondents who attended counselling sessions for self-employment (N=335, about 22% of total respondents) were asked to evaluate the usefulness of these sessions. A little bit over half of respondents (55.5%) considered counselling to be very useful.

Figure 20. Evaluation of the information received during counselling sessions from self-employment of view



5.3 Other support measures

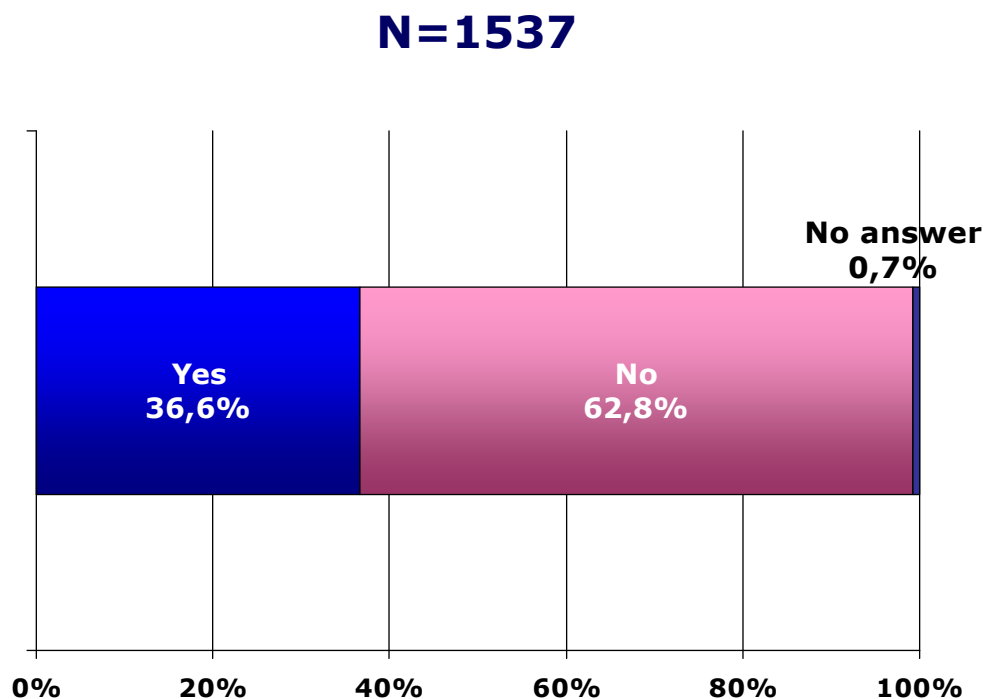
As regards the existing forms of support for the self-employed, it was only 36.6% that believed there were some forces, institutions or organisations in their country that represented the interests of people running one-person businesses, as shown in figure 21.

Respondents who felt their interests being represented might have chosen the following answers:

1. *The economic policy of my country (make a good environment for the group of one-person-companies);*
2. *EU-politics ;*
3. *Chamber of economics (good support services for one-person-companies);*
4. *Chambers of workers and trade unions;*

In Finland respondents named many organizations as the representatives of their interests: The economic policy of my country 33.50 %, chamber of economics 29.00 %, EU-politics 18.20 %, chamber of workers and trade unions 11.40 %, T&E Centres 11.40 %. Domains indicated for improvement were: fewer taxes 38.70 %, more financial support 20.00 % and less bureaucracy.

Figure 21. Is there any institution or organisation or other body that represent your interests as self-employment person?



In Austria, asked more in detail about representative institutions, 45.1 % name the chamber of commerce as an institution supporting persons in self-employment followed by the economic politics of the counties with 10.4 %. Furthermore the respondents name professional associations in different branches as well as networks, FO.FO.S or the green party and association for young entrepreneurs supported by Austrian parties. More than two

third of all one-person-companies asked in this survey don't think that there is enough support for persons in self-employment, and some of the aspects that could be improved were: smaller deliveries, taxes 21.8% , more financing, financial support 14.0%, improved and simpler legal basic conditions 10.7%, better regular support, coaching 6.6%.

Persons who claimed that such forces, institutions or organisations do exist in Poland mentioned first and foremost the following ones: Polish Agency for Enterprise Development (47%), the policy of the European Union (42.2%), employers' associations/labour unions (27.7%), the economic policy of the state (21.7%). In the opinion of most respondents (65.8%) the support offered by the government and other organisations/institutions is insufficient considering the needs of a person who either self-employed or thinking about becoming self-employed. It is their belief that a particularly needed form of support would be credits and loans (27.4%) as well as tax reliefs (21.7%).

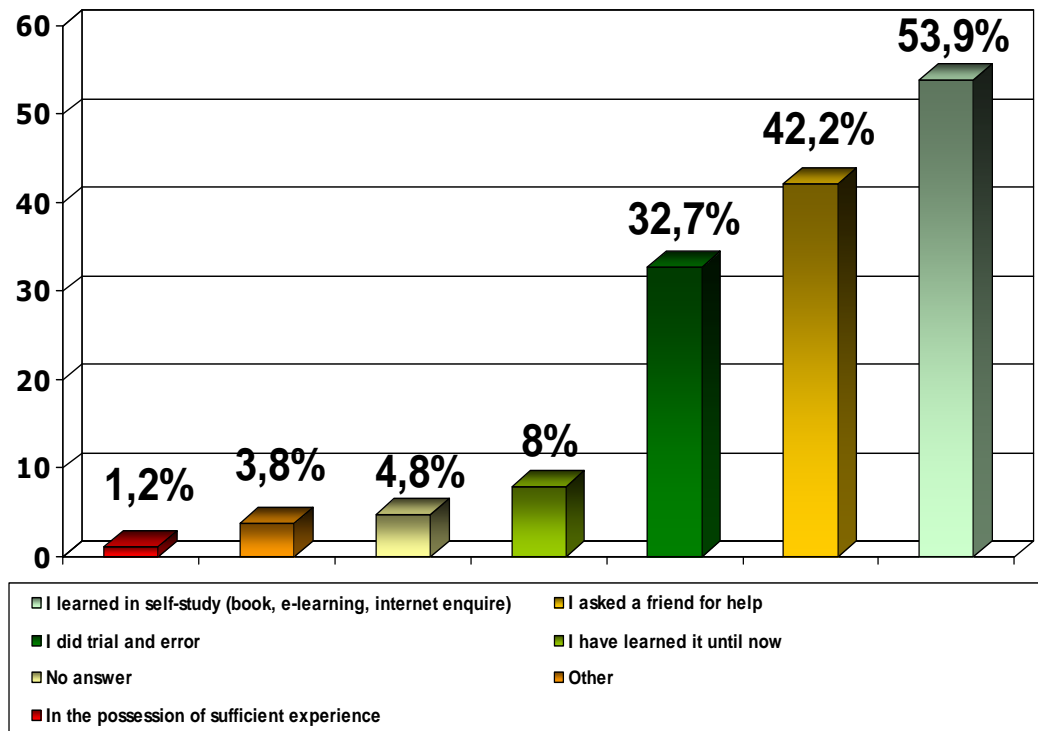
In Romania, 6.2% indicated EU politics, 10.9% indicated Romania economic policy, 14.7% indicated business development centres, and 28.7% chamber of economics and the rest 54.3% indicated associations / chambers of workers and trade unions. When asked specifically if the current support offered by the government and of the others organizations is enough for people who want to be/are self employed 40.25 % responded yes and the rest 59.75 % said no. They indicated as a particularly needed form of support would be financial support (27.2%) and improved and simpler legal framework (26.4%)

5.4 Alternative actions to support measures

The interviewees who did not use any of the support measures available where inquired about their reasons. The most common reason indicated by the respondents is that the support available was not tailored for their needs.

The respondents, who did not use any of the support measures available, were asked what they use instead. More than half 53.9% use self-study, 42.2% use friends' support. Details are shown in figure 22.

Figure 22. Alternative actions



*The answers do not add up to 100 since multiple answers were given.

Others alternative actions indicated were: I did not use any other support/sources; background from school, sufficient knowledge by the study, Exchange/Networking, Coaching, sufficient experience, other contact person: tax consultant, visited other programs, training at an insurance company.

Respondents indicated as most used sources of information: Internet (highest percentage in Finland 51% and Poland), business support services such as Chamber of Commerce (highest percentage in Austria), mass-media (highest percentage in Romania). Other sources of information named were also: accountant, tax office, tax administration, business partners; their own knowledge, experience, education; professional literature and networks.

6 Concluding remarks

This paper addresses self-employment needs and enhancing support measures for one person companies, being the result of a survey realized in Austria, Finland, Poland and Romania in the Leonardo da Vinci program “Self-Employment - Guidance and Counseling for Self-Employment”.

It is important to bear in mind that the survey is not necessary significant from statistical point of view, and even the data collected are a helpful source of information, it cannot be generalised over the entire self-employed population in each country.

One of the main challenges facing the European Union Member States is the need to boost entrepreneurship. That is one of the ambitious objectives set by the Lisbon European Council in March 2000, with a view to improving performances in terms of employment, economic reform and social cohesion within the European Union. The European Commission opened the public debate by publishing, at the start of 2003, a Green Paper on “Entrepreneurship in Europe”, which focused on two questions in particular: why do so few Europeans set up their own business and why are so few European business growing?

For the EU as a whole some 29 million people were self-employed (i.e. working in their own business, professional practice or farm for the purpose of earning a profit) *in 2004*, compared to around 161 million employees. This puts self-employment's share of total employment at around 16% in 2004, up slightly (by 0.2 percentage points) on the year before. However, at EU level the share has remained more or less stable around 16% since the late 1990s, and has remained essentially unchanged compared to 2000. Excluding agricultural employment, the self-employed population in the EU totalled 24 million in 2004, equivalent to a share of around 13% of total non-agricultural employment.⁸ Within the *EU-25*, self-employment accounted for about 16.0 % of total employment across the non-financial business economy⁹ in 2005, with over three times as many male self-employed workers as women¹⁰.

According to a Euro-barometer survey held within the European Economic Area and the United States in April 2004, a relatively high proportion of EU-25 citizens declared a preference for being an employee; with 50 % aspiring to be employees compared with 45 % who would prefer to be self-employed (5 % ‘do not know’).

Among those EU-25 citizens that declared a preference for ideally being self-employed, the main reason given was that self-employment was perceived as providing independence and self-fulfilment. Other overlapping reasons were an interest in the tasks accomplished (77 % of respondents), as well as the possibility of creating their own working environment (16 %)¹¹.

The survey concluding remarks are about:

- In general, respondents chose self-employment because they either seen it as a chance to enter/re-enter labour market or as a more beneficial form of work which allowed them to better use their knowledge and experience.

⁸ European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities Unit A.1, Manuscript completed in September 2005 Employment in Europe 2005, Recent Trends and Prospects

⁹ The non-financial business economy excludes agriculture, public administration and other non-market services, as well as the financial services sector.

¹⁰ Eurostat, Statistics in focus — Industry, trade and services — 24/2006

¹¹ European Commission Flash Eurobarometer 160, ‘Entrepreneurship’ Directorate General Enterprise and Directorate General Press & Communication

- Self-employed persons participating in the survey are more active in services sector than trade. They address both private persons and institutional clients;
- The respondents most often work home or at clients' premises. Almost half of the interviewees work 41-60 hours per week. In spite of the long working hours only 29.8% considered the income obtained as sufficient, and almost half as rather sufficient;
- Close to 60% of respondents are using external help in their current activities and mostly for financial issues and tax purposes;
- The greatest advantages of being self-employed are considered to be: being one's own boss followed by facing new challenges;
- The main obstacles for being self-employed are considered to be: legal framework, bureaucratic barriers and lack of financing, all these answers registering over 50% answers, and they were close followed by long periods with hardly any income in the beginning with 45.2%;
- When it comes to the organisations representing interests of self-employed only 36.3% of the respondents believed there were some forces, institutions or organisations in their country that represented the interests of people running one-person businesses;
- When planning to start their business, 35.8% of the respondents were not interested in finding information regarding support measures available, more than half (51.4%) looked for information superficially. Only 12.3% searched extensively information on training and guidance for self-employment.
- Less than half of the respondents took advantage of the support measures available for self-employment. The most common reason indicated is that the support available was not tailored for their needs. They rather preferred to use self-study or help from friends;
- On the other hand, many of the self-employed that attended training or career counselling sessions evaluated them as positive and useful experiences.
- When compare themselves with employees, self-employed interviewed consider that that they earn more money, pay more taxes, work more hours, their work receives more recognition from the society, overtake more responsibilities, have to have a better knowledge of legal framework and have more financial risks. But when they compare themselves with small companies' owners they think the opposite: self-employed are less recognised by society, earn less money, pay less taxes, have fewer law knowledge, carries less financial risks, and overtake less responsibilities but have to work more hours.

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8 References

1. D3.3 reports concerning needs investigation, developed under Leonardo da Vinci project “Self-Employment” in Austria, Finland, Poland and Romania; <http://www.self-employment.org> ;
2. European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities Unit A.1, Employment in Europe 2005, Recent Trends and Prospects (Manuscript completed in September 2005);
3. Eurostat, Statistics in focus — Industry, trade and services — 24/2006;
4. European Commission Flash Eurobarometer 160, “Entrepreneurship”, Directorate General Enterprise and Directorate General Press & Communication.

9 Annexes

9.1 The LdV project “SELF-EMPLOYMENT - Guidance and Counseling for Self-Employment”

Entrepreneurship is often considered to be the engine of economic welfare. The project will benefit a great number of well-educated, high-performing, self-employed people.

The main target groups of the project are:

1. students that have just graduated (and will soon graduate) who are seeking their first job
2. unemployed people
3. people that are working somewhere else at the moment, but consider self-employment as a future option
4. those currently self-employed.

Self-employed is defined in the project as **one-person company**.

The project will identify the location and the value of various support services for self-employed in Europe. It includes a study of entrepreneurship level in four countries (Austria, Finland, Poland and Romania) and a survey of existing services which support establishment or development of one-person enterprises.

The aim of the project is widely meant promotion of self-employment. Researches are to describe the condition of one-person-enterprises and help in developing suitable support service system addressed to people being self-employed or considering it.

High unemployment rate in European countries requires efficacious modes of action. Self-employment, laden with lower risk than waged/salaried employment, is one of the still underappreciated solutions. Results of the whole project will be potentially used by decision-makers from different bodies (at EU level, national and regional level) for improving conditions conducive to self-employment, as well as by career counselors for creating advanced and effective tools for guidance, counseling and other support services.

More information can be found in: <http://www.self-employment.org/>.



9.2 Questionnaire_English

QUESTIONNAIRE FOR PEOPLE SELF-EMPLOYED FOR MAXIMUM ONE YEAR

Number of questionnaire |__|__|
Country code:

Hello, my name is and I'm representing Currently our company is conducting research in the framework of a Leonardo da Vinci project titled: ""SELF-EMPLOYMENT - Guidance and Counselling for Self-Employment"". The aim of the whole project is to identify the location and the value of guidance and counselling services aimed to people considering self-employment or already self-employed. You have been identified as a person knowledgeable about services and counselling offered to self-employed people.

The interview will take approximately 30 minutes. Your views are very valuable to, and I assure your time will be well invested. Please be aware that your answers will be kept absolutely confidential and they will be used only for statistical purposes.

Info for interviewer:

SELF-EMPLOYMENT is understood as a one-person company (respectively a person who conducts his/her activity at his/her own headquarters or runs an individual business without employing other persons).

A. SCREENING QUESTIONS

A.1 What is your current job? Which of the following are applicable to you? (multiple answers). Please check appropriate box/code.

Type of activity	code	Type of activity	code
Authorised individual (excluding agriculture)	1	Unemployed – either registered (paid) or unregistered unemployed (does not receive unemployment aid but is looking for a job)	6
Worker within a family association	2	Retired	7
Other form of self-employed , specify	3	Other, specify	8
Pupil, student	4	Don't know/ no answer	9
Employed	5		

A.2 If you choose answers from both sides, please choose the main one according to the main source of income. Please check appropriate box/code

- 1.
- 2.
- 3.

- 4.
- 5.
- 6.
- 7.
- 8.

} PLEASE INTERRUPT THE INTERVIEW

9. Don't know/ no answer

(If your answer is 1 to 3 then go to next question; if answer is 4 to 9 do not further answer)

A.3 How long have you been self-employed?

Please check appropriate box

1. under 1 year;
2. more than 1 year; → (PLEASE INTERRUPT THE INTERVIEW)

B. SITUATION OF BEING SELF-EMPLOYED

B.1 In which main field are you working?

1. Services
2. Production
3. Trade
4. Other, please specify

B.2 Who are your customers? (You can choose one or more options according to your situation)

1. private persons
2. organisations like companies, NGOs, Public bodies
3. others, please specify

B.3 Please describe your profession. More exactly, what is your job?

Please provide enough details. For instance, the answer „worker”, should be complete with „qualified, electrician” or „trainer” with „management courses

.....
.....

B.4 What is the place of work?

Please check appropriate box.

My main workplace is:

1. at home	
4. an own external premise (rented)	
2. an own external premise (bought)	
3. an external premise shared with others	
5. At the place of the customer	
6. Others, please specify:.....	

B.5 How many hours per week do you work (having in mind all activities concerning your work)? Please check appropriate box.

Hours	
1. up to 20 hours	
2. 21-40 hours	
3. 41-60 hours	
4. over 60	
5. Don't know/no answer	

B.6 Do you do all the work yourself or do you delegate/outsource any part of the work, for instance: financial issues/taxes, pc maintenance, web site/homepage ?

Please check appropriate box.

1. I do all the work myself.		
2. I use external help for	1. Financial issues/taxes	
	2. Equipment maintenance	
	3. Marketing activities e.g. Website, mailings	
	4. Others, pls. specify	

B.7 Do your work influence your private life?

- 1. YES
- 2. NO → go to question **B.9**

B. 8. Question to persons working in a home office (interviewer please check answer for **B.3)
How is your professional work influenced by private things?**

Your family members interrupt you by asking privat questions, the gas man is coming and of course you are responsible to open him, you should parallel do the house hold –washing dishes, buying food..

.....

B.9. How good can you manage consistency between private and professional life

- 1. Very good
- 2. More yes
- 3. More not
- 4. Absolute not

If the situation could be improved – how?

.....

C. EXPERIENCE & RECOMMENDATION _support measure received

C.1 Have you informed yourself actively what training or guidance and career counseling institutions dealing with self-employment are available (supporting self-employed or people considering self-employment)?

- 1. Yes, very extensively
- 2. Yes, about some
- 3. Not at all → please go to question **C.8**

If your answer is 1 or 2, please give their names

.....

C.2 If you think retrospective to the offered support services for self-employed persons do you think the following subjects were treated sufficiently?

	Lot of offer	Adequate offer	Rare offer	No offer
1. Financial planning, getting loans or public financial support				
2. Book-keeping and taxes				
3. Laws/regulations				
4. Dealing with risk, failures, isolation in decision making, feeling alone with all problems				
5. Social insurance				
6. Marketing, PR, advertising				
7. Selling, negotiations (talking to customers, suppliers, cooperation partners)				
8. Self-organisation/time-management				
9. Business plan				
10. Networking				
11. Entrepreneurial acting & thinking				
12. Set up of a computer (hardware, software, maintenance)				
13. Others, please specify				
14. Others, please specify				
15. Others, please specify				
16. Others, please specify				

C.3 Have you ever used support services (training session or guidance and career counselling) for self-employment ?

1. Yes
2. No → *please go to question C.13*

C.4 How did you feel treated during counselling or training sessions?

1. I felt treated as I would be (or want to become) a company owner with employees. This means I got a lot of information I did not need *i.e. how to found a limited company, how to make a great version of book-keeping.*
2. I felt treated as a one-person-company and got support exactly fit to my special situation.

C.5 Do you agree with the statement: The support I got was tailor-made for my special field of work such as trade, personal services, business related services, production.

1. Yes
2. No
3. *Don't know/no answer (interviewer: please do not read this option)*

C.6 Did you get the necessary support and information at the time you needed it the most?

1. Yes
2. No, If no:
 - 2.1 Some too early
 - 2.2 Some too late

C.7 Have you ever taken part in a course/ training session which prepared you for self-employment?

1. Yes. If yes, please choose what kind of course/ training session you participated in?

	Training taken part
1. Financial planning, getting loans or public financial support	
2. Book-keeping and taxes	
3. Laws/regulations	
4. Dealing with risk, failures, isolation in decision making, feeling alone with all problems	
5. Social insurance	
6. Marketing, PR, advertising	
7. Selling, negotiations (talking to customers, suppliers, cooperation partners)	
8. Self-organisation/time-management	
9. Business plan	
10. Networking	
11. Entrepreneurial acting & thinking	
12. Set up of a computer (hardware, software, maintenance)	
13. Others, please specify	
14. Others, please specify	
15. Others, please specify	
16. Others, please specify	

2. No → Please go to **C.10**

C.8 How do you evaluate the knowledge gained during training regarding self-employment? Please choose one option

1. Very useful
2. Can be useful
3. Not sufficient for working
4. I had serious problems because of that
5. Don't know/no answer (interviewer: please do not read this option)

C.9 Did you find that something was lacking during the course(s)/training ?

1. Yes, please indicate missing issues

.....

2. No

C.10 Did you ever receive guidance and career counseling services?

1. Yes, please specify from whom
2. No → Please go to **C.15**

C.11 How do you evaluate the information received during counseling sessions from self-employment point of view? Please choose one option:

1. Very useful
2. Can be useful
3. Not sufficient for working
4. I had serious problems because of that
5. Don't know/no answer (interviewer: please do not read this option)

C.12 Did you find that something was lacking during the counseling?

1. Yes, please indicate missing issues

.....
.....

2. No

C.13 (only for persons who answered 'No' at C.3) If you have informed about the support services available and NOT taking up them, please answer why (you can click more than one answer)

The support service offered:

- 1. Did not fit from the time aspect
- 2. Was not near by
- 3. Was too expensive
- 4. Was not tailored-made for my needs
- 5. Other reason, please specify

C.14 (only for persons who answered 'No' at C.3) What did you do instead of using this support service (you can click more than one answer)

- 1. I learned in self-study (book, e-learning, internet enquiry)
- 2. I asked a friend for help
- 3. I did trial and error
- 4. I have not learned it until now
- 5. Other, please specify

C.15 In your opinion, what are the main problems/obstacles that new self-employed can come across? (You can choose one or more answers, according to your opinion)

- 1. Low support of family and friends;
- 2. Legal framework concerning requirements for establishing one-person company;
- 3. Legal framework concerning taxation and social insurance
- 4. Bureaucratic barriers;
- 5. Working against the clock
- 6. Prejudices;
- 7. Lack of financing;
- 8. Lack of competence and education;
- 9. Long periods of time with hardly any income in the beginning
- 10. Lack of information of the market
- 11. Lack of occupational experience in the specific sector
- 12. Others, pls. specify

C.16 Do you think the current support of the government and of others organizations is enough for people who want to be/are self employed?

- 1. Yes
- 2. No, If not what kind a support do you think is necessary?

.....
.....

D. SELF-EMPLOYED FEATURES

D.1 What are, from your point of view, the differences among:

- your special situation as self-employed (one-person-company),
- a company owner with employees (think about if you would have employees, what would be different)
- and an employee (think about if you have been employed what has been different, if you have not been think about if you would be employed).

Please compare **firstly** the situation between:

- Self-Employed
- Company owner with 5-10 employees

Please compare **secondly** the situation between:

- Self-Employed
- Employee

	D.1.a What are the differences in comparison with micro-entrepreneurs?		D.1.b What are the differences in comparison with employees?	
	Self-Employed	Company owner with 5-10 employees	Self-Employed	Employee
1.Earns more money				
2.Has to pay more taxes				
3.Has to work more hours				
4.Is recognized for valuable work from the society				
5.Has to overtake more responsibilities				
6.Has to know more about law				
7.Carries more financial risks				
8.Others, please specify				

D.2 What determined you to choose self-employment? Which situation is applicable for you? Please choose one option only.

1. I was a graduate/unemployed person for whom self-employment was a chance to enter for a labour market;
2. I have been already working for a couples of year but chose self-employment as a more beneficial form of work ;
3. I was forced by my employer to start up own business in order to continue the collaboration;
4. Others, please specify

D.3 What do you think are important character features of a self-employed person?

Please name 5 attributes (e.g. to be quite ambitious and convinced of their abilities, prefer making decisions autonomously, can cope with uncertainty, are quite keen on working hard, achievement-orientation, initiative of one’s own and venturesomeness, parents are entrepreneurs)

1.
2.
3.
4.
5.

D.4 What is the main benefit/advantage of being self-employed?

Please evaluate each item using the scale from 1 to 5, where 1 describes the lowest benefit and 5 is the highest one.

1. Being your own boss	
2. Facing new challenge/ independence	
3. Having less working time	
4. Having a better financial security	
5. Easier consistency with job and family	

D.5 Do you plan to develop your activity and employ other people in the next 3 years?

1. Yes
2. No
3. I don't know (interviewer: please do not read this option)

D.6 In your opinion, are there any forms of support (state, institutions, organisations etc.) that represent your interests as a self-employed person?

1. Yes
2. No → Please, go to **D.8**

D.7 Please indicate the representatives of your interest:

1. The economic policy of my country (make a good environment for the group of one-person-companies);
2. EU-politics (to name/describe a current example would be useful here);
3. chamber of economics (good support services for one-person-companies);
4. chamber of workers and trade unions;
5. other, please specify.....

D.8 What is your main source of information regarding the information you need for your self-employed work?

.....

D.9 Do you find useful information for self-employed in mass-media reporting about and information services for the big group of one-person-companies?

1. Yes
2. No.
3. I don't know (interviewer: please do not read this option)

E. CHARACTERISTIC OF RESPONDENT

E_1. Sex of respondent:

- 1. Male
- 2. Female

E_2. What is your age:

- 1. up to 25
- 2. 25-30
- 3. 31-40
- 4. 41-50
- 5. 51-60
- 6. over 60

E.3 Regarding your income – can you make a living out of your self-employed work?

- 1. Yes, it is sufficient;
- 2. More yes;
- 3. Not really;
- 4. Not at all.

E.4 Do you have care responsibilities for:

	YES	NO
Children under 15 old		
old family members		
ILL family members		

E.5 Education: highest education

- 1. up to 10 classes;
- 2. high- school graduate;
- 3. college graduate or university graduate;
- 4. terminal years in college or university;

Each partner should adjust these categories to national system of education

E.6 What region do you perform your activity in? (please customize according to each country's regions)



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Guidance and Counselling for Self-employment. "SELF-EMPLOYMENT"

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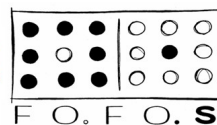
Austrian report on needs investigation – One-Person-Enterprises

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Austrian report on needs investigation

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Austrian report on needs investigation

1. Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed, to self-employed for maximum 1 year and who considered such occupation as the main employment and how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also annex 1).

The five-members consortium of highly professional and experienced organisations, coming from four EU and ACC, is conducting „Self-employment". This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year.

Additionally, a total of 40 in-depth interviews with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- good solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SME's sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

Austrian report on needs investigation

2. Methodological Approach

2.1. General data about the survey

Besides to existing studies in the field of persons in “new self-employment” or specialized studies i.e. on women in self-employment, the survey on one-person-companies of the EU-project “Self-Employment”, carried out by FO.FO.S – Forum for Supporting Self-Employment from May till July 2006, has been the first larger study in this field in Austria. Due to missing statistics and databases that could localize one-person-companies, the study has been promoted by a lot of Austrian organisations and experts working with one-person-companies in order to receive a number of 337 participants all over the country. The following table shows where the one-person-companies participated in the survey are located:

Localisation of respondents		N	%
What region do you perform your activity in?	W Vienna	233	69.1%
	NÖ Lower Austria	32	9.5%
	OÖ Upper Austria	19	5.6%
	STK Styria	19	5.6%
	S Salzburg	17	5.0%
	Vorarlberg	7	2.1%
	B Burgenland	5	1.5%
	K Carinthia	2	0.6%
	T Tirol	2	0.6%
no answer	1	0.3%	
In total		337	100.0%

Table 1: Localisation of respondents

Austrian report on needs investigation

Company structure according the new SME Definition of the European Commission (1.1.2005)

Classification	Employees	Turnover in € Mio.
Micro-Enterprises	< 10	< 2
Small Enterprises	< 50	< 10
Middle-sized Enterprises	< 250	< 43
Large Enterprises	> 250	> 43

Table 2: Company structure according the new SME Definition of the European Commission

Companies' structure in Austria

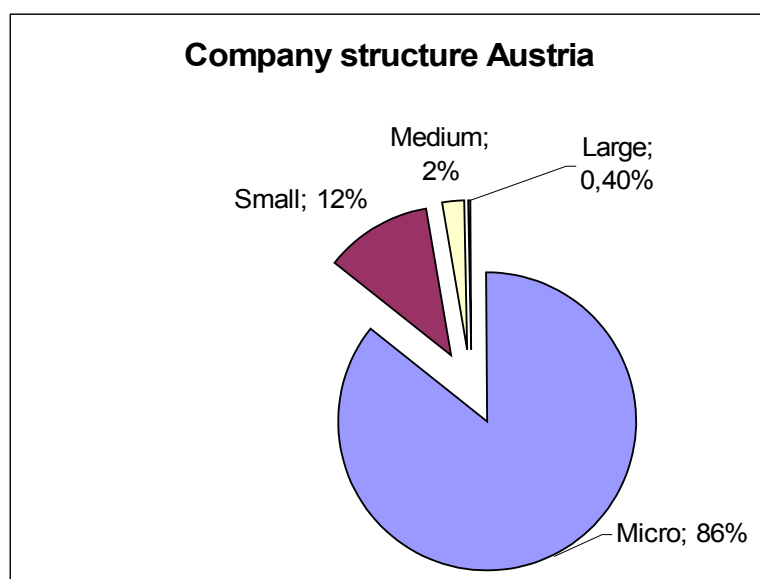


Figure 1: Companies' structure in Austria

One-person-companies are representing 54% of the members of the Austrian Economic Chamber with a total number of around 170.000 companies. They are included in the amount of 86% of the Austrian companies that are micro-enterprises according to the EU SME definition. Additional to the duty membership of companies in the Austrian Economic Chamber there are around 36.000 persons in "New Self-employment", most of them established as one-person-companies as well. Altogether there is a total amount of around 200.000 one-person-companies in Austria.

Austrian report on needs investigation

Country specific dissemination of the questionnaire

Regarding the two adaptations of the target group in Austria

- 337 instead of 400 participants and
- also self-employed, who are longer self-employed as one year

have one common reason:

In Austria there are hardly any addresses available about the 200.000 self-employed.

- The Economic Chamber sells addresses, but it is not possible to select one-person-enterprises.
- Companies selling addresses, concentrate on bigger companies
- The Ministry of Economic started to be interested in this group and has publish 21.7.2006 a call for tender with the following content: „One-Person-Enterprises in Austria (EPU)“ with the main content: Scientifically sound, current estimation of the number of One-Person-Enterprises, which are Members of the Economic Chamber and Standardization/Segmentation regarding full-time, part-time, second occupation
- 36.000 „New Selfemployed“ persons, estimated 80% without employees are not at all organised centrally.

The survey has been carried out with the support in dissemination of various organisations and multipliers in the field of one-person-companies in Austria. Besides to one-to-one interviews carried out at the “Micro-Entrepreneur-Evening” (Kleinunternehmerabend) of the Chamber of Economics in May 2006 in Vienna, which is the largest yearly event focussing micro-enterprises in Austria, an online version of the questionnaire has been provided at the website of FO.FO.S – Forum for Supporting Self-Employment (www.fofos.at). FO.FO.S would like to thank the following Austrian multipliers in the field of self-employment for promoting this online-questionnaire to their communities of one-person-companies:

boredom graphic designer - Josefine Papp, Buchhaltungsservice für Vielbeschäftigte - Claudia Fajmon, Chance.at - Gründerzentrum für Menschen mit Handicap, ESCAPE - EQUAL Entwicklungspartnerschaft Mikrokredite, Grüne Wirtschaft, Fachhochschule Vorarlberg, femanet der GPA, Interessensgemeinschaft work@education, jobcenter.at, Junge Wirtschaft, KWF Kärntner Wirtschaftsförderungs Fonds, kmu-forum, ösb – ANS-Unternehmensgründungsprogramm, der Standard – Karriere, Steirische Wirtschaftsförderung SFG, Das Sympatische Sprachtraining Deutsch – Mag. Sabine Wiesmayer, UBIT WKW – Arbeitskreis EPU, UNIUN – Uniabsolventen gründen Unternehmen, Verband für Berufs- und Bildungsberater, VMMT – Verband der Marketing und Management TrainerInnen, Webwomen Austria, Women's Career Counselling Community, die Wirtschaft, Wirtschaftsbund - Business Circle, WKO NÖ.

Last but not least the biggest thanks goes to every one-person-company that has enabled us to realise this survey.

Austrian report on needs investigation

2.2. Information about respondents

Legal form

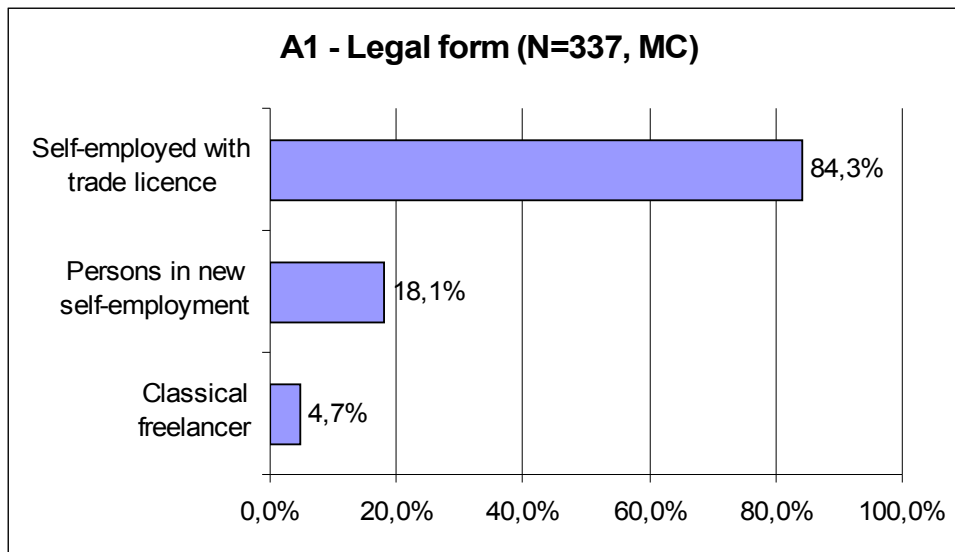


Figure 2: Legal form

- *Self-employed with trading licence (without agricultural sector) and without employees, including one-person Ltd. according to the Austrian law, compulsory membership in the Economic Chamber*
- *Persons in new self-employment (with contract of manufacture and free contract of employment)*
- *Classical freelancer (i.e. lawyer, doctor, architect...)*

As multiple answer were possible additional it was possible to choose

- *Student*
- *Employed*
- *Unemployed*
- *others*

Austrian report on needs investigation

Duration of Self-Employment

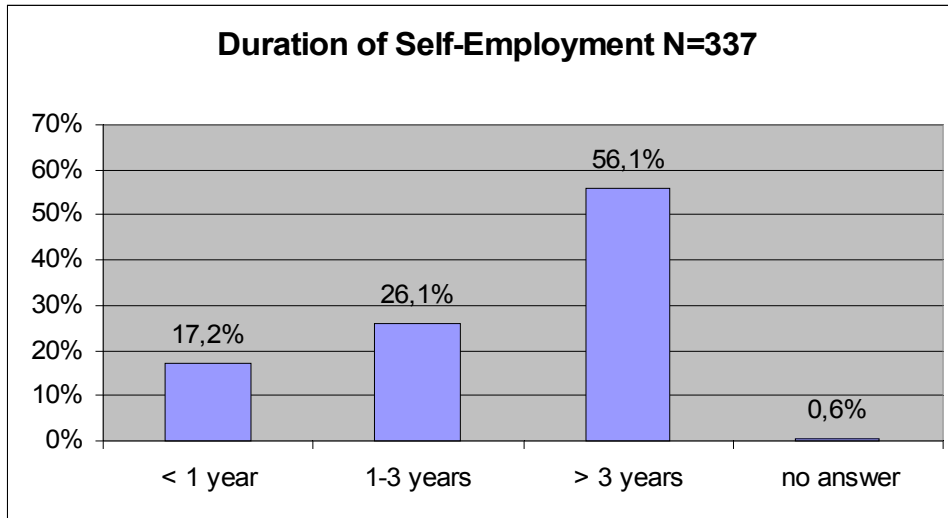


Figure 3: Duration of Self-Employment

In Austria also persons, who worked self-employed for more than one year could participate in the survey. More than half of the respondents are self-employed as an one-person-company for over one year, around one fourth between 1 and 3 years and less than one fifth under one year.

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Sex of respondents

The survey has been carried out by 50.7% of male and 49.3% of female persons self-employed as a one-person-company. In relation to the economical reality in Austria, women are over represented in this study as only one third of all persons in self-employment are women.

Age of respondents

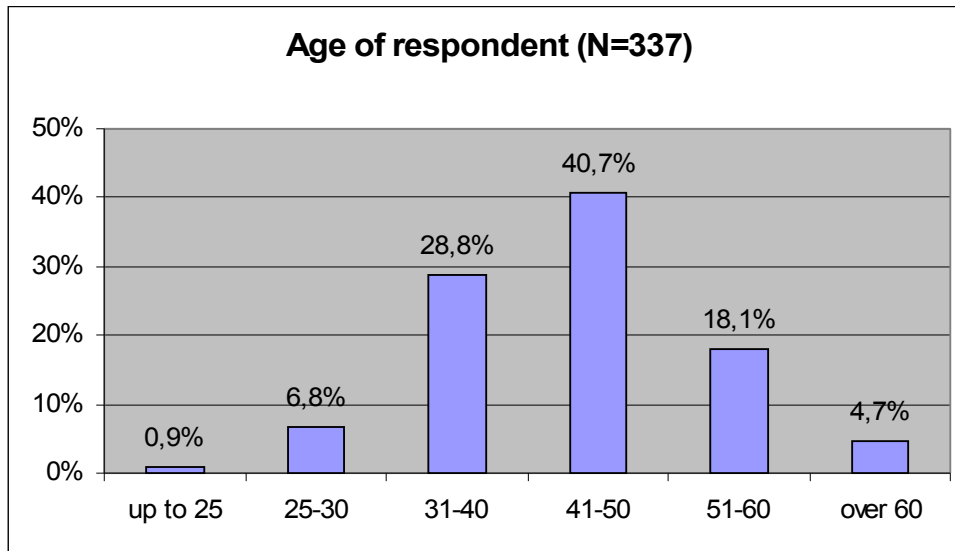


Figure 4: Age of respondents

The table shows the age of the respondents of the study. The main number of participants are aged 41 and older, nearly one third is between 31 and 40 years old, 18.1 % between 51 and 60 years. Only 7.7% of one-person-companies asked in this study are under 30 years old and 4.7% are over 60 years.

Austrian report on needs investigation

Highest Education

The following table shows the highest education of the one-person-companies participated in the study. The largest part of respondents (43.6%) holds a master or diploma of a university or university of applied science.

Highest education of respondents	%
University or University of Applied Sciences (Universitäts- oder Fachhochschul-Abschluss)	43.6%
Post-secondary academies (Akademie- oder Kolleg-Abschluss)	11.3%
Secondary Technical and Vocational School (Matura-Abschluss BHS)	10.4%
Secondary Academic School (Matura-Abschluss AHS)	10.1%
Secondary Technical and Vocational School (Berufsbildende mittlere Schule)	9.8%
Apprenticeship (Lehre)	6.2%
Further certified trainings (weiterführende Lehrgänge)	4.2%
Compulsory schools - up to 9 classes (Pflichtschule)	1.2%
Master in crafts (Meisterprüfung)	1.2%
others: allowness to start with an apprenticeship (Berufsreifepfung), advertisement academy (Fachschule für Werbegestaltung), Baccaalaureat, state forest school (Bundesförsterschule)	1.2%
No answer	0.9%
total	100.0%

Table 3: Highest education of respondents

Austrian report on needs investigation

3. Situation of Being Self-Employed

This part of the report is focused on the main characteristics of the respondent's self-employed situation. Main data analyse are: business outline, location, time dedicated to work, outsourcing, consistency between private and professional life, and also if generating revenue are sufficient or not.

3.1. Domain of activity

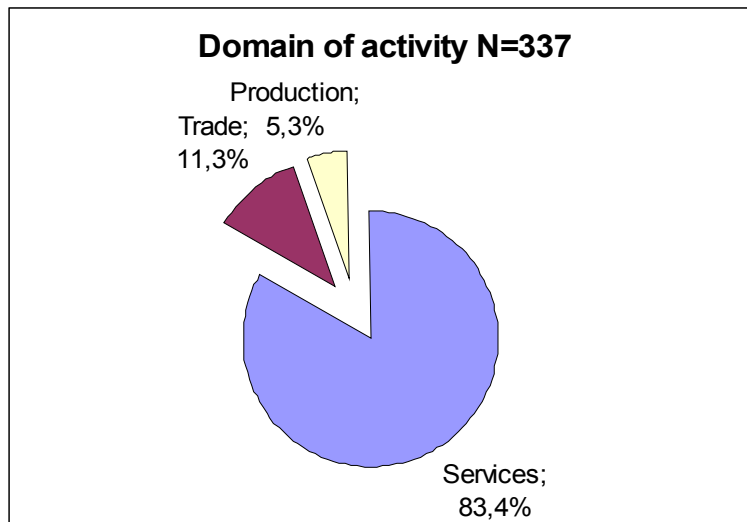


Figure 5: Domain of activity

Most one-person-companies taking part on the survey are working in the field of services (83.4 %), followed by trade (11.3%), production (5.3%)

Austrian report on needs investigation

Detailed description of profession	
computing, software developement, network administrator, IT	14.5%
management consultancy, consulting	14.5%
trainer, coach	11.9%
personal consulting, personality development, mediation, coa	7.7%
retail	5.9%
marketing, sales promotion, public relations	3.9%
financial service provider, capital consultant, insurance b	3.6%
photography, film production, video production	3.3%
graphics and design	3.0%
therapist, masseur	2.7%
event management	2.4%
private lessons, language trainer, education, translator	2.4%
research	1.8%
artist, painter, sculptor	1.8%
landscape conservation, landscape gardener	1.8%
writer, lyricist	1.5%
accounting, controlling	1.5%
mechanic, technician, engineer	1.5%
carrier, messenger, logistics, transportation, taxi driver	1.5%
media, magazines, printing, publisher	1.2%
architecture	0.9%
master builder, building supervision, construction managemen	0.9%
interviewer, reporter, journalist	0.9%
artisan	0.9%
real estate broker, renting	0.6%
production	0.6%
others like running business centers, Research and Development, hairdresser, stylist, collection and contribution, food retailing, needlewoman	1.8%
no answer	5.3%

Table 4: Detailed description of profession

Austrian report on needs investigation

3.2. Type of customers

The one-person-companies asked in the survey are mainly active in the field of business-to-business representing 87.5% of these companies' clients. Private persons play an important role as customers as well, represented with 47.5%.

Additional to the structure showed in the graphic, following kind of clients have been named by the correspondents: Labour market service, social insurance, doctors, NGOs, social associations, schools, international organisations, European Union, artists, composers.

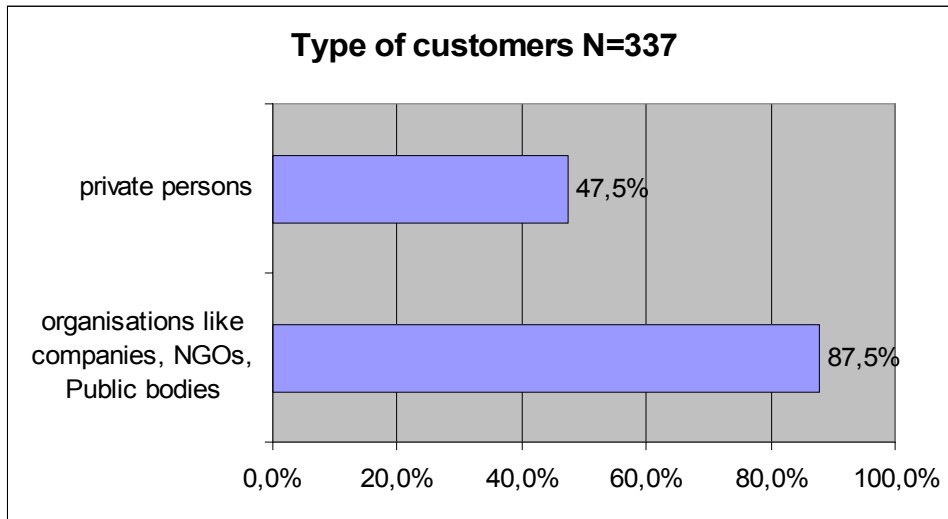


Figure 6: Type of customers

Austrian report on needs investigation

3.3. Location of activity

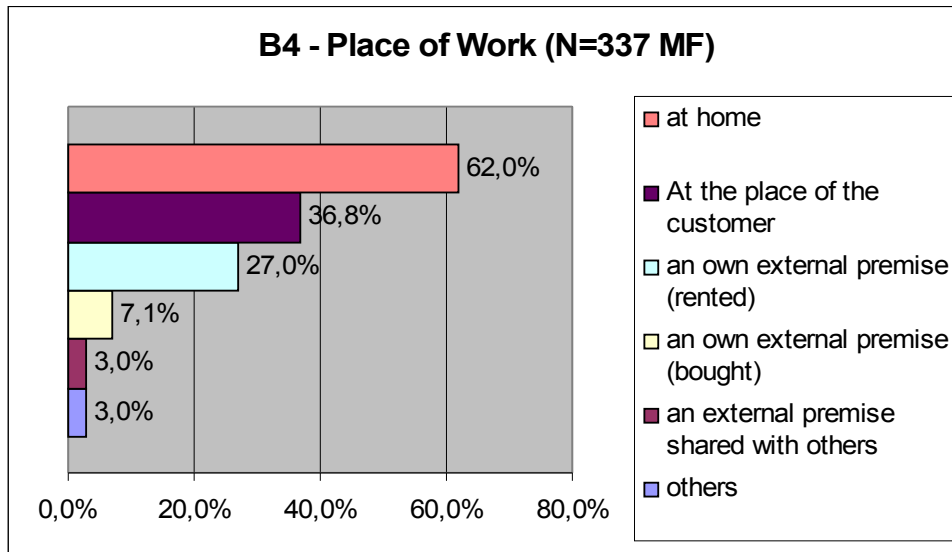


Figure 7: Location of activity

Considering the place of work of the one-person-companies asked in the survey it is characteristic that they work at home: 62% answer that they work in their home-office mainly. Another third work at the client's place and only 3% share an office with others.

Analysing the place of work concerning the question if an one-person-company works at one working place exclusively or at different working environments it shows up that around one third is working in the home-office exclusively, 17% exclusively in a rented office and that 10.4% do their work at the place of the costumers only. More than one third of the one-person-companies asked in this study works partly at different places.

Only at home	32.0%
Only own external premise (rented)	17.2%
Only at the place of the customer	10.4%
Only an external premise shared with others	2.7%
an own external premise (bought)	1.8%
Mixed formes	35.9%
Total	100.0%

Table 5: One place of work or a mixture

Austrian report on needs investigation

3.4. Working time, dependents, income

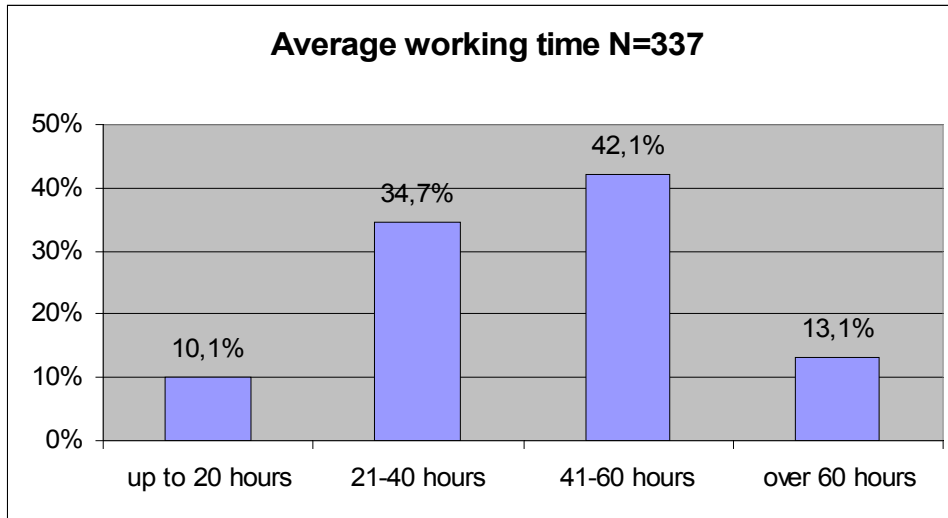


Figure 8: Weekly working-time

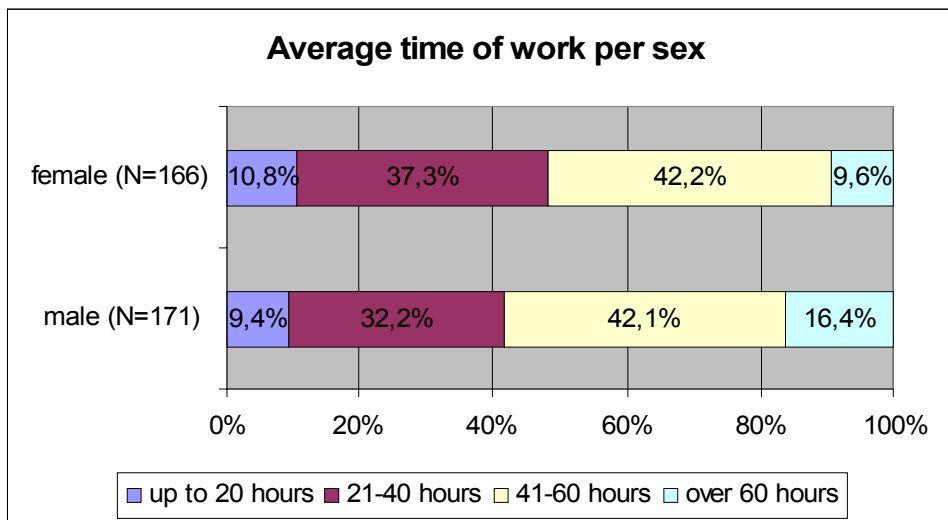


Figure 9: Weekly working-time of self-employed women and men

Considering the weekly working time it is significant that the owners of the one-person-companies asked in this survey work between 41 and 60 hours per week mainly. 42% of the male and female self-employed persons belong to this group. Working times between 21 and 40 hours are dominated by woman (37% compared with 30% men). Spending more then 60 hours a week for work is dominated by men (16% compared with 10% women).

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3.5. Outsourcing

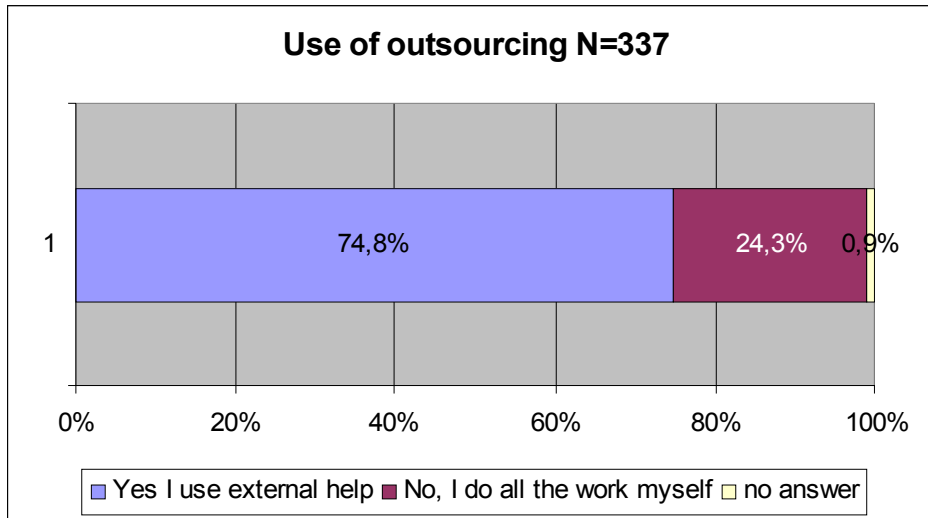


Figure 10: Outsourcing

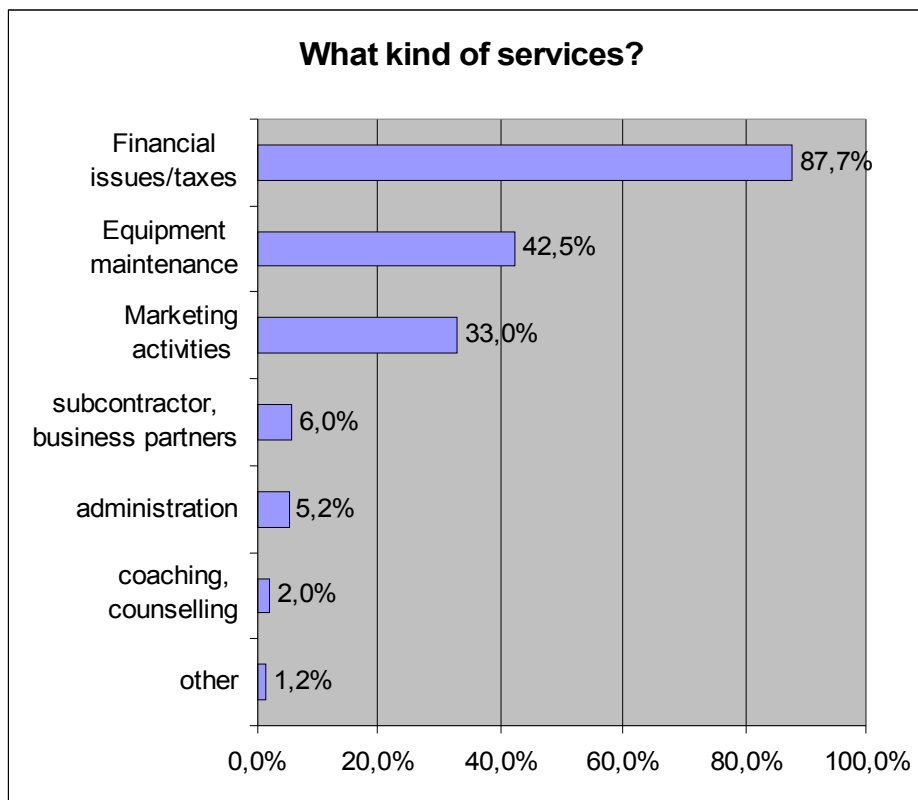


Figure 11: What kind of services

To do all necessary work related to their company alone is answered by 24.3 % of the self-employed persons asked while more than two third use external services. Of those who do outsourcing: 87.5 % use external services in the field of taxes and accounting in order to fulfil the legal requirements. 42.5 % use external services to maintain their technical infrastructure necessary for running their working place or home office. External support in marketing (i.e. website, mailings, print material) for enhancing sales and better customer relations is only used by 33.0 % of the respondents, who do outsourcing. Furthermore some of the one-

Austrian report on needs investigation

person-companies in this study use external support by sub contractors or business partners. A very little number of respondents in the category "other support" say that they use support for research and planning or for private fields like household and child care.

Connection between Outsourcing and working time

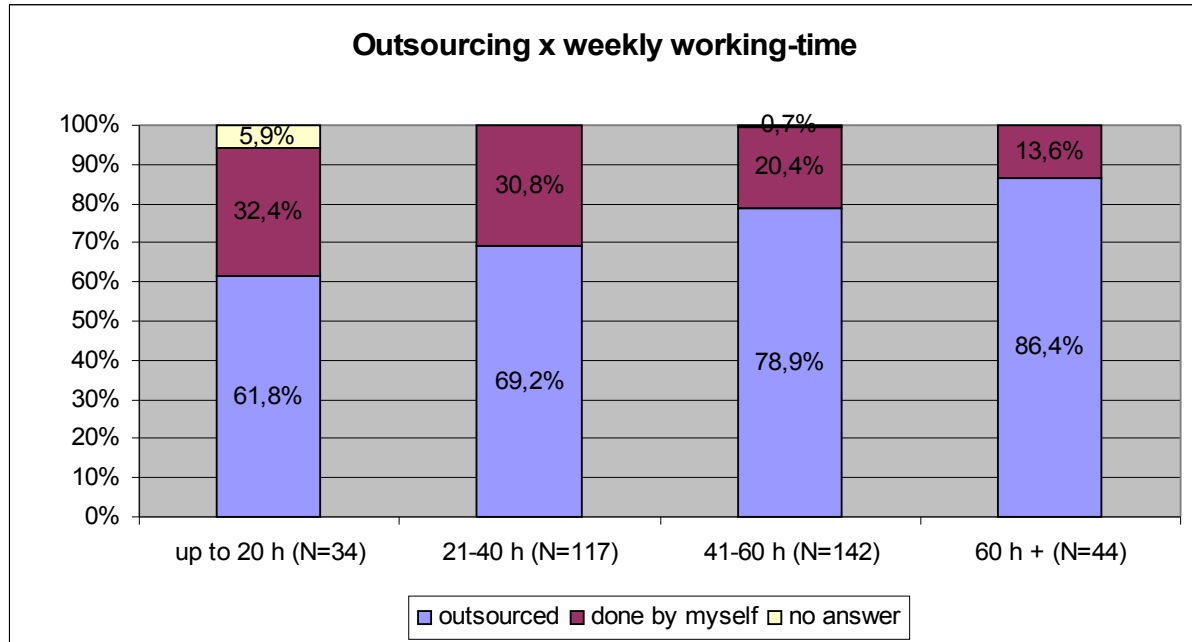


Figure 12: Connection between Outsourcing and working time

Participants who work over 40 hours per week do more outsourcing than those working below 40 hours per week. The more they work, the more they concentrate on their own core business activity.

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Care responsibilities

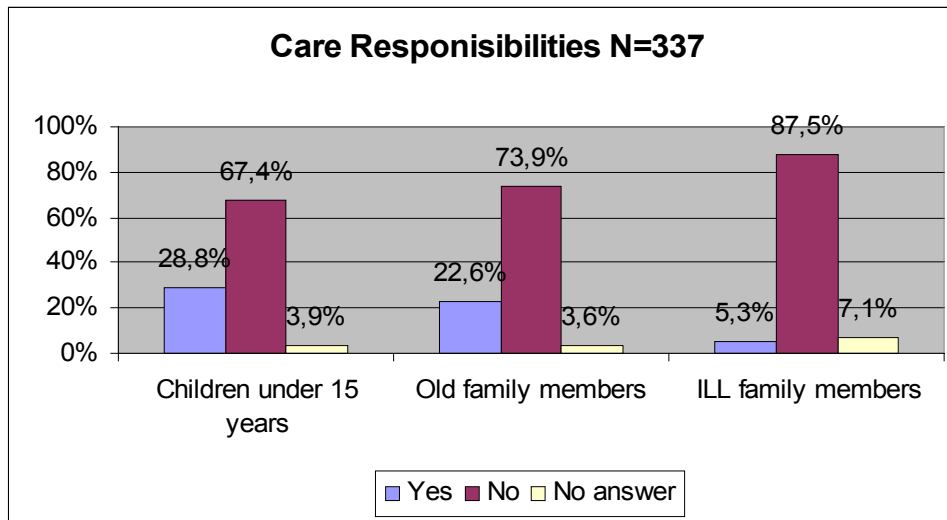


Figure 13: Care responsibilities

Nearly half of the respondents (45.4 %) have one or more care responsibilities besides to their professional business. More than one fourth of the respondents (28.8 %) care for children under 15 years, nearly one of four (22.6 %) are responsible for older family members and 5.3 % for ill family members.

The main part of those one-person-companies that have care responsibilities besides to their professional work for children under 15 years (28.8 % of the respondents) work between 41 and 60 hours (40.2 %) followed by 29.9 % working 21 – 40 hours a week. The situation of those having care responsibilities to older family members (22.6 % of the respondents) is quite similar: 43.4 % work between 41 and 60 hours a week followed by 35.5 % with a weekly working time between 21 and 40 hours.

The opposite shows up looking at those one-person-companies with care responsibilities for ill family members (5.3 % of the respondents): Half of them (50 %) say that they work between 21 and 40 hours a week and one third (33.3 %) between 41 and 60 hours. Leading in the field of working more than 60 hours a week and having care responsibilities are one-person-companies with children. 15.5 % are in this heavy working and family situation followed by 11.1 % of one-person-companies with ill family members and 9.2 % of those with older family members.

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3.6. Income situation

Regarding the income of the one-person-companies asked the survey shows that 40.4% can not make a sufficient living out of their self-employed work. More detailed information is shown in the graphic below:

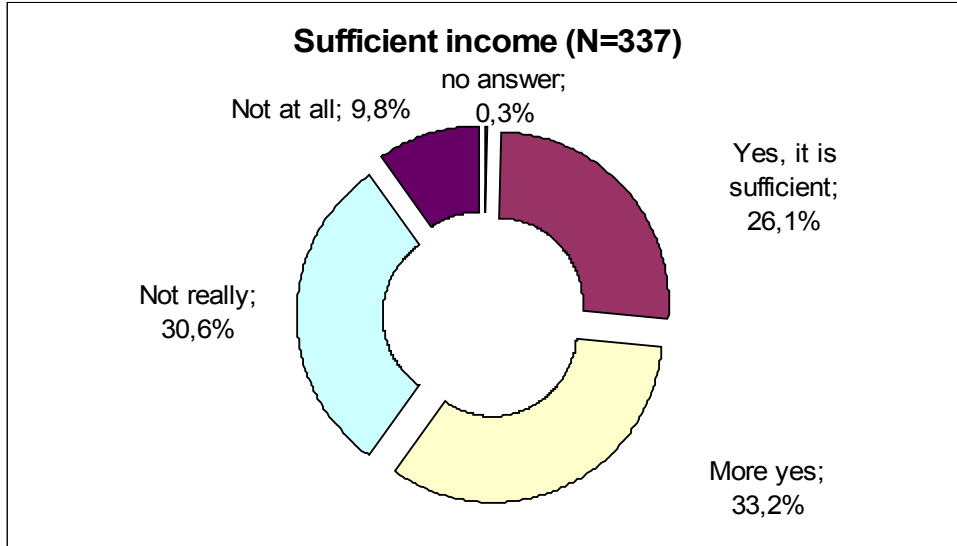


Figure 14: Sufficient income

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Income in connection with working time

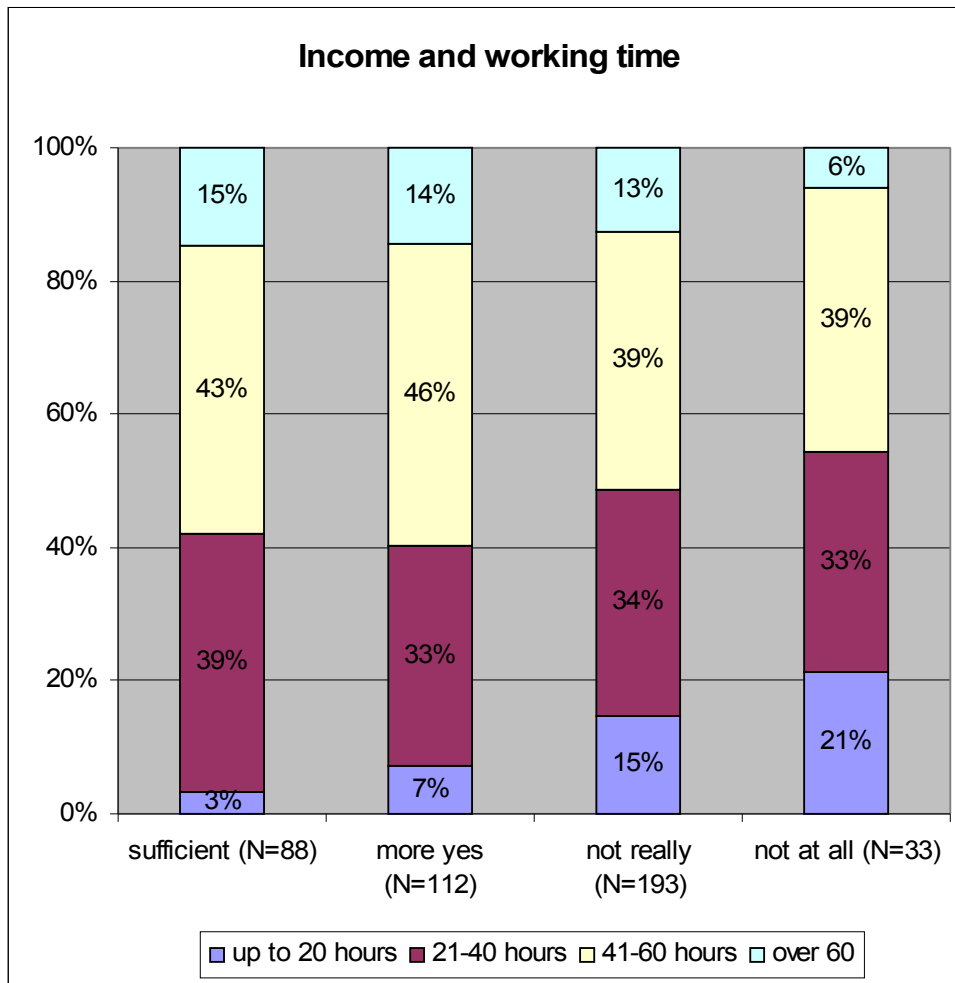


Figure 15: Sufficient income in connection with working time

How far income from self-employment is sufficient for making a living is of course related to the question how many hours an one-person-company is working per week. In case of less than 20 hours it is comprehensible that income from self-employment often is not enough. However the figure above shows that nearly one of four one-person-companies with a weekly working time between 21 and 40 as well as 41 and 60 hours doesn't earn enough for making a living out of their self-employed work. The remarkable part of persons who work more than 60 hours without sufficient income shows the problematic of "working poor".

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3.7. Reconciliation between private and professional life

Looking how well the respondents can manage the consistency of professional and private lives, the table shows that one third can manage it very good and half can manage it more yes.

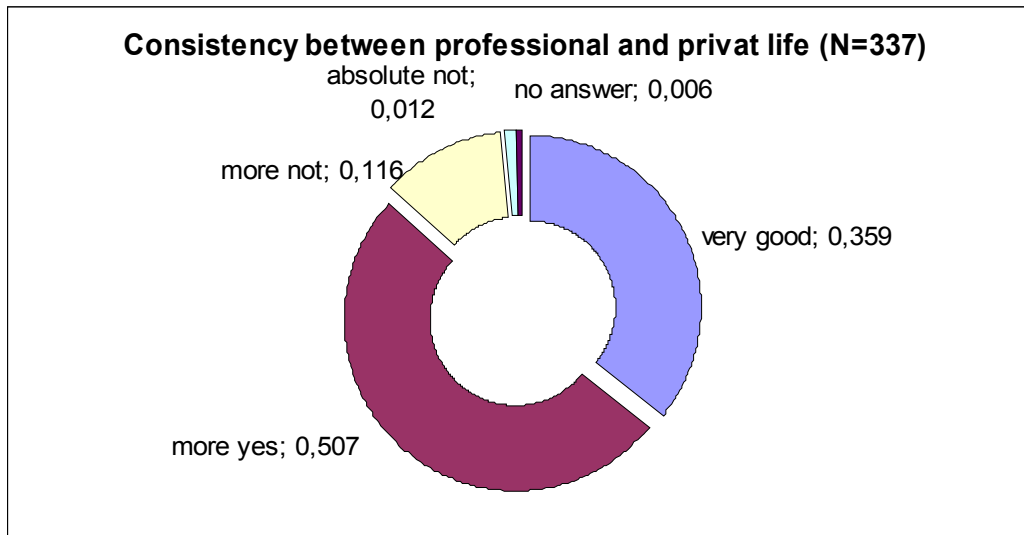
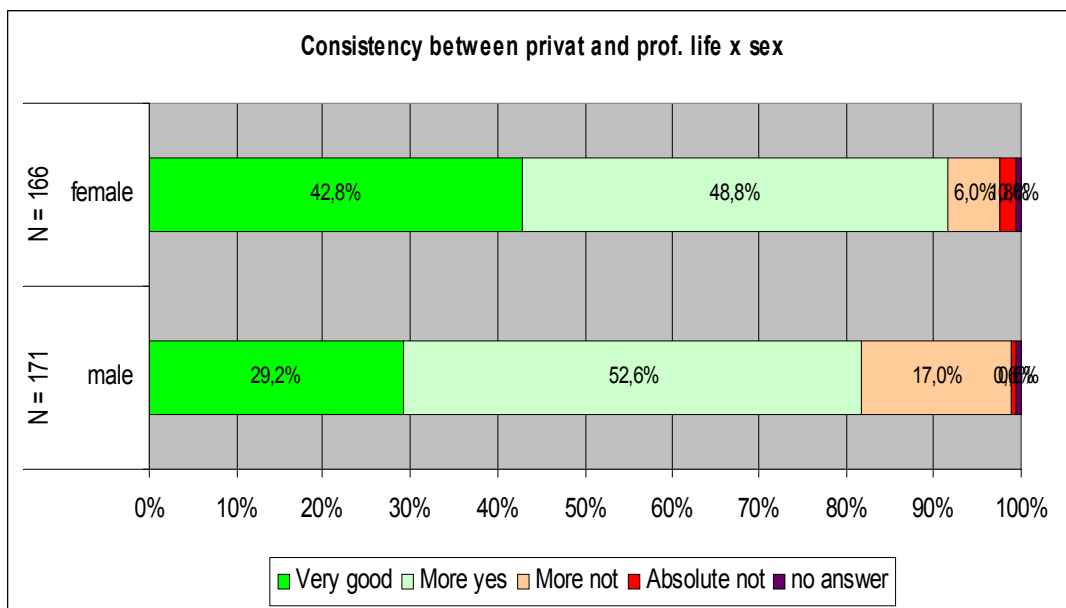


Figure 16: Managing consistency of professional and private lives



Figur 17: Consistency of professional and private lives per sex

The fact that the private life is influenced by the working situation of being self-employed is answered with “yes” by 81.6% of the respondents.

Looking at the group of respondents working in the home-office their work is mainly influenced by circumstances as shown in the table below. 4% only of those one-person-companies working at home feel that their work is positively influenced by their private lives while 15% don't see interdependences between these fields. A negative influence most commonly named is the interruption of work due to family members.

Austrian report on needs investigation

How professional work is influenced by private things	
Work and private lives are affected positively	2.9%
Family members support the vocational activity	1.0%
Work affects the private life only little or not at all	14.8%
Family members interrupt the work routine	14.8%
no demarcation of private and occupation	9.6%
Customer receipt at home affects private life	7.2%
too few or too small premises	7.2%
Work around the clock or on the weekend	6.2%
Household disturbs the work routine	5.3%
less or no time for the private life	2.9%
Demarcation of operating expenditure and household expenses	0.5%
no answer	27.8%
	100,0%

Table 6: Influences of work by private things

More in detail, the consistency between professional and private life for those one-person-companies with care responsibilities is described as very good by 35.5% of self-employed persons with elderly family members and rather good by 56.6% of them. Concerning care for children and ill family members the situation is estimated worse, around 20% in both groups say it is not easy to combine.

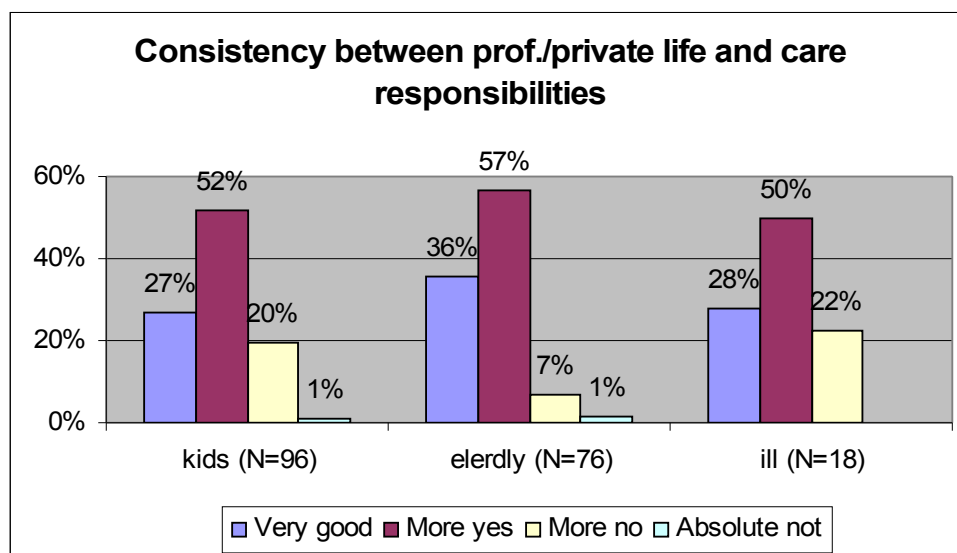


Figure 18: Consistency between professional and private life in connection with care responsibilities

Austrian report on needs investigation

4. Specific of one person companies

This part of report is focused on the motivation and the advantages of being self-employed, as well as how the self-employed see themselves compared with employees and owners of small enterprises. It also contains the respondents' plans for development of their businesses.

4.1. Motivation and advantages, problems and obstacles

Looking at the determinants of being self-employed, a detailed insight into reasons of being self-employed is shown in the following table:

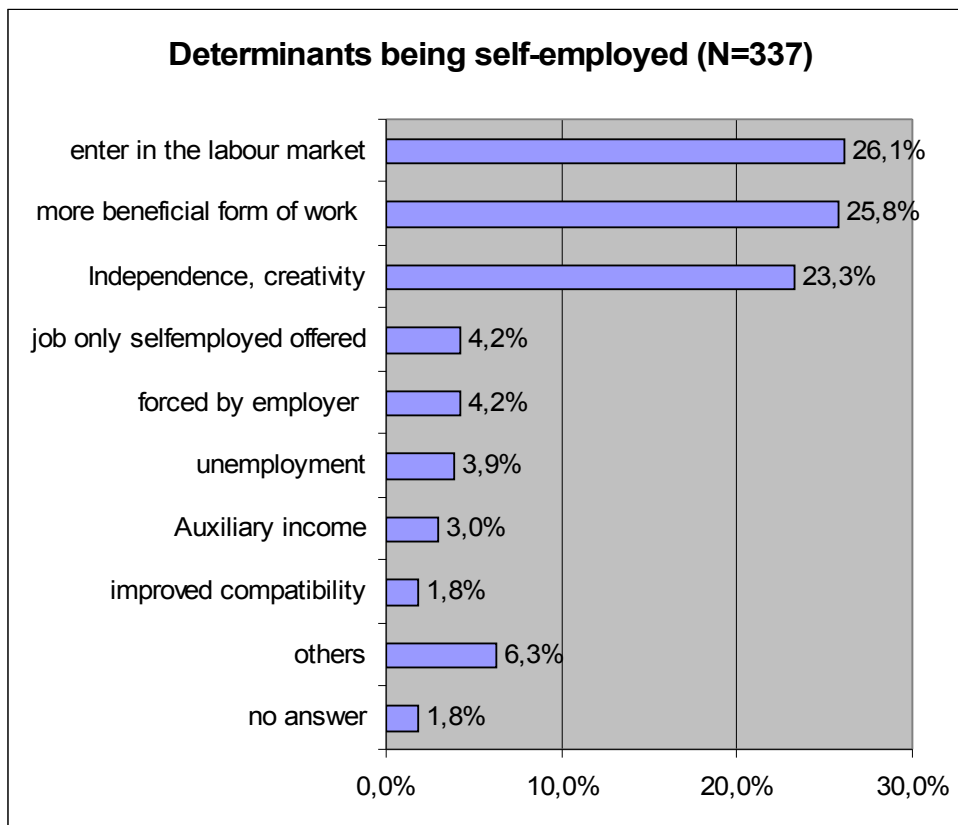


Figure 19: Determinants of being self-employed

As around three quarter of the one-person-companies asked in this survey say that they decided to be self-employed either for entering in the labour market, earning more or having more independence, other reasons given are to realize an amazing business idea, enhance the quality of life because of more pleasure in the own job or developing something new out of personal interest. The category independence and creativity were the following factors named by the participants summarized: autonomy, flexibility, Self-determination, self-realisation, personal advancement, Creation of something new, developed from personal interests, high motivation. Some of the correspondents also said that self-employment has been the result of their studies or working experiences while others took their own one-person-company as a chance to end a phase of unemployment. Some indicated as reason better income and some wrote, that in their profession there exists no job offers as employee.

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Advantages of being self-employed

The main advantages of being self-employed at a scale form 1 to 5, where 1 describes the lowest benefit and 5 is the highest one, are:

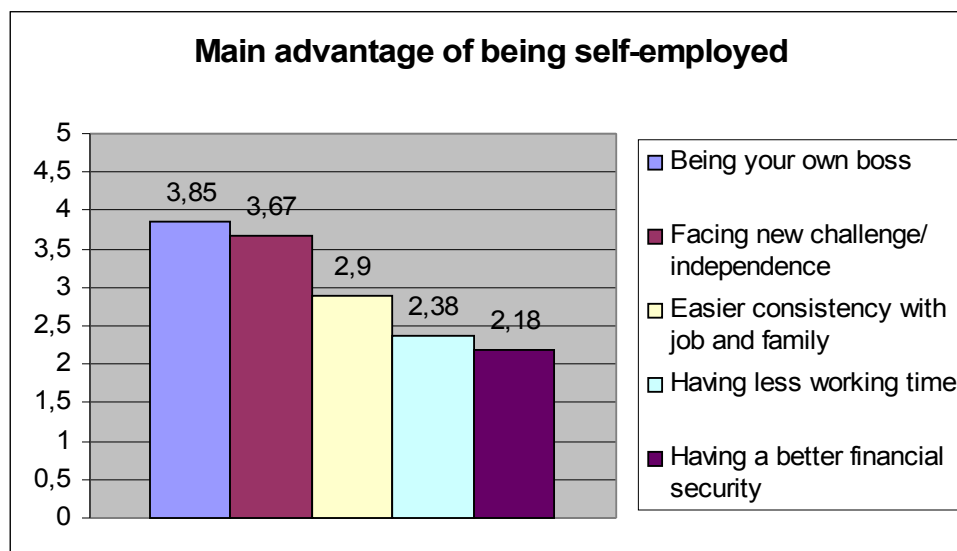


Figure 20: Main advantages of being self-employed

Main problems and obstacles

Looking at the problems and obstacles coming across with being self-employed the following table describes the situation of the one-person-companies asked in the survey:

In your opinion, what are the main problems/obstacles that new self-employed can come across?	
Long periods of time with hardly any income in the beginning	61.7%
Legal framework concerning taxation and social insurance	59.9%
Lack of financing	47.5%
Working against the clock	44.5%
Bureaucratic barriers	30.9%
Legal framework concerning requirements for establishing one	29.1%
Lack of information of the market	28.8%
Lack of competence and education	18.4%
Prejudices	16.6%
Lack of occupational experience in the specific sector	12.5%
Low support of family and friends	11.3%
Fear (Risk, illness, frustration)	3.0%
missing need, no customers	3.0%
Self-motivation, self-assessment	2.4%
others: missing contacts, network, missing lasting support, missing confidence into the own abilities, Problems with customers, Income fluctuations, wrong ideas, missing support achievements for mothers, Lobbying	7.2%
no answer	1.5%

Table 7: Main problems and obstacles

Austrian report on needs investigation

4.2. Main attributes of self-employed	N=337
flexible	19.0%
risk-joyfully, prepared to take risks	18.1%
courageously	13.9%
communicative	12.8%
keeping up	12.5%
disciplined	12.2%
persistent	11.6%
self-confident	10.7%
organised	10.4%
creative	9.2%
motivated	9.2%
responsible	8.9%
hard-working	8.6%
act independently	7.1%
industrious, work-willingly	7.1%
loves working	7.1%
qualified	7.1%
determined, purposeful	6.8%
adaptive	6.5%
optimistic	6.5%
independent	6.2%
persistent, steady	5.9%
consequential	5.6%
confident, self-confidence	5.3%
able to work under pressure	4.2%
assertive	4.2%
earnest, honest	4.2%
corporate	3.9%
open and above board	3.6%
reliable	3.6%
steady	3.6%
ambitious	3.3%
charismatic	3.3%
customer-oriented	3.3%
initiative	3.3%
self-contained	3.3%
talented in selling	3.3%
targeted	3.3%
committed	3.0%
fit for service	3.0%
innovative	3.0%
strategic	3.0%
curiously	2.7%
intelligent	2.7%
network-compatible	2.7%
sociable	2.7%
strong-minded	2.7%
good time management	2.4%
achievement-willingly	2.1%
Allrounder, generalistic	2.1%
analytic abilities/thinking	2.1%
economical	2.1%
educated	2.1%

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frustration-tolerantly	2.1%
patient	2.1%
pleasant	2.1%
visionary	2.1%
active	1.8%
decisive	1.8%
freedom-loving	1.8%
positively thinking	1.8%
realistic	1.8%
self dependent	1.8%
accurate	1.5%
Acquisition talent	1.5%
convinced	1.5%
financially secured	1.5%
nerve-strongly	1.5%
risk-consciously	1.5%
social	1.5%
stressresistant	1.5%
cosmopolitan	1.2%
energetic	1.2%
forward-looking	1.2%
good contacts, relations	1.2%
humorous	1.2%
imaginative	1.2%
selfish	1.2%
skilled in negotiating	1.2%
strong	1.2%
structured	1.2%
trustable	1.2%
versatile	1.2%
named each three times: adventurous, appearance, attentive, conscientious, determined, energetically, experienced, know how, professionally, proper, skilled, steady	10.7%
named twice each: adaptable, ambitious, anticipationable, balanced, conflictible, convincingly, cooperative, efficient, enthusiastic, extroverted, fierce, informed, insistent, market-oriented, multitaskingable, open minded, polite, present, proficient, rational, reputable, stable, systematic, talented	14.8%
named once each: abiding, able to delegate, action-oriented, agile, always on schedule, autonomous, continuous, customer-oriented, dutiful, healthy, high, principled, hopefully, interested, leadership competence, loyal, modest, one-of-a-kind, opinionated, proud, religious, reputation, straight-lined, success-willingly, tactical, tenacious	7.4%

Table 8: Main attributes of self-employed persons

Austrian report on needs investigation

4.3. Differences in comparison with micro-entrepreneurs and in comparison with an employee

The differences between persons in self-employment and micro-entrepreneurs as well as persons in self-employment and employees are estimated by the correspondents as follows.

D.1.a - What are the differences in comparison with micro-entrepreneurs?			D.1.b - What are the differences in comparison with employees?	
Self-Employed	Company owner with 5-10 employees		Self-Employed	Employee
17.5%	74.2%	Has to know more about law	87.2%	2.1%
19.3%	72.7%	Has to overtake more responsibilities	85.5%	2.7%
20.2%	66.8%	Carries more financial risks	81.9%	2.7%
35.6%	54.0%	Has to pay more taxes	63.2%	22.8%
7.4%	81.6%	Is recognized for valuable work from the society	56.7%	25.8%
61.1%	27.0%	Has to work more hours	78.3%	7.7%
40.4%	46.0%	Earns more money	41.2%	41.8%

Table 9: Differences in comparison with micro-entrepreneurs and in comparison with an employee

The one-person-companies asked in the survey to compare their situation as self-employed with an employee think that in self-employment they earn more, pay more taxes, work more hours, have to know more about regulations and law, carry more financial risk and are recognized better for valuable work from the society. Compared with a micro-entrepreneur, the one-person-companies think that a micro-entrepreneur earns more than themselves, pays more taxes, carries more financial risks and is more recognized from the society. In terms of regulations and law the one-person-companies think that their level of knowledge required is the same compared with a micro-entrepreneur while their own working effort in hours is estimated higher.

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4.4. Planning to Growth

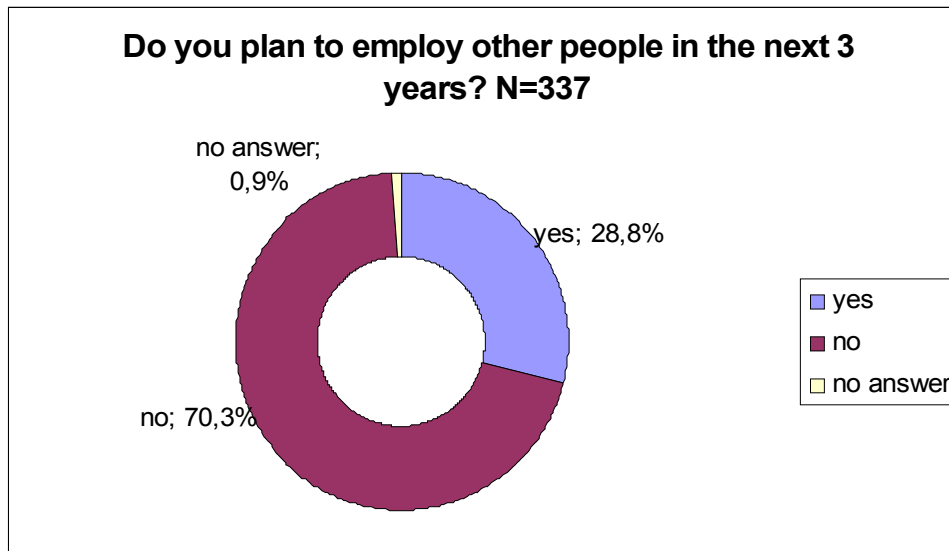


Figure 21: Planning to grow

Asked about planning to employ other persons in the next three years, one third (29%) believe in making the step from a one-person-company to a micro-entrepreneur. 71% of the self-employed asked don't plan to hire an employee.

More detailed information considering plans to grow and fields of activity is shown in the table below:

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5. Support measures received

This chapter contains data about the self-employed persons' experiences regarding the training and counselling available for them, and also their assessment of how these support measures met their needs.

Enhancing support measures for one-person-companies are the main concern of the EU-project "Self-Employment" under which this survey has been conducted. The following chapter provides detailed information about experiences self-employed persons have made with Austrian offerings in training and counselling. The information gained also demonstrates demands in advancing existing forms of support for one-person-companies.

The level of information about existing support measures is shown in the following table. Asked if the one-person-company has undertaken efforts to be informed what training or guidance and career counselling institutions dealing with self-employment are available the answers are:

5.1. Support measures: Self-employed perceptions on institutions, and type of measures available

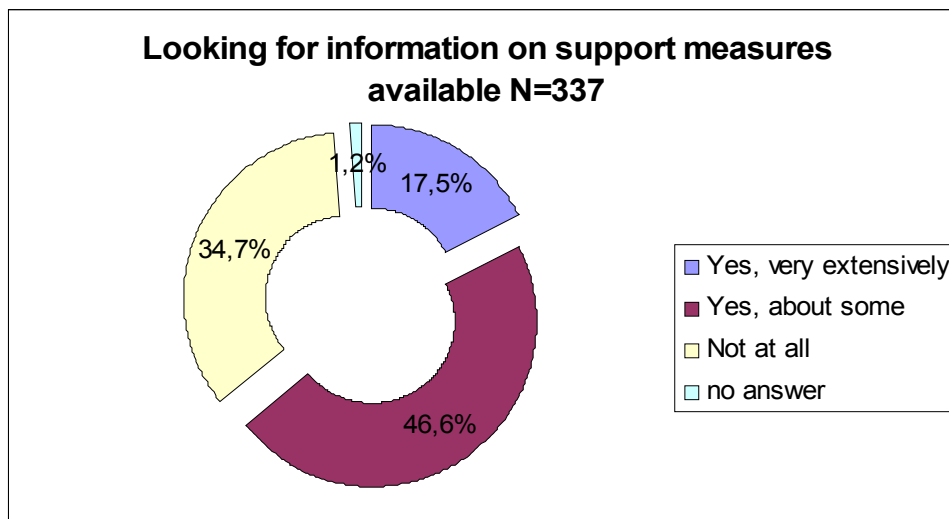


Figure 22: Informed about support services

As it is shown in the table above, more than every third (35%) of the one-person-companies asked in this study hasn't informed himself actively about institutions available for self-employment. This can be seen as a significant potential of such institutions for building up more awareness on the side of their target groups. As less than every fifth of the self-employed persons asked is informed very actively, it can be supposed that knowledge about available institutions and the range of their support services can be broadened even by the most known institutions in this field.

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Informed about support services – gender differences

It is interesting that there seem to be differences of women and men asking for information. Women in self-employment taking part at this study inform themselves much more actively about support services than men, as the following figure shows.

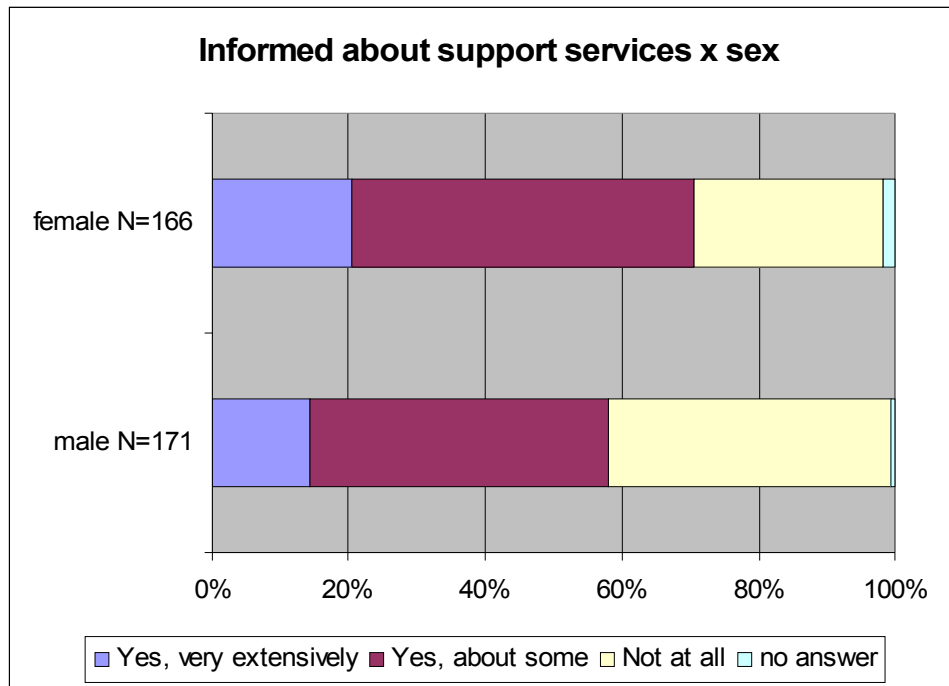


Figure 23: Informed about support services per sex

Possibly women are more open than men concerning the question of taking up external help or men are more convinced that they don't need external support. However the different approach to support services looking at women and men should be taken into account for the communication of support services for specific groups of persons in self-employment.

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Institutions known for offering support in the field of self-employment

Table 10 – Institutions known for offering support to self-employed persons

Wirtschaftskammer	42.1%
WIFI	37.0%
AMS	13.4%
BFI	8.3%
BIT	6.0%
ÖSB Consulting	4.6%
UGP	2.8%
UNIUN	2.8%
Arbeiterkammer	2.3%
Frau und Arbeit	2.3%
GPA	2.3%
Gründerservice	2.3%
Hernstein	2.3%
INCITE	2.3%
Erste Bank	1.9%
WWFF Frauenservice	1.9%
ABZ	1.4%
Die Berater	1.4%
FO.FO.S	1.4%
I2B	1.4%
INITS	1.4%
Junge Wirtschaft	1.4%
Uni Wien	1.4%
others: AHE Seminarinstitut, Albrecht Business Coaching, AWS, Berufsverband, Best management, Best-Training, BKM, BÖB, BÜRGES, Business Coaching Partners, Business Fauen Center, Conect, Departure, Euroforum, EUSPUG, Frauen in der Wirtschaft, GfP, Go Gründerinitiative, Gründerzentrum, Haberfellner, Hebebühne Tulln, Ibis Acam, IG-Freie Theater, IG-Literatur, IMPULS Programm, Kick Off, Kutschera, Literara Mechana, MEDIA, Mentor, netzwerk femanet, ÖGB, PPC Training, SBS, Seminarconsult, Sparkasse, Steinkellner Beratung, steirische Gründermesse, SVA, training at, UBIT, UNO, Venetia, VHS, WAFF, webwomen, Weidinger & Partner, WIBICO, Wirtschaftsförderungsservice, Womens Career network, work@professional	29.9%
no answer	28.7%

Table 10: Institutions known for offering support to self-employed persons

There are only three institutions known for dealing with self-employment in Austria by more than 10% of the self-employed persons asked in this survey. The both leading institutions (Wirtschaftskammer / Chamber of Economics) known for their support for self-employment by the one-person-companies asked – Wirtschaftskammer / Chamber of Economics with 42.1% and WIFI / Training centre of the chamber with 37% have a common information policy as they belong together as institutions. The third best known institution with 13.4% is the Labour Market Service / AMS of the Austrian state. The large number of further institutions dealing with self-employment represents a variety of services available, nevertheless none of them is known by at least every tenth one-person-company asked in the survey.

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5.2. Thematic of support services

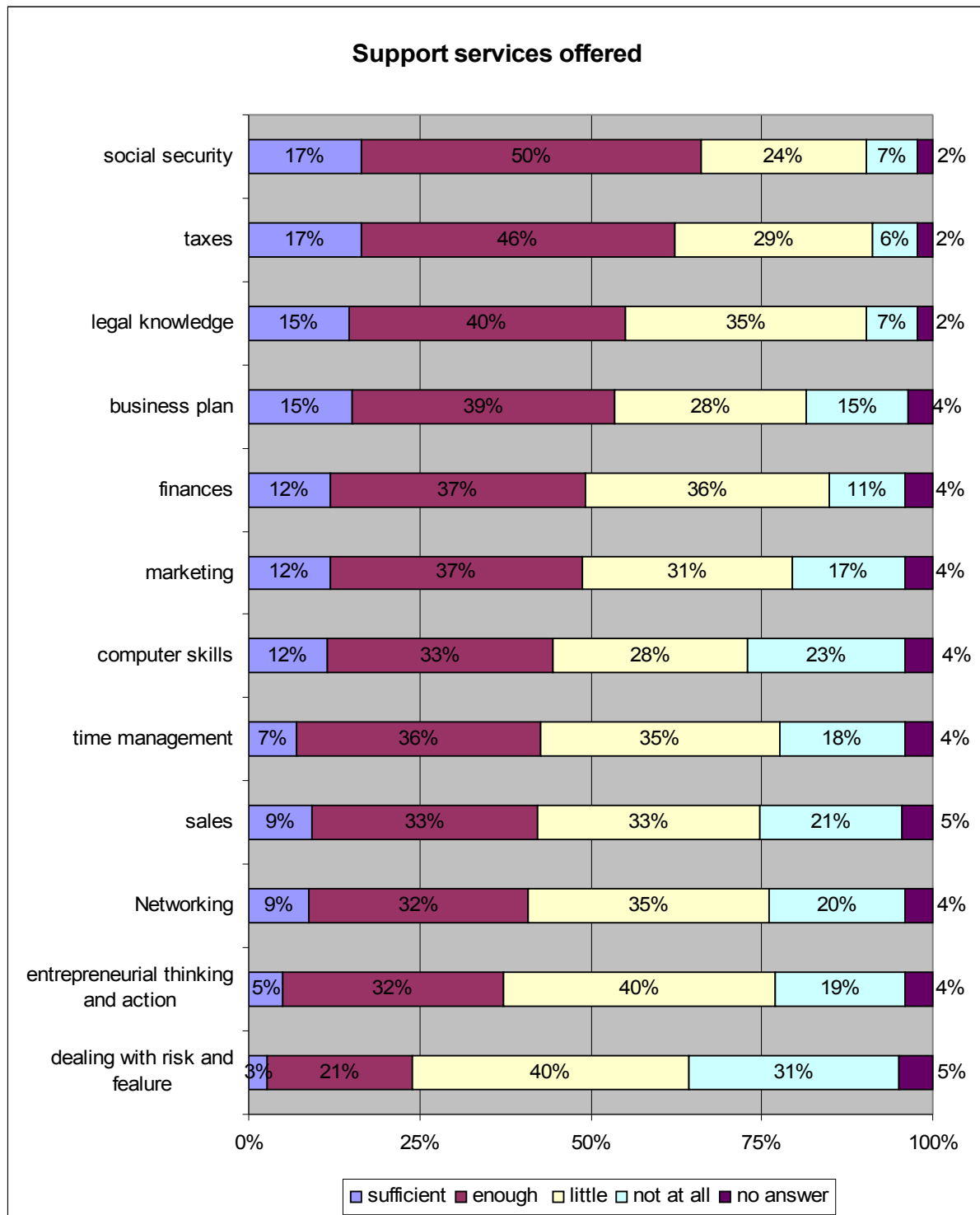


Figure 24: Thematic of support services

The overview shows knowledge and skills for self-employment offered in support services by the one-person-companies who have informed about such services. A lot or an adequate offer (together more than 50%) have been provided in issues like social insurance, book-keeping and taxes, law and regulations as well as writing a business plan. The lowest offering shows up in the fields of networking and entrepreneurial thinking and acting. Nearly

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one third (31%) of the correspondents have not identified at all support services about how to handle risks, failures and isolation in decision making, feeling alone with all problems as a one-person-company.

Support services actually used

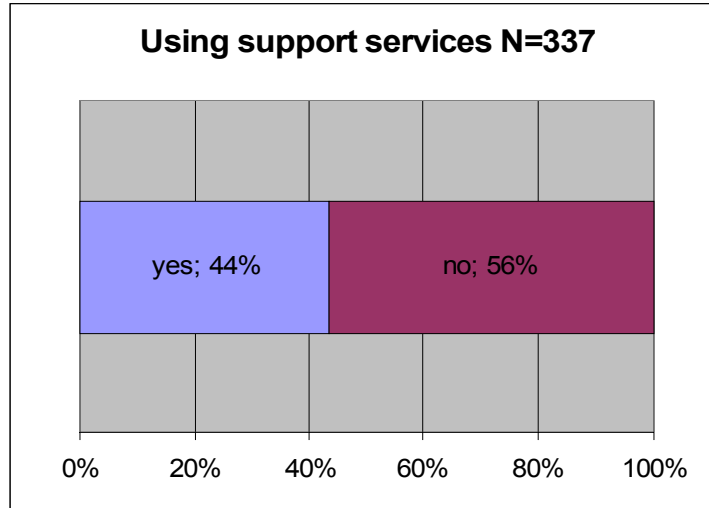


Figure 25: Support services actually used



Figure 26: Participated in training

Only 44% of the participants of the survey have actually used support services, 51.7% of those have participated in a training.

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Regarding training courses the correspondents participated in the following subjects:

Subject of attended trainings	N=112
Book-keeping and taxes	67.1%
Marketing, PR, advertising	63.2%
Selling, negotiations (talking to customers, suppliers, cooperation partners)	56.6%
Self-organisation/time-management	50.0%
Financial planning, getting loans or public financial support	48.7%
Business plan	43.4%
Laws/regulations	40.8%
Social insurance	32.9%
Networking	32.9%
Set up of a computer (hardware, software, maintenance)	31.6%
Entrepreneurial acting & thinking	22.4%
Dealing with risk, failures, isolation in decision making, feeling alone with all problems	18.4%
others: Occupation-specific courses, Coaching, The ABCs of business, Budgeting, Didactics, acquire customers, Train the Trainer, Women as a target group of the independent ones	15.6%

Table 11: Subjects of attended trainings

Subjects that the one-person-companies asked have dealt with in trainings are shown in the overview below. Following book-keeping and taxes which is also the field that is leading in the area of outsourcing by self-employed persons, the three most demanded training contents include matters of marketing, selling and negotiations.

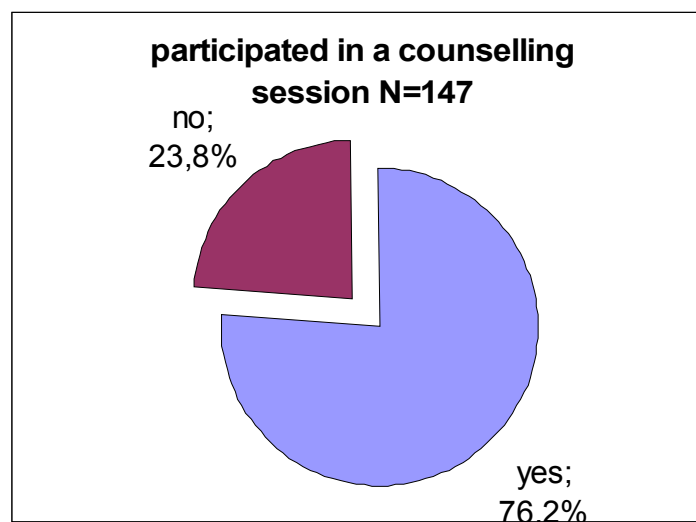


Figure 27: Participated in a counselling session

More than three quarter of those, who received support services have participated in a counselling session.

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5.3. Self-employed assessment of support measures received

The support service provider's attitude towards self-employed persons has been perceived appropriate by those one-person-companies having used services: 71.4% of the one-person-companies answer that they felt treated like a one-person-company. 13.6% of the respondents however felt treated like a company owner with employees (or want to become) a company owner with employees.

Although 63.3% say that the support has not been tailor-made for their special field of work such as trade, personal services, business related services or production.

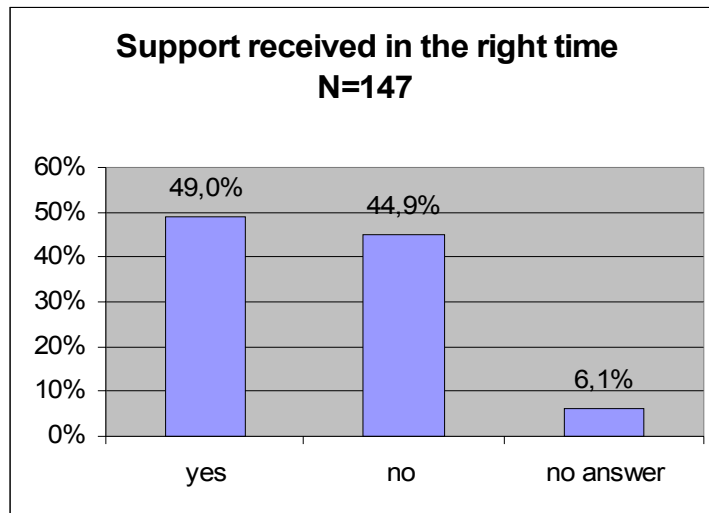


Figure 28: Support service in the right time

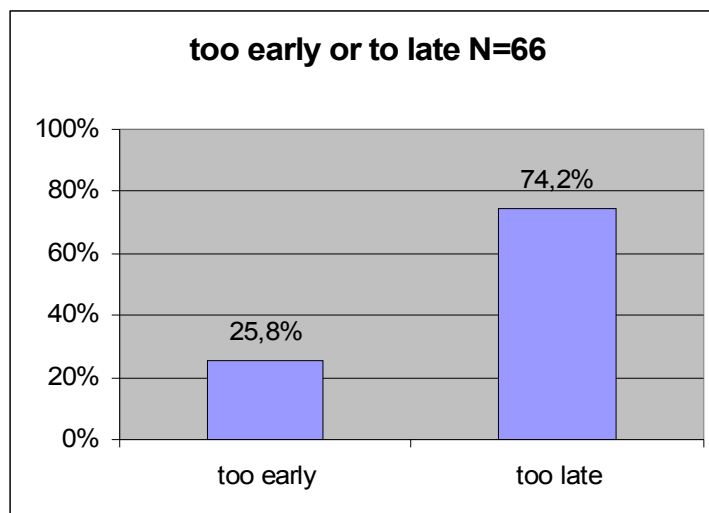


Figure 29: too early or too late

Half of the respondents who received support say that they got the necessary information at the right time; 44.9 % received it not at the right time. 72.3 % of them received support measures for their self-employment too late and 25.8 % too early.

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Evaluation

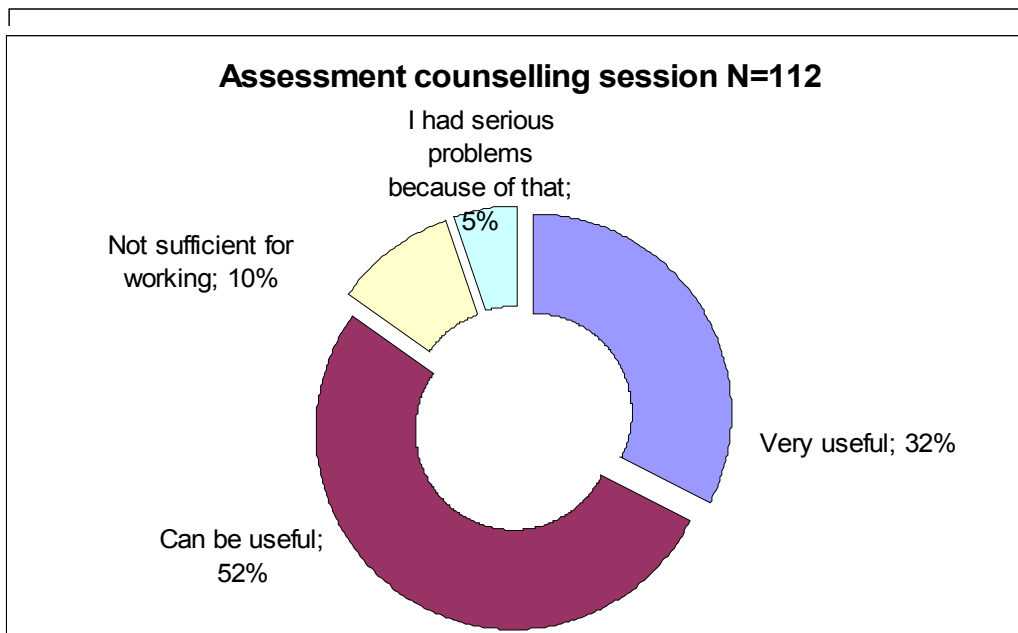


Figure 31: Evaluation of counselling

The knowledge gained during training regarding self-employment or the counselling session has been evaluated as “very useful” or “can be use ful” by the participating self-employed. The counsellings were evaluated slightly worse, 5% indicate, that they had serios problems.

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Missing issues

Around one third (34%) found something missing in the trainings they have participated in – the main subjects are

Missing issues in the training
too generally - missing (industry-specific) details
PR, Marketing
Bookkeeping, EDP supported bookkeeping
Experiences of young entrepreneurs of the same industry, Tips
Networking
special (industry-specific) promotions
taxes
Financial plan
PC application of software
Social insurance
Business behavior/decisions
economical aspects
Massmailing
Legal bases
merchandise management

Table 12: Missing issues in the training

42.3% of the respondents found information lacking in the counselling session as the following table shows:

Missing issues in the counselling session
superficial consultation
little industry-specific consultation
Promotions
no answer
little practice relevant contents
Business plan, enterprise manual
commercial knowledge
Marketing
Social security
financial loads
taxes
Checklists
Lobbies
Self motivation
Coaching

Table 13: Missing issues counseling sessions

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5.4. Other support measures

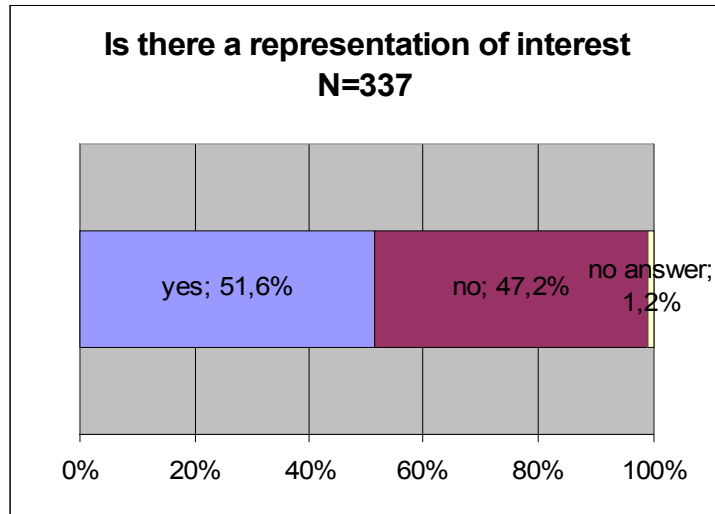


Figure 32: Are there organizations that represent the interests of one-person-companies?

51 % of the respondents say that they know forms of support that represent their interests as persons in self-employment. Almost half of the persons asked isn't able to name such a support institution.

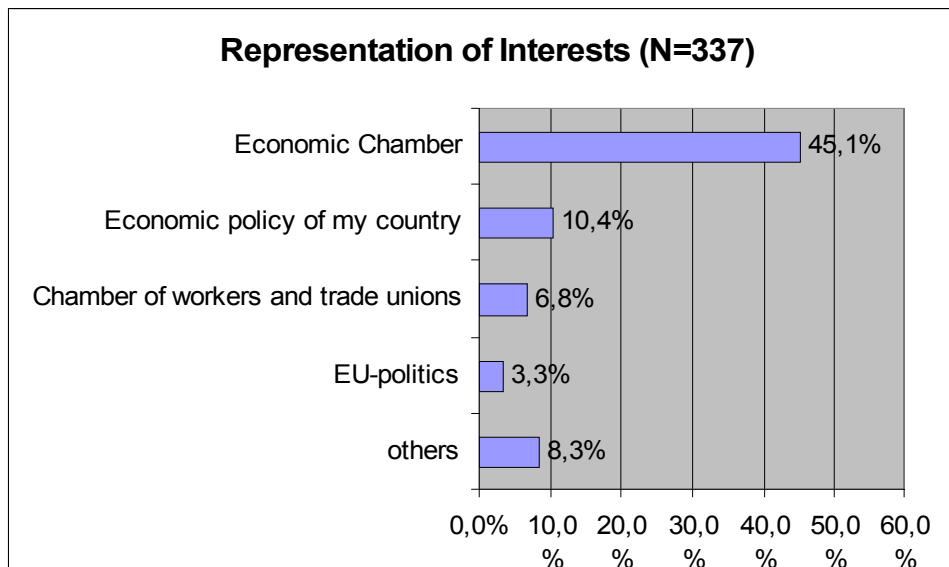


Figure 33: If yes, name organisations

Asked more in detail about representative institutions, 45.1 % name the chamber of commerce as an institution supporting persons in self-employment followed by the economic politics of the counties with 10.4 %. Furthermore the respondents name professional associations in different branches as well as networks, FO.FO.S or the green party and association for young entrepreneurs supported by Austrian parties.

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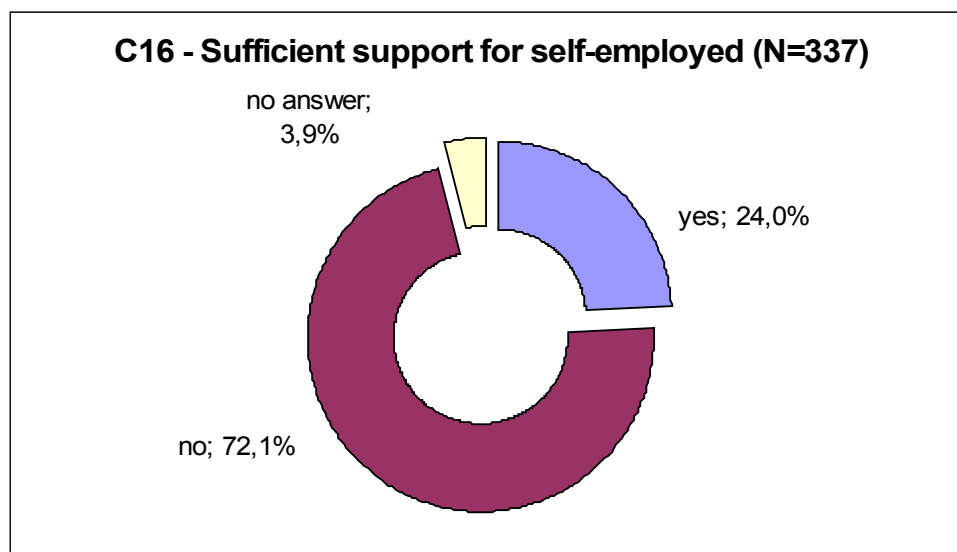


Figure 34: Sufficient support for one-person-companies?

As more than two third of all one-person-companies asked in this survey don't think that there is enough support for persons in self-employment and future founders of one-person-companies, the following table shows the support that would be necessary from the perspective of the one-person-companies. All three support measures named in the double-digit area deal with taxes, finance and legal framework.

Which form of support would be necessary?		
smaller deliveries, taxes	21.8%	53
more financing, financial support	14.0%	34
improved and simpler legal basic conditions	10.7%	26
better regular support, Coaching	6.6%	16
improved and more favorable further training possibilities	5.8%	14
legal basic income, basic safety device	5.3%	13
improved insurance possibilities	4.1%	10
better advance information	4.1%	10
Image care by the policy	3.7%	9
better consultation	2.9%	7
general platform to the acquisition of information	2.1%	5
improved training of coworkers in advisory boards	1.6%	4
higher flexibility and engagement of the authorities	1.6%	4
more public orders	1.6%	4
less bureaucracy	1.2%	3
others: better care of children, Fight against moonlighting and illusory independence, improved general education, more courses, trainings and info meetings	2.0%	5
no answer	29.2%	71

Table 14: Necessary forms of support

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5.5. Alternative actions to support measures

Reasons if support services were not taken up

Those respondents who have not used any support services report about the following reasons:

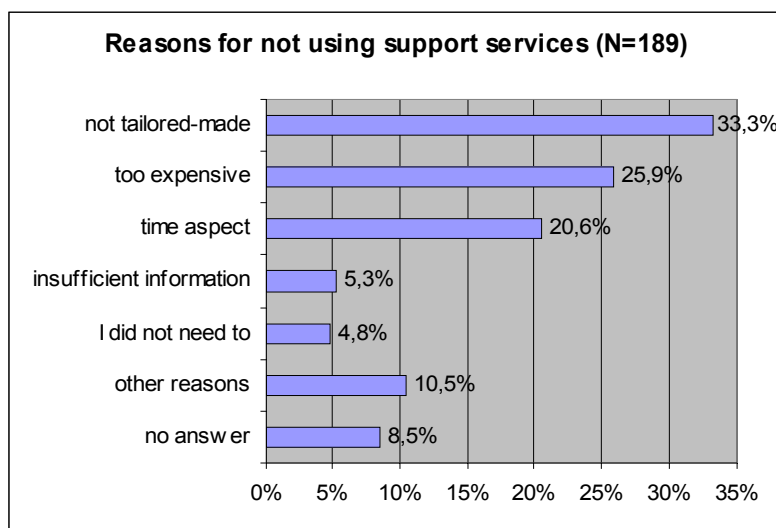


Figure 35: Reasons for not using support services

Besides to a gap of support that can be identified in the field of tailor made services, other reasons given by the correspondents for not using support services are too complex offerings, missing promotion of offerings as well as missing local accessibility.

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The following overview shows what those persons did instead of using support services:

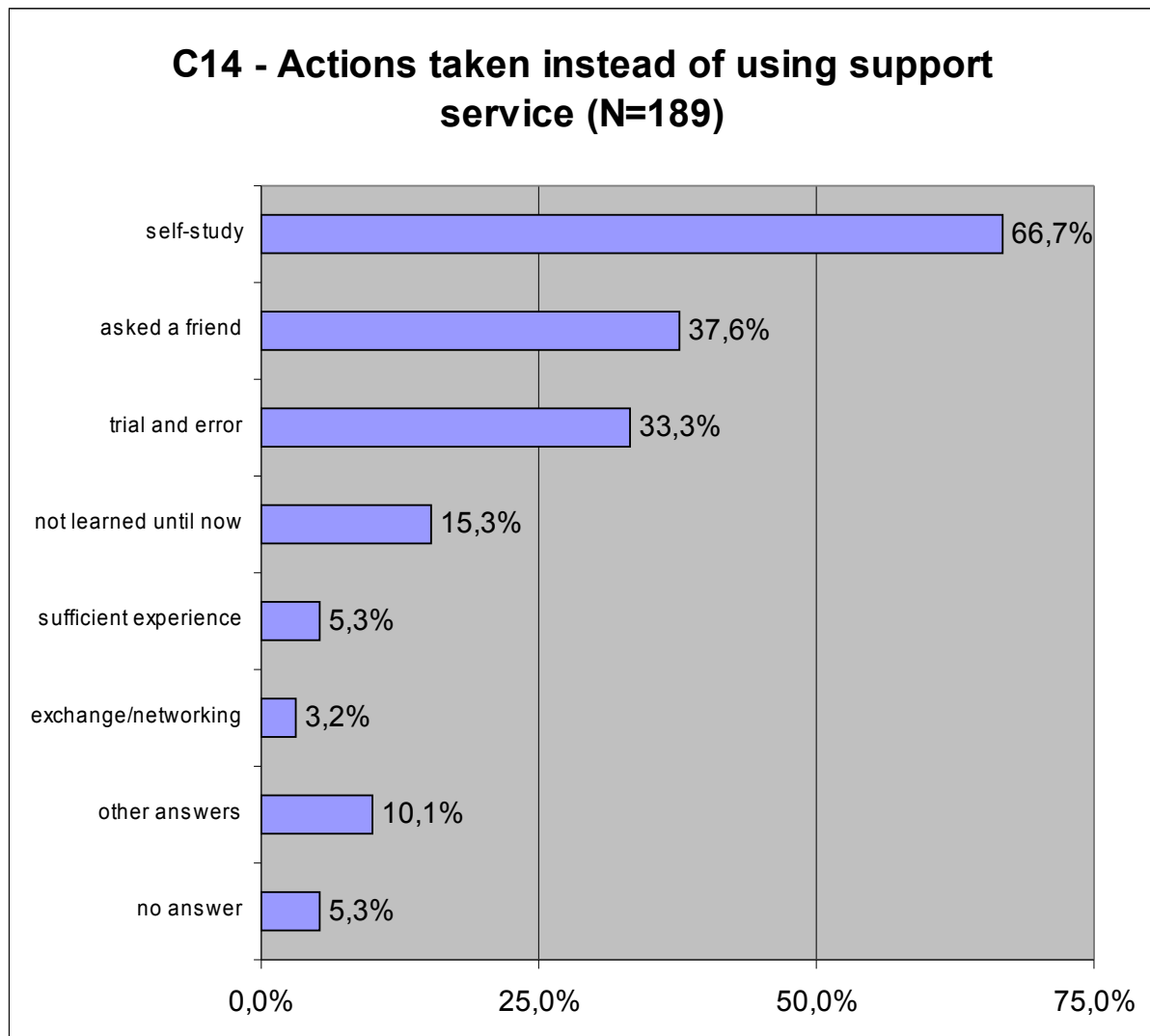


Figure 36: Actions instead of using support services

Actions undertaken because of missing support show that the self-employed persons asked mainly try to solve the problems alone (self-study by 66.7% and trial and error by one third) or in a close network of friends (37.6%). Self-studies have been undertaken mainly using internet research, books and e-learning. In the field of other answers given instead of using a support service some correspondents said that they have gained sufficient knowledge due to their own studies and education or have been supported by a mentor, coach or tax consultant.

It is significant that the use of support services (training session or guidance and career counselling) for self-employment increases with the time of the existence of the one-person-companies. 17% of those being self-employed under 1 year have used services followed by 31.3% being self-employed between 1 – 3 years and half of those (51.7%) working self-employed for more than 3 years. Considering the question if the support used has been tailor-made for their special field of work such as trade, personal services, business related services or production, 14% of the respondents who answered with “no” are self-employed under 1 year, followed by 26.9% between 1 – 3 years and 59.1% that are in self-employment for over 3 years.

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Sources of Information

Asked about the main source of information regarding the information needed for your self-employed work, the Economic Chamber is leading with 44.2% of the answers, followed by the internet in general with 26.7% and the tax account with 16.9%.

Chamber of Economics	44.2%
Internet	26.7%
tax consultant	16.9%
newspaper	10.7%
networks	10.1%
colleaguex	9.8%
books, technical literature	8.0%
media	8.0%
friends	7.1%
newsletter	4.7%
social insurance	4.7%
events	4.5%
experiences	3.3%
other self-employed	3.0%
official authorities	2.7%
professional association	2.1%
Chamber of Workers	1.2%
Education/Study	1.2%
tax office	1.2%
Woman in Economy	1.2%
Trade Union	1.2%
clients, supplier	1.2%
Trainings Institute of the Chamber of Economics	1.2%
others	10.8%
no answer	17.5%

Table 15: Sources of information

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Asked if there is useful information for self-employed persons available in mass-media, 59.9% answer with no.

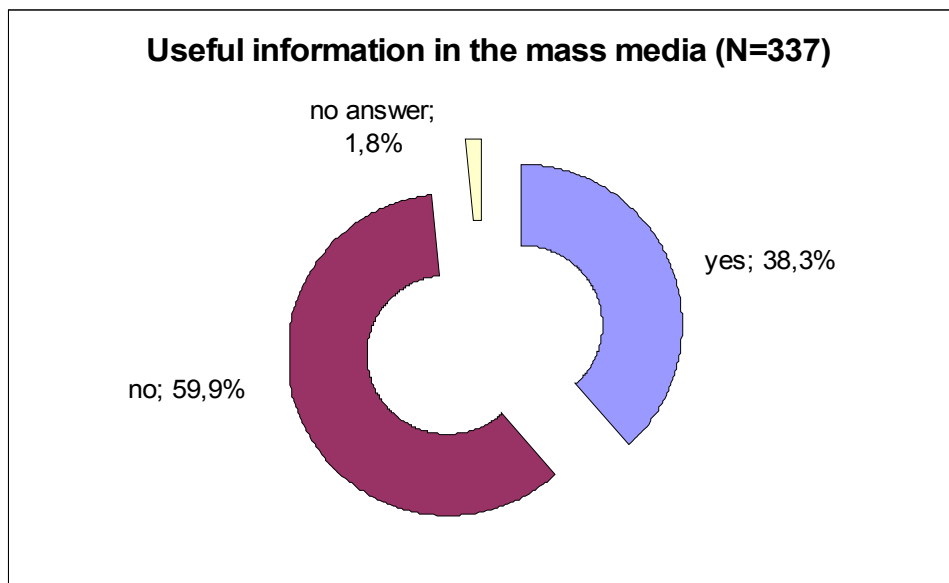


Figure 37: Useful information in mass-media

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6. Concluding remarks

In Austria information considering the situation of one-person-companies is still very rare, although this group of enterprises represents more than half of the all company members at the Austrian Chamber of Economics. The new SME definition of the European Commission doesn't administer one-person-companies as a separate group. However recently the situation in Austria is changing as one-person-companies are realized more and more at the side of media, lobbies and politics.

Looking into the main important and interesting results of this study, more than two third of all one-person-companies asked say that they outsource services. More or less all of those respondents using external services do this in order to fulfil financial and legal requirements. 31 % maintain their technical infrastructure externally in order to keep their home-office running. External support in the field of marketing that could improve sales and better customer clients is used by 22 % of the respondents only. Taking into account these facts one can see that being self-employed brings along many more responsibilities and duties than being responsible for the core business of the own one-person-company only. Support services offered for one-person-companies often are not tailor-made and they are solely used by a certain number of persons in self-employment: More than half of all respondents in this study say that they have never used any form of training or counselling for persons in self-employment. The main group of respondents of this study is skilled in their trade but around 40 % of the one-person-companies asked cannot generate enough income by their self-employed work.

A large part of the one-person-companies asked is not even (not at all / not enough) informed about existing support offerings. This missing awareness considering institutions that offer support for self-employed persons shows a remarkable potential for support services for one-person-companies – provided that they are communicated specifically for different target groups.

The employment potential that is often brought into discussion in the field of self-employment from the political side is confirmed by a minority of the respondents only. Solely 29 % say that they plan to hire employees in the next 3 years. Looking at this it is recommendable to differentiate support services for one-person-companies in regard to their plans to grow or their plans to work on without employees.

One-person-companies cannot be summarized as homogenous group. Some of them work with a trade licence, others as persons in "new self-employment". On the other side they can be found in very different branches and professions. While some of them have clients in the field of business-to-consumers, others provide services or products only institutions and companies in the business-to-business sector. Other differences exist in the fact of various places of work, such as working in a home-office, at the clients' place or having an own external office. One-person-companies can be self-employed by their free will or can be forced into self-employment by their former employer. A part of those persons make a good living out of their self-employment, others don't. And last but not least more than half of the 337 one-person-companies asked in this survey don't feel that their interests are represented enough by a lobbying organisation.

Looking at existing and future laws and regulations for enterprises it could be verified if they discriminate one-person-companies. Some examples for this facts are:

- Laws and regulations in the field of taxes and social insurance that are much too complicated for an one-person-company that is doing all work without any employee. It could be seen as an aim to simplify regulations for duties and taxes in a way that one-person-companies could easily comprehend and utilize them. A charging more close to the periods

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would as well support an improvement. Especially those one-person-companies that miss the money for external help could benefit from such measures.

- Business expenses that are self-evidently accepted in enterprises with employees should also be deductible for self-employed persons with a home-office: Working room and adjoining rooms, cleaning and care for children.
- The new law on telecommunications forbids self-employed persons to contact potential customers low priced via phone or e-mail. The penalisation for one-person-companies in this case is 37.000 Euro which is exactly the same as for a multinational concern. It could be discussed if this law should at all be relevant for one-person-companies as well.

One-person-companies need more social security. In the fields of low income, one-person-companies have remarkable disadvantages compared with an employee:

- The obligatory minimum payment for self-employed persons to the social insurance which is 2.700 Euro per year can threaten the existence of a one-person-company and / or lead into poverty.
- Appropriate actions against future loss of earnings due to times of holiday, illness or maternity would be necessary, especially in branches of personal services.
- There is also no concrete support for sales collaps due to suspension of payments or lacking order situation.

A lot of support measures exclude one-person-companies:

- I.e. it is self-evident for employees to get support for further education whilst only very little support is offered for professional life-long-learning of one-person-companies. This is a clear contradiction regarding the fact that one-person-companies need much more knowledge across-the-board than most of employees in larger enterprises.
- Many economical support measures are tailor-made for larger enterprises. One-person-enterprises often are very little informed about possible economical support and are not able to get support due to their little company size. It could be an aim to adjust economical support measures regarding the differences in size of small and medium-sized enterprises as well as for persons in self-employment without any employee.
- A database or a competence center could be installed in order to provide an overview of possible support measures.
- Financially supported office and meeting rooms could facilitate the balance of private and professional life for many one-person-companies having a home-office only.
- Support in the field of marketing could improve growth of sales of one-person-companies.
- Certain kinds of public orders could adress to one-person-companies specifically.

The respondents in this study have talked about problems regarding their self-employment in detail. Generally one-person-companies have the wish for a better recognition from society and a lobbying institution that represents their interests and is orientated on their specific needs.

A possible step in order to enhance the situation of one-person-companies could be to structurally show up the differences between self-employed persons without employees and those small and medium-sized companies having employees. Similarly to the differences in laws and regulations concerning employees and unemployed persons, it would support one-person-companies to take into account their individual situation also in the field of legal framework, i.e. their age, qualification, care responsibilities etc.

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7. Annex - Questionnaire - German



**LEONARDO DA VINCI
Community Vocational
Training Action Programme**

Second phase: 2000-2006



**Guidance and Counselling for Self-
employment. "SELF-EMPLOYMENT"**

**Agreement No 2004-2242 / 001-001 LE2-510REF
Project Reference: PL/04/C/F/RF-84151**

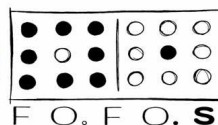
**Report on needs investigation in Finland
D3.3**

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The project is financially supported by the European Commission



Finland report concerning needs investigation

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1 Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed to educated and experienced persons who wish to start their own business, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also Annex 1).

The six-members consortium of highly professional and experienced organisations, coming from four EU and ACC, is conducting "Self-employment". This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year.

Additionally, a total of 40 in-depth interviews with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- best solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SME sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

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2 Methodological Approach

2.1 General data

Also in Finland, as well as in the other partner countries, a standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed (see Annex 1).

It was carried out on a group of 400 respondents who fulfilled the following criteria:

- ✓ being self-employed for a period not exceeding 1 year
- ✓ self-employment as their main form of employment

Sample for Finland was 400 persons who are already self-employed for maximum 1 year. This means that they had begun their business not later than from the beginning of year 2005.

The data gathering, the analysis and the whole project have been conducted by SBI, Small Business Institute at Turku School of Economics, in Turku Finland. SBI is actively involved in developing and renewing entrepreneurship and small business management. In its field of expertise, the team is the leading group in Finland with a wide variety of international activities. The focal areas of interest of the team are growth, family business, entrepreneurship and *intrapreneurship* and SME policies. The team conducts innovative and high-quality research and training and development programmes within its field of expertise in close co-operation with its clients. The clientele of the research team includes ministries, industry and enterprise federations, foundations, large companies and public sector organisations.

The questionnaire was a standardized questionnaire, in addition to which there were three country specific questions (see Table 1).

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Table 1 Country specific questions in Finland

Question A_1:	code		code
Authorised individual (excluding agriculture)	1	Pupil, student	4
Worker within a family association	2	Employed	5
Other form of self-employed , specify	3	Unemployed – either registered (paid) or unregistered unemployed (does not receive unemployment aid but is looking for a job)	6
		Retired	7
.		Other, specify	8
		Don't know/ no answer	9
Question E_5 Education: highest education 1. primary school 2. upper secondary school 3. college graduate or university graduate 4. terminal years in college or university			
Question E_6 What region do you perform your activity in? ¹			
<ul style="list-style-type: none"> - Province of Southern Finland - Province of Western Finland - Province of Eastern Finland - Province of Oulu - Province of Lapland 			

The questionnaire was put in the internet and the survey was conducted technically via a survey tool used a lot by SBI, i.e. Webropol.

Webropol (www.webropol.com) is an Internet tool with which it is easy to make surveys and conduct them. The same questionnaire questions that can be found in the Annex 1 were put into Webropol in the same format and same order, so the Webropol version was completely similar to the Annex 1.

Webropol system sent an e-mail to the people in a survey. To this survey the e-mail addresses of self-employed people suitable for this survey were purchased from a business service unit called Fonecta Ltd. (www.fonecta.fi)². SBI got 1053 e-mail addresses of self-employed persons that had begun their business not later than from the beginning of year 2005.

The Internet survey was conducted in spring 2006. There were 400 adequate answers. So, the response rate was 37,99%. SBI would like to thank all the respondents for their contribution to the study.

¹ The Åland region (see figure 4) was not included in the questionnaire as Åland is a Swedish speaking community that has municipal self-government. The questionnaire was only done in Finnish.

² Fonecta Group is the market leading directory service company in Finland. They offer a great variety of directory services. Some of Fonecta's best-known services are the Phone Books, 02 02 02 and 118 directory assistance services, as well as Internet-based Fonecta Finder. Fonecta's services are altogether used more than 1.5 million times each day. Fonecta Group's turnover in Finland reached approximately 130 million euros in 2005. Fonecta Group belongs to a pan-European directory services company European Directories SA, which in addition to Fonecta Group consist of De Telefoongids, Herold and Mediatel Group as well as TDC Directories. European Directories SA operates in the Netherlands, Finland, Austria, the Czech Republic, Slovakia, Denmark and Sweden, among other countries.

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Some answers were deleted from the system as the answers were faulty in regard with the specific demands by this project: not more than 10% of the answers to the other questions than open-ended questions had to be filled in, otherwise the questionnaire was deleted.

There are three main reasons, why the response rate was so good in Finland:

1. Firstly, there was a little reward offered to the people the survey was sent to. Two sets of three books were given by a lottery to two of the respondents. The books were on entrepreneurship and they were written by SBI.
2. The survey was conducted by e-mail.
 - The number of online households has increased by over 50% over the period of 2000-2003. The trend is expected to continue increasing.
 - In 2003, the exact number of Internet users was about 2.6 million in Finland. (Consumer Lifestyles in Finland 2004.)
 - The Internet is a very important factor in the self-employment situation in Finland.
 - Importantly, nearly all information, forms and contact information on self-employment can be accessed through the Internet.
 - Another important factor is that most of the Finnish people use e-mail.
3. Internet survey is very good for respondents as one can fill it in any time they please. It was also easy to send a reminder via e-mail to the 1053 people in the survey.

Additionally, 10 in-depth interviews in Finland with experts in the field were conducted, as was done in the other partner countries too. The aim of this qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

Most of the respondents came from Southern Finland, which was very likely as the population and business activity is clustered in Southern and Western Finland as well as Oulu region in the Province of Oulu. (See Table 2)

Table 2 Regions from which the respondents came from

		N	%
What region do you perform your activity in?	Province of Southern Finland	162	40,50 %
	Province of Western Finland	114	28,50 %
	Province of Eastern Finland	59	14,80 %
	Province of Oulu	40	10,00 %
	Province of Lapland	25	6,30 %
In total		400	100,00 %

Finland report concerning needs investigation

From Figure 1 you can see the geographical distributions of the regions and provinces in Finland.

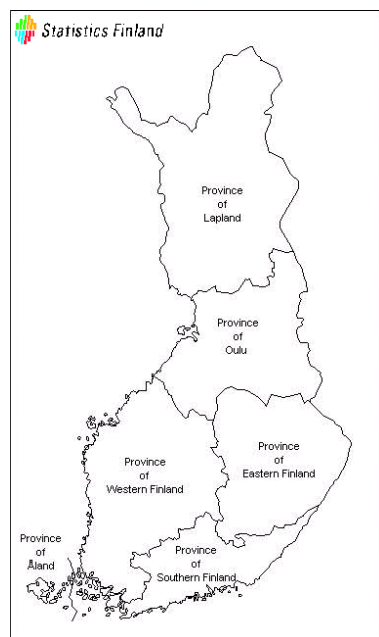


Figure 1 Provinces of Finland (source Statistics Finland)

Finland is located in Northern Europe, bordering the Baltic Sea, Gulf of Bothnia, and Gulf of Finland. Finland is located between Sweden and Russia.

2.2 Country specific

In Finland the preconditions for entrepreneurship are estimated favourable. Today there are more enterprises in Finland than ever before. At the end of 2003, the total number of enterprises (excluding agriculture) was approximately 230,400. The number has been on the increase since 1995. Still, the number of enterprises per capita is lower in Finland than in the countries with high entrepreneurial activity. The number has increased most in real estate and business services, social and health care services and in other personal services. (Yrittäjyyskatsaus 2004.)

In 2003 female entrepreneurs amounted to 71.000 which is more than ever before. Development of service firms is an important challenge for Finland. The share of private service trades of both production and employment is low on the international scale. Business services with growth potential still employ a relatively low number of persons compared to the other developed countries. More high-quality business services will also be needed to support the growth and internationalisation of enterprises. (Yrittäjyyskatsaus 2004.)

According to the Global Entrepreneurship Monitor (GEM) study, out of the 31 participating countries, Finland scores the fifteenth on the total entrepreneurial activity level³. Finland belongs to the top-ranking European countries. Of the Nordic countries, Finland scores in the middle. (Arenius, Autio & Kovalainen 2003.)

Men are entrepreneurially most active during the age of 25 years to 34 years in Finland. Women are entrepreneurially most active during the age of 35 to 44 years. Increasing

³ Total Entrepreneurial Activity rate (TEA) represents the sum of nascent and new entrepreneurs as a proportion of the adult population.

Finland report concerning needs investigation

education appears to be associated with a higher level of entrepreneurial activity, particularly for men. (Arenius, Autio & Kovalainen 2003.)

The project defines self-employed as one-person companies. Self-employment is often regarded rather challenging In Finland. The working hours seem to be long and the amount of work rather huge. There can be found statements like this in the Finnish media: *“Tiina Leinonen is a typical self-employed person. She has not kept record of the hours that she has worked and she has given the whole of herself to the company.”* (Luonto on valtava voimanlähde 2002). However, self-employment is rather common in Finland. There were in 2003 124,000 self-employed persons in Finland. At the same time the number of entrepreneurs with employees was 89,000.

2.3 Information about respondents

Among the respondents, 67,3% of the respondents were male and 32,7% were female (See Figure 2). The age of the respondents varied a lot. This shows that there are self-employed people in all age categories and all of them also found it important to answer this questionnaire (see Figure 3). Table 3 shows that 40,3% of the respondents had basic education and 39,5% vocational or university education.

Sex of self-employed persons N=400

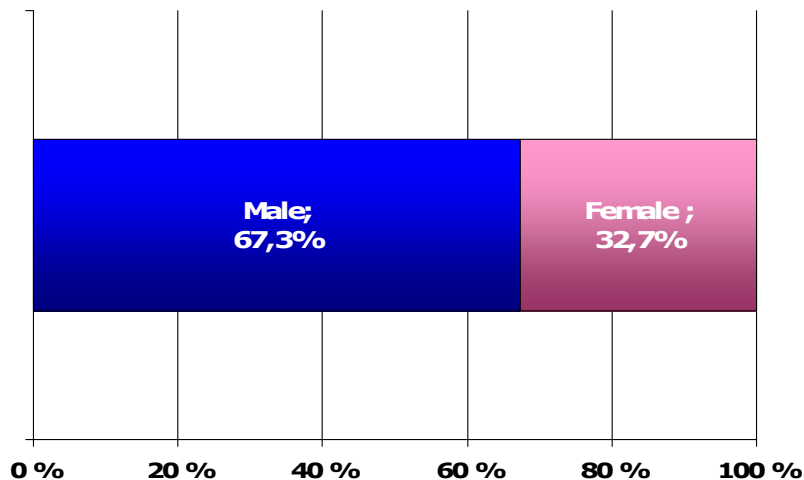


Figure 2 The sex of the self-employed persons in the survey

Finland report concerning needs investigation

Age of respondents (N=400)

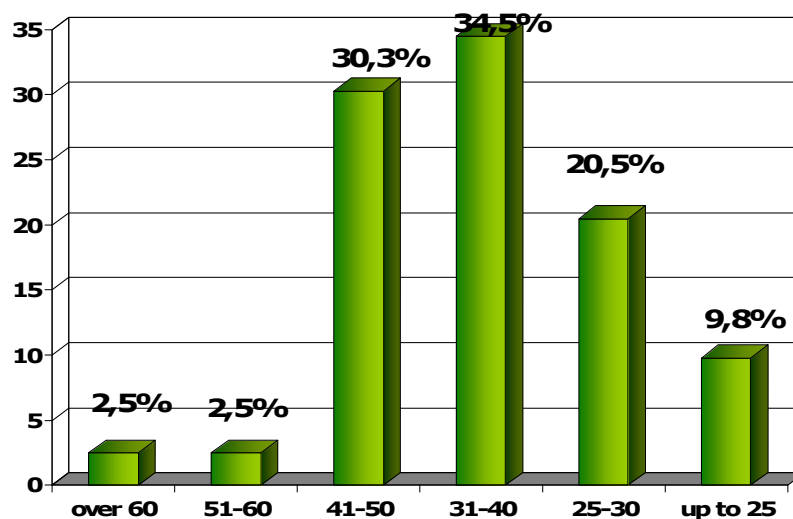


Figure 3 The age of the respondents

Table 3 Education of the respondents

		N	%
Highest education of the respondents	Basic education	161	40,30 %
	Upper secondary education	42	10,50 %
	Vocational or university education	158	39,50 %
	Terminal years in vocational or university education	34	8,50 %
	no answer	5	1,30 %
In total	400	100,00 %	

Finland report concerning needs investigation

3 Situation of Being Self-Employed

This part of the report is focused on the main characteristics of the respondent's self-employed situation. Main data analyse are: business outline, location, time dedicated to work, outsourcing, consistency between private and professional life, and also if generating revenue are sufficient or not.

3.1 Domain of activity

Most of the respondents, total number of which was 400, operate in services (87,5%). The share of trade was 5%, production 6,3% and other category got 1,3% of the answers. (See Figure 4)

One-person companies' main field of work (N=400)

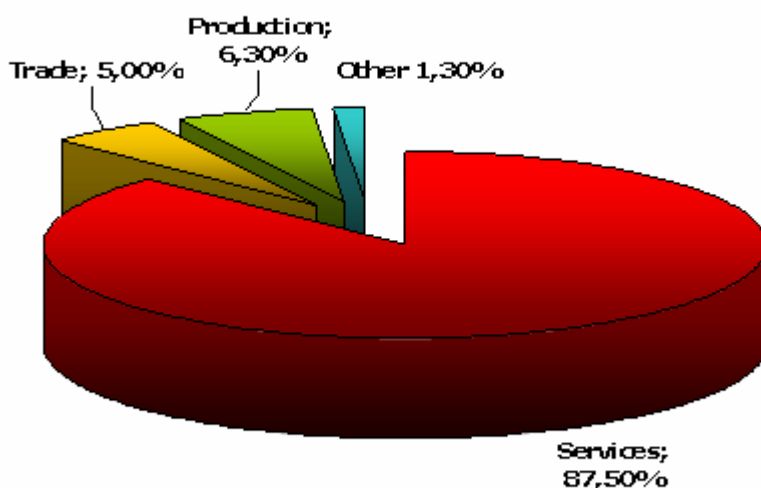


Figure 4 Main field of work

In Finland there are many changes taking place, e.g. the population is ageing and the regional structure of Finland is changing. These transformations bring forward the need for more services. Additionally, the public sector is less eager to produce all services itself. The services are more frequently obtained from the private sector. (Yrittäjyyskatsaus 2004.) For example these changes bring forward new possibilities and challenges for self-employment. And the service sector share of self-employment is likely to remain high.

The professions were varied. 9,8% of the respondents considered themselves as salespersons, 7,3% consultants, 8,8% cleaners, and 6,8% construction engineers. These were the most common professions. (See Table 4)

Finland report concerning needs investigation

Table 4 Professions of the respondents

Professions of the respondents (N=400)	Salesperson	39	9,80 %
	Logistics	14	3,50 %
	ICT repairing, installing and design	23	5,80 %
	Internet coding and design	12	3,00 %
	Consultancy	29	7,30 %
	Accountant	5	1,30 %
	Cleaner	35	8,80 %
	Plummer	7	1,80 %
	Hotel and catering services	5	1,30 %
	Technical expert/consultancy	4	1,00 %
	Building maintenance	19	4,80 %
	Contract builder	19	4,80 %
	Textile designer	10	2,50 %
	Electrician	12	3,00 %
	Translator	10	2,50 %
	Beauty services	9	2,30 %
	Arts and design	8	2,00 %
	Architect	5	1,30 %
	Furniture repairing	3	0,80 %
	I do everything	13	3,30 %
	Project manager	20	5,00 %
	Laywer	5	1,30 %
	Carpenter	6	1,50 %
	Mechanic	5	1,30 %
	Construction engineering	27	6,80 %
	Interior designer	6	1,50 %
	Welder	4	1,00 %
	Project leader	16	4,00 %
	Social services provider	13	3,30 %
	Machine designer	1	0,30 %
	copywriter	4	1,00 %
	gardener	5	1,30 %
marketing	4	1,00 %	
coach, trainer	3	0,80 %	
In total	400	100,00 %	

Finland report concerning needs investigation

3.2 Type of customers

Customers of the respondents were mostly organizations like companies, NGOs or Public bodies (79,3%) (See Table 5).

Table 5 Types of customers

		N	%
Type of customers	organisations like companies, NGOs, Public bodies	317	79,30 %
	private persons	238	59,50 %
	distribution networks	5	1,30 %
	reserach institutes	5	1,30 %

3.3 Location of activity

The workplace of the respondents was usually at home (40,0%). 38,% were at the place of the customer and 25,3% in an own external (rented) premise. (See Table 6).

Table 6 Location of activity

		N	%
Location of activity	at home	160	40,00 %
	At the place of the customer	155	38,80 %
	an own external premise (rented)	101	25,30 %
	an own external premise (bought)	39	9,80 %
	an external premise shared with others	15	3,80 %
	car, taxi, van	11	2,80 %
	building site or customers plot	9	2,30 %

Finland report concerning needs investigation

3.4 Working time, dependents and income

13,8,% of the respondents said they worked 20 hours a week or less. 36,3% said they worked 21-40 hours a week. 34,0% said they worked 41-60 hours a week. And 14,8% said they worked over 60 hours a week. (See Figure 5)

Average time of work per week (N=400)

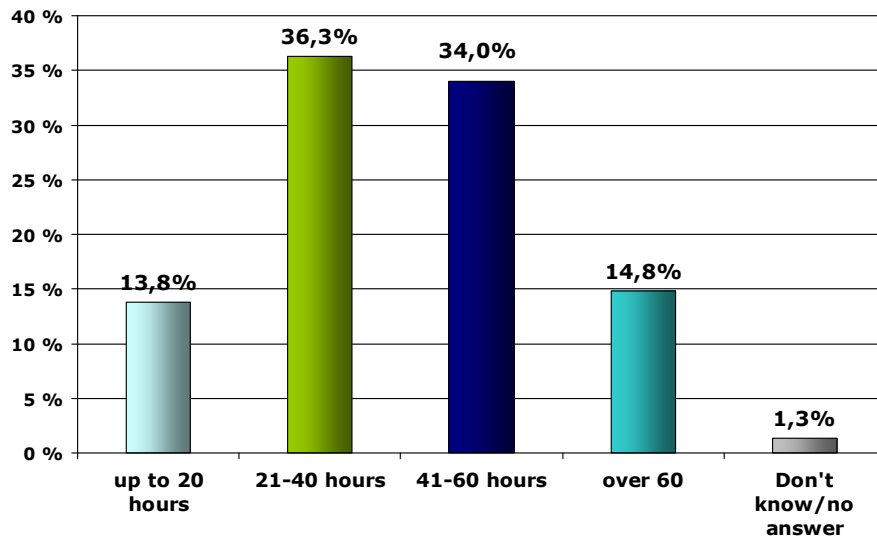


Figure 5 Average time of work per week

It is quite interesting to take a look at the average working hours by sex. 49,6% of the women work for 21-40 hours a week where as 40,1% of the men work 41-60 hours a week. (See Figure 6). So, the situation is such that most of the women work shorter weekly hours than the men.

Average time of work by sex

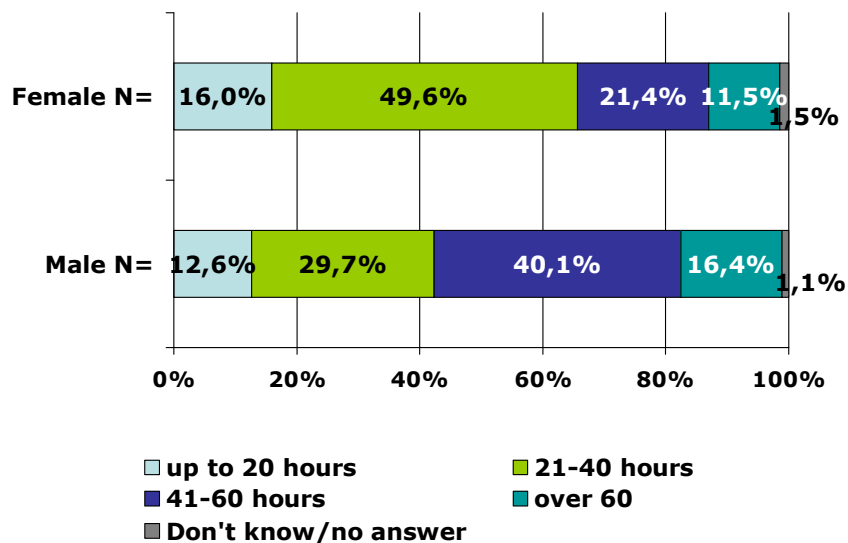


Figure 6 Average time of work per week by sex

Finland report concerning needs investigation

Two-thirds of the respondents use some kind of external help where as one-third does not. (See figure 7).

Using external help (N=400)

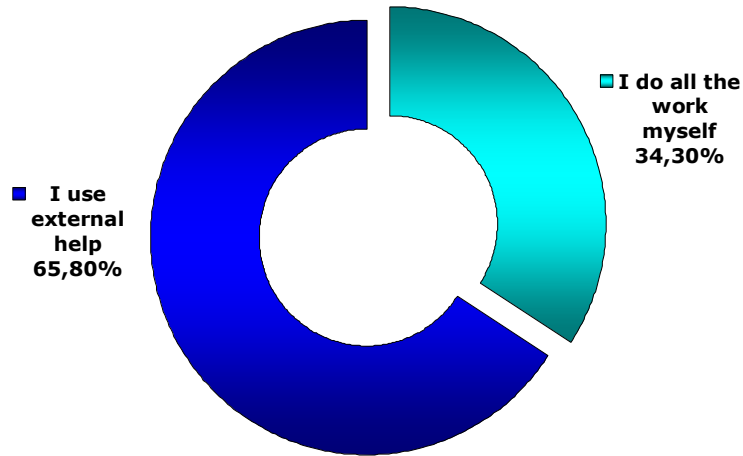


Figure 7 The use of external help

This can mean many kinds of forms of help. They use help in:

- Financial issues and taxes
- Accountant services
- Equipment maintenance
- Marketing activities e.g. website, mailings
- Communication issues
- Actual construction work
- Law issues or lawyer services

The relative importance of these can be seen in the following figure (Figure 8).

What kind of work is delegated outside?

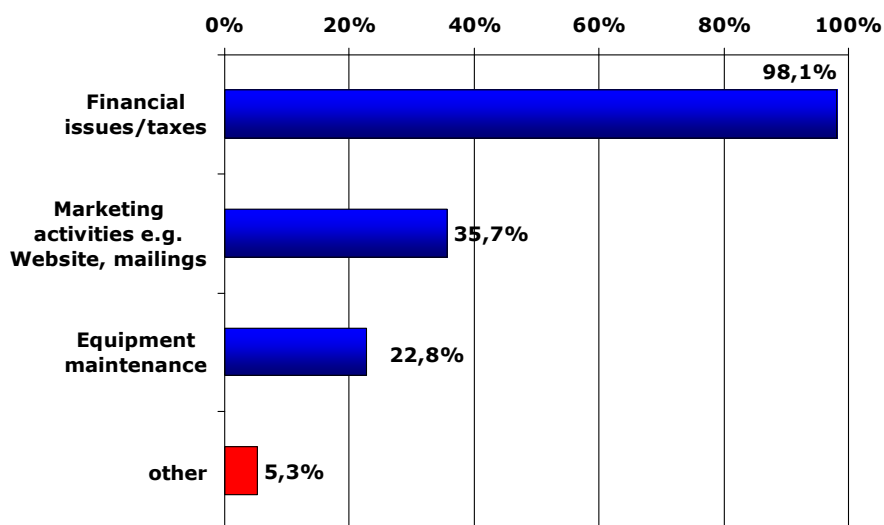


Figure 8 Forms of external help

Finland report concerning needs investigation

Many of the respondents had care responsibilities for children, old family members or ill family members (see Figure 9).

Having care responsibilities for: (N=398)

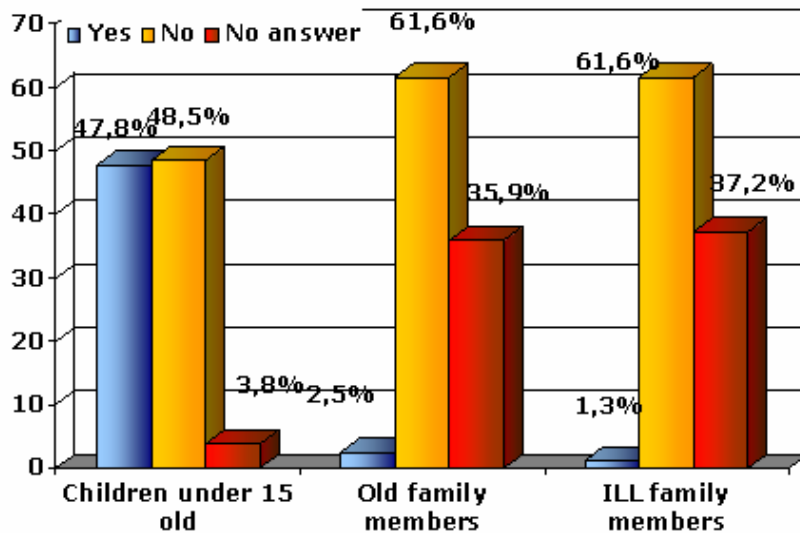


Figure 9 Care responsibilities for other people

The survey gave quite a positive image on the issue of making a living out of self-employment. (See Figure 10). However, a total of 18% cannot really make a living out of self-employment. This is one fifth of the self-employed people and it is a lot.

Being self-employed in sense of make a living (N=400)

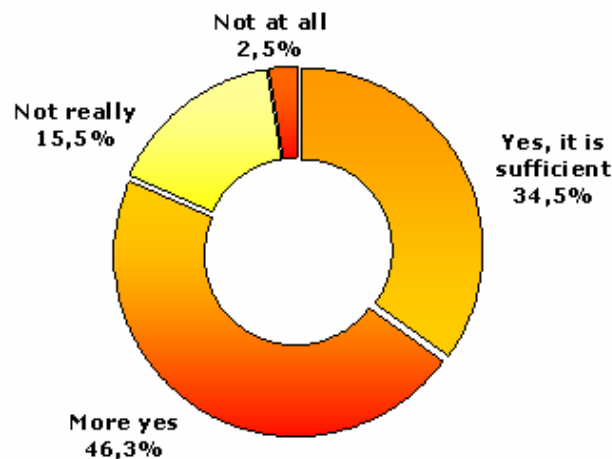


Figure 10 Can one make a living out of your self-employed work

Finland report concerning needs investigation

3.5 Reconciliation between private and professional life

According to the survey, it is quite difficult to find consistency between professional and private life for some self-employed people, said the survey. Nearly 1/10 (i.e. 7,8%) of the respondents said that there is absolutely no consistency between professional and private life. (See Figure 11).

Consistency between professional and private life (N=400)

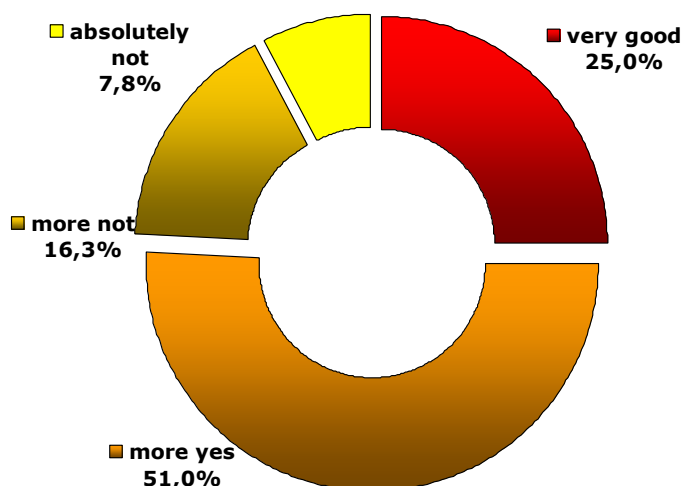


Figure 11 Consistency between professional and private life

In the table 7 there are the respondents' ideas on how the consistency could be improved. The respondents had a lot of ideas on how the work-private life balance could be improved. One important aspect is not to work too much at home. They also wish to get more support from family members or public bodies. 8 respondents (2,0%) said that balance could only be obtained if they ended self-employment.

Finland report concerning needs investigation

Table 7 How the work-private life balance could be improved

		N	%
Consistency between private and professional life - <i>If the situation could be improved – how?</i>	no answer	150	37,50 %
	by keeping home a work free area	40	10,00 %
	clear schedule / working only as long as planned	30	7,50 %
	working less	30	7,50 %
	working outside of home	26	6,50 %
	if normal working hours were enough to make a living	25	6,30 %
	freelancing /delegating work to someone	19	4,80 %
	by taking a holiday	12	3,00 %
	by sharing work / hiring	11	2,80 %
	by ending entrepreneurship	8	2,00 %
	by taking better care of my family /friends	8	2,00 %
	if I knew in advance the coming work	7	1,80 %
	by winning in the lottery etc./being lucky	6	1,50 %
	by a more stable work load	6	1,50 %
	better distance work possibilities	5	1,30 %
	support from my family & friends	5	1,30 %
	shorter distance to work	5	1,30 %
	the government should make it possible to get some benefits I	5	1,30 %
	by making more profit	4	1,00 %
	by getting more experience	4	1,00 %
	by closing my phone	3	0,80 %
	working home more	2	0,50 %
	by getting help from a work balance consultant	2	0,50 %
by a better office place	1	0,30 %	

Finland report concerning needs investigation

4 Specific of one person companies

This part of report is focused on the motivation and the advantages of being self-employed, as well as how the self-employed see themselves compared with employees and owners of small enterprises. It also contains the respondents' plans for development of their businesses.

4.1 Motivation and advantages problems and obstacles

A self-employed person who has just started his or her business may encounter certain barriers or problems. 72,5% of the respondents wrote that the long periods of time with hardly any income in the beginning are the main obstacle. Also the legal framework concerning taxation and social insurance make it hard for the self-employed person. (See Table 8).

Table 8 In the respondents' opinion, what are the main problems/obstacles that new self-employed can come across

	N	%	
In your opinion, what are the main problems/obstacles that new self-employed can come across?	Long periods of time with hardly any income in the beginning	290	72,50 %
	Legal framework concerning taxation and social insurance	229	57,30 %
	Bureaucratic barriers	167	41,80 %
	Lack of financing	157	39,30 %
	Prejudices	104	26,00 %
	Working against the clock	100	25,00 %
	Lack of information of the market	79	19,80 %
	Legal framework concerning requirements for establishing one	55	13,80 %
	Lack of occupational experience in the specific sector	39	9,80 %
	Lack of competence and education	27	6,80 %
	no answer	19	4,80 %
	Low support of family and friends	18	4,50 %

4.2 Main attributes of self employed

We also asked the respondents to specify five characteristics of a self-employed person.

They were also asked that what determined them to choose self-employment. The answers have been collected to the following table (Table 9).

Finland report concerning needs investigation

Table 9 What determined the respondents to choose self-employment

What determined you to choose self-employment	I have been already working for a couples of year but chose self-employment as a more beneficial form of work	171	42,80 %
	I was a graduate/unemployed person for whom self-employment was a chance to enter for a labour market	101	25,30 %
	I was forced by my employer to start up own business in order to continue the collaboration	25	6,30 %
	I was offered a chance to become a subcontractor/other good	15	3,80 %
	It was my dream	13	3,30 %
	Independence, autonomy, flexibility	11	2,80 %
	no answer	11	2,80 %
	family matters/situation in life	10	2,50 %
	I needed the change	9	2,30 %
	High motivation and creativity	8	2,00 %
	better salary/income	6	1,50 %
	I came up with a good idea	6	1,50 %
	runs in the family / I had to do this	5	1,30 %
	I had to move to another city / place and this was a chance	5	1,30 %
	It was time to make use of my large experience/large network	5	1,30 %
	I needed to be my own boss	5	1,30 %
Coincidence	5	1,30 %	
I took over family business	4	1,00 %	

42,8% of the respondents had chosen self-employment because they had been already working for a couples of year but chose self-employment as a more beneficial form of work. This is a very positive result and shows that self-employment can really be a nice opportunity to people.

Finland report concerning needs investigation

4.3 Differences between a self employed /employees and self employed/ small enterprise owner

The respondents were asked about the differences they feel they have with regard to the micro-entrepreneurs and employed people. (Figure 12)

Differences between self-employed – employee and self-employed – micro-entrepreneur

	Self-employed	Employee		Self-employed	Micro-entrepreneur
Earns more money	x		Earns more money		x
Pays more taxes	x		Pays more taxes		x
Works more hours	x		Works more hours	x	
Is recognised for valuable work from society	x		Is recognised for valuable work from society		x
Has to know more about regulations/law	x		Has to know more about regulations/law	x	x
Carries more financial risk	x		Carries more financial risk		x

Figure 12 Differences between self-employed – employee and self-employed – micro-entrepreneur

4.4 Planning to grow

44% of the respondents planned to grow their business whereas 55,3% did not (See Table 10).

		N	%
Planning to grow	yes	176	44,00 %
	no	221	55,30 %
	no answer	3	0,80 %
In total		400	100,00 %

Table 10 Planning to grow

Finland report concerning needs investigation

5 Support Measures Received

This chapter contains data about the self-employed persons' experiences regarding the training and counselling available for them, and also their assessment of how these support measures met their needs.

5.1 Support measures: Self employed perceptions on institutions, and type of measures available

The respondents were asked, have they informed themselves actively what training or guidance and career counselling institutions dealing with self-employment there are available. 93,8% had done this to some extent and 5,8% had not done its at all. (See Figure 13).

Have you informed yourself actively what training or guidance and career counselling institutions dealing with self-employment are available? (N=400)

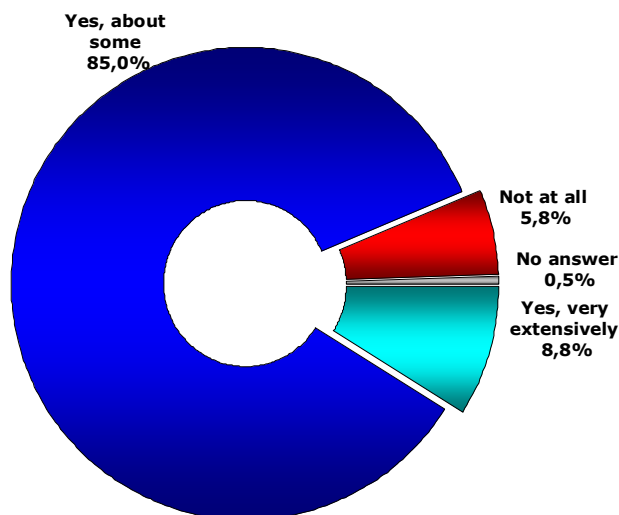


Figure 13 Informing oneself about the available training and counseling

A total of 32,3% of the respondents said in the survey that they have used support services for self-employment. This is a rather low figure. It may reflect the situation that some of the respondents thought that the services they have used were not specifically targeted to self-employed. (Figure 14)

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Using support services for self-employment (N=400)

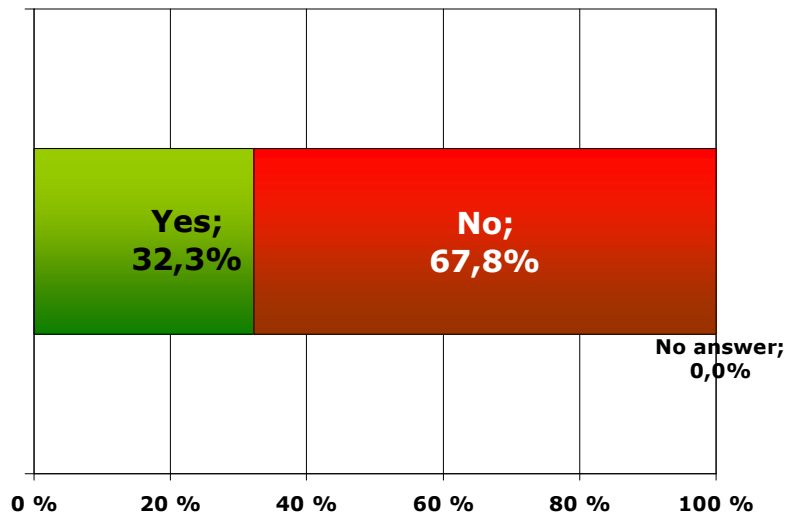
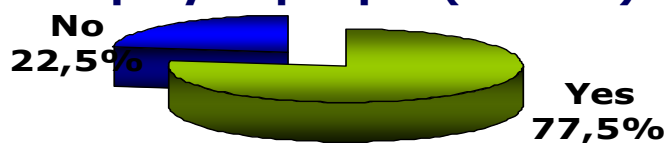


Figure 14 The using of support services for self-employment

77,5 % had participated to some kind of a course addressed to self-employed people. This reflects also the Finnish situation: in Finland you need to participate to preparatory courses to receive cheaper loans or other support to support entrepreneurship. (See Figure 15).

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Participation in a course/training session addressed to self-employed people (N=129)



		N	%
Topic of the course	Book-keeping and taxes	85	85,00 %
	Marketing, PR, advertising	70	70,00 %
	Selling, negotiations (talking to customers, suppliers, coop	70	70,00 %
	Financial planning, getting loans or public financial support	65	65,00 %
	Laws/regulations	65	65,00 %
	Self-organisation/time-management	65	65,00 %
	Business plan	65	65,00 %
	Entrepreneurial acting & thinking	65	65,00 %
	Social insurance	60	60,00 %
	Dealing with risk, failures, isolation in decision making, f	55	55,00 %
	Networking	55	55,00 %
	Set up of a computer (hardware, software, maintenance)	30	30,00 %

Figure 15 Participation in a course or training session addressed to self-employed people

5.2 Self employed assessment of the support measures received

84,5% of the respondents thought that to some extent the support service providers' attitude towards them was such that they felt like they were treated like a self-employed company. (See Figure 16)

Support services providers' attitude towards self-employed (N=139)

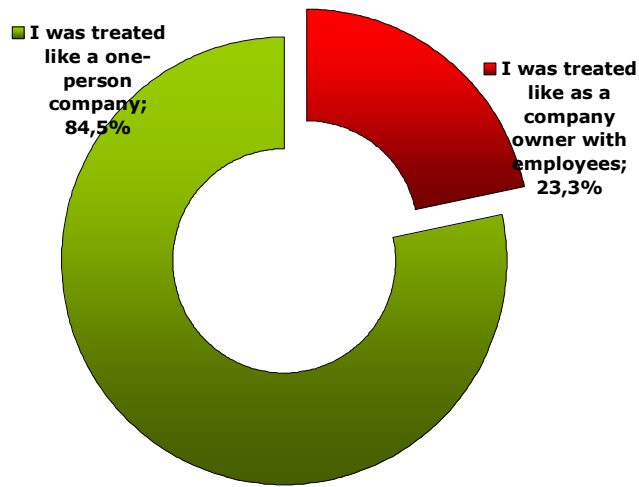


Figure 16 Support services providers' attitude towards self-employed

5.3 Other support measures

55,3% of the respondents said that they feel that there are no institutions, organizations or other bodies that represent their interests as self-employed person. This seems like a real problem. (Figure 17).

Is there any institution, organisation or other body that represent your interests as self-employed person? (N=400)

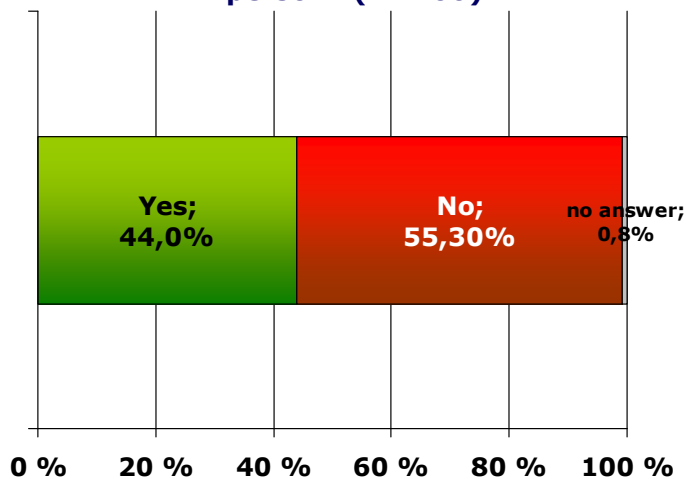


Figure 17 Is there any institution, organization or other body that represent your interests as self-employed person?

The respondents did name many organizations as the representatives of their interests. (See Table 11)

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Table 11 The representatives of respondents' interests

		N	%
The representatives of respondents' interests	The economic policy of my country	59	33,50 %
	chamber of economics	51	29,00 %
	EU-politics	32	18,20 %
	chamber of workers and trade unions	20	11,40 %
	T&E Centres	20	11,40 %
	Enterprise federations / associations	10	5,70 %
	educational services	9	5,10 %
	Employment Agencies/Offices	5	2,80 %
	banks and other financial institutions	5	2,80 %
	Partner networks / stakeholder networks	5	2,80 %
	jobs and society	5	2,80 %
	no answer	5	2,80 %
	start up money	4	2,30 %
Tax administration / offices	4	2,30 %	

5.4 Alternative actions to support measures

In Table 12 there are reasons for respondents not taking the available courses.

Table 12 Why not taking up support services

		N	%
If you have informed about the support services available and not taking up them, please specify	I studied things by my self	86	31,70 %
	Was not tailored-made for my needs	64	23,60 %
	I did not need to/things got sorted out	62	22,90 %
	Was too expensive	55	20,30 %
	I don't know/no answer	52	19,20 %
	Did not fit from the time aspect	44	16,20 %
	Was not near by	5	1,80 %
	there were no offers available in the filed I was interested	1	0,40 %
	I was not interested in the available offer	1	0,40 %

Most of the respondents (53,5%) had studied themselves the aspects of self-employment if they did not take a course on it. 40,% also said they learned things via trial and error. (Table 13)

Table 13 What did you do instead of using this support service

		N	%
I learned in self-study (book, e-learning, internet enquiry)	145	53,50 %	
I did trial and error	110	40,60 %	
I asked a friend for help	75	27,70 %	
I have not learned it until now	33	12,20 %	
no answer	30	11,10 %	

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51,% of the respondents said that the Internet is their main source of information regarding the information they need as self-employed. This figure is of course a bit biased as 100% of the respondents were accessed via the Internet / e-mail But this also reflects the Finnish situation. (Table 14)

Table 14 What is your main source of information regarding the information you need for your self-employed work?

	N	%	
What is your main source of information regarding the information you need for your self-employed work	Internet	204	51,00 %
	Accountant	72	18,00 %
	no answer	47	11,80 %
	Networks	34	8,50 %
	Business support servies	22	5,50 %
	Tax office, tax administration	20	5,00 %
	Newspapers, magasines	18	4,50 %
	business partners	18	4,50 %
	My own knowledge, experience, education	16	4,00 %
	professional literature/publication	15	3,80 %
	attorney, lawyer, legal counseling office	14	3,50 %
	Phone	10	2,50 %
	Federation of Finnish Enterprises	6	1,50 %
	Media: Radio i TV	5	1,30 %
	No help available / no good help available	5	1,30 %
	T&E Centres	5	1,30 %
	Patent office	4	1,00 %
	lawyer	3	0,80 %

Finland report concerning needs investigation

6 Summary

The present report was developed within the framework of *Self-Employment* project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme. The aim of the whole project is to identify the *location* and the *value* of guidance and counselling services addressed to people considering self-employment. The project partners - Austria, Poland, Romania and Finland - conducted a *survey* of existing guidance and counselling services in different location addressed to educated and experienced persons who wish to start their own business, how they were assisted and provided necessary guidance. In the whole project self-employment is defined as a one-person company. In Finland the survey was made via the Internet and the response rate was very good, 37,99%.

67,3% of the respondents were male and 32,7% were female. Many of the respondents had care responsibilities for children, old family members or ill family members. Most of the respondents came from Southern Finland, which was very likely as the population and business activity is clustered in Southern and Western Finland as well as Oulu region in the Province of Oulu. Most of the respondents, total number of which was 400, operate in services (87,5%). The share of trade was 5%, production 6,3% and other category got 1,3% of the answers. The professions were varied. 9,8% of the respondents considered themselves as salespersons, 7,3% consultants, 8,8% cleaners, and 6,8% construction engineers. These were the most common professions. 13,8% of the respondents said they worked 20 hours a week or less. 36,3% said they worked 21-40 hours a week. 34,0% said they worked 41-60 hours a week. And 14,8% said they worked over 60 hours a week. According to the survey women work a bit less than men. 2/3 of the respondents use some kind of external help where as 1/3 does not.

This can mean many kinds of forms of help. They use help in: Financial issues and taxes, Accountant services, Equipment maintenance, Marketing activities e.g. website, mailings, Communication issues, Actual construction work, and Law issues or lawyer services. **It is quite difficult to find consistency between professional and private life for some self-employed people, stated the survey. Nearly 1/10 (i.e. 7,8%) of the respondents said that there is absolutely no consistency between professional and private life.** The respondents had a lot of ideas on how the work-private life balance could be improved. One important aspect is not to work too much at home. They also wish to get more support from family members or public bodies. Eight respondents (2,0%) said that balance could only be obtained if they ended self-employment. The survey gave quite a positive image on the issue of making a living out of it. However, a total of 18% cannot really make a living out of self-employment. This is one fifth of the self-employed people and it is a lot.

The respondents were asked, have they informed themselves actively what training or guidance and career counselling institutions dealing with self-employment there are available. 93,8% had done this to some extent and 5,8% had not done its at all. A total of 32,3% of the respondents said in the survey that they have used support services for self-employment. This is a rather low figure. It may reflect the situation that some of the respondents thought that the services they have used were not specifically targeted to self-employed. However, 84,5% of the respondents thought that to some extent the support service providers' attitude towards them was such that they felt like they were treated like a self-employed company. 77,5 % had participated to some kind of a course addressed to self-employed people. This reflects also the Finnish situation: in Finland you need to participate to preparatory courses to receive cheaper loans or other support to support entrepreneurship. Most of the respondents (53,5%) had studied themselves the aspects of self-employment if they did not take a course on it. 40,% also said they learned things via trial and error. 51,% of the respondents said that the Internet is their main source of information regarding the information they need as self-employed. This figure is of course

Finland report concerning needs investigation

a bit biased as 100% of the respondents were accessed via the Internet / e-mail But this also reflects the Finnish situation. 55,3% of the respondents said that they feel that there are no institutions, organizations or other bodies that represent their interests as self-employed person.

42,8% of the respondents had chosen self-employment because they had been already working for a couples of year but chose self-employment as a more beneficial form of work. This is a very positive result and shows that self-employment can really be a nice opportunity to people. 72,5% of the respondents wrote that the long periods of time with hardly any income in the beginning are the main obstacle. Also the legal framework concerning taxation and social insurance make it hard for the self-employed person.

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7 Concluding remarks

Running a one-person enterprise is one of the components of prospering market economy. According to Eurostat data in 2006, 16% of employers in EU countries worked in one-person-enterprises. With the end of April 2006 within a group of 2 million active enterprises, 95% was constituted by companies employing 1 to 9 people, 87% of which were one-person-enterprises. In 2005 the number of self-employed people increased by 200,000, reaching 1.65 million in 2006. In the EU countries 19% of men and 11% women are self-employed.

It can be concluded as stated in figure 18, there are three important aspects to the self-employment situation in Finland.

I) The present survey gives a very realistic picture of the self-employed peoples' situation in Finland. According to this study, it is difficult to find consistency between professional and private life for some self-employed people. Many of them are working long hours and making a living out of it. At the same time so of them are working shorter hours, taking care of other family members and struggling with making ends meet.

II) On the other hand, self-employment is opportunity driven in Finland. 42,8% of the respondents had chosen self-employment because they had been already working for a couples of year but chose self-employment as a more beneficial form of work. This is a very positive result and shows that self-employment can really be a nice opportunity to people.

III) However, self-employment is not supported enough in Finland. 55,3% of the respondents said that they feel that there are no institutions, organizations or other bodies that represent their interests as self-employed person. This seems like a real problem and something should be done about it. The dissemination of this report in Finland could focus on this aspect too.

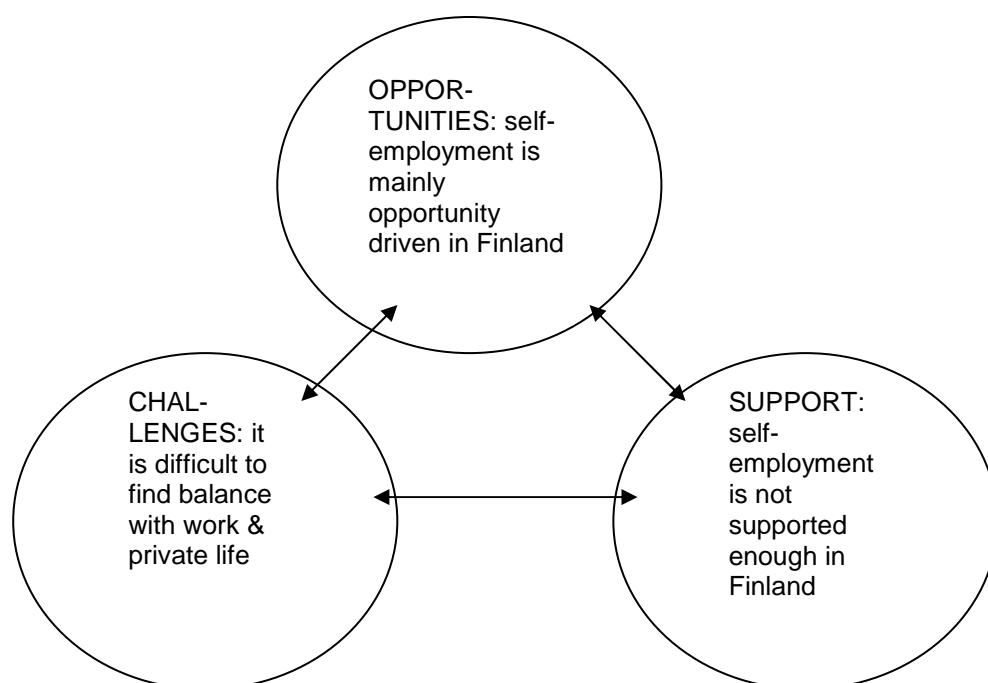


Figure 18 The triangle of challenges, opportunities and support of self-employment in Finland

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Annexes


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Annex1: In depth interviews



1
2 LEONARDO DA VINCI
Community Vocational
Training Action Programme

Second phase: 2000-2006



Guidance and Counselling for Self-
employment. "SELF-EMPLOYMENT"

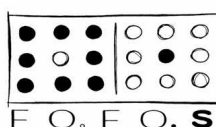
Agreement No 2004-2242 / 001-001 LE2-51OREF

D3.2 in-depth interviews Finland

Deliverable version: **draft**
Preparation date: June 2007
Author: SBI (Piia Nurmi)
Classification: Restricted to consortium
Contract Start date: 1st October 2004
Duration: 36 months
Project coordinator: ASM (Poland)
Partners: FO.FO.S (Austria), Small Business Institute (Finland), AJOFM (Romania), DJUG (Romania)



TURUN KAUPPAKORKEAKOULU
Turku School of Economics and Business Administration



The project is financially supported by the European Commission



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In this document there is the summary of the 10 in-depth interviews with organisations/institutions providing support.

Organisations and the people contacted were:

1. Timo Metsä-Tokila, Chief of Potkuri, Potkuri: a one stop place for entrepreneurs and people aiming for entrepreneurship for support
2. Tuula Alakastari, team leader, Proagria: the leading agricultural expert organisation in Finland, serving members as well as other rural entrepreneurs
3. Seija Pelkonen, Finnvera's Deputy Area Director, Finnvera: specialised financing company offering financing services to promote the domestic operations of Finnish businesses, and to further exports and internationalisation of enterprises.
4. Sanna Lipasti, Project assistant, Naisyrittäjyyskeskus, The Women's Enterprise Agency: it was founded in 1996 as one of the 30 Finnish Jobs and Society Enterprise Agencies.
5. Vesa Välinen, FVCA, analyst, FVCA: Investor company
6. Minna Andersson, Business specialist, Tekes: Tekes is the main public funding organisation for research and development in Finland.
7. Eino Jokinen, Business researcher, TE-Keskus / TE Centre
8. Tapani Jarmas Hermia Yrityskehitys, Hermia Business Development Ltd offers professional consultation services for expansive technology start-up companies as well as for individuals who wish to become entrepreneurs.
9. Tarja Tokoi, Business services, Employment Agency
10. Ilkka Nyssönen, CEO, Uusyrittäjäkeskus Jykes, Jykes Ltd. is a business development company owned by five municipalities in the Jyväskylä Region of Central Finland.
11. Alpo Kervinen, Business Incubator, Laurea Business Incubator

The eleven organisations were contacted by face-to-face interview or telephone in 2006. They were presented the list of questions prepared by this project. Most of the interviews were very short as the people were really busy.

The respondents had rather similar ideas on what are the problems. However there were differences also. Some of them stated that according to their opinion the Finnish system does support the self-employed people or people considering self-employment enough, where as some of them stated that the situation is such that there is not enough support.

In the interview outline there was the "Rafael story" in the beginning. The respondents wanted to go straight to the actual questions. They found the story a bit difficult to understand and use. They were more issue and facts focused.

SUMMARY OF THE INTERVIEWS

The support measures people considering self-employment need

They need:

- They need a lot of "*metal support*". That is actually maybe the best way to support
- Business oriented support and guidance services
- Pricing guidance and profitability calculations
- Support in analysing the market situation
- Guidance concerning marketing
- Help with products (what are their actual products), branding, product development
- Help with financing issues; especially with the choosing between different financing options

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- Also help with the insurances – for the company and the entrepreneur
- Help with the start up phase of the company; financial support and investment support and also cheap loans for the start up phase
- Guidance with taxation
- Help with requirements by the authorities

Evaluation of the support measures

The interviewees evaluate the existing support measures this way:

- There are plenty of support and guidance organization, but there are too little of those that concentrate only to the
- All kinds of services
- One stop service very rare
- At some points the services overlap

Evaluation of effectiveness of support measures

The interviewees evaluate the effectiveness of the existing support measures this way:

- The target group does not find the existing support measures. There is a huge number of support organizations in Finland; too many.
- The services are too spread out
- Even the providers of the services may find it difficult to guide the target group to the support services they need.
- However, there are new projects / processes that try to improve this situation, e.g. The Potkuri aims to be a one stop place for entrepreneurs and people aiming for entrepreneurship for support in Turku area and their experiences are really good.
- The regional differences seem to be rather big.

The support given by the organizations interviewed

The interviewees' own organizations give many kinds of support services, e.g.:

- Guidance
- Cost free information seminars on different topics
- Education
- Mentoring
- Networking possibilities
- Evaluation of the business plan
- Help with different kinds of forms and applications
- Guidance with the taxation and financing
- Help with sorting out the financial management
- Support and guidance with different specific topics (experts available)
- Help with internationalisation

Ideas of new kinds of services for the self-employed in Finland

The interviewees suggest that these new kinds of services should be available:

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- “Godparents” for the company i.e. peer groups or mentors for the self-employed people.
- Intensive taxation support and guidance as many self-employed loose their business because of tax paying difficulties.
- The customers are the key to success, so the focus in the support should be in helping the self-employed get more customers.
- There is a lot of help and support given at the early phase of the business start up, but there also needs to be intensive support measures 3 of 5 years after the start up.

Are there any difference in needs and expectations between people considering self-employment or already self-employed and those who are entrepreneurs

The respondents felt that yes, there are big differences.

Summary

Basicly it seems that there are regional differnces in Finland. However, there is a wide variety of support services available if you just know where to ask and look for it. However, the normal self-employed person does not have so much time to look for it and the information and the support service do not match.

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Annex 2: The LdV project “SELF-EMPLOYMENT Guidance and Counseling for Self-Employment” Finnish Questionnaire



**LEONARDO DA VINCI
Community Vocational
Training Action
Programme**

Second phase: 2000-2006



**Guidance and Counselling for Self-
employment. “SELF-EMPLOYMENT”**

Agreement No 2004-2242 / 001-001 LE2-51OREF

Questionnaire for quantitative survey

(Project Deliverable 3.2)

Deliverable version: **Final (v0.4)**
Preparation date: 19th of December 2005
Author: Catalina Stan, Mihaela Iordachescu
Classification: Restricted to consortium
Contract Start date: 1st October 2004
Duration: 36 months
Project coordinator: ASM (Poland)
Partners: FO.FO.S (Austria), Small Business Institute (Finland), AJOFM (Romania), DJUG (Romania)

The project is financially supported by the European Commission

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SISÄLLYSLUETTELO

Kysely yksinyrittäjille (alle vuoden yksinyrittäjänä toimineet) Błąd! Nie zdefiniowano zakłádki.

A. SEULONTAKYSYMYKSET.....	38
B. YKSINYRITTÄJYYDEN TILANNE	39
C. KOKEMUKSET JA SUOSITUKSET_vastaanotetut tukitoimet.....	41
D. YKSINYRITTÄJYYDEN PIIRTEET	45
E. VASTAAJIEN OMINAISUUDET	47

Kysely on suunnattu henkilöille, jotka ovat toimineet yksinyrittäjänä yhden vuoden tai vähemmän.

Kyselyn numero | | |
maakoodi:

A. SEULONTAKYSYMYKSET

A.1 Millainen on tämänhetkinen työtilanteesi? Mikä seuraavista kuvauksista sopii parhaiten sinuun? (voit valita useamman vastauksen).

	Co de		co de
Yksityisyrittäjä (ei maataloudessa)	1	Opiskelija	4
Työssä perheyriyksessä (Worker within a family association ???)	2	Palkkatyössä	5
Muu yksinyrittämisen muoto, mikä	3	Työtön	6
		Eläkeläinen	7
		Muu, mikä	8
		En tiedä/ei vastausta	9

A.2 Jos valitset vastauksia molemmilta puolilta, mainitse päätulonlähteesi. Rasti sopiva laatikko.

- | | | |
|-----------------------------|-----------------------------|------------------------|
| 1. <input type="checkbox"/> | 4. <input type="checkbox"/> | } Keskeytä haastattelu |
| 2. <input type="checkbox"/> | 5. <input type="checkbox"/> | |
| 3. <input type="checkbox"/> | 6. <input type="checkbox"/> | |
| | 7. <input type="checkbox"/> | |
| | 8. <input type="checkbox"/> | |

9. En tiedä/ei vastausta

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(Jos vastauksesi on 1-3 mene seuraavaan kysymykseen; jos vastaus on 4-9 voit lopettaa kyselyyn vastaamisen.)

A.3 Kuinka pitkään olet toiminut yksinyrittäjänä?

Rastita kohdallesi sopiva laatikko

- 1) Alle yhden vuoden → mene kyselyn B-osioon.
2) Yli yhden vuoden; (Keskeytä haastattelu)

B. Yksinyrittäjyyden tilanne

B.1 Millä aloilla toimit pääasiallisesti?

1. Palvelut
2. Tuotanto
3. Kauppa
4. Muu, mikä

B.2 Ketkä ovat asiakkaitasi?

1. Yksityishenkilöt
2. Organisaatiot (yritykset, julkinen sektori yms.)

B.3 Kuvaile ammattiasi. Mitä työnkuvasi tarkalleen pitää sisällään?

Kuvaile yksityiskohtaisesti. Esimerkiksi vastauksen "työntekijä" sijasta vastaa sähkötekniikko tai johtamiskonsultti

.....
.....

B.4 Missä työskentelet?

Rasti parhaiten soveltuva laatikko.

Pääasiallinen työpaikkani on...

1. Kotona	
4. Vuokraamani työtila	
2. Omistamani työtila	
3. Työtila, joka on jaettu muiden kanssa	
5. Asiakkaan tiloissa	
6. Muu, mikä: _____	

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B.5 Kuinka monta tuntia viikossa työskentelet yhteensä? *Rasti soveltuva laatikko.*

Tunteja	
1. Alle 20 tuntia	
2. 21-40 tuntia	
3. 41-60 tuntia	
4. yli 60	
4. <i>En osaa sanoa</i>	

B.6 Miten jaat työtuntiasi viikkotasolla? *Rasti soveltuva laatikko.*

	< 5 h	6-10 h	11-15 h	16-20 h	Over 20 h
Hallinnolliset työt (esim. kirjanpito, laskutus, muistutukset)					
Ylläpitävät työtehtävät (esim. tiedon tallentaminen, tietokoneen korjaaminen ja päivitys)					
Asiakaskontaktit (esim. Markkinointitoimenpiteet kuten kirjeiden ja sähköpostien lähettäminen potentiaalisille asiakkaille, www-sivujen luominen, messuille osallistuminen, asiakkaiden tapaaminen)					
Itseni kouluttaminen. (mm. kirjojen ja ammattilehtien lukeminen, konferensseihin ja seminaareihin osallistuminen)					
Ydintyö (varsinaisten työtehtävien suorittaminen)					
Muuhun, mihin _____					

B.7 Teetkö kaiken työn itse vai delegoitko/ulkoistatko osia työstä, esimerkiksi: rahoitukseen liittyvät asiat/verot, ATK-asiat, kotisivut?

Rasti soveltuva laatikko

1. Teen kaiken työn itse.	
2. Käytän ulkoista apua...	1. Rahoituksellisissa asioissa/veroissa
	2. Työvälineiden kunnossapidossa/huollossa
	3. Markkinointitoimenpiteissä esim. www-sivut; postitukset.
	4. Muut, mitkä ___
	4. ___

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B.8. Miten työelämäsi vaikuttaa yksityiselämääsi (esim. puhelin soi kesken illallisen tai mietit jatkuvasti työhön liittyviä ongelmia myös vapaa-ajallasi)?

.....
.....

B.9 Kysymys henkilöille jotka työskentelevät kotoaan käsin (haastatteliija katso vastaus kysymykseen B.3))

Miten yksityisasiasi vaikuttavat työhösi? Esim. Perheenjäsenesi häiritsevät työntekoasi yksityiselämääsi liittyvillä kysymyksillä tai tekemättömät kotityöt (esim. tiskit) häiritsevät keskittymistäsi.

.....
.....

B.10. Miten hyvin onnistut tasapainottamaan yksityis- ja työelämäsi?

1. Hyvin
2. Melko hyvin
3. En kovin hyvin
4. Huonosti

Miten tilannetta voisi parantaa?

.....
.....
.....
.....
.....

C. KOKEMUKSET JA SUOSITUKSET_vastaanotetut tukitoimet

C1. Oletko aktiivisesti etsinyt tietoa siitä mitä neuvonta- ja koulutuspalveluita on tarjolla yksityisyrittäjille tai yksityisyrittäjyyttä harkitseville henkilöille?

1. Kyllä, paljon
2. Kyllä, jonkin verran
3. En lainkaan -----→ Siirry kysymykseen C4

Jos vastasit 1 tai 2, millaisiin palveluihin olet törmännyt?

.....
.....
.....

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C.2 Jos mietit jälkikäteen yksityisyrittäjille tarjottuja tukipalveluita oletko sitä mieltä, että seuraavia aiheita käsiteltiin tarpeeksi?

	Paljon tarjottavaa	Jotain tarjottavaa	Vähän tarjottavaa	Ei tarjottavaa
1. Rahoituksen suunnittelu, lainat tai julkinen rahoitus				
2. Kirjapito ja verot				
3. Lait/säädökset				
4. Riskinhallinta, epäonnistumiset, vastuunkanto päätöksistä				
5. Sosiaaliturva				
6. Markkinointi, PR, mainonta				
7. Myynti, neuvottelut (asiakkaat, toimittajat, yhteistyökumppanit)				
8. Ajankäytön suunnittelu				
9. Liiketoimintasuunnittelu				
10. Verkostoituminen				
11. Yrittäjämäinen toiminta ja ajattelu				
12. Tietokoneen asennukset (laitteisto, ohjelmistot, päivitykset)				
13. Muu, mikä				
14. Muu, mikä				
15. Muu, mikä				
16. Muu, mikä				

C.3. Jos olet ollut tietoinen tarjolla olevista tukipalveluista, mutta et kuitenkaan käyttänyt niitä, mikä oli syy? (Voit ympyröidä enemmän kuin yhden vastauksen)

1. Ei sopineet aikatauluihini
2. Olivat liian kaukana
3. Olivat liian kalliita
4. Ei räätälöity tarpeitani vastaavaksi
5. Muu syy, mikä

C.4 Mitä teit tukipalvelujen käyttämisen sijaan (Voit ympyröidä enemmän kuin yhden vastauksen)

1. Itseopiskelin (kirjat, internet tms.)
2. Ystäväni auttoivat minua
3. Opin ns. "kantapään kautta" (virheistä oppimalla)
4. En mitään
5. Muu, mikä

C.5 Oletko koskaan osallistunut kurssille/koulutukseen joka valmisti sinua yksinyrittäjyyteen?

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1. Kyllä. Jos kyllä, valitse millaiselle kurssille/koulutukseen osallistuit?

	Ottanut koulutukseen	osa
1. Rahoituksen suunnittelu, lainanotto tai julkinen rahoitus		
2. Kirjanpito ja verot		
3. Lait ja säädökset		
4. Riskinhallinta, epäonnistumiset, vastuunkanto päätöksistä		
5. Sosiaaliturva		
6. Markkinointi, PR, mainokset		
7. Myynti, neuvottelut (asiakkaat, toimittajat, yhteistyökumppanit)		
8. Ajankäytönhallinta		
9. Liiketoimintasuunnitelma		
10. Verkostoituminen		
11. Yrittäjämäinen toiminta & ajattelu		
12. Tietokoneen asennukset (laitteisto, ohjelmistot, päivitykset)		
13. Muu, mikä		
14. Muu, mikä		
15. Muu, mikä.		
16. Muu, mikä....		

2. Ei → Siirry kohtaan C.9

C.6. Miten arvioit koulutuksesta saamasi tiedon yksinyrittäjyyden suhteen? (Valitse yksi vaihtoehto)

1. Hyvin käyttökelpoista
2. Voi olla jatkossa käyttökelpoista
3. Ei riittävästi tukenut työntekoa
4. Minulle aiheutui vakavia ongelmia sen takia
5. *En tiedä/ei vastausta*

C.7. Puuttuiko kurss(e)ilta mielestäsi jotain?

1. Kyllä. Mitä?

.....
.....

2. Ei

C.8 Onko mielestäsi vielä jotain muuta tietoa, joka olisi ollut hyödyllistä saada koulutuksen aikana?

1. Kyllä, Mitä?

.....
.....

2. Ei

C.9 Oletko koskaan vastaanottanut uraneuvonta palveluita?

1. Kyllä, keneltä?.....

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2. Ei → *Siirry kohtaan C.13.*

C.10. Miten arvioit neuvontapalveluista saamaasi tietoa yksinyrittäjyyden näkökulmasta? Valitse yksi vaihtoehto:

1. Hyvin käytännöllistä
2. Voi olla käytännöllistä
3. Ei riittävästi tue työntekoa
4. Siitä on aiheutunut minulle vakavia ongelmia
5. *En tiedä/ei vastausta*

C.11. Oliko jotain asioita, joita jäit kaipaamaan neuvonnassa?

1. Kyllä, mitä

.....
.....

2. Ei

C.12 Onko vielä jotain muuta tietoa jota olisi ollut hyödyllistä saada neuvontasessioissa?

1. Kyllä, mitä

.....
.....

2. Ei

C.13. Mitkä ovat mielestäsi suurimmat ongelmat/esteet joita aloittava yksinyrittäjä kohtaa?

.....
.....
.....

C.14 Näetkö, että valtio ja muut organisaatiot tukevat tällä hetkellä tarpeeksi ihmisiä jotka harkitsevat yksinyrittäjyyttä tai jo toimivat yksinyrittäjinä?

1. Kyllä

2. Ei. Jos ei, mitä tukitoimintoja kaipaisivat?

.....
.....
.....

C.15 Jos olet ollut koulutuksessa tai neuvonnassa...

(Jos siis vastasit 1 (kyllä) kysymykseen C5 ja/tai 1 (kyllä) kysymykseen C9) vastaa ystävällisesti seuraavaan kysymykseen. Muussa tapauksessa siirry suoraan kysymykseen D1.

Miten sinua mielestäsi kohdeltiin?

1. Minua kohdeltiin niinkuin olisin (tai tulisin olemaan) sellaisen yrityksen omistaja, joka työllistää myös muita itseni lisäksi. Sain paljon tietoa jota en tarvitse. Esimerkiksi kuinka perustaa osakeyhtiö tai kuinka parantaa kirjanpitoikäytäntöjä.

2. Minua kohdeltiin kuten yhden-hengen yritystä ja sain tukea juuri tilanteeseeni sopiviin seikkoihin.

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C.16 – Tuki, jota sain oli räätälöity minun erikoistarpeisiini (esim. kauppaan, henkilökohtaisiin palveluihin, tuotantoon tai liiketoimintaa tukeviin palveluihin)

1. Kyllä
2. Ei

C.17 – Saitko tarvitsemaasi tukea ja tietoa oikea-aikaisesti?

1. Kyllä
2. Ei, jos ei:
 - 2.1 Liian aikaisin
 - 2.2 Liian myöhään

D. YKSINYRITTÄJYYDEN PIIRTEET

D.1 Mitä eroja on mielestäsi seuraavien tilanteiden välillä:

- Yksityisyrittäjyys (yhden henkilön yritys)
- Yrityksen omistaja jolla "palkollisia" (Mieti, että mikä olisi erilaista jos sinulla olisi työntekijöitä)
- Työntekijä (toisen palkollisena oleminen)

Pistä rasti kohtaan jossa näet kunkin vaihtoehdon olevan parhaassa asemassa.

	Yksinyrittäjä	Yrityksen omistaja (5-10 hengen yritys)	Työntekijä
1.Tienaa eniten rahaa			
2.Maksaa eniten veroja			
3.Joutuu tekemään ajallisesti eniten töitä			
4.Saa tunnustusta yhteisön eteen tekemästään arvokkaasta työstä.			
5.Täytyy kantaa eniten vastuuta.			
6.Täytyy tietää eniten lakipykälästä.			
7.Kantaa suurinta taloudellista riskiä.			
8.Muut, mitkä?			

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D.2 Mikä sai sinut valitsemaan yksinyrittäjyyden? Mikä tilanne sopii parhaiten kohdallesi? Valitse vain yksi vaihtoehto.

1. Olin juuri valmistunut/työtön ja yksinyrittäjyys tarjosi mahdollisuuden työllistymiseen;
2. Olin työskennellyt jo muutaman vuoden, mutta näin yksinyrittäjyyden olevan hyödyllisempi työmuoto;
3. Työnantajani "pakotti" minut perustamaan oman yrityksen, jotta yhteistyömme voisi jatkua.
4. Muut, tarkenna;

D.3 Mikä on suurin hyöty/etu yksinyrittäjänä toimimisessa?

Arvioi kukin tekijä arvoasteikolla 1-5. 1 tarkoittaa pienintä etua ja 5 on korkein arvo.

1. Oman itsensä pomona oleminen.	
2. Uusien haasteiden kohtaaminen/riippumattomuus.	
3. Lyhyemmät työajat	
4. Parempi taloudellinen turva	
5. Helpompi sovittaa yhteen työ ja perhe	
6. En löytänyt palkkatyötä	
7. Muut, tarkenna.....	

D.4 Mitä pidät yksinyrittäjän tärkeimpinä luonteenpiirteinä? Nimeä viisi ominaisuutta.

1.
2.
3.
4.
5.

D.5 Onko suunnitelmissasi kehittää toimintaasi ja palkata toinen henkilö seuraavan 3 vuoden aikana?

- a) Kyllä
- b) Ei.

D.6 Onko mielestäsi tukimuotoja (valtio, instituutiot, organisaatiot jne.) jotka edistävät sinun pyrkimyksiäsi yksinyrittäjyyden näkökulmasta?

1. Kyllä
2. Ei -----> Mene kohtaan D.8

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D.7 Nimeä pyrkimyksiäsi edustavat tahot:

1. Maamme talouspolitiikka (tekee toimintaympäristöstä suotuisan yksinyrittäjille)
2. EU-politiikka (Nimeä/kuvaile esimerkki)
3. World Trade Organisation (Tekee toiminnan kannalta välttämättömiä taloudellisia sopimuksia 148 maan kesken.)
4. Kauppakamari(Hyviä tukipalveluja yksinyrittäjille)
5. Ammattiliitot;
6. Media
7. Muu, tarkenna mikä.....

D.8 Mikä on pääasiallinen tietolähteesi, tiedolle jota tarvitset yksinyrittäjänä?

E. VASTAAJIEN OMINAISUUDET

E_1. Sukupuoli:

- a) Mies
- b) Nainen

E_2. Ikä:

- a) alle 25
- b) 25-30
- c) 31-40
- d) 41-50
- e) 51-60
- f) yli 60

E_3 Pystytkö elättämään itsesi yksinyrittäjänä?

1. Kyllä, riittävän hyvin;
2. Enimmäkseen kyllä;
3. En oikeastaan;
4. En lainkaan.

E_4 Onko sinulla huollettavana seuraavia:

	KYLLÄ	EI
Alle 15-vuotiaita lapsia		
Vanhoja perheenjäseniä		
Sairaita perheenjäseniä		

E_5 Koulutustausta

1. Peruskoulu;
2. Lukio;
3. Yliopisto/AMK
4. terminal years in college or university;

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E_6 Millä alueella toimit?

- a) Pohjois-Suomi
- b) Itä-Suomi
- c) Länsi-Suomi
- d) Keski-Suomi
- e) Etelä-Suomi

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Annex 3: The LdV project “SELF EMPLOYMENT Guidance and Counseling for Self-Employment”

Entrepreneurship is often considered to be the engine of economic welfare. The project will benefit a great number of well-educated, high-performing, self-employed people.

The main target groups of the project are:

1. students that have just graduated (and will soon graduate) who are seeking their first job
2. unemployed people
3. people that are working somewhere else at the moment, but consider self-employment as a future option
4. those currently self-employed.

Self-employed is defined in the project as **one-person company**.

The project will identify the location and the value of various support services for self-employed in Europe. It includes a study of entrepreneurship level in four countries (Austria, Finland, Poland and Romania) and a survey of existing services which support establishment or development of one-person enterprises.

The aim of the project is widely meant promotion of self-employment. Researches are to describe the condition of one-person-enterprises and help in developing suitable support service system addressed to people being self-employed or considering it.

High unemployment rate in European countries requires efficacious modes of action. Self-employment, laden with lower risk than waged/salaried employment, is one of the still underappreciated solutions. Results of the whole project will be potentially used by decision-makers from different bodies (at EU level, national and regional level) for improving conditions conducive to self-employment, as well as by career counselors for creating advanced and effective tools for guidance, counseling and other support services.

More information can be found in: <http://www.self-employment.org/>.





**LEONARDO DA VINCI
Community Vocational
Training Action Programme**

Second phase: 2000-2006



**Guidance and Counselling for Self-
employment. "SELF-EMPLOYMENT"**

**Agreement No 2004-2242 / 001-001 LE2-51OREF
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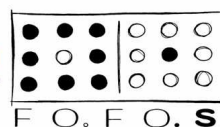
**Report on needs investigation in Poland
D3.3**

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1. Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed to educated and experienced persons who wish to start their own business, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also annex 1).

The six-members consortium of highly professional and experienced organisations, coming from four EU and ACC, is conducting „Self-employment”. This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year. Additionally, a total of 40 in-depth interviews with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- best solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SME's sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

2. Methodological Approach

2.1 General data

The study of the needs, expectations and condition of one-person-enterprises in Poland (as well as in other partnership countries) was performed by use of standardized questionnaire that was specially prepared for this particular project needs (see Appendix 1).

It was carried out on a group of 400 respondents, whom must have fulfilled the following criteria of choice:

- ✓ being self-employed for a period not exceeding 1 year
- ✓ considering such occupation as the main employment

It was assumed that people who began to be self-employed over 12 months preceding the survey were to deliver most valuable information (data) on available possibilities of guidance and counseling as well as on the efficiency of those.

Before the true attitude research, pilot studies were carried out on a group of 40 self-employed (10% quota sample). It allowed testing adequacy of the questionnaire and to include any necessary changes and corrections to the research instruments.

Table 1. The distribution of realized interviews

LP.	VOIVODESHIP	N
1.	dolnośląskie	28
2.	kujawsko - pomorskie	24
3.	lubelskie	27
4.	lubuskie	22
5.	łódzkie	22
6.	małopolskie	25
7.	mazowieckie	50
8.	opolskie	20
9.	podkarpackie	30
10.	podlaskie	26
11.	pomorskie	22
12.	świętokrzyskie	24
13.	warmińsko - mazurskie	26
14.	wielkopolskie	32
15.	zachodniopomorskie	22
	TOTAL	400

Both pilot survey and attitude research were performed by face-to-face interviews all over Poland between February and April 2006. The number of interviews was spread equally over different regions of Poland, except for the Silesian voivodeship, where it was impossible to

conduct a single interview for research realization difficulties. Distribution of numbers of interviews over the area is presented in Table 1.

Because no previous database with studies about self-employment was available, the survey did not have a probability sample character. The interviewers used mainly referral samples (snowball samples).

2.2 Country specific

Polish law does not offer an unequivocal, universal definition of self-employment, although the phenomenon itself has been existing for many years¹. Nevertheless, as indicated by the authors of the report "Self-employment in Poland in the context of accession to the European Union"², this concept is used mainly in the context of activities performed for businesses on a basis other than an employment contract. In practice it essentially means "*being employed by oneself*".

An existing non-legal definition of self-employment is the one used by Central Statistical Office (GUS):

"A self-employed person is a person performing independent business activity or activity in the form of a sole proprietorship enterprise of a natural person, not having employees".

Self-employment is most frequently defined as a one-person enterprise, a one-person company, which is characterized by working on one's own account and at one's own risk, and whose work is performed personally, i.e. without having employees.

Naturally, this does not imply that self-employment is a homogeneous phenomenon. There are many different forms within this category.

Considering the existing organizational and legal forms of self employment, the following entities can be distinguished:

- ✓ the independent enterprise without legal form (establishment operated by a natural person, sole proprietorship),
- ✓ the commercial law partnership – a registered partnership, and
- ✓ the sole-proprietor limited liability company.

Furthermore, considering the object aspect, the following types of activity may be recognized:

- ✓ non-agricultural business activity conducted independently or in the form of a civil law partnership, and
- ✓ activity performed personally (source: "Self-employment in Poland in the context of accession to the European Union", PAED, 2003)

Of course, within the framework of self-employment both services and production activities can be performed.

This phenomenon can certainly occur in various legal forms, and its objectives may also be differentiated, but what is particularly significant about the self-employment is the reason for its founding.

Self-employment as such has been functioning in Poland for a relatively short time, but its popularity has certainly been growing. This is due to, among other things, the difficult situation on the employment market. However, if we were to take a closer look at the specifics of this phenomenon, we would come to the following conclusion: there are three situations/groups of persons that contribute to the decision of taking up self-employed activity:

¹ An accelerated growth of enterprising, including self-employment, occurred particularly during the years of the so called "government and economic transformation", i.e. after 1989.

² Tokaj-Krzewicka A. Żoźniewski A. (Edit.), Raport o stanie sektora Małych i Średnich Przedsiębiorstw w Polsce w latach 2002-2003". Warszawa, PARP, 2004 The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in October 2003.

- ✓ persons entering the labour market and functioning outside of it, e.g. graduates or unemployed persons, for whom the decision to become self-employed results from the desire/need to create a work place for themselves – “*self-employment as a chance*”
- ✓ persons already operating on the labour market who come to the conclusion that self-employment will be a more beneficial form of employment for them – “*self-employment as a conscious and free choice*”
- ✓ persons already operating on the labour market who decided to take up self-employment under the influence of pressure from their employer – “*forced self-employment*”

There are two sources of information on the condition of self-employment in Poland: the REGON register and the Labour Force Survey in Poland (BAEL)³. However, the method used to collect data for the former source is too much declarative⁴. Therefore, for the purpose of this report, data from the BAEL survey will be presented.

BAEL is a survey performed by Central Statistical Office (GUS) on a quarterly basis.

As results from GUS data (see the BAEL survey) in the 3rd quarter of 2004 there were 2 470 000 persons working for their own account, including 856 000 outside of individual agriculture. In the same time period, the total number of working persons was 13 974 000.

It follows that nearly 18% of working persons are self-employed.

2.3 Information about respondents

As a result of such accepted scheme of survey realisation, among the respondents, equal groups of male and female could be distinguished (See Figure 1). Within age categories, the dominant position among self-employed were people between 25 and 40 years of age (See Figure 2)

Nearly every fourth interviewee finished technical secondary school or basic vocational school with matura exam. This fact was confirmed by the results of previous research, where the most enterprising were graduates of technical secondary schools and specialized secondary schools.

The present study shows, that among women the most representative were females with 1) upper secondary education with matura exam and 2) vocational or university education with masters, doctors or equivalent degree. Among men persons with basic vocational education and the same like in women’s case 2) with upper secondary education with matura exam predominate.

³ We mentioned here two main sources of statistical data describing selfemployment in Poland. Some information can be also found in research “National Population and Housing Census” made lastly in 2002.

⁴ It is based on declarations that an enterprise will be a one-person-company.

Figure 1. Sex of self-employed persons (N=400).

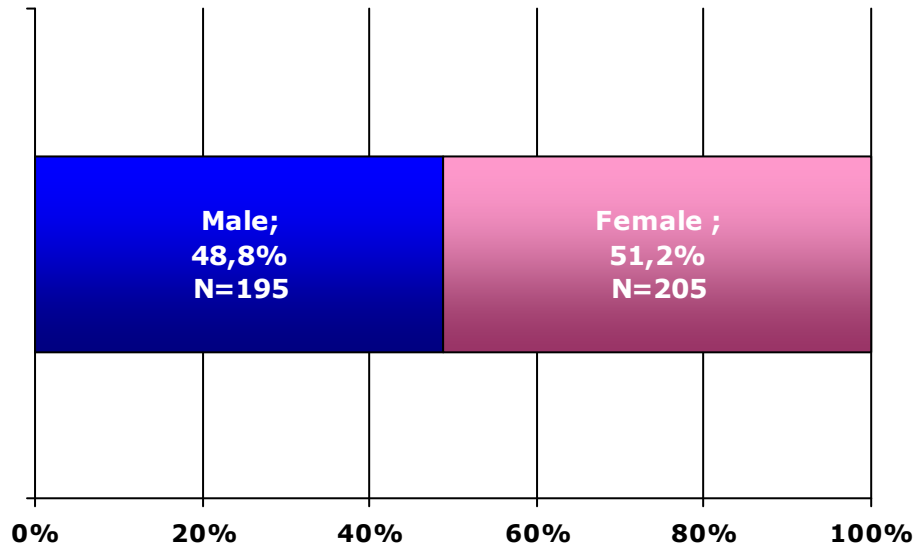


Figure 2. Age of respondents (N=400)

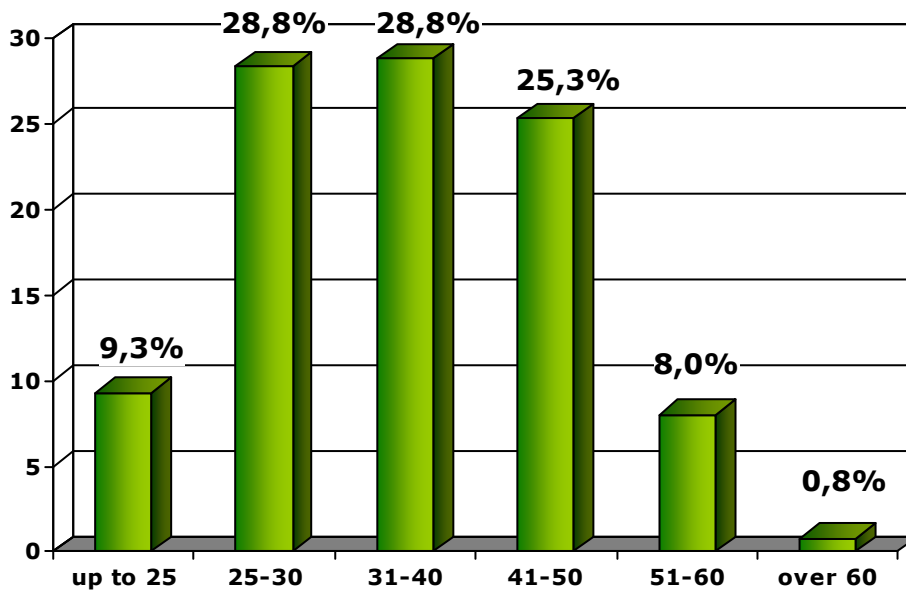


Table 2. Level of respondents' education (N=400).

LEVEL OF EDUCATION	%
Primary education	1,0%
Basic vocational school	17,5%
Specialized secondary school/technical secondary school (without Matura exam)	7,5%
General secondary school (without Matura exam)	4,3%
Specialized secondary school/technical secondary school (with Matura exam)	23,0%
General secondary school (with Matura exam)	14,8%
Post secondary school	2,0%
Post Matura exam	5,0%
Higher education vocational school	7,0%
Master's degree (or equally important)	16,8%
Higher (minim doctorate studies)	0,3%
No answer	1,0%

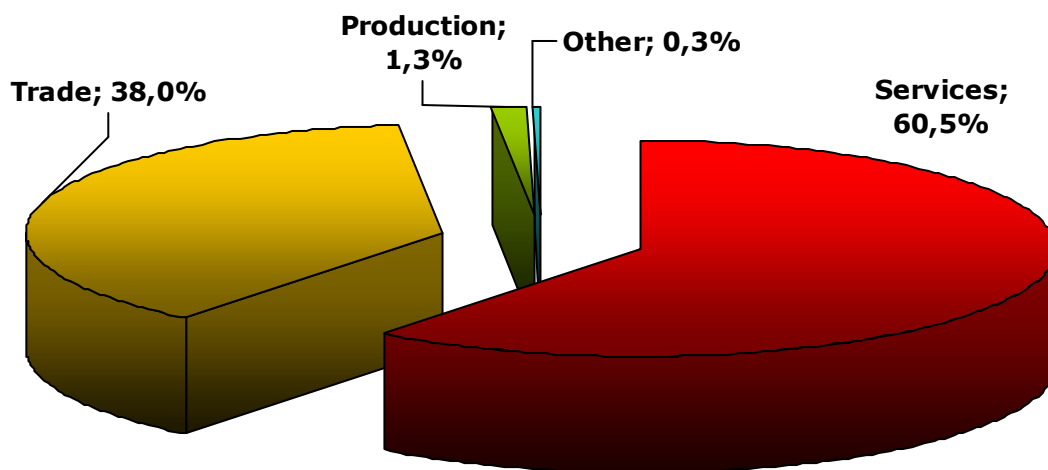
3. Situation of Being Self-Employed

The first part of this study is going to be devoted to the characteristics of the respondent's self-employed situation. We were primarily interested in the business profile of the one-person companies, place of work, time devoted to the doing the job, whether some services have been commissioned to third parties or not, i.e. outsourcing, the mutual influence of private and business life, and the possibility of living off self-employment.

3.1 Domain of activity

Most of the self-employed respondents (60.5%) worked in services and trade (38%). It was seldom that the main profile of the business was production (1.3%). The obtained results are presented in the chart below.

Figure 3. Primary business profile in one-person companies (N=400).

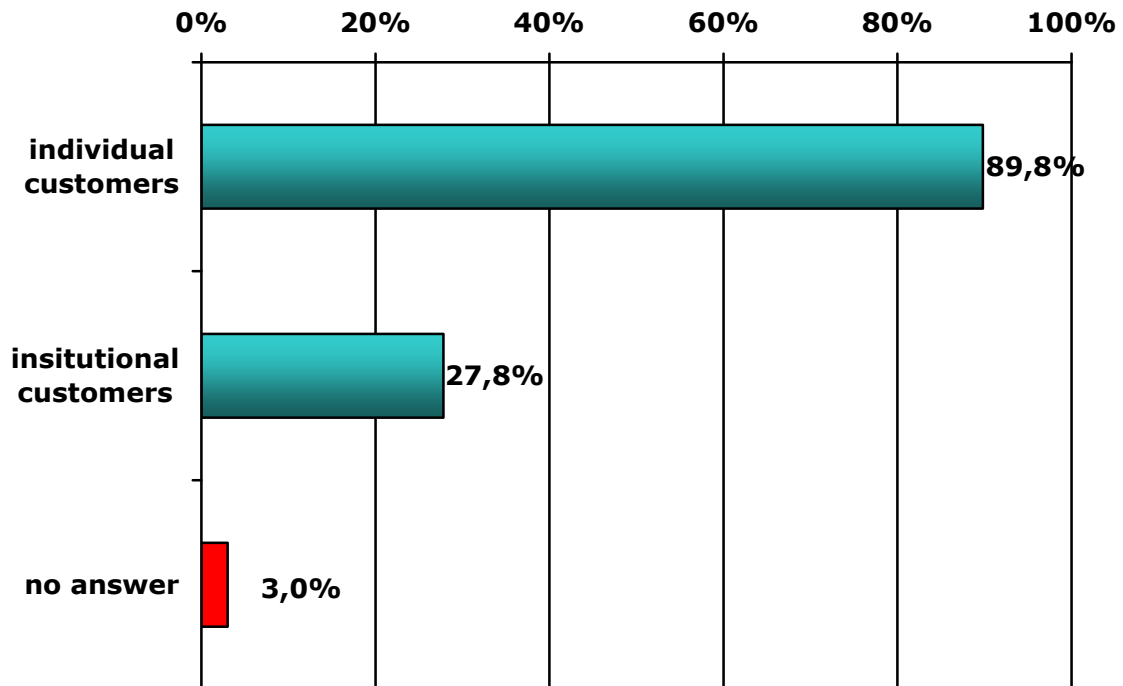


The subsequent question in the questionnaire concerned the occupation and the skills of the respondents. Every third interviewee (34.5%) was a sales specialist/dealer. Other groups, much less sizeable, included: insurance agents (3.8%), taxi drivers (3.3%), people providing overall building and renovating services (3%) as well as tailoring (2.5%), hairdressing (2.3%), finishing (2.3%), accounting/bookkeeping (2%) and driving (1.8%) services. Representatives of more than 100 various professions participated in the survey.

3.2 Type of customers

The customers of the one-person companies participating in the survey were mostly natural persons (individual customers, 89.8%), less frequently they were institutional customers (27.8%) (see Figure no. 4).

Figure 4. Customers of one-person companies (N=400)*.

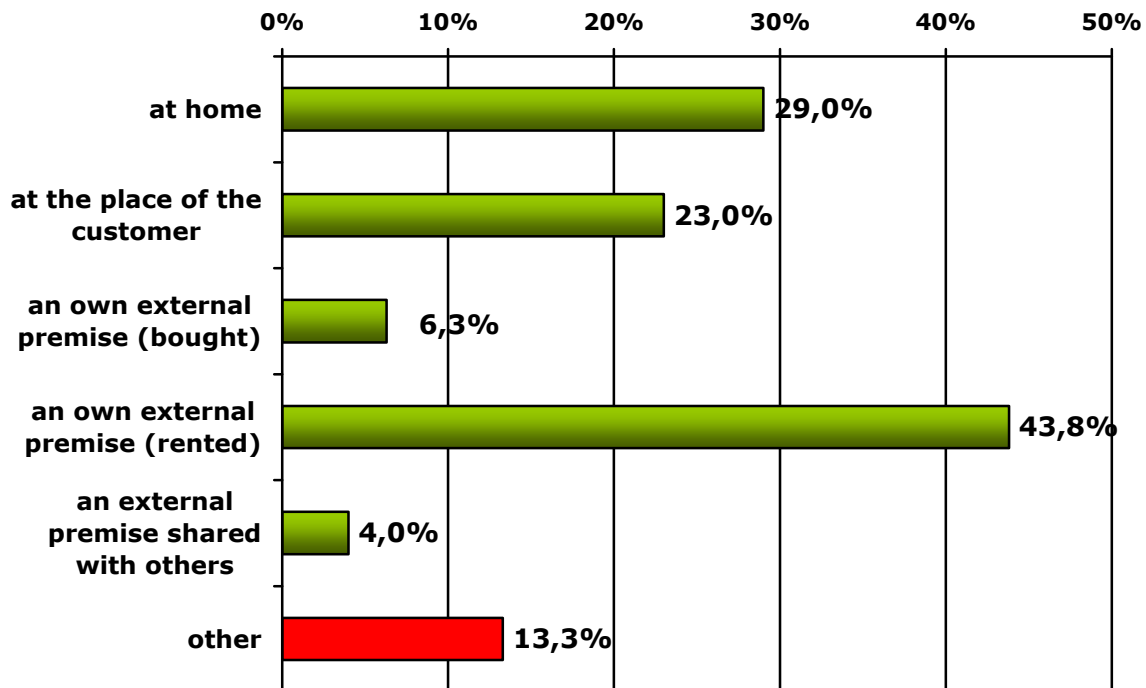


*The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.

Those self-employed who worked in trade (95.4%) catered to individual customers somewhat more often than people self-employed in the services sector (87.7%). As regards institutional customers, they availed themselves of the services of one-person service companies (35%) more often than of trade companies (15%).

3.3 Location of activity

The workplace of the respondents was usually an office they rented by themselves (43.8%). Their homes took second place (29%), and one more rung down was their client's/customer's office (23%). Other places that were mentioned (13.3%) included for example a market/marketplace, their car, the area of their country and other countries, their own office built nearby their home. The results are presented in figure no. 5.

Figure 5. Workplace (N=400) *.

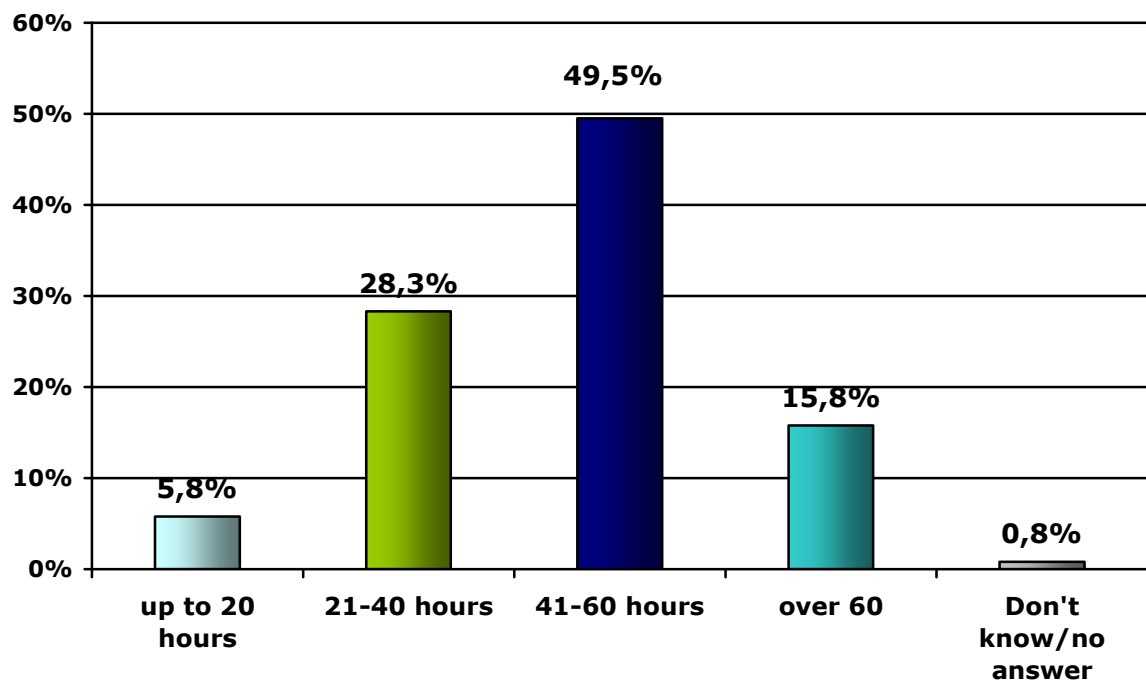
* The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.

Home was the most frequent place of work for persons self-employed in the service sector (40.7%). People who owned one-person businesses of this profile also quite often worked in the office of their client/customer (32.9%) as well as in an office they rented by themselves (32.5%). The latter was in turn the most frequent workplace of respondents self-employed in commerce (62.1%). They were much less often to work at home (10.5%), in an office they bought for themselves (10.5%), or at the marketplace (a workplace included in the "other" category: 9.2%). Those who ran one-person manufacturing companies tended to work in a building rented or purchased jointly with other users (50%; however, it must be taken into account that this manufacturing group was represented by a very small sample: 6 persons).

3.4 Working time, dependents, income

We were also interested in learning how many hours per week were dedicated by the self-employed to their work, taking into consideration all the responsibilities and activities which constituted the job. As it turned out, in case of almost one half of the respondents (49.5%) the job usually took from 41 to 60 hours a week. Nearly every third interviewee (28.3%) dedicated between 21 and 40 hours a week to it. The self-employed more often worked over 60 hours (15.8%) than under 20 hours (5.8%) in a week. The respondents' answers are shown in figure no. 6

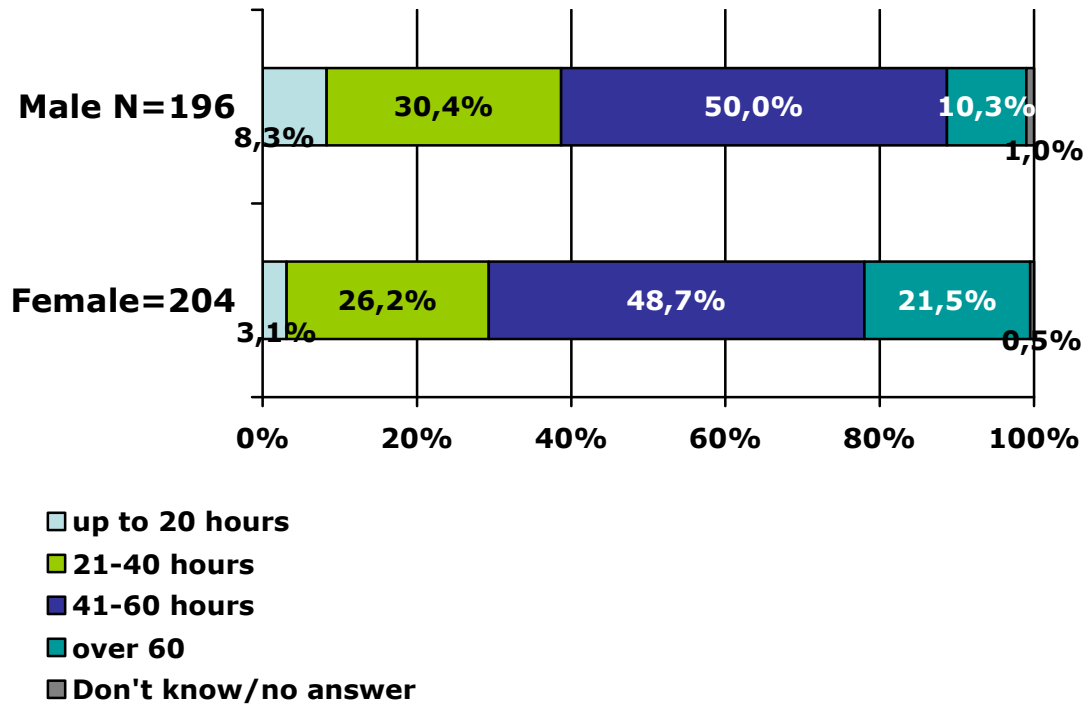
Figure 6. Average time per week dedicated to work (N=400).



It can be stated that for people who work at home the time they dedicate to their job is more flexible than in case of other respondents. They usually worked either from 21 to 40 hours a week (35.3%) or 41-60 hours a week (32.8%). Many people working at home allotted more than 60 hours a week to doing their job (18.1%), but also the group of people working less than 20 hours per week was the most numerous in this case (13.8%). People who worked in their client's/customer's office most often dedicated either 41-60 hours a week (45.2%) or 21-40 hours a week (37.6%) to their job. People in this group tended to work over 60 hours (11.8%) rather than under 20 hours a week (5.4%). As regards respondents working in other places specified in the questionnaire (an office/building rented on their own, or purchased on their own, or rented/purchased jointly with other users) they dedicated on the average between 41 and 60 hours a week to their work (57.1%, 60%, and 43.8% respectively). It was also very rarely (or never) that someone from one of these three groups happened to work less than 20 hours a week.

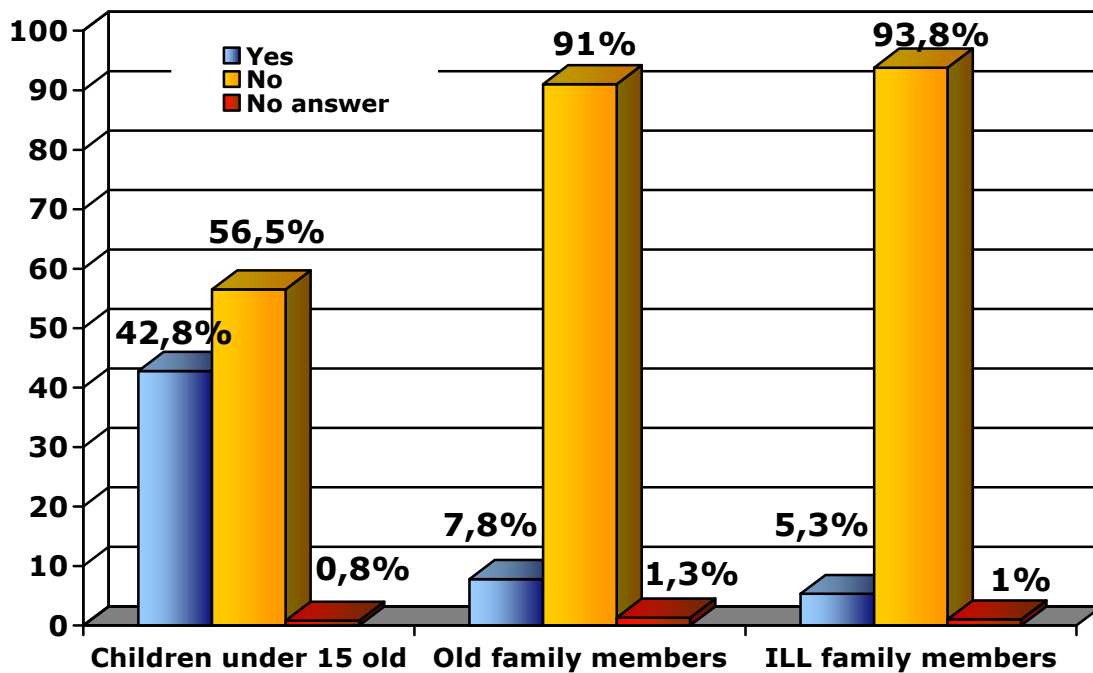
The average work time per week differed somewhat in case of men and women. Both groups mostly worked 41-60 hours a week (50% F and 48.7% M). However, men tended to work over 60 hours a week a bit more often (21.5% M as compared with 10.3% F), whereas women showed a bigger tendency to work less than 20 hours and between 21 and 40 hours in a week. Detailed results are shown in figure no. 7

Figure 7. Average work time according to respondents' gender (N=400)



The time dedicated to work may be relevant to the necessity of taking care of someone. When we asked the respondents about this it turned out that they were involved in duties of this type to various extents. The self-employed tended to take care of children under 15 (42.8%) rather than elderly family members (7.8%) or chronically ill persons (5.3%). The results are shown in the figure no. 8

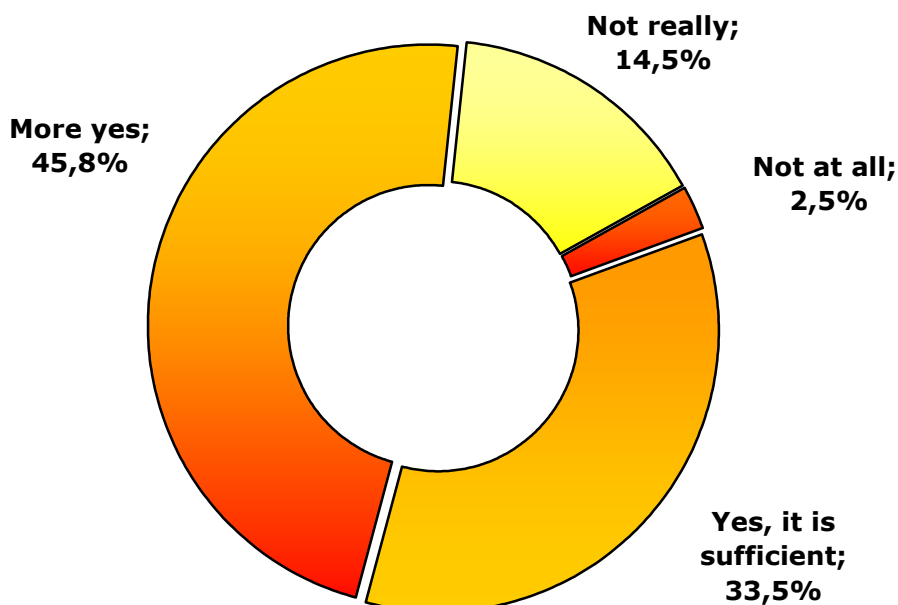
Figure 8. Taking care of... (N=400)



Irrespective of whether the respondents had some responsibilities that involved taking care of someone or not, the most frequently indicated weekly average work time ranged between 41 and 60 hours. Those who weren't in charge of children under 15 dedicated to their job more often than those who were both more than 60 hours (19.5% compared with 11.10%) and less than 20 hours a week (6.6% compared with 4.7%). There is no point comparing persons who take care of elderly or chronically ill family members with those who do not, since there were few persons with such responsibilities (as can be seen in figure no. 6) among the self-employed survey participants. Therefore, we can only outline some tendencies that appear in those groups. Among the respondents who cared for their elderly family members 25.8% worked more than 60 hour per week, whereas among the interviewees who didn't have such duties the same amount of time was allotted to work by 14.8%. A similar tendency appeared in the group of those respondents who tended chronically ill family members. They also worked over 60 hours a week more often (28.6% as compared with 14.9% in case of persons without such responsibilities). Similarly, less than 20 hours per week were more frequently dedicated to work by respondents who didn't have such duties rather than those who did: in the group of persons being (or not) in charge of children under 15 it was 6.6% as compared with 4.7%, in the group taking care (or not) of elderly family members the results were 6% and 3.2% respectively, and in the group tending chronically ill family members it was 5.9% as compared with 4.8%. Perhaps persons who have to take care of someone work more because they need to cover the costs which are entailed by such responsibilities (e.g. buying medicine or school textbooks). However, it's difficult to determine a definitive cause of this state of affairs, because the elderly who are looked after usually have some sort of income (pension, allowance), although this income may not be sufficient to live on.

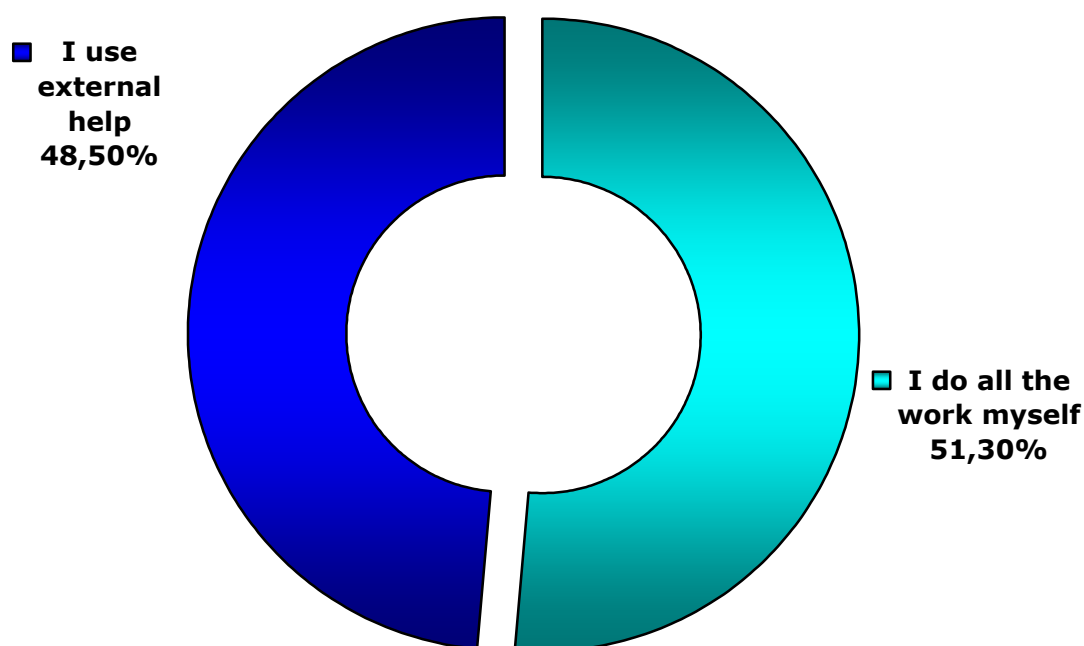
Another issue we were interested in was whether it is possible to make one's living as a self-employed person. A majority of the respondents considered that it's "rather possible" to live on such business (45.8%) or that it's "absolutely sufficient" (33.5%). The results are presented in figure no. 9

Figure 9. Possibility of making one's living as a self-employed person (N=400)

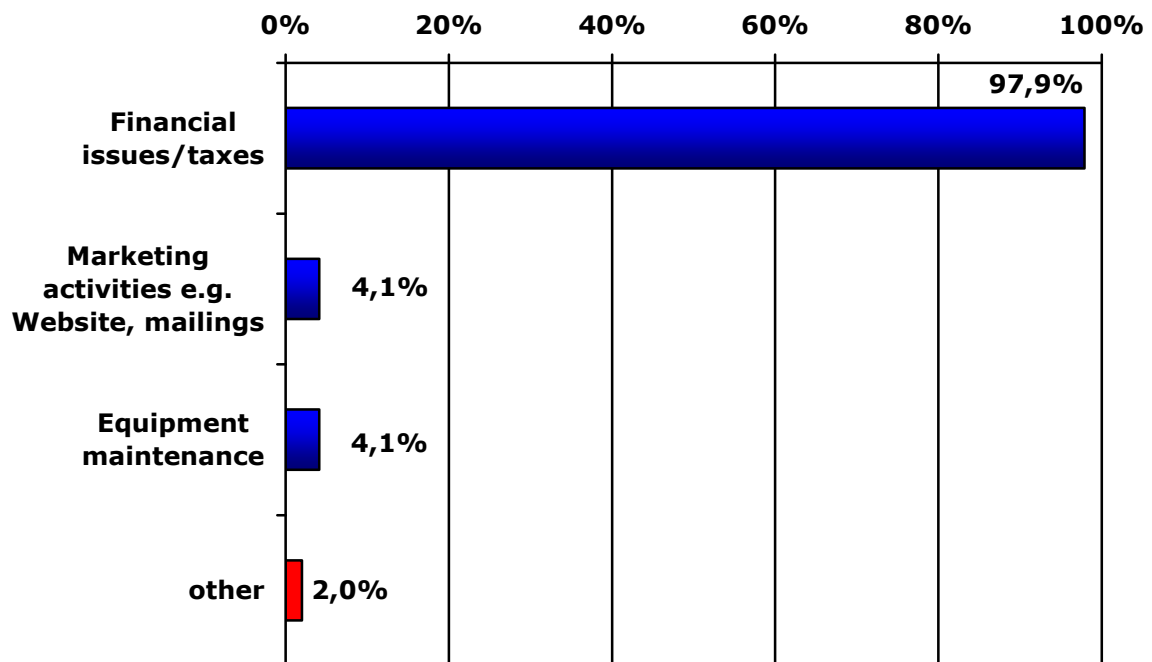


In case of self-employment there is the possibility of outsourcing, i.e. contracting some tasks (such as accounting/financial settlements, web service, technical servicing of office equipment) to other persons. In the interviewed population slightly less than a half of the respondents (48.5%) availed themselves of such possibility, and 51.3% of the self-employed declared to do all the tasks on their own. The results are presented in figure no. 10.

Figure 10. Delegating some work-related responsibilities to other persons (Outsourcing) (N=400)



In case of people using outsourcing (contracting out) we were also interested in what sort of operations they delegate to other persons. The job that was most often contracted to somebody else was accounting/financial settlement (97.9%). It was much rarer that the self-employed respondents delegated technical servicing of office equipment (4.1%) or marketing activities (4.1%). The distribution of the answers is shown in the figure no. 11.

Figure 11. What jobs are delegated to other persons? (N=194)

One would think that persons who delegate a part of their responsibilities to others dedicate to work less time a week themselves. However, it is not so. The results we obtained indicate that the respondents who did all the tasks by themselves dedicated a little less time to work than those who availed themselves of help from the outside. The former more frequently worked less than 20 hours a week (9.3% compared with 1.5%) and 21-40 hours a week (31.7% compared with 24.7%), while the self-employed who delegated a part of their job to others more frequently worked longer hours: they usually dedicated to it between 41 and 60 hours (56.2% compared with 43.4%) and more than 60 hours (17% compared with 14.6%).

3.5 Reconciliation between private and professional life

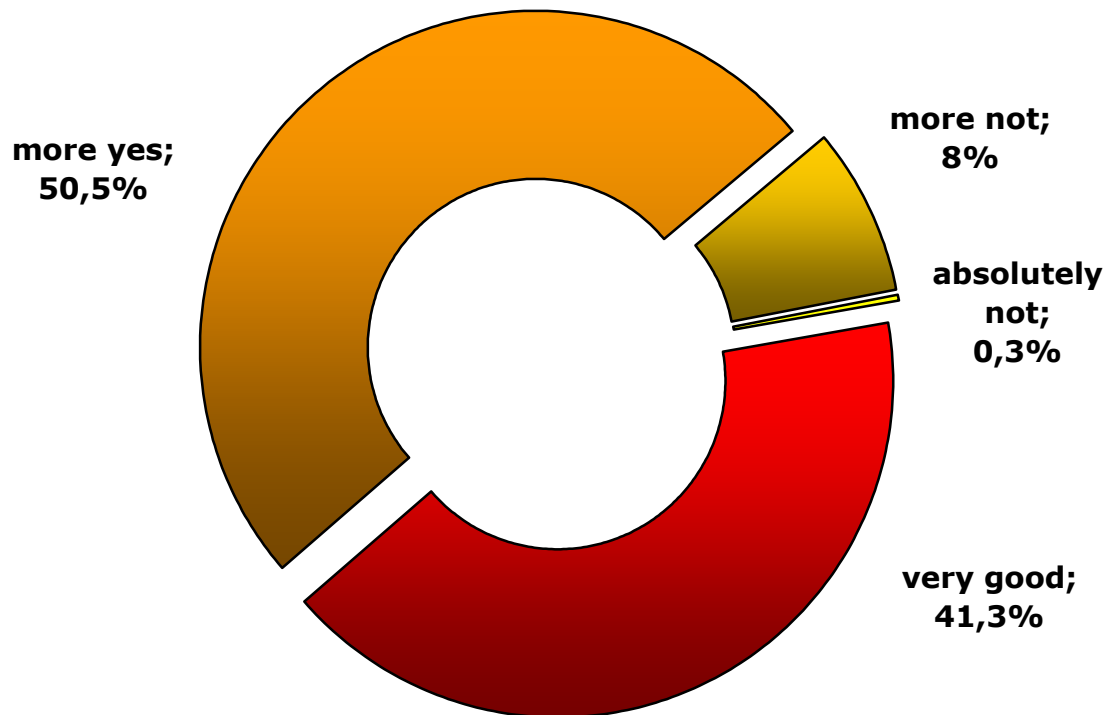
Another issue addressed was the mutual influence of their private and occupational sphere in the opinion of the respondents. 62% of the self-employed declared that their work does not affect their private life. An opposite opinion was expressed by 38% of the interviewees. In case of this issue there were some differences depending on the sex of the respondents. Somewhat more men than women claimed that their job affects their private life (45.1% and 31.4% respectively). Also those who looked after children under 15 more often than persons who didn't have such responsibilities claimed that their work has impact on their private life (43.3% as compared with 34.5%). It was similar in case of persons tending their elderly or chronically ill family members. 64.5% of the former (as compared with 35.7% of respondents who didn't have caregiving duties towards elderly family members) stated that their job affects their private life. As regards the group cared for chronically ill family members, such opinion was expressed by 57.1% (as compared with 36.8% of respondents who didn't have such responsibilities).

The interviewees who worked at home were also asked whether their private life situations affect their work and if so, in what way. Few persons answered this question. They mentioned situations such as when family members interrupted their work by asking

irrelevant questions, when they had to open the door to a gas supplier who came to collect the payment, when they had to simultaneously do some housework, when the noise in the house interfered with their talk with a customer, when they had to drive their children to school or help them do homework.

Most people declared that they manage to combine job-related activities and private life. A total of 91.8% of respondents gave such answers. The results are presented in figure no. 12

Figure 12. Combining job-related activities and private life (N=400)



Women succeeded in reconciling private life with job-related responsibilities somewhat more often than men (43.1% as compared with 39.5%). The reply that “I somehow manage it” also appeared more often in the female respondent group (53.4% as compared with 47.2%). Male respondents in turn more often admitted to a worse performance in this respect: the answer that “I rather fail to combine them” was indicated by 12.8% of men and only 3.4% of women.

Persons who cared for children under 15 declared that they manage to combine occupational duties with private life either quite well (62.6%) or very well (31%). Among persons who didn't have children of this age in their care these answers were distributed more equally (40.7% and 49.6% respectively). What is interesting, people who weren't in charge of children under 15 more often claimed that they rather fail to reconcile their private and occupational spheres (9.3% as compared with 6.4% of persons who took care of children of this age). The tendencies among people tending their elderly family members took a somewhat different shape. Only 19.4% of such persons succeeded in combining private life and job-related activities very well, 64.5% did it quite well, and 16.1% were rather poor at it. In the group of respondents who didn't have to care for elderly persons these values were respectively: 43.7%, 48.6% and 7.4%. The situation was similar with the self-employed who tended their chronically ill relatives. 23.8% managed to reconcile private and occupational life very well, 61.9% did it quite well, and 14.3% rather failed at it. Correspondingly, in the group of

respondents who didn't take care of any chronically ill family members these percentages amounted to: 42.7%, 49.3% and 7.7% respectively.

We also inquired about the respondents' ideas how to improve the situation in which they have to combine job-related activities and private life. Only 36.7% of them replied to this question. The most frequently suggested solutions were hiring a new employee (36%) and reducing the work time (21.8%).

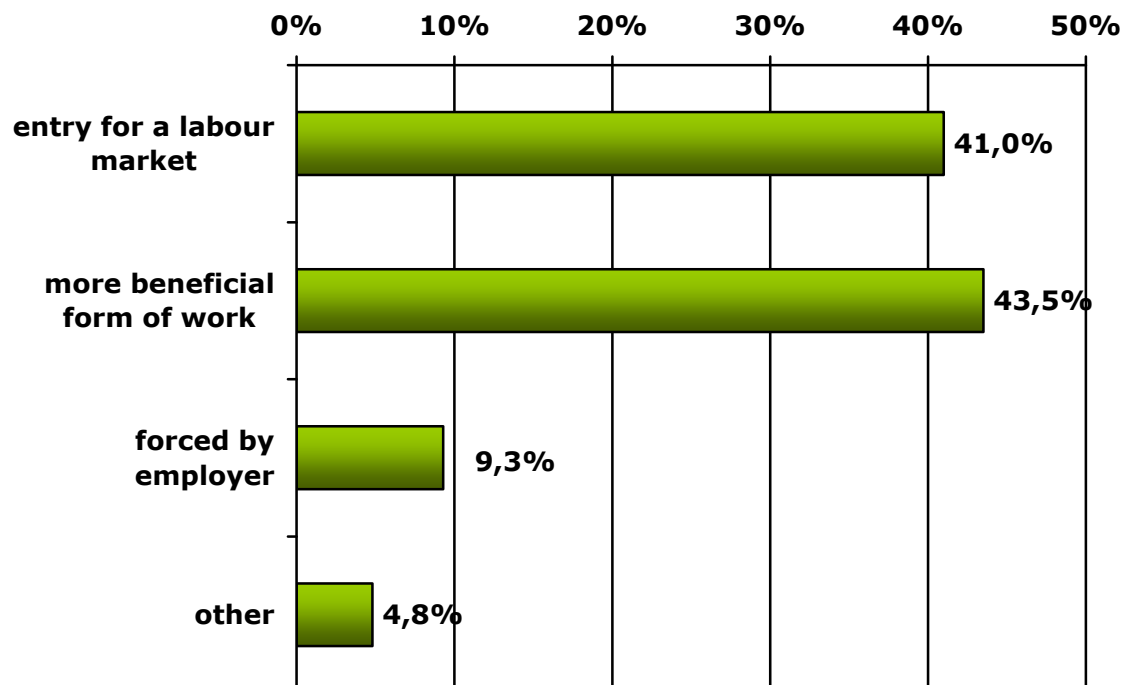
4. Specifics of one-person companies

This part of report will involve a presentation of the results concerning motivation of self-employment and the advantages it brings as well as how the self-employed perceive their own situation as compared with the situation of employees and owners of small enterprises. We will also present the respondents' plans for development of their businesses.

4.1 Motivation and advantages – problems and obstacles

As regards the motivation to become self-employed, it turned out that the respondents' decision to establish a one-person enterprise was effected mostly by two groups of factors. The first one was regarding self-employment as a more advantageous form of work by persons who already had a few years' experience as an employee (43.5%). The second one was treating self-employment as an opportunity to enter the labour market by the graduates or re-enter it in case of the unemployed (41%). It is worth emphasizing that nearly every tenth person (9.3%) was forced to start a one-person business by his or her employer. The category "other" covers such replies as: "I'm retired and self-employment was my opportunity to improve my financial situation and continue my vocational activity" (2.5%), "I inherited the business or took over the responsibilities" (0.8%), "conflict with employer" (0.3%), "I received a cooperation proposal from a company which contracted services" (0.3%). The above described results are presented in figure no. 13.

Figure 13. Self-employment determining factors (N=400)



Among people for whom self-employment was a chance to enter or re-enter the labour market, the biggest group was comprised of people aged 25-30 (33.5%), 31-40 (26.2%) and 41-50 (23.2%). In the group of those who had experience as an employee but chose self-

employment as a more favourable form of work, predominant were persons aged 31-40 (31.6%), 41-50 (29.9%) and 25-30 (25.3%). Those respondents who were forced to start a one-person business by their employers usually were 25-30 years old (29.7%) and 31-40 years old (21.6%). This data can also be viewed from a slightly different angle. As the respondents' age changed, so did their motivation for becoming self-employed. Among the interviewees under 25 and between 25 and 3 years of age the prevalent desire was to enter/return to the labour market. In case of the other groups it was regarding one-person enterprise as a more advantageous form of work. It must also be stressed that in the group of respondents aged 51-60 as much as 18.8% were forced to switch to self-employment by their former employers.

A self-employed person who has just started his or her business may encounter certain barriers or problems. In the respondents' opinion, the main ones of these include: bureaucracy (65.8%), complicated regulations concerning taxation and social insurance (56.5%), complicated regulations concerning requirements connected with starting one's own business (50%), lack of financial liquidity (30.8%) and working more than ten hours a day (25.3%). A detailed distribution of answers is shown in the table below. It's worth mentioning that one person in 100 interviewees stated that there were no such barriers.

Table 3. Main barriers/problems which a self-employed person may encounter in the start-up phase of his or her business.

Insufficient support on the part of one's family and friends	5.5%
Complicated regulations concerning requirements connected with starting one's own business	50.0%
Complicated regulations concerning taxation and social insurance	56.5%
Bureaucracy	65.8%
Working more than ten hours a day	25.3%
Prejudice against self-employed persons	4.0%
Lack of financial liquidity	30.8%
Lack of skills and education	5.0%
Remaining without means for a long time at the beginning of one's business activity	21.8%
Lack of knowledge of the market	11.3%
Lack of experience in the specific trade/industry	11.8%
Other (high costs of running a business: taxes, insurance; regulations that change too often; problems with obtaining funds for business start-up; no support from the state; no customers; no leave; expensive rent of office/building; no promotion; finding an appropriate office/building; expensive bank accounts for businesses; many things cannot be put on expenses; very high sanitary and health requirements; poor financial situation of the society)	13.1%

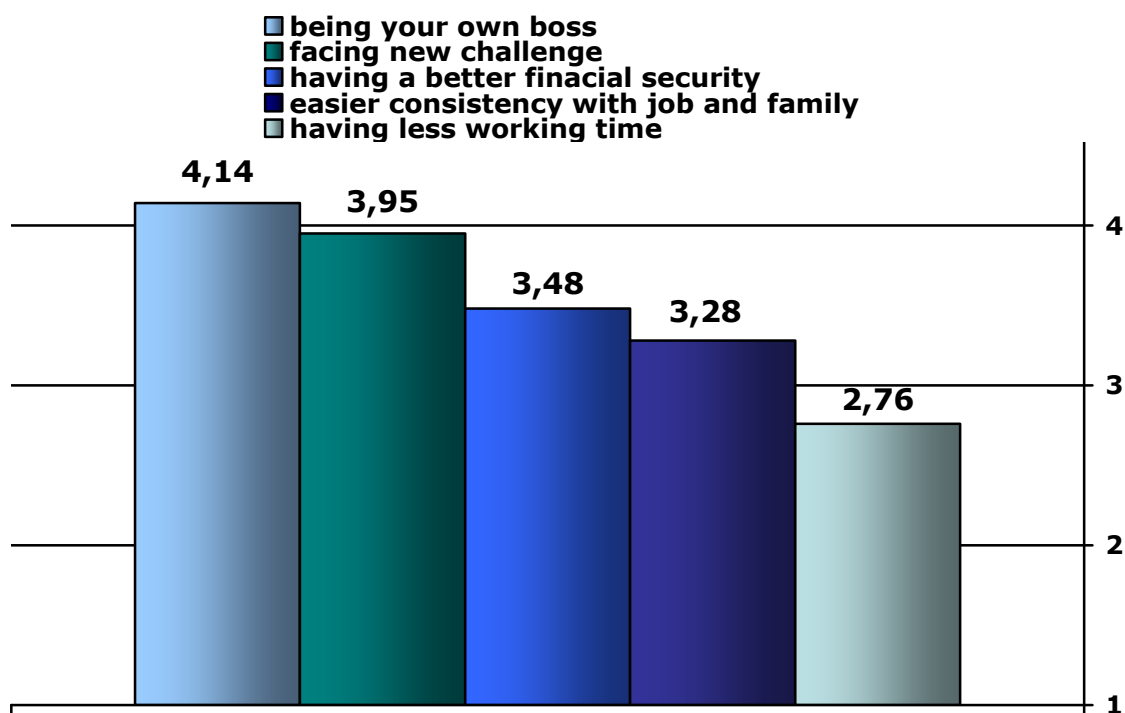
4.2 Main attributes of self-employed

We also asked the respondents to specify five characteristics of a self-employed person. The interviewees most often mentioned self-reliance and creativity, although we must admit that these qualities were indicated as an example and probably therefore featured so often in the replies. Apart from those, other qualities mentioned included: industriousness,

independence, courage to act, creativity, self-discipline, efficiency, perseverance, diligence, or resourcefulness.

The biggest advantage of being self-employed, according to the interviewees, is being one's own boss, while the least important of the five suggested benefits is having more free time. The distribution of the results is shown in figure no. 14.

Figure 14. Main advantages of being self-employed (N=400)



4.3 Differences between a self-employed – employees and self-employed – small enterprise owner

As we wished to learn the respondents' opinions on the situation of the self-employed compared with employees and owners of small enterprises (with 5-10 employees) we asked them to specify for which person the presented statement is more accurate. The results are shown in the table no. 4.

Table 4. Differences between a self-employed person and an employees as well as a self-employed person and an owner of a small enterprise (N=400).

	Self-employed	Employee		Self-employed	Micro-entrepreneur
Earns more money	X		Earns more money		X
Pays more taxes	X		Pays more taxes		X
Works more hours	X		Works more hours	X	
Is recognised for valuable work from society	X		Is recognised for valuable work from society		X
Has to know more about regulations/law	X		Has to know more about regulations/law	X	
Carries more financial risk	X		Carries more financial risk	X*	X*
Earns more money	X		Earns more money	X*	X*

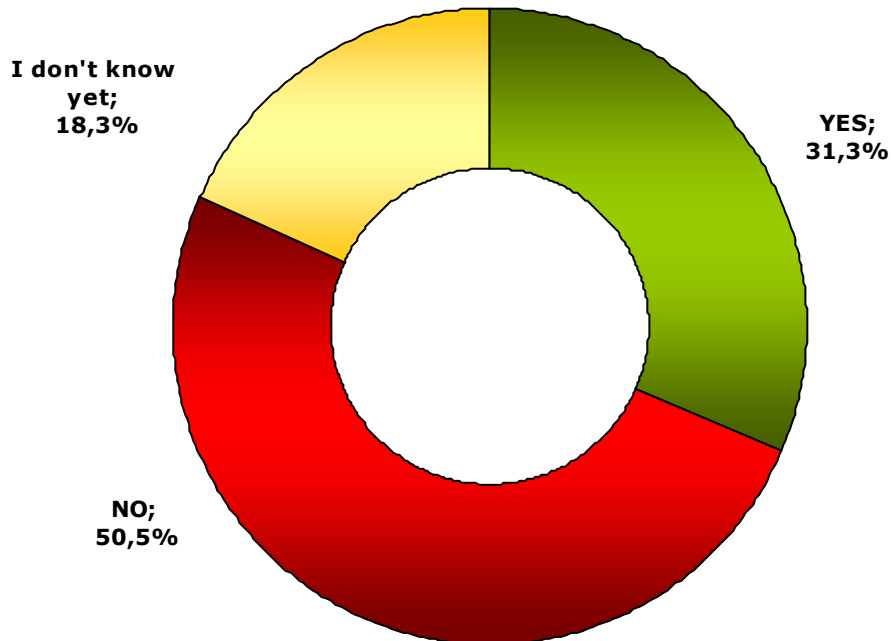
* The differences between the indications amounted up to 10 percentage points.

As can be seen, the self-employed perceived their situation as completely different from the situation of employees. In their opinion running a one-person business allows one to achieve higher income and enjoys more social respect, but also involves more effort, the necessity to know legal regulations, and paying higher taxes. A self-employed person, as compared with an employee, is burdened with a bigger number of responsibilities and bears a higher financial risk. According to the self-employed, they earn more than employees, but less than small-business owners. Correspondingly, they pay higher taxes than the former but lower than the latter. It's similar with regard to the perceived social respect that the representatives of these three groups enjoy: in the opinion of the self-employed they are granted higher respect than employees, but lower than business owners. The respondents are convinced that they have to work more, however, and deal with a bigger number of responsibilities than either employees or owners of small enterprises. Their knowledge of the law and the financial risk they bear are also bigger than in case of employees, but comparable with those of small-business owners.

4.4 Planning to grow

We also wished to learn the plans for development of one-person enterprises. A half of the interviewees (50.5%) stated that within the next three years they do not intend to expand their business and hire employees. 18.3% of the respondents found it hard to say whether they will decide to develop their companies. The results are presented in figure no. 15.

Figure 15. Plans for the future: development of one-person enterprises (N=400)



More than a half of people working in services didn't consider developing their one-person enterprise (51.9%). 28.4% of the self-employed in this sector were intent on undertaking it within the next three years. Among people whose main business profile involved trade, 34.6% thought of expanding their business, and 49% of the interviewees in this group did not intend to do it. The researched population included few persons involved in production; among those, three (50%) planned to expand their business within the next three years.

Irrespective of how the respondents evaluated the possibility to live on being self-employed (cf. figure no. 7), about 30% of people in each of the separate group declared to plan to expand their one-person companies within the next three years. Also approximately one half of each of those groups did not plan to develop their businesses. The exception were those respondents who absolutely couldn't make their living by being self-employed. 70% of them were convinced that they would not decide to develop their enterprises. This group also didn't choose any answers that showed any uncertainty as to the further development of the business ("I don't know"/"hard to say"). The others were however rather undecided about their plans for the future: 21.6% of those whose earnings as self-employed persons were good enough to support themselves were not able to specify their plans concerning the future of their business. Such persons also amounted to 16.4% among those respondents who were rather able to make their living as self-employed persons and 12.1% among those interviewees whose income from their one-person enterprises was rather insufficient to live on.

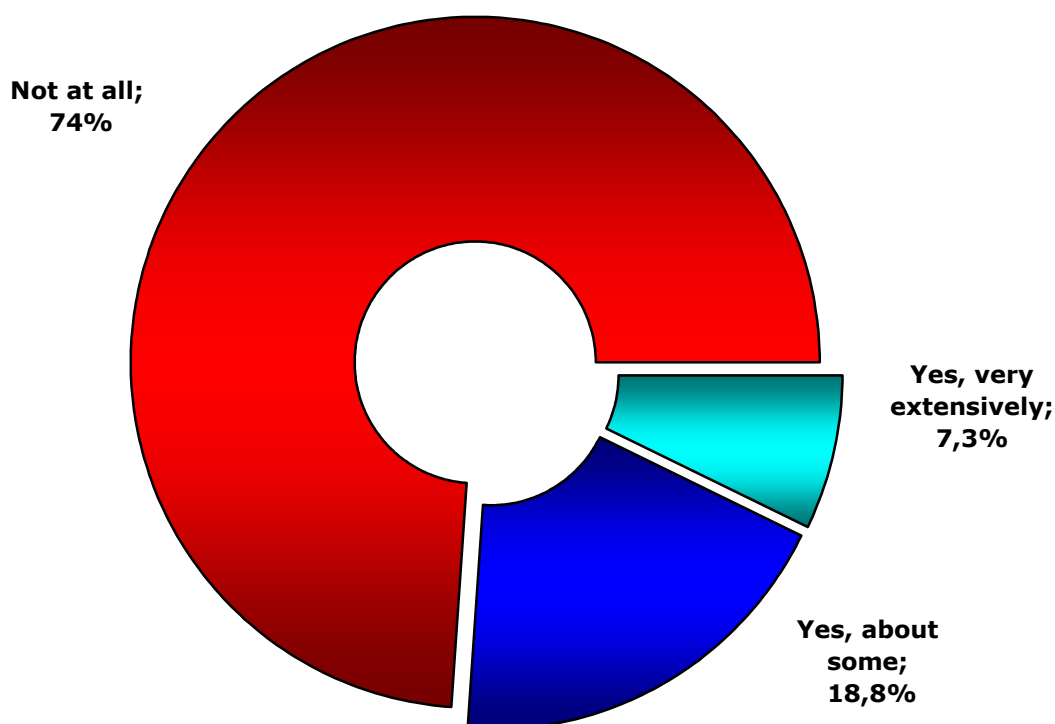
5. Support Measures Received

This part of the report pertains to data concerning training and guidance the respondents availed themselves of, sources of information and existing forms of support, as well as evaluation how well the support measures fit in with the needs of the self-employed.

5.1 Support measures: Self-employed perceptions on institutions, and type of measures available

While taking up and running a business, as much as 74% of the respondents didn't look for information about institutions offering support to self-employed persons with regard to training or guidance. Few people dedicated their time to search intently for such information (7.3%). The results are presented in figure no. 16.

Figure 16. While taking up and running your business, did you look for information about institutions offering support to self-employed persons with regard to training or guidance? (N=400)



Persons who did search for the above mentioned information most frequently inquired at the Employment Office (66.3%), the Town/City Hall (or administration of the commune or district) (25%), Enterprise Development Agencies/Centres/Incubators (including Polish Agency for Enterprise Development) (15.4%), as well as: Tax Offices (6.7%), National Insurance Service (ZUS) offices (6.7%), banks (4.7%), EU cooperation centres (3.8%), European Social Fund intermediary agencies (2.9%), Fundusz Mikro (2.9%), or the West Pomeranian Chamber of Commerce (2.9%).

Next we asked the persons who had availed themselves of training or guidance services for the self-employed to evaluate whether the services/offers were sufficient in the following respects:

1. financial management, access to credits and loans as well as support from public funds (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
9.6%	26.9%	44.2%	18.3%	1%

2. accounting and tax settlements (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	26%	43.3%	21.2%	1.9%

3. issues concerning business-related laws and regulations (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	26%	47.1%	17.3%	1.9%

4. risk management, dealing with problems of psychological nature: failure, self-reliance, necessity to take all decisions on one's own (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
4.8%	13.5%	41.3%	38.5%	1.9%

5. social insurance (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
8.7%	25%	35.6%	26.9%	3.8%

6. marketing, promotion, corporate image development; PR (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
5.8%	16.3%	35.6%	39.4%	2.9%

7. sales, trade negotiations (contact with customers, suppliers, subcontractors) (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	14.4%	34.6%	40.4%	2.9%

8. time management / organisation of work (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
5.8%	15.4%	37.5%	36.5%	4.8%

9. business plan (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
10.6%	24%	32.7%	29.8%	2.9%

10. making business contacts, exchange of information and services (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
3.8%	20.2%	29.8%	42.3%	3.8%

11. entrepreneurial attitude in acting and thinking (N=104)

PLENTRY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
3.8%	19.2%	33.7%	39.4%	3.8%

12. computer literacy (software, hardware) (N=104)

PLENTRY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
11.5%	20.2%	31.7%	30.8%	5.8%

The above data suggests that the training and guidance offer aimed at the self-employed is not very plentiful. There are especially few offers of training in making business contacts, exchange of information and services, sales, trade negotiations, entrepreneurial attitude in acting and thinking as well as marketing, promotion, corporate image development; PR. The respondents most often indicated that there are either few offers (in each of the above subjects) or none at all. It seems therefore that there is a market demand for training of this sort (although whether the self-employed would avail themselves of any such offer would depend on a number of factors such as price, place and time of a course).

The guidance or training services offered by various institutions were used by 17.5% of the respondents only (cf. figure no. 17).

Figure 17. Do the self-employed use services such as guidance, training, financial support? (N=400).

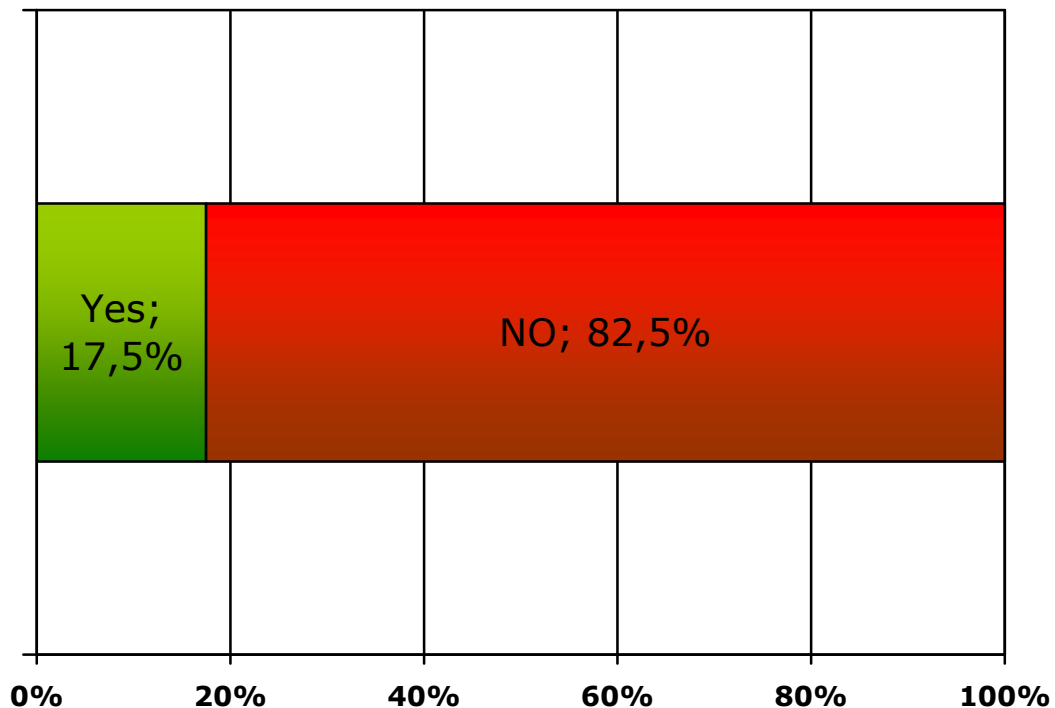
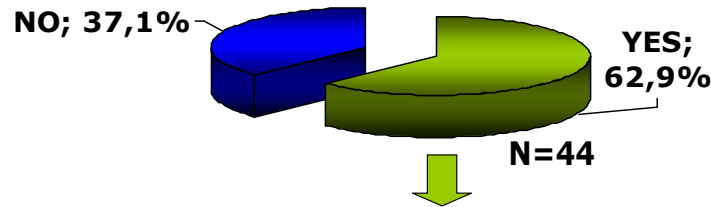


Figure 18. Participation in training/courses aimed at preparing for becoming self-employed (N=70).



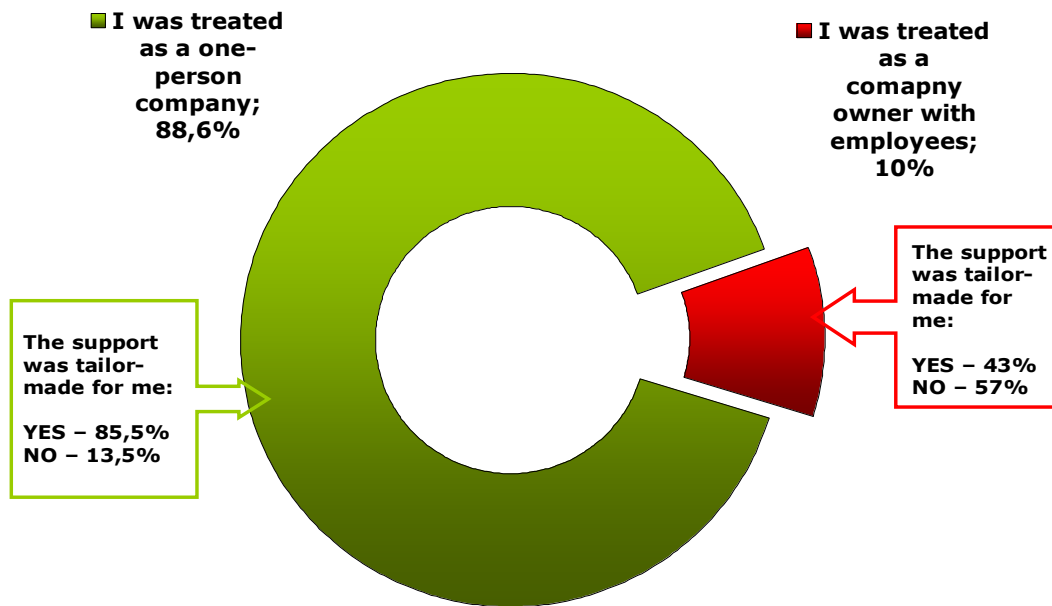
Financial planning, getting loans or public financial support	47,7%
Book-keeping and taxes	34,1%
Laws/regulations	45,5%
Dealing with risk, failures, isolation in decision making, feeling alone with all problems	34,1%
Social insurance	40,9%
Marketing, PR, advertising	29,5%
Selling, negotiations (talking to customers, suppliers, cooperation partners)	38,6%
Self-organisation/time-management	18,2%
Business plan	45,5%
Networking	34,1%
Entrepreneurial acting & thinking	34,1%
Set up of a computer (hardware, software, maintenance)	34,1%
Others (NLP; occupation specific courses; coaching; the ABCs of business; budgeting; didactics; acquire customers; train the trainer; women as a target group of the independent ones)	13,7%

5.2 Self-employed assessment of support measures received

The self-employed who availed themselves of guidance and training services were usually treated adequately to their situation: as a one-person company and were given appropriate assistance (88.6%). One in ten respondents in this group was treated as an owner of a company with employees, which means that he was given completely irrelevant information (e.g. on hiring and dismissing employees).

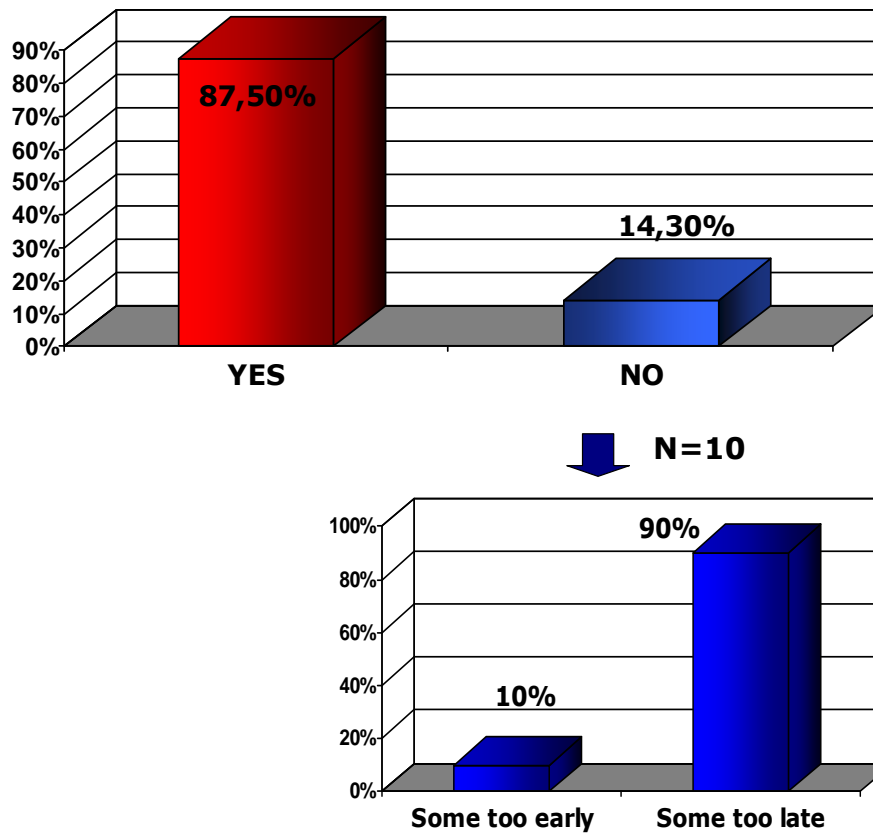
81.4% of persons who used guidance and training services agreed with the statement that the support measures received corresponded precisely with the profile of their one-person business. Some differences become distinct, however, when we compare the evaluation of the support measure depending on how the self-employed person was treated. In situations where the service agency adequately regarded him as a one-person business owner, the support provided fit in precisely with the business profile very often (85.5%). However, when the self-employed was regarded as an owner of a company employing other persons, the support he received fulfilled his need much less often (43%). These situations are illustrated by figure no. 19.

Figure 19. Service agencies' approach to the self-employed (N=70)



A vast majority of the self-employed (85.7%) who used guidance and training services received the support at the right moment. As regards the remaining respondents, the support was usually offered too late to them (90%). The results are presented in figure no. 20.

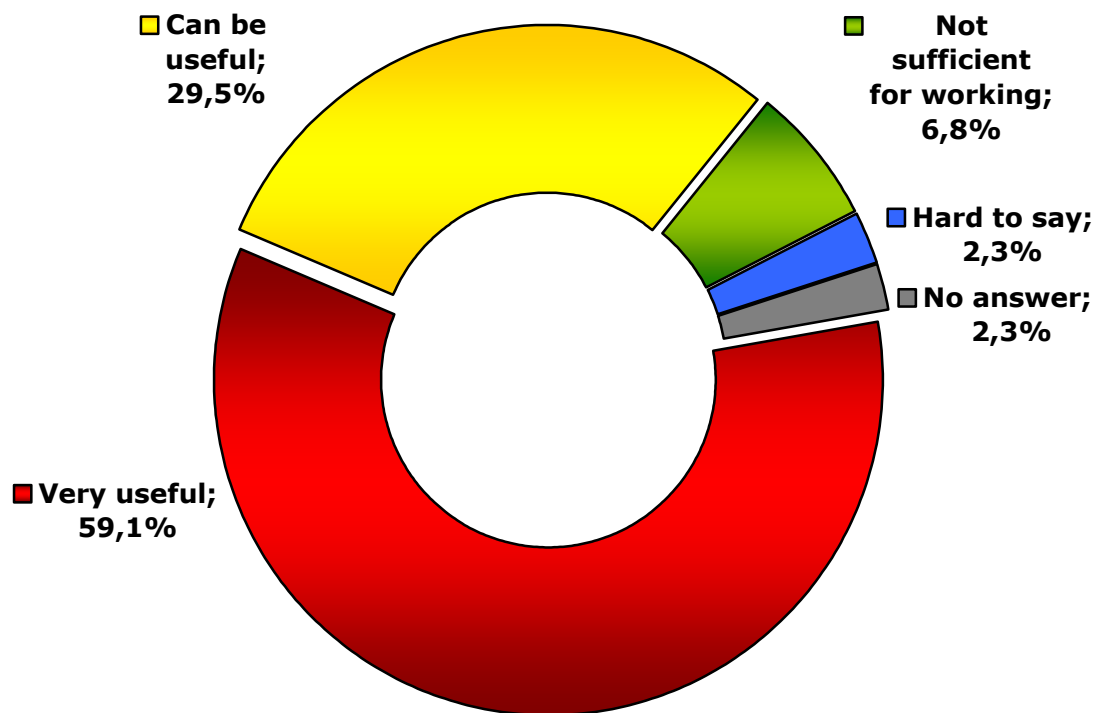
Figure 20. Receiving support at the right time (N=70).



The respondents who availed themselves of guidance or training services were also asked whether they had ever taken part in a training/course which was aimed at preparing for starting up a one-person business. 62.9% of people in this group had such experience. Consequently, we asked them to indicate in what courses they participated. The most popular kind of training turned out to concern: financial management, access to credits and loans as well as support from public funds (47.7%), issues concerning business-related laws and regulations (45.5%), business plan (45.5%) and social insurance (40.9%). The details are presented in the chart no. 18.

The interviewees who made use of training/courses aimed at preparing for becoming self-employed (N=44) were also asked to evaluate the knowledge they obtained during the course (or courses) concerning the management of a one-person company. Over a half of the respondents (59.1%) deemed it to be very useful. The details are shown in figure no. 21.

Figure 21. Evaluation of knowledge acquired during courses concerning the management of a one-person company (N=44).

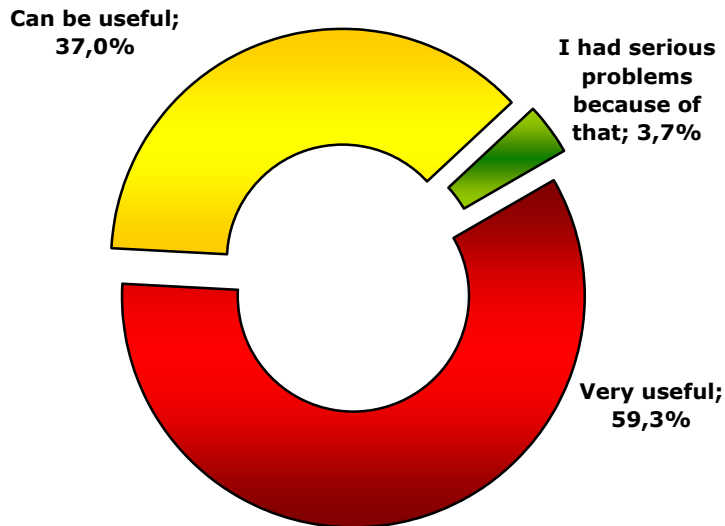


As regards information that could be particularly useful but was discussed during the training (courses) in which the respondents participated, there were only 6 persons (of the 44 that were asked this question) who confirmed that there were such issues. It was suggested that the courses should include some information about the costs of business management, obtaining funds from the EU, insurance and credits.

We also asked the respondents whether they had ever availed themselves of guidance services. 38.6% of the interviewees (27 persons) who had earlier admitted to having used various services offered by some institutions replied in the affirmative. These services were mostly provided by the Employment Office (44.4%). Counselling services offered at accounting offices (11.1%) and by legal advisers (7.4%) were rarely made use of. Individual persons also mentioned the following organisations: Agency for Enterprise Development, Agency for Market Development, Enterprise Support Centre, Enterprise Incubator, a bank, City/Town Hall, Tax Office, an agency for self-employment.

These persons also evaluated the information received from the advisor. More than a half (59.3%) regarded them as very useful. The details are presented in figure no. 22.

Figure 22. Evaluation of information received from advisor from the viewpoint of a self-employed person (N=27)

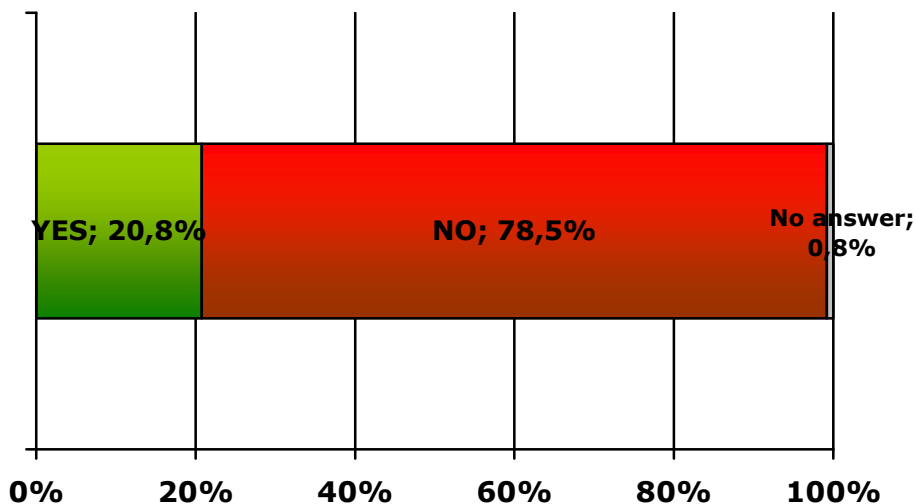


Only four individuals in this group (14.8%) thought that the advice they had been given lacked some issues/ information that could be particularly useful to them (e.g. costs when starting the business, legal basis for running a business, social insurance regulations). One of the interviewees even stated that the advice should be more realistic and the advisor should be aware of the magnitude of the risk borne and the likelihood of failure.

5.3 Other support measures

As regards the existing forms of support for the self-employed, it was only one in five persons (20.8%) that believed there were some forces, institutions or organisations in Poland that represented the interests of people running one-person businesses. The results are shown in figure no. 23.

Figure 23. Is there any institution, organisation or other body that represent your interests as self-employed person? (N=400)



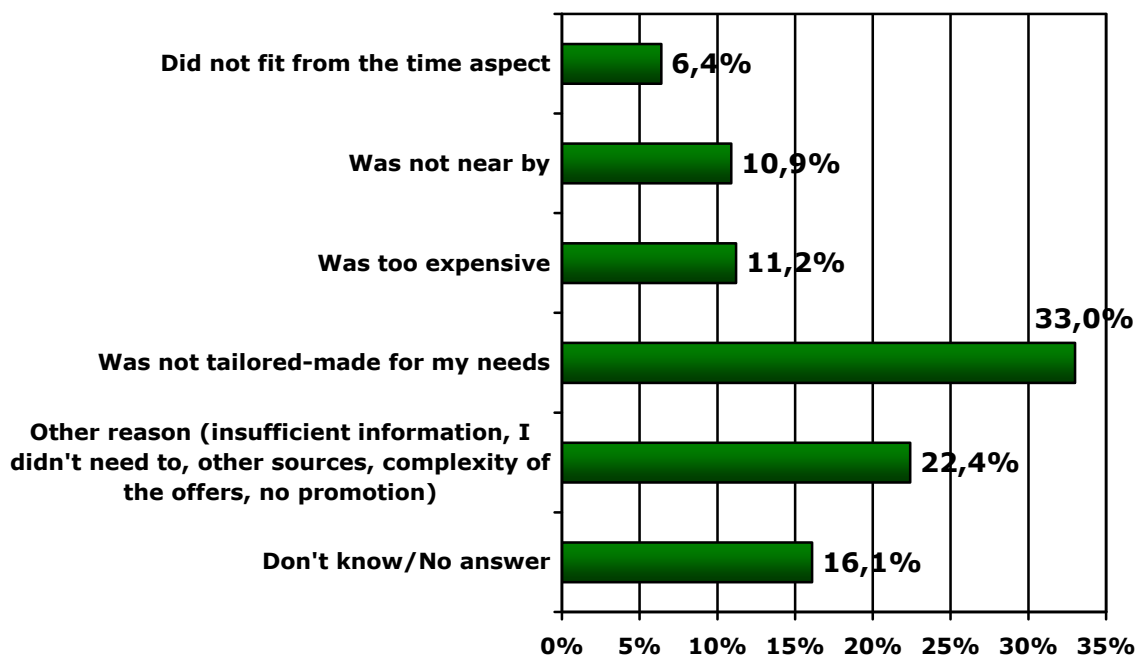
Persons who claimed that such forces, institutions or organisations do exist in Poland mentioned first and foremost the following ones: Polish Agency for Enterprise Development (47%), the policy of the European Union (42.2%), employers' associations/labour unions (27.7%), the economic policy of the state (21.7%).

In the opinion of most respondents (65.8%) the support offered by the government and other organisations/institutions is insufficient considering the needs of a person who either self-employed or thinking about becoming self-employed. It is their belief that a particularly needed form of support would be credits and loans (27.4%) as well as tax reliefs (21.7%).

5.4 Alternative actions to support measures

Those respondents who had not availed themselves of any services offered by various organisations with regard to training and guidance (cf. figure no. 17) were asked about the causes of such decision. It is worth noticing that a majority of the interviewees (82.5%) had not made use of services of this kind. The primary reason for their decision was that the support services (training, courses, guidance) did not fit the needs of the self-employed (31.8%). Other important reasons included too high cost (11.2%) and no access to such services in their vicinity (10.9%). One in five respondents in turn (19.7%) neither needed nor looked for support of this sort (included in the "other" category). The distribution of the replies is shown in figure no. 24.

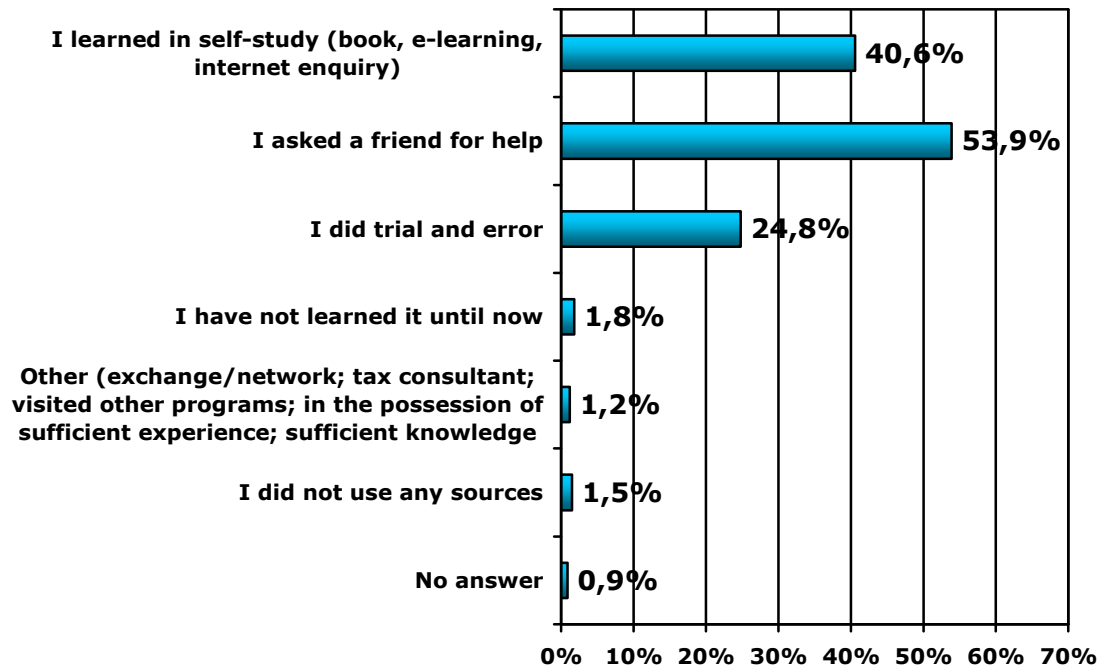
Figure 24. Reasons for not having used the available support services (N=330)



We therefore asked these persons what other sources of information they used. The interviewees were supposed to choose one reply only, but many of them indicated two or three. The most frequently mentioned was advice from friends/acquaintances (53.9%) and

self-education (40.6%). The „other” category also included such sources of information as school/academy and practice. The details are presented in figure no. 25.

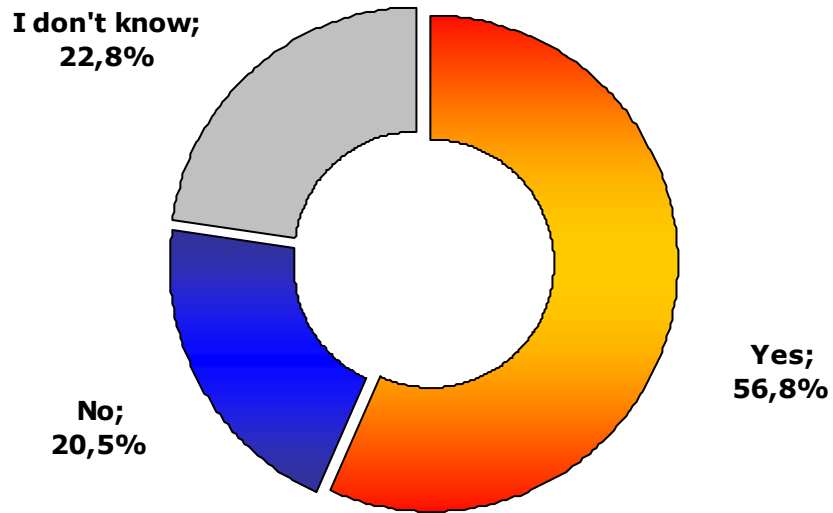
Figure 25. Sources of information chosen by individuals who did not avail themselves of the support services offered (training, courses, guidance) (N=330)



the Internet (47.3%), acquaintances (30.5%), daily press (20.3%). More seldom used were such sources as: family (7.8%), bookkeeping office (6.8%), specialist press (5.5%), appropriate organisations and offices (4.8%) and the media (4.3%).

Information provided by the media or web services and directed to the self-employed were considered helpful at work by over a half of the interviewees (56.8%). An opinion to the contrary was expressed by one in five respondents (20.5%).

Figure 26. Is information provided by the media helpful to the self-employed at their work? (N=400)



6. Concluding remarks

Running a one-person enterprise is one of the components of prospering (healthy) market economy. According to Eurostat data in 2006, 16% of employers in EU countries worked in one-person-enterprises (in 2000 it was only 12% bearing in mind that in 2004 10 new countries acceded to the EU – Poland being among them – and in 2007 next two were acceded).

With the end of April 2006 within a group of 2 million active enterprises, 95% was constituted by companies employing 1 to 9 people, 87% of which were one-person-enterprises. In 2005 the number of self-employed people increased by 200,000, reaching 1.65 million in 2006.

In the EU countries 19% of men and 11% women are self-employed). Unexpectedly, Poland has one of the highest percentage of self-employed women among the EU countries. In third quarter of 2004, the number of self-employed women in Poland (excluding family members that help without being paid) was at the level of 36% of all self-employed people.

One of the problems of self-employment in Poland is the fact that decision about such form of employment is often forced by the employer. After firing the employee, the former employer gives the possibility of maintaining the former occupation to his employee, but on the less favorable conditions. In such way the employer reduces the costs, as he does not need to pay social security fees or health insurance. Employees working in such manner are often referred as pseudo self-employed, *de facto* working as full time employee. In such case self-employment has labour relation character.

Self-employed person cannot question employer's (principal's) decisions and has to report all the elements of performed work: starting and finishing hours, current location etc. Moreover, it is the employer that decides about the salary.

On January 1st 2007 an amendment of personal income tax act was introduced. In this way the Ministry of Finance wanted to cut down on the number of pseudo self-employed people. According to this law, employers will not have the possibility to force their employees to become self-employed, what very often resulted in loss of all social privileges by the employees. At the same time, part of the self-employed people could loose their job, as the operational costs of the employer would rise.

One of the most important changes in the amendment concerns the modification of the definition of economic activity, or rather defining when offering services is not an economic activity.

In accordance to the lower house of the Polish parliament resolution on definition of economic activity, since 2007 any activity is not considered a non-agricultural economic activity when all of the following are fulfilled:

- The responsibility for the outcome of the activity and their performance, excluding the responsibility for illegal activities, lies on the person commissioning the activity
- The activities are performed under supervision and in the place and time dictated by the person commissioning the activity

- The person that carries out the activity does not suffer economical damage related to this activity

In order not to consider a certain economic activity as a non-agricultural economic activity all three conditions have to be fulfilled. Consideration – even of the same type – towards several contractors allows accounting for income from some contracts to be economic activity income (the book of incomes and expenses), and from other contracts not (commissions, incomes from other sources)

Amendment raised anxiety within the self-employed. The concern was mainly due to the matter connected with time span in which labor agreement needs to be signed, as well as to what can and what cannot be considered self-employment state.

On occasion of introducing the amendment, a debate was started, touching not only the matter of self-employment but also about what restrains do the Polish employers face.

Some objections as to the amendment were risen by the representatives of Polish Confederation of Private Employers “Lewiatan”, who believe that pseudo self-employment cannot be eliminated by changing the definition, but it should be done by developing new methods to protect employees against the involuntary self-employment mainly by reducing the sanctions in tax law, non-salary-related costs of work and creating more flexible work market. Moreover, in the opinion of the working people, reduction of costs of work would repair the “unhealthy” situation on the work market.

In the opinion of many experts, Ministry of Finance by the slogan of attempts of reducing the pseudo self-employment in reality wants to cut down on the possibility of using 19% linear tax rate for the incomes earned by economic activity, that was so far available for the self-employed. It is noticed that because of the amendment Social Insurance Institution will gain the most benefit by collecting extra insurance fees.

Many people consider self-employment regulation as another dead law, which cannot be enforced because of the lack of unambiguous definitions. The law is received as an attack for the freedom of performing an economic activity, lack of trust for the self-employed as them being honest entrepreneurs.

Opponents of the amendment introduction emphasize that the change will not force the employer to change the employment contract, but it will increase the number of dismissals and unemployment rate.

Some people try to draw attention to the fact that the law regulation, although the negative effects at the beginning, will result in increase in employment, as the employer lacking the employees will be forced to subcontract the work on the means of two-companies agreement, what in turn be beneficial to the contractor.

There are opinions that the new law can indeed contribute to cutting down on so often happening “suggestions” of the employers that the employees should start an activity and after that continue to work for the previous company performing the same tasks. Some of the self-employed believe that the amendment was introduced too late, as for up to present time they were exploited by the employers

As lawyers and labor law experts claim, the anxieties connected with self-employment restraint are unjustified. There exist many ways to legally act as a one-person-company.

No matter how the amendment is received, virtually all concerned people pinpoint the fact that the cooperation is strongly dependent on the employer. No matter the laws there will always be those that will know how to take advantage of or cooperate with the contractor.

By summarizing the results of the research performed within the Self-employment project, it is possible to sketch a profile of a person running a one-person economic activity in Poland. Though, it is important to remember that the survey did not have a representative form in statistical sense (because of the reasons mentioned in chapter 2.1). It means that results of the survey are to be treated as a valuable source of information, but they cannot be generalized over the whole population of people running one-person companies in our country.

In the scope of our research, a self-employed person is active in service, rather than trade or production areas. He deals mainly with individual clientele, nonetheless sometimes provides service for institutional clients. The most common place of work is own external premise, home or the place of the customer. He spends from 40 to 60 hours a week for the work and very often takes care of all necessary duties connected to with his economic activity himself (keeping the books etc.). Activity that he is running, from the point of the earned income, allows to upkeep himself.

A person that is running a one-person economic activity is exposed to undertake a constant risk connected mainly to economy situation. The contractor can very easily cancel the contract with the self-employed person, and apart from that there is high competition on the market. Without any doubt, a great disadvantage of running a company are high costs of Social Insurance, moreover there is little possibilities when it comes to income tax deductions. Keeping the books is also a very important aspect that needs to be included in the costs of running a one-person company, as it requires knowledge of numerous laws or hiring a qualified person (nearly half of interviewed self-employed hire external person that would take care of settlements of the accounts). Rising qualifications and company development is financed by the self-employed.

From the survey amongst the people running a one-person economic activity performed in December 2005 for PKPP Lewiatan, it turns out that the greatest disadvantage of being self-employed is instability of such job (37.8%) and low earnings (20.4%). Nearly every fifth respondent (17.8%) pointed out "low prestige of such work"⁵. From the survey performed by PARP, it turns out that the most difficult obstacles for the self-employed are disadvantageous tax laws, apprehension of concurrence and bureaucracy and an overall pessimism than stems from belief in country's bad economical and social situation⁶.

However, primarily the advantages of being self-employed are pointed out. Undoubtedly, amongst them are: possibility of organizing one self's work, ability to perform few contracts at the same time, possibility of VAT deduction, favorable taxation rates.

From the survey performed within the Self-employment project, according to the interviewees the greatest advantage of being self-employed is being one's own boss, followed by facing new challenges, having a better financial security and easiness of reconciling job and family life. The last but not least important out of the five suggested benefits is having more free time. Similar results were obtained in research by PKPP Lewiatan, where on the first place respondents placed freedom of deciding about free time (59%), reconciling job and family life (54,3%) or studying (30%). Another advantage is possibility of working in several places in the same period of time.

⁵ „Working Polish about self-employment” (Fragment of research results Warsaw School of Economics, PKPP Lewiatan), 27.04.2006

⁶ „Self-employment. Analyses research results”, [red:] Rafał Drozdowski, Piotr Matczak, Warsaw 2004

Being self-employment demands from the entrepreneur not only defined knowledge but also enormous experience, resistance to misfortunes, ability to cope with stress. Being one-person entrepreneur demands input of money not only at the begging of the enterprise, but also during the time of its running. In order to face the concurrence the entrepreneur needs to develop his qualifications, advertise his own company, increase and improve his equipment. Of course, the conditions in which he is to work depend on the country his business is registered. Different countries have numerous ways to help the self-employed. In Poland it is the small business companies rather than self-employed that benefit from such form of support. Companies that have been on the market for longer period are more prone to benefit from support than newly established companies. In the EU countries it is quite the opposite, i.e. new companies are the ones that benefit from support. The companies seek for the support after they encountered some negative impulse connected to the development of the company, rather than it is an active form of seeking further company's development⁷.

Three out of four persons interviewed by us did not seek any kind of support or any information about institutions offering support in starting up and running the economic activity. The cause of such low interest might be found in the offers of help-providing institutions, which are scarce and not adjusted to the needs of the self-employed. A high percentage of respondents, whom have benefit from such support, pointed out that the offer was insufficient when it comes to such important aspects like: risk management, coping with psychological problems, help in time management and work organizing, establishing business contacts, exchange of information and services. Such demand should be an indication for the regional and local support institutions for how to come up with new offers.

The importance of training or guidance for self-employees is shown by the persons who were using such help while starting up the business. 60% of training participants and 60% who received some guidance from the advisor, found it to be very useful. 1/3 claimed, that it might be very useful. Some individuals in this group (6.8% that were given training; 3.8% hearing some guidance) thought that participating in trainings and the advice they had been given lacked some issues/ information that could be particularly useful to them.

As it might seem, self-employed interviewed in our research are aware of what they lack and could precisely show the scope of information they need. Only few of them who had not availed themselves of any services offered by various organisations with regard to training and guidance said that it was too expensive, too far away or did not fit their free time. The guidance or training services offered by various institutions were not used by majority of the respondents (2/3 of self-employed). The most frequently mentioned sort of support was advice from friends/acquaintances. Many of the self-employed chose self-education or learned from own trials and errors.

Using institutional services such as guidance, training, financial support is not popular because of some reasons: lack of tender adapted to self-employed specific situation, belief that institutions offering support to the self-employed involve bureaucracy and it is time consuming. What is more, self-employed have no idea about accessible guidance offer.

The outcome of lack of cooperation between guidance institutions and self-employed could give results such as large number of mistakes or losses in the account of the enterprise, most often due to ignorance or wrong interpretation of regulations.

⁷ Raport from research: "Usługi wspierające mikroprzedsiębiorstwa, małe przedsiębiorstwa i samozatrudnionych" by Instytut for Market Economics. The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in 2003.; <http://www.parp.gov.pl/raport6.html>

As the survey performed by PARP shows, activities, either by own initiative or sponsored, should be coordinated with others, especially on regional level. It should be avoided to undertake a new, unrelated activity. Self-employed show, that most profitable for them would be specialized services, which can satisfy their needs. One of the priorities should be a permanent monitoring system and evaluation of programs and institutions⁸.

Majority treats self-employed as small business owners other as ordinary employees. But the self-employed themselves see the clear difference between these categories.

One-person company owners, who took part in research, think that they earn more than employees. In their opinion running a one-person business enjoys more social respect, but also involves them to work more, put more effort, know legal regulations, pay higher taxes, take a burden with greater number of responsibilities and bear a higher financial risk. On the other hand, results of PARP research show, that being self-employment gives more independence than being a full time employee, offers freedom of work time and is release from employer's limits and other burdens⁹.

According to our research, self-employed earn less than small-business owners. In the opinion of the self-employed they are granted lower respect than business owners. At the same time they work more, and deal with a bigger number of responsibilities than owners of small enterprises.

Being self-employment is the first step to develop own business mainly by employment of new people. 30% of people declared to plan to expand their one-person company into small business enterprise by hiring new employees. This is why the Ministry of Economy and local authorities should aim to facilitate establishing new companies. In many European countries the registration of the activity can be performed on-line via the Internet or by hand in all the necessary forms at "one teller stand". Unfortunately in Poland such possibility does not exist. At the moment, natural person register their activity at the municipality, they wait 14 day for the registration process to take place, the registration fee is 100 PLN and they cannot suspend their activity.

Since over 2 years the Ministry of Economy works on a project assuming that until the 31st of August 2008 entrepreneurs that would like to start an economic activity will register in Tax Offices, the registration will be completed after 7 days and what is the most important – it will not include any fees. The changes include the possibility to suspend the activity of the company for the period of 10 to 303 days in a year. The amendment will also include the creation of Central Information about Economic Activity at Ministry of Economy¹⁰. Introduction of the amendment would drastically decrease the costs of registration-keeping done by the municipalities. It would improve the conditions of concurrence between entrepreneurs.

The proposed changes would facilitate young people to enter the market. As much as 42% of Poles in the age of 18-24 has a plan to establish a company within 3 years¹¹.

If a fine working support scheme would work, all types of misuses would have been both reduced in number and controlled easier. It is one of the conditions of improvement of life and work comfort for the people running their own economic activity.

⁸ Raport from research: "Usługi wspierające mikroprzedsiębiorstwa, małe przedsiębiorstwa i samozatrudnionych" by Instytut for Market Economics. The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in 2003.; <http://www.parp.gov.pl/raport6.html>

⁹ Self-employment. Analyses research results", [red:] Rafał Drozdowski, Piotr Matczak, Warsaw 2004

¹⁰ Free Market", „Law newspaper", 08.08.2006r.;

<http://www.gazetaprawna.pl/index.php?action=showNews&dok=1771.86.538.2.2.1.0.1.htm>

¹¹ Global Entrepreneurship Monitor

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Annex I Questionnaire in Polish

The LdV project "SELF-EMPLOYMENT - Guidance and Counselling for Self-Employment" Questionnaire in Polish



Education and Culture

Leonardo da Vinci

Badanie osób samozatrudnionych – ocena dostępnych usług wsparcia oraz diagnoza potrzeb i oczekiwań samozatrudnionych w tym zakresie

Numer kwestionariusza | _ | _ | _ |

Nr województwa

Nr koordynatora

Nr Ankietera

Nr ankiety

Kod państwa: 03

Dzień dobry, nazywam się i reprezentuję firmę ASM Centrum Badań i Analiz Rynku z Kutna. Obecnie nasza firma prowadzi badanie dotyczące oceny dostępnych usług wsparcia oraz diagnozy potrzeb i oczekiwań samozatrudnionych w tym zakresie. Badanie prowadzone jest w ramach projektu "SAMOZATRUDNIENIE - analiza usług wsparcia i doradztwa dla osób samozatrudnionych" finansowanego z europejskiego programu Leonardo da Vinci.

Wywiad potrwa około 20-30 minut. Pana/Pani doświadczenia i opinie są dla nas źródłem niezwykle cennych informacji i posłużą do sformułowania analiz i rekomendacji, które będą przedłożone Komisji Europejskiej. Badanie ma charakter poufny. Przekazane przez Panią/Pana informacje zostaną wykorzystane wyłącznie do celów tego projektu.

[Ankieter]

Samozatrudnienie jest rozumiane jako prowadzenie jednoosobowej działalności gospodarczej, bez zatrudniania pracowników, na własny rachunek i ryzyko.

A. PYTANIA FILTRUJĄCE

A.1 Czym się obecnie Pan/Pani zajmuje? Która z poniższych form aktywności zawodowej charakteryzuje Pana/Panią obecnie? [Ankieter] Proszę zaznaczyć odpowiedni kod odpowiedzi.

	kod		kod
Prowadzę jednoosobową firmę, jestem samozatrudniony	1	Bezrobotny – zarejestrowany lub niezarejestrowany	5
Uczeń, student	2	Emeryt/rencista	6
Właściciel firmy - pracodawca	3	Inna, jaka?	7
Pracownik	4	Nie wiem / brak odpowiedzi	0

A.2 Proszę teraz wskazać główną formę aktywności zawodowej ze względu na źródło dochodu. [Ankieter] Proszę sprawdzić właściwy kod z pyt.A. 1

 1.

 2.

 3.

 4.

 5.

 6.

 7.

[Ankieter] Proszę zakończyć wywiad

8. Nie wiem/brak danych

[Ankieter] Jeśli respondent wskazał kod od 1 proszę kontynuować wywiad; jeśli zaś wskazał kod od 2 do 8 proszę zakończyć wywiad.

A.3 Od ilu miesięcy/lat prowadzi Pan/Pani jednoosobową firmę/jest Pan/Pani samozatrudniony/a?

1. rok i mniej → [Ankieter] proszę przejść do sekcji B
2. więcej niż rok → **[Ankieter] Proszę zakończyć wywiad**

B. BYCIE SAMOZATRUDNIONYM

B.1 Jaki jest główny profil Pan/Pani działalności?

[Ankieter] możliwa jest tylko jedna odpowiedź

1. Usługi
2. Produkcja
3. Handel
4. Inny, proszę wymienić

B.2 Kim są Pana/Pani klienci? [Ankieter] proszę zaznaczyć wszystkie właściwe

1. klienci indywidualni - osoby fizyczne
2. klienci instytucjonalni – instytucje, organizacje, inne firmy

B.3 Proszę w szczegółach opisać Pana/Pani zawód. Czym Pan/Pani się zajmuje i jakie posiada kwalifikacje?

[Ankieter] Proszę przedstawić możliwie wyczerpujący opis, np. hasło „robotnik” powinno być uzupełnione o informacje typu „wykwalifikowany, elektryk” lub hasło „szkoleniowiec” powinno być uzupełnione „nauki jazdy – pojazdy osobowe i jednoślady”.

.....

B.4 Gdzie znajduje się Pana/Pani miejsce pracy?

[Ankieter] proszę zaznaczyć właściwy wiersz; możliwość wielokrotnego wyboru

1. w domu	
2. w samodzielnie wynajętym lokalu (poza domem)	
3. we własnym zakupionym lokalu (poza domem)	
4. w lokalu wynajmowanym/kupionym wraz z innymi użytkownikami	
5. w siedzibie zlecedniodawcy/klienta	
6. inne, proszę wymienić:	

B.5 Średnio ile godzin w tygodniu poświęca Pan/Pani pracy zawodowej (biorąc pod uwagę wszystkie obowiązki i czynności, które się na nią składają)? [Ankieter] proszę zaznaczyć właściwy wiersz.

Liczba godzin	
1. do 20 godzin/tydzień	
2. 21-40 godzin/tydzień	
3. 41-60 godzin/tydzień	
4. ponad 60 godzin/tydzień	
5. nie wiem/brak odpowiedzi	

B.6 Czy wszystkie czynności wykonuje Pan/Pani samodzielnie czy też część obowiązków deleguje Pan/Pani na inne osoby, np. rozliczenia księgowo-finansowe, obsługę strony internetowej, obsługę techniczną sprzętu biurowego?

1. wszystkie czynności wykonuję sam/sama		
2. korzystam z zewnętrznej pomocy w zakresie	1. rozliczeń księgowo-finansowych	
	2. obsługi technicznej sprzętu biurowego	
	3. działań marketingowych np. obsługa strony internetowej, mailing	
	4. inne, proszę wymienić	

B.7 Czy praca zawodowa (prowadzona jednoosobowa działalność gospodarcza) wpływa na Pana/Pani życie prywatne?

1. Tak
2. Nie - [Ankieter] proszę przejść do pyt. **B.9**

B.8 [Ankieter] Pytanie skierowane do osób pracujących w domu, (tych, którzy wskazali odpowiedź 1 w pyt. B.4)

Czy i w jaki sposób sytuacje z Pana/Pani życia prywatnego wpływają na wykonywaną pracę? Np. członkowie rodziny przeszkadzają Panu/Pani w pracy zadając pytania z nią nie związane; właśnie przyszedł dostawca gazu i Pan/Pani musi mu otworzyć i uregulować należność; równocześnie musi Pan/Pani wykonywać czynności związane z prowadzeniem domu, np. zmywać naczynia, robić zakupy...

.....

B.9 W jaki stopniu udaje się Panu/Pani pogodzić obowiązki zawodowe i życie prywatne:

1. bardzo dobrze godzę życie zawodowe i osobiste
2. raczej mi się to udaje
3. raczej mi się to nie udaje
4. w ogóle mi się to nie udaje

-
- Jeżeli miałby Pan/ miałaby Pani możliwość poprawy tej sytuacji, to w jaki sposób?
-
-
-

C. DOŚWIADCZENIA I SUGESTIE DOTYCZĄCE OTRZYMANEGO WSPARCIA

C.1 Czy podejmując i prowadząc działalność gospodarczą poszukiwał Pan/Pani informacji na temat instytucji oferujących wsparcie dla osób samozatrudnionych w zakresie szkoleń czy doradztwa?

1. tak, bardzo intensywnie o wszystkich dostępnych instytucjach
2. tak, o kilku wybranych instytucjach
3. nie, w ogóle nie szukałem/szukałam takich instytucji → [Ankieter] proszę przejść do pyt. C3

Jeśli poszukiwał/a Pan/Pani takich informacji [Ankieter odpowiedź 1 lub 2] proszę podać nazwę instytucji

.....
.....

C.2 Wracając do oferty proponowanej przez wyżej wymienione instytucje czy uważa Pan/Pani, że była ona wystarczająca w zakresie następujących zagadnień:

	Bardzo wiele ofert (1)	Wiele ofert (2)	Niewiele ofert (3)	Brak ofert (4)
1. Zarządzanie finansami, dostęp do kredytów i pożyczek oraz wsparcia z funduszy publicznych				
2. Księgowość i rozliczenia z fiskusem				
3. Zagadnienia z zakresu prawa i regulacji dotyczących działalności gospodarczej				
4. Zarządzanie ryzykiem, radzenie sobie z problemami natury psychologicznej – porażką, poleganiem wyłącznie na sobie, koniecznością samodzielnego podejmowania wszystkich decyzji				
5. Ubezpieczenia społeczne				
6. Marketing, promocja, kreowanie wizerunku firmy - PR				
7. Sprzedaż, negocjacje handlowe (kontakty z klientami, dostawcami, kooperantami)				
8. Zarządzanie czasem / organizacja pracy				
9. Business plan				
10. Nawiązywanie kontaktów zawodowych, wymiana informacji i usług				
11. Postawa przedsiębiorczości w działaniu i myśleniu				
12. Obsługa komputera (oprogramowanie, sprzęt)				
13. Inne, proszę wymienić.....				
14. Inne, proszę wymienić.....				
15. Inne, proszę wymienić.....				

C.3 Czy kiedykolwiek Pan/Pani skorzystał/a z oferowanych przez te instytucje usług (np. doradztwa, szkoleń, wsparcia finansowego)?

1. Tak
2. Nie → [Ankieter] proszę przejść do pyt. C.13

C.4 Jeśli kiedykolwiek Pan/Pani skorzystał/a z usług doradztwa lub szkoleniowych w jaki sposób Pana/Panią traktowano?

1. Zostałem/zostałam potraktowany/a jak właściciel firm zatrudniającej pracowników. Oznacza to, że otrzymałem/otrzymałam mnóstwo informacji, których nie potrzebowałem/potrzebowałam, np. jakie czynności musze podjąć w celu zatrudnienia lub zwolnienia pracownika,
2. Zostałem/zostałam potraktowany/a jak jednoosobowa firma i otrzymałem/otrzymałam pomoc dokładnie odpowiadającą mojej sytuacji.

C.5 Czy zgodzi się Pan/Pani ze stwierdzeniem: *Wsparcie, które otrzymałem/otrzymałam precyzyjnie odpowiada profilowi mojej działalności (handel, usługi dla klientów indywidualnych, usługi dla klientów instytucjonalnych, produkcja)*

1. Tak
2. Nie
3. Nie wiem/brak odpowiedzi [Ankieter] nie czytać tej opcji

C.6 Czy otrzymał Pan/ otrzymała Pani wsparcie we właściwym czasie?

1. Tak
2. Nie, jeśli nie:
 1. zbyt wcześnie
 2. zbyt późno

C.7 Czy kiedykolwiek brał/a Pan/Pani udział w kursie/szkoleniu przygotowującym do podjęcia samozatrudnienia/założenia jednoosobowej firmy?

1. TAK. Jeśli tak, proszę wskazać korzystając z poniższej listy w jakich kursach/szkoleniach Pan/Pani uczestniczyła [Ankieter] proszę wstawić znak X w odpowiednim wierszu

	Kursy, w których brałem/brałam udział
1. Zarządzanie finansami, dostęp do kredytów i pożyczek oraz wsparcia z funduszy publicznych	
2. Księgowość i rozliczenia z fiskusem	
3. Zagadnienia z zakresu prawa i regulacje dotyczące działalności gospodarczej	
4. Zarządzanie ryzykiem, radzenie sobie z problemami natury psychologicznej – porażką, poleganiem wyłącznie na sobie, koniecznością samodzielnego podejmowania wszystkich decyzji	
5. Ubezpieczenia społeczne	
6. Marketing, promocja, kreowanie wizerunku firmy - PR	
7. Sprzedaż, negocjacje handlowe (kontakty z klientami, dostawcami, kooperantami)	
8. Zarządzanie czasem / organizacja pracy	
9. Business plan	
10. Nawiązywanie kontaktów zawodowych, wymiana informacji i usług	
11. Postawa przedsiębiorczości w działaniu i myśleniu	
12. Obsługa komputera (osprzęt, oprogramowanie)	
13. Inne, proszę wymienić.....	
14. Inne, proszę wymienić.....	
15. Inne, proszę wymienić.....	
16. Inne, proszę wymienić.....	

2. Nie → [Ankieter] proszę przejść do pyt. **C.10**

C.8 Jak Pan/Pani ocenia wiedzę zdobytą w trakcie szkolenia/szkoleń dotyczących prowadzenia jednoosobowej firmy? [Ankieter] respondent może wybrać tylko jedną odpowiedź

1. Bardzo użyteczna
2. Może być użyteczna / może się przydać
3. Nie wystarczająca do prowadzenia mojej firmy
4. Miałem/miałam poważne problemy z powodu braku tej wiedzy
5. Trudno powiedzieć/nie wiem

C.9 Czy Pana/Pani zdaniem są jakieś zagadnienia/informacje, które mogłyby być szczególnie przydatne a zabrakło ich w szkoleniu/szkoleniach, w których Pan/Pani uczestniczył/a?

1. Tak, proszę wskazać brakujące zagadnienia/informacje

.....
.....

2. Nie

C.10 Czy kiedykolwiek Pan/Pani skorzystał z usług doradczych?

1. Tak, proszę wskazać kto je świadczył (nazwa instytucji).....

2. Nie → [Ankieter] proszę przejść do pyt. **C.15**

C.11 Jak Pan/Pani ocenia informacje otrzymane od doradcy z punktu widzenia osoby samozatrudnionej? [Ankieter] respondent może wybrać tylko jedną odpowiedź

1. Bardzo użyteczne

2. Mogą być użyteczne/ mogą się przydać

3. Nie wystarczające do prowadzenia mojej firmy

4. Miałem/miałam poważne problemy z powodu braku tych informacji

5. Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji

C.12 Czy Pana/Pani zdaniem są jakieś zagadnienia/informacje, które mogłyby być szczególnie przydatne a zabrakło ich w udzielonej Panu/Pani radzie?

1. Tak, proszę wskazać brakujące zagadnienia/informacje

.....
.....

2. Nie

C.13 [Pytanie skierowane do osób, które odpowiedziały "NIE" w pytaniu **C.3**] Jeśli poszukiwał/a Pan/Pani informacji na temat dostępnej oferty usług wsparcia, ale **NIE zdecydował/a** się z nich skorzystać proszę podać powody tej decyzji [Ankieter] możliwa jest tylko jedna odpowiedź

Oferowane usługi wsparcia (szkolenia, kursy, doradztwo):

1. Nie pasowały mi ze względów czasowych (np. niedogodne godziny pracy instytucji, organizacji kursów)

2. Były niedostępne w pobliżu/ w najbliższej okolicy

3. Były zbyt kosztowne / za drogie

4. Nie odpowiadały na moje oczekiwania i potrzeby

5. Inne powody, proszę podać jakie

C.14 [Pytanie skierowane do osób, które odpowiedziały "NIE" w pytaniu **C.3**] Wobec tego, z jakich **innych** źródeł informacji zdecydował/a się Pan/Pani skorzystać?

[Ankieter] możliwa jest tylko jedna odpowiedź

1. Wybrałem/wybrałam autodokształcanie (literatura, prasa, e-learning, wymiana informacji na forum internetowym)

2. Skorzystałem/skorzystałam z porady przyjaciół/znajomych

3. Podążałem/podążałam metodą prób i błędów

4. Do tej pory nie zdobyłem/zdobyłam poszukiwanej wiedzy

5. Inne, proszę wymienić

C.15 Pana/Pani zdaniem, jakie są główne przeszkody/problemy, które może napotkać osoba samozatrudniona dopiero co rozpoczynająca swoją działalność? [Ankieter] możliwa jest więcej niż jedna odpowiedź

1. niewystarczające wsparcie ze strony rodziny i znajomych
2. skomplikowane przepisy dotyczące wymagań związanych z rozpoczęciem własnej działalności gospodarczej
3. skomplikowane przepisy dotyczące opodatkowania i ZUS-u
4. biurokracja
5. praca po kilkanaście godzin dziennie
6. uprzedzenia w stosunku do osób samozatrudnionych
7. brak płynności środków finansowych
8. brak kwalifikacji i wykształcenia
9. pozostawanie długi czas bez środków na początku działalności
10. brak znajomości rynku
11. brak doświadczenia w konkretnej branży
12. Inne, proszę podać

C.16 Czy w Pana/Pani opinii, wsparcie obecnie oferowane przez rząd i inne organizacje/instytucje jest wystarczające z punktu widzenia potrzeb osoby rozważającej samozatrudnienia lub samozatrudnionej?

1. Tak
2. Nie, jeśli nie to jaki rodzaj wsparcia jest szczególnie potrzebny/pożądany?
.....
.....

D. CHARAKTERYSTYKA OSÓB SAMOZATRUDNIONYCH

D.1 Z Pana/Pani punktu widzenia jakie są różnice między:

- osobą samozatrudnioną (prowadzącą jednoosobową firmę),
- właścicielem firmy zatrudniającej 5-10 pracowników (proszę pomyśleć, że zatrudnia Pan/Pani pracowników, jaka byłaby różnica?)
- pracownikiem (jeśli był Pan/ była Pani kiedykolwiek zatrudniony/a proszę pomyśleć o różnicach, jeśli nie proszę sobie wyobrazić taką sytuację)

Proszę porównać najpierw sytuację 1) osoby samozatrudnionej i właściciela małej firmy (5-10 pracowników) stawiając znak 'x' przy osobie, dla której dane stwierdzenie jest bardziej prawdziwe. Następnie proszę w analogiczny sposób porównać sytuację 2) osoby samozatrudnionej i pracownika najemnego.

[Ankieter] proszę czytać wierszami

	1.		2.	
	Samozatrudniony (1)	właściciel firmy zatrudniającej 5-10 pracowników(2)	Samozatrudniony (1)	pracownik (3)
1.Zarabia więcej pieniędzy				
2.Musi płacić wyższe podatki				
3.Musi więcej pracować				
4.Cieszy się większym szacunkiem społecznym				
5.Musi podjąć większej liczbie obowiązków				
6.Musi lepiej znać się na prawie/regulacjach prawnych				
7.Ponosi większe ryzyko finansowe				
8.Inne, proszę wymienić				

D.2 Co w Pan/Pani przypadku wpłynęło na podjęcie decyzji o samozatrudnieniu? Które z poniższych stwierdzeń stosuje się w Pana/Pani przypadku? [Ankieter] respondent może wybrać tylko jedną odpowiedź

1. Byłem/ byłam absolwentem/absolwentką / bezrobotnym/bezrobotną, dla którego/której samozatrudnienie było szansą na wejście/powrót na rynek pracy.
2. Miałem/ miałam kilkuletnie doświadczenie jako pracownik, ale wybrałem/wybrałam samozatrudnienie jako bardziej korzystną formę pracy.
3. Zostałem/zostałam zmuszona przez mojego dotychczasowego pracodawcę do przejścia na samozatrudnienie, aby móc kontynuować współpracę
4. Inne, jakie

D.3 Jakie są Pana/Pani zdaniem najważniejsze cechy charakteryzujące osobę samozatrudnioną?

Proszę wymienić pięć cech (np. samodzielność, pomysłowość)

1.
2.
3.
4.
5.

D.4 Jaka jest główna korzyść wynikająca z bycia samozatrudnionym?

Proszę ocenić każde stwierdzenie postępując się skalą od 1 do 5 , gdzie 1 oznacza najmniejszą korzyść, a 5 największą.

1. Bycie własnym szefem	
2. Stawianie czoła nowym wyzwaniom/ Niezależność	
3. Posiadanie więcej wolnego czasu	
4. Lepsza sytuacja finansowa / lepsze zabezpieczenie finansowe	
5. Łatwiejsze godzenie obowiązków zawodowych i życia prywatnego	

D.5 Czy planuje Pan/Pani w ciągu najbliższych 3 lat rozwinąć działalność i zatrudnić pracownika/pracowników?

1. Tak
2. Nie
3. Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji

D.6 Czy w Pana/Pani opinii, w Polsce istnieją jakieś siły, instytucje, organizacje, które reprezentują interesy osób samozatrudnionych – prowadzących jednoosobową firmę?

1. Tak
2. Nie → [Ankieter] proszę przejść do pyt. **D.8**

D.7 Proszę wskazać tych reprezentantów. Czy jest to:

[Ankieter] respondent może wybrać więcej niż jedną odpowiedź

1. Polityka gospodarczo-ekonomiczna państwa (stwarza przyjazne warunki dla prowadzenia jednoosobowej działalności gospodarczej);
2. Polityka Unii Europejskiej
3. Polska Agencja Rozwoju Przedsiębiorczości (oferta usług wsparcia dla osób samozatrudnionych);
4. Związki pracodawców (np. Lewiatan)/ związki zawodowe
5. Inne, proszę wymienić.....

D.8 Z jakich źródeł Pana/Pani głównie korzysta poszukując informacji niezbędnych w prowadzeniu jednoosobowej firmy?

.....

.....

D.9 Czy uważa Pan/Pani informacje dotyczące osób samozatrudnionych (prowadzących własną działalność) zamieszczane w mediach czy też serwisy internetowe kierowane do osób samozatrudnionych (prowadzących własną działalność) za pomocne w pracy?

1. Tak

2. Nie

3. *Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji*

E. METRYCZKA

E.1 Płeć respondenta:

1. Mężczyzna

2. Kobieta

E.2 Wiek respondenta:

1. do 25 lat

2. 25-30 lata

3. 31-40 lata

4. 41-50 lata

5. 51-60 lata

6. ponad 60 lat

E.3 Biorąc pod uwagę Pana/Pani dochód, czy może Pan/Pani utrzymać się z samozatrudnienia?

1. Tak, w zupełności mi to wystarcza

2. Raczej mogę;

3. Nie bardzo mogę;

4. Nie, zupełnie nie mogę.

E.4 Czy sprawuje Pan/Pani opiekę nad:

	Tak (1)	Nie (2)
1. Dziećmi do 15 roku życia		
2. Osobami w podeszłym wieku, członkami rodziny		
3. Przewlekłe chorymi członkami rodziny		

E.5 Wykształcenie respondenta:

1. podstawowe

2. zasadnicze zawodowe

3. średnie zawodowe/techniczne bez matury

4. średnie ogólnokształcące bez matury

5. średnie zawodowe/techniczne z maturą

6. średnie ogólnokształcące z maturą

7. policealne

8. pomaturalne

9. wyższe z tytułem inżyniera, licencjata, dyplomowanego ekonomisty

10. wyższe z tytułem magistra, lekarza lub równorzędnym

11. wyższe ze stopniem naukowym co najmniej doktora

E.6 W jakim województwie znajduje się siedziba Pana/Pani firmy?

- | | |
|-----------------------|-------------------------|
| 1. dolnośląskie | 9. podkarpackie |
| 2. kujawsko-pomorskie | 10. podlaskie |
| 3. lubelskie | 11. pomorskie |
| 4. lubuskie | 12. śląskie |
| 5. łódzkie | 13. świętokrzyskie |
| 6. małopolskie | 14. warmińsko-mazurskie |
| 7. mazowieckie | 15. wielkopolskie |
| 8. opolskie | 16. zachodniopomorskie |



**LEONARDO DA VINCI
Community Vocational
Training Action Programme**

Second phase: 2000-2006



**Guidance and Counselling for Self-
employment. "SELF-EMPLOYMENT"**

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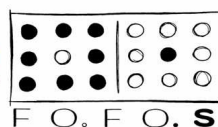
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1 Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed to educated and experienced persons who wish to start their own business, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also annex 1).

The six-members consortium of highly professional and experienced organisations, coming from four EU and ACC, is conducting „Self-employment”. This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year.

Additionally, a total of 40 in-depth interviews with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- best solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SME's sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

2 Methodological Approach

2.1 General data

The survey, carried out by Dunarea de Jos University of Galati (DJUG), was conducted during May – August, 2006 in Romania, using both computer-aided and face to face interviews.

Due to the low statistic data available on one-person companies the survey was carried out with the full support and help of Galati County Employment Agency in disseminating the

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questionnaires and reaching the self-employed. Galati County Employment Agency disseminated the questionnaires over entire Romania using the existing network of employment agencies, one in each county.

Sampling: The sample was set up according to the projects possibilities. Targeted respondents were selected at random in all Romanian counties. Survey sampling principles were not necessary applied in selecting respondents.

DJUG would like to thank all the people and employment agencies involved in promoting the questionnaires that made possible to receive a number of 400 from all over country.

The table below shows the location of the respondents:

Table 1 Location of the respondents

		N	%
What region do you perform your activity in?	region 1 North East	55	13.80%
	region 2 South East	106	26.50%
	region 3 South-Muntenia	36	9.00%
	region 4 South West Oltenia	62	15.50%
	region 5 West	39	9.80%
	region 6 North West	50	12.50%
	region 7 Central	52	13.00%
In total		400	100.00%

The compiling of the questionnaires was performed by DJUG in co-operation with ASM Poland, which is responsible for processing the statistical database.

The population for the study was 400 persons self-employed for maximum 1 year, speaking the respective national language.

2.2 Country specific

The project defines self-employed as one-person companies. Romanian legislation¹ is a bit different and defines self-employed as a person who conducts his/her activity at his/her own headquarters (authorised individuals/ natural independent persons) or runs an individual business without employing other persons, with the possibility of assistance from unremunerated family members (family associations). The same applies for the statistical data available in Romania, self-employed data includes both authorised individuals and family association.

Other categories of one-person companies in the spirit of the project definition that might be found in Romania are companies with 0 employees², micro-enterprises with 1 employee³ or independent professions⁴. But these last categories are very hard to reach since to the best

¹ Romanian legislation is suffering last minute adjustments and adaptations in order to comply with EU rules, in view of the 2007 integration into European Union. Unfortunately, it is rather hard for the authors of this report to keep track of all the changes over very short period of time.

² Under certain conditions, defined under Romanian law the sole associate of a company cannot be employed by the respective company.

³ One of the conditions to be micro-enterprise is to have at least one employee.

⁴ There are not clear definitions or regulations concerning independent professions (profesii liberale in Romania), except the rules concerning their taxation. They are regulated by special laws, and there are specific

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of our knowledge there are not any data collected specific for them; they are included in small/micro-enterprises categories.

According to Romanian National Statistic Institute⁵ in 2004, the number of entrepreneurs⁶ was approximately 410.000, meaning 48% out of the total number of active economic and social operators of national economy.

Another interesting statistic is private entrepreneurs⁷ by activity.

Table 2 Private entrepreneurs, by activity

Total, out of which	2004		Out of which	
		%	Authorised individuals	%
	410,642	100	246,406	100
industry	94,226	22.95%	53,969	21.90%
trade	82,840	20.17%	17,575	7.13%
hotels and restaurants	11,022	2.68%	1,442	0.59%
tourism	1,191	0.29%	473	0.19%
transport	63,669	15.50%	57,534	23.35%
other services	157,694	38.40%	115,413	46.84%

Table 3 Employment structure by activity and status in employment 2004

activity by CAEN	total employed persons (thou persons)	of which self-employed %
Total	9158	18.4
agriculture, hunting, silviculture	2893	49.8
fishery and pisciculture	weighted data not reliable	14.9
industry	2377	1.2
mining and quarrying	134	0.7
manufacturing	2051	1.4
electric and thermal energy, gas and water	192	0.1
construction	479	14.5
trade	943	7.2
hotels and restaurants	148	2.6
transport storage and communications	454	5
financial intermediation	86	1.2
real estate and other services	232	4.4
public administration and defense	538	0
education	402	0.2
health and social services	362	1.3
other activities	240	12.6

professional associations: e.g. Lawyer Associations, Medic Associations a.s.o. The main differences to authorised individuals seems to be that indepent professions can hire help under labour contract.

⁵ Romanian National Statistic Institute , Romania Statistic Data 2004, Chapter 15, Enterprise Activity, Active Economic and Social operators by size class;

⁶ Entrepreneurs, defined by Romanian National Statistic Institute in this Enterprise Activity Statistics as natural independent persons and family associations;

⁷ Romanian National Statistic Institute, Romania Statistic Data 2004 , 15.3 Private businessmen by activity

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2.3 Information about respondents

a) Legal Form

Table 4 Legal Form

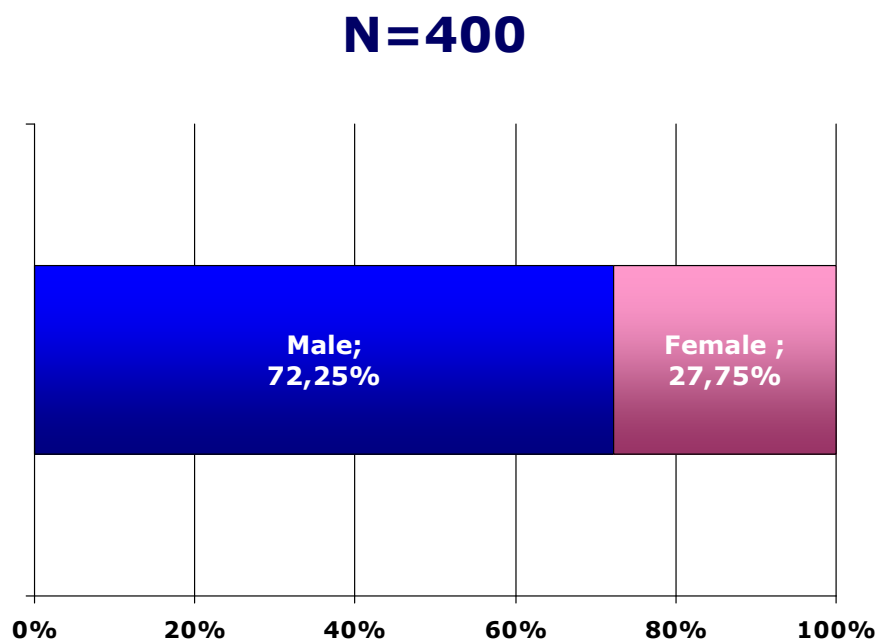
Authorised individual (excluding agriculture)	81.00%
Worker within a family association	3.75%
Other form of self-employment: Limited company with 0 employees/ micro-enterprise with 1 employee/ independent profession	15.25%

Since multiple answers were possible to this question is interested to notice that 4.32% out of the authorized individuals interviewed are still in school (pupils, students).

b) Sex of the respondents

Most of the interviewees were male, as shown in the table below.

Figure 1 Sex of the respondents



Actually the division by sex of the respondents participating in survey it is quite close to the actual division of the entrepreneurs in Romania. According to Romanian National Statistic Institute⁸, in 2004 were 1683 thousand persons self-employed out of which 71.12% were males.

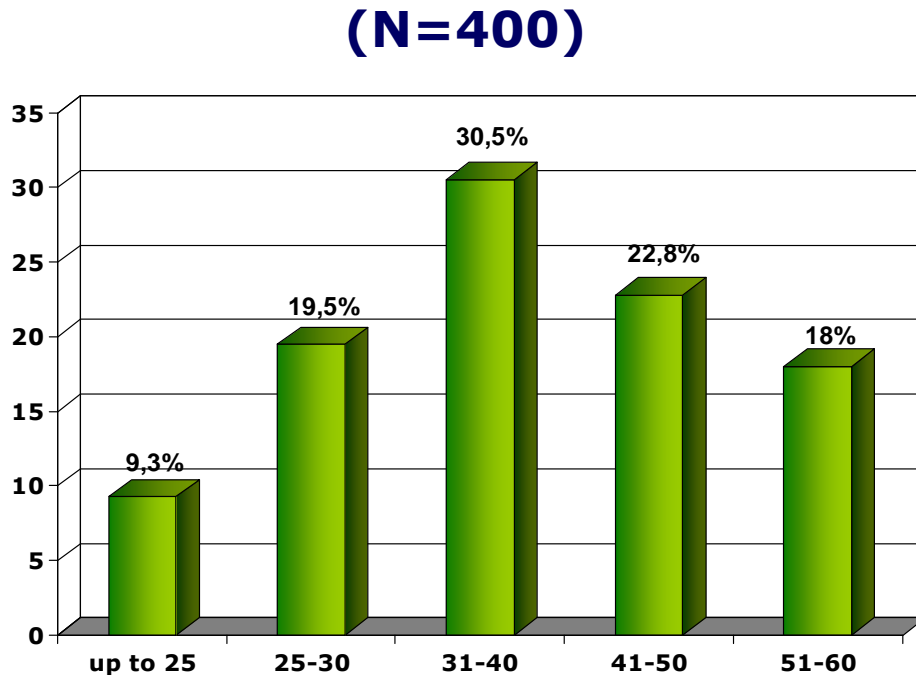
⁸ Romanian National Statistic Institute, Romania Statistic Data 2004, Chapter 3 Labour Market

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c) Age of the respondents

Almost three thirds out of all respondents are between 25-50 years old. Most respondents are 31-40, as shown in the graphic above. It is interested to notice the rather large number of respondents up to 25 years old, 9.3%.

Figure 2 Age of respondents



d) Education of the respondents

More than half of the respondents are college graduated or at least in their terminal years. The table below shows the exact percentage for each type of education.

Table 5 Education of the respondents

		%
Education: highest education	up to 10 classes	5.80%
	high- school graduate	39.30%
	college graduate or university graduate	45.80%
	terminal years in college or university	9.30%
In total		100.00%

3 Situation of Being Self-Employed

This part of the study is focused on the main characteristics of the respondent's self-employed situation. Main data analysed are: business outline, location, time dedicated to work, outsourcing, consistency between private and professional life, and also if generating revenue are sufficient or not.

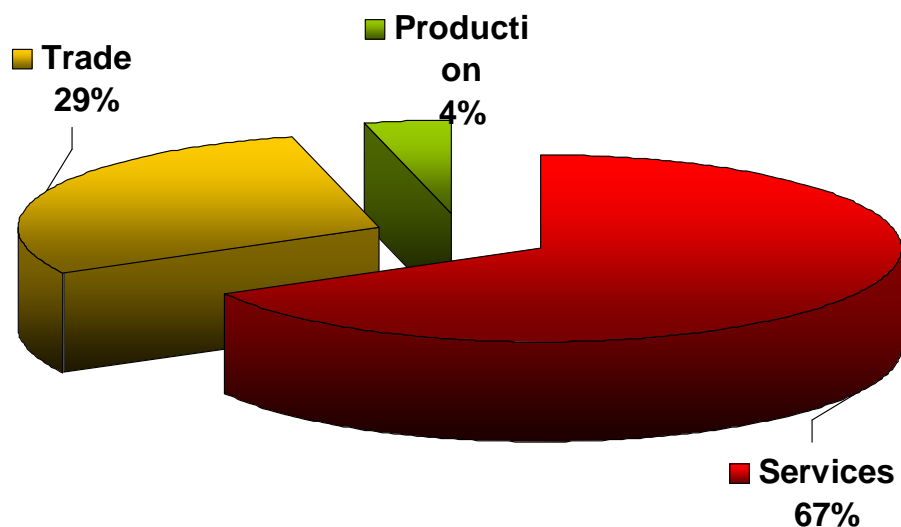
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3.1 Domain of activity

Most of interviewees work in services (67%) and trade (29.3%), as the graphic below shows. The self-employed persons participating in the survey, acting in production were rather rare (3.8%).

Figure 3 Domain of activity

One-person companies' main field of work (N=400)



The next question concerns occupation and the skills of the respondents. The profession varied quite a lot. When processing questionnaires, we tried to categorize them as much as possible, so we can have a list with most common types of occupation among interviewed self-employed. Nevertheless, it covers a large range of occupations.

Table 6

engineers, architects, and assimilated	9.50%
beauty services (e.g hair-dresser)	2.01%
carpenters and assimilated	6.50%
commercial agents and business intermediary	4.67%
construction workers and assimilated, including finishing operations (e.g. house painter, dyer);	7.30%
financial and commercial agents	2.90%
financial and insurance consultants	2.05%
handicraftsmen and qualified workers and assimilated (e.g plumber, electrician);	4.25%

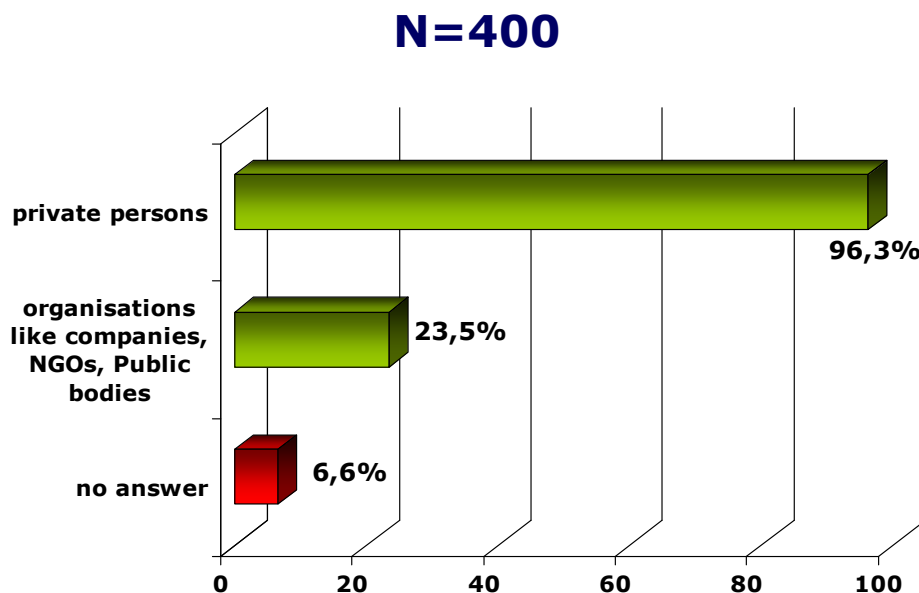
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handicraftsmen in textile and leather (e.g. tailors, tanner, upholsterer)	1.75%
hotels and restaurants services	2.30%
IT services and consultancy	5.47%
lawyer, legal adviser and assimilated	1.75%
management and financial consultancy	5.20%
mechanics, assemblers, repairmen for machines and tools;	6.54%
real estate services	6.2%
sellers in shops and markets; peddler and assimilated	13.50%
teachers and trainers and assimilated	5.00%
technical assistance, consultancy	1.65%
translators	0.30%
transport services	5.70%
others	5.46%

3.2 Types of customers

Most of the interviewees have as customers private persons in an overwhelming percent: 96.3%. Respondents were allowed multiple questions; therefore the answers do not sum up to 100%.

Figure 4 Type of customers



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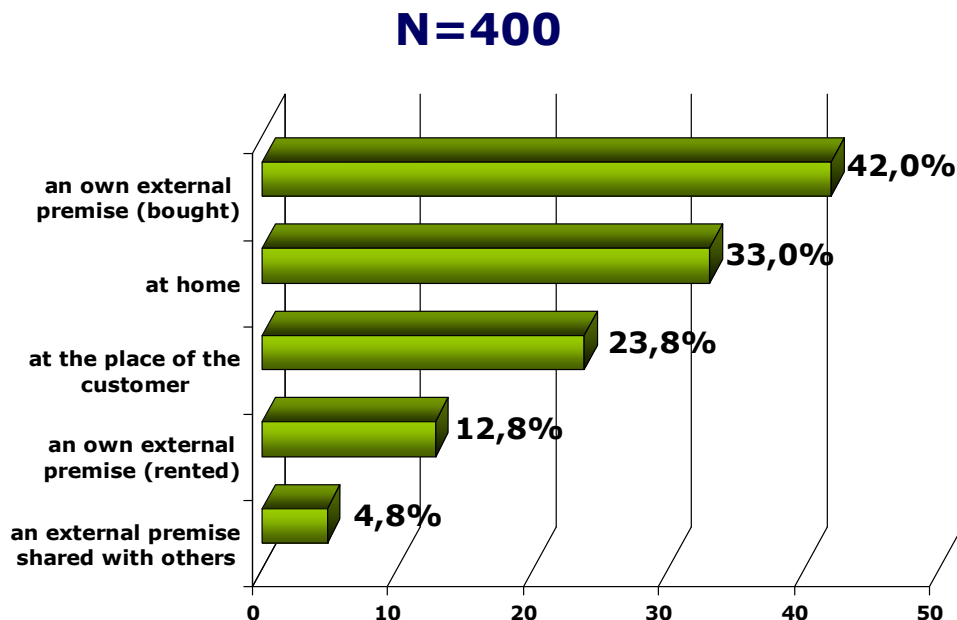
Most respondents that target various organizations as customers are in services sector 84%, followed by production sector 14.9%. Self-employed that address customers- private persons activates mostly in services sector, 65.7% and trade 30.4%.

3.3 Location of activity

The workplace of the respondents is usually external premises (59.6%), and 42% of them own the space. 33% of self-employed work at home and 23.8% at the place of the customer. Detailed results are presented in the below graphic.

Out of the respondents owning their premises 64.3% are in services sector, 32.7% in trade sector and 3% have production activities. Out of the respondents working in rented external premises 52.9% activates in services and 47.1% activates in trade. Home is the most frequent place of work for people working in services (92.4%). All interviewees working in external premises shared with others activate in trade sector.

Figure 5 Place of work



Respondents were allowed multiple questions; therefore the answers do not sum up to 100%.

3.4 Working time, dependents, income

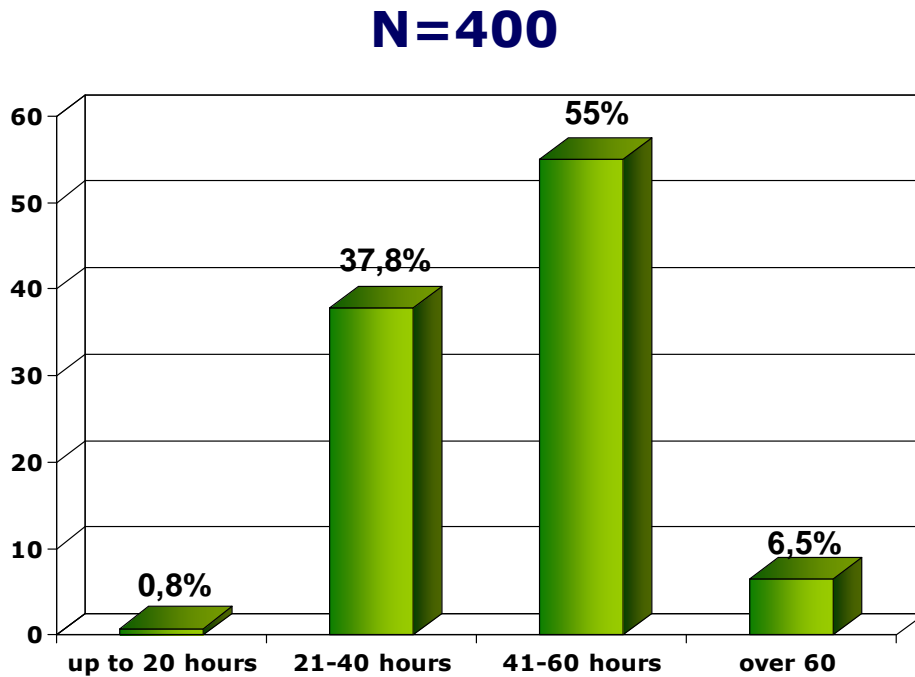
Another interesting aspect of the survey was learning how many working hours per weeks are undertaken by a self-employed. It is significant that most of the respondents (55%) work an average of 41-60 hours weekly if we compare with the standard 40 hours/week for an employee. Also more than a third (37.8%) of interviewees works between 21-40 hours weekly. The self-employed more often worked over 60 hours (6.5%) than less than 20 hours (0.8%) in a week.

The respondents' answers are shown in figure below.

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All the respondents working in external premises rented or bought are working from at least 20 hours/week till over 60 hours, but the great majority are working 41-60 hours, while respondents working in external premise shared with others tend to work only 21-40 hours per week.

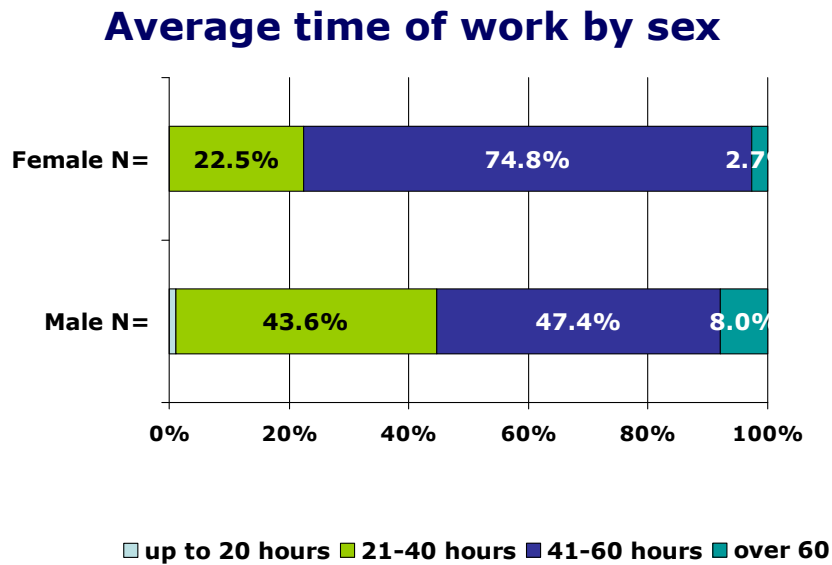
Figure 6 Average time of work per week



The average times of work is different for male and females, but let's not forget that the number of males participating in survey was 3 times higher than the female respondents. Both group work mostly between 41-60 hours per week, but percents are sensible different, higher for female. On the other hand, men tend to work over 60 hours per week more often than women.

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Figure 7 Average time of work per sex



The self-employed persons also have the possibilities to use external help in their current activities. The percentages are almost equal between the ones that declared they use outsourcing (50.5%) and ones who don't (49.5%).

Out of the people working 41-60 hours per week, 40.5% do all the work themselves while 59.5% use external help.

Out of the people who worked over 60 hours per week only 23.1 % delegate tasks, the rest 76.9% do all the work themselves. These percentages might indicate that instead of concentrating on core activities the respondents are spending too much time with complementary activities.

The most delegated tasks are in the field of financial issues and taxes in order to respect legal requirement. 80.2% of the respondents are using help in this domain.

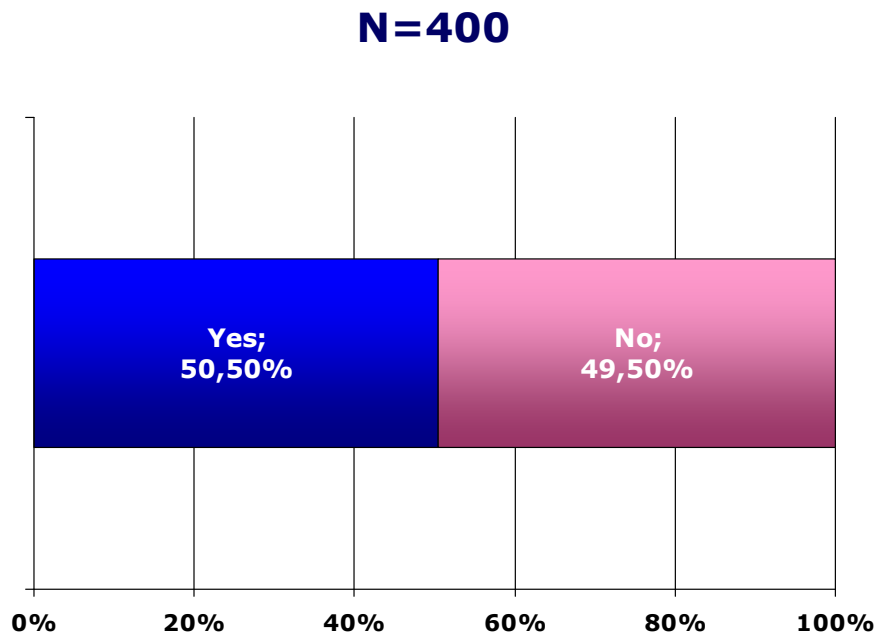
Also almost half of the respondents (48.5%) use external help for equipment maintenance.

Only 14.9% of interviewees use support services in marketing domain.

More details can be observed in figure 7 below.

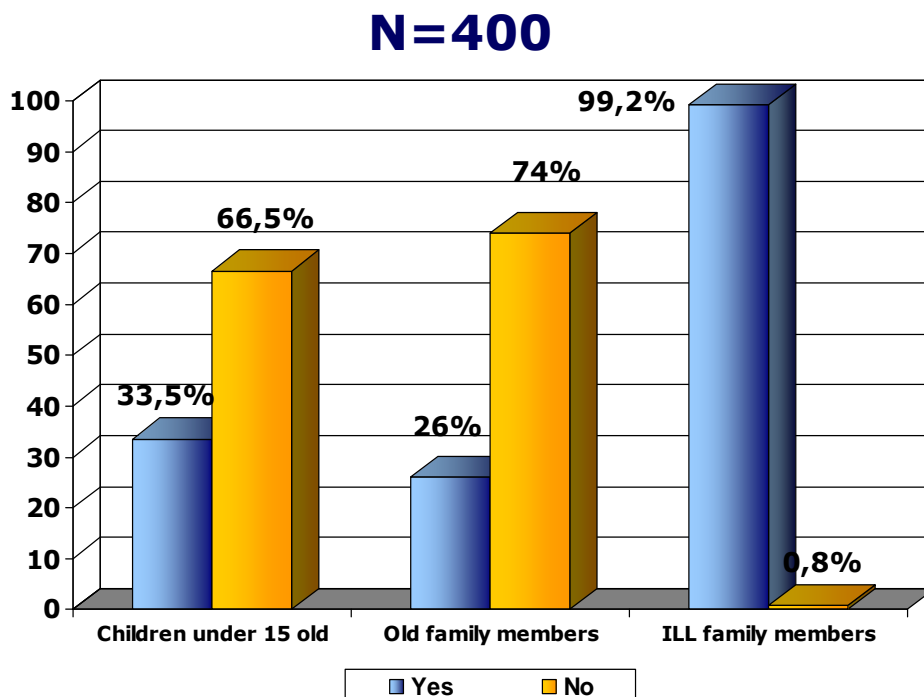
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Figure 8 Use of outsourcing



The time dedicated to work may be relevant also in relations with additional responsibilities respondents may have. We asked the interviewees about the non-job related responsibilities in day to day life: children under 15, elder or ill family members. It turned out that most of them are taken care of children and elders, and only very few of ill family members. The exact percentages are shown in Figure 8.

Figure 9 Dependants



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Many of the respondents who worked over 60 hours per week don't have additional care responsibilities, more precisely 88.5% don't have to take care of children under 15, and 96.2% of elders family members.

Also, among people interviewed who worked 41-60 hours weekly, the percentage of the ones without children or elder family-members responsibilities is higher than the ones with these kinds of responsibilities (51.8% versus 48.2% for children under 15, and 67.2% versus 38.8% for elders).

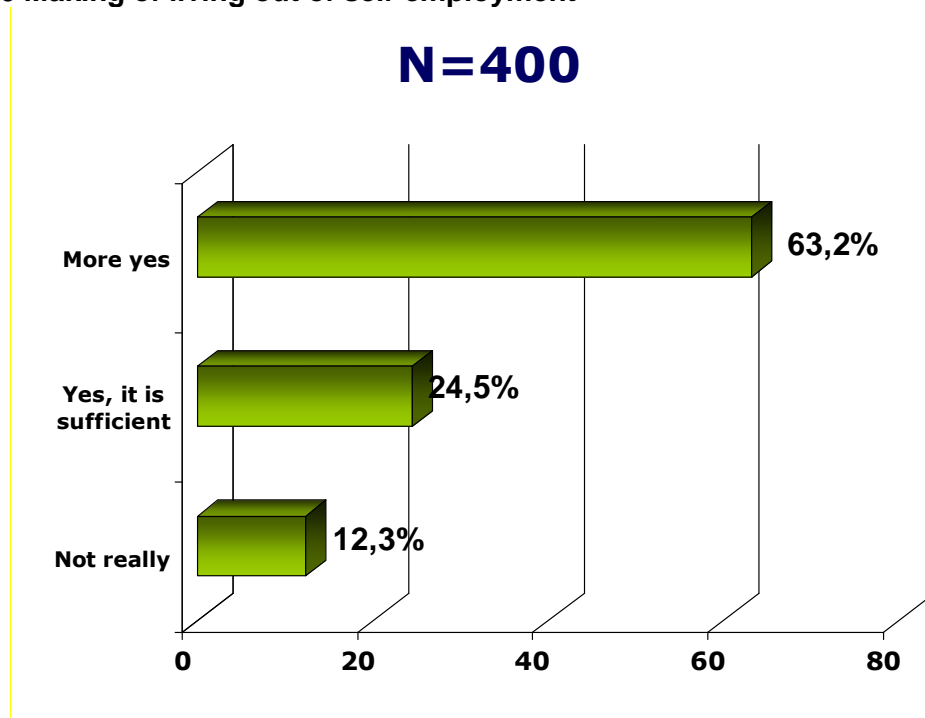
It doesn't seem appropriate comparing persons who take care of chronically ill family members with those who do not, since there were few persons with such responsibilities among the survey participants.

If we analyse the weekly working hours of respondents who have to take care of either children or elder family members, it seems almost all work from 21-60 hours weekly. Most of them work 41-60 hours, respectively 79.1% of the ones taking care of children and 72.5% of the ones taking care of senior people.

Another interesting aspect that survey tried to reveal was either one can make of living out of self-employment or not. The question was: "Can you make a living out of your self-employed work?" and respondents had three answers to choose from: yes, is sufficient; more yes and not really.

Only 24.5% of the respondents said that the income obtained through self-employment is sufficient, but 63.2% consider that is rather possible ("more yes") to make a living out of self-employment, while 12.3% considered that the income is not sufficient. The results are presented in figure 9.

Figure 10 Making of living out of self-employment



Out of the respondents working 41-60 hours per week, only 14.10% considered that the income is not sufficient, while 61.8% answered "more yes" and 24.10% answered that the income is sufficient.

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Out of the respondents working 21-40 hours per week, only 11.9% considered that the income is not sufficient, while 60.3 % answered “more yes” and 27.8% answered that the income is sufficient.

3.5 Reconciliation between private and professional life

Another issue we were interested in was how the private life interferes with the professional one. 68.3% of the respondents considered that their work does not affect their private life, while the rest 31.7% considered the opposite.

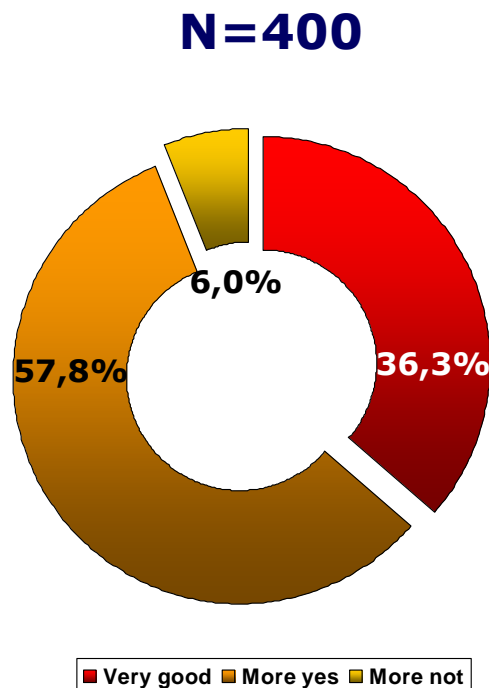
A little bit more women (34.2%) than men (30.8%) considered that professional life interferes with their private life.

The home-office self-employed persons were also asked if their professional life is affected by their private life and in what way. 63% did not answer to this question, while the rest 37% declared that their activity is influenced by domestic issues.

Most of the respondents declared that they can manage quite well the consistency of professional life and private life. Figure 10 shows that 94% of the interviewees are successful in managing professional activities with private life.

The remaining 6% considered that they would manage better professional with private life if family would show more understanding, more free time would be available or through a better separation of work and professional life.

Figure 11 Consistency between professional and private life



Female respondents seemed to be more a bit more successful in combining professional with private life, 40.5% females responded “very good”, compare with 34.6% males. On the other hand 73.6% males and only 26.4% females responded “more yes” on how successful are in combining professional with private life.

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4 Specific of one person companies

This part of report is focused on the motivation and the advantages of being self-employed, as well as how the self-employed see themselves compared with employees and owners of small enterprises. It also contains the respondents' plans for development of their businesses.

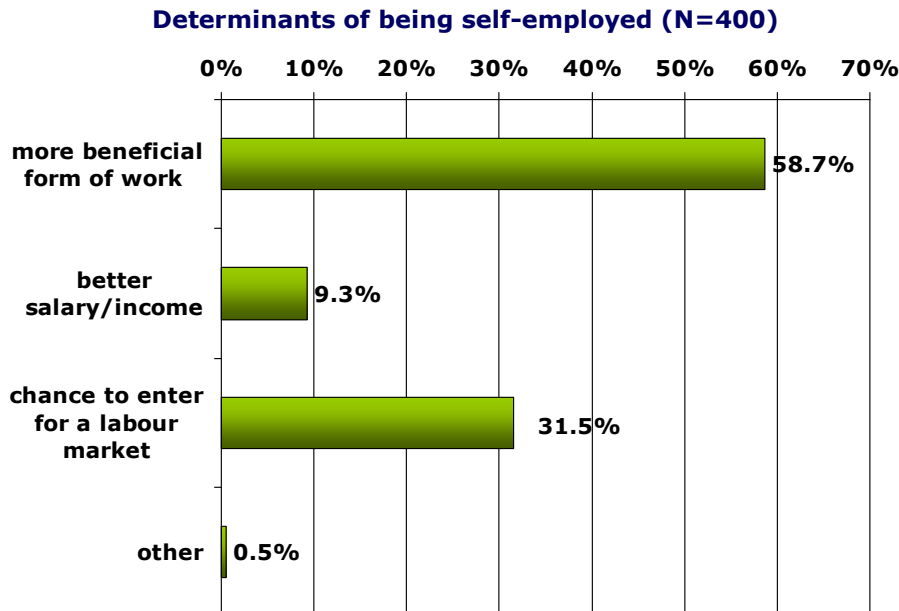
4.1 Motivation and advantages problems and obstacles

The question meant to determine the factors that made the respondents choose self-employment had four possible answers:

1. I was a graduate/unemployed person for whom self-employment was a chance to enter for a labour market;
2. I have been already working for a couples of year but chose self-employment as a more beneficial form of work ;
3. I was forced by my employer to start up own business in order to continue the collaboration;
4. Others, please specify

It turned out that 58.7% became self-employed because consider it a more beneficial form of work, for 31.5% represented a chance to enter/ re-enter the labour market and only 9.3% considered it a chance for improvement in income terms. Graphic representation is shown in Figure 11.

Figure 12 Determining factors into self-employment



51.4% out of people up to 25 years old considered self-employment as a chance to enter the labour market and 48.6% considered it an opportunity to obtain a better income.

Most of the people age 25-30 (62.8%) viewed self-employment as a more beneficial form of work, only 35.9% as a chance to re-enter labour market and 1.3% saw it as a better solution from taxation point of view. The situation is almost similar for people age 31-40, 63.9%

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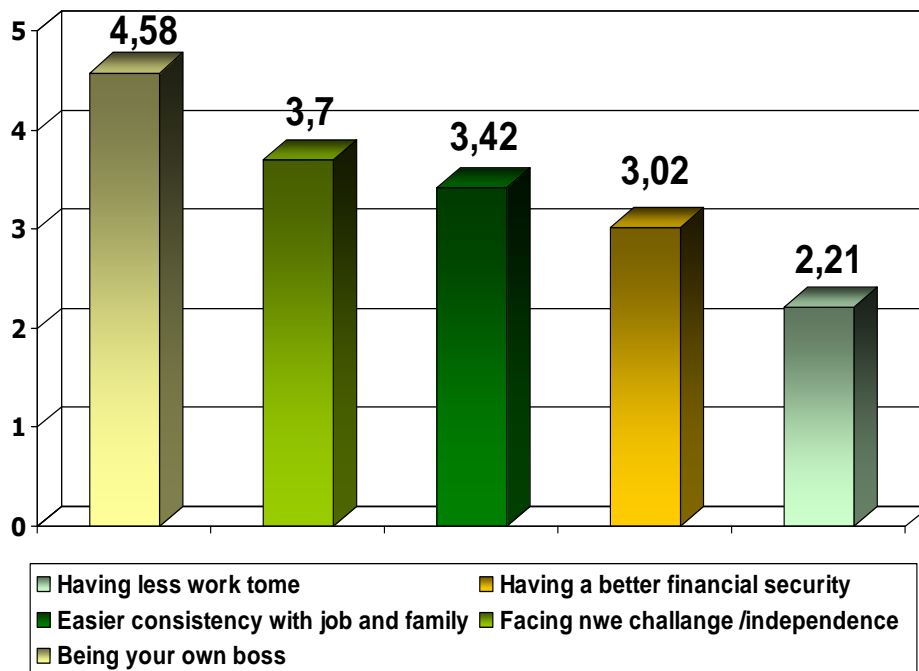
considered self-employment more beneficial and 35.2% as a chance to re-enter labour market.

Out of people 41-50 years old, 39.6% saw the self-employment as a chance to re-enter labour market, while 60.4% saw it as a more beneficial form of work after being employee for several years. 73.6% out of the people 51-60 shared the last point of view.

On a scale from 1 to 5, where 5 is the highest and 1 is the lowest, interviewees chose what they considered to be the main advantages of being self-employed. It was a closed question and the possible answers were predefined.

Being one's own boss and facing new challenges received the highest grades and less working time the lowest grade. The score for each advantage is presented in Figure 12.

Figure 13 Main advantage of being self-employed



The survey also looked into the main problems that new self-employed seemed to encounter in their activity. Multiple choices were possible.

According to the persons interviewed main obstacles are related to: lack of financing 88.3%, bureaucratic barriers 66.5%, legal framework on taxation 61.3%. But significant percentages received also requirements to be met, lack of information on the market, working against the clock, long periods with hardly any income. A detailed distribution of answers is shown in the table below.

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Table 7 Opinions about main problems/obstacles that new self-employed can come across

Lack of financing	88.30%
Bureaucratic barriers	66.50%
Legal framework concerning taxation and social insurance	61.30%
Legal framework concerning requirements for establishing one	41.30%
Lack of information of the market	31.00%
Working against the clock	28.00%
Long periods of time with hardly any income in the beginning	27.30%
Prejudices	20.50%
Low support of family and friends	16.30%
Lack of occupational experience in the specific sector	13.30%

4.2 Main attributes of self-employed

We also asked the respondents to specify five more important character features of a self-employed person. Attributes named by the interviewees were influenced by the examples shown in the question to some extent. Most mentioned attributes were: initiative of one's own, ambition, determination and independence.

The table below shows details.

Table 8 Characteristics of self-employed persons

initiative of one's own and venturesomeness,	16.77%
ambitious	15.04%
determination	10.68%
independence	9.84%
prefer making decisions autonomously	9.43%
solution finding person	7.28%
courage	6.15%
convinced of their abilities	5.55%
open minded	5.19%
creativity	3.94%
serious	3.64%
responsible	2.92%
hard working	1.91%
can cope with uncertainty	0.54%
self confident	0.42%
easy to adapt	0.42%
flexible schedule	0.30%

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4.3 Differences between a self-employed /employees and self-employed/ small enterprise owner

We were interested to learn how the respondents saw themselves by comparison with employees and owners of small enterprises (up to 10 employees). There were presented several statements, and the respondent was supposed to specify for which person the presented statement is more accurate. The results are shown in the table no. 9.

The numbers do not always sum up to 100 because there were also “no answers” or “both of” cases that were not included in table, but of course were counted when processing data.

When compare themselves with employees, self-employed interviewed consider that they earn more money, pay more taxes, work more hours, overtake more responsibilities, have to have a better knowledge of legal framework and have more financial risks. It is worth mentioning though that 58% did not answer the question on income earned.

When compare themselves with small companies’ owners, self-employed interviewed consider that they earn less money, pay less taxes, work less hours, overtake less responsibilities and are less recognised by society. Also they consider that small companies’ owners have to know more about the law and carry more financial risks, but the differences in percentages are considerably lower than for the other statements.

Table 9 Differences between self-employed – employee and self-employed – micro-entrepreneur

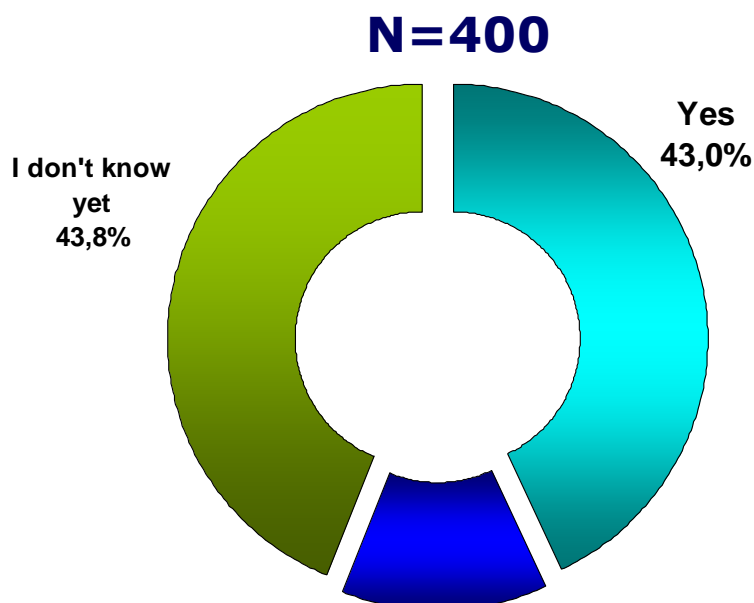
Self-Employed	Small company owner	Statement	Self-Employed	Employee
15.00%	75.00%	Earns more money	38.30%	3.80%
7.00%	76.50%	Has to pay more taxes	66.50%	16.00%
34.50%	45.50%	Has to work more hours	77.30%	17.00%
23.00%	51.30%	Is recognized for valuable work from the society	66.50%	19.80%
33.50%	57.50%	Has to overtake more responsibilities	83.80%	7.00%
41.80%	54.80%	Has to know more about law	74.80%	14.80%
41.00%	50.00%	Carries more financial risks	82.80%	7.30%

4.4 Planning to grow

Respondents were also questioned on their future planning. Close to half of the persons asked found it hard to say whether they will decide or not to develop their business, 13.2% have no intentions of expanding business, and 43% think they are going to grow their business in the next 3 years. The exact distribution of answers is presented in the graphic below.

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Figure 14 Planning to growth



Out of the people who answered that cannot really make a living from self-employment in terms of income obtained, 65.3% have plans to growth business, and the rest 34.7% doesn't know. Out of the people who considered that self-employment is sufficient in terms of income obtained, only 8.2% do not plan further growth, while 76.3% plan so, and 24.5% do not know. Out of the respondents who considered that they rather can ("more yes") make a living from self-employment 53% are undecided, 29.2% have growth plans and 17.8% don't have.

Many of interviewees who answered that plan to expand business are in services sector (86%).

Out of the people activating in trade sector, 65% found it hard to say whether they will decide or not to develop their business, 18.8% decided that aren't going to grow business and 16.2% decided that are going to. Out of the people activating in services sector, 55.2% have growing plans, 34.3% are undecided and 10.4% don't have such plans.

Since only 4% of the respondents are in production sector we cannot consider their answers to show a general tendency.

5 Support Measures Received

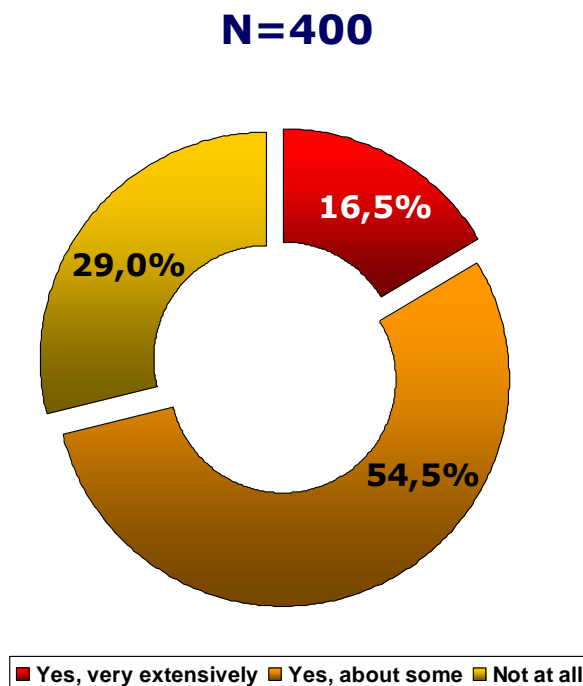
This chapter contains data about the self-employed persons' experiences regarding the training and counselling available for them, and also their assessment of how these support measures met their needs.

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5.1 Support measures: Self-employed perceptions on institutions, and type of measures available

When planning to start their business, 29% of the respondents were not interested in finding information regarding support measures available, more than half (54.5%) look for information superficially. Only 16.5% searched extensively information on training and guidance for self-employment.

Figure 15 Looking for information on support measures available



No matter if the search was made superficially or extensively, the interviewees addressed the following institutions: County Employment Agencies 50.3%, Town Hall (13.7%), Chamber of Commerce (20%), agencies/institutions implementing external funded programmes supporting unemployed people (such as EU or World Bank programme) 14.10%, but also non-profit foundations and associations implementing external funded projects .

The high percent of respondents naming County Employment Agencies is most probably due to the fact that the survey was carried out with the support these agencies and the respondents were selected among their clients who were guided toward self-employment.

Another interesting aspect is that the people with lower education were the ones looking more into support measures available. All the respondents with up to 10 classes' education looked for information, extensively or not. Only 20.4% of the high school graduates, 5.4% of the people in terminal college or university years and 12% of college or university graduates looked extensively for information.

Out of the respondents who did not search for support measures, almost half 48.4% were college or university graduates, 37.9% were high school graduates and 13.8% were in terminal college or university years.

The respondents who informed themselves about the existent support measures were also asked if the offers covered and to what extent several domains. The possible answers were:

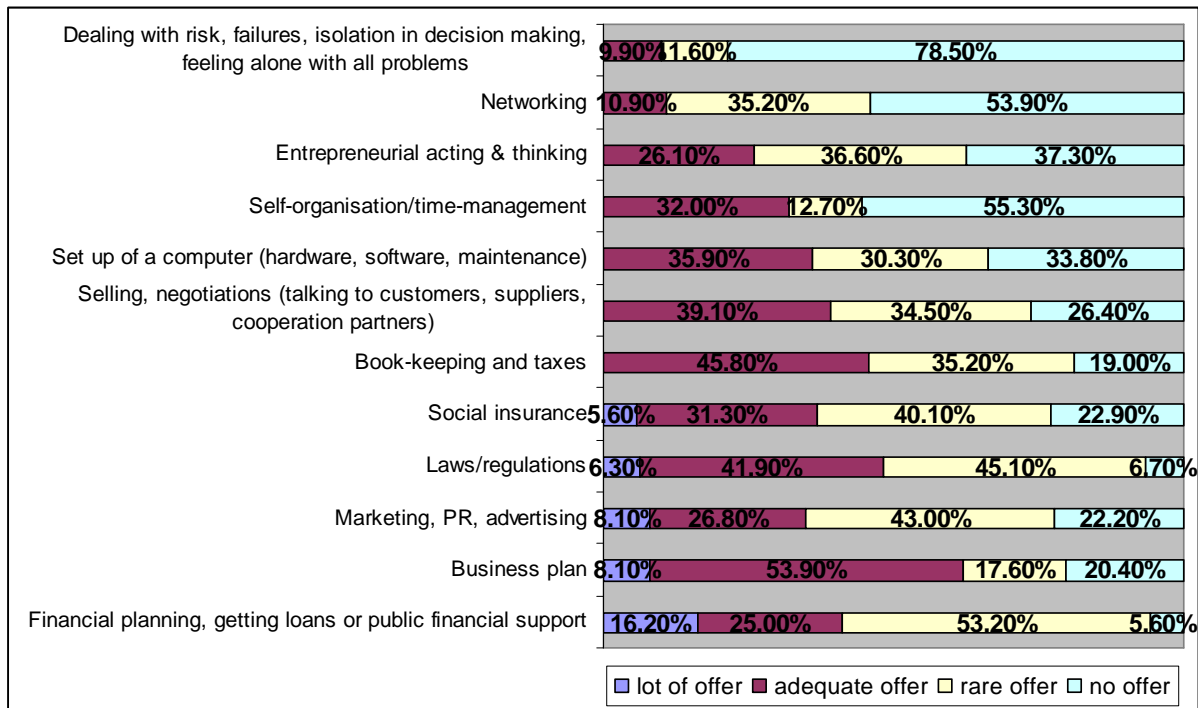
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lot of offers/ Adequate offers/ Rare offers and No offer. The results are presented in Figure 15. Overall, the below data suggests that the training and guidance offers targeting self-employed is not really sufficient.

Only one inquired aspect: business planning gathered 62% of a lot or adequate offers (summed up). Between 41%-50% of a lot or adequate offers registered the following issues: Laws and regulations; Book-keeping and taxes and Financial planning, getting loans or public financial support. Between 30%-40% of a lot or adequate offers registered Selling, negotiations; Social insurance; Set up of a computer; Marketing, PR, advertising and Self-organisation/time-management.

The lowest offers were considered in dealing with risk, failures, isolation in decision making, feeling alone with all problems; Networking and Entrepreneurial acting & thinking.

Figure 16 Respondents' assessment on availability of support measures



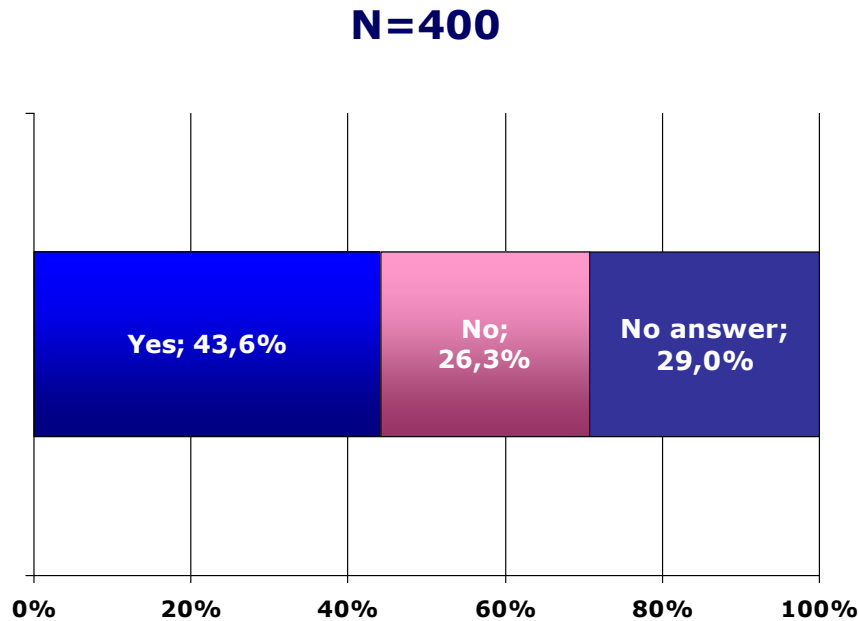
Even 71% of the respondents were to some extent interested in support measures available and did some research on this aspect only 44.8% declared that they actually used them. Figure 16 presents the results in detail.

Only 36.9% out of the respondents who searched extensively for support measures actually used them and 63.10% of the ones who searched superficially.

The interviewees who did not answer to the question concerning the use of support services are the ones who said they did not look for these kinds of services.

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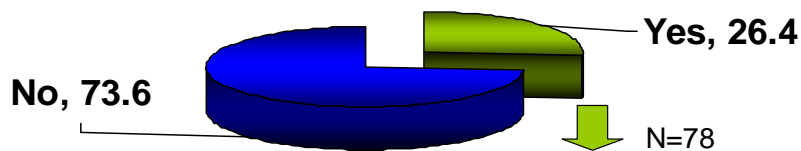
Figure 17 Using support services for self-employment



The following figures and table show the participation of the respondents in counselling or training sessions and also the courses undertaken.

Figure 18 Participation in a course/training session

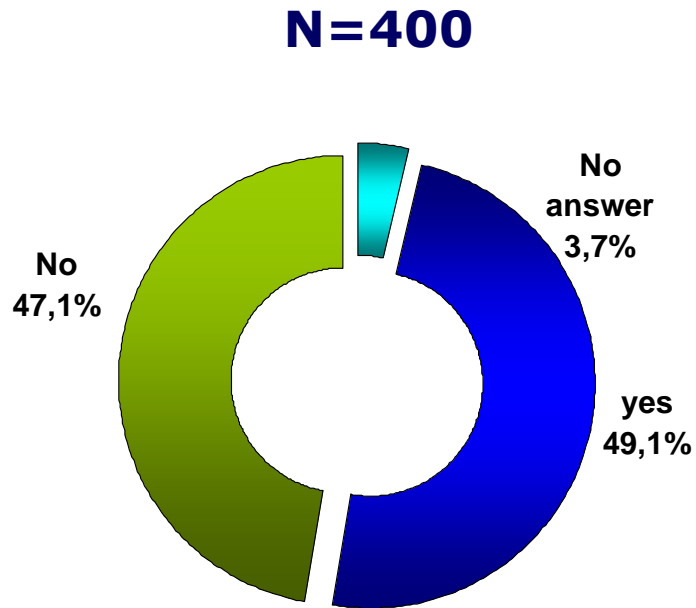
Participation in a course/training session (N=295)



worker in commerce	21.80%
Social insurance	21.80%
Selling, negotiations (talking to customers, suppliers, coop	10.30%
Marketing, PR, advertising	10.30%
Laws/regulations	50.00%
Financial planning, getting loans or public financial suppor	19.20%
Entrepreneurial acting & thinking	1.30%
Dealing with risk, failures, isolation in decision making, f	20.50%
Business plan	20.50%
Book-keeping and taxes	17.90%
no answer	24.40%

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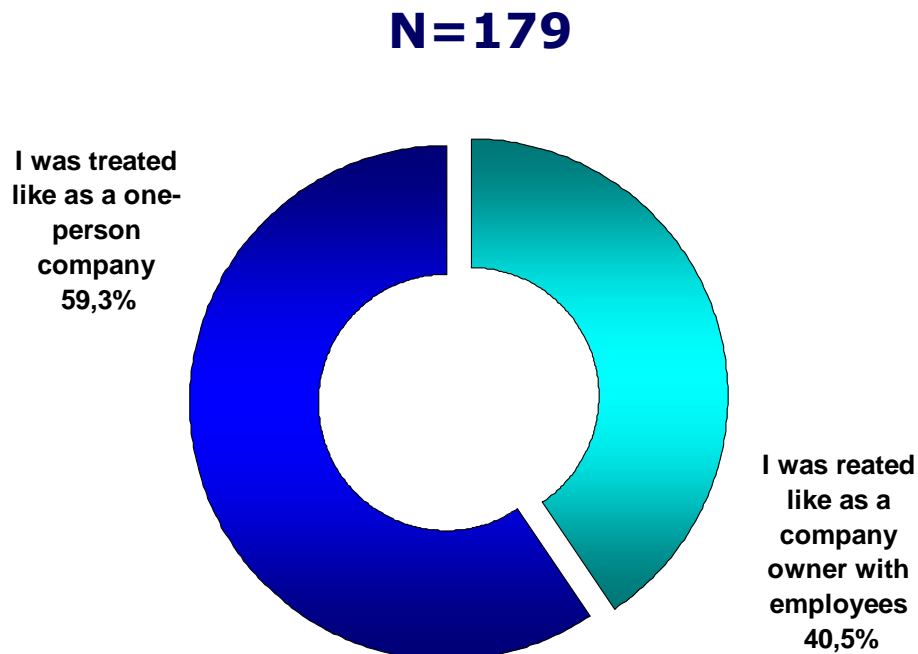
Figure 19 Participation in a career guidance counselling session



5.2 Self-employed assessment of support measures received

89.4% of the respondents who used available services for self-employment felt treated as a one-person-company and got support exactly fit to their special situation.

Figure 20 Support services providers' attitude towards self-employed



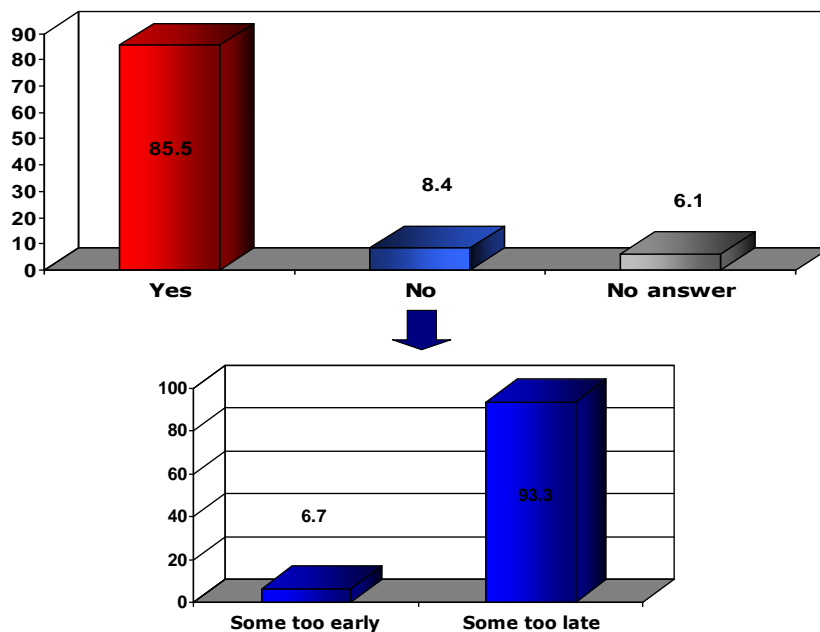
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86% of the respondents using support measures felt that the support they got was tailor-made for his/hers special field of work such as trade, personal services, business related services, production.

A vast majority of the self-employed (85.5%) who used guidance and training services received the support at the right time. The remaining respondents 8.4% considered usually that the support was offered too late to them (93.3%).

Figure 21 Getting the necessary support and information at the time it was needed the most

Getting the necessary support and information at the time it was needed the most (N=179)



The respondents who used career guidance counselling and training available were also asked to evaluate the knowledge gained during training sessions and information received during counselling sessions. Figure 21 shows how the respondents evaluated the training sessions and figure 22 how the evaluated the counselling sessions.

The interviewees who attended training session (78 persons) considered with a large majority 88.5% the courses were very useful.

Most of the interviewees 78.6% who attended counselling sessions agreed that the information obtained were very useful. 12.4% considered that information during counselling sessions can be useful and only 9% felt that the information were not sufficient for working.

Even the percentages of the respondents indicated they felt something was missing during counselling (22.10%) or training sessions (43.6%) were rather high, very few

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indicated the missing aspects. Most critics indicated the training was too general and counselling too superficial.

Figure 22 Evaluation of the knowledge gained during training sessions

N=78

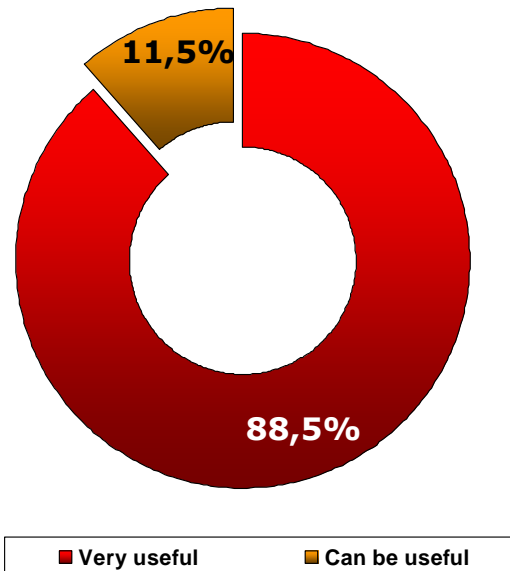
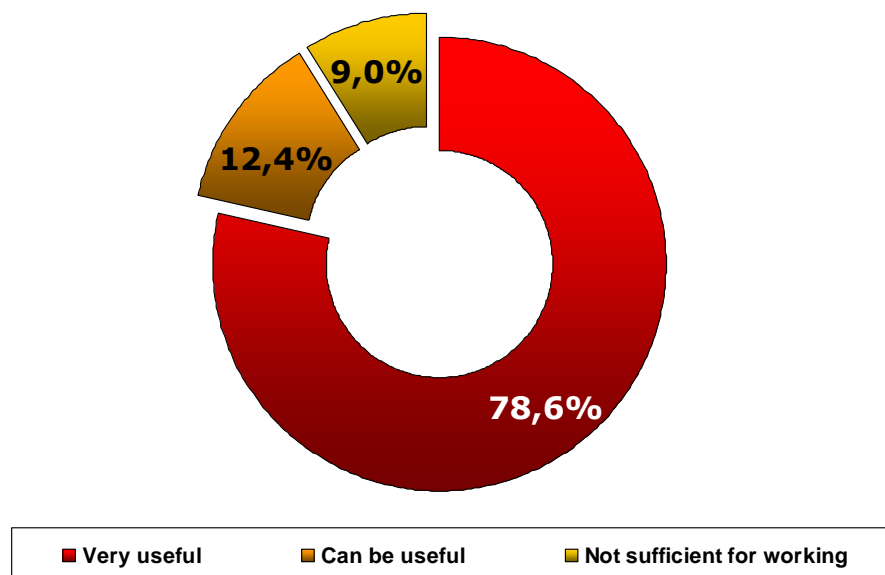


Figure 23 Evaluation of the information received during counselling sessions

N=145

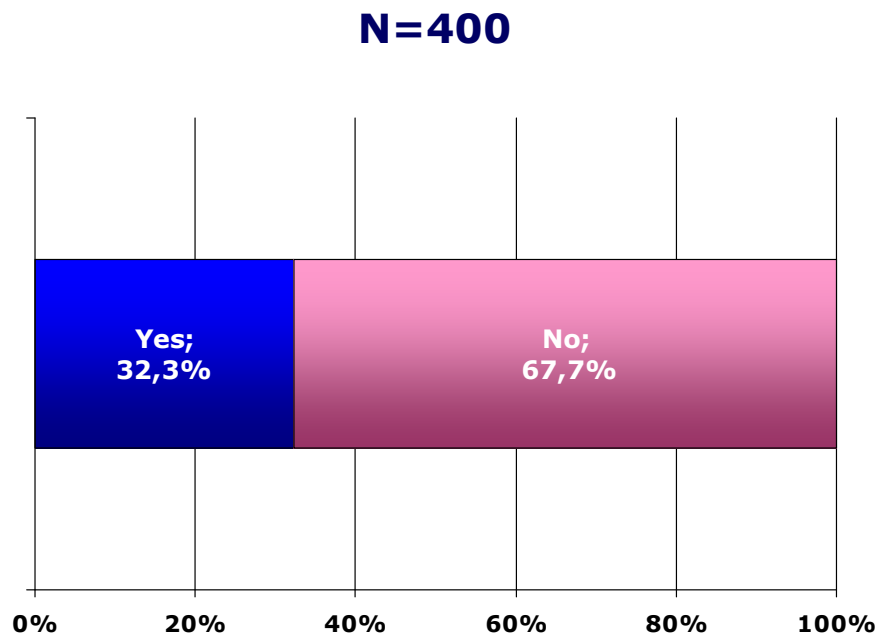


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5.3 Other support measures

When it comes to the organisations representing interests of self-employed only 32.3% of the respondents considered that exist such institutions, while almost 7 persons out of 10 felt no one is representing their interest.

Figure 24 Is there any institution, organisation or other body that represent your interests as self-employed person?



Respondents who felt their interests being represented might have chosen the following answers:

1. The economic policy of my country (*make a good environment for the group of one-person-companies*);
2. EU-politics (*to name/describe a current example would be useful here*);
3. Chamber of economics (*good support services for one-person-companies*);
4. Chambers of workers and trade unions;

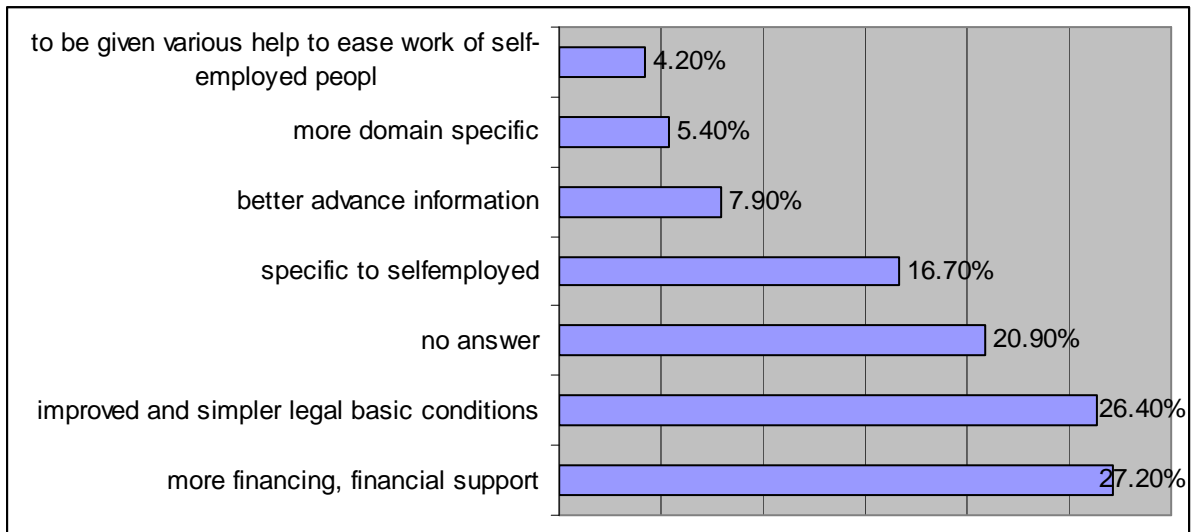
6.2% indicated EU politics, 10.9% indicated Romania economic policy, 14.7% indicated business development centres, and 28.7% chamber of economics and the rest 54.3% indicated associations / chambers of workers and trade unions.

When asked specifically if the current support offered by the government and of the others organizations is enough for people who want to be/are self employed 40.25 % responded yes and the rest 59.75 % said no.

Figure 25 presents most common issues indicated by respondents as needing more attention and support.

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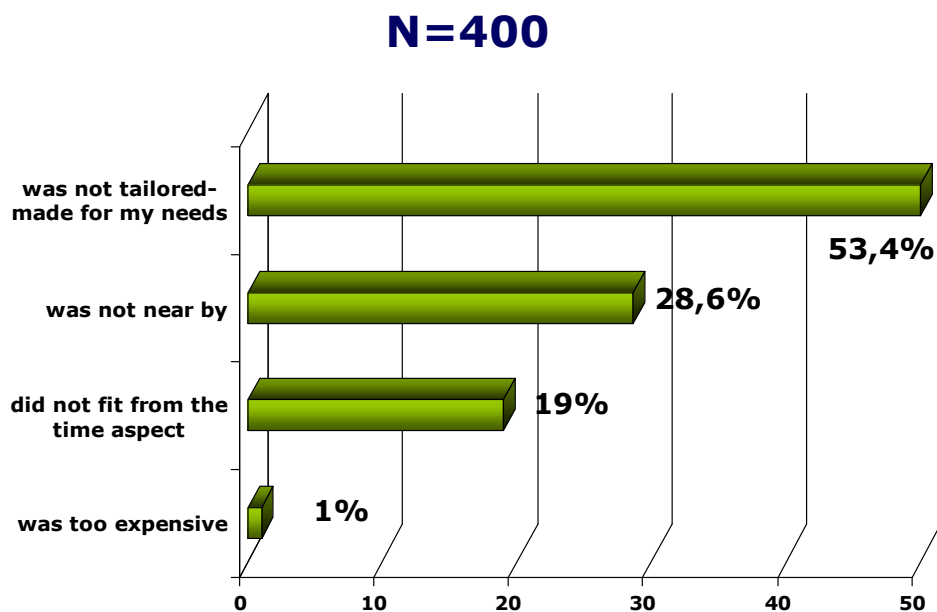
Figure 25 Issues indicating by respondents as needing more support



5.4 Alternative actions to support measures

The interviewees who did not use any of the support measures available where inquired about their reasons. The most common reason indicated by 53.3% of the respondents is that the support available was not tailored for their needs. It worth's mentioning that respondents only chose from the available answers and did not indicated additional reasons, even the questionnaire permitted so. Figure 26 shows graphic representations of the answers given.

Figure 26 Reasons for not using available support services



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The respondents, who did not use any of the support measures available, were asked what they use instead. The answers do not add up to 100 since multiple answers were given. Most often self-employed, 72.4%, self-studied and researched the internet in order to obtain information needed. Also half of them 50.5% took friends advice and help. All answers are presented in figure 27, below.

Figure 27 Actions taken instead of using support service

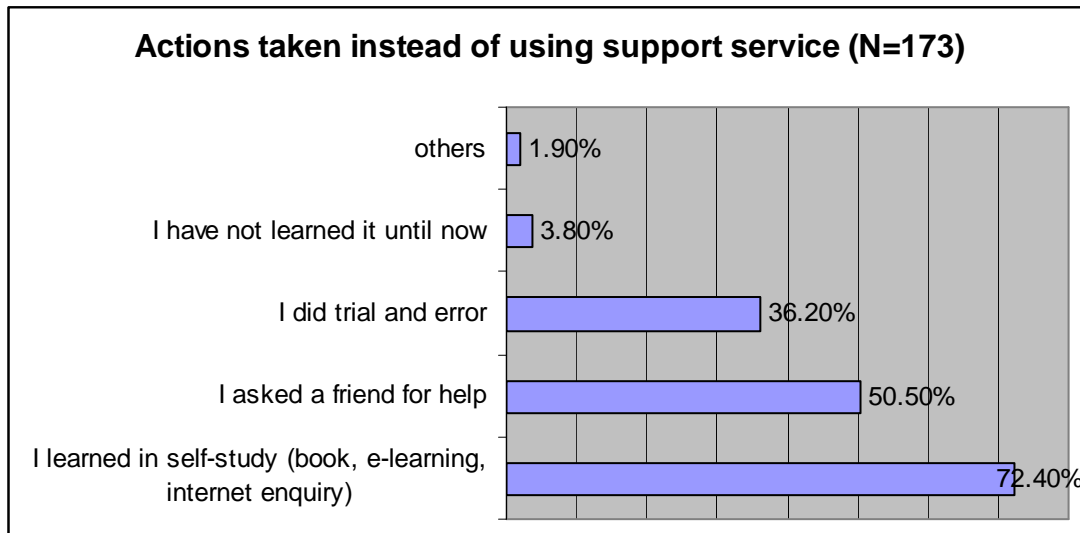
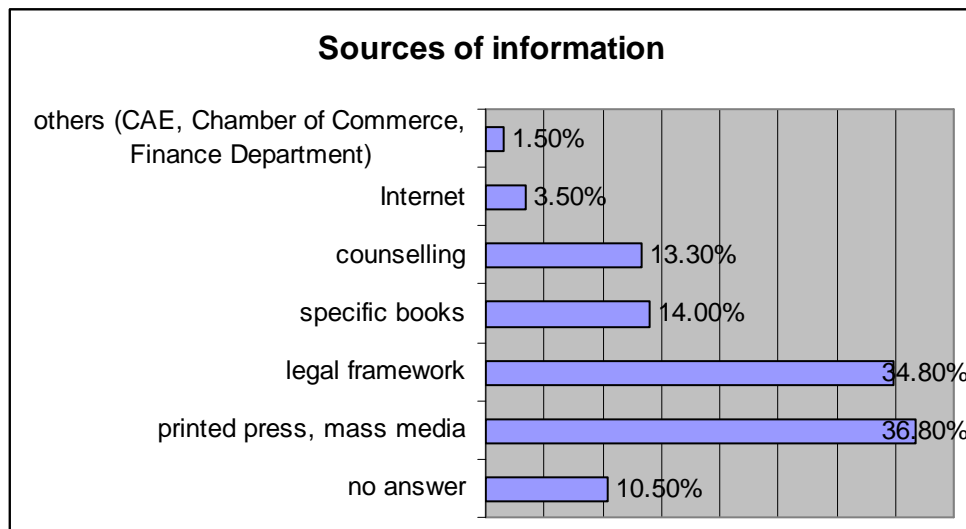


Figure below shows what sources of information are used by the respondents. Internet is indicated only by 3.5% of the interviewees; while most used sources (over 30%) are mass media and legal framework. Also, on the subsequent question if mass-media provides useful information for self-employed 54.8% responded yes.

Figure 28 Sources of information



Multiple answers were allowed so the figures to not sum up to 100%.

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6 Concluding remarks

One of the main challenges facing the European Union Member States is the need to boost entrepreneurship. That is one of the ambitious objectives set by the Lisbon European Council in March 2000, with a view to improving performances in terms of employment, economic reform and social cohesion within the European Union. The European Commission opened the public debate by publishing, at the start of 2003, a Green Paper on “Entrepreneurship in Europe”, which focused on two questions in particular: why do so few Europeans set up their own business and why are so few European business growing?

For the EU as a whole some 29 million people were self-employed (i.e. working in their own business, professional practice or farm for the purpose of earning a profit) *in 2004*, compared to around 161 million employees. This puts self-employment’s share of total employment at around 16% in 2004, up slightly (by 0.2 percentage points) on the year before. However, at EU level the share has remained more or less stable around 16% since the late 1990s, and has remained essentially unchanged compared to 2000. Excluding agricultural employment, the self-employed population in the EU totalled 24 million in 2004, equivalent to a share of around 13% of total non-agricultural employment.⁹

Data on the changes in the numbers of persons self-employed can only be analysed over a relatively short period of time due to the availability of EU-25 totals. Within the *EU-25*, self-employment accounted for about 16.0 % of total employment across the non-financial business economy¹⁰ in 2005, with over three times as many male self-employed workers as women¹¹.

According to a Eurobarometer survey held within the European Economic Area and the United States in April 2004, a relatively high proportion of EU-25 citizens declared a preference for being an employee; with 50 % aspiring to be employees compared with 45 % who would prefer to be self-employed (5 % ‘do not know’).

Among those EU-25 citizens that declared a preference for ideally being self-employed, the main reason given was that self-employment was perceived as providing independence and self-fulfilment. Other overlapping reasons were an interest in the tasks accomplished (77 % of respondents), as well as the possibility of creating their own working environment (16 %)¹².

Comprehensive information about the situation of one-person-companies in Romania is rather limited, although natural independent persons (as they are named in official statistics of Romania National Institute for Statistics) represent¹³ 18.4% out of the total employment of the country.

This paper addresses self-employment needs and enhancing support measures for one person companies, being the result of a survey realized in Romania by Dunarea de Jos University of Galati in the Leonardo da Vinci program “Self-Employment - Guidance and Counseling for Self-Employment”.

⁹ European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities Unit A.1, Manuscript completed in September 2005 Employment in Europe 2005, Recent Trends and Prospects

¹⁰ The non-financial business economy excludes agriculture, public administration and other non-market services, as well as the financial services sector.

¹¹ Eurostat, Statistics in focus — Industry, trade and services — 24/2006

¹² European Commission Flash Eurobarometer 160, ‘Entrepreneurship’ Directorate General Enterprise and Directorate General Press & Communication

¹³ Figure compiled using data in Romanian National Statistic Institute, Romania Statistic Data 2004, Chapter 3 Labour Market

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It is important to bear in mind that the survey is not necessarily significant from statistical point of view, and even the data collected are a helpful source of information, it cannot be generalised over the entire self-employed population in Romania.

The Romanian survey concluding remarks are about:

- ✓ Self-employed persons participating in the survey are more active in services than trade. They mainly address private persons, even sometimes provides services for institutional clients also;
- ✓ The respondents most often work in their own external premises but also at home or at clients' premises. More than half of the interviewees work 41-60 hours per week, more than a regular employee. In spite of the long working hours only a quarter considered the income obtained as sufficient, and more than half as almost sufficient;
- ✓ Half of them are using external help in their current activities and mostly for financial issues and tax purposes;
- ✓ The greatest advantages of being self-employed are considered to be: being one's own boss, followed by facing new challenges, and having a better financial security;
- ✓ The main obstacles for being self-employed are considered to be: lack of financing, bureaucratic barriers, legal framework concerning taxation and social insurance;
- ✓ When it comes to the organisations representing interests of self-employed only 32.3% of the respondents considered that such institutions exist, while almost 7 persons out of 10 felt no one is representing their interest.
- ✓ Less than half of the respondents took advantage of the support measures available for self-employment. The most common reason indicated is that the support available was not tailored for their needs. They rather preferred to use self-study or help from friends;
- ✓ On the other hand, most of the self-employed that attended training or career counseling sessions evaluated them as positive and useful experiences. Even the percentages of the respondents indicated they felt something was missing during counselling (22.10%) or training sessions (43.6%) were rather high, very few actually indicated the missing aspects. Most critics indicated the training was too general and counselling too superficial.
- ✓ When compare themselves with employees, self-employed interviewed consider that they earn more money, pay more taxes, work more hours, overtake more responsibilities, have to have a better knowledge of legal framework and have more financial risks. But when they compare themselves with small companies' owners they think the opposite: self-employed earn less than small-business owners. In the opinion of the self-employed they are granted lower respect than business owners. At the same time they work more, and deal with a bigger number of responsibilities than owners of small enterprises.

Different countries have various ways to help the self-employed. In Romania it is the small business enterprises rather than self-employed that benefit from such forms of support. There is a wide potential in support measures for one-person companies. Small and medium enterprises are regarded as jobs generators and little importance is paid to people who generate their own job.

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7 References

- ✓ Romanian National Statistic Institute, Romania Statistic Data 2004, Chapter 3 Labour Market and Chapter 15 , Enterprise Activity
- ✓ European Commission Directorate-General for Employment, Social Affairs and Equal Opportunities Unit A.1, Employment in Europe 2005, Recent Trends and Prospects (Manuscript completed in September 2005)
- ✓ Eurostat, Statistics in focus — Industry, trade and services — 24/2006
- ✓ European Commission Flash Eurobarometer 160, “Entrepreneurship”, Directorate General Enterprise and Directorate General Press & Communication

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Annexes

Annex 1: In depth interviews



1
2 **LEONARDO DA VINCI**
Community Vocational
Training Action Programme

Second phase: 2000-2006



Guidance and Counselling for Self-employment. "SELF-EMPLOYMENT"

Agreement No 2004-2242 / 001-001 LE2-510REF
Project Reference: PL/04/C/F/RF-84151

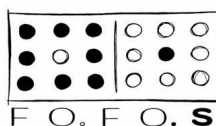
In depth interviews Romania Annex to D3.3

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Introduction

The Leonardo da Vinci, Self-Employment project conducted a survey of existing guidance and counselling services in different location addressed self-employed from maximum one year, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed.

Additionally, a total of 40 in-depth interviews (10 interviews/ country) with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

This document summarized the findings of the Romanian in-depth interviews with organisations/ institutions providing support.

Short summary – presentation of interviewed organizations profile

The organisations were contacted by face-to-face interviews or telephone in summer 2006. The interviews followed a predetermined list of topics, questions prepared for this purpose by Self-Employment project.

There were interviewed 10 persons from 5 different organisations:

- a micro credit institution – the Romanian representative of a a US-based private, non-profit international development organization;
- a business incubator, created through a public-private partnership;
- a consulting and professional guidance centre belonging to a university;
- an employment agency, governmental organisation, subordinated to the Labour and Social Ministry through the National Employment Agency;
- a consulting and professional guidance company, private own.

CHF International Romania is the national representative of CHF International, a US-based private, non-profit international development organization with current projects in over 35 countries around the world.

AJOFM, Galati County Employment Agency is a governmental organisation, subordinated to the Labour and Social Ministry through the National Employment Agency.

CICOP, Inter-institutional Centre for Consulting and Professional Guidance is based on Education Law no. 85/1995 and it is a result of Phare 2000 project: “Strategies for professional insertion of disadvantages people on the market labour”, having as main objectives to define and elaborate counselling services for unemployed people, students, graduates and not only; to follow the efficiency of working and the adaptation of academic education on labour market demands.

INCAF Association – The Business Innovation and Incubation Centre in Braila was established through Phare/FIMAN programme. The BI is a local partnership structure, which offers different services to entrepreneurs, in advantageous conditions.

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SANSA Agency is a private company accredited by the National Employment Agency. It provides information and counselling services, mediation of the vacancies, counselling for business start-up, and also pre-lay-offs services.

Form of support offer to persons considering self-employment or self-employed

The help offered by the interviewed institutions covers basic counselling concerning legal steps, printed guidelines, sample business plans, guidance with various applications, micro-credits, information on possible financing programmes and even face-to-face counselling, personality and abilities tests or even guidance to and provision of specific trainings.

Employment Agency and counselling institutions target unemployed people and first-time job seekers and the counselling, consulting and trainings services are free of charge only for this category. Occasionally, mentoring programmes are held, mostly as part of EU or World Bank finance projects, but target group is still unemployed people.

Psychological support and mentoring was indicated by the interviewees as probably the most needed support measures toward self-employed or want-to-be self-employed, and also easier access to financing.

The services provided by each interviewed institution are detailed below.

Since 1994, CHF International Romania has operated a multifaceted program oriented towards community economic development – through a unique model that combines access to credit and direct technical assistance to small businesses, collaboration with 30 member-based business associations and housing NGOs, formation of public-private partnerships and legal and regulatory reform. CHF International Romania manages a five-year \$13.3 million program for enterprise strengthening and development of Romanian micro-, small- and medium-sized businesses. Even if the main objective of the microfinance institution is micro-lending, it often provide also a wide range of services covering all aspects and stages of business creation/start-up: information and educational programmes in order to improve the economic and business culture of the potential beneficiaries, training programmes (covering marketing, management, legislation and financial areas) as well as consulting and mentoring programmes for those interested in the development of their businesses or in overcoming business hurdles.

The Employment Agency specific activities are: information and counselling of the job seekers (information about the labour market, auto/evaluation of the personalities in order to provide good orientation in the labour market, developing the abilities and the self-confidence), mediation of the vacancies, consultations for business start-up (SMEs), professional trainings, various financial facilitations for governmental subventions, pre-lay of services regarding legislation, mediation of the vacancies, training techniques, professional reorientation. Credits disbursed from unemployment insurance fund (the Law 76/2002) are available. Credits granted via the Public Employment Services enjoy a subsidized interest rate at 50% of the National Bank reference interest rate (the subsidy may increase to 75% in those “judets” where unemployment rate excesses the national average. The credit is given for an existing business and its amount is proportional with the number of the new created jobs. For starting up a new business the unemployed persons can benefit of credits with the subsidy up to 90%.

CICOP's specific objectives are: the professional, economic and legal counseling of people regarding the different opportunities and possible variants of professional evolution; the development of entrepreneurial spirit and free initiative, of adaptation at new situations.

The business incubator manages and offers to the entrepreneurs various facilities to sustain the creation and development of the new business. Beside consulting services, training and

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assistance given to the entrepreneurs, the business incubator provide spaces for production and access to the secretariat services, data base, equipment, meeting rooms etc.

Sansa Agency provides information and counselling services, mediation of the vacancies, counselling for business start-up, and also pre-lay-offs services.

Self-employed versus micro- and small entrepreneurs: is there a support addressed to self-employed only or they are treated as entrepreneurs in general?

In Romania, the area of providing business consulting services is still underdeveloped, particularly as far as quality and expertise are concerned. This is due mainly to the underdevelopment of the main consulting services suppliers: associations of entrepreneurs and chambers of commerce. The business consulting sector is supported as a rule by non-profit associations and foundations, which shows the low expertise of the provided services and which still follow the traditional fields of consulting - legal expertise, accounting and audit – and provide specific consulting services by developing certain services to meet the needs of entrepreneurs. Therefore, one cannot expect a clear distinction in available support between self-employed and small entrepreneur.

On the other hand, most of interviewees felt that there difference in needs and expectations between people considering self-employment or already self-employed and those who are entrepreneurs. Some of the respondents considered that being micro and small entrepreneurs is harder because they have additional responsibilities against employees and company owners, others considered the opposite, because a self-employed person is completely by itself and undertakes more risks and also the psychological pressure is higher.

Summary conclusions

All the interviewed institutions aim at some level and in its own ways to promote and support entrepreneurship. They offer services for natural legal persons also, but self-employed is not the primary or the classical target group for any of them. That is why many of the answers received concerned entrepreneurship in general and not necessarily self-employment.

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Annex 2: Questionnaire Romanian

CUPRINS

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Chestionar pentru persoanele auto-angajate pentru maximum un an

Numarul chestionarului |_|_|

Codul tarii:

Introducere pentru intervievator- este utilizat pentru a prezenta un chestionar administrat verbal unui respondent potential, va rugam completati numele organizatiei dvs. pe spatial punctat marcat cu albastru.

Buna ziua, numele meu este si reprezint Universitatea Dunarea de Jos Galati. In prezent organizatia noastra realizeaza cercetari in cadrul unui proiect Leonardo da Vinci intitulat: ""AUTO-ANGAJARE –Orientare si Consiliere pentru Auto-Angajare". Scopul proiectului este de a identifica locatia si valoarea serviciilor de orientare si consiliere oferite persoanelor care doresc sa se auto-angajeze sau care sunt deja auto-angajati.

Ati fost identificat ca o persoana care are cunostinte despre serviciile si consilierea oferite persoanelor auto-angajate.

Interviul va dura aproximativ 30 minute. Opiniile dvs. sunt foarte valoroase pentru noi, si va asigur ca timpul dvs. va fi bine investit. Va rugam sa luati la cunostinta ca raspunsurile dvs vor fi absolut confidentiale si nu vor fi folosite decat pentru scopuri statistice.

Informatii pentru intervievat:

AUTO-ANGAJAREA este inteleasa ca si o firma a unei singure persoane (respectiv o persoana care isi conduce singura biroul si care deruleaza o afacere individuala fara a angaja alte persoane).

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A. RASPUNSURI DE SELECTARE

A.1 Care este locul dvs. de munca actual? Care din situatiile urmatoare va sunt aplicabile? (raspunsuri multiple). *Va rugam bifati casuta/codul respectiv.*

	cod		cod
Persoana fizica autorizata (exclusiv agricultura)	1	Elev, student	4
Lucrator intr-o asociatie de familie	2	Angajat	5
Alte forme de auto-angajare, specificati	3	Somer – fie inregistrat (platit) sau somer neinregistrat (nu primeste ajutor de somaj dar cauta o slujba)	6
		Pensionar	7
		Altele, specificati	8
		Nu stiu/ fara raspuns	9

A.2 Daca alegeți raspunsuri din ambele coloane ale tabelului, va rugam alegeți ocupatia majora in functie de principala sursa de venit. *Va rugam bifati casuta/codul corespunzator*

1.
2.
3.

4.
5.
6.
7.
8.

} *VA RUGAM INTRERUPETI INTERVIUL*

9. Nu stiu/ fara raspuns

(Daca raspunsul dvs. este de la 1 la 3 atunci continuati cu urmatoarea intrebare; daca raspunsul este de la 4 la 9 nu mai continuati interviul).

A.3 De cat timp sunteti auto-angajat?

Va rugam bifati casuta corespunzatoare

- 1) sub 1 an; → *va rugam treceti la sectiunea B*
2) mai mult de 1 an; (*VA RUGAM INTRERUPETI INTERVIUL*)

B. SITUATIA DE A FI AUTO-ANGAJAT

B.1 In ce domeniu principal lucrati?

1. Servicii
2. Productie
3. Comert
4. Altele, va rugam specificati

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B.2 Cine sunt clientii dvs? (Puteti alege mai multe optiuni in functie de situatia dumneavoastra)

1. Persoane private
2. Organizatii cum ar fi companii, ONG-uri, organizatii publice
3. Altele. Va rugam specificati

B.3 Va rugam descrieti-va profesia. Mai exact, care este slujba dvs?

Va rugam furnizati destule detalii. De exemplu, raspunsul „muncitor”, trebuie completat cu „electrician calificat” sau raspunsul „instructor” cu „cursuri de management”

.....
.....

B.4 Unde este locul de munca? Unde va desfasurati activitatea?

Va rugam bifati casuta corespunzatoare.

Locul meu de munca principal este

1. acasa	
2. in spatii proprii externe (inchiriate)	
3. in spatii proprii externe (cumparate)	
4. in spatii externe impartite cu altii	
5. La sediul clientului	
6. Altele, va rugam specificati: _____	

B.5 Cate ore pe saptamana lucrati (luand in considerare toate activitatile legate de munca dvs)?

Va rugam bifati casuta corespunzatoare.

Ore	
1. pana la 20 ore	
2. 21-40 ore	
3. 41-60 ore	
4. peste 60	
5. Nu stiu/fara raspuns	

B.6 Desfasurati activitatea dvs. in mod direct, sau delegati/transferati o parte din aceasta activitate, de exemplu: aspecte finaciare/ taxe, intretinerea calculatoarelor, web site/pagina de start?

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Va rugam bifati casuta corespunzatoare.

1. Derulez toata activitatea personal.		
2. Folosesc ajutor pentru	1. Aspecte financiare/taxe	
	2. Intretinerea echipamentului	
	3. Activitati de marketing ex. website, mailuri	
	4. Altele, va rugam specificati __	
	5. __	

B.7. Activitatea profesionala pe care o depuneti va influenteaza (se interfereaza) cu viata privata?

1. Da
2. No →treci la intrebarea B.9

B.8 Intrebari pentru persoanele care lisi desfasoara activitatea acasa (biroul este acasa).
(interviewatorul este rugat sa verifice raspunsul pentru intrebarea B.4)

In ce fel este activitatea dvs profesionala influentata de viata privata? Membrii familiei dvs va intrerup punandu-va intrebari despre viata privata, angajatul de la gaze soseste si dvs sunteti cel insarcinat sa ii deschida, trebuie sa faceti in paralel activitati casnice–spalarea vaselor, cumpararea hranei...

.....
.....

B.9. Cat de bine puteti asigura echilibrul dintre activitatea privata si cea profesionala

1. Foarte bine
2. Mai degraba bine
3. Mai degraba nu
4. Absolut deloc

Ar putea fi imbunatatita situatia– cum?

.....
.....
.....
.....
.....

C. EXPERIENTA & RECOMANDARI _masuri de sprijin primite

C1. V-ati informat activ despre institutiile existente care ofera instruire sau orientare si consiliere in profesionala cu referire la auto-angajare (sprijinirea auto-angajatilor sau a persoanelor care iau in calcul auto-angajarea)?

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1. Da, foarte detaliat
2. Da, un pic
3. Deloc -----→ *va rugam treceti la intrebarea C7.*

Daca raspunsul dvs este 1 sau 2, va rugam treceti denumirea lor

C.2 Daca va ganditi retrospectiv la serviciile de asistenta oferite persoanelor auto-angajate, credeti ca urmatoarele subiecte au fost tratate suficient?

	Multe oferte	Suficiente oferte	Oferte rare	Nici o oferta
1. Planificare financiara, acordarea de imprumuturi sau sprijin financiar public				
2. Contabilitate si taxe				
3. Legi/reglementari				
4. Abordarea riscurilor, esecurilor, izolarea in luarea de decizi, va simtiti singur in fata atator probleme				
5. Asigurare sociala				
6. Marketing, relatii publice, publicitate				
7. Vanzari, negocieri (discutii cu clientii, funizorii, partenerii de cooperare)				
8. Auto-organizare/managementul timpului				
9. Planul de afaceri				
10. Activitate in retea (networking)				
11. Actiuni&gandire antreprenoriala				
12. Instalarea unui calculator (hardware, software, intretinere)				
13. Altele, va rugam specificati....				
14. Altele, va rugam specificati....				
15. Altele, va rugam specificati....				
16. Altele, va rugam specificati....				

C.3 Ati apelat vreodata la serviciile de sprijin pentru auto-angajare (servicii de instruire sau de orientare si consiliere profesionala)?

1. Da
2. Nu →*Va rugam treceti la intrebarea C13.*

C.4. Cum v-ati simtit tratat in timpul sesiunilor de instruire sau/si consiliere si orientare profesionala?

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1. M-am simtit tratat ca si cum as fi (sau as dori sa devin) un proprietar de firma cu angajati. Aceasta inseamna ca am primit multa informatie care nu mi-a fost necesara. De ex. Cum sa infiintez un SRL, cum sa tin niste evidente fantastice de contabilitate.

2. M-am simtit tratat ca o firma cu 1 singur angajat si am primit exact sprijinul de care aveam nevoie adecvat perfect situatiei mele speciale.

C.5– Sunteti de acord cu afirmatia: Sprijinul pe care l-ati primit a fost dimensionat pentru domeniul dvoastra specific de lucru sau activitate cum ar fi comert, servicii personale, servicii legate de afaceri, productie.

1. Da
2. Nu
3. Nu stiu

C.6 – Ati primit sprijinul si informatiile necesare la timpul potrivit, cand ati avut nevoie de ele?.

1. Da
2. Nu, daca nu:
 - 2.1 Cam prea devreme
 - 2.2 Cam prea tarziu

C.7 Ati luat parte vreodata la un curs/sesiune de instruire care sa va pregateasca pentru auto-angajare?

1. Da. Daca da, va rugam alegeti la ce fel de curs / sesiune de instruire ati participat?

	Instruirea la care s-a participat
1. Planificare financiara, acordarea de imprumuturi sau sprijin financiar public	
2. Contabilitate si taxe	
3. Legi/reglementari	
4. Abordarea riscurilor, esecurilor, izolarea in luarea de decizi, va simtiti singur in fata atator probleme	
5. Asigurare sociala	
6. Marketing, relatii publice, publicitate	
7. Vanzari, negocieri (discutii cu clientii, funizorii, partenerii de cooperare)	
8. Auto-organizare/managementul timpului	
9. Planul de afaceri	
10. Activitate in retea	
11. Actiuni&planuri antreprenoriale	
12. Instalarea unui calculator (hardware, software, intretinere)	
13. Altele, va rugam specificati....	
14. Altele, va rugam specificati....	
15. Altele, va rugam specificati....	
16. Altele, va rugam specificati....	

2. Nu→ Va rugam treceti la C10

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C.8. Cum evaluati cunostintele acumulate in timpul **instruirii** cu privire la auto-angajare? Va rugam alegeti o singura optiune:

1. Foarte utila
2. Poate fi utila
3. Insuficienta pentru lucru
4. Am avut probleme serioase din cauza aceasta
5. *Nu stiu/fara raspuns*

C.9. In timpul cursurilor, gasiti ca ceva a lipsit?

1. Da, va rugam indicati aspectele ce lipsesc

.....
.....

2. Nu

C.10 Ati beneficiat vreodata servicii de orientare si consiliere in cariera?

1. Da, va rugam specificati de la cine
2. Nu → *Treceti la C.15.*

C.11. Cum evaluati informatia primita in timpul sesiunilor de consiliere din punctual de vedere al auto-angajarii? Va rugam operati o singura alegere:

1. Foarte utila
2. Poate fi utila
3. Insuficienta pentru lucrul real
4. Am avut probleme serioase din cauza aceasta
5. *Nu stiu/fara raspuns*

C.12. Ati simtit ca ceva a lipsit in timpul consilierii?

1. Da, va rugam indicati aspectele lipsa

.....
.....

2. Nu

C.13. (*Numai pentru persoanele care au raspuns cu NU la C3*) Daca v-ati informat despre serviciile de asistenta disponibile si NU le-ati abordat, va rugam raspusndeti de ce (*puteti bifa mai mult de un raspuns*)

Serviciile de sprijin oferite:

1. Nu au corespundt din punct de vedere al timpului
2. Nu au fost in apropiere
3. Au fost prea scumpe
4. Nu au fost dimensionate nevoilor mele
5. Alt motiv, va rugam specificati.....

C.14 (*Numai pentru persoanele care au raspuns cu NU la C3*) Ce ati facut in loc sa folositi aceste servicii de sprijin (*puteti bifa mai mult de un raspuns*)

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1. Am invatat dupa materiale de studiu individual (carti, e-learning, cautare pe internet)
2. Am cerut ajutorul unui prieten
3. Am invatat din incercari si greseli
4. Nu am invatat nimic pana acum
5. Altele, va rugam specificati.....

C.15. In opinia dvs., care sunt principalele probleme/obstacole cu care se pot confrunta auto-angajatii? (*Puteti alege mai mult de un raspuns*)

1. Lipsa sprijinului din partea familiei si a prietenilor;
2. Cadrul legal referitor la autoangajare ;
3. Cadrul legal referitor la taxe si impozite, asigurare sociala;
4. Bariere birocratice;
5. Lucrul sub presiunea timpului
6. Prejudecati;
7. Lipsa de finantare;
8. Lipsa de competenta si pregatire in domeniu;
9. Perioade mari de timp la inceputul afacerii cu venituri sporadice;
10. Lipsa informatiilor despre piata;
11. Lipsa de experienta ocupationala in domeniul specific ales;
12. Altele, va rugam specificati

.....

C.16 Credeti ca sprijinul actual oferit de guvern si alte organizatii este suficient pentru persoanele care doresc sa fie/sunt auto-angajati?

1. Da
2. Nu, daca nu – ce tip de sprijin credeti ca este necesar?

.....

.....

.....

D. CARACTERISTICILE AUTO-ANGAJATILOR

D.1 Care sunt, din punctual dvs de vedere, diferentele dintre:

- situatia dvs speciala ca auto-angajat (firma cu o singura persoana),
- un proprietar de firma cu angajati (ganditit-va ce ar fi diferit daca ati avea angajati)
- un angajat.

Va rugam comparati intai situatia dintre

- autoangajat
- un proprietar de firma cu 5-10 angajati

Si marcati cu X pe care o considerati ca se afla in pozitia cea mai buna din punct de vedere al criteriului.

Varugam comparati in al 2 lea rand situatia dintre

- autoangajat
- angajat

Si marcati cu X pe care o considerati ca se afla in pozitia cea mai buna din punct de vedere al criteriului.

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	D.1.a What are the differences in comparison with micro-entrepreneurs?		D.1.b What are the differences in comparison with employees?	
	Auto-angajat	Proprietar de firma cu 5-10 angajati	Auto-angajat	Angajat
1.Castiga mai multi bani	x			
2.Are de platit mai multe taxe		x		
3.Trebuie sa lucreze mai multe ore				
4.Ii este recunoscuta activitatea valoroasa de catre societate				
5.Trebuie sa isi assume mai multe responsabilitati				
6.Trebuie sa stie mai multe despre legislatie				
7.Este supus mai multor riscuri financiare				
8. Altele, va rugam specificati				

D.2 Ce v-a determinat sa alegeti auto-angajarea? Ce situatie vi se aplica? *Va rugam faceti o singura alegere.*

1. Am fost un absolvent/somer pentru care auto-angajarea a fost o sansa de a intra pe piata muncii;
2. Am lucrat deja cativa ani dar alegerea auto-angajarii a fost o forma de angajare mai benefica;
3. Am fost fortat de angajatorul meu sa imi incep propria afacere pentru a continua colaborarea cu acesta;
4. Altele, va rugam specificati

D.3 Care este principalul beneficiu /avantaj al faptului de a fi auto-angajat?

Va rugam evaluate fiecare articol pe o scara de la 1 la 5, unde 1 descrie cel mai mic beneficiu iar 5 este cel mai mare.

1. A fi propriul sef	
2. A face fata noilor provocari / independenta	
3. A avea mai putin timp de lucru	
4.A avea o pozitie financiara mai sigura	
5. A avea o legatura mai usoara intre serviciu si familie	

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D.4 Care credeti ca sunt trasaturile importante de caracter ale unei persoane auto-angajate?

Numiti 5 calitati (de ex. Ambitios si incredere in fortele proprii, preferinta pentru decizii independente, face fata bine incertitudinii, muncitor, spirit de initiativa, etc).

1.
2.
3.
4.
5.

D.5 Intentionati sa va dezvoltati activitatea si sa angajati alte persoane in urmtorii 3 ani?

- 1) Da
- 2) Nu.
- 3) Nu stiu.

D.6 In opinia dvs, exista forme de sprijin (stat, institutii, organizatii etc.) care va reprezinta interesele ca auto-angajat?

1. Da
2. Nu -----→ *Va rugam treceti la D.8*

D.7 Va rugam indicati reprezentantii intereselor dvs:

1. Politica economica a tarii mele (*este un bun mediu pentru grupul de firme cu un singur angajat*);
2. Politicile UE;
3. camerele de comert (*servicii bune de asistenta pentru firmele cu un singur angajat*);
4. asociatii ale lucratorilor si syndicatele;
5. altele, va rugam specificati

D.8 Care este principala sursa de informare privind informatiile de care aveti nevoie pentru activitatea auto-angajatilor?

.....

D.9. Gasiti informatii in mass-media utile pentru activitatea dumneavoastra de auto-angajat?

1. Da;
2. Nu;
3. Nu stiu.

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E. CARACTERISTICILE RESPONDENTULUI

E_1. Sexul respondentului:

- a) Masculin
- b) Feminin

E_2. Varsta (ani):

- a) pana in 25
- b) 25-30
- c) 31-40
- d) 41-50
- e) 51-60
- f) peste 60

E.3 Cu privire la venitul dvs– puteti sa va asigurati traiul lucrind ca auto-angajat?

- 1. Da, este suficient;
- 2. Aproape;
- 3. Nu prea;

E.4 Aveti in intretinere:

	DA	NU
Copii sub 15 ani		
Membri in varsta ai familiei		
Membri bolnavi ai familiei		

E_5 Educatie: ultimele studii absolvite

- 1. pana la 10 clase;
- 2. absolvent de liceu;
- 3. absolvent de colegiu sau facultate;
- 4. ani terminali in colegiu sau facultate;

E.5 In ce regiune va desfasurati activitatea?

- a) regiunea 1 nord-est;
- b) regiunea 2 sud-est;
- c) regiunea 3 sud-Muntenia;
- d) regiunea 4 sud-vest Oltenia;
- e) regiunea 5 vest;
- f) regiunea 6 nord-vest;
- g) regiunea 7 centru;
- h) regiunea 8 Bucuresti-Ilfov

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Annex 3: The LdV project “SELF-EMPLOYMENT Guidance and Counseling for Self-Employment”

Entrepreneurship is often considered to be the engine of economic welfare. The project will benefit a great number of well-educated, high-performing, self-employed people.

The main target groups of the project are:

1. students that have just graduated (and will soon graduate) who are seeking their first job
2. unemployed people
3. people that are working somewhere else at the moment, but consider self-employment as a future option
4. those currently self-employed.

Self-employed is defined in the project as **one-person company**.

The project will identify the location and the value of various support services for self-employed in Europe. It includes a study of entrepreneurship level in four countries (Austria, Finland, Poland and Romania) and a survey of existing services which support establishment or development of one-person enterprises.

The aim of the project is widely meant promotion of self-employment. Researches are to describe the condition of one-person-enterprises and help in developing suitable support service system addressed to people being self-employed or considering it.

High unemployment rate in European countries requires efficacious modes of action. Self-employment, laden with lower risk than waged/salaried employment, is one of the still underappreciated solutions. Results of the whole project will be potentially used by decision-makers from different bodies (at EU level, national and regional level) for improving conditions conducive to self-employment, as well as by career counsellors for creating advanced and effective tools for guidance, counselling and other support services.

More information can be found in: <http://www.self-employment.org/>.





**LEONARDO DA VINCI
Community Vocational
Training Action Programme**

Second phase: 2000-2006



**Guidance and Counselling for Self-
employment. "SELF-EMPLOYMENT"**

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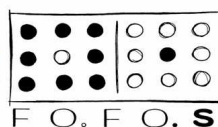
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1. Introduction

The present report is developed within the framework of Self-Employment project, i.e. "Guidance and counselling for self-employment", financed under EU Leonardo da Vinci Programme.

The aim of this project is to identify the location and the value of guidance and counselling services addressed to people considering self-employment. The project conducted a survey of existing guidance and counselling services in different location addressed to educated and experienced persons who wish to start their own business, how they were assisted and provided necessary guidance. The project partners are from Austria, Poland, Romania and Finland. In the whole project self-employment is defined as a one-person company (See also annex 1).

The six-members consortium of highly professional and experienced organisations, coming from four EU and ACC, is conducting „Self-employment”. This complementary partnership represents background of counselling and guidance, academic and education, research and analysis fields strengthen by small business orientation and experience in self-employment project. They represent environments of different level of national awareness, policies and educational offer.

A standardized questionnaire was used to investigate the needs of people interested in self-employment to improve their ability to succeed. Sample for each country was defined as 400 persons who are already self-employed for maximum 1 year.

Additionally, a total of 40 in-depth interviews with experts from such training field as business psychology and career counselling were provided. The aim of qualitative research was to identify and examine the efficiency of existing support services and counselling addressed to people considering self-employment from institutional point of view.

The present report is based on the findings of the field study, aiming to identify:

- the real needs of the self-employed and of the people considering self-employment;
- if supporting services available are suited to their needs;
- best solutions in guidance and career counselling to suit the self-employed needs.

The report was drawn-up having in mind that focusing self-employment at the governmental and regional programmes could have significant influence on the unemployment level and other economical factors. Special measures addressed to self-employed are not specified within regional development plans, even measures connected with SME's sector are included.

One-person-enterprises are creatively and dynamically managed. Counselling on high quality level addressed to them could bring a synergy effect and reinforce this companies their doubtless strengths significantly.

2. Methodological Approach

2.1 General data

The study of the needs, expectations and condition of one-person-enterprises in Poland (as well as in other partnership countries) was performed by use of standardized questionnaire that was specially prepared for this particular project needs (see Appendix 1).

It was carried out on a group of 400 respondents, whom must have fulfilled the following criteria of choice:

- ✓ being self-employed for a period not exceeding 1 year
- ✓ considering such occupation as the main employment

It was assumed that people who began to be self-employed over 12 months preceding the survey were to deliver most valuable information (data) on available possibilities of guidance and counseling as well as on the efficiency of those.

Before the true attitude research, pilot studies were carried out on a group of 40 self-employed (10% quota sample). It allowed testing adequacy of the questionnaire and to include any necessary changes and corrections to the research instruments.

Table 1. The distribution of realized interviews

LP.	VOIVODESHIP	N
1.	dolnośląskie	28
2.	kujawsko - pomorskie	24
3.	lubelskie	27
4.	lubuskie	22
5.	łódzkie	22
6.	małopolskie	25
7.	mazowieckie	50
8.	opolskie	20
9.	podkarpackie	30
10.	podlaskie	26
11.	pomorskie	22
12.	świętokrzyskie	24
13.	warmińsko - mazurskie	26
14.	wielkopolskie	32
15.	zachodniopomorskie	22
	TOTAL	400

Both pilot survey and attitude research were performed by face-to-face interviews all over Poland between February and April 2006. The number of interviews was spread equally over different regions of Poland, except for the Silesian voivodeship, where it was impossible to

conduct a single interview for research realization difficulties. Distribution of numbers of interviews over the area is presented in Table 1.

Because no previous database with studies about self-employment was available, the survey did not have a probability sample character. The interviewers used mainly referral samples (snowball samples).

2.2 Country specific

Polish law does not offer an unequivocal, universal definition of self-employment, although the phenomenon itself has been existing for many years¹. Nevertheless, as indicated by the authors of the report "Self-employment in Poland in the context of accession to the European Union"², this concept is used mainly in the context of activities performed for businesses on a basis other than an employment contract. In practice it essentially means "being employed by oneself".

An existing non-legal definition of self-employment is the one used by Central Statistical Office (GUS):

"A self-employed person is a person performing independent business activity or activity in the form of a sole proprietorship enterprise of a natural person, not having employees".

Self-employment is most frequently defined as a one-person enterprise, a one-person company, which is characterized by working on one's own account and at one's own risk, and whose work is performed personally, i.e. without having employees.

Naturally, this does not imply that self-employment is a homogeneous phenomenon. There are many different forms within this category.

Considering the existing organizational and legal forms of self employment, the following entities can be distinguished:

- ✓ the independent enterprise without legal form (establishment operated by a natural person, sole proprietorship),
- ✓ the commercial law partnership – a registered partnership, and
- ✓ the sole-proprietor limited liability company.

Furthermore, considering the object aspect, the following types of activity may be recognized:

- ✓ non-agricultural business activity conducted independently or in the form of a civil law
- ✓ partnership, and
- ✓ activity performed personally (source: "Self-employment in Poland in the context of accession to the European Union", PAED, 2003)

Of course, within the framework of self-employment both services and production activities can be performed.

This phenomenon can certainly occur in various legal forms, and its objectives may also be differentiated, but what is particularly significant about the self-employment is the reason for its founding.

Self-employment as such has been functioning in Poland for a relatively short time, but its popularity has certainly been growing. This is due to, among other things, the difficult situation on the employment market. However, if we were to take a closer look at the specifics of this phenomenon, we would come to the following conclusion: there are three situations/groups of persons that contribute to the decision of taking up self-employed activity:

¹ An accelerated growth of enterprising, including self-employment, occurred particularly during the years of the so called "government and economic transformation", i.e. after 1989.

² Tokaj-Krzewicka A. Żołnierski A. (Edit.), Raport o stanie sektora Małych i Średnich Przedsiębiorstw w Polsce w latach 2002-2003". Warszawa, PARP, 2004 The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in October 2003.

- ✓ persons entering the labour market and functioning outside of it, e.g. graduates or unemployed persons, for whom the decision to become self-employed results from the desire/need to create a work place for themselves – “*self-employment as a chance*”
- ✓ persons already operating on the labour market who come to the conclusion that self-employment will be a more beneficial form of employment for them – “*self-employment as a conscious and free choice*”
- ✓ persons already operating on the labour market who decided to take up self-employment under the influence of pressure from their employer – “*forced self-employment*”

There are two sources of information on the condition of self-employment in Poland: the REGON register and the Labour Force Survey in Poland (BAEL)³. However, the method used to collect data for the former source is too much declarative⁴. Therefore, for the purpose of this report, data from the BAEL survey will be presented.

BAEL is a survey performed by Central Statistical Office (GUS) on a quarterly basis.

As results from GUS data (see the BAEL survey) in the 3rd quarter of 2004 there were 2 470 000 persons working for their own account, including 856 000 outside of individual agriculture. In the same time period, the total number of working persons was 13 974 000.

It follows that nearly 18% of working persons are self-employed.

2.3 Information about respondents

As a result of such accepted scheme of survey realisation, among the respondents, equal groups of male and female could be distinguished (See Figure 1). Within age categories, the dominant position among self-employed were people between 25 and 40 years of age (See Figure 2)

Nearly every fourth interviewee finished technical secondary school or basic vocational school with matura exam. This fact was confirmed by the results of previous research, where the most enterprising were graduates of technical secondary schools and specialized secondary schools.

The present study shows, that among women the most representative were females with 1) upper secondary education with matura exam and 2) vocational or university education with masters, doctors or equivalent degree. Among men persons with basic vocational education and the same like in women’s case 2) with upper secondary education with matura exam predominate.

³ We mentioned here two main sources of statistical data describing selfemployment in Poland. Some information can be also found in research “National Population and Housing Census” made lastly in 2002.

⁴ It is based on declarations that an enterprise will be a one-person-company.

Figure 1. Sex of self-employed persons (N=400).

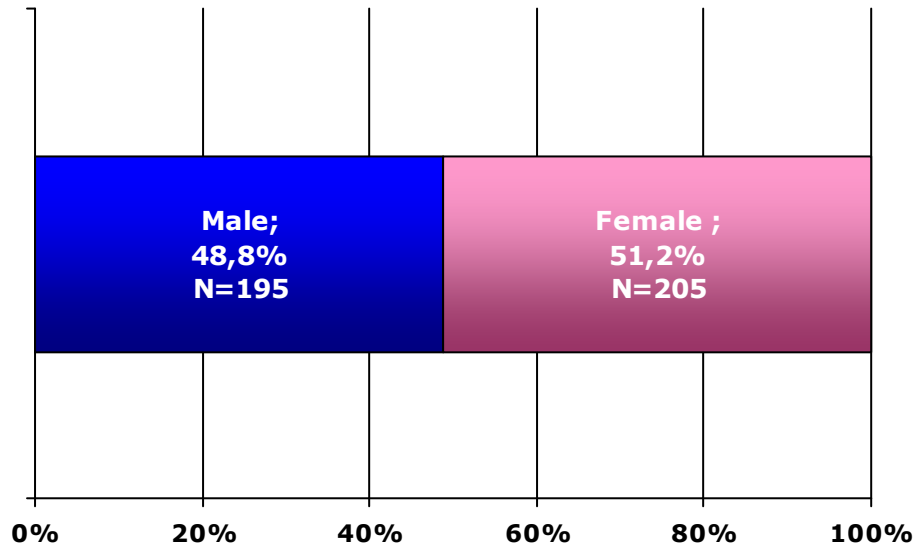


Figure 2. Age of respondents (N=400)

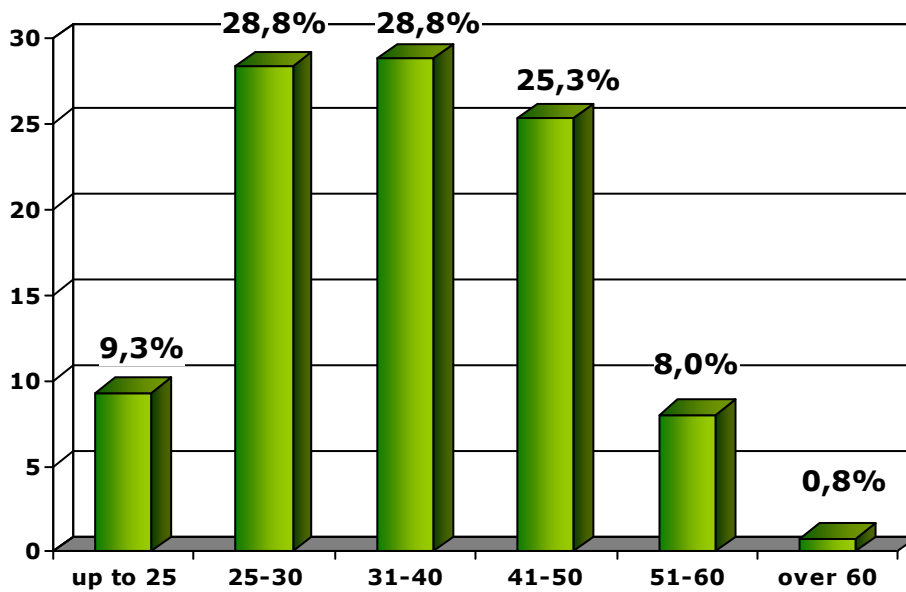


Table 2. Level of respondents' education (N=400).

LEVEL OF EDUCATION	%
Primary education	1,0%
Basic vocational school	17,5%
Specialized secondary school/technical secondary school (without Matura exam)	7,5%
General secondary school (without Matura exam)	4,3%
Specialized secondary school/technical secondary school (with Matura exam)	23,0%
General secondary school (with Matura exam)	14,8%
Post secondary school	2,0%
Post Matura exam	5,0%
Higher education vocational school	7,0%
Master's degree (or equally important)	16,8%
Higher (minim doctorate studies)	0,3%
No answer	1,0%

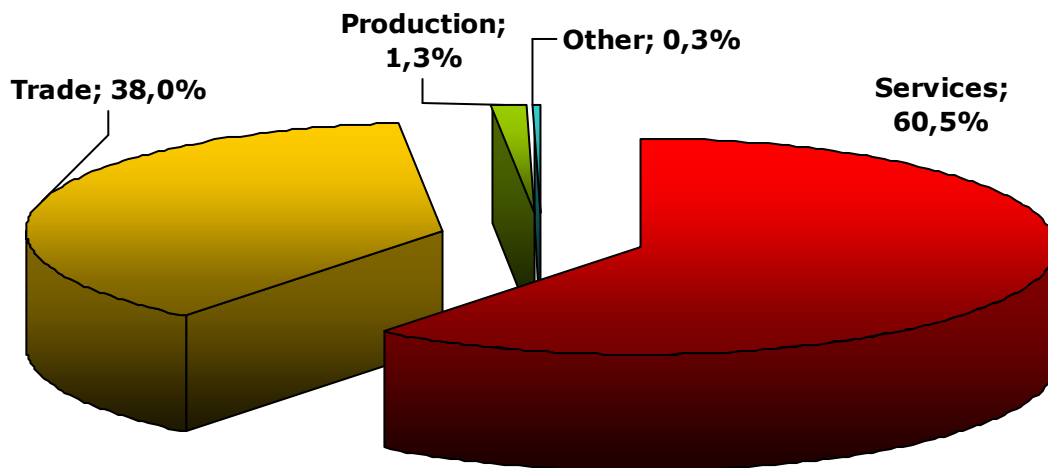
3. Situation of Being Self-Employed

The first part of this study is going to be devoted to the characteristics of the respondent's self-employed situation. We were primarily interested in the business profile of the one-person companies, place of work, time devoted to the doing the job, whether some services have been commissioned to third parties or not, i.e. outsourcing, the mutual influence of private and business life, and the possibility of living off self-employment.

3.1 Domain of activity

Most of the self-employed respondents (60.5%) worked in services and trade (38%). It was seldom that the main profile of the business was production (1.3%). The obtained results are presented in the chart below.

Figure 3. Primary business profile in one-person companies (N=400).

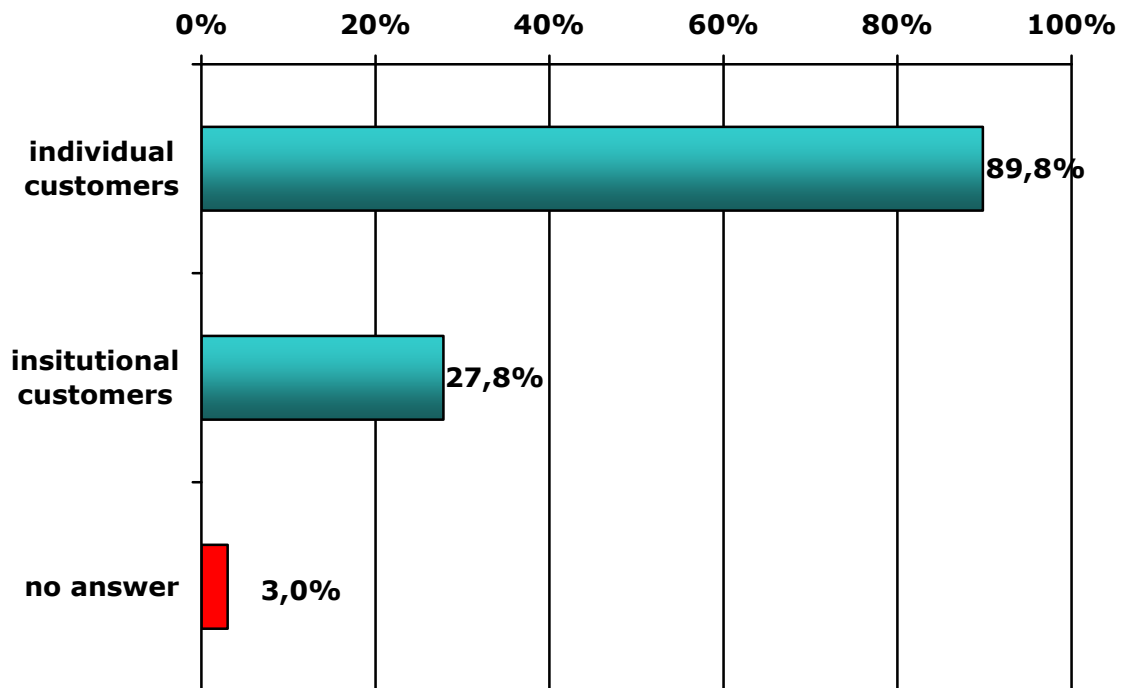


The subsequent question in the questionnaire concerned the occupation and the skills of the respondents. Every third interviewee (34.5%) was a sales specialist/dealer. Other groups, much less sizeable, included: insurance agents (3.8%), taxi drivers (3.3%), people providing overall building and renovating services (3%) as well as tailoring (2.5%), hairdressing (2.3%), finishing (2.3%), accounting/bookkeeping (2%) and driving (1.8%) services. Representatives of more than 100 various professions participated in the survey.

3.2 Type of customers

The customers of the one-person companies participating in the survey were mostly natural persons (individual customers, 89.8%), less frequently they were institutional customers (27.8%) (see Figure no. 4).

Figure 4. Customers of one-person companies (N=400)*.

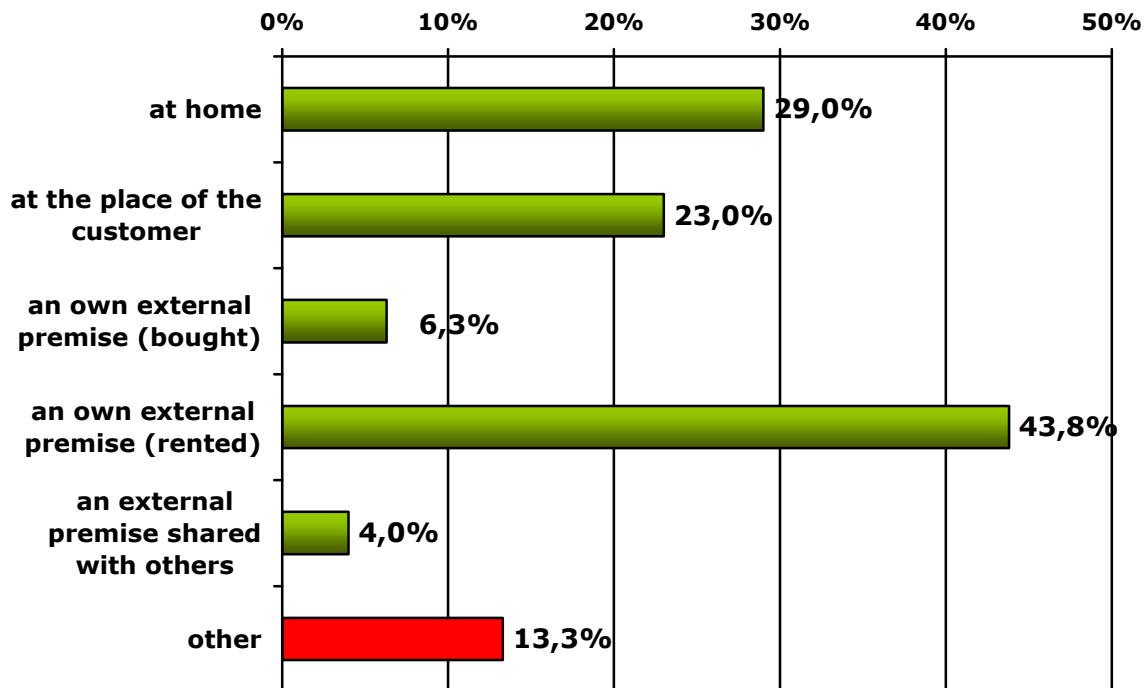


*The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.

Those self-employed who worked in trade (95.4%) catered to individual customers somewhat more often than people self-employed in the services sector (87.7%). As regards institutional customers, they availed themselves of the services of one-person service companies (35%) more often than of trade companies (15%).

3.3 Location of activity

The workplace of the respondents was usually an office they rented by themselves (43.8%). Their homes took second place (29%), and one more rung down was their client's/customer's office (23%). Other places that were mentioned (13.3%) included for example a market/marketplace, their car, the area of their country and other countries, their own office built nearby their home. The results are presented in figure no. 5.

Figure 5. Workplace (N=400) *

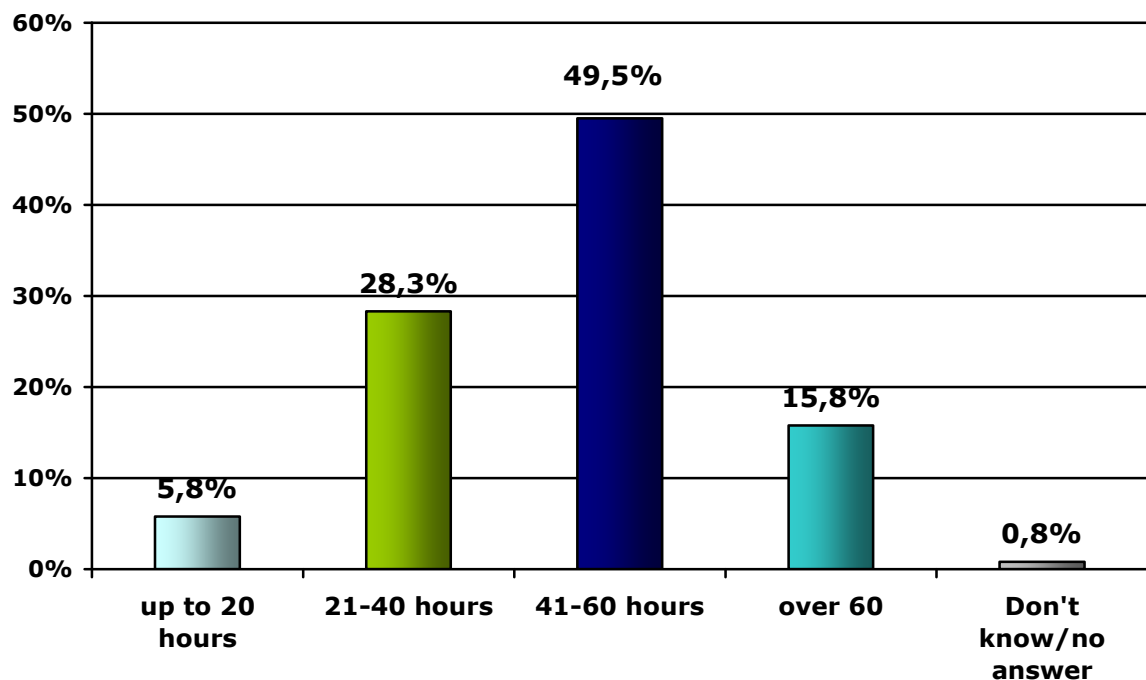
* The answers do not sum up to 100%, because the respondents were allowed to choose more than one answer.

Home was the most frequent place of work for persons self-employed in the service sector (40.7%). People who owned one-person businesses of this profile also quite often worked in the office of their client/customer (32.9%) as well as in an office they rented by themselves (32.5%). The latter was in turn the most frequent workplace of respondents self-employed in commerce (62.1%). They were much less often to work at home (10.5%), in an office they bought for themselves (10.5%), or at the marketplace (a workplace included in the "other" category: 9.2%). Those who ran one-person manufacturing companies tended to work in a building rented or purchased jointly with other users (50%; however, it must be taken into account that this manufacturing group was represented by a very small sample: 6 persons).

3.4 Working time, dependents, income

We were also interested in learning how many hours per week were dedicated by the self-employed to their work, taking into consideration all the responsibilities and activities which constituted the job. As it turned out, in case of almost one half of the respondents (49.5%) the job usually took from 41 to 60 hours a week. Nearly every third interviewee (28.3%) dedicated between 21 and 40 hours a week to it. The self-employed more often worked over 60 hours (15.8%) than under 20 hours (5.8%) in a week. The respondents' answers are shown in figure no. 6

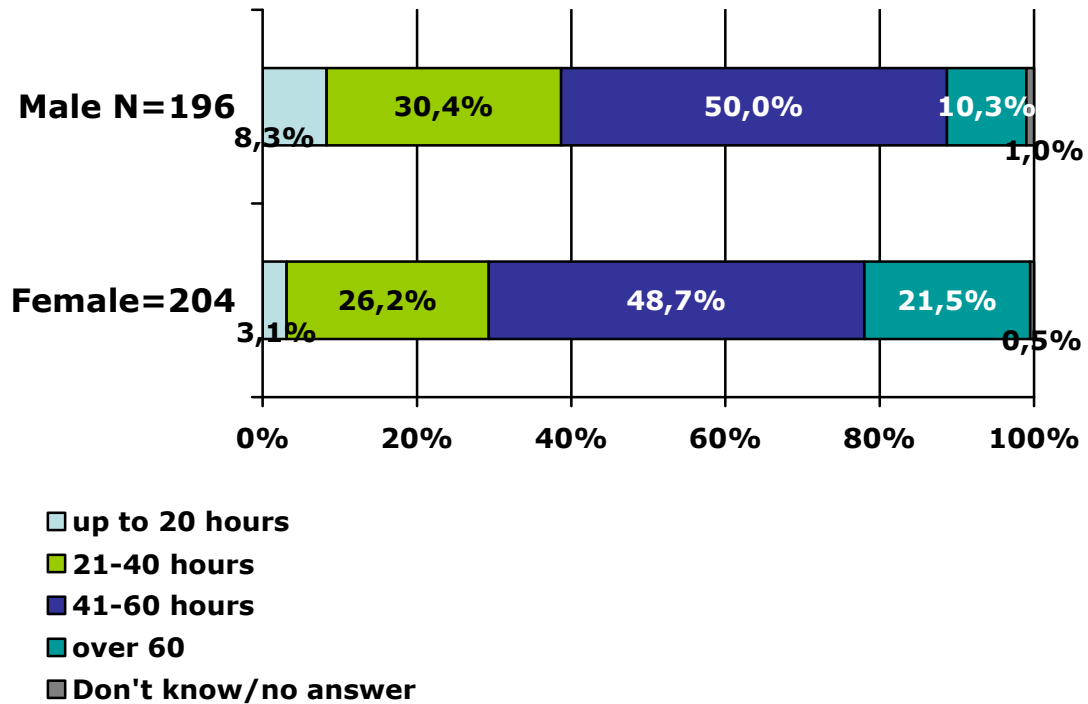
Figure 6. Average time per week dedicated to work (N=400).



It can be stated that for people who work at home the time they dedicate to their job is more flexible than in case of other respondents. They usually worked either from 21 to 40 hours a week (35.3%) or 41-60 hours a week (32.8%). Many people working at home allotted more than 60 hours a week to doing their job (18.1%), but also the group of people working less than 20 hours per week was the most numerous in this case (13.8%). People who worked in their client's/customer's office most often dedicated either 41-60 hours a week (45.2%) or 21-40 hours a week (37.6%) to their job. People in this group tended to work over 60 hours (11.8%) rather than under 20 hours a week (5.4%). As regards respondents working in other places specified in the questionnaire (an office/building rented on their own, or purchased on their own, or rented/purchased jointly with other users) they dedicated on the average between 41 and 60 hours a week to their work (57.1%, 60%, and 43.8% respectively). It was also very rarely (or never) that someone from one of these three groups happened to work less than 20 hours a week.

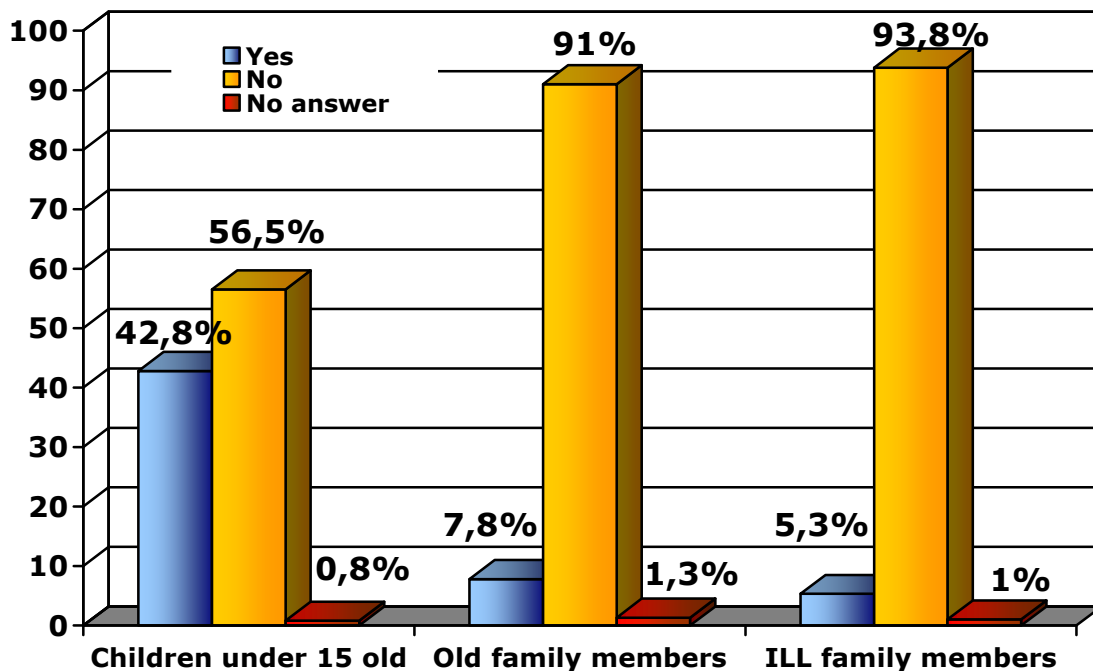
The average work time per week differed somewhat in case of men and women. Both groups mostly worked 41-60 hours a week (50% F and 48.7% M). However, men tended to work over 60 hours a week a bit more often (21.5% M as compared with 10.3% F), whereas women showed a bigger tendency to work less than 20 hours and between 21 and 40 hours in a week. Detailed results are shown in figure no. 7

Figure 7. Average work time according to respondents' gender (N=400)



The time dedicated to work may be relevant to the necessity of taking care of someone. When we asked the respondents about this it turned out that they were involved in duties of this type to various extents. The self-employed tended to take care of children under 15 (42.8%) rather than elderly family members (7.8%) or chronically ill persons (5.3%). The results are shown in the figure no. 8

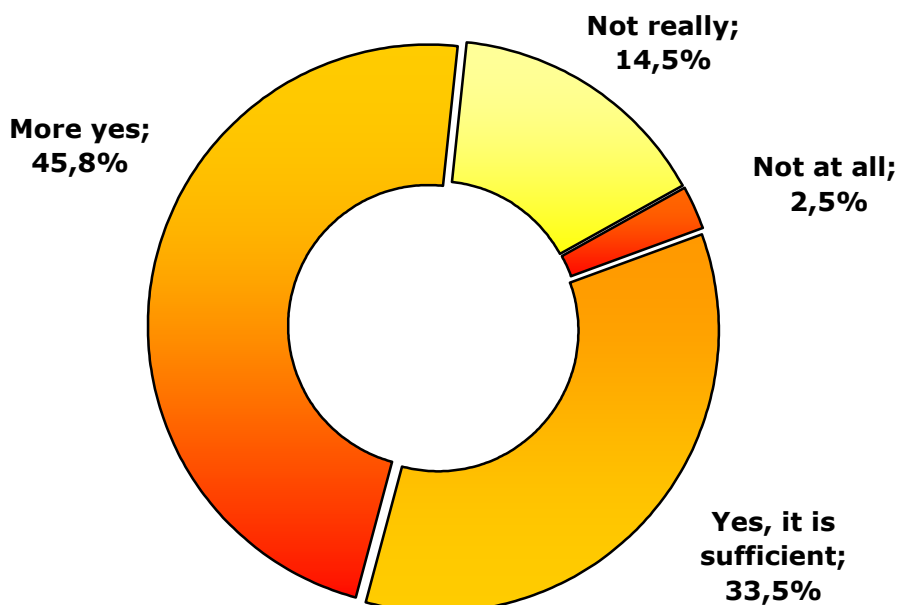
Figure 8. Taking care of... (N=400)



Irrespective of whether the respondents had some responsibilities that involved taking care of someone or not, the most frequently indicated weekly average work time ranged between 41 and 60 hours. Those who weren't in charge of children under 15 dedicated to their job more often than those who were both more than 60 hours (19.5% compared with 11.10%) and less than 20 hours a week (6.6% compared with 4.7%). There is no point comparing persons who take care of elderly or chronically ill family members with those who do not, since there were few persons with such responsibilities (as can be seen in figure no. 6) among the self-employed survey participants. Therefore, we can only outline some tendencies that appear in those groups. Among the respondents who cared for their elderly family members 25.8% worked more than 60 hour per week, whereas among the interviewees who didn't have such duties the same amount of time was allotted to work by 14.8%. A similar tendency appeared in the group of those respondents who tended chronically ill family members. They also worked over 60 hours a week more often (28.6% as compared with 14.9% in case of persons without such responsibilities). Similarly, less than 20 hours per week were more frequently dedicated to work by respondents who didn't have such duties rather than those who did: in the group of persons being (or not) in charge of children under 15 it was 6.6% as compared with 4.7%, in the group taking care (or not) of elderly family members the results were 6% and 3.2% respectively, and in the group tending chronically ill family members it was 5.9% as compared with 4.8%. Perhaps persons who have to take care of someone work more because they need to cover the costs which are entailed by such responsibilities (e.g. buying medicine or school textbooks). However, it's difficult to determine a definitive cause of this state of affairs, because the elderly who are looked after usually have some sort of income (pension, allowance), although this income may not be sufficient to live on.

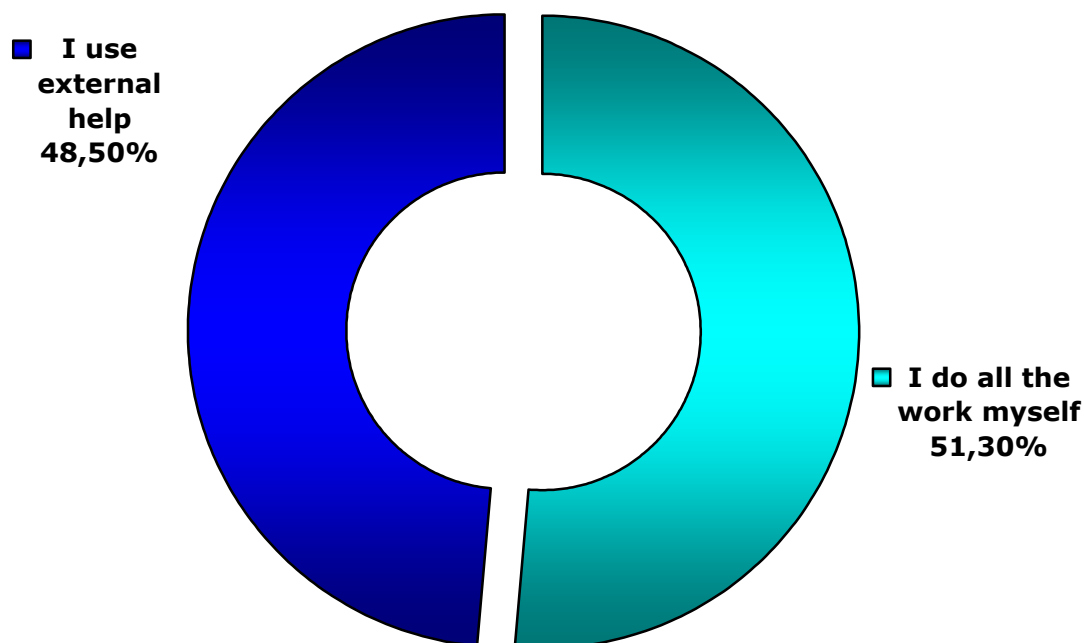
Another issue we were interested in was whether it is possible to make one's living as a self-employed person. A majority of the respondents considered that it's "rather possible" to live on such business (45.8%) or that it's "absolutely sufficient" (33.5%). The results are presented in figure no. 9

Figure 9. Possibility of making one's living as a self-employed person (N=400)

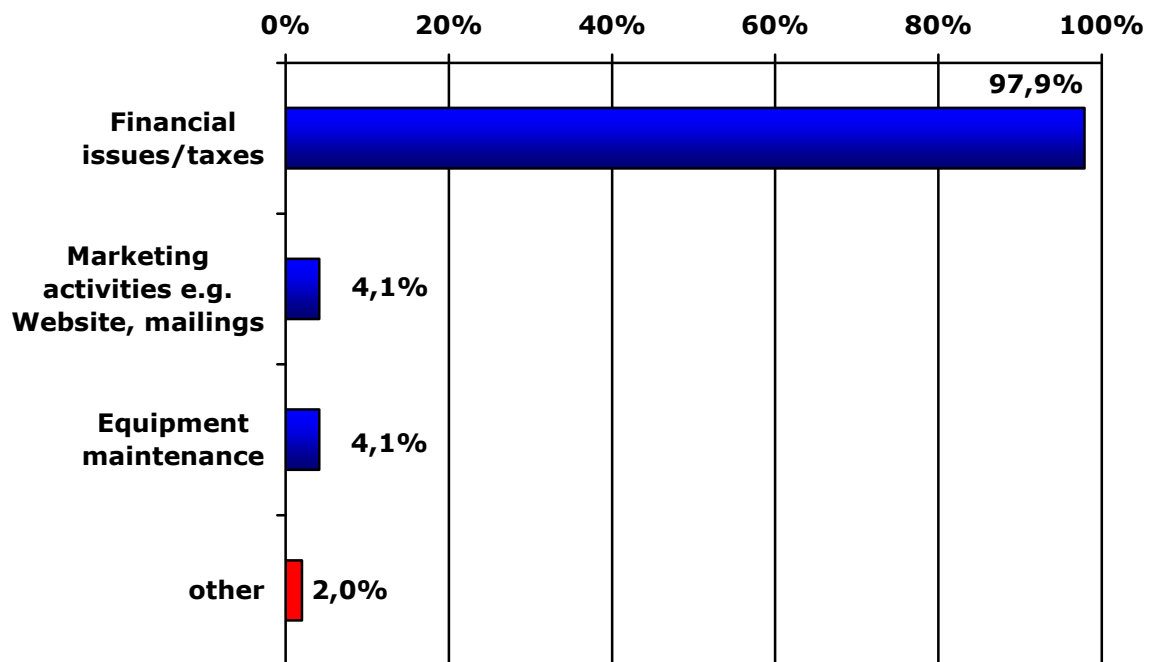


In case of self-employment there is the possibility of outsourcing, i.e. contracting some tasks (such as accounting/financial settlements, web service, technical servicing of office equipment) to other persons. In the interviewed population slightly less than a half of the respondents (48.5%) availed themselves of such possibility, and 51.3% of the self-employed declared to do all the tasks on their own. The results are presented in figure no. 10.

Figure 10. Delegating some work-related responsibilities to other persons (Outsourcing) (N=400)



In case of people using outsourcing (contracting out) we were also interested in what sort of operations they delegate to other persons. The job that was most often contracted to somebody else was accounting/financial settlement (97.9%). It was much rarer that the self-employed respondents delegated technical servicing of office equipment (4.1%) or marketing activities (4.1%). The distribution of the answers is shown in the figure no. 11.

Figure 11. What jobs are delegated to other persons? (N=194)

One would think that persons who delegate a part of their responsibilities to others dedicate to work less time a week themselves. However, it is not so. The results we obtained indicate that the respondents who did all the tasks by themselves dedicated a little less time to work than those who availed themselves of help from the outside. The former more frequently worked less than 20 hours a week (9.3% compared with 1.5%) and 21-40 hours a week (31.7% compared with 24.7%), while the self-employed who delegated a part of their job to others more frequently worked longer hours: they usually dedicated to it between 41 and 60 hours (56.2% compared with 43.4%) and more than 60 hours (17% compared with 14.6%).

3.5 Reconciliation between private and professional life

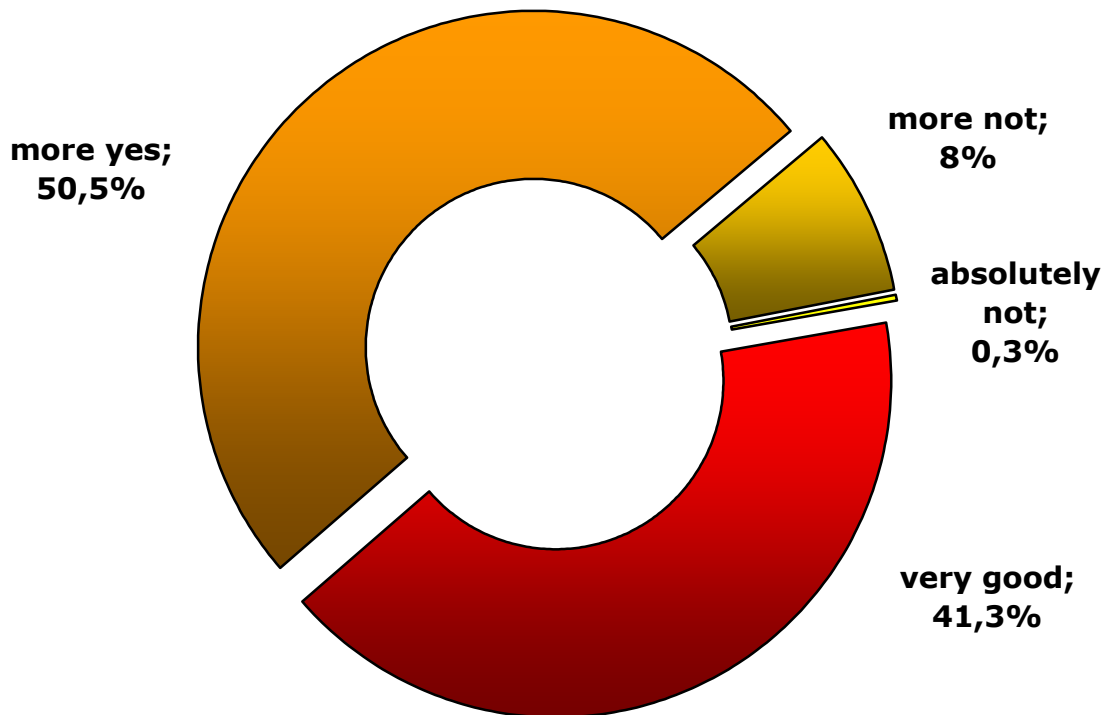
Another issue addressed was the mutual influence of their private and occupational sphere in the opinion of the respondents. 62% of the self-employed declared that their work does not affect their private life. An opposite opinion was expressed by 38% of the interviewees. In case of this issue there were some differences depending on the sex of the respondents. Somewhat more men than women claimed that their job affects their private life (45.1% and 31.4% respectively). Also those who looked after children under 15 more often than persons who didn't have such responsibilities claimed that their work has impact on their private life (43.3% as compared with 34.5%). It was similar in case of persons tending their elderly or chronically ill family members. 64.5% of the former (as compared with 35.7% of respondents who didn't have caregiving duties towards elderly family members) stated that their job affects their private life. As regards the group cared for chronically ill family members, such opinion was expressed by 57.1% (as compared with 36.8% of respondents who didn't have such responsibilities).

The interviewees who worked at home were also asked whether their private life situations affect their work and if so, in what way. Few persons answered this question. They mentioned situations such as when family members interrupted their work by asking

irrelevant questions, when they had to open the door to a gas supplier who came to collect the payment, when they had to simultaneously do some housework, when the noise in the house interfered with their talk with a customer, when they had to drive their children to school or help them do homework.

Most people declared that they manage to combine job-related activities and private life. A total of 91.8% of respondents gave such answers. The results are presented in figure no. 12

Figure 12. Combining job-related activities and private life (N=400)



Women succeeded in reconciling private life with job-related responsibilities somewhat more often than men (43.1% as compared with 39.5%). The reply that “I somehow manage it” also appeared more often in the female respondent group (53.4% as compared with 47.2%). Male respondents in turn more often admitted to a worse performance in this respect: the answer that “I rather fail to combine them” was indicated by 12.8% of men and only 3.4% of women.

Persons who cared for children under 15 declared that they manage to combine occupational duties with private life either quite well (62.6%) or very well (31%). Among persons who didn't have children of this age in their care these answers were distributed more equally (40.7% and 49.6% respectively). What is interesting, people who weren't in charge of children under 15 more often claimed that they rather fail to reconcile their private and occupational spheres (9.3% as compared with 6.4% of persons who took care of children of this age). The tendencies among people tending their elderly family members took a somewhat different shape. Only 19.4% of such persons succeeded in combining private life and job-related activities very well, 64.5% did it quite well, and 16.1% were rather poor at it. In the group of respondents who didn't have to care for elderly persons these values were respectively: 43.7%, 48.6% and 7.4%. The situation was similar with the self-employed who tended their chronically ill relatives. 23.8% managed to reconcile private and occupational life very well, 61.9% did it quite well, and 14.3% rather failed at it. Correspondingly, in the group of

respondents who didn't take care of any chronically ill family members these percentages amounted to: 42.7%, 49.3% and 7.7% respectively.

We also inquired about the respondents' ideas how to improve the situation in which they have to combine job-related activities and private life. Only 36.7% of them replied to this question. The most frequently suggested solutions were hiring a new employee (36%) and reducing the work time (21.8%).

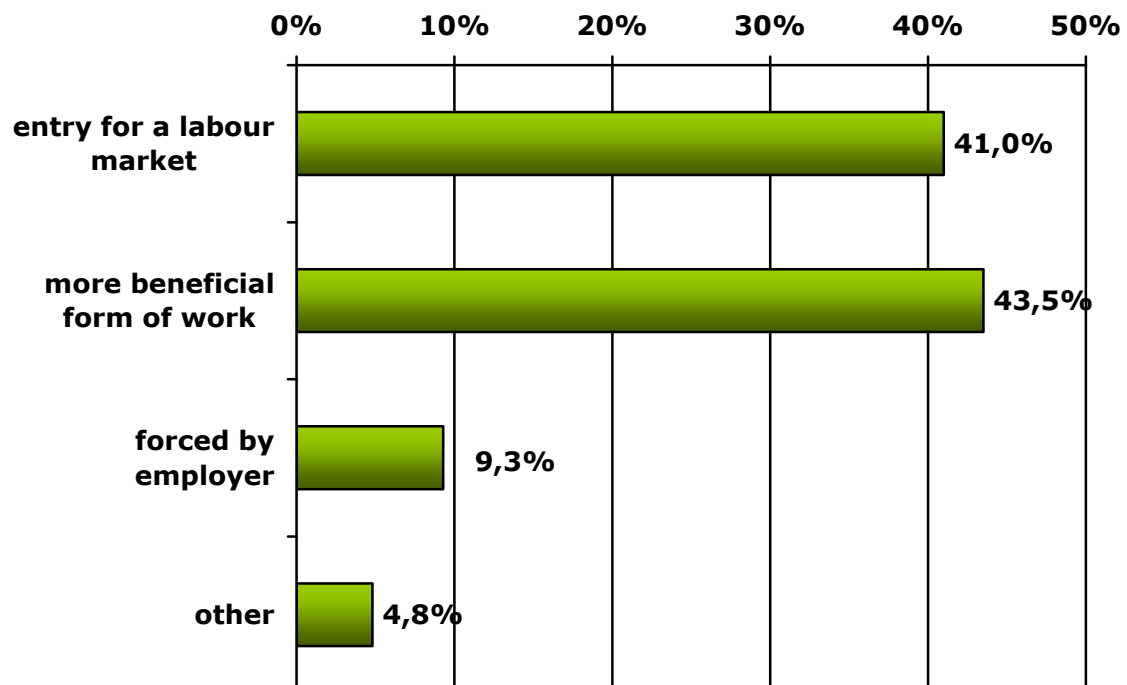
4. Specifics of one-person companies

This part of report will involve a presentation of the results concerning motivation of self-employment and the advantages it brings as well as how the self-employed perceive their own situation as compared with the situation of employees and owners of small enterprises. We will also present the respondents' plans for development of their businesses.

4.1 Motivation and advantages – problems and obstacles

As regards the motivation to become self-employed, it turned out that the respondents' decision to establish a one-person enterprise was effected mostly by two groups of factors. The first one was regarding self-employment as a more advantageous form of work by persons who already had a few years' experience as an employee (43.5%). The second one was treating self-employment as an opportunity to enter the labour market by the graduates or re-enter it in case of the unemployed (41%). It is worth emphasizing that nearly every tenth person (9.3%) was forced to start a one-person business by his or her employer. The category "other" covers such replies as: "I'm retired and self-employment was my opportunity to improve my financial situation and continue my vocational activity" (2.5%), "I inherited the business or took over the responsibilities" (0.8%), "conflict with employer" (0.3%), "I received a cooperation proposal from a company which contracted services" (0.3%). The above described results are presented in figure no. 13.

Figure 13. Self-employment determining factors (N=400)



Among people for whom self-employment was a chance to enter or re-enter the labour market, the biggest group was comprised of people aged 25-30 (33.5%), 31-40 (26.2%) and 41-50 (23.2%). In the group of those who had experience as an employee but chose self-

employment as a more favourable form of work, predominant were persons aged 31-40 (31.6%), 41-50 (29.9%) and 25-30 (25.3%). Those respondents who were forced to start a one-person business by their employers usually were 25-30 years old (29.7%) and 31-40 years old (21.6%). This data can also be viewed from a slightly different angle. As the respondents' age changed, so did their motivation for becoming self-employed. Among the interviewees under 25 and between 25 and 3 years of age the prevalent desire was to enter/return to the labour market. In case of the other groups it was regarding one-person enterprise as a more advantageous form of work. It must also be stressed that in the group of respondents aged 51-60 as much as 18.8% were forced to switch to self-employment by their former employers.

A self-employed person who has just started his or her business may encounter certain barriers or problems. In the respondents' opinion, the main ones of these include: bureaucracy (65.8%), complicated regulations concerning taxation and social insurance (56.5%), complicated regulations concerning requirements connected with starting one's own business (50%), lack of financial liquidity (30.8%) and working more than ten hours a day (25.3%). A detailed distribution of answers is shown in the table below. It's worth mentioning that one person in 100 interviewees stated that there were no such barriers.

Table 3. Main barriers/problems which a self-employed person may encounter in the start-up phase of his or her business.

Insufficient support on the part of one's family and friends	5.5%
Complicated regulations concerning requirements connected with starting one's own business	50.0%
Complicated regulations concerning taxation and social insurance	56.5%
Bureaucracy	65.8%
Working more than ten hours a day	25.3%
Prejudice against self-employed persons	4.0%
Lack of financial liquidity	30.8%
Lack of skills and education	5.0%
Remaining without means for a long time at the beginning of one's business activity	21.8%
Lack of knowledge of the market	11.3%
Lack of experience in the specific trade/industry	11.8%
Other (high costs of running a business: taxes, insurance; regulations that change too often; problems with obtaining funds for business start-up; no support from the state; no customers; no leave; expensive rent of office/building; no promotion; finding an appropriate office/building; expensive bank accounts for businesses; many things cannot be put on expenses; very high sanitary and health requirements; poor financial situation of the society)	13.1%

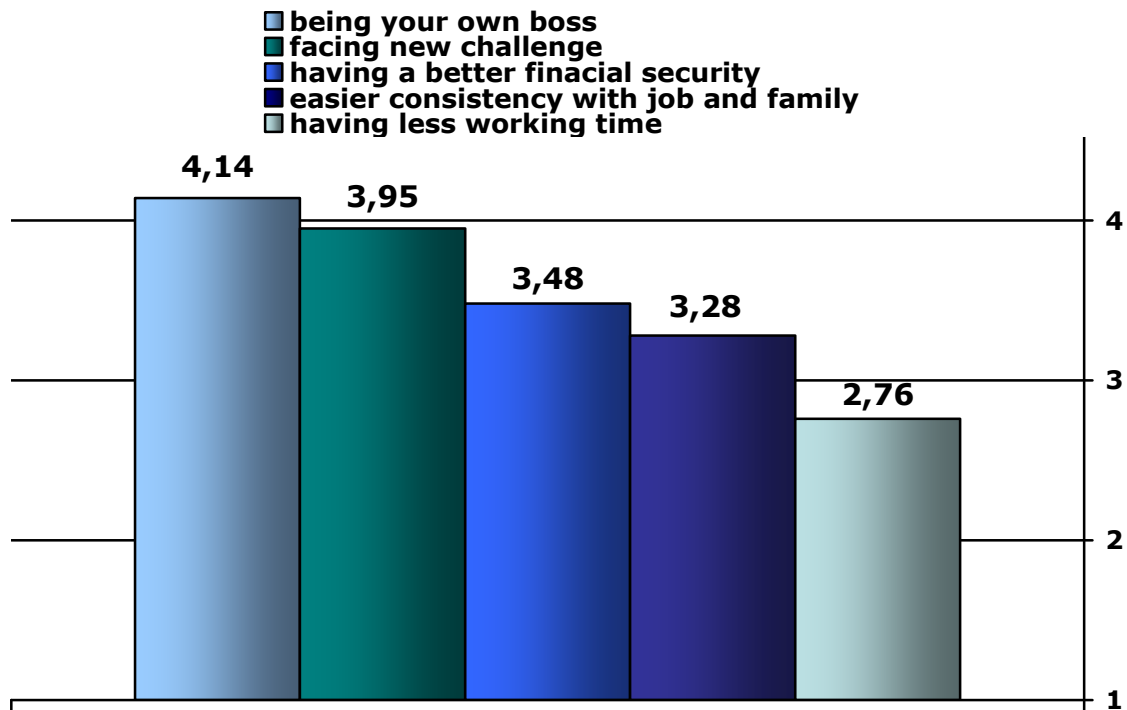
4.2 Main attributes of self-employed

We also asked the respondents to specify five characteristics of a self-employed person. The interviewees most often mentioned self-reliance and creativity, although we must admit that these qualities were indicated as an example and probably therefore featured so often in the replies. Apart from those, other qualities mentioned included: industriousness,

independence, courage to act, creativity, self-discipline, efficiency, perseverance, diligence, or resourcefulness.

The biggest advantage of being self-employed, according to the interviewees, is being one's own boss, while the least important of the five suggested benefits is having more free time. The distribution of the results is shown in figure no. 14.

Figure 14. Main advantages of being self-employed (N=400)



4.3 Differences between a self-employed – employees and self-employed – small enterprise owner

As we wished to learn the respondents' opinions on the situation of the self-employed compared with employees and owners of small enterprises (with 5-10 employees) we asked them to specify for which person the presented statement is more accurate. The results are shown in the table no. 4.

Table 4. Differences between a self-employed person and an employees as well as a self-employed person and an owner of a small enterprise (N=400).

	Self-employed	Employee		Self-employed	Micro-entrepreneur
Earns more money	X		Earns more money		X
Pays more taxes	X		Pays more taxes		X
Works more hours	X		Works more hours	X	
Is recognised for valuable work from society	X		Is recognised for valuable work from society		X
Has to know more about regulations/law	X		Has to know more about regulations/law	X	
Carries more financial risk	X		Carries more financial risk	X*	X*
Earns more money	X		Earns more money	X*	X*

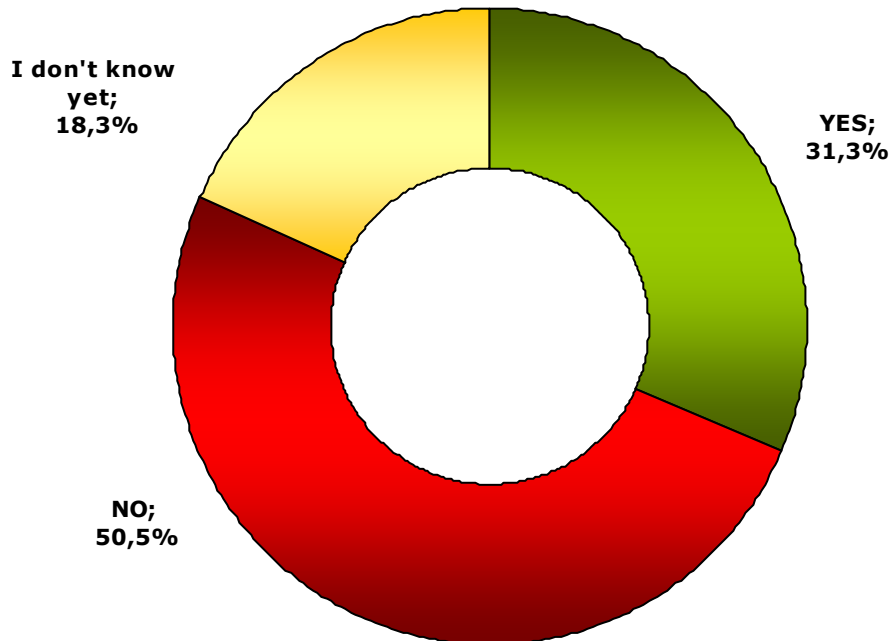
* The differences between the indications amounted up to 10 percentage points.

As can be seen, the self-employed perceived their situation as completely different from the situation of employees. In their opinion running a one-person business allows one to achieve higher income and enjoys more social respect, but also involves more effort, the necessity to know legal regulations, and paying higher taxes. A self-employed person, as compared with an employee, is burdened with a bigger number of responsibilities and bears a higher financial risk. According to the self-employed, they earn more than employees, but less than small-business owners. Correspondingly, they pay higher taxes than the former but lower than the latter. It's similar with regard to the perceived social respect that the representatives of these three groups enjoy: in the opinion of the self-employed they are granted higher respect than employees, but lower than business owners. The respondents are convinced that they have to work more, however, and deal with a bigger number of responsibilities than either employees or owners of small enterprises. Their knowledge of the law and the financial risk they bear are also bigger than in case of employees, but comparable with those of small-business owners.

4.4 Planning to grow

We also wished to learn the plans for development of one-person enterprises. A half of the interviewees (50.5%) stated that within the next three years they do not intend to expand their business and hire employees. 18.3% of the respondents found it hard to say whether they will decide to develop their companies. The results are presented in figure no. 15.

Figure 15. Plans for the future: development of one-person enterprises (N=400)



More than a half of people working in services didn't consider developing their one-person enterprise (51.9%). 28.4% of the self-employed in this sector were intent on undertaking it within the next three years. Among people whose main business profile involved trade, 34.6% thought of expanding their business, and 49% of the interviewees in this group did not intend to do it. The researched population included few persons involved in production; among those, three (50%) planned to expand their business within the next three years.

Irrespective of how the respondents evaluated the possibility to live on being self-employed (cf. figure no. 7), about 30% of people in each of the separate group declared to plan to expand their one-person companies within the next three years. Also approximately one half of each of those groups did not plan to develop their businesses. The exception were those respondents who absolutely couldn't make their living by being self-employed. 70% of them were convinced that they would not decide to develop their enterprises. This group also didn't choose any answers that showed any uncertainty as to the further development of the business ("I don't know"/"hard to say"). The others were however rather undecided about their plans for the future: 21.6% of those whose earnings as self-employed persons were good enough to support themselves were not able to specify their plans concerning the future of their business. Such persons also amounted to 16.4% among those respondents who were rather able to make their living as self-employed persons and 12.1% among those interviewees whose income from their one-person enterprises was rather insufficient to live on.

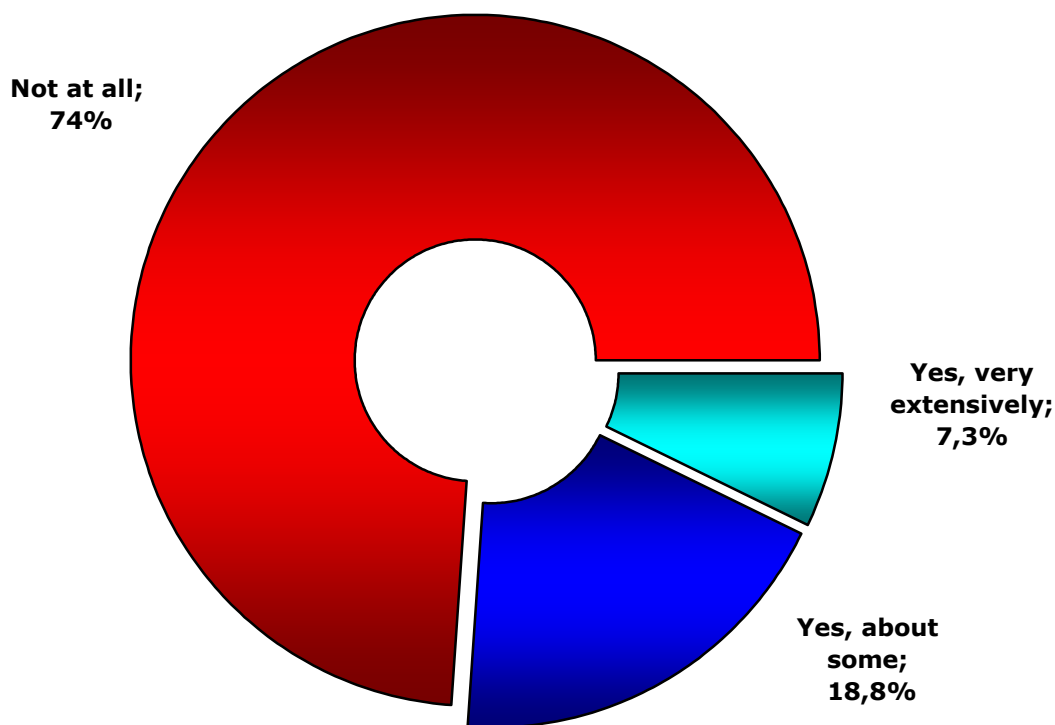
5. Support Measures Received

This part of the report pertains to data concerning training and guidance the respondents availed themselves of, sources of information and existing forms of support, as well as evaluation how well the support measures fit in with the needs of the self-employed.

5.1 Support measures: Self-employed perceptions on institutions, and type of measures available

While taking up and running a business, as much as 74% of the respondents didn't look for information about institutions offering support to self-employed persons with regard to training or guidance. Few people dedicated their time to search intently for such information (7.3%). The results are presented in figure no. 16.

Figure 16. While taking up and running your business, did you look for information about institutions offering support to self-employed persons with regard to training or guidance? (N=400)



Persons who did search for the above mentioned information most frequently inquired at the Employment Office (66.3%), the Town/City Hall (or administration of the commune or district) (25%), Enterprise Development Agencies/Centres/Incubators (including Polish Agency for Enterprise Development) (15.4%), as well as: Tax Offices (6.7%), National Insurance Service (ZUS) offices (6.7%), banks (4.7%), EU cooperation centres (3.8%), European Social Fund intermediary agencies (2.9%), Fundusz Mikro (2.9%), or the West Pomeranian Chamber of Commerce (2.9%).

Next we asked the persons who had availed themselves of training or guidance services for the self-employed to evaluate whether the services/offers were sufficient in the following respects:

1. financial management, access to credits and loans as well as support from public funds (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
9.6%	26.9%	44.2%	18.3%	1%

2. accounting and tax settlements (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	26%	43.3%	21.2%	1.9%

3. issues concerning business-related laws and regulations (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	26%	47.1%	17.3%	1.9%

4. risk management, dealing with problems of psychological nature: failure, self-reliance, necessity to take all decisions on one's own (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
4.8%	13.5%	41.3%	38.5%	1.9%

5. social insurance (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
8.7%	25%	35.6%	26.9%	3.8%

6. marketing, promotion, corporate image development; PR (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
5.8%	16.3%	35.6%	39.4%	2.9%

7. sales, trade negotiations (contact with customers, suppliers, subcontractors) (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
7.7%	14.4%	34.6%	40.4%	2.9%

8. time management / organisation of work (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
5.8%	15.4%	37.5%	36.5%	4.8%

9. business plan (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
10.6%	24%	32.7%	29.8%	2.9%

10. making business contacts, exchange of information and services (N=104)

PLENTY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
3.8%	20.2%	29.8%	42.3%	3.8%

11. entrepreneurial attitude in acting and thinking (N=104)

PLENTRY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
3.8%	19.2%	33.7%	39.4%	3.8%

12. computer literacy (software, hardware) (N=104)

PLENTRY OF OFFERS	MANY OFFERS	FEW OFFERS	NO OFFERS	NO ANSWER
11.5%	20.2%	31.7%	30.8%	5.8%

The above data suggests that the training and guidance offer aimed at the self-employed is not very plentiful. There are especially few offers of training in making business contacts, exchange of information and services, sales, trade negotiations, entrepreneurial attitude in acting and thinking as well as marketing, promotion, corporate image development; PR. The respondents most often indicated that there are either few offers (in each of the above subjects) or none at all. It seems therefore that there is a market demand for training of this sort (although whether the self-employed would avail themselves of any such offer would depend on a number of factors such as price, place and time of a course).

The guidance or training services offered by various institutions were used by 17.5% of the respondents only (cf. figure no. 17).

Figure 17. Do the self-employed use services such as guidance, training, financial support? (N=400).

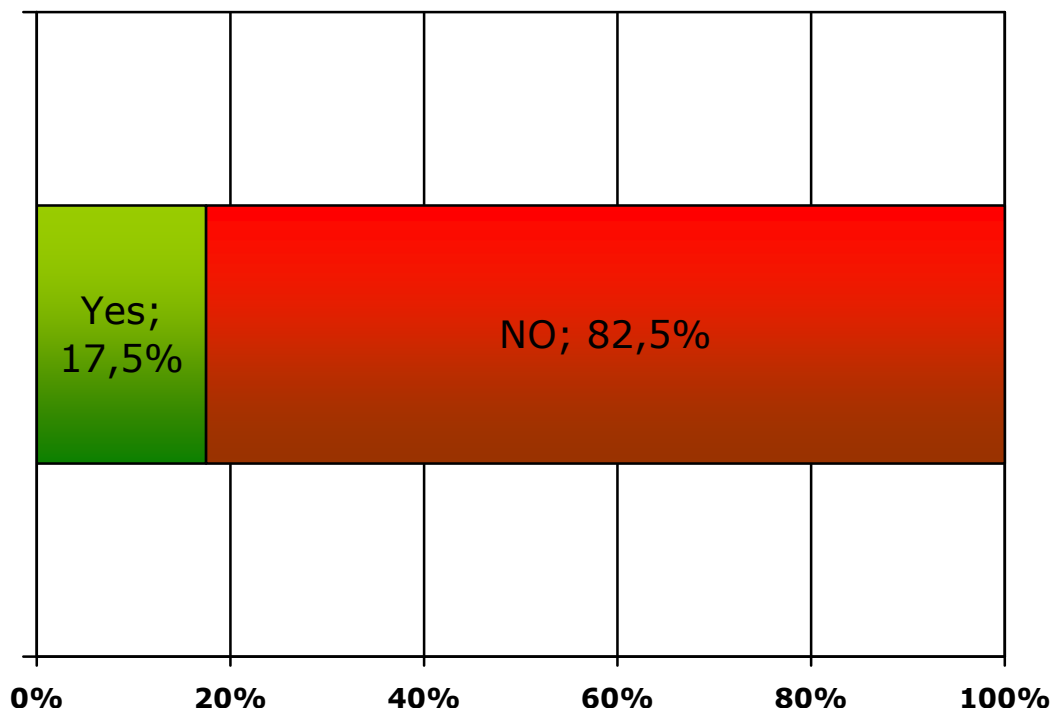
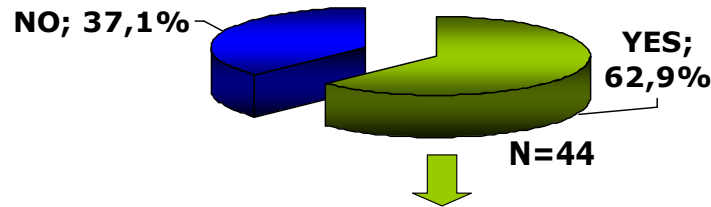


Figure 18. Participation in training/courses aimed at preparing for becoming self-employed (N=70).



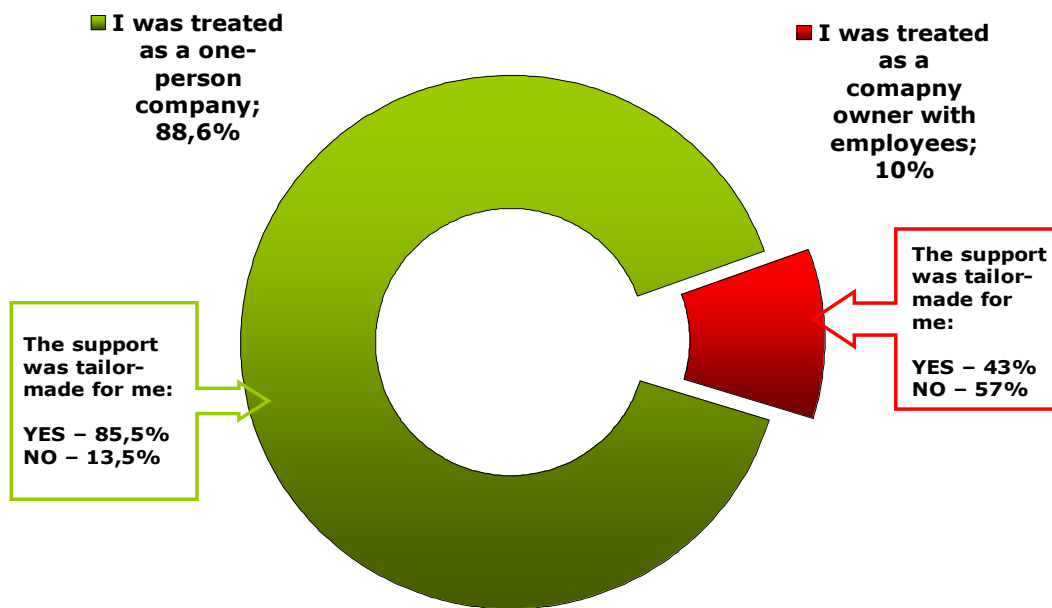
Financial planning, getting loans or public financial support	47,7%
Book-keeping and taxes	34,1%
Laws/regulations	45,5%
Dealing with risk, failures, isolation in decision making, feeling alone with all problems	34,1%
Social insurance	40,9%
Marketing, PR, advertising	29,5%
Selling, negotiations (talking to customers, suppliers, cooperation partners)	38,6%
Self-organisation/time-management	18,2%
Business plan	45,5%
Networking	34,1%
Entrepreneurial acting & thinking	34,1%
Set up of a computer (hardware, software, maintenance)	34,1%
Others (NLP; occupation specific courses; coaching; the ABCs of business; budgeting; didactics; acquire customers; train the trainer; women as a target group of the independent ones)	13,7%

5.2 Self-employed assessment of support measures received

The self-employed who availed themselves of guidance and training services were usually treated adequately to their situation: as a one-person company and were given appropriate assistance (88.6%). One in ten respondents in this group was treated as an owner of a company with employees, which means that he was given completely irrelevant information (e.g. on hiring and dismissing employees).

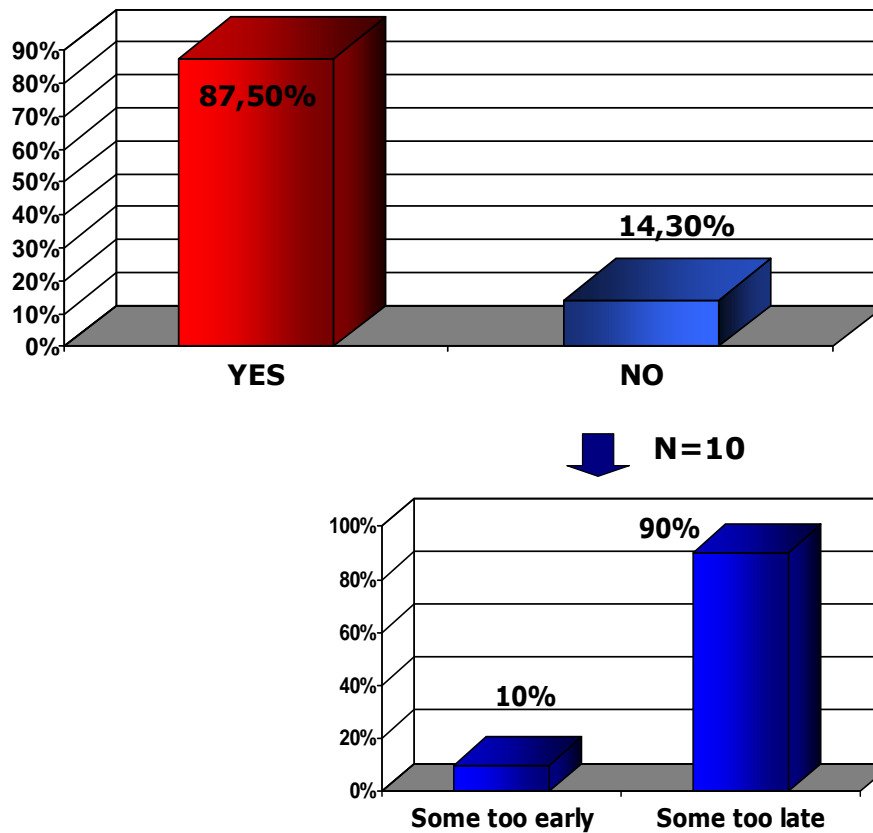
81.4% of persons who used guidance and training services agreed with the statement that the support measures received corresponded precisely with the profile of their one-person business. Some differences become distinct, however, when we compare the evaluation of the support measure depending on how the self-employed person was treated. In situations where the service agency adequately regarded him as a one-person business owner, the support provided fit in precisely with the business profile very often (85.5%). However, when the self-employed was regarded as an owner of a company employing other persons, the support he received fulfilled his need much less often (43%). These situations are illustrated by figure no. 19.

Figure 19. Service agencies' approach to the self-employed (N=70)



A vast majority of the self-employed (85.7%) who used guidance and training services received the support at the right moment. As regards the remaining respondents, the support was usually offered too late to them (90%). The results are presented in figure no. 20.

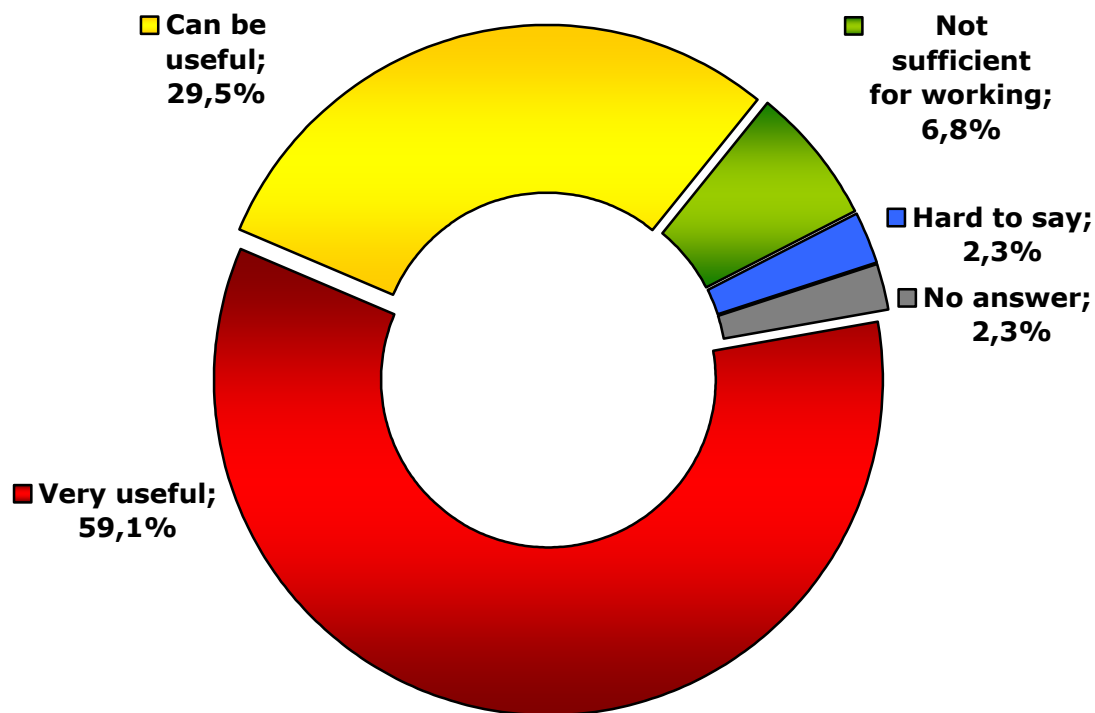
Figure 20. Receiving support at the right time (N=70).



The respondents who availed themselves of guidance or training services were also asked whether they had ever taken part in a training/course which was aimed at preparing for starting up a one-person business. 62.9% of people in this group had such experience. Consequently, we asked them to indicate in what courses they participated. The most popular kind of training turned out to concern: financial management, access to credits and loans as well as support from public funds (47.7%), issues concerning business-related laws and regulations (45.5%), business plan (45.5%) and social insurance (40.9%). The details are presented in the chart no. 18.

The interviewees who made use of training/courses aimed at preparing for becoming self-employed (N=44) were also asked to evaluate the knowledge they obtained during the course (or courses) concerning the management of a one-person company. Over a half of the respondents (59.1%) deemed it to be very useful. The details are shown in figure no. 21.

Figure 21. Evaluation of knowledge acquired during courses concerning the management of a one-person company (N=44).

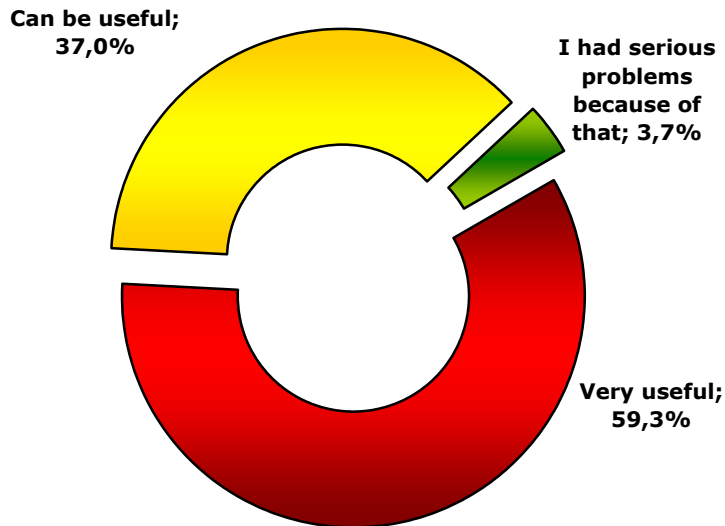


As regards information that could be particularly useful but was discussed during the training (courses) in which the respondents participated, there were only 6 persons (of the 44 that were asked this question) who confirmed that there were such issues. It was suggested that the courses should include some information about the costs of business management, obtaining funds from the EU, insurance and credits.

We also asked the respondents whether they had ever availed themselves of guidance services. 38.6% of the interviewees (27 persons) who had earlier admitted to having used various services offered by some institutions replied in the affirmative. These services were mostly provided by the Employment Office (44.4%). Counselling services offered at accounting offices (11.1%) and by legal advisers (7.4%) were rarely made use of. Individual persons also mentioned the following organisations: Agency for Enterprise Development, Agency for Market Development, Enterprise Support Centre, Enterprise Incubator, a bank, City/Town Hall, Tax Office, an agency for self-employment.

These persons also evaluated the information received from the advisor. More than a half (59.3%) regarded them as very useful. The details are presented in figure no. 22.

Figure 22. Evaluation of information received from advisor from the viewpoint of a self-employed person (N=27)

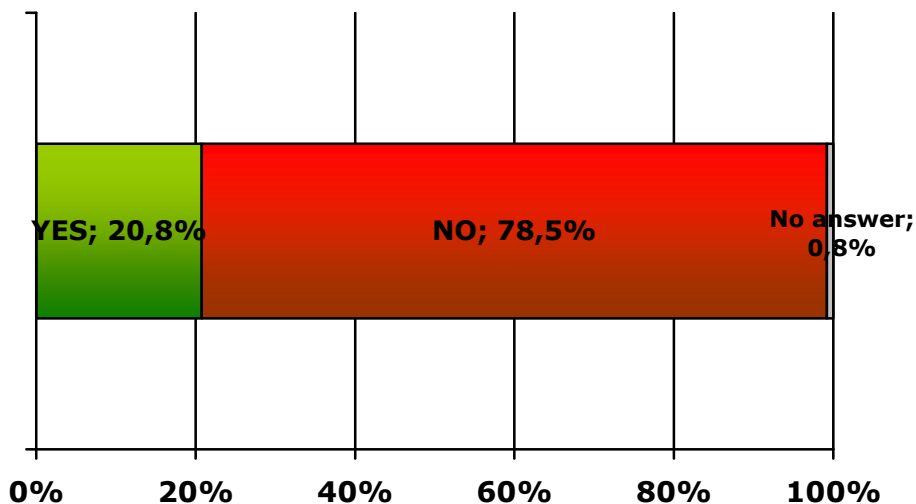


Only four individuals in this group (14.8%) thought that the advice they had been given lacked some issues/ information that could be particularly useful to them (e.g. costs when starting the business, legal basis for running a business, social insurance regulations). One of the interviewees even stated that the advice should be more realistic and the advisor should be aware of the magnitude of the risk borne and the likelihood of failure.

5.3 Other support measures

As regards the existing forms of support for the self-employed, it was only one in five persons (20.8%) that believed there were some forces, institutions or organisations in Poland that represented the interests of people running one-person businesses. The results are shown in figure no. 23.

Figure 23. Is there any institution, organisation or other body that represent your interests as self-employed person? (N=400)



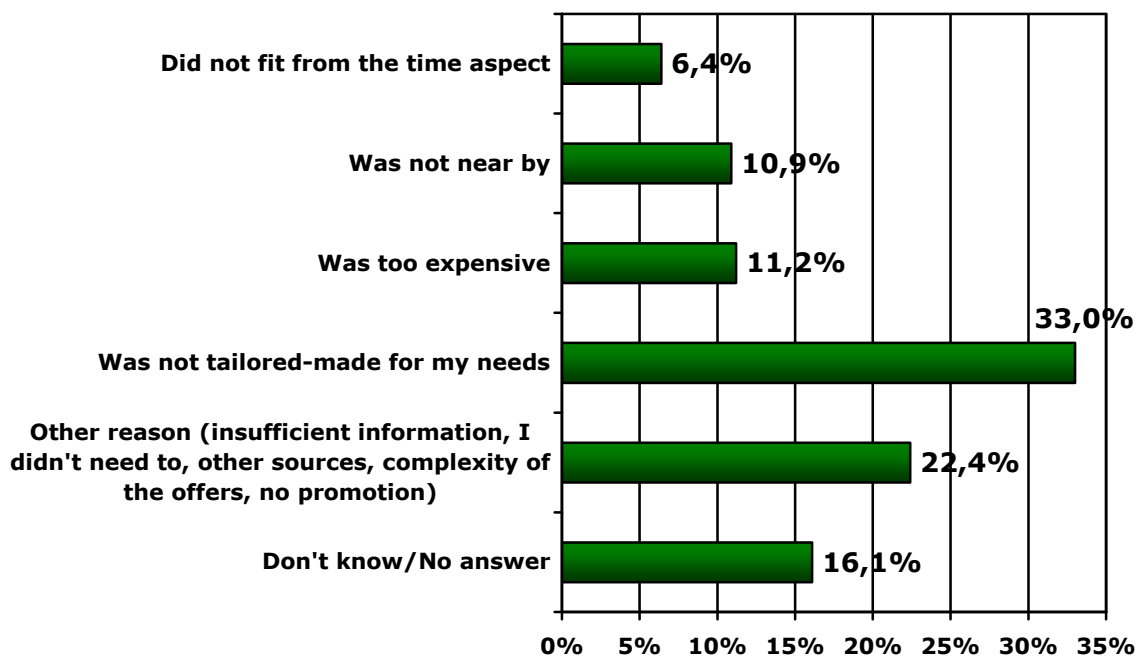
Persons who claimed that such forces, institutions or organisations do exist in Poland mentioned first and foremost the following ones: Polish Agency for Enterprise Development (47%), the policy of the European Union (42.2%), employers' associations/labour unions (27.7%), the economic policy of the state (21.7%).

In the opinion of most respondents (65.8%) the support offered by the government and other organisations/institutions is insufficient considering the needs of a person who either self-employed or thinking about becoming self-employed. It is their belief that a particularly needed form of support would be credits and loans (27.4%) as well as tax reliefs (21.7%).

5.4 Alternative actions to support measures

Those respondents who had not availed themselves of any services offered by various organisations with regard to training and guidance (cf. figure no. 17) were asked about the causes of such decision. It is worth noticing that a majority of the interviewees (82.5%) had not made use of services of this kind. The primary reason for their decision was that the support services (training, courses, guidance) did not fit the needs of the self-employed (31.8%). Other important reasons included too high cost (11.2%) and no access to such services in their vicinity (10.9%). One in five respondents in turn (19.7%) neither needed nor looked for support of this sort (included in the "other" category). The distribution of the replies is shown in figure no. 24.

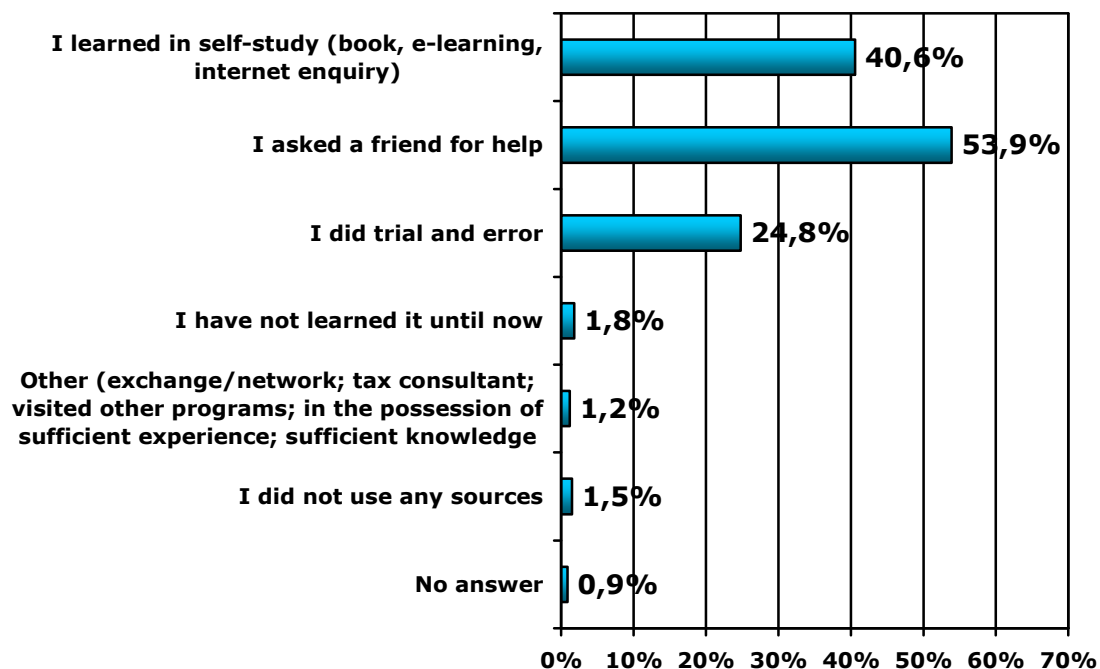
Figure 24. Reasons for not having used the available support services (N=330)



We therefore asked these persons what other sources of information they used. The interviewees were supposed to choose one reply only, but many of them indicated two or three. The most frequently mentioned was advice from friends/acquaintances (53.9%) and

self-education (40.6%). The „other” category also included such sources of information as school/academy and practice. The details are presented in figure no. 25.

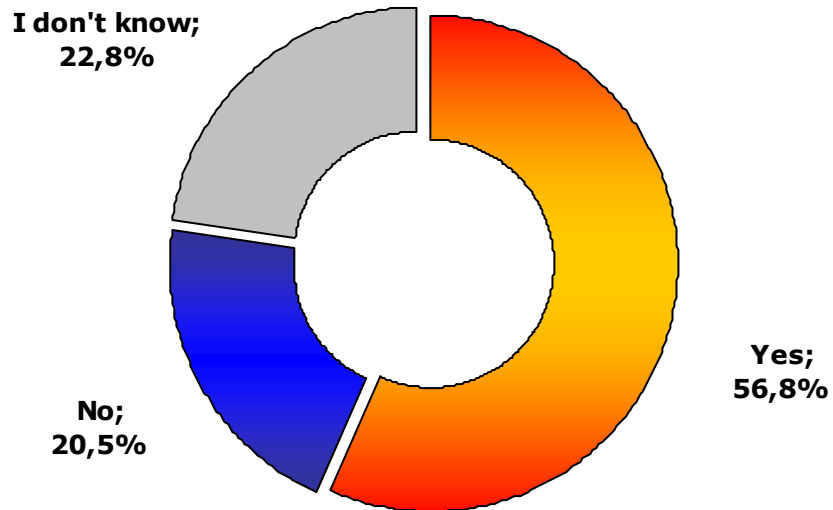
Figure 25. Sources of information chosen by individuals who did not avail themselves of the support services offered (training, courses, guidance) (N=330)



the Internet (47.3%), acquaintances (30.5%), daily press (20.3%). More seldom used were such sources as: family (7.8%), bookkeeping office (6.8%), specialist press (5.5%), appropriate organisations and offices (4.8%) and the media (4.3%).

Information provided by the media or web services and directed to the self-employed were considered helpful at work by over a half of the interviewees (56.8%). An opinion to the contrary was expressed by one in five respondents (20.5%).

Figure 26. Is information provided by the media helpful to the self-employed at their work? (N=400)



6. Concluding remarks

Running a one-person enterprise is one of the components of prospering (healthy) market economy. According to Eurostat data in 2006, 16% of employers in EU countries worked in one-person-enterprises (in 2000 it was only 12% bearing in mind that in 2004 10 new countries acceded to the EU – Poland being among them – and in 2007 next two were acceded).

With the end of April 2006 within a group of 2 million active enterprises, 95% was constituted by companies employing 1 to 9 people, 87% of which were one-person-enterprises. In 2005 the number of self-employed people increased by 200,000, reaching 1.65 million in 2006.

In the EU countries 19% of men and 11% women are self-employed). Unexpectedly, Poland has one of the highest percentage of self-employed women among the EU countries. In third quarter of 2004, the number of self-employed women in Poland (excluding family members that help without being paid) was at the level of 36% of all self-employed people.

One of the problems of self-employment in Poland is the fact that decision about such form of employment is often forced by the employer. After firing the employee, the former employer gives the possibility of maintaining the former occupation to his employee, but on the less favorable conditions. In such way the employer reduces the costs, as he does not need to pay social security fees or health insurance. Employees working in such manner are often referred as pseudo self-employed, *de facto* working as full time employee. In such case self-employment has labour relation character.

Self-employed person cannot question employer's (principal's) decisions and has to report all the elements of performed work: starting and finishing hours, current location etc. Moreover, it is the employer that decides about the salary.

On January 1st 2007 an amendment of personal income tax act was introduced. In this way the Ministry of Finance wanted to cut down on the number of pseudo self-employed people. According to this law, employers will not have the possibility to force their employees to become self-employed, what very often resulted in loss of all social privileges by the employees. At the same time, part of the self-employed people could loose their job, as the operational costs of the employer would rise.

One of the most important changes in the amendment concerns the modification of the definition of economic activity, or rather defining when offering services is not an economic activity.

In accordance to the lower house of the Polish parliament resolution on definition of economic activity, since 2007 any activity is not considered a non-agricultural economic activity when all of the following are fulfilled:

- The responsibility for the outcome of the activity and their performance, excluding the responsibility for illegal activities, lies on the person commissioning the activity
- The activities are performed under supervision and in the place and time dictated by the person commissioning the activity

- The person that carries out the activity does not suffer economical damage related to this activity

In order not to consider a certain economic activity as a non-agricultural economic activity all three conditions have to be fulfilled. Consideration – even of the same type – towards several contractors allows accounting for income from some contracts to be economic activity income (the book of incomes and expenses), and from other contracts not (commissions, incomes from other sources)

Amendment raised anxiety within the self-employed. The concern was mainly due to the matter connected with time span in which labor agreement needs to be signed, as well as to what can and what cannot be considered self-employment state.

On occasion of introducing the amendment, a debate was started, touching not only the matter of self-employment but also about what restrains do the Polish employers face.

Some objections as to the amendment were risen by the representatives of Polish Confederation of Private Employers “Lewiatan”, who believe that pseudo self-employment cannot be eliminated by changing the definition, but it should be done by developing new methods to protect employees against the involuntary self-employment mainly by reducing the sanctions in tax law, non-salary-related costs of work and creating more flexible work market. Moreover, in the opinion of the working people, reduction of costs of work would repair the “unhealthy” situation on the work market.

In the opinion of many experts, Ministry of Finance by the slogan of attempts of reducing the pseudo self-employment in reality wants to cut down on the possibility of using 19% linear tax rate for the incomes earned by economic activity, that was so far available for the self-employed. It is noticed that because of the amendment Social Insurance Institution will gain the most benefit by collecting extra insurance fees.

Many people consider self-employment regulation as another dead law, which cannot be enforced because of the lack of unambiguous definitions. The law is received as an attack for the freedom of performing an economic activity, lack of trust for the self-employed as them being honest entrepreneurs.

Opponents of the amendment introduction emphasize that the change will not force the employer to change the employment contract, but it will increase the number of dismissals and unemployment rate.

Some people try to draw attention to the fact that the law regulation, although the negative effects at the beginning, will result in increase in employment, as the employer lacking the employees will be forced to subcontract the work on the means of two-companies agreement, what in turn be beneficial to the contractor.

There are opinions that the new law can indeed contribute to cutting down on so often happening “suggestions” of the employers that the employees should start an activity and after that continue to work for the previous company performing the same tasks. Some of the self-employed believe that the amendment was introduced too late, as for up to present time they were exploited by the employers

As lawyers and labor law experts claim, the anxieties connected with self-employment restraint are unjustified. There exist many ways to legally act as a one-person-company.

No matter how the amendment is received, virtually all concerned people pinpoint the fact that the cooperation is strongly dependent on the employer. No matter the laws there will always be those that will know how to take advantage of or cooperate with the contractor.

By summarizing the results of the research performed within the Self-employment project, it is possible to sketch a profile of a person running a one-person economic activity in Poland. Though, it is important to remember that the survey did not have a representative form in statistical sense (because of the reasons mentioned in chapter 2.1). It means that results of the survey are to be treated as a valuable source of information, but they cannot be generalized over the whole population of people running one-person companies in our country.

In the scope of our research, a self-employed person is active in service, rather than trade or production areas. He deals mainly with individual clientele, nonetheless sometimes provides service for institutional clients. The most common place of work is own external premise, home or the place of the customer. He spends from 40 to 60 hours a week for the work and very often takes care of all necessary duties connected to with his economic activity himself (keeping the books etc.). Activity that he is running, from the point of the earned income, allows to upkeep himself.

A person that is running a one-person economic activity is exposed to undertake a constant risk connected mainly to economy situation. The contractor can very easily cancel the contract with the self-employed person, and apart from that there is high competition on the market. Without any doubt, a great disadvantage of running a company are high costs of Social Insurance, moreover there is little possibilities when it comes to income tax deductions. Keeping the books is also a very important aspect that needs to be included in the costs of running a one-person company, as it requires knowledge of numerous laws or hiring a qualified person (nearly half of interviewed self-employed hire external person that would take care of settlements of the accounts). Rising qualifications and company development is financed by the self-employed.

From the survey amongst the people running a one-person economic activity performed in December 2005 for PKPP Lewiatan, it turns out that the greatest disadvantage of being self-employed is instability of such job (37.8%) and low earnings (20.4%). Nearly every fifth respondent (17.8%) pointed out "low prestige of such work"⁵. From the survey performed by PARP, it turns out that the most difficult obstacles for the self-employed are disadvantageous tax laws, apprehension of concurrence and bureaucracy and an overall pessimism than stems from belief in country's bad economical and social situation⁶.

However, primarily the advantages of being self-employed are pointed out. Undoubtedly, amongst them are: possibility of organizing one self's work, ability to perform few contracts at the same time, possibility of VAT deduction, favorable taxation rates.

From the survey performed within the Self-employment project, according to the interviewees the greatest advantage of being self-employed is being one's own boss, followed by facing new challenges, having a better financial security and easiness of reconciling job and family life. The last but not least important out of the five suggested benefits is having more free time. Similar results were obtained in research by PKPP Lewiatan, where on the first place respondents placed freedom of deciding about free time (59%), reconciling job and family life (54,3%) or studying (30%). Another advantage is possibility of working in several places in the same period of time.

⁵ „Working Polish about self-employment” (Fragment of research results Warsaw School of Economics, PKPP Lewiatan), 27.04.2006

⁶ „Self-employment. Analyses research results”, [red:] Rafał Drozdowski, Piotr Matczak, Warsaw 2004

Being self-employment demands from the entrepreneur not only defined knowledge but also enormous experience, resistance to misfortunes, ability to cope with stress. Being one-person entrepreneur demands input of money not only at the begging of the enterprise, but also during the time of its running. In order to face the concurrence the entrepreneur needs to develop his qualifications, advertise his own company, increase and improve his equipment. Of course, the conditions in which he is to work depend on the country his business is registered. Different countries have numerous ways to help the self-employed. In Poland it is the small business companies rather than self-employed that benefit from such form of support. Companies that have been on the market for longer period are more prone to benefit from support than newly established companies. In the EU countries it is quite the opposite, i.e. new companies are the ones that benefit from support. The companies seek for the support after they encountered some negative impulse connected to the development of the company, rather than it is an active form of seeking further company's development⁷.

Three out of four persons interviewed by us did not seek any kind of support or any information about institutions offering support in starting up and running the economic activity. The cause of such low interest might be found in the offers of help-providing institutions, which are scarce and not adjusted to the needs of the self-employed. A high percentage of respondents, whom have benefit from such support, pointed out that the offer was insufficient when it comes to such important aspects like: risk management, coping with psychological problems, help in time management and work organizing, establishing business contacts, exchange of information and services. Such demand should be an indication for the regional and local support institutions for how to come up with new offers.

The importance of training or guidance for self-employees is shown by the persons who were using such help while starting up the business. 60% of training participants and 60% who received some guidance from the advisor, found it to be very useful. 1/3 claimed, that it might be very useful. Some individuals in this group (6.8% that were given training; 3.8% hearing some guidance) thought that participating in trainings and the advice they had been given lacked some issues/ information that could be particularly useful to them.

As it might seem, self-employed interviewed in our research are aware of what they lack and could precisely show the scope of information they need. Only few of them who had not availed themselves of any services offered by various organisations with regard to training and guidance said that it was too expensive, too far away or did not fit their free time. The guidance or training services offered by various institutions were not used by majority of the respondents (2/3 of self-employed). The most frequently mentioned sort of support was advice from friends/acquaintances. Many of the self-employed chose self-education or learned from own trials and errors.

Using institutional services such as guidance, training, financial support is not popular because of some reasons: lack of tender adapted to self-employed specific situation, belief that institutions offering support to the self-employed involve bureaucracy and it is time consuming. What is more, self-employed have no idea about accessible guidance offer.

The outcome of lack of cooperation between guidance institutions and self-employed could give results such as large number of mistakes or losses in the account of the enterprise, most often due to ignorance or wrong interpretation of regulations.

⁷ Raport from reseach: "Usługi wspierające mikroprzedsiębiorstwa, małe przedsiębiorstwa i samozatrudnionych" by Instytut for Market Economics. The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in 2003.; <http://www.parp.gov.pl/raport6.html>

As the survey performed by PARP shows, activities, either by own initiative or sponsored, should be coordinated with others, especially on regional level. It should be avoided to undertake a new, unrelated activity. Self-employed show, that most profitable for them would be specialized services, which can satisfy their needs. One of the priorities should be a permanent monitoring system and evaluation of programs and institutions⁸.

Majority treats self-employed as small business owners other as ordinary employees. But the self-employed themselves see the clear difference between these categories.

One-person company owners, who took part in research, think that they earn more than employees. In their opinion running a one-person business enjoys more social respect, but also involves them to work more, put more effort, know legal regulations, pay higher taxes, take a burden with greater number of responsibilities and bear a higher financial risk. On the other hand, results of PARP research show, that being self-employment gives more independence than being a full time employee, offers freedom of work time and is release from employer's limits and other burdens⁹.

According to our research, self-employed earn less than small-business owners. In the opinion of the self-employed they are granted lower respect than business owners. At the same time they work more, and deal with a bigger number of responsibilities than owners of small enterprises.

Being self-employment is the first step to develop own business mainly by employment of new people. 30% of people declared to plan to expand their one-person company into small business enterprise by hiring new employees. This is why the Ministry of Economy and local authorities should aim to facilitate establishing new companies. In many European countries the registration of the activity can be performed on-line via the Internet or by hand in all the necessary forms at "one teller stand". Unfortunately in Poland such possibility does not exist. At the moment, natural person register their activity at the municipality, they wait 14 day for the registration process to take place, the registration fee is 100 PLN and they cannot suspend their activity.

Since over 2 years the Ministry of Economy works on a project assuming that until the 31st of August 2008 entrepreneurs that would like to start an economic activity will register in Tax Offices, the registration will be completed after 7 days and what is the most important – it will not include any fees. The changes include the possibility to suspend the activity of the company for the period of 10 to 303 days in a year. The amendment will also include the creation of Central Information about Economic Activity at Ministry of Economy¹⁰. Introduction of the amendment would drastically decrease the costs of registration-keeping done by the municipalities. It would improve the conditions of concurrence between entrepreneurs.

The proposed changes would facilitate young people to enter the market. As much as 42% of Poles in the age of 18-24 has a plan to establish a company within 3 years¹¹.

If a fine working support scheme would work, all types of misuses would have been both reduced in number and controlled easier. It is one of the conditions of improvement of life and work comfort for the people running their own economic activity.

⁸ Raport from research: "Usługi wspierające mikroprzedsiębiorstwa, małe przedsiębiorstwa i samozatrudnionych" by Instytut for Market Economics. The report is a part of a bigger study from a research project commissioned by Polish Agency for Enterprise Development and conducted in 2003.; <http://www.parp.gov.pl/raport6.html>

⁹ Self-employment. Analyses research results", [red:] Rafał Drozdowski, Piotr Matczak, Warsaw 2004

¹⁰ Free Market", „Law newspaper", 08.08.2006r.;

<http://www.gazetaprawna.pl/index.php?action=showNews&dok=1771.86.538.2.2.1.0.1.htm>

¹¹ Global Entrepreneurship Monitor

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Rafał Drozdowski, Piotr Matczak, „Self-employment. Analyses research results”, Warsaw 2004

Annex I Questionnaire in Polish

The LdV project “SELF-EMPLOYMENT - Guidance and Counselling for Self-Employment”
Questionnaire in Polish



Education and Culture

Leonardo da Vinci

Badanie osób samozatrudnionych – ocena dostępnych usług wsparcia oraz diagnoza potrzeb i oczekiwań samozatrudnionych w tym zakresie

Numer kwestionariusza | _ | _ | _ |

Nr województwa

Nr koordynatora

Nr Ankietera

Nr ankiety

Kod państwa: 03

Dzień dobry, nazywam się i reprezentuję firmę ASM Centrum Badań i Analiz Rynku z Kutna. Obecnie nasza firma prowadzi badanie dotyczące oceny dostępnych usług wsparcia oraz diagnozy potrzeb i oczekiwań samozatrudnionych w tym zakresie. Badanie prowadzone jest w ramach projektu “SAMOZATRUDNIENIE - analiza usług wsparcia i doradztwa dla osób samozatrudnionych” finansowanego z europejskiego programu Leonardo da Vinci.

Wywiad potrwa około 20-30 minut. Pana/Pani doświadczenia i opinie są dla nas źródłem niezwykle cennych informacji i posłużą do sformułowania analiz i rekomendacji, które będą przedłożone Komisji Europejskiej. Badanie ma charakter poufny. Przekazane przez Panią/Pana informacje zostaną wykorzystane wyłącznie do celów tego projektu.

[Ankieter]

Samozatrudnienie jest rozumiane jako prowadzenie jednoosobowej działalności gospodarczej, bez zatrudniania pracowników, na własny rachunek i ryzyko.

A. PYTANIA FILTRUJĄCE

A.1 Czym się obecnie Pan/Pani zajmuje? Która z poniższych form aktywności zawodowej charakteryzuje Pana/Panią obecnie? [Ankieter] Proszę zaznaczyć odpowiedni kod odpowiedzi.

	kod		kod
Prowadzę jednoosobową firmę, jestem samozatrudniony	1	Bezrobotny – zarejestrowany lub niezarejestrowany	5
Uczeń, student	2	Emeryt/rencista	6
Właściciel firmy - pracodawca	3	Inna, jaka?	7
Pracownik	4	Nie wiem / brak odpowiedzi	0

A.2 Proszę teraz wskazać główną formę aktywności zawodowej ze względu na źródło dochodu. [Ankieter] Proszę sprawdzić właściwy kod z pyt.A. 1

 1.

 2.

 3.

 4.

 5.

 6.

 7.

[Ankieter] Proszę zakończyć wywiad

8. Nie wiem/brak danych

[Ankieter] Jeśli respondent wskazał kod od 1 proszę kontynuować wywiad; jeśli zaś wskazał kod od 2 do 8 proszę zakończyć wywiad.

A.3 Od ilu miesięcy/lat prowadzi Pan/Pani jednoosobową firmę/jest Pan/Pani samozatrudniony/a?

1. rok i mniej → [Ankieter] proszę przejść do sekcji B
2. więcej niż rok → **[Ankieter] Proszę zakończyć wywiad**

B. BYCIE SAMOZATRUDNIONYM

B.1 Jaki jest główny profil Pan/Pani działalności?

[Ankieter] możliwa jest tylko jedna odpowiedź

1. Usługi
2. Produkcja
3. Handel
4. Inny, proszę wymienić

B.2 Kim są Pana/Pani klienci? [Ankieter] proszę zaznaczyć wszystkie właściwe

1. klienci indywidualni - osoby fizyczne
2. klienci instytucjonalni – instytucje, organizacje, inne firmy

B.3 Proszę w szczegółach opisać Pana/Pani zawód. Czym Pan/Pani się zajmuje i jakie posiada kwalifikacje?

[Ankieter] Proszę przedstawić możliwie wyczerpujący opis, np. hasło „robotnik” powinno być uzupełnione o informacje typu „wykwalifikowany, elektryk” lub hasło „szkoleniowiec” powinno być uzupełnione „nauki jazdy – pojazdy osobowe i jednoślady”.

.....

B.4 Gdzie znajduje się Pana/Pani miejsce pracy?

[Ankieter] proszę zaznaczyć właściwy wiersz; możliwość wielokrotnego wyboru

1. w domu	
2. w samodzielnie wynajętym lokalu (poza domem)	
3. we własnym zakupionym lokalu (poza domem)	
4. w lokalu wynajmowanym/kupionym wraz z innymi użytkownikami	
5. w siedzibie zlecedniodawcy/klienta	
6. inne, proszę wymienić:	

B.5 Średnio ile godzin w tygodniu poświęca Pan/Pani pracy zawodowej (biorąc pod uwagę wszystkie obowiązki i czynności, które się na nią składają)? [Ankieter] proszę zaznaczyć właściwy wiersz.

Liczba godzin	
1. do 20 godzin/tydzień	
2. 21-40 godzin/tydzień	
3. 41-60 godzin/tydzień	
4. ponad 60 godzin/tydzień	
5. nie wiem/brak odpowiedzi	

B.6 Czy wszystkie czynności wykonuje Pan/Pani samodzielnie czy też część obowiązków deleguje Pan/Pani na inne osoby, np. rozliczenia księgowo-finansowe, obsługę strony internetowej, obsługę techniczną sprzętu biurowego?

1. wszystkie czynności wykonuję sam/sama		
2. korzystam z zewnętrznej pomocy w zakresie	1. rozliczeń księgowo-finansowych	
	2. obsługi technicznej sprzętu biurowego	
	3. działań marketingowych np. obsługa strony internetowej, mailing	
	4. inne, proszę wymienić	

B.7 Czy praca zawodowa (prowadzona jednoosobowa działalność gospodarcza) wpływa na Pana/Pani życie prywatne?

1. Tak
2. Nie - [Ankieter] proszę przejść do pyt. **B.9**

B.8 [Ankieter] Pytanie skierowane do osób pracujących w domu, (tych, którzy wskazali odpowiedź 1 w pyt. B.4)

Czy i w jaki sposób sytuacje z Pana/Pani życia prywatnego wpływają na wykonywaną pracę? Np. członkowie rodziny przeszkadzają Panu/Pani w pracy zadając pytania z nią nie związane; właśnie przyszedł dostawca gazu i Pan/Pani musi mu otworzyć i uregulować należność; równocześnie musi Pan/Pani wykonywać czynności związane z prowadzeniem domu, np. zmywać naczynia, robić zakupy...

.....

B.9 W jaki stopniu udaje się Panu/Pani pogodzić obowiązki zawodowe i życie prywatne:

1. bardzo dobrze godzę życie zawodowe i osobiste
2. raczej mi się to udaje
3. raczej mi się to nie udaje
4. w ogóle mi się to nie udaje

-
- Jeżeli miałby Pan/ miałaby Pani możliwość poprawy tej sytuacji, to w jaki sposób?
-
-
-

C. DOŚWIADCZENIA I SUGESTIE DOTYCZĄCE OTRZYMANEGO WSPARCIA

C.1 Czy podejmując i prowadząc działalność gospodarczą poszukiwał Pan/Pani informacji na temat instytucji oferujących wsparcie dla osób samozatrudnionych w zakresie szkoleń czy doradztwa?

1. tak, bardzo intensywnie o wszystkich dostępnych instytucjach
2. tak, o kilku wybranych instytucjach
3. nie, w ogóle nie szukałem/szukałam takich instytucji → [Ankieter] proszę przejść do pyt. C3

Jeśli poszukiwał/a Pan/Pani takich informacji [Ankieter odpowiedź 1 lub 2] proszę podać nazwę instytucji

.....

C.2 Wracając do oferty proponowanej przez wyżej wymienione instytucje czy uważa Pan/Pani, że była ona wystarczająca w zakresie następujących zagadnień:

	Bardzo wiele ofert (1)	Wiele ofert (2)	Niewiele ofert (3)	Brak ofert (4)
1. Zarządzanie finansami, dostęp do kredytów i pożyczek oraz wsparcia z funduszy publicznych				
2. Księgowość i rozliczenia z fiskusem				
3. Zagadnienia z zakresu prawa i regulacji dotyczących działalności gospodarczej				
4. Zarządzanie ryzykiem, radzenie sobie z problemami natury psychologicznej – porażką, poleganiem wyłącznie na sobie, koniecznością samodzielnego podejmowania wszystkich decyzji				
5. Ubezpieczenia społeczne				
6. Marketing, promocja, kreowanie wizerunku firmy - PR				
7. Sprzedaż, negocjacje handlowe (kontakty z klientami, dostawcami, kooperantami)				
8. Zarządzanie czasem / organizacja pracy				
9. Business plan				
10. Nawiązywanie kontaktów zawodowych, wymiana informacji i usług				
11. Postawa przedsiębiorczości w działaniu i myśleniu				
12. Obsługa komputera (oprogramowanie, sprzęt)				
13. Inne, proszę wymienić.....				
14. Inne, proszę wymienić.....				
15. Inne, proszę wymienić.....				

C.3 Czy kiedykolwiek Pan/Pani skorzystał/a z oferowanych przez te instytucje usług (np. doradztwa, szkoleń, wsparcia finansowego)?

1. Tak
2. Nie → [Ankieter] proszę przejść do pyt. C.13

C.4 Jeśli kiedykolwiek Pan/Pani skorzystał/a z usług doradztwa lub szkoleniowych w jaki sposób Pana/Panią traktowano?

1. Zostałem/zostałam potraktowany/a jak właściciel firm zatrudniającej pracowników. Oznacza to, że otrzymałem/otrzymałam mnóstwo informacji, których nie potrzebowałem/potrzebowałam, np. jakie czynności musze podjąć w celu zatrudnienia lub zwolnienia pracownika,
2. Zostałem/zostałam potraktowany/a jak jednoosobowa firma i otrzymałem/otrzymałam pomoc dokładnie odpowiadającą mojej sytuacji.

C.5 Czy zgodzi się Pan/Pani ze stwierdzeniem: *Wsparcie, które otrzymałem/otrzymałam precyzyjnie odpowiada profilowi mojej działalności (handel, usługi dla klientów indywidualnych, usługi dla klientów instytucjonalnych, produkcja)*

1. Tak
2. Nie
3. Nie wiem/brak odpowiedzi [Ankieter] nie czytać tej opcji

C.6 Czy otrzymał Pan/ otrzymała Pani wsparcie we właściwym czasie?

1. Tak
2. Nie, jeśli nie:
 1. zbyt wcześnie
 2. zbyt późno

C.7 Czy kiedykolwiek brał/a Pan/Pani udział w kursie/szkoleniu przygotowującym do podjęcia samozatrudnienia/założenia jednoosobowej firmy?

1. TAK. Jeśli tak, proszę wskazać korzystając z poniższej listy w jakich kursach/szkoleniach Pan/Pani uczestniczyła [Ankieter] proszę wstawić znak X w odpowiednim wierszu

	Kursy, w których brałem/brałam udział
1. Zarządzanie finansami, dostęp do kredytów i pożyczek oraz wsparcia z funduszy publicznych	
2. Księgowość i rozliczenia z fiskusem	
3. Zagadnienia z zakresu prawa i regulacje dotyczące działalności gospodarczej	
4. Zarządzanie ryzykiem, radzenie sobie z problemami natury psychologicznej – porażką, poleganiem wyłącznie na sobie, koniecznością samodzielnego podejmowania wszystkich decyzji	
5. Ubezpieczenia społeczne	
6. Marketing, promocja, kreowanie wizerunku firmy - PR	
7. Sprzedaż, negocjacje handlowe (kontakty z klientami, dostawcami, kooperantami)	
8. Zarządzanie czasem / organizacja pracy	
9. Business plan	
10. Nawiazywanie kontaktów zawodowych, wymiana informacji i usług	
11. Postawa przedsiębiorczości w działaniu i myśleniu	
12. Obsługa komputera (osprzęt, oprogramowanie)	
13. Inne, proszę wymienić.....	
14. Inne, proszę wymienić.....	
15. Inne, proszę wymienić.....	
16. Inne, proszę wymienić.....	

2. Nie → [Ankieter] proszę przejść do pyt. **C.10**

C.8 Jak Pan/Pani ocenia wiedzę zdobytą w trakcie szkolenia/szkoleń dotyczących prowadzenia jednoosobowej firmy? [Ankieter] respondent może wybrać tylko jedną odpowiedź

1. Bardzo użyteczna
2. Może być użyteczna / może się przydać
3. Nie wystarczająca do prowadzenia mojej firmy
4. Miałem/miałam poważne problemy z powodu braku tej wiedzy
5. Trudno powiedzieć/nie wiem

C.9 Czy Pana/Pani zdaniem są jakieś zagadnienia/informacje, które mogłyby być szczególnie przydatne a zabrakło ich w szkoleniu/szkoleniach, w których Pan/Pani uczestniczył/a?

1. Tak, proszę wskazać brakujące zagadnienia/informacje

.....
.....

2. Nie

C.10 Czy kiedykolwiek Pan/Pani skorzystał z usług doradczych?

1. Tak, proszę wskazać kto je świadczył (nazwa instytucji).....

2. Nie → [Ankieter] proszę przejść do pyt. **C.15**

C.11 Jak Pan/Pani ocenia informacje otrzymane od doradcy z punktu widzenia osoby samozatrudnionej? [Ankieter] respondent może wybrać tylko jedną odpowiedź

1. Bardzo użyteczne

2. Mogą być użyteczne/ mogą się przydać

3. Nie wystarczające do prowadzenia mojej firmy

4. Miałem/miałam poważne problemy z powodu braku tych informacji

5. Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji

C.12 Czy Pana/Pani zdaniem są jakieś zagadnienia/informacje, które mogłyby być szczególnie przydatne a zabrakło ich w udzielonej Panu/Pani poradzie?

1. Tak, proszę wskazać brakujące zagadnienia/informacje

.....
.....

2. Nie

C.13 [Pytanie skierowane do osób, które odpowiedziały "NIE" w pytaniu **C.3**] Jeśli poszukiwał/a Pan/Pani informacji na temat dostępnej oferty usług wsparcia, ale **NIE zdecydował/a** się z nich skorzystać proszę podać powody tej decyzji [Ankieter] możliwa jest tylko jedna odpowiedź

Oferowane usługi wsparcia (szkolenia, kursy, doradztwo):

1. Nie pasowały mi ze względów czasowych (np. niedogodne godziny pracy instytucji, organizacji kursów)

2. Były niedostępne w pobliżu/ w najbliższej okolicy

3. Były zbyt kosztowne / za drogie

4. Nie odpowiadały na moje oczekiwania i potrzeby

5. Inne powody, proszę podać jakie

C.14 [Pytanie skierowane do osób, które odpowiedziały "NIE" w pytaniu **C.3**] Wobec tego, z jakich **innych** źródeł informacji zdecydował/a się Pan/Pani skorzystać?

[Ankieter] możliwa jest tylko jedna odpowiedź

1. Wybrałem/wybrałam autodokształcanie (literatura, prasa, e-learning, wymiana informacji na forum internetowym)

2. Skorzystałem/skorzystałam z porady przyjaciół/znajomych

3. Podążałem/podążałam metodą prób i błędów

4. Do tej pory nie zdobyłem/zdobyłam poszukiwanej wiedzy

5. Inne, proszę wymienić

C.15 Pana/Pani zdaniem, jakie są główne przeszkody/problemy, które może napotkać osoba samozatrudniona dopiero co rozpoczynająca swoją działalność? [Ankieter] możliwa jest więcej niż jedna odpowiedź

1. niewystarczające wsparcie ze strony rodziny i znajomych
2. skomplikowane przepisy dotyczące wymagań związanych z rozpoczęciem własnej działalności gospodarczej
3. skomplikowane przepisy dotyczące opodatkowania i ZUS-u
4. biurokracja
5. praca po kilkanaście godzin dziennie
6. uprzedzenia w stosunku do osób samozatrudnionych
7. brak płynności środków finansowych
8. brak kwalifikacji i wykształcenia
9. pozostawanie długi czas bez środków na początku działalności
10. brak znajomości rynku
11. brak doświadczenia w konkretnej branży
12. Inne, proszę podać

C.16 Czy w Pana/Pani opinii, wsparcie obecnie oferowane przez rząd i inne organizacje/instytucje jest wystarczające z punktu widzenia potrzeb osoby rozważającej samozatrudnienia lub samozatrudnionej?

1. Tak
2. Nie, jeśli nie to jaki rodzaj wsparcia jest szczególnie potrzebny/pożądany?

.....

D. CHARAKTERYSTYKA OSÓB SAMOZATRUDNIONYCH

D.1 Z Pana/Pani punktu widzenia jakie są różnice między:

- osobą samozatrudnioną (prowadzącą jednoosobową firmę),
- właścicielem firmy zatrudniającej 5-10 pracowników (proszę pomyśleć, że zatrudnia Pan/Pani pracowników, jaka byłaby różnica?)
- pracownikiem (jeśli był Pan/ była Pani kiedykolwiek zatrudniony/a proszę pomyśleć o różnicach, jeśli nie proszę sobie wyobrazić taką sytuację)

Proszę porównać najpierw sytuację 1) osoby samozatrudnionej i właściciela małej firmy (5-10 pracowników) stawiając znak 'x' przy osobie, dla której dane stwierdzenie jest bardziej prawdziwe. Następnie proszę w analogiczny sposób porównać sytuację 2) osoby samozatrudnionej i pracownika najemnego.

[Ankieter] proszę czytać wierszami

	1.		2.	
	Samozatrudniony (1)	właściciel firmy zatrudniającej 5-10 pracowników(2)	Samozatrudniony (1)	pracownik (3)
1.Zarabia więcej pieniędzy				
2.Musi płacić wyższe podatki				
3.Musi więcej pracować				
4.Cieszy się większym szacunkiem społecznym				
5.Musi podjąć większej liczbie obowiązków				
6.Musi lepiej znać się na prawie/regulacjach prawnych				
7.Ponosi większe ryzyko finansowe				
8.Inne, proszę wymienić				

D.2 Co w Pan/Pani przypadku wpłynęło na podjęcie decyzji o samozatrudnieniu? Które z poniższych stwierdzeń stosuje się w Pana/Pani przypadku? *[Ankieter] respondent może wybrać tylko jedną odpowiedź*

1. Byłem/ byłam absolwentem/absolwentką / bezrobotnym/bezrobotną, dla którego/której samozatrudnienie było szansą na wejście/powrót na rynek pracy.
2. Miałem/ miałam kilkuletnie doświadczenie jako pracownik, ale wybrałem/wybrałam samozatrudnienie jako bardziej korzystną formę pracy.
3. Zostałem/zostałam zmuszona przez mojego dotychczasowego pracodawcę do przejścia na samozatrudnienie, aby móc kontynuować współpracę
4. Inne, jakie

D.3 Jakie są Pana/Pani zdaniem najważniejsze cech charakteryzujące osobę samozatrudnioną?

Proszę wymienić pięć cech (np. samodzielność, pomysłowość)

1.
2.
3.
4.
5.

D.4 Jaka jest główna korzyść wynikająca z bycia samozatrudnionym?

Proszę ocenić każde stwierdzenie postępując się skalą od 1 do 5 , gdzie 1 oznacza najmniejszą korzyść, a 5 największą.

1. Bycie własnym szefem	
2. Stawianie czoła nowym wyzwaniom/ Niezależność	
3. Posiadanie więcej wolnego czasu	
4. Lepsza sytuacja finansowa / lepsze zabezpieczenie finansowe	
5. Łatwiejsze godzenie obowiązków zawodowych i życia prywatnego	

D.5 Czy planuje Pan/Pani w ciągu najbliższych 3 lat rozwinąć działalność i zatrudnić pracownika/pracowników?

1. Tak
2. Nie
3. *Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji*

D.6 Czy w Pana/Pani opinii, w Polsce istnieją jakieś siły, instytucje, organizacje, które reprezentują interesy osób samozatrudnionych – prowadzących jednoosobową firmę?

1. Tak
2. Nie → *[Ankieter] proszę przejść do pyt. D.8*

D.7 Proszę wskazać tych reprezentantów. Czy jest to:

[Ankieter] respondent może wybrać więcej niż jedną odpowiedź

1. Polityka gospodarczo-ekonomiczna państwa (*stwarza przyjazne warunki dla prowadzenia jednoosobowej działalności gospodarczej*);
2. Polityka Unii Europejskiej
3. Polska Agencja Rozwoju Przedsiębiorczości (*oferta usług wsparcia dla osób samozatrudnionych*);
4. Związki pracodawców (np. Lewiatan)/ związki zawodowe
5. Inne, proszę wymienić.....

D.8 Z jakich źródeł Pana/Pani głównie korzysta poszukując informacji niezbędnych w prowadzeniu jednoosobowej firmy?

.....

.....

D.9 Czy uważa Pan/Pani informacje dotyczące osób samozatrudnionych (prowadzących własną działalność) zamieszczane w mediach czy też serwisy internetowe kierowane do osób samozatrudnionych (prowadzących własną działalność) za pomocne w pracy?

1. Tak

2. Nie

3. *Trudno powiedzieć/nie wiem [Ankieter] proszę nie czytać tej opcji*

E. METRYCZKA

E.1 Płeć respondenta:

1. Mężczyzna

2. Kobieta

E.2 Wiek respondenta:

1. do 25 lat

2. 25-30 lata

3. 31-40 lata

4. 41-50 lata

5. 51-60 lata

6. ponad 60 lat

E.3 Biorąc pod uwagę Pana/Pani dochód, czy może Pan/Pani utrzymać się z samozatrudnienia?

1. Tak, w zupełności mi to wystarcza

2. Raczej mogę;

3. Nie bardzo mogę;

4. Nie, zupełnie nie mogę.

E.4 Czy sprawuje Pan/Pani opiekę nad:

	Tak (1)	Nie (2)
1. Dziećmi do 15 roku życia		
2. Osobami w podeszłym wieku, członkami rodziny		
3. Przewlekłe chorymi członkami rodziny		

E.5 Wykształcenie respondenta:

1. podstawowe

2. zasadnicze zawodowe

3. średnie zawodowe/techniczne bez matury

4. średnie ogólnokształcące bez matury

5. średnie zawodowe/techniczne z maturą

6. średnie ogólnokształcące z maturą

7. policealne

8. pomaturalne

9. wyższe z tytułem inżyniera, licencjata, dyplomowanego ekonomisty

10. wyższe z tytułem magistra, lekarza lub równorzędnym

11. wyższe ze stopniem naukowym co najmniej doktora

E.6 W jakim województwie znajduje się siedziba Pana/Pani firmy?

- | | |
|-----------------------|-------------------------|
| 1. dolnośląskie | 9. podkarpackie |
| 2. kujawsko-pomorskie | 10. podlaskie |
| 3. lubelskie | 11. pomorskie |
| 4. lubuskie | 12. śląskie |
| 5. łódzkie | 13. świętokrzyskie |
| 6. małopolskie | 14. warmińsko-mazurskie |
| 7. mazowieckie | 15. wielkopolskie |
| 8. opolskie | 16. zachodniopomorskie |