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CASE Working Papers

The Collaborative Economy in Poland and Europe: A Tool for Boosting Female Employment?

Karolina Beaumont

No 2 (126)



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Abstract

The collaborative economy is a relatively new economic system approach based on peer-to-peer transactions. It includes the shared creation, production and consumption of goods and services accessible for all through online platforms and smartphone applications. It is a burgeoning business model that is experiencing increased interest in all European countries.

The collaborative economy boomed simultaneously with the economic crisis and the rise of smartphone applications. The crisis led to drastic social and economic changes such as job losses and rising unemployment among young people with the need for alternative sources of income, and the development of smartphone applications became an accessible way to make peer-to-peer transactions.

Because of its similarities with freelance activities, the system offers flexibility and independence and is chosen by people who wish to exit the traditional corporate world to have more flexible working hours, to have additional income, or who wish to start an independent activity. Thus, the collaborative economy might find a particular interest among women.

With the growth of female participation in the labour market in Europe over the past two decades, finding appropriate work-life balance for women has emerged as a challenge. Women still experience issues in the workplace such as stereotypes or sexism, as well as a pay differential. These obstacles in the standard economy have led many women to be attracted to the freedom of having their own business. Even though women may still face obstacles when becoming an entrepreneur, the collaborative economy, with relatively lower administrative burdens, easier access, and especially its freedom, gives women a greater opportunity to easily create their own business. This reality is especially attractive in Poland. Statistics show that Poland already has an above-average number of women who are interested in self-employment, a fact that implies great potential for the development of the participation of women in the collaborative economy¹. Given the situation of formal female employment in Poland, which is quite low by European standards, this paper assesses the opportunities offered by the collaborative economy in increasing the female labour participation rate amongst Polish women.

¹ Bożenna Balcerzak-Paradowska et al., *Women Entrepreneurship in Poland - Research report*, Polish Agency for Enterprise Development (PARP), Warsaw 2011, <http://www.parp.gov.pl/files/74/81/469/12837.pdf> (accessed 11.07.2016).

Introduction

The collaborative economy – also known as “the sharing economy” or the “peer-to peer economy” – is not a new concept since its origins can be traced back to that most primitive of economic transactions, barter. However, defining the collaborative economy as it is today is a more complex exercise, as it encompasses many and various activities which are in constant mutation.

Broadly speaking, the collaborative economy is the economy made by people for people. From the supply side, it is a way to transform skills, services or the trade of goods into a professional activity. From the demand side, it is a way to have access to goods – to buy or to rent, used or new – in an easy and sustainable way.

There are actually two collaborative economies: one for profit and one non-for-profit. The one for profit (ridesharing, private accommodation, collaborative food markets, etc.) can be considered as an alternative business model, while the one non-for-profit relates to the sharing and exchange of goods similarly to barter (home swapping, clothes swapping, services exchange, etc.). In the present paper, we will analyse the for-profit collaborative economy from its supply side.

Horizontal networks and community participation, as well as online networks and peer-to-peer platforms form the basis of the concept. The matching between supply and demand is made directly from person to person without any middleman, and the only requirement for its functioning is an Internet connection. The system allows people to have the possibility to rent any of their possessions their flat or house, their drill, their lawnmower, or their car – providing them with the opportunity to earn an additional income.

Collaborative economy activities can be divided into six categories: recirculation of goods, increase of assets' sustainability, exchange of services, sharing of productive assets, knowledge sharing and crowdfunding. Table 1 below gives a detailed description of those categories, separating the for-profit and non-for-profit collaborative economy activities. Across all of these categories, the collaborative economy is growing very rapidly. Indeed, the business activities of collaborative economy companies (peer-to-peer lending and accommodation,



car sharing, online staffing, and music and video streaming) were worth \$15bn in 2013, which corresponded to 5% of the “traditional” rental sectors (equipment, book, car, DVD rentals and B&Bs and hostels). But forecasts indicate that by 2025, the collaborative economy will catch up with these traditional rental services, with both traditional and sharing sectors expected then to be worth \$335bn. In the UK alone, the sector is expected to be worth \$15bn by that same year².

As a burgeoning business model, the idea of the collaborative economy has changed the way people consume, commute, travel or even cook. Companies such as Uber, AirBnB, TaskRabbit or Snaggoods are representative of this revolutionary trend, daily joined by more and more start-ups, smartphone applications, online and community services, and social media, which mean to develop their activities around this new business model.

² PWC, *The sharing economy - sizing the revenue opportunity*, 2013, <http://www.pwc.co.uk/issues/megatrends/collisions/sharingeconomy/the-sharing-economy-sizing-the-revenue-opportunity.html> (accessed 07.07.2016).

**Table 1: Categories and examples of collaborative economy activities**

	COLLABORATIVE ECONOMY ACTIVITY	CHARACTERISTICS	COMPANIES
THE FOR PROFIT COLLABORATIVE ECONOMY	Recirculation of goods	Peer-to-peer sale or resale of unwanted items	Ebay, Craigslist, Gumtree, Allegro, Etsy, Poshmark, collaborative food markets
	Increase of durable assets	Peer-to-peer renting (car rental, bicycle renting, tools and lodging)	Snapgoods, municipal automatized bicycle renting (Veturillo in Warsaw), RelayRides, Liquid, Zearly, FashionHire, etc.
	Increase of services	Peer-to-peer services (car sharing, animal sitting)	Uber, BlaBla car, Airbnb, Dog Vacay, TaskRabbit
THE NON-FOR-PROFIT COLLABORATIVE ECONOMY	Service and goods exchange	Local communities' services exchange (I mow your lawn, you tutor my daughter in English)	Home swapping, clothes swapping, Couchsurfing, local exchange systems, Fon (wifi sharing platform), NeighborGoods, etc.
	Knowledge and culture sharing	Platforms enabling the free circulation of information and knowledge through individuals' participation	Wikipedia, Coursera, Wikia, YouTube, Ted, Spotify
	Financial community participation	Online platforms where projects or inventions get to be funded by individuals in a participative manner. Also platforms of participative credit	Kickstarter, Polak Potrafi, Kokos, Lending Club, Kiva (micro loans)
	Productive assets' sharing	Platform enabling production rather than consumption (coworking spaces, workshops, etc.)	Skillshare

In Europe, the collaborative economy is in development, and the increase of resource efficiency, the creation of new job positions, the support of micro-entrepreneurship, the building of community participation and the development of digital innovation are goals which are common to both the collaborative economy and the EU. Following the many discussions and public debates the collaborative economy sparked, notably around the topics of precariat, job security, and social coverage, and seeing the potential the collaborative



economy could bring to economic growth, the European Commission issued in June 2016, guidelines regarding the definition, characteristics, and regulation of the collaborative economy³.

These guidelines at EU level are the first step for this new sector of the economy to fall under a legal framework, which might stimulate legal improvements at Member States level, and better reliability of the system. They tackle the issues of market access requirements, liability regimes, consumers' protection, workers' rights, and taxation.

This new business and economic model is increasingly seen as a viable alternative for Europeans, through change in consumer habits and the wish to put forward the concepts of community and sustainability. A report conducted by IPSOS on behalf of ING, states that 5% of the surveyed Europeans have heard of the collaborative economy and have participated in it. The figure is 3% for Poles, which is higher than rates observed in Belgium, Germany, or Austria (2% for each of those three countries)⁴. The two sectors of the collaborative economy which are the most popular in Europe are the sharing of holiday accommodation by individuals – such as AirBnB – and ridesharing – such as Uber or BlaBlaCar.

The growing importance of the collaborative economy has also been noticed by policy-makers around the world. Some governments have perceived the collaborative economy as a positive step, since it creates new services, provides workplace flexibility, and enables to earn additional income⁵. For example, in the UK, a budgetary document prepared by the House of Commons states that the collaborative economy is the future, and that this alternative system might even outdistance classic business models: “this Budget announces a package of measures to unlock the potential of the sharing economy and to help UK business to succeed domestically and to expand into new markets overseas”⁶.

Given the novelty and quick evolution of the phenomenon, the collaborative economy is not without its controversy, and a number of different debates – detailed below – have arisen around different aspects of this model.

3 European Commission, *A European agenda for the collaborative economy*, 2.06.2016, <http://ec.europa.eu/DocsRoom/documents/16881> (accessed 07.07.2016).

4 IPSOS, *What's mine is yours – for a price. Rapid growth tipped for the sharing economy*, ING International Survey – Mobile Banking, New Technologies and Financial Behaviour, July 2015 http://www.ing.be/xpedio/idcplg?IdcService=GET_FILE&dDocName=675015_EN&RevisionSelectionMethod=LatestReleased (accessed 07.07.2016).

5 European Parliament, *The Cost of Non-Europe in the Sharing Economy – Economic, Social and Legal Challenges and Opportunities*, January 2016, http://www.europarl.europa.eu/RegData/etudes/STUD/2016/558777/EPRS_STU%282016%29558777_EN.pdf (accessed 07.07.2016).

6 Her Majesty's Treasury, *Budget 2015*, 18 March 2015, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/416330/47881_Budget_2015_Web_Accessible.pdf (accessed 07.07.2016).



Is the collaborative economy eco-friendly?

The collaborative economy is often seen as being eco-friendly, as it allows for reuse of goods or more efficient utilization of goods that otherwise would go to waste. However, scientific research on its real environmental impact is at present unclear, due to lack of data. Indeed, while some research qualifies Couchsurfing as being likely to reduce waste and environmental degradation⁷, the environmental impact of other sectors such as ridesharing is difficult to assess. However, some research has modelled the effects of ridesharing and found that between five and 13 cars are taken off the road for each shared car, and that car ownership and traffic congestion are expected to be reduced in coming years as a result of the collaborative economy⁸.

Is the collaborative economy reducing consumption?

Among the key debates around the phenomenon of the collaborative economy is the one about the cultural shift in which borrowing or renting is more valued than owning, and whether the collaborative economy contributes to reducing consumption. Indeed, while renting instead of buying implies that there is a decrease in consumption, some argue that the reduced costs and improved convenience are elements which would actually incite people to consume more. Hence, using carsharing instead of public transportation for convenience is said to actually increase the carbon emissions per traveller, since more people would choose to use carsharing instead of public transportation or bicycles, thus increasing the demand for cars in traffic. Another example is the one of accommodation sharing: despite the argument that the sector's growth could mean building less hotels and sparing concrete, steel, and construction waste, hotel occupancy in 2014 was at its peak since the 2000s, which implies that the competitive prices and easiness of use of collaborative economy accommodation platforms have encouraged people to travel more⁹.

Another argument is that the collaborative economy does not create economic growth since it is based on the sharing of existing goods and not on the production of new ones.

7 *The Sharing Economy: Restacking Industry in the 21st Century*, Special Report, Wharton University of Pennsylvania, December 2015, <http://d1c25a6gwz7q5e.cloudfront.net/reports/2015-12-10-IGEL-The-Sharing-Economy-FINAL.pdf> (accessed 07.07.2016).

8 Elliot Martin et.al, *Carsharing's impact on household vehicle holdings: results from a North American shared-used vehicle survey*, City of Cambridge, Massachusetts, 2010, https://www.cambridgema.gov/~media/Files/CDD/Transportation/PTDM/PTDM_Impact_on%20Vehicles.a.shx (accessed 07.07.2016).

9 Marc Gunther, "Is Sharing really green?", *Enzia*, 29 July 2014, <http://ensia.com/voices/is-sharing-really-green/> (accessed 07.07.2016).



Thus, it could be considered as purely consumption and could have a limited long-term existence¹⁰.

Does the collaborative economy need regulation?

Another key debate related to the collaborative economy is the question of whether regulating the system by creating legislation requiring taxation, work contracts, and an overall legal framework would have a positive or negative effect on the collaborative economy. While there may be a call for some minor prudent regulation to smooth out some unforeseen consequences associated with the collaborative economy (including those related to consumer safety), there remains the worry that the regulation of such a system – which is based on flexibility and freedom – will annihilate the very essence of the phenomenon, based on casual peer-to-peer exchanges. The European Commission gave a first guideline regarding the attitude the Member States should have regarding the sharing economy and called for a positive attitude towards this new business model, setting out concrete rules, but warning against overregulation. Meanwhile, Estonia was the first EU country to issue a bill on taxation for ridesharing in March 2016, establishing collaboration between Uber and the taxation administration paving the way for an automatized, digitalised and effective regulation of collaborative economy.

Does the collaborative economy offer specific benefits for women?

This key question forms the basis of the report. The collaborative economy has the potential to provide work-life balance, flexibility, and autonomy for its participants, while bringing additional income to the household. Given this reality, this business model could offer opportunities to women that other business models do not. The aim of this paper is to analyse the key issue of economic viability and possible benefits of collaborative economy activities specifically for women.

In order to examine the effects of the collaborative economy on female economic activities and on the Polish labour market, the three following points will be analysed: **how can the collaborative economy improve women's empowerment? What is the influence of the collaborative economy's activities on female employment in Poland? And what are the drawbacks of regulation on the practice of the collaborative economy?**

¹⁰ Frances Coppola, "The "Sharing Economy" Is Not Going To Create Economic Growth", *Forbes*, 27 October 2015, <http://www.forbes.com/sites/francescoppola/2015/10/27/the-sharing-economy-is-not-going-to-create-economic-growth/#78a6882222bb> (accessed 07.07.2016).

1. The challenges of the collaborative economy as a system stimulating female social and economic empowerment

In Poland, as in the rest of Europe, the collaborative economy is a business model which began to blossom due to two separate events. In the first, positive development technological advances, and most prominently the development of smartphones with internet or WiFi capability, have enabled the development of online platforms and portals. By contrast, the financial and economic crisis which started in 2008 also forced drastic social and economic change. Economic downturn, coupled with structural obstacles, led to a surge in unemployment, especially amongst the youth, who are still struggling to find employment in the majority of EU countries. This reality meant that alternative economic models, especially in terms of obtaining an income, became attractive, as regular positions were not generated in the tepid post-crisis recovery. With income security threatened, as well, consumption and outright ownership became a luxury for many, implying the need to explore other options. Thus, renting instead of buying, swapping books or clothes, and overall any activity related to the collaborative economy became a possible solution to the personal challenges faced as a result of the crisis.

Moreover, apart from the need to change consumption and spending patterns, driven by the crisis, there have also been social aspects to the development of the collaborative economy. In particular, the latter has been linked with social engagement and with the weariness of some professionals experiencing wage stagnation, professionals unhappy with their working conditions, and women who found that they were unable to make their life choices work in a traditional office setting. The collaborative economy then came as an alternative to traditional jobs, with their 9 to 5 office hours and little flexibility.

1.1 Three drivers of the collaborative economy

While still a young area of research, the existing literature identifies specific elements that are considered drivers of the collaborative economy, divided into three categories: societal, economic and technologic.



Economic drivers

As noted above, the global economic crisis has led to drastic economic dislocation, job losses, and rising unemployment among young people¹¹. The collaborative economy has become an alternative for many people, since it offers the opportunity to earn additional income in a flexible and easy way. Becoming a Uber driver or selling handmade jewellery on Etsy are starting to be seen as a convenient temporary alternative to unemployment. The second economic driver of the collaborative economy is the growing prevalence of access over ownership. In a world with an increasing population density¹², the collaborative economy redefines ownership, putting renting above purchasing, and recycling on the foreground, with the motto “I don’t need a drill, I need a hole in the wall”¹³. Lastly, the third economic driver of the collaborative economy is financial flexibility, which consists – in this context – in discovering the benefits of earning an income and feeling empowered and independent through non-ownership. Indeed, the collaborative economy gives the opportunity to owners to earn an income and thus gain financial independence, and to non-owners greater flexibility to invest in different products.

Technology drivers

Also as noted above, technology has been a great enabler of the collaborative economy, especially the development of Internet and smartphone applications over the past decades. An internet connection and a mobile device (such as tablets or smartphones) are enough to make transactions, make purchases or to swap goods in a very easy manner. All the collaborative economy’s companies function with a smartphone application, and actually many of them function only through it, hence the importance of mobile devices. The fact that smartphone penetration is increasing – and has even doubled in Poland between 2011 and 2013¹⁴ – shows the extent of the phenomenon. The opportunity of online payment, second technologic driver of the collaborative economy, which has been facilitated by smartphone apps, is revolutionizing e-commerce and consumption overall. Lastly, the third technologic driver of the collabora-

11 European Commission, “Economic Crisis in Europe, Causes, Consequences and Responses”, European Economy 7, European Commission 2009, http://ec.europa.eu/economy_finance/publications/publication15887_en.pdf (accessed 07.07.2016).

12 The World Bank, *Population density (people per sq. km of land area) 2011–2015*, World Bank IBRD IDA, <http://data.worldbank.org/indicator/EN.POP.DNST> (accessed 07.07.2016).

13 Torben Rick, “The drivers behind the rise of the collaborative economy”, *Meliorate*, 2013, <http://www.torbenrick.eu/blog/strategy/the-drivers-behind-the-rise-of-the-collaborative-economy/> (accessed 07.07.2016).

14 Monika Mikowska, *Polska jest Mobi*, TNS Polska 2015, http://www.tnsglobal.pl/coslychac/files/2015/05/POLSKA_JEST_MOBI_2015.pdf (accessed 07.07.2016).



tive economy is social media. The development of the latter in recent years has been extremely swift and the word of mouth on this account enabled the development of the collaborative economy¹⁵.

Societal drivers

Finally, there are several socio-economic factors driving the development of the collaborative economy, mainly linked with interpersonal relationships and issues of common concern. The first societal driver of the collaborative economy is the longing for community and altruism, as the latter has the effect of increasing social mobility¹⁶. This phenomenon has been triggered by the economic crisis of 2008, which affected many people and had the effect of raising mutual compassion and increasing social involvement in the community¹⁷. This sense of community and mutual help is also one of the components of the second societal driver: trust between strangers. The rise of solidarity and of the notion of community had the consequence to raise the level of trust among people, and thus trust in doing peer-to-peer business transactions. Lastly, the third societal driver of the collaborative economy is the environment, since the activities related to this business model are depicting an eco-friendly lifestyle – despite the lack of concrete data¹⁸ – to stimulate the reduction of carbon footprint and food-waste. Moreover, secondary markets and renting reduce demand for new goods, car-sharing reduces new purchases and buying local products stimulates regional development.

The combination of these three drivers is a key reason for the development of the collaborative economy, with each driver contributing to a different extent. To illustrate this fact, we will explore the collaborative economy in one of the countries least affected by the global financial crisis, Poland.

15 Team eValue, "How the Sharing Economy runs on social media", Engagement Labs, 8 August 2014, <https://www.engagement-labs.com/how-the-sharing-economy-runs-on-social-media/>, (accessed 07.07.2016).

16 EY, *The Rise of the Sharing Economy – The Indian landscape*, Ernst & Young LLP, October 2015, [http://www.ey.com/Publication/vwLUAssets/ey-the-rise-of-the-sharing-economy/\\$FILE/ey-the-rise-of-the-sharing-economy.pdf](http://www.ey.com/Publication/vwLUAssets/ey-the-rise-of-the-sharing-economy/$FILE/ey-the-rise-of-the-sharing-economy.pdf) (accessed 07.07.2016).

17 Katarzyna Growiec, Sjöfn Vilhelmsdóttir and David Cairns, "Social Capital and the Financial Crisis: The Case of Iceland", *CIES e-Working Paper N.º 138/2012*, http://cies.iscte-iul.pt/np4/?newsId=453&fileName=CIES_WP138_Growiec__Vilhelmsdottir__Cair.pdf (accessed 07.07.2016).

18 Marc Gunther, op.cit.



1.2 The actors of the collaborative economy in Poland – demand and supply side

Poland's experience of economic transition from the planned economy of communism is still underway, not only from the economic point of view, but also from the societal one. The Soviet era left many scars in the Poles' minds and some aspects of the Polish Popular Republic is still perceptible in society. Nationalization of the industry, agricultural reforms, negation of ownership rights, centrally planned economy, and repression of the freedom of press and expression are elements that make words such as "volunteering", "community", and "collaborative – or sharing – economy" look suspicious to the eyes of many – even today¹⁹.

Social capital is a key feature of the collaborative economy, since exchanges and sharing activities derive from human interpersonal relationships. Statistics from the Central Statistical Office show that in Poland, interpersonal relations such as socialization, family and friendship are the major source of life satisfaction, whereas the lowest level of satisfaction regards material issues such as income.²⁰ Overall, 78% of Poles are satisfied by their quality of life.²¹ The highest satisfaction rate is held by young people, students, well-educated people who have a good job position and who are financially comfortable, whereas the lowest rate is held by retirees, the unemployed, the low-skilled workers and people experiencing poverty. However, it is to be noticed that 9% of the Polish population aged 16 years old or more are considered as socially isolated, and that the level of particularistic trust has among the lowest percentages in Europe²². The issue of trust (or lack thereof), is actually an obstacle to the development of the collaborative economy to some extent, since this element is placed in the foreground of the concept, and this explains the timid development of the collaborative economy in Poland.

The collaborative economy also appears to be linked to specific generational behaviours and aspirations. Indeed, the future of the collaborative economy lies in the hands of the

19 TNS Polska, *Zaangażowanie społeczne Polaków*, TNS Polska for Groupon Polska 2014, <http://www.jawnosc.pl/wp-content/uploads/2013/11/2013-raport-tns-groupon-zaangazowanie-spoeczne-polakow.pdf> (accessed 07.07.2016).

20 Central Statistical Office of Poland (GUS), *Quality of Life, Social Capital, Poverty and Social Exclusion in Poland*, Statistical Office in Łódź, Warsaw 2013, http://stat.gov.pl/download/gfx/portalinformacyjny/en/defaultaktualnosci/3305/4/1/1/lc_quality_of_life_poverty_and_social_exclusion_in_poland.pdf (accessed 07.07.2016).

21 Ibidem.

22 Giczi, Johanna and Endre Sik. "Trust and Social Capital in Contemporary Europe", in Tarki European Social report 2009. Tarki Social Research Institute, Budapest 2009. http://www.tarki.hu/en/research/european_social_report/giczi_sik_eng_2009.pdf (accessed 07.07.2016).



Millennials²³, since nearly 70% of collaborative economy professionals and consumers are aged between 18 and 34 years old²⁴. The latter, born with the internet and easy access to information, are open to new technologies and alternative ways of consuming goods while putting social capital in the foreground. The younger generation has actually other priorities than the previous ones. They are no longer drawn to owning things and having a 9 to 5 job like their parents, but value free time and personal realization more than financial gain²⁵. They also value cultural diversity, create communities, and often communicate between themselves²⁶. A recent survey indicated that the top three priorities of the Millennials are “being a good parent”, “having a successful marriage”, and “helping others in need”²⁷. On the other hand, another study states that for the Boomers²⁸, what makes their generation unique is their work ethic and respect for others, while for the Silents²⁹, it is their historical experiences is what defines them³⁰. This contrast between the priorities of each generation justifies the development of the collaborative economy among young people.

In the overall profile of the actors and users of the collaborative economy, we find a majority of people from urban areas and people with higher education. Indeed, the collaborative economy theoretically enables people to own and consume less (due to reuse of materials and renting of goods), and in some urban areas with a high density of inhabitants and limited housing conditions and storage space, renting instead of buying is an appealing solution. Moreover, figures show that 40% of people who made a professional activity out of the collaborative economy and belonging to the age group of the Millennials possess a university degree³¹.

Because of its similarities with freelance activities, the system offers to people who cannot or do not want to have a classic job in an office – such as stay-at-home parents, students, retirees,

23 Generation of people born between 1982 and 2000.

24 Casey Leins, “Who’s a Sharing Economy Worker?”, *US News*, 21 August 2015, <http://www.usnews.com/news/blogs/data-mine/2015/08/21/uber-airbnb-etsy-who-are-the-sharing-economy-workers> (accessed 07.07.2016).

25 Eric Fromm, *Mieć czy być* (Poznań: Rebis, 2007).

26 Jan A. Fazgalić, “Charakterystyka pokolenia Y”, *E-mentor* no 3 (25)/2008, SGH Warszawa, <http://www.e-mentor.edu.pl/arttykul/index/numer/25/id/549> (accessed 07.07.2016).

27 Pew Research Center, *Millennials: Confident Connected Open to Change*, 2010, <http://www.pewsocialtrends.org/files/2010/10/millennials-confident-connected-open-to-change.pdf> (accessed 07.07.2016).

28 Generation of people born between 1946 and 1964.

29 Generation of people born between 1920 and the mid-40s.

30 Pew Research Center, *Millennials: Confident. Connected. Open to Change*.

31 “Uber and the new Sharing Economy: Utopia or Dystopia?”, *MilkMan Deliveries*, 21 January 2016, <http://www.milkman.it/uber-and-the-new-sharing-economy-utopia-or-dystopia/> (accessed 07.07.2016).



the long- term unemployed, people with disabilities and people in care of an older parent, etc. – to make a living out of their skills or passions, or to bring additional income to the household apart from a main professional activity. The flexibility and independence the collaborative economy offers makes it the choice of people who wish to exit the traditional corporate world and have a more flexible lifestyle, or to start a business. It might also be a temporary solution for people who have traditional full-time jobs but who need some extra income in order to fund a project (travelling, creating a business, etc.) or pay back a loan.

Activities related to the collaborative economy can effectively bring a complementary income to households and enable people to earn additional money aside from their main (part-time or full-time) professional activity. Indeed, collaborative economy activities – or “gigs” – when taken individually, are rarely observed as being the main source of income for professionals who are involved in it. The number of hours worked is rarely equal to a full time job, therefore the amount are too little to guarantee a sufficient coverage of all living costs. However, when the person gets involved in many different gigs, the latter taken together offer the possibility for an income equivalent to a full-time job.

In Poland, for work covering 16.5 hours in five days, a Uber driver can receive on average 488 PLN around 120 euros – which provides a monthly income of around 480 euros for a total of 66 hours worked. This amount can be considered as a quite substantial sum given the Polish average monthly salary of 756 Euros net³². Completed with other gigs or additional hours, professional activities in the collaborative economy can provide a satisfactory income for Poles.

1.3 The advantages of the sharing economy for women...

In most societies, women are considered as the caregivers and men the breadwinners of the household, even though changes are observed since women are increasingly participating in the labour market³³. Despite an employment rate of 66,8% in the EU-28 for women aged 15-64 in 2015 (compared to 62,2% in 2005³⁴), women still have the bulk of duties related to

32 “Ile zarabia kierowca Ubera? Szukam Pracy #1”, YouTube channel *Szukam Pracy*, <https://www.youtube.com/watch?v=AtznfOTdyBc> (accessed 07.07.2016).

33 Mick Cunningham, “Changing Attitudes toward the Male Breadwinner, Female Homemaker Family Model: Influences of Women’s Employment and Education over the Lifecourse”, *Social Forces* Vol. 87, Issue 1 (2008), pp. 299-323.

34 Eurostat Database, <http://ec.europa.eu/eurostat/data/database> (accessed 13.07.2016).



domestic work³⁵ and children.³⁶ Figures provided by the United Nations in 2010 also show that household and childcare activities are not evenly divided between couples' members across all countries, notably when both are working, and this to the disadvantage of women.³⁷

For women who chose to combine work and motherhood, balancing the two is challenging in many countries because of lack of satisfactory childcare facilities, lack of affordability or access to childcare facilities, lack of adaptation from companies and employers to the situation of young mothers in the workplace, or insufficient participation of men to the tasks implied by taking care and raising children³⁸. Despite an increasing participation of men to their children's upbringing, women are the ones who are the most likely to renounce to their professional career in favour of parenthood, as Figure 1 shows for the EU-28 in 2012. In particular, male employment rates remain stable, while women's drop, especially in Eastern European countries, after a child is added to the family.

35 Eurostat, "European Time Use Survey: How is the time of Europeans distributed? Differences between women and men", STAT/04/93, 27 July 2004, http://europa.eu/rapid/press-release_STAT-04-93_en.pdf (accessed 07.07.2016).

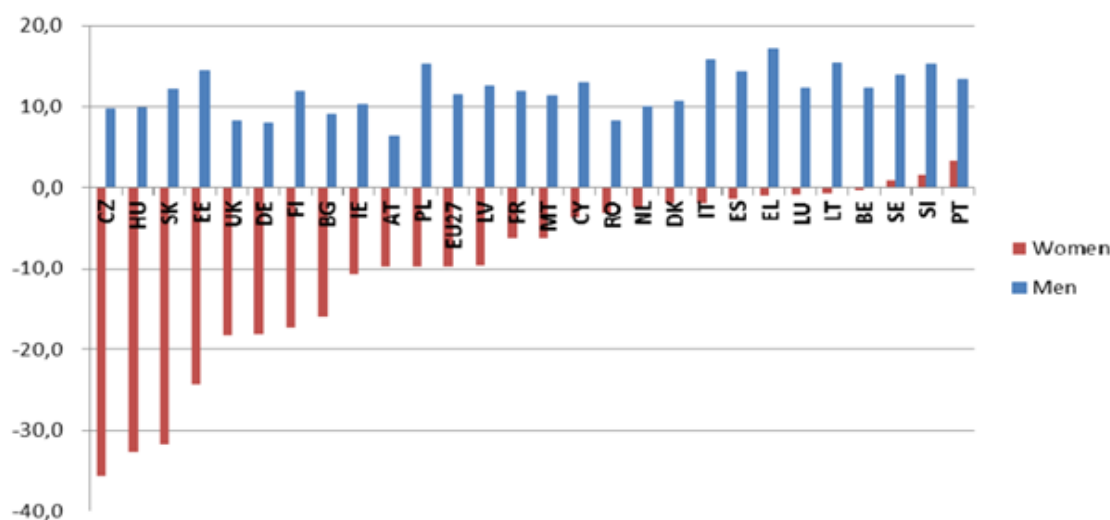
36 Ibidem.

37 United Nations, "The World's Women 2010: Trends and Statistics", UN Department of Economic and Social Affairs 2010, http://unstats.un.org/unsd/demographic/products/worldswomen/WW_full%20report_color.pdf (accessed 07.07.2016).

38 RAND Europe for European Commission, "Gender Equality in the workforce: Reconciling work, private and family life in Europe", April 2014, http://ec.europa.eu/justice/gender-equality/files/documents/140502_gender_equality_workforce_ssr_en.pdf (accessed 07.07.2016).



Figure 1: Employment impact of parenthood in 2012.



Source: Eurostat³⁹

The situation is seen as even more challenging for women belonging to the “sandwich generation”, which defines people in the age group 30-50 who care for their ageing parents and support their own children and grandchildren at the same time. People of the sandwich generation face additional challenges in terms of family obligations, which makes it difficult for them to pursue regular professional activities.

Research from the Joseph Rowntree Foundation shows that women in the sandwich generation are more likely than men to provide informal care for their extended families (including children, grandchildren, parents, grandparents, and partners).⁴⁰ Given the fact that women belonging to this age group are of working age, and that balancing full-time work, care for children or grandchildren or elderly parents’ care is extremely challenging, they are often compelled to leaving the labour market or reducing their working hours⁴¹.

39 European Commission, *Female Labour Market Participation*, 2012, http://ec.europa.eu/europe2020/pdf/themes/31_labour_market_participation_of_women.pdf (accessed 07.07.2016).

40 Susan Himmelweit and Hilary Land, *Reducing Gender Inequalities to Create a Sustainable Care System*, Joseph Rowntree Foundation, York 2008, <https://www.jrf.org.uk/file/37797/download?token=sRH91JHi&filetype=viewpoint> (accessed 07.07.2016).

41 41 Dalia Ben-Galim and Amna Silim, *The Sandwich Generation - Older women balancing work and care*, Institute for Public Policy Research, London 2013, http://www.ippr.org/files/images/media/files/publication/2013/08/sandwich-generation-August-2013_11168_11168.pdf?noredirect=1 (accessed 07.07.2016).



Work-life balance is a crucial topic and one of the targets of Europe 2020, the strategy proposed by the European Commission in 2010 for advancement of smart and inclusive growth. Indeed, research shows that poor work-life balance leads to lower performance and effectivity at work, health issues and declining birth rates⁴². According to Eurostat, female labour market participation is lower than male's (respectively 60.2% and 70.6% in the EU-28 and 56.4% and 68.9% in Poland⁴³), and this situation can partly be attributed to a perception that joining the workforce will reduce flexibility or lead to poor work-life balance.⁴⁴ Solutions to attaining such a balance are myriad: flexi-time, telecommuting, compressed work weeks, part-time work, job sharing, and other flexible approaches to employment. However, the gender perception that policies regarding work-life balance concerns only women is not entirely true, given that barriers for men in pursuing a family-friendly balance exacerbate the plight of women as well. Indeed, culture, business environment, and classical patterns of family organization regarding gender roles lower the opportunities for men to have access to work-life balance arrangements.⁴⁵

The collaborative economy offers women, and especially those belonging to the sandwich generation, opportunities that a classic job cannot offer, such as the possibility – apart from being financially autonomous and earning additional income – to work from home, to have flexible hours, and to possibly develop a business idea. Indeed, becoming a professional of the collaborative economy is similar to becoming a micro-entrepreneur, since it provides the possibility to build a brand, grow a business, put an idea into action, and manage time according to one's needs and obligations. Moreover, it appears that freelancing is chosen by a majority of women (53% of all freelancers in the United States are women, for example⁴⁶) since it enables them to achieve financial independence and have flexible working hours while avoiding the possibility of lower chances for advancement in the corporate world if they choose to raise a family.

Such a reality can be seen in the context of ridesharing, where one in two women and one in

42 Anja Abendroth and Laura den Dulk, "Support for the Work-Life Balance in Europe: The Impact of State, Workplace and Family Support on Work-Life Balance Satisfaction", *Work Employment & Society* 25 (2) 2011, pp. 234-256.

43 Eurostat database> database by themes> population and social conditions> labour market> employment and unemployment LFS series, <http://ec.europa.eu/eurostat/data/database> (accessed 07.07.2016)

44 European Commission, *Roadmap "New start to address the challenges of work-life balance faced by working families"*, August 2015, http://ec.europa.eu/smart-regulation/roadmaps/docs/2015_just_012_new_initiative_replacing_maternity_leave_directive_en.pdf, (accessed 07.07.2016).

45 Ioan Lazar et al., „The Role of Work-Life Balance Practices in Order to Improve Organizational Performance”, *European Research Studies*, Vol. XIII, Issue (1) 2010.

46 Sara Horowitz, "Why are more women than men freelancing", *Fast Company*, 11 March 2015, <http://www.fastcompany.com/3043455/strong-female-lead/why-are-more-women-than-men-freelancing> (accessed 07.07.2016)



three men working with Uber declared that the main advantage of being a Uber driver is that they “can only work part-time or flexible schedules” because of “family, education, or health reasons.” Moreover, Uber female drivers are nearly 30 percent more likely than men to work an average of 15 hours or less per week (67% vs 38%), which offers them the possibility of a satisfactory work-life balance.⁴⁷

Data collected by Bloomberg shows that between 15 and 20% of Uber drivers are women, and that Uber drivers comprise more women (13.8%) than traditional taxi drivers (8%)⁴⁸. These figures are encouraging and we observe an active participation of women in other collaborative economy platforms such as Etsy. Etsy is an online business that allows people to sell their hand-made or vintage items (jewellery, clothes, accessories, home articles, etc.), which sellers consider their Etsy shop as a business, by creating their own special products and building their brands on the website. Founded in 2005, Etsy now has 1.5 million active sellers - mainly women (86%) under 39 years old with a college-level degree and many young mothers⁴⁹ - and 21.7 million activebuyers.

1.4 ... and its challenges

In 2012, the percentage of women entrepreneurs in the EU-27 was 31%⁵⁰. Becoming an entrepreneur is a challenge for both men and women, but the latter need to cope with gender-specific obstacles such as lack of access to finance, lack of role models, and a fear of failure, which have been shown in previous research to be a crucial determinant of entrepreneurship in women to a far greater extent than in men. Indeed, it has been found that “women perceive themselves and the entrepreneurial environment in a less favourable light than men regardless of entrepreneurship motivation”⁵¹. Fear of failure among women is an important socio-cultural factor preventing the development of female entrepreneurship, and the collaborative economy

47 Anne Riley, “Younger, More Educated and Less Married: Who’s Driving Your Uber?”, in *The Sharing Economy*, Bloomberg Brief, 15 June 2015, <https://newsletters.briefs.bloomberg.com/document/4vz1acbgfrxz8uwan9/front> (accessed 07.07.2016).

48 Ibidem.

49 Casey Leins, “Who’s a Sharing Economy Worker?”.

50 European Commission, *Statistical Data on Women Entrepreneurs in Europe*, DG Enterprise and Industry 2014, <http://ec.europa.eu/DocsRoom/documents/7481/attachments/1/translations/en/renditions/native> (accessed 07.07.2016).

51 Gabriella Cacciotti and James C. Hayton, “Fear of Failure and Entrepreneurship: A Review and Direction for Future Research”, *ERC Research Paper* no 24, August 2014, <http://www.enterpriseresearch.ac.uk/publications/fear-failure-entrepreneurship-review-direction-future-research-research-paper-24/> (accessed 07.07.2016).



offers the opportunity to have an independent professional activity while avoiding all the negative aspects of classic entrepreneurship. Unlike traditional entrepreneurship, the collaborative economy implies lower administrative burdens (no specific taxes, no overhead for an office, and a more limited amount of bills), which makes this system an attractive alternative.

The prospect of making a comfortable living by becoming a full-time micro-entrepreneur could also signal a possible increase in equal opportunities between women and men as well as a reduction of the gender pay gap. In fact, the issue of the gender pay gap is non-existent in the context of the collaborative economy, since women who are participating to its activities have a similar status to the one of a micro-entrepreneur. In most instances, they are their own bosses. This is in direct contrast to the traditional corporate world, where the EC notes, pay can be influenced by 1) undervaluing of women's work, 2) segregation in the labour market and 3) traditions and stereotypes, which have – among others - an influence on women's career choices⁵². In reality, the gender pay gap partly exists due to the demands of motherhood, as women are unable to attend to their job at the same level of intensity as before giving birth. This increase in responsibilities on the home front and the finite number of hours in the day often manifests itself in a pay differential at work: according to the EU, women across the Union earn 16% less per hour than men, with differences between countries going from below 10% in Slovenia, Poland, Italy and Luxemburg, to over 20% in Hungary, Czech Republic, Germany and Austria.⁵³

Such a reality, of the clash between rigidity of the corporate world and the flexibility needed to tend to a family, had led to clustering of women in entry-level and mid-level positions, with few women at the top. This is the case even in the most entrepreneurial environment in the world, Silicon Valley, centre of most of the world's online start-ups and collaborative economy platforms, as men are predominantly investors and women – as shown in statistics⁵⁴ – often leave their tech job mid-career. Involving more women in the corporate level of collaborative economy businesses and encouraging them to invest in collaborative platforms and start-ups will have the consequence to bring gender balance in fields where women would be an added-value. It would also lead to the development of women-led collaborative economy activities and positive role models for the young generations.

52 European Commission, *Gender pay gap: what are the causes?*, DG Justice, http://ec.europa.eu/justice/gender-equality/gender-pay-gap/causes/index_en.htm (accessed 07.07.2016).

53 European Commission, *Tackling the gender pay gap in the European Union*, Luxembourg: Publications Office of the European Union, 2014, http://ec.europa.eu/justice/gender-equality/files/gender_pay_gap/140319_gpg_en.pdf (accessed 07.07.2016).

54 Matt Petronzio, „Only 11% of Silicon Valley executives are women”, *Mashable*, 1 January 2015, <http://mashable.com/2015/01/01/silicon-valley-gender-equality/#4GjblTx5Tqqf> (accessed 07.07.2016).

2. The collaborative economy: A solution to increase female professional activity?

The collaborative economy offers a wide range of activities and has the effect to provide additional income. This is especially beneficial to people belonging to low socio-economic segments or unemployed people, while enabling them to be a part of the broader economy. People acting in the collaborative economy have the opportunity to make a business out of their activity or make it their first source of income, and the system's flexibility allows them to accumulate several "gigs" which, when put together, can contribute to providing an acceptable income.

Eurostat estimates that a little more than 23 million people from the EU-28 were unemployed in July 2015, which corresponds to an unemployment rate of 9.4%⁵⁵. While Poland has unemployment levels below this average (7.7%), the country's labour market is still far from exhibiting an optimal labour force allocation: the employment rate for people aged 15-64 was 68,1% in 2015, compared to 75,5% for the EU-28⁵⁶. These figures show the underutilisation of the working age population in the labour market. When we look at female and male employment rates in Poland, this underutilisation particularly concerns women, since their participation to the labour market is 61,4% compared to 74,8% for men (EU averages: respectively 66,8% and 78,3%)⁵⁷.

These discrepancies among male and female employment rates cause negative socio-economic impacts, notably GDP per capita losses⁵⁸. According to the EC, increasing female labour force participation is likely to "tackle the shrinking of the working age population and to boost growth"⁵⁹. Figure 2 and 3 below illustrate men's and women's employment rates in Poland and in comparison to selected countries.

55 Eurostat, "Unemployment statistics", *Eurostat Statistics Explained*, July 2015, http://ec.europa.eu/eurostat/statistics-explained/index.php/unemployment_statistics (accessed 07.07.2016).

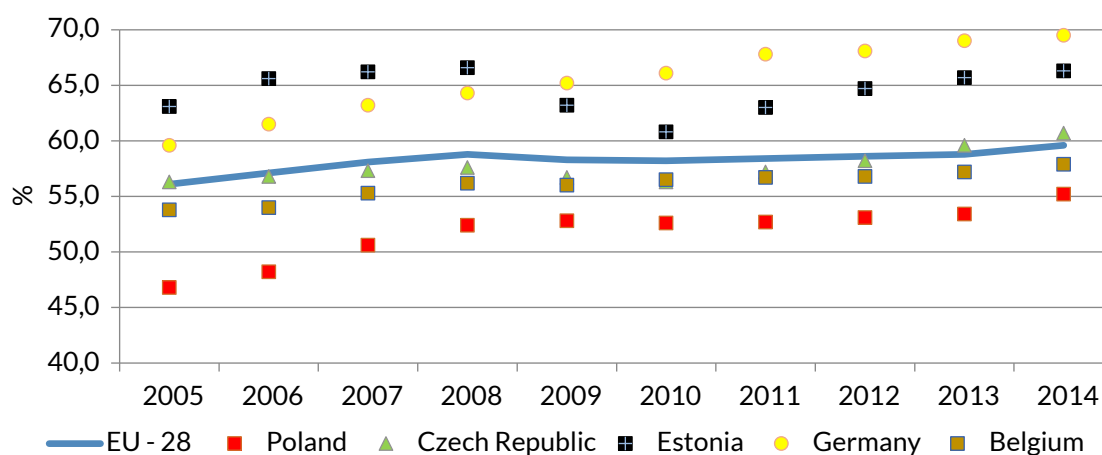
56 Eurostat database, <http://ec.europa.eu/eurostat/data/database>, (accessed 13.07.2016)

57 Eurostat database, <http://ec.europa.eu/eurostat/data/database> (accessed 07.07.2016).

58 Those related to gender gaps in the labour market have been estimated at up to 10 percent in Europe.

59 European Commission, "Labour Market Participation of Women", *European Semester Thematic Fiche*, 2014, http://ec.europa.eu/europe2020/pdf/themes/2015/labour_market_participation_of_women.pdf (accessed 07.07.2016).

Figure 2: Women's employment rate (15 to 64 years) in selected countries of the EU 28 (in %).



Source: Author's calculations based on Eurostat data

Figure 3: Employment rates by sex and age in Poland (F - Females and M - Males, % of the total percentage).

	2011		2012		2013		2014		2015	
	F	M	F	M	F	M	F	M	F	M
Employment rate (15 to 24 years)	28,1	38,7	28,4	38,5	27,9	38,4	28,7	38,8	27,0	38,4
Employment rate (20 to 64 years)	63,8	78,9	64,5	79,4	64,8	79,8	65,7	80,4	66,0	80,5
Employment rate (55 to 64 years)	29,0	51,6	31,3	53,5	33,3	56,0	35,2	57,2	37,3	57,6
Part-time workers aged 15-64 in % of total employment	10,5	4,7	10,6	4,5	10,4	4,5	10,4	4,4	9,9	4,2
Percentage of employees aged 15-64 with temporary contracts, in % of total employment	20,7	20,9	20,6	20,9	20,7	21,1	21,8	22,4	21,4	22,2

Source: Author's calculations based on Eurostat data



The tables show that both male and female employment rates have grown between 2010 and 2014 in all age groups except among 15–24 year olds, with the number of part-time workers slightly dropping in the same period. Meanwhile, we see that the percentage of employees with a temporary contract slightly increased. This evolution marks positive outcomes for the collaborative economy, since youth unemployment and unsatisfying working condition are likely to lead people to choose alternative sources of employment.

In the USA, a majority of freelancers are women (53%), and this activity is chosen by women as a way to achieve financial independence and create their own opportunities⁶⁰. In Poland, the REGON section of the Central Statistical Office estimated that in 2015 the number of freelancers grew to almost 3 million, with 14 000 new micro-enterprises created in that year alone.⁶¹ This growing interest in self-employment in Poland is shown in the figures, since the number of freelancers and independent professionals increased by 88% between 2004 and 2013⁶². These figures can relate to the concepts of entrepreneurship and the collaborative economy, since freelancing, entrepreneurship and working in the collaborative economy share the same working values.

Poland has been rated by the Global Entrepreneurship Monitor as having a “Remarkable entrepreneurial spirit and a growing share of established businesses, but not enough opportunity-driven entrepreneurship”⁶³. The Monitor shows that smaller entrepreneurs represent a dynamically active sector, with high entrepreneurial intentions (fifth highest in the EU), high confidence to start a business (second highest in the EU behind Slovakia), and high rates of early-stage entrepreneurial activities (ninth highest in the EU). Figure 5 below provides an overview of entrepreneurship indicators in selected EU countries. We observe that Poland has a higher entrepreneurship dynamism than many EU countries, especially in terms of perceived capabilities, but it also shows a high indicator of fear of failure.

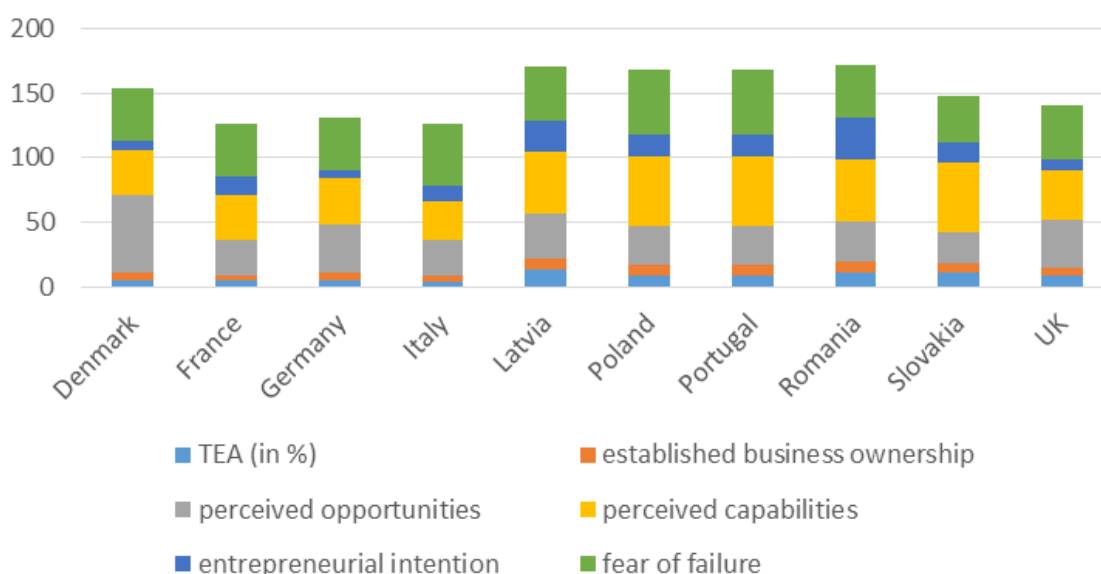
60 Jennifer Neeley, “Is the sharing economy feminist?”, *On Demand*, 1 June 2015, <https://medium.com/ondemand/is-the-sharing-economy-feminist-ea4ce5480c26#wvg0rtgqm> (accessed 07.07.2016).

61 Tax Care, „Prawie 3 miliony jednoosobowych firm w Polsce”, *Infor*, May 2015, <http://ksiegowosc.infor.pl/obrot-gospodarczy/dzialalnosc-gospodarcza/724287,Prawie-3-miliony-jednoosobowych-firm-w-Polsce.html> (accessed 07.07.2016).

62 Patricia Leighton, Duncan Brown, *Future Working: The Rise of Europe's Independent Professionals*, European Forum of Independent professionals 2013, http://www.um.es/prinum/uploaded/files/Future_Working_Full_Report-2%20final%20subir%20web.pdf (accessed 07.07.2016).

63 Global Entrepreneurship Monitor, *Country profiles: “Poland”*, <http://www.gemconsortium.org/country-profile/99> (accessed 07.07.2016).

Figure 4: Main indicators of entrepreneurship dynamics in selected EU countries (in %)



Source: Global Entrepreneurship Monitor

In Europe in 2012, 31% of all entrepreneurs were women and the entrepreneurship rate was of 10%. With an entrepreneurship rate of 14% and 34% of women entrepreneurs, Poland stands above the EU average⁶⁴. Moreover, 40.2% of the companies launched that same year have been created by women⁶⁵, and in 2014, Poland was ranked as the 12th best country in Europe in regards to its socio-economic environment for women entrepreneurs (out of 77 countries). Overall, the 2015 Female Entrepreneurship Index⁶⁶ indicates that Eastern European countries are “strong performers when it comes to fostering female entrepreneurship”⁶⁷. These figures

⁶⁴ European Commission, *Statistical Data on Women Entrepreneurs in Europe. Country Fiche: Poland*, September 2014, <http://ec.europa.eu/DocsRoom/documents/7804/attachments/28/translations/en/renditions/native> (accessed 07.07.2016).

⁶⁵ „Kobiety w Polsce to przodowniczkę przedsiębiorczości”, *Forbes*, 08 March 2013, <http://kariera.forbes.pl/kobiety-w-polsce-to-przodowniczkę-przedsiębiorczości,artykuly,143359,1,1.html> (accessed 07.07.2016).

⁶⁶ *Female Entrepreneurship Index* is a tool measuring “the development of high potential female entrepreneurship worldwide”, see <https://thegedi.org/research/womens-entrepreneurship-index/> (accessed 07.07.2016).

⁶⁷ Ainsley Lloyd, Siri Terjesen. *The Female Entrepreneurship Index (FEI) – An analysis of the conditions that foster high potential female entrepreneurship*, Global Entrepreneurship and Development Institute 2014, https://www.researchgate.net/publication/280531562_Female_Entrepreneurship_Index_2015_Global_Entrepreneurship_Development_Index (accessed 07.07.2016).



indicate a potentially positive trend towards self-employment among women and implies a good chance for the development of female participation in the collaborative economy.

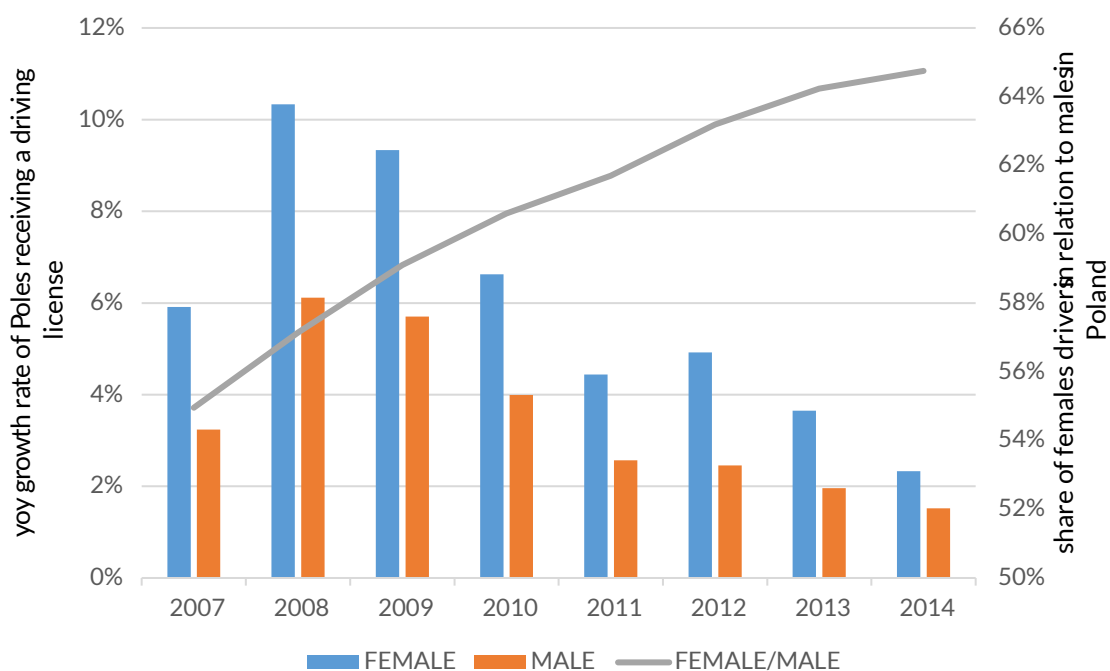
The collaborative economy cannot be considered as a solution to unemployment or as proper employment given its lack of structure and regulation, notably regarding employment's stability (worker's protection, precariat, lack of taxation rules and lack of legislative definition and framework), but could be considered as a complementary solution to employment through improving people's financial situation and offering the possibility to put an idea into action in the community. We can suppose that the collaborative economy could reach the status of stable employment opportunity in the case that regulation implemented in the Member States enable a flexible – but efficient and structured framework, as the European Commission mentioned in its Agenda.

However, the collaborative economy can be considered as a means for stimulating the increase of participation to the labour market. Since the system is particularly relevant for women, it is to demonstrate that the collaborative economy can be considered as a tool enabling the boost of women's participation to the labour market.

Women in the context of ridesharing provides an interesting example. As it can be observed in Figure 5 below, the number of women with a driving license in Poland has recently increased, with a higher annual increase rate among women than among men for the last 9 years. As a result, the share of women drivers in relation to men has increased from 53.56% in 2006 to 64.75% in 2014, reaching more than 7.5 million female drivers in Poland in 2014 (CEPIK, 2015). These figures imply that there is a significant likeliness that ridesharing is a sector which will attract more women in the country.



Figure 5: Growth rate of Poles receiving driving license by sex (columns on left axis), females drivers in relation to males drivers (line on right axis).



Source: Own elaboration based on data from CEPIK

The collaborative economy is said as being a way to optimize resource allocation and to increase societal well-being. Companies such as Etsy or TaskRabbit attract mainly women, both in the decision of creating their own business and in their consuming choices. Hence, the collaborative economy could be a relief for the stringent Polish labour market. The Polish job market does not offer as many flexibility for women as in other countries and the collaborative economy can be perceived as a new solution that creates flexible working conditions and can draw into the workforce people who would normally be excluded from it.

3. Conclusion

In Poland, the collaborative economy is in a nascent phase of development. It is a burgeoning phenomenon which importance is increasingly noticed by policy-makers. Even as self-employment continues to increase, policymakers remain largely unaware of this phenomenon and fail to see it as an opportunity for addressing enduring joblessness. In part, this is explained by limited data on the number of self-employed people and by widespread perceptions that returns to self-employment are low; that the self-employed are merely patching together piecemeal work opportunities requiring limited skills; and that there are no local economic impacts or spill-over benefits into other sectors. Contrary to these perceptions, recent studies suggest that self-employment has tangible positive economic impacts not only on wage and salary employment but also on per capita income growth and poverty reduction.

The opportunities offered by freelancing and entrepreneurship can syllogistically be applied to the collaborative economy, since the latter has a similar structure. This new phenomenon sees a particular potential for women, which are the most likely to endure not only more difficulties than men to access to entrepreneurship, but also to endure unemployment and struggles in experiencing satisfying work/life balance. Indeed, women are able to develop in the collaborative economy, unlike the other areas of the economy where they are still underrepresented, such as managing boards, CEOs, politics, or the labour market.

Despite the fact that women are working at lower rates in the formal labour force in Poland, they are not disengaged from the economy as a whole, and are increasingly involved in socio-economic activities which enable them to get engaged in the community. The changing mentalities, dynamism of young people, and increasing openness to alternative business models, as well as the need to earn an income in a flexible way are showing the increasing potential of the collaborative economy for Polish women. Therefore, the simultaneous evolution of society's trust and acceptance and of a flexible but structured policy framework by policy-makers offering stable employment solutions for workers in this new business model is a good sign for both the future of female employment and the collaborative economy.

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