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**Abstract.** The aim of this article is to recognise factors influential on economic activity of persons in the group of 50+. In regard of increasing participation of this group in an aging society and a serious risk of its exclusion from labour market, it seems very important to encourage activation of persons 50+ by supporting entrepreneurship through various programmes. To make the programmes more efficient, they have to meet specific needs concerning age. The research indicates that main reasons for which persons 50+ had decided to participate in support programmes are material issues but also possibility of gaining knowledge that would allow to conduct business activity as well as factors of a more psychological nature. A correct recognition of this group's needs and assessment of the level of influence which is presented by respective instruments should become the starting point of every well-prepared programme for the professional activation of persons 50+. According to research that was carried out, participants of such programmes expect primarily to be offered some suggestions, ideas for a new business, to be given financial means for starting the business, to be made familiar with the basis of running own business, and to be learnt how to use a computer and the Internet. 50+-oriented informational policy also seems to be essential in order to explain to the older people complicated phenomena taking place in today's world so that they would cease to be an obstacle in starting their enterprise.

**Keywords:** *enterprise, labour market, persons 50+*

### **Introduction**

The problems of labour market, especially the ones directly connected with unemployment, are among the most significant issues that today's public policy has been dealing with. An increase in the percentage of persons over 50 (50+) is caused by supervening demographic, social, cultural and economic processes. There were over 9,65 millions of polish citizens included in the group in 1995, whereas their number in 2012 exceeded 13,7 million. This means that an average increase in people included in the group of 50+ exceeded 2,2%, causing a shift in their share in the polish population from 25% to over 35% [3]. This specimen is described as the aging of society, rising life expectancy on the one hand and too low fertility rate, not ensuring population replacement on the other [8]. It is assumed that the replacement fertility rate is achieved by

the rate that ranges from 2,1 to 2,15 (210-215 children for 100 women in their "child-bearing years"), meanwhile in Poland this rate is only just 1,3 [6]. Such a situation may cause an economic breakdown and a slow depopulation of the country. Additional consequences of the aging society are rising costs of maintaining the social system and pension scheme, that will have to be supported by constantly decreasing number of employed people in the future.

The median (middle value) age of the polish population, according to the UN prognosis, is going to be 52,4 in 2050. Currently it is 40 [5], what means that the society will be aging over 4 years for each decade. If these changes are not accompanied by an increase in the rate of employment of persons 50+, it may comparatively quickly cause a decrease in the number of the employed and

dynamic increase in the number of people entitled to unemployment benefits.

Under these unfriendly demographic circumstances, it is extremely important to make proper use of the available workforce. In order to ease the negative consequences of the aging of society, special attention should be paid to prolong the professional activity of persons 50+.

There is comparatively low professional activity among the persons 50+ which is connected with an early retirement. According to the Central Statistical Office of Poland over a half of the people in the pre-pensionable age remained outside labour market in 2012. Moreover, the unemployment rate was over 12% among the analysed group [7]. It may be presumed that the Poles over 50 find themselves in an extremely difficult situation. They are often discriminated by employers because of their age during recruitment process despite all the legal regulations prohibiting such practices. They are also usually the first to be dismissed from work. It's worth mentioning that there is no rationale which could justify an exclusion of persons 50+ from labour market besides widespread generalizations and stereotypes referring to their age as candidates for work [1, p. 9]

It may be presumed that today's labour market has to deal with the problem of the aging of its participants. Starting off programmes for enterprise support among the persons 50+ may be a solution to this problem. However, to be effective, they would have to meet the needs of this social group and should take into account their special conditions of psychological and psychosocial nature.

#### **A brief review about publications on the subject**

There are different reasons for setting up a business by persons 50+. Some of them are just tired and fed up with their previous way of working so because of the lack of satisfaction and the need for independence they start their own enterprise. They are usually eager for self-fulfilment, ready for changes, opened for other people and have positive attitude. They are often former employees of corporations, tired and professionally burnt out, experienced specialists wishing for a peaceful job and mental comfort that want to remain active on labour market [9, p. 3]. According to research conducted in Poland it is the main reason for setting up own business by persons 50+. It corresponds with the way of doing business and prospects of its development. The majority of such enterprises are sole proprietorships and the main goal for the people setting them up is to get financial means for their living [2, p. 8].

It has to be pointed out that persons 50+ have special predisposition to run their own business. Thanks to their previous experience, knowledge and abilities people persons 50+ starting a business are perceived as more professional than their younger counterparts. They are more thoughtful, better organized and determined. Their readiness for gaining knowledge and constant development of their abilities that are useful at work is also of great significance. Moreover, they have an inclination to minimize risk, concentrate on traditional services and a conservative line of conduct. Only by such an attitude persons 50+ are able to ensure development of their enterprise [2, s. 11].

Another group of people that set up their own businesses is forced to do it because of a difficult situation on labour market. They have to look for other possibilities of

earning money to take care of their economic needs. This group of people is dominated by fear and uncertainty. These are people who lost their jobs from different reasons. They very much appreciate stabilization and they wouldn't set up their own enterprise if they didn't have to.

Various research has shown, that employees 50+ find themselves in a difficult situation on labour market. In stereotype fashion they are perceived by employers as professionally less attractive (it concerns mainly women), what is additionally enhanced by psychical constraints. They don't believe neither in their abilities, being under influence of concerning them stereotypes, nor in their further professional development. Employers prefer to give work to younger people and younger employees are much more likely to be promoted or offered to participate in training courses. Generally employees 50+ are not familiar enough with modern technologies. They don't present adequate IT skills (using computer, the Internet and other office devices) and they have poor knowledge of foreign languages [10, p. 5]. In this perspective we have to deal with a general problem of making attempts to become professionally active by people who:

1) have often no education, no specialist language skills, no grasp of new technologies that could help them conduct work, education is often general, not supported by any experience and periods of not being professionally active prevent from professional development,

2) do not consider moving away and prefer to stay in their homes and work nearby earning less,

3) are confused with the lack of attractiveness of the region where in their opinion it is not possible to create incentive jobs and public employment agencies can't be helpful.

Obviously some of the abovementioned problems can't be solved by public jobcentres for their origins are rooted in inefficiency of other subsystems of the economy (education, regional politics) or other regional issues (structural problems). The traditional system of employment agency passively provides job seekers with information concerning possibility of employment (presents job offers that are submitted by potential employers) and does not give them opportunity to raise qualifications from the perspective of a certain job offer but rather provides training courses for a great number of people in the areas where possibly they would be able to succeed in finding a job, not necessarily where they are domiciled what would be much desired by most of the beneficiaries of the social system. Unfortunately the confrontation of both points of view does not give any explanation for a proper functioning of the system on a large scale [11, p. 6-10]. In this kind of situation it's worth to look for various ideas that would improve the efficiency of a professional activation of the unemployed. A recommendation of certain solutions should be supported by a comprehensive diagnosis of problematic issues, which could allow for a proper calibration of supporting instruments and selection of the most effective ones.

Research shows that persons 50+ are generally polite, hardworking, precise, responsible, available and have much more positive assets. Their only impediment is the poor knowledge of new technologies. They have aforementioned problems using computers and the Internet in conducting their business and also reaching out to poten-

tial clients. They'd rather choose more traditional ways of performing working and promotion of their business, often described as archaic [10, p. 25].

It should also be underlined that persons 50+ are more cautious, stable and self-controlled in comparison with the younger. They are also not that spontaneous, self-confident, creative and not so much open for changes what corresponds with their impression management and sales techniques [2, p. 4]. That's why persons 50+ rarely choose to do business in areas connected with new technologies and innovation. They often run traditional business in construction works, repairs, motorization, jewelry services, tailoring, haircutting, accounting and consulting [2, p. 10].

In spite of the fact that the most frequent reason for setting up a business by persons 50+ is an external factor (difficult situation on labour market), the most serious obstacle in starting it are internal factors including the lack of faith in their own abilities. Therefore, there is a need for starting off projects focused on support of businesses run by persons 50+, that would help to overcome psychological barriers concerning the group [9, p. 4].

Furthermore, a very significant element which prevents persons 50+ from running their business is the issue of promotion and attracting clients. Results of empirical research indicate that these are key factors important for survival of the enterprise, unfortunately often overlooked by consultants of public employment agencies. Further development of the jobcentre offer by taking into account the issues concerning sales and marketing should be considered regarding the efficiency of support provided for enterprise run by persons 50+. It is also important to launch projects improving familiarity of new technologies, especially of the Information and Communication Technologies (ICT) skills of the group [9, p. 6].

### **The goal**

From the behavioural point of view (perspective of the effect), attitude and actions of persons 50+ on labour market are comparatively well identified and described in the literature of the subject. In this context it is extremely interesting to find out the reasons for such actions (perspective of the cause). Their adequate classification and assessment of influence level should become a starting point for every well prepared programme for professional activation of persons 50+. An attempt to answer the question "what factors cause that persons 50+ in most cases act in a way that is not favourable to their professional activation?" was one of the research objectives conducted in the Lubelskie Voivodship. In addition, a comparative analysis of selected groups of factors on a group of entrepreneurs (business owners) and their employees has been done for the purposes of this elaboration.

### **Material and methods**

The research was conducted using three groups of research instruments. In the initial research focus group interview (FGI) was used in relation to two selected groups of respondents. Main cognitive processes were performed on a group of 120 persons interviewed using CATI (computer assisted telephoned interview) supported survey. Intensified analysis of selected issues was conducted using IDI (individual in-depth interviews). Altogether there was

188 interviewed respondents representing management and employees of 50+. The research took place in June and July 2013.

### **Results and discussion**

Results of the research were used to identify dominant psychosocial profiles of persons 50+. Among factors that are significant in the life of people 50+, the most important are: health, physical condition, enjoyment concerning children and money. Work as a form of activity, according to the research results, was mentioned on the fourth place in the group of employees and as the seventh mentioned by employers. In the second case intellectual development, successful relationship and friends appeared to be more important. In view of the above, we can make an assumption that professional activity of persons 50+ depends on the level of satisfaction and settlement of other needs, mainly related with health and family life.

In spite of this, either for entrepreneurs or employees work means a lot. For both groups it's a source of activity, it gives them a feeling of usefulness, enables contact with other people, guarantees prestige and respect. These factors achieved 5 out of six possible points. Factors related with possibility of development through work, being part of a group or finding work as a source of interesting challenges obtained a little bit worse result. The research hasn't revealed that entrepreneurs and employees had different assessment of the significance of work in their lives. For both of them it is comparatively approximate source of incentive to their actions.

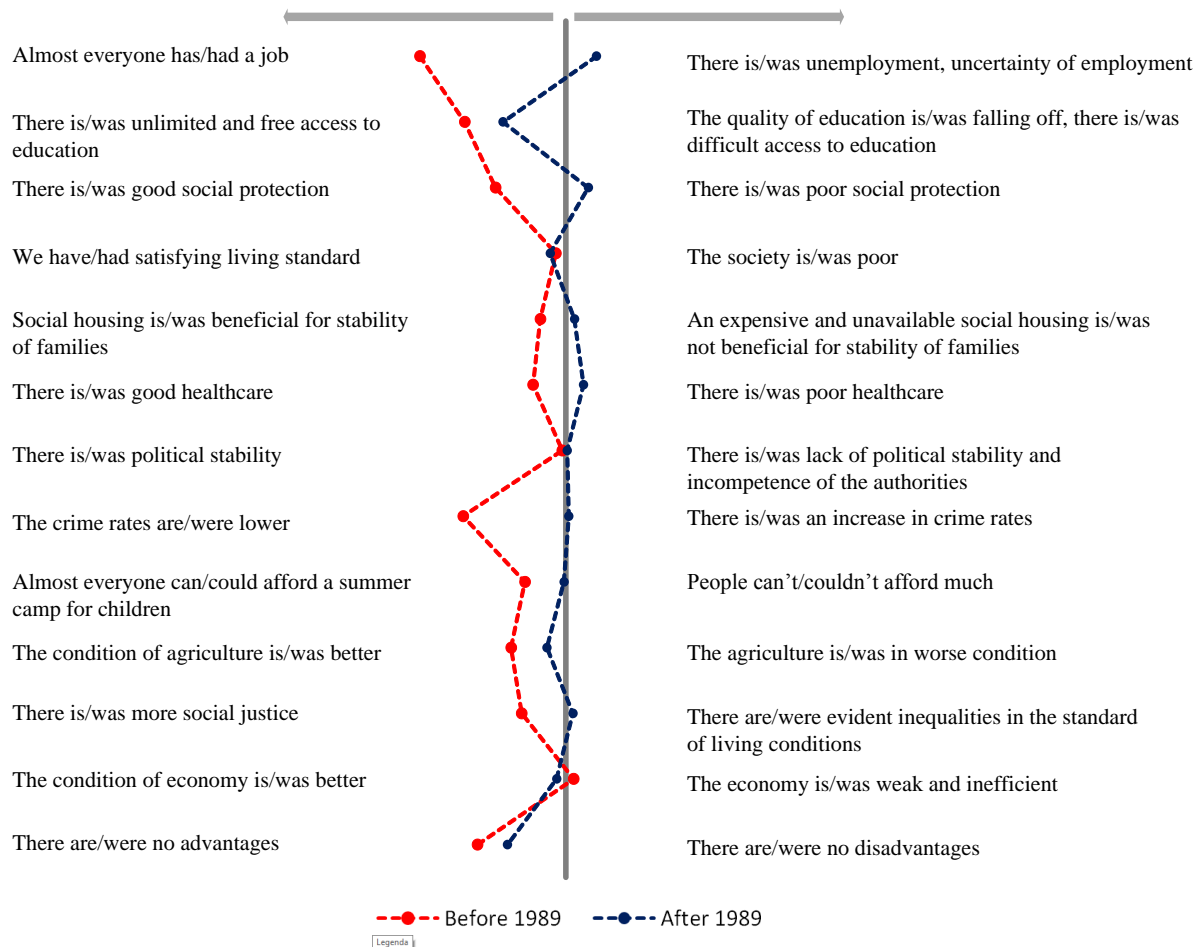
From the entrepreneurs point of view, a perfect professional activity should provide stability, independence and self-fulfilment. Employees, besides stability, perceive perfect occupation as a source of income which allows for the upkeep of a family and as a place where their skills would be used and appreciated. Dissatisfaction with job is caused by bad relations with superordinates, low salaries and wages as well as excessive mental pressure at work. As the most important risk factors, persons 50+ classified: deterioration of health, accidents at work, no alternative in case of a discontinuation of the current professional activity, potential necessity to care for a family member (either a partner or a grandchild). The group is not that much concerned about factors causing nuisance at work, associated with small chances for promotion or factors determined by their professional qualifications and willingness to start work.

Self-assessment of predispositions within the group has shown that despite their role in economy, they assessed their memory efficiency, concentration, fitness and motivation for work as very good. The employees stressed that they successfully dealt with transmission of knowledge to next generations. From the other point of view they were afraid of their resistance to tiredness. In this scope, in-depth analysis has shown that persons 50+, especially who work physically are not able to be efficient all day long because of their age. They'd rather have part-time job and frequent breaks for regeneration. They are aware of the influence of age on their physical condition and its consequences for their motor functions. At the same time they don't mind performing duly organized physical work.

The group of 50+ does not rely on external help and support. Most of them, especially entrepreneurs are of opinion that in the Polish economic reality it is more important to combat unemployment among younger people than to professionally activate the older, presenting significant level of altruism and social awareness of the older generations. Assessing institutional forms of support for their group, they indicated on the first place the actions offered by European structural funds. They have also noticed an engagement of jobcentres and employers in the support of persons 50+ professional activation. In the

opinion of the interviewed, there's not enough effort made in this matter by the Roman Catholic Church and state authorities of central and local level. It can be noticed that eight years of Polish membership in the EU, supported by applicable informational campaigns and also actual influence instruments, made persons 50+ consider the EU actions as highly effective. It's worth mentioning, especially in the view of the fact that persons 50+ were in Poland the most sceptical group in before joining the EU and just after the accession [4, p.2].

Visualisation 1.



Source: own elaboration according to CATI

People 50+, regardless of being either entrepreneurs or employees, first of all indicate on family and friends, also current employers and business partners as persons they would turn to in case of occupational problems. They'd hardly ever count on the authorities, trade unions, or employment agencies. Additional significant factor of a Polish 50+ representative is something described as "the spirit of People's Republic of Poland". This term is used in many contexts. For instance, from the first perspective, it describes irrational and entirely separated from reality actions of communist authorities that didn't meet any of rational social needs but were only an expression of decision maker's fulfilled expectations. From the other perspective these were deeply rooted in people's minds ways of behaviour and also certain expectations that prevent them from normal functioning in the new, altered reality.

These are mainly claims addressed to state authorities and the functioning of state system as a whole. During the research, persons 50+ were asked to compare various factors describing the system in Poland "now" and "then". It came out that 11 out of 13 factors appeared to be better in the old system. Especially access to job vacancies, education, social protection, housing, healthcare, agriculture, crime protection and justice system were perceived to be functioning better in the past (visualisation No. 1).

Only standard of living conditions and economic situation were perceived as negatives. It's interesting that current and past political stability were similarly assessed. The myth of the past still plays significant role in creating older people's attitude. It also makes impact on their expectations, perceiving of the contemporaneity and deci-

sion-making. Negative perception of today's Poland does not help neither their social nor professional activation.

### Conclusions

Specific predispositions of persons 50+ and their behaviour observed in the area of professional and business activity make them a special social group. In particular support programmes focused on the group 50+ have to take into account inter alia the needs related to their age. The research indicates that reasons for which persons 50+ had decided to participate in support programmes can be divided into several categories. The first one concerns material issues, willingness to gather financial means needed for setting up own business. The following have rather cognitive character, i.e. gaining knowledge sufficient enough to conduct own business activity, particularly in such areas as law, ICT and entrepreneurship. Older persons also mentioned factors of psychological nature like willingness to change their lives, improvement of communication skills, believing again in their abilities, being active, positive thinking, need for self-fulfilment, fighting malaise and powerlessness [1, p. 21].

Therefore programmes addressed to persons 50+ who set up their enterprise or returning to professional activity should be adjusted to certain requirements in order to be useful for beneficiaries. According to the research, participants of such programmes first of all expect to be offered some suggestions, ideas for a new business, to be given financial means for starting the business, to be made familiar with binding legal regulations, to be learnt how to make business plan, use a computer and the Internet, also to strengthen own faith in themselves by getting mutual help and support [1, p. 22]. Coaching may be recommended as an absolute form of bringing to perfection persons 50+. It should be duty of a coach to raise self-assessment of persons 50+, to make change in perceiving their personal and family situation, create pro-social attitude and encourage to voluntary work and other forms of social activity. 50+ oriented informational policy seems to be essential in order to explain to the older people complicated phenomena taking place in today's world so that they would cease to be a source of anxiety and became ordinary circumstances in this modern but aging society.

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### Доманска А., Зайковски Р. Экономическая активность людей в возрасте 50+ в Польше в перспективе стареющего общества

**Аннотация.** Целью статьи является определение факторов влияющих на экономическую активность людей 50+. В связи с увеличивающейся долей этой группы в стареющем обществе, а также огромным риском исключения из рынка труда, существенна их активизация путем поддержки предприимчивости в рамках разных программ. Чтобы эффективность этих программ была выше, они должны принимать во внимание специфические потребности, связанные с возрастом. Исследования показывают, что главные причины, по которым люди 50+ приняли решение участвовать в программах предпринимательства это материальные аспекты, но также возможность приобретения знаний, позволяющих заниматься предпринимательской деятельностью, а также психологические аспекты. Правильное понимание потребностей этой группы, а также оценка уровня воздействия отдельных инструментов поддержки должны быть основой каждой, хорошо подготовленной программы активизации людей 50+. На основе проведенных исследований, мы видим, что участники программ ожидают, прежде всего, предложения концепции для собственной фирмы, приобретения средств для начала предпринимательской деятельности, приобретения необходимых знаний на тему предприятия, а также приобретения знаний по работе с компьютером и Интернетом. Необходима также целенаправленная информационная политика, цель которой – объяснить пожилым людям сложные явления, происходящие в современном мире, таким образом, чтобы они перестали быть источником страха при создании и реализации собственной фирмы.

**Keywords:** ключевые слова: предприятие, рынок труда, лица 50 +