



# MEETING MINUTES

## ECONOMIC INCLUSION WORKING GROUP MEETING

DATE	05/12/24	TIME	11.00-13.00	PLACE	Online meeting
<b>CHAIRS</b>					
1.	Eliza Przeździecka, Assistant Livelihood & Economic Inclusion Officer, UNHCR, <a href="mailto:przezdzi@unhcr.org">przezdzi@unhcr.org</a>				
2.	Marek Lepianka, Project Manager, Caritas <a href="mailto:mlepianka@caritas.org.pl">mlepianka@caritas.org.pl</a>				
<b>PRESENTERS</b>					
1.	Anna Ścibior-Butrym - MA in sociology, expert on economic adaptation of migrants, University of Szczecin. Advisor on integration, adaptation and professional development of migrants, Caritas				
2.	Beata Dudek, Advisor at the Department of Statistics, Narodowy Bank Polski (NBP); Paweł Strzelecki, Economics Expert, NBP				
<b>PARTICIPANTS - INSTITUTIONS</b>					
1.	AVSI Polska				
2.	Caritas				
3.	EduHub				
4.	European Bank for Reconstruction and Development				
5.	Fundacja Innowacja i Wiedza				
6.	International Finance Corporation				
7.	International Organization for Migration				
8.	Narodowy Bank Polski				
9.	Polish Red Cross				
10.	Right to Protection (R2P)				
11.	Spanish Red Cross				
12.	Tent				
13.	UNHCR				
14.	Upwardly Global				
15.	U.S. Embassy				

## AGENDA

11:00 - 11:10	Introductions
11:10 - 11:40	Part 1: "Economic adaptation of refugees from Ukraine: entrepreneurship (based on the results of own research 2022-2024)". A presentation by Anna Ścibior-Butrym.
11:40 - 12:10	Part 2: "Economic integration and economic situation of refugees from Ukraine in Poland. Analysis of changes in 2022-2024". A presentation by Beata Dudek & Paweł Strzelecki.
12:10 - 12:50	Q&A + AOB

## INTRODUCTION

This EIWG Meeting comprised two presentations by external guests, Anna Ścibior-Butrym from Caritas and Beata Dudek & Paweł Strzelecki from NBP. Ms Ścibior-Butrym presented her research on the economic adaptation of refugees, focusing specifically on barriers and enabling factors to entrepreneurial activity. The NBP Representatives gave a presentation on the recently published report "The living and economic situation migrants from Ukraine in Poland 2024".

## MEETING MINUTES

### **Part 1: Economic adaptation of refugees from Ukraine: entrepreneurship (based on the results of own research 2022-2024), Anna Ścibior-Butrym, Caritas**

#### Relevance of the study:

- The majority of Ukrainian migrants in Poland are women (~80% of refugee population, ~54% pre-war migrants).
- According to the Polish Economic Institute, a steady increase in Ukrainian business activities in Poland has been observed since the outbreak of the war.
- One in six Ukrainian citizens in Poland either has opened a business in Poland or is considering it. Of those, a third plan to operate in the service sector (The Polish Agency for Enterprise Development).
- Ukrainian women represented 41% of registered companies between March 2022 and January 2023 according to the Central Registration And Information On Business data.

#### Research questions:

- What are the key socio-cultural conditions affecting the entrepreneurship of Ukrainian refugee women in Poland?
- Which factors stimulate and which block the development of entrepreneurial activities?
- What activities/initiatives are needed to develop entrepreneurship among Ukrainian refugee women in Poland?

#### Findings:

Factors conducive to entrepreneurial activity, as well as factors hindering entrepreneurial activity can be divided into the following categories:

--*Value and norm system* (e.g., conducive: the desire to achieve a higher standard of living; adverse: running a business is associated with making money, but at the cost of lack of free time, high stress, and physical and mental effort);

--*Traditions of entrepreneurship in a given society* (e.g., conducive: The prospect of financial benefits associated with maintaining contacts with people who run their own businesses; adverse: a patriarchal family model and associated excess of responsibilities resulting from the need to juggle the professional role with the role of a wife/mother);

--*Acceptance of risk and failure tolerance* (e.g., conducive: the husband's supporting role in the presence of the woman's desire for professional development; adverse: fear of risk);

--*Entrepreneurial competencies* (e.g., conducive: resourcefulness; adverse: lack of qualification recognition);

--*Social relations and trust* (e.g., conducive: it is worth to maintain relationships with entrepreneurs to have connections and access good prices as a result; adverse: fear of war can prevent Ukrainians and Ukrainian women from commencing entrepreneurial activity).

Participant-indicated most desired activities included: personal development workshops, cultural adaptation workshops, supporting entrepreneurial activities of Ukrainian women (information provision/awareness raising of financial support, educating to decrease fear of risk), vocational training, free of charge Polish language courses, diploma nostrification, upskilling, access to business advisors, aid building social capital, advertising activities supporting entrepreneurial activities of foreigners on relevant social media groups, aid centers, around supermarkets.

#### Conclusion:

- Identifying factors that affect the sense of security of women is an important component of determining avenues for delivering support.
- Practical recommendations: supporting entrepreneurial endeavors of Ukrainian women, education regarding forms of available financial support to entrepreneurs, personal development workshops, cultural adaptation workshops, career development workshops, free of charge Polish language classes, supplementing professional knowledge and diploma nostrification.

#### **Part 2: "Economic integration and economic situation of refugees from Ukraine in Poland. Analysis of changes in 2022-2024". A presentation by Beata Dudek & Paweł Strzelecki, NBP**

#### Background:

- Survey of adult immigrants from Ukraine (n=3778) carried out May-July 2024 across all 16 voivodeships; distinction made between pre-war immigrant and refugees.
- Reference points to assess the level of integration of refugees: the situation of pre-war migrants in Poland and the situation of Poles.

#### Findings:

--Refugees demonstrated improvement in Polish language knowledge, but still weaker compared to pre-war migrants.

--Housing: 70% rent an apartment but 9% still live in places of organized accommodation. According to Eurostat data, 87% of Poles own their own apartment.

--The primary source of income for migrants is labor (~90% of income for pre-war migrants and ~76% for refugees).

--Income is supplemented by funds received from Ukraine and Polish social benefits. Receiving funds from Ukraine (primarily supplementing refugees' income) is correlated with labor market status. 45% of respondents receive transfers up to 500 PLN/month.

--The main social benefit being collected by immigrants is the "800+ benefit"; in 2022, 52% of refugees were collecting this benefit, whereas in 2024 this decreased to 41%.

--Poland: 26% of the population (10 million people) aged over 60 years old; over 84% economically inactive with the main source of livelihood being social benefits; employment rate 15.5%.

--The situation of Ukrainian migrants aged over 60 years old varies; 42% are working; the average income of an immigrant over 60 is ~60% of the total immigrant income. Polish social benefits and financial resources from Ukraine are significant.

--Sources of immigrants' potentially worse labor market situation (compared to Poles) are likely to be rooted in areas of human and social capital (e.g., loss of company/country of origin specific skills), job search (e.g., mismatch between skills and demand), regulations (e.g., unstable living situation), discrimination (e.g., related to exploiting the position of immigrants as workers), and specific to refugees (e.g., war-related trauma, stress).

--Unemployment among refugees is still high compared to pre-war migrants.

--There is limited flexibility of employers in terms of providing part-time work opportunities, impacting women with children.

--Markedly higher wages are associated with jobs performed by men – potentially explained by demand for jobs typically not requiring specialist qualifications, such as transport, construction; high salaries in masculinized areas of the Polish economy vs other sectors more typically associated with women (e.g., education/culture/services).

--Pre-war migrants vs. Poles: nearly no difference between experience of Polish labor market; refugees face more barriers to employment, reflected in differences in hourly wages (however some recent improvement has been noted).

#### Discussion/Q&A:

- Do we know what specific skilled jobs refugees are carrying out? Do we have specific data on what those occupations or industries are and how that is broken down in percentage terms? Additionally, did the study examine how many people (percentage-wise) are working below their qualifications?
  - o Given the voluntary nature of participation in the study it was necessary to create a simple survey, therefore employment titles were not asked for.
  - o This survey did not include questions asking participants to self-assess for whether they feel they are working below their qualification level – however, this question has been asked in another survey. From the most recent one, it was found that over 30% of participants feel they are working below their qualifications. Of note is that this group included many young people – it is hard to assess what their situation was prior to moving to Poland.
- What are the opportunities for migrants to support their own communities? What is the role of creating networks?

- The potential role of insecurity and lack of stability contributing to being reluctant to share advice regarding entrepreneurship – on the other hand, those who had experienced success and have well established businesses are happy to share their knowledge.

### WAY FORWARD

Initiatives and potential presenters for upcoming meetings are welcome, with encouragement to propose topics related to economic inclusion and livelihoods.

### NEXT MEETING

January 30 (Thursday), 2025

### ACTION POINTS SUMMARY

No.	Action	Responsible
1.	None	Not applicable