

## Poland

In Poland, where the experience of democracy and market economy has been relatively short, the a special debate on financial exclusion is missing. Factors determining difficulties of Poles include to access financial services are the following:

- unemployment,
- low level of education,
- long – term illness and disability,
- having families with many children,
- bringing children up alone,
- living in rural areas, small towns and underdeveloped areas.

In fact there is no dedicated political discussion about financial exclusion in Poland. The state and other institutions concentrate their activities on more basic issues. No special committees or other institutions were set up by the State to investigate the problem of financial exclusion and potential solution of it.

Although the financial exclusion is an important problem in “old” EU-countries, in NMS it does not belong to problems which should be solved as soon as possible. The social exclusion and its consequences (poverty, low level of education, the fact that kids inherit the social status of their unemployed parents) are more important and cause more problems for the state. Financial exclusion treated as a part of some individuals and households social exclusion has been therefore included in some political frameworks. Elements envisaged to tackle the problem are composed in the **National Action Plan on Social Inclusion 2004 – 2006** (NAP) and the **National Social Inclusion Strategy (NSIS)**.

These documents were adopted in 2004 and worked out by the Task Force consisted of representatives of social partners: non-governmental organisations, central and local governments, and international organisations. NSIS covers the period until 2010 and focuses on issues which are particularly urgent: education, creating social safety networks, the labour market, health care and the access to services.

Elements of actions dedicated to promote wide access to financial services and thus to prevent financial exclusion are one of realised priority tasks e.g. by the Ministry of Science and Higher Education – the implementation of the *Strategy for IT development of the Republic of Poland – e-Poland, 2004 – 2006*.

The financial exclusion treated as a part of social exclusion has been included in some frameworks built by NGO's.

Instead of the state try the NGO's to create condition for the financial inclusion. There is the higher level of information about the financial services like loans, credits, payment not involving cash, remittances and cards. Among such NGO's which are active in field there are: Microfinance Center (education of low income people – preliminary stage), National Bank of Poland (financial education of pupils), Polish Bank Association (promotion of non-cash payment methods), and some banks and financial institutions (credit unions – advisory for persons touched by indebttness).

Some special attention shall be drawn in Poland to credit unions as an « instrument » for dealing with financial exclusion. Unquestionably they could play an important role in preventing from financial exclusion. They provide services to the poorest part of customers used bank services and potentially could play some role in reducing financial exclusion. In most cases, credit unions perform in small local communities like rural areas, where they serve the needs of local people. The market share of credit unions in Poland is not significant, however they are important for marginal groups, refused to serve by banks or living in rural areas, where people have limited access to financial services. Demand for such type of services continues to grow, along with the growth of the market share of credit unions.

Despite all the efforts credit unions in Poland did in development of local economies or lowering the rates of financial exclusion, they are viewed as risky institutions, which should be monitored and regulated in a very special way. One of the reasons is the actual lack of discussion regarding financial exclusion causes that the role of the government in supporting of credit unions is mostly passive. One of the key challenges is the public understanding of the role they have to play in the society and their expected positive impact on employment and further - on the economic growth.