



# A Ukrainian woman in Poland – how to make the new group of female consumers no longer invisible?

Presentation of the report of the Consumer Federation and  
the launch of an educational campaign targeted at  
refugee women from Ukraine.



# Introduction

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**We want Ukrainian women to make informed choices, supported by their knowledge of the market, consumer rights and obligations.**

We decided to check the level of knowledge of Ukrainian women on this subject.

**We can see new Ukrainian female consumers in shops, banks, schools, cultural institutions.**

**Ukrainian women remain "invisible": they do not fully exercise their rights and businesses do not go beyond the bare minimum.**

**Female refugees need education.**

**Benefits for Ukrainian women, businesses and the entire economy.**

# Why are Ukrainian female consumers important?

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About **2.3 million Ukrainians** live in **Poland** permanently **and women represent 87 percent** of the war refugees from Ukraine. **They are all consumers.**



**Refugees from Ukraine have a real impact on the Polish economy.** Last year, 1.5 million of them applied for a PESEL number. **Right now, more than half of the Ukrainians currently staying in Poland have jobs.**

**90 percent of the female respondents would like to know more about consumer regulations in Poland.**

# Purpose of the survey

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Although **Ukrainian women can theoretically benefit from everything the Polish market has to offer**, due to their specific situation, they have difficulties to become conscious consumers, understanding the law and practice of protecting their rights. **They are "invisible" for a large part of the system.**

A year after arriving in Poland, is Ukrainian women's knowledge of regulations sufficient to function consciously and make choices corresponding to possibilities and needs?

Knowledge of regulations

Research on the phenomenon of "invisibility" of a new group of female consumers in Poland from the point of view of institutions responsible for enforcing consumer rights and businesses.

Invisibility



# Methodology of the survey



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STAGE  
I

**376 Ukrainian woman completed a survey** posted on **Dom Matki** social media

STAGE  
II

Over **300 surveys sent to poviats consumer advocates** throughout Poland

STAGE  
III

**Qualitative study based on interviews with 128 Ukrainian women**

# Topic of the survey

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1

**Daily shopping** and shopping for **non-food products.**

2

**Distance shopping**, i.e. primarily **online shopping** and the **right to withdraw from a contract.**

3

Financial market: **banking services, credit and loan services,** and **installment purchases.**

4

**Knowledge of consumer institutions.**



# Daily shopping and shopping for non-food products

Daily shopping...

**The right to file complaints and pursue claims** – next to the right to information and security – **are the most important consumer rights.**

Act of 30 May 2014 on Consumer Rights and the Civil Code.

What should you do if the product breaks?

**"You have to fix it yourself"**

Other typical answers are:

"If a cheap item breaks, it's best to throw it away, and if it's expensive – return it to the store".

"I wouldn't do anything because I don't like arguing".

"When a product breaks, I throw it away".

"I know consumer regulations more or less, because I know the Ukrainian ones and it seems that they are similar in Poland".

- **The respondents use in Poland the consumer knowledge** gained **in their country.**
- The surveyed Ukrainian women answered that **when a product breaks right after the purchase, they can go to the store**, but later it is their problem.
- **What does "right after" mean?** Various answers were given: 14 days (same experience as in Ukraine), **30 days, as many days as the seller says.**

**Daily shopping...**

**Ukrainian women** do not know and **do not distinguish** basic **consumer rights** in the area of **product complaints, seller's liability for the product and warranty.**

The respondents emphasised that **if they had a problem, the sellers helped them.**

**Polish entrepreneurs** are empathetic, understanding and **do not take advantage of their lacking knowledge.**

**What is worrying is the belief of female refugees that they know legal regulations applicable to complaints, whereas in reality this knowledge is limited.**

It does not correspond to the legal status in Ukraine either.

**Daily shopping... - conclusions**

# Online shopping



# Online shopping

- 01.** The key question was broad:  
**"Do you know what rights you have when shopping online?"**
- 02.** Among the "yes" answers, a typical one was:  
**"I know my rights, because such information is displayed on online store websites."**
- 03.** However, a majority of respondents **(62 percent) declared that they did not know their online shopping rights.**
- 04. 51 percent of respondents have made online purchases during their stay in Poland.**

# Online shopping – conclusions

1

**Ukrainian women who bought in e-commerce shops did not feel any concerns about this form of online shopping.**

Supporting questions also showed that **they are not aware of the mechanisms that increase their online shopping security**, for example, **the chargeback mechanism.**

2

**As a rule, female consumers from Ukraine also do not know how to distinguish between shopping in Poland or the European Union and shipping a product from China.**

Female respondents are more exposed than Poles to the pathological phenomenon of **dark patterns or deceptive designs.**

3

**Online shopping is an important element of Ukrainian women's activity on the Polish market.**

Nevertheless, although they make such purchases relatively often, their lack of knowledge about the functioning of purchasing mechanisms, e.g. **parcel lockers**, is visible.

# Financial services

## Financial services

The respondents mainly used the services provided when setting up a free bank account. Ukrainian women know how to use them.

**82 percent of Ukrainian women did not know what the Annual Percentage Rate (APR) was, and 95 percent did not know the concept of non-interest costs of a loan.**

**Women who declared that they did not know what the APR was, indicated that in order to evaluate a loan offer, it was necessary to compare... APR. The refugee women also indicated the amount of a monthly installment as a benchmark.**

# Financial services

A year after arriving in Poland, **Ukrainian women still focus on satisfying their basic needs**, but this is not because they have no other needs. They know that **they could not afford the installment payments.**

**None of the respondents** have made installment purchases yet, but almost **one in five (17 percent) would like to make or plans such purchases.**

**70 percent** of the female respondents say: "my current financial situation does not allow me to buy using installments". **Only 7 percent state that don't need new products.**

# Financial services - conclusions

**Along with a growing activity on the financial services market, the knowledge of Ukrainian women will be insufficient.**

# Knowledge of consumer institutions

# Knowledge of consumer institutions

**Ukrainian women do not know Polish institutions.** However, they also did not know who to reach out to when having a problem with a purchase in their country. **This deepens their invisibility on the market and shows the urgent need to provide them with access to offices supporting the enforcement of their rights.**

10 percent (the most) female respondents declared that they were aware of the existence of the Office of Competition and Consumer Protection (UOKiK) and local consumer advocates.

**UOKiK and local  
consumer advocate**

7 percent (the least) of the surveyed Ukrainian women answered that they knew the Polish Financial Supervision Authority (KNF).

**The Polish Financial  
Supervision Authority**



# Particular risks to Ukrainian female consumers

# Particular risks

1

There are attempts to extort personal or other sensitive data by sending text messages in Ukrainian.

2

Ukrainian consumers do not understand the fact that they are bound by a contract without being able to terminate it free of charge

They have a common belief that once they stop using the service, they will not need to pay any further fees.

3

**Fraudulent misrepresentation on the occasion of buying used vehicles.**

4

Attempts to encourage refugees to take out **payday loans**.

In the future, this group may be particularly vulnerable to law violations by companies and criminals operating in the **gray or black economy**.

5

**Pawnshops** pose a potential threat to economic interests of refugees.

# Conclusions and recommendations

# Conclusions

**Ukrainian women do not have sufficient knowledge about their rights and obligations**, while at the same time being confident that their level of knowledge of the regulations is high.

**Refugee women's knowledge of consumer rights in Ukraine is based on practice, not law.**

**The experience from Ukraine evokes the belief that entrepreneurs have a causal capacity and discretion in making decisions, such as whether a complaint is justified.**

**Ukrainian women do not have "consumer reflexes" typical of the Polish market, e.g. related to filing complaints relating to products**, although Polish entrepreneurs do not discourage them from doing so.

**A majority of Polish businesses did not try to take advantage of the difficult situation of refugees, they treated Ukrainian women with empathy and a reliable business approach.**

**Ukrainian women – despite the shortcomings noticed – see the need to be properly informed.**

**Without a consistent and systemic information and education campaign, refugee women will not stop being invisible to the Polish economic and financial system.**

# Recommendations

- **Undertaking extensive educational activities.** A task for **businesses, social organizations and specialized state agencies** responsible for consumer protection.
- **Implementation of a permanent system of information in the area of consumer protection in Poland, in Ukrainian.**

**Failure to undertake broad and coordinated educational activities may have negative consequences along with the prolonged stay of new consumers from Ukraine.**

- 1. The divergence in knowledge about the actual rights will generate conflicts**, which may lead to permanent mutual dislike among Ukrainian consumers and Polish sellers.
- 2. The knowledge deficit may also apply to new Ukrainian entrepreneurs. Many of them successfully address their offer to both Polish and Ukrainian consumers.** Without sufficient knowledge of the Polish and EU legal realities, it is easy to engage in unlawful behaviour, also unintentionally.
- 3. Avoiding complaints will have a negative impact on the entire market, which in the long run, without the "complaint stimuli",** may begin to offer goods and services of lower quality to all consumers, including Polish ones.

# Tasks to do

## Information campaign on basic consumer rights and obligations in the area of pursuing claims:

rules for returning a product without defects in a stationary store,  
stages of the complaint process and deadlines applicable in Poland,  
differences between seller liability and warranty.

## Education focused on safety, shopping rules and specific solutions:

how to identify a scam shop,  
what are consumer rights when buying second-hand items or on platforms where other consumers sell,  
rules of using parcel lockers.

## Comprehensive information campaign:

security of cashless transactions,  
rules of making a conscious choice of an offer tailored to one's needs,  
possibilities of using help of an advisor who knows the regulations and realities of the Polish market.

Stationary shopping

e-commerce

Financial market



# Thank you for your attention!

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## #DontBeInvisible