



# Inclusive Entrepreneurship Policies, Country Assessment Notes

Poland, 2016



## Acknowledgements

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

This note was prepared by Katarzyna Radziwon. David Halabisky and Sandra Hannig of the Local Economic and Employment Development (LEED) Programme of the OECD undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the LEED Programme.

A steering group was consulted during the preparation of this note. The steering group was co-led by the OECD and Małgorzata Saracyn (Ministry of Family, Labour and Social Policy). Other members of the steering group included Antoni Sobolewski, Piotr Stronkowski, Jacqueline Kacprzak, Roland Zarzycki, Witold Ekielski, Agnieszka Chomiuk and Przemysław Piechocki.

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## FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Co-operation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice.

Policy youth were nearly twice as likely as the European Union (EU) average to be active in starting a business or managing over the period 2010-14 (12.9% vs. 7.7%). Similarly, women and older people were also more active in early-stage entrepreneurship than the EU averages over this period. While inclusive entrepreneurship policies and programmes are increasingly used to strengthen labour market attachment, more can be done to address the barriers to business creation faced by women, youth, older people and the unemployed. For example, social attitudes towards entrepreneurship remain a barrier to business creation for many groups such as women, youth and older people. Further, there is a need to offer support in integrated packages, or to strengthen linkages across support offers, so that women, youth and older people can access a range of support measures to address the multiple barriers that they face.

This note is part of a series of annual country assessments prepared by the OECD in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview and assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, a series of Policy Briefs on specific target groups, policies and issues, country reviews of youth entrepreneurship and women entrepreneurship, and the production of online policy guidance. For more information please refer to: <http://www.oecd.org/employment/leed/inclusive-entrepreneurship.htm>.

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## KEY MESSAGES

- Inclusive entrepreneurship is increasingly used as a tool for strengthening labour market attachment in Poland. Recent policy actions have reduced the administrative burden for entrepreneurs, including through an increased use of online platforms for entrepreneurs to interact with government. Entrepreneurs from groups that are disadvantaged in entrepreneurship (e.g. the unemployed) stand to benefit disproportionately from many of these measures. At the same time, tailored programmes have been launched for youth entrepreneurs and some tailored support is also available for women and the unemployed. However, few tailored support measures exist for some groups such as older people and migrants cannot access tailored support.
- Youth were nearly twice as likely as the European Union (EU) average to be active in starting a business or managing a new one between 2010 and 2014 (12.9% vs. 7.7%). Similarly, women and older people were also more active in early-stage entrepreneurship than the EU averages. However, social attitudes towards entrepreneurship remain a barrier to business creation. Women, youth and older people were more likely than the EU average to report that a “fear of failure” was a barrier to business start-up over the period 2010-14.
- A key challenge to the further development of inclusive entrepreneurship policies is a weak level of coordination between national, regional and local initiatives. The quality of support offers is highly variable and there is a need to improve referrals across support offers so that women, youth and older entrepreneurs can seek the range of supports needed.
- To strengthen inclusive entrepreneurship policies, the following recommendations are offered: (i) use entrepreneurship promotion initiatives to address negative entrepreneurship stereotypes in society; (ii) increase the availability of childcare for women entrepreneurs, including the provision of childcare as part of entrepreneurship support offers; (iii) organise entrepreneurship training for trainers and support providers; and (iv) strengthen the linkages across support offers to ensure that the multiple needs of women, youth, immigrant and senior entrepreneurs are addressed.

## 1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

There are several key policy documents that outline the policy priorities and objectives related to entrepreneurship, including the Country Development Strategy 2020, Midterm Country Development Strategy and “Minister Morawiecki’s Plan”. These documents seek to improve the business environment and also provide direct supports to stimulate and enable business creation and innovation, including:

- Reduce administrative barriers, including simplification and consolidation of tax regulations;
- Launch an online portal for public services as of 2015 (“e-administration) so that entrepreneurs can comply with their administrative obligations online;
- Strengthen and develop business environment institutions that support innovation;
- Provide incentive for academic innovation and entrepreneurship;

- Foster an entrepreneurial culture, including an openness to social entrepreneurship; and
- Develop entrepreneurship skills among the population.

These strategies were complemented by the 2014 Executive Programme “Businesses Development Program till 2020” (PRP), which includes further actions to promote entrepreneurship in society. It also includes some actions that are more relevant for inclusive entrepreneurship as they seek to reach specific population groups, including:

- Promote entrepreneurship to social groups with potential to increase labour market participation, e.g. women, those over 50 years old;
- Develop entrepreneurial attitudes through formal education; and
- Boost academic entrepreneurship.

These entrepreneurship actions are part of a suite of policies that seek to help Poland achieve its objectives related to the Europe 2020 growth strategy (as defined in the National Reform Program Europe 2020), including increasing the employment rate to 71% and reducing the number of people at risk of poverty and social exclusion by 1.5 million.

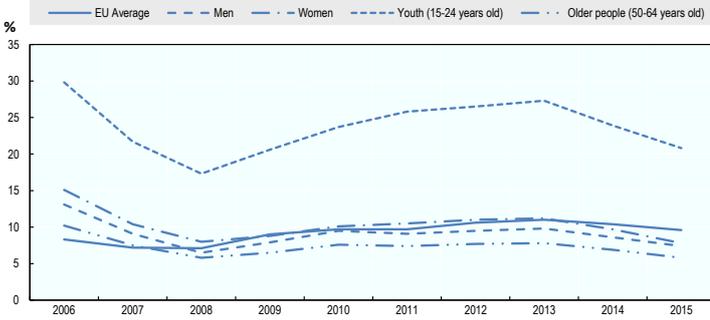
However, the majority of these policy objectives seek to reach the entire population. In general, there are no specific entrepreneurship objectives or plans related to supporting those social target groups that are under-represented or disadvantaged in the labour market. The only exceptions are a small number of actions that seek to support youth and people with disabilities in entrepreneurship but these are not guided by well-defined objectives.

## **2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS**

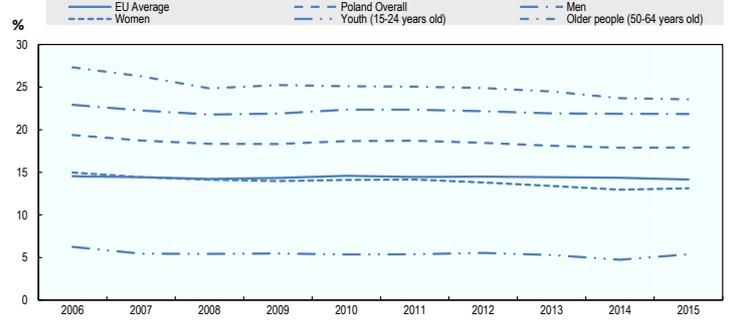
The unemployment rate in Poland fell to 7.6% in 2015, which is approximately half of the rate in 2006 (14.0%) (Figure 1a). The highest unemployment rate concerned young people: 20.8% in 2015. The number of enterprises established by the unemployed increased from 46 157 in 2013 to 51 165 in 2014, including 4 541 enterprises established by the unemployed above 50 years old in 2013 and 4 649 in 2014, in accordance with the data from the Ministry of Family, Labour and Social Policy.

**Figure 1. Figure 1. Key inclusive entrepreneurship indicators**

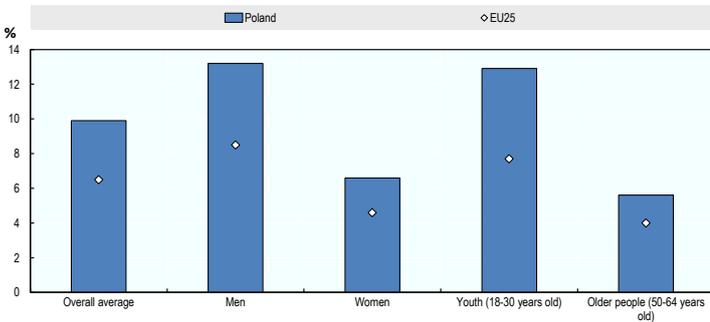
**a. Unemployment rate, 2006-15**



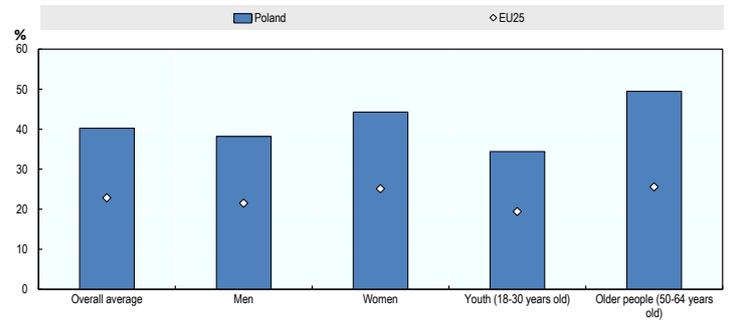
**b. Self-employment rate, 2006-15**



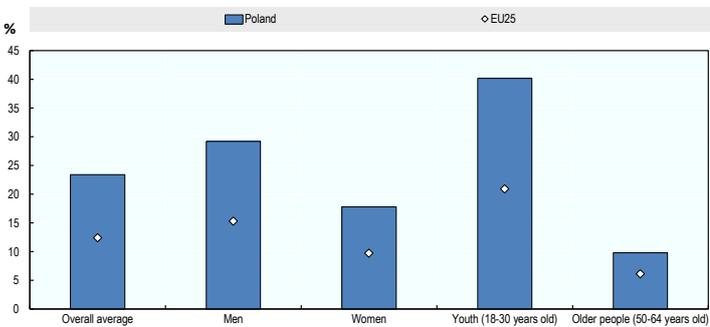
**c. TEA Rate, 2010-14 (combined)**



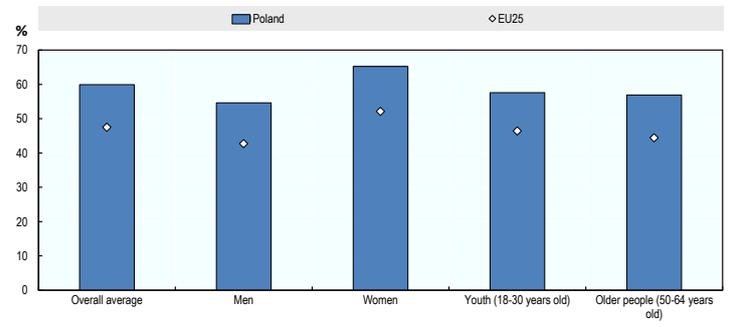
**d. Proportion of TEA that is necessity entrepreneurship, 2010-14**



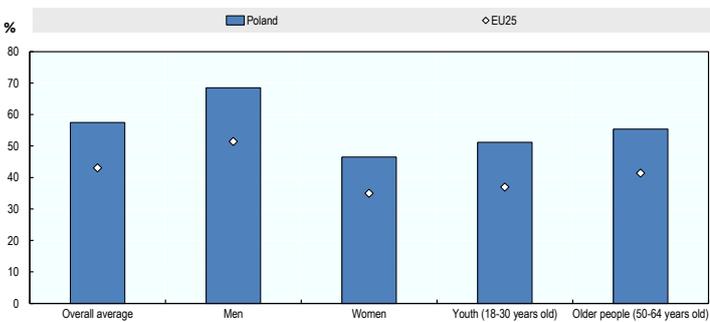
**e. Proportion who expect to start a business in the next 3 years, 2010-14**



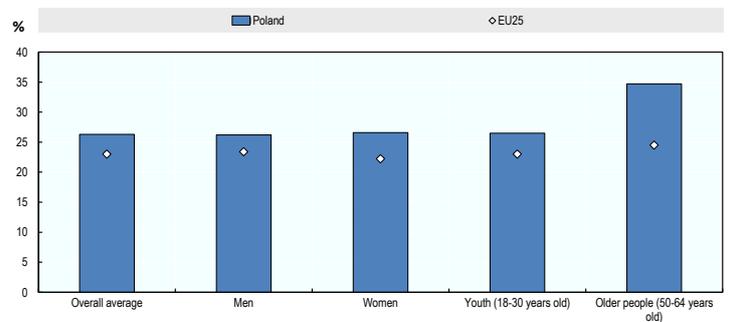
**f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14**



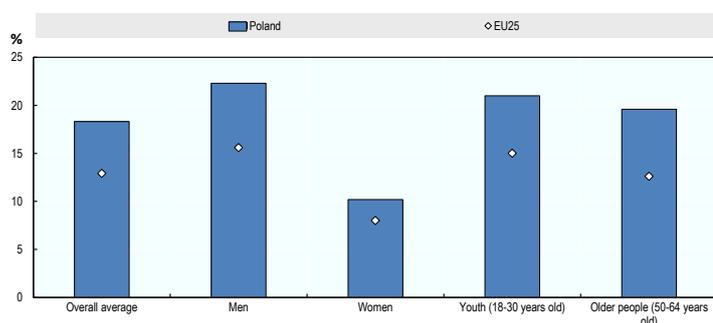
**g. Proportion who perceive that they have the skills to start a business, 2010-14**



**h. Proportion of new entrepreneurs whose products or services are new to all or some customers and who have few or no businesses offering the same products or services, 2010-14**



i. Proportion early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2010-14



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better options for work. Data for panels c, d, e, f, g, h and i were pooled for the period 2010-14, producing an unweighted average. The EU25 average in panels c, d, e, f, g, h and i covers all EU28 countries, except Bulgaria, Cyprus and Malta.

Source: Panels a and b contain data from Eurostat (2016), Labour Force Survey; Panels c, d, e, f, g, h and i contain data from the 2010 to 2014 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2016).

Polish people are more active in self-employment (Figure 1b) and starting and managing new businesses (Figure 1c). Approximately 40% of new businesses were started because the person did not have other opportunities in the labour market (Figure 1d). Women are much less active in self-employment than men, and the survival rates of women-operated businesses are much lower than the survival rates of those operated by men (Table 1). Older people have very high self-employment rates. Youth are also more active in self-employment and business creation than the European Union average (Figure 1c). Youth were also much more likely than the European Union average to expect to create a business over the next three years (Figure 1e).

Despite these high rates of entrepreneurship activities, Polish people were more likely than the European Union average to report a fear of failure during the 2010-14 period (Figure 1f). Women were the most likely group to report this barrier (65.2%).

More than half of adults in Poland reported that they have the skills to start a business, which was higher than the European Union average for the 2010-14 period (Figure 1g). Men were substantially more likely than other groups (i.e. women, youth, older people) to report this (68.5%). Accordingly, Polish entrepreneurs were more likely than the European Union average to offer new products and services, especially older entrepreneurs (Figure 1h), and new entrepreneurs were also more likely to expect to create at least 19 jobs over the first five years of business operation (Figure 1i). While women entrepreneurs were more likely to expect to create a high number of jobs relative to the European Union average for women, they were much less likely than other groups of Polish entrepreneurs, i.e. men, youth, older entrepreneurs.

**Table 1. Survival rates of enterprises active in 2014**

<i>Specification</i>	<i>Proportion in 2014 (%)</i>	<i>Proportion of businesses operating in 2014 *</i>	
		<i>Established in 2010</i>	<i>Established in 2013</i>
<b><i>Gender of owner</i></b>			
<i>Male</i>	65.3	40.3	87.3
<i>Female</i>	34.7	37.3	89.1
<b><i>Age of owner</i></b>			
<i>Below 30</i>	30.4	36.1	87.3
<i>30-39 years old</i>	38.3	43.5	89.3
<i>40-44 years old</i>	10.6	38.1	87.2
<i>45-49 years old</i>	6.9	41.6	84.6
<i>50-59 years old</i>	10.0	35.4	92.0
<i>60 and more</i>	3.9	37.0	79.0
<b><i>Owner's type of previous job</i></b>			
<i>Company managers</i>	9.0	44.9	90.0
<i>Technical workers</i>	7.4	46.6	84.4
<i>Non-manual workers</i>	27.0	39.1	90.5
<i>Manual Workers</i>	9.5	42.5	82.4
<i>Remaining **</i>	47.2	36.8	87.9

*\* data from reference years 2010 and 2013, respectively*  
*\*\* persons undertaking their first job and those who, before establishing own business, were unemployed*

Source: Central Statistical Office In Poland webpage<sup>1</sup>

### **3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES**

#### **3.1. Policy framework**

Entrepreneurship policy is largely under the responsibility of the Ministry of Development and is guided by economic, social and education policies, notably the Country Development Strategy 2020. The Ministry aims to create an environment that is conducive to entrepreneurship by improving access to capital, promoting the value of entrepreneurial mindsets, strengthening the institutional environment and by improving the availability of industrial intelligence.

One of the most visible results of this strategy has been the development of the Polish Agency for Enterprise Development (PARP), which reports to the Ministry of Development. It manages national

<sup>1</sup> Source: Central Statistical Office In Poland webpage: <http://stat.gov.pl/obszary-tematyczne/podmioty-gospodarcze-wyniki-finansowe/przedsiębiorstwa-niefinansowe/warunki-powstania-i-działania-oraz-perspektywy-rozwojowe-polskich-przedsiębiorstw-powstałych-w-latach-2009-2013,16,12.html>

and European Union funds for fostering entrepreneurship, innovation and human resources development. PARP is responsible for the implementation of activities under three operational programmes in the 2014-20 programme period: Operational Programme Smart Development; Operational Programme Knowledge, Education, Development; and Operational Programme Eastern Poland. The Agency also organises promotional activities and undertakes research on entrepreneurship in Poland.

The Ministry of Family, Labour and Labour Policy also has an important role as it is responsible for labour market measures, including active labour market measures related to entrepreneurship. This Ministry is also responsible for policies that support the participation of social target groups that face barriers in the labour market.

A recent policy priority has been to boost entrepreneurship education, notably within higher education. The Ministry of Science and Higher Education is currently working with teams of academics to redraft the Law on Higher Education with the aim of making the Polish higher education system more innovative and relevant for economic development. Entrepreneurship has a key role in this new vision for the higher education sector. Increasing the prominence of entrepreneurship in higher education also includes strengthening the business start-up support system for young entrepreneurs.

A second policy priority has been to increase support for social enterprises. Policy work in this area is generally led by the Ministry of Development, but a strategy has also been developed jointly by national, regional and local governments and non-government organisations. The strategy, National Programme for Social Economy Development, outlines several objectives, including the need to create a supportive business environment and help people acquire the skills needed to operate a social enterprise.

In addition to these broad policies, there are a number of target-group specific policies. There are a number of policy actions to support youth entrepreneurs, including the national programme – Knowledge, Education, Development, which aims to secure a cohesive, uniform and effective offer of educational-professional activities for youth. Actions include the European Initiative for the Employment of Youth. A second priority area for youth entrepreneurship support is to strengthen entrepreneurship education. This was outlined in a Directive on core curriculum that was implemented since 1 September 2009. These efforts related to education are supported by the Junior Achievement Foundation, which also provides training, organises business competitions and hosts Entrepreneurship days. While there is scope to make the learning more practical and to provide more support and resources for teachers, much progress has been made.

The Department of Senior Policy<sup>2</sup> in the Ministry of Labour and Social Policy was created in 2012 and is responsible for establishing and developing actions to support seniors and to implement policies related to active aging. While it does not contain any actions directly related to entrepreneurship, the “Solidarity of generations” programme aims to support older people in the labour market (over 50 year olds), which could include self-employment. On the 24 December 2013 Council of Ministers adopted Assumptions of Long-Term Senior Policy in Poland for years 2014-2020.<sup>3</sup> This is a framework document, which has been prepared as a system component of

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<sup>2</sup> [www.senior.gov.pl](http://www.senior.gov.pl)

<sup>3</sup> Resolution No. 238 of the COUNCIL OF MINISTERS of 24 December 2013 on adopting the Assumptions for the Long-term Senior Policy in Poland for the years 2014–2020; Polish Monitor – Official Journal of the Republic of Poland, 4 February 2014.

Government Programme for Social Participation of Senior Citizens for years 2012-2013. The main goal of the Senior Policy in Poland is to provide an active, health, safe and self-reliant life. This includes measures that try to keep older workers active in the labour market.

Entrepreneurship support for the unemployed is guided by the 2004 Act *Ustawa o promocji zatrudnienia i instytucjach rynku pracy*. Many supports are offered through PO WER and Regional Operational Programmes, including entrepreneurship training and finance. These have been recently complemented with a broader suite of supports including coaching and mentoring through actions that are co-funded by the European Social Fund.

There are no specific policies related to entrepreneurship support for migrants and people with disabilities. However entrepreneurship support may be provided as a means of improving social integration and access to the labour market.

The regions also have a very important role in designing and delivering policies and programmes that are targeted to specific social target groups as EU structural funds are managed at the regional level.

### **3.2. Government regulations**

In response to the challenges that entrepreneurs face in complying with regulatory and administrative obligations, the national government has recently taken several actions. First, business support offices with launched in July 2016 to help individuals and businesses understand and meet their tax obligations. Second, e-government platforms and electronic forms are increasingly used to facilitate interactions between entrepreneurs (and small businesses) and government. Third, the *Public Administration Act*, issued in July 2015, introduces support offices for the taxpayers and tax assistants for the entrepreneurs, in order to improve access to information regarding the tax system.

There are also differences in the levels of social security contributions that the self-employed pay relative to employees. The self-employed generally pay less in social security contributions than employees to reduce the financial burden of operating a business but they do not have access to the same level of benefits. Furthermore, some social target groups such as youth, benefit from temporary reductions in social security contributions to improve their competitive position. A proposal is being considered that would phase out the relief over the two years rather than an abrupt end.

One of the greatest regulatory issues related to inclusive entrepreneurship is access to childcare for women. The government recently has taken steps to improve childcare options to help women participate in the labour market, which increases their potential for self-employment. This includes the 2011 law which allowed for greater flexibility in setting up nurseries or children's clubs, a 2015 regulation that reduces the cost of pre-school education, and a 2016 tax refund for childcare expenditures. These measures are a positive step in supporting women in the labour market, but more can be done for women entrepreneurs. For example, the tax measure could be made more accessible for entrepreneurs as they largely benefit employees and programmes that provide temporary replacements for maternity leave could be introduced as experiments.

The unemployed can access bridging allowance schemes that are offered through the Regional Operational Programmes (among other supports). This allows the unemployed person that opportunity to convert future unemployment benefits into an allowance that is paid for up to 12 months while the start and operate a business. This support also includes some entrepreneurship training, advisory services and assistance with administrative procedures for entrepreneurship, which are typically provided by the District Labour Offices or the Entrepreneurship Support Centres.

There are also special regulatory measures that support people with a disability who want to start a business. Since 2008 people with disabilities that want to start a business can seek a partial refund of social security payments (pension insurance) from the the State Fund for Rehabilitation of Persons with Disabilities (PFRON),<sup>4</sup> depending on the degree of disability adjudicated.

There are currently no specific regulatory measures to support older entrepreneurs or immigrant entrepreneurs.

### **3.3. Financing entrepreneurship**

Access to finance is a barrier for many entrepreneurs in Poland (EC, 2012). The government seeks to address these barriers with a wide range of support measures, including grants, investment loans, working capital credits, loans, and loan guarantees.<sup>5</sup> Many of these instruments are implemented through Regional Operational Programmes and evaluations tend to be positive, indicating that these financial instruments often increase innovation and help firms grow (*Instytut Badań Strukturalnych*, 2011).

A new programme of guarantees for Polish enterprises from small and medium-sized business sector (MŚP) by *Bank Gospodarstwa Krajowego* (BGK) will enable setting up of new credits. It will offer loan guarantees of up to PLN 1 million (approximately EUR 229 000) for 5 000 companies. Funds will be provided from COSME project as well as from European Fund for Strategic Investments established on basis of Interventional Plan for Europe.

BGK, in co-operation with the Ministry of Labour and Social Policy and Ministry of Development also introduced a pilot loan fund dedicated for social economy enterprises within the OP HC (allocation of approximately PLN 30.0 million or EUR 6.9 million), which will be continued within the OP KED (allocation of approximately PLN 158.9 million or EUR 36.4 million). Implementation of a guarantee scheme is also planned.

In addition to these supports, the availability of private sector funds is increasing. There are currently 16 business angel networks, which are supported by the Association of Business Angel Networks (ABAN). This is a platform for experience, contacts and good practices exchange on early-stage investment. The creation and organisation of such organisations is supported by EU funds through the Operational Program Intelligent Development Subaction 3.1.1. Investments in innovative start-ups – Starter, and Subaction 3.2.1 Group business angel investments in MSP – Biznest. Both actions are managed by PARP. There are also crowdfunding and peer-to peer lending platforms such as polakpotrafi.pl, but these are not tailored to any groups of entrepreneurs.

There are preferential lending offers for women entrepreneurs at the national and regional level. Many of these are co-funded with European Union funds, including Horizon 2020 and EaSI. In 2015 PARP opened a loan fund for women to provide loans at preferential rates to finance the creation, or expansion, of businesses. These offers tend to bundle financial support with other forms of assistance and often have positive evaluations. The non-government sector is also active in financing women-operated start-ups, including Women's Network of Business Angels,<sup>6</sup> the Institute for Development of Women Entrepreneurship and Women Entrepreneurs' Network run by Black Swan Fund. They offer financial support, training, coaching and mentoring quite widely.

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<sup>4</sup> [www.pfron.org.pl](http://www.pfron.org.pl)

<sup>5</sup> [www.funduszeuropejskie.gov.pl](http://www.funduszeuropejskie.gov.pl)

<sup>6</sup> [www.jejsukces.pl](http://www.jejsukces.pl)

Loans are available for youth entrepreneurs, typically through the higher education system. For example, this includes the Academic Network of Business Angels. In addition, there are start-up financing initiatives for unemployed youth such as *Wsparcie w starcie*. It is targeted at young unemployed people, as well as university students in the final year of their studies and recent graduates (within the last four years). Financial support will be also available within PO WER (1.1. Support for unemployed youths on regional labour market and 1.3.1. Support for youth in particularly difficult circumstances).

Unemployed people who wish to start a business can apply for grants from the Labour Fund. Implementation varies across regions but in Poznan, for example, a grant of up to six times the average wage is available from the labour office (PUP) for those registered as unemployed in Poznań, or are a graduate of a social integration centre (CIS) or social integration club (KIS).

Less targeted start-up financing programmes are available for other target groups. Immigrants can apply for any general loans and start-up grants as long as they are legally registered with a Local Labour Office (refugee status, *karta Polaka*, etc.), or that they have temporary residency or work visa. As noted, people with disabilities can apply for grants of up to 15 times the average wage level from PFRON (see section 3.2).<sup>7</sup> There are currently no tailored financing programmes for older entrepreneurs.

### 3.4. Entrepreneurship skills

There are many entrepreneurship training courses and workshops offered by the national government, often through PARP. These offers are typically open to all entrepreneurs. For example, PARP has recently introduced a pilot programme “Assistance in business” for all entrepreneurs. This service offers a needs diagnosis, which is followed by the provision of professional support services. Supported entrepreneurs must partially cover the costs of this programme. PARP also has a referral service (*Rejestr Usług Rozwojowych*)<sup>8</sup> that directs (potential) entrepreneurs to a range of professional support services (e.g. entrepreneurship training, business counselling, entrepreneurship coaching and mentoring). There are also many local support services, such as the Entrepreneurship Support Centre in Poznań, which provides information on business start-up, individual advice, workshops, lectures and training.

Tailored entrepreneurship training is also offered in Poland for groups such as women, youth and the unemployed. For women, many tailored initiatives are available as part of Regional Operational Programmes in all voivodships. These typically include training on starting and running a business. However, the quality of this training varies depending on the expertise of the training provider and the resources that are invested into developing and delivering the training. All Regional Operational Programmes also include tailored business consultations, coaching and mentoring for women entrepreneurs (e.g. *Pomorze Zachodnie*).

Youth entrepreneurs are supported with training and business advisory services through several programmes and initiatives, including PO WER, the National SME Services System (KSU), and local initiatives that are co-financed by the European Social Fund. This support is typically developed and managed by local and regional development agencies, chambers of commerce, guilds and business support centres, and business associations. While entrepreneurship coaching and mentoring for youth is not yet widespread, organisations such as Youth Business Poland and Youth Business International

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<sup>7</sup> Information for the Disabled, 2015, published by ZUS

<sup>8</sup> [www.inwestycjawkadry.pl](http://www.inwestycjawkadry.pl)

occasionally offer such programmes.<sup>9</sup> Evaluations of youth entrepreneurship support tend to suggest that youth are not always fully satisfied with the support provided and that more mentoring is needed.

Furthermore, entrepreneurship education is also increasingly available, especially in higher education, and is supported by student clubs and the Academic Incubators of Entrepreneurship (i.e. AIP). These centres provide entrepreneurship training, legal advice, accounting services, networking and premises for new start-ups for up to two years. They are part of a broader ecosystem (*Polska Przedsiębiorcza*)<sup>10</sup> and youth entrepreneurs working at an AIP incubator can also access other supports such as financing and business acceleration.

Entrepreneurship training and mentoring for the unemployed is provided as part of the integrated offers available through Regional Operational Programmes (e.g. *RPO Kuj-pom*). These support offers tend to provide a lump sum payment of unemployment benefits along with a bridging allowance and training and mentoring.

There are currently few tailored entrepreneurship training, coaching and mentoring programmes for other target groups such as older entrepreneurs and immigrants. For seniors, the current support offer is limited to online information sources (e.g. [www.50plus.gov.pl](http://www.50plus.gov.pl)) but there are some tailored entrepreneurship programmes for immigrants in some regions. These are typically organised through the Regional Operational Programmes or non-governmental organisations. While these initiatives are very small, there are important for helping new immigrants integrate into their communities.

### **3.5. Entrepreneurial culture and social capital**

Entrepreneurship is currently promoted through various instruments: contests and competitions (e.g. “Entrepreneurial Leader” competition for women); social media campaigns (e.g. “Have it your own way – entrepreneurship”); mainstream media campaigns (e.g. “MY Polish dream”, which was broadcasted on MTV); entrepreneurship information packages and guidebooks that are published by PARP and national ministries; and conferences and seminars (e.g. “Entrepreneurship Days”), which are often linked with higher education. Most of these initiatives are targeted at youth, but there are some promotional campaigns and competitions for women. There are also several initiatives and the city level such as Start-up Poznan, which seek to promote entrepreneurship and city-level support offers.

There are a number of initiatives that seek to help entrepreneurs in developing their networks. For example, “Entrepreneurial Woman” is a national project launched by the Academic Business Forum Centre Club. It was created to help women network and develop their entrepreneurship skills. Many other networks exist to support women entrepreneurs, including Entrepreneurial Women Network, Polish Network of Women Entrepreneurship Ambassadors,<sup>11</sup> International Women Forum.<sup>12</sup> These initiatives have a positive impact but more actions are needed to address the gender stereotypes more widely in society by showing that entrepreneurship is not a “male” activity.

There are also a number of large youth entrepreneurship networks. These are typically organised by non-government organisations but are strongly linked to the education system or higher education

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<sup>9</sup> [www.ybp.org.pl](http://www.ybp.org.pl)

<sup>10</sup> [www.portal.przedsiębiorca.pl](http://www.portal.przedsiębiorca.pl)

<sup>11</sup> [www.ambas.pl](http://www.ambas.pl)

<sup>12</sup> [ww.mfk.org.pl](http://ww.mfk.org.pl)

system. Examples include Junior Achievement Foundation and the AIP Foundation. However, there are also many initiatives that are managed at the city-level, organised by chambers of commerce and city governments.

There are also currently no tailored initiatives to promote entrepreneurship or build entrepreneurial networks for other target groups such as the unemployed, older people, immigrants, or people with disabilities.

#### 4. POLICY RECOMMENDATIONS

A number of inclusive entrepreneurship policies and programmes have been implemented in Poland in recent years. The most significant effort has been to develop entrepreneurial mindsets and skills within the youth. To bolster inclusive entrepreneurship policies and programmes, the following recommendations are offered:

1. *Use entrepreneurship promotion initiatives to address negative entrepreneurship stereotypes in society.* There are many ongoing initiatives that seek to promote entrepreneurship for women, youth and older people but these initiatives need to be used to a greater extent to address negative social attitudes towards business creation by these groups. More efforts are needed to showcase success stories and role models to demonstrate that women, youth and older people can be successful in entrepreneurship.
2. *Increase the availability of childcare for women entrepreneurs, including the provision of childcare as part of entrepreneurship support offers.* Women continue to be under-represented in entrepreneurship relative to men. To improve opportunities for women in entrepreneurship, more childcare support is needed, especially for very young children who are not yet in school. It is also important to consider the childcare needs of women entrepreneurs who would like to participate in training or other support programmes.
3. *Organise entrepreneurship training for trainers and support providers.* There are many entrepreneurship support programmes available in Poland, including many tailored offers for women and youth. However, there is room to improve the quality of these offers as evaluations often point to a lack of satisfaction of the support offered. This signals that the support is not well-aligned to the needs of entrepreneurs. This can be improved by training support providers so that they understand the unique needs of different target groups and how support can be best provided to them.
4. *Strengthen the linkages across support offers to ensure that the multiple needs of women, youth, immigrant and senior entrepreneurs are addressed.* There is a need to build stronger linkages across entrepreneurship training programmes, individual supports (e.g. coaching and mentoring) and start-up financing initiatives to improve access to a range of supports since these target groups face a range of inter-related barriers. Support should be offered in integrated packages, or a strong system of referrals is needed to ensure that entrepreneurs are aware of the range of available supports.

## 5. REFERENCES

European Commission (2012), “Entrepreneurship in the EU and beyond”, Flash Eurobarometer 354, available at: [ec.europa.eu/public\\_opinion/flash/fl\\_354\\_en.pdf](http://ec.europa.eu/public_opinion/flash/fl_354_en.pdf).

Instytut Badań Strukturalnych (2011), *Innovation Diagnostics in Poland*.

## ANNEX: METHODOLOGY

Each note was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with key stakeholders and government representatives. The information was then verified by government partners, programme managers and other inclusive entrepreneurship stakeholder groups through email exchanges and one-day seminars in selected countries.

The notes are based on an assessment framework that was developed by the OECD Secretariat. The assessment framework provided a common analytical framework and report structure for the 28 notes that are in this series.

The framework contains 5 pillars:

### 1. Policy framework

- Is there an entrepreneurship strategy or action plan that explicitly covers the promotion and support of entrepreneurship for people in under-represented and disadvantaged groups?
- Is there a mechanism for co-ordinating inclusive entrepreneurship policy actions across relevant national ministries, and with regional and local governments and civil society organisations?
- Is there a systematic monitoring and evaluation process for the policies, programmes and schemes that promote and support entrepreneurship for people in under-represented and disadvantaged groups?

### 2. Government regulations

- To what extent are entrepreneurs from under-represented and disadvantaged groups treated equally with employees by social security schemes?
- Do measures exist that temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst under-represented and disadvantaged groups when they start a business?
- Do measures exist to support under-represented and disadvantaged entrepreneurs in dealing with administrative procedures for entrepreneurship amongst under-represented and disadvantaged groups (e.g. information provision, support with administrative requirements)?
- Are there any entrepreneurship policy initiatives or schemes to address group-specific institutional challenges related to dependents (e.g. childcare, eldercare)?

### 3. Financing entrepreneurship

- Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
- Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
- Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?

- Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?
  - Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?
  - Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?
- 4. Entrepreneurship skills**
- Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?
  - Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?
  - Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?
  - Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?
  - Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?
- 5. Entrepreneurial culture and social capital**
- Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?
  - Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?