



# Inclusive Entrepreneurship Policies: Country Assessment Notes

Poland, 2018

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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.

In the recent years, the number of enterprises established by the unemployed has increased in Poland, as has business creation among older people (over 50 years old). Of all demographics observed, women and seniors appear to be the least active in entrepreneurship activities. Inclusive entrepreneurship is increasingly used as a tool for strengthening labour market attachment in Poland. Some tailored support is available for women and the unemployed, but targeted offers are not available for other groups including older people and migrants.

This note is the third country assessment note 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 2018 notes include an additional section on female entrepreneurship support, which provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, the Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://www.betterentrepreneurship.eu)), a series of Policy Briefs on specific target groups, policies and issues, and country reviews of youth entrepreneurship and women entrepreneurship. For more information please refer to: [www.oecd.org/employment/leed/inclusive-entrepreneurship.htm](http://www.oecd.org/employment/leed/inclusive-entrepreneurship.htm).

## **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 were prepared as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director. They 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.

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## **KEY MESSAGES**

- Most entrepreneurship policy objectives in Poland seek to reach the entire population. In general, there are few specific entrepreneurship policy objectives or plans related to supporting social target groups that are under-represented or disadvantaged in the labour market (e.g. the unemployed, seniors, women, people with disabilities, minorities and migrants). Recent policy actions have focussed on reducing the administrative burden on entrepreneurs, including a move towards online platforms for interactions with the government. At the same time, tailored programmes have been launched for youth entrepreneurs at the national and regional levels. Some tailored support is also available for women and the unemployed, but no dedicated support is aimed at other groups including older people and migrants.
- The number of enterprises established by the unemployed has increased in recent years, as well as the number of enterprises established by people above 50 years old. While youth, seniors, men and women all likely face group-specific challenges in entrepreneurship, women and seniors were relatively less active in entrepreneurship activities than other groups in recent years, suggesting a need for additional support.
- To strengthen inclusive entrepreneurship policies, the following recommendations are offered: (i) increase the availability of childcare for women entrepreneurs; (ii) organise entrepreneurship training for trainers and support providers; (iii) promote entrepreneurship role models for women and seniors; 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**

Several key policy documents outline priorities and objectives related to entrepreneurship. Currently the main strategic document related to fostering economic development and entrepreneurship is the *Plan for Responsible Development*<sup>1</sup> (so called Morawiecki's Plan or SOR) approved on 16 February 2016, which is structured around five pillars for the economic development of Poland:

- Reindustrialisation – supporting the existing and developing new competitive advantage and specialisation of the economy (flagship foundation Industry 4.0 Platform);
- Development of innovative business – creating a friendly environment for businesses and strengthening an innovation support system;
- Capital for development – more investment and savings;
- Foreign expansion – supporting exports and foreign investments of Polish businesses, reforming economic diplomacy, promotion of Polish brands;
- Social and regional (territorial) development – among others reforming vocational education as well as inclusion of rural areas and small towns in development processes.

The five pillars are supported by a key horizontal action named Efficient State which focuses smart public procurement and e-administration. The second pillar of the Plan is widely known as the Pact for Entrepreneurs and Innovation, which includes:

- The #StartInPoland programme (since 2016) which aims to support start-ups and engage in the development of technological companies and innovation of large companies, including state-owned companies;
- The Business Constitution (*Konstytucja Biznesu*) reform (since 2018), which establishes new and easier fundamental principles for doing business, including relations with the administration;
- The Small and Medium Sized Enterprises (SME) packages (since 2017) which include (i) supporting succession in family-run firms, (ii) reducing licensing, (iii) faster legal proceedings.

The Business Constitution is a thorough reform of commercial law, aiming to improve the legal and institutional environment in which Polish entrepreneurs operate. This is the most comprehensive reform of commercial law in almost 30 years. The Business Constitution Business includes five acts: (i) the Law for the entrepreneur, (ii) the Act on the Commissioner for small and medium-sized businesses, (iii) the Act on the Central Register and Information on Economic Activity and the one-stop shop for the entrepreneur, (iv) the Act on the rules for the participation of foreign entrepreneurs and other foreign

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<sup>1</sup> Ministry of Economic Development of Poland (2016). *Plan for Responsible Development (Plan na rzecz odpowiedzialnego rozwoju)*. Resolution of the Council of Ministries of the Republic of Poland accepted on 16 February 2016. Retrieved from [www.mr.gov.pl/media/14873/Responsible\\_Development\\_Plan.pdf](http://www.mr.gov.pl/media/14873/Responsible_Development_Plan.pdf) (accessed on June 1, 2017).

persons in the course of trade on the territory of the Republic of Poland, (v) provisions introducing the Law for the entrepreneur and other acts.

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, including increasing the employment rate and reducing the number of people at risk of poverty and social exclusion.

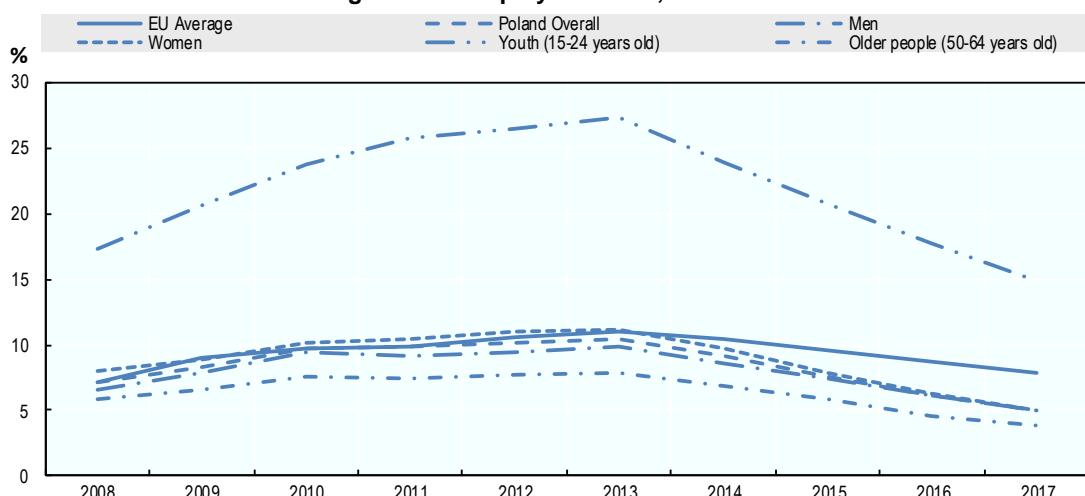
However, the majority of these policy objectives seek to reach the entire population. There are some actions that seek to support (i) youth, (ii) the unemployed, and to a very small extent (iii) seniors and (iv) people with disabilities in entrepreneurship but these are not guided by well-defined objectives. There are almost no specific entrepreneurship objectives or plans related to supporting those social target groups that are under-represented or disadvantaged in the labour market.

## 2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

### 2.1. Labour market context

The unemployment rate in Poland stood at 5.0% in 2017, below the European Union (EU) average (7.8%) and half the 2013 rate (10.5%) (Figure 1). Unemployment rates have been on a downward trend for all groups, and some labour shortages have been observed leading to increases in employment of foreign workers from Ukraine, Belarus and other Eastern countries (Trzeciakowski and Wąsowska, 2018). There was no gender gap in the unemployment rate in 2017. The unemployment rate was lowest for those over 50 years old (3.8%) and highest among the youth. Youth unemployment has been much higher than this of other population groups over the past decade, but has been declining since 2013, going from 27.3% to 14.8% in 2017. It is to be noted that this figure may include young parents (mainly mothers) who receive untaxed income for a child.

**Figure 1. Unemployment rate, 2008-17**



Source: Eurostat (2018), Labour Force Survey.

### 2.2. Self-employment and entrepreneurship rates

Polish people are more likely to engage in self-employment (Figure 2a) than their European counterparts (17.4% in Poland versus the 13.7% EU average), and it has been a long-term trend for over a decade. Women are significantly less active than men in self-employment (12.0% versus 21.8%), which is common across EU countries. The proportion of self-employed youth (5.4%) was much lower than other groups, but above the EU average (4.1%). The self-employment rate for older people was very high over the last decade but it has been declining. In 2017, it was 22.7% – the lowest over the past decade, but still the fifth highest in the EU.

Being involved in starting and managing new businesses (Figure 2b) is more common in Poland (10.2%) than is average<sup>2</sup> in European countries (7.3%). This is observed in all demographic groups considered (men, women, youth, seniors), albeit to a different extent: youth were the most likely group to be involved in early stage entrepreneurial activities (13.1%, 1.8 times the EU average for this group),

<sup>2</sup> There are eight EU countries with higher TEA rates than Poland.

closely followed by men (12.5%, 1.3 times the EU average). Women and older people were comparatively less likely to engage in such activities, although still more than their EU counterparts. Entrepreneurship has a long history in Poland: some aspects of private entrepreneurship were even allowed by the regime authorities during the centrally planned economy (Wach, Głodowska & Maciejewski, 2018) and entrepreneurship culture is well developed (Trojanowska and Halabisky, 2015). According to the Sixth European study on working conditions done by Eurofound (EWCS, 2016)<sup>3</sup> Poland has the fifth highest share of self-employed people among 35 European countries. The self-employment ratio among immigrants in Poland is also one of the highest in OECD countries. This is observed, for example, among the Vietnamese community (Brzozowska, 2018).

An estimated 21.7% of new businesses in Poland were started because of a lack of opportunities in the labour market rather than in response to perceived business opportunities over 2013-17, slightly over the EU average (20.3%) (Figure 2c). This figure seems to be on a downward trend: approximately 40% of respondents declared having started a business out of necessity in 2010-14 and 35% in 2012-16. Necessity entrepreneurship is highest among older people (40.0%), well above the EU average for seniors (24.3%) and the overall national average. Youth were the least likely to be driven by a lack of employment opportunities (16.5%, around the EU average for this group). Women were slightly more likely than men to have become entrepreneurs out of necessity (22.9% vs. 20.9%).

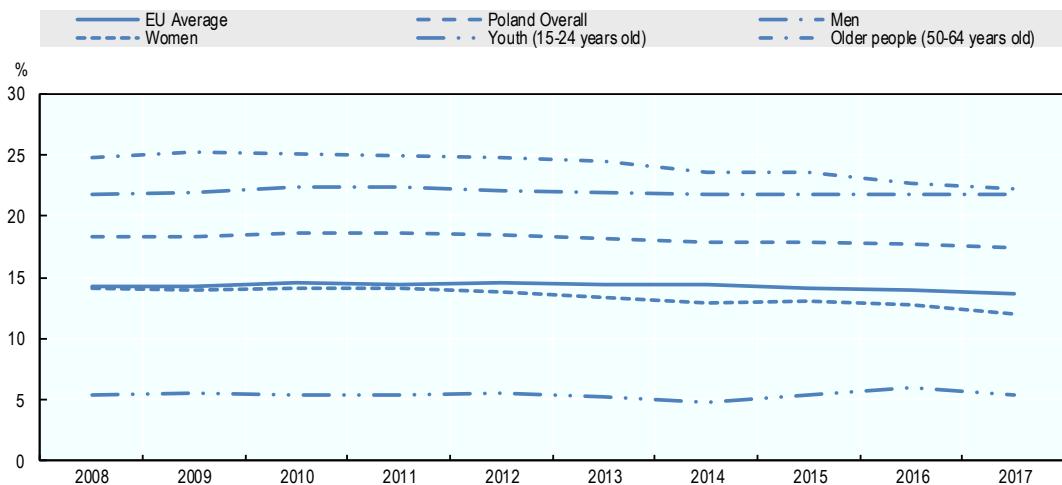
Over 2013-17, 16.8% of Poles were considering starting a new business in the forthcoming 3 years, above the EU average (12.6%). These expectations were higher over 2012-16 (22.6%). The decline may be due in part to improving labour market conditions. Youth were the most likely to expect to create a business over the next 3 years over 2013-17, with more than a quarter expecting to do so (26.4%), above the EU average for this group (20.4%) (Figure 2d). About a fifth of men expected to become an entrepreneur in the near future over the period. The share of aspiring entrepreneurs was more modest among women (12.4%) and seniors (7.7%) but all groups had higher entrepreneurial aspirations than the respective EU average.

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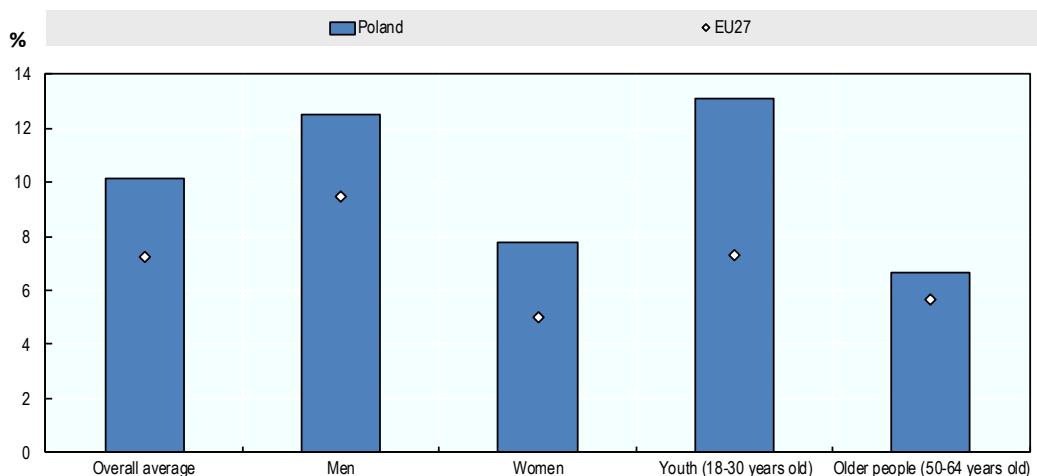
<sup>3</sup> The seventh study is forecasted for 2020.

**Figure 2. Entrepreneurship rates by target group**

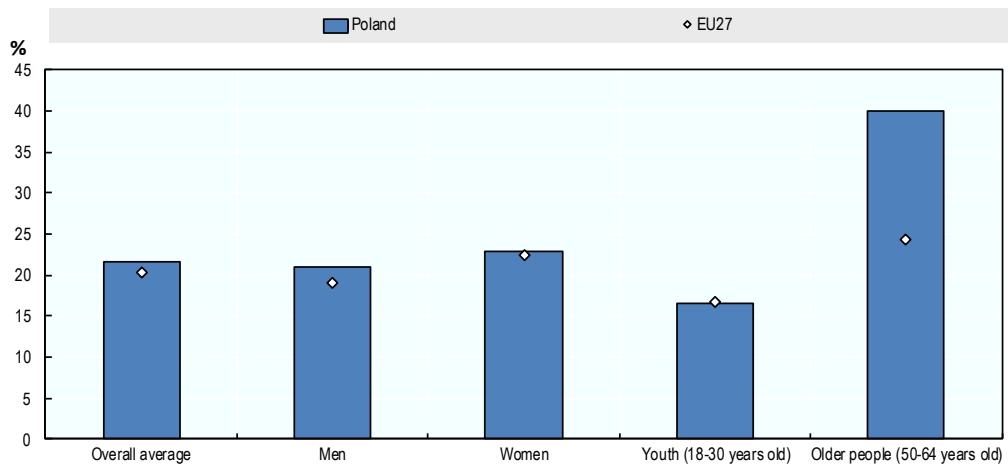
a. Self-employment rate, 2008-17



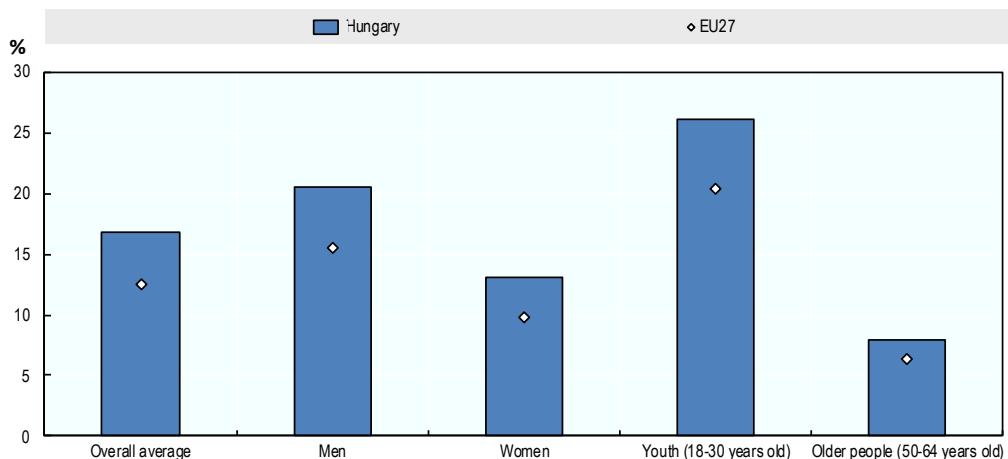
b. TEA-Rate, 2013-17



c. Proportion of TEA that is necessity entrepreneurship, 2013-17



d. Proportion who expect to start a business in the next 3 years, 2013-17



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage 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 b, c, and d were pooled for the period 2013-17, producing an unweighted average. The EU27 average in panels b, c, and d covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: Panel a contains data from Eurostat (2018), Labour Force Survey; Panels b, c, and d contain data from the 2013 to 2017 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2018).

### 2.3. A profile of the self-employed

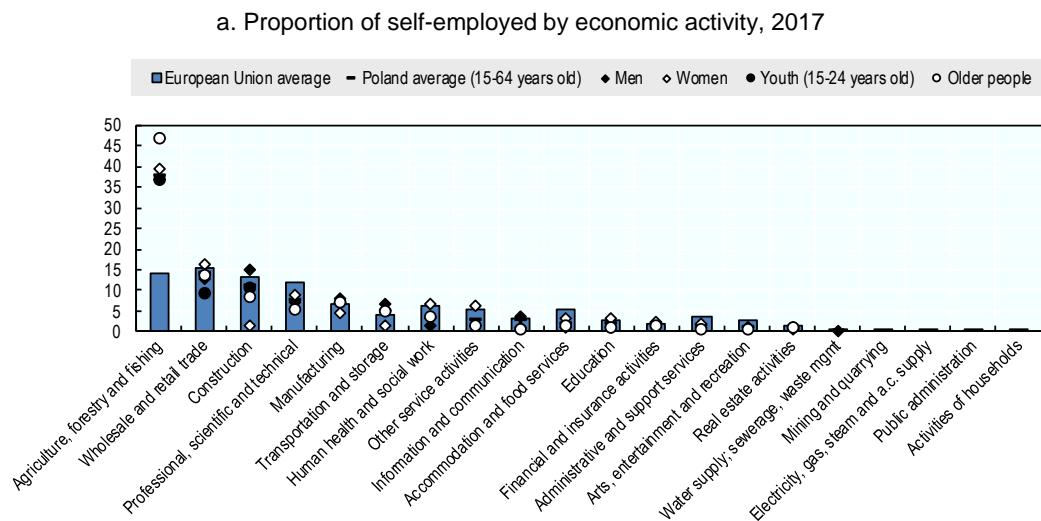
A sizable share of self-employment in Poland takes place in the agricultural sector (37.5% in 2017), much higher than the EU average (14.1%) (Figure 3a). This is observed in all groups, with the concentration being the highest among older people (46.7%) followed by women (39.4%), men and youth (both 36.7%). Some institutional factors may have contributed to the importance of the sector: Social contributions and health insurances are an important barrier to entrepreneurship in Poland, and

they are lower in the agricultural sector.<sup>4</sup> Additionally, a number of EU funded programmes support rural entrepreneurship. Other sectors of importance are Wholesale and retail trade (14.0%) Construction (10.9%) and Professional, scientific and technical services (7.6%).

The occupational distribution of self-employed workers reflect their sectoral make-up. Over a third (37.0%) of the self-employed are skilled agricultural workers, well over twice the EU average (13.8%). Professionals, Craft and related trades workers and Service and sales workers make up another 39% of workers: respectively 13.7%, 12.9% and 12.4% of self-employed Poles occupy such positions (Figure 3c). The distribution varied across groups: women were over twice as likely as men to be Service and sales workers (21.7% vs. 8.2%), while men were seven times more likely than women to be craft workers (17.6% vs. 2.4%).

The majority of self-employed workers in Poland have completed secondary education (66.0%), well above the EU average (44.6%) (Figure 3b). The share of self-employed workers with only a basic education is much lower than the EU average (5.6% vs. 20.1%). The self-employed in Poland are also slightly less likely than their EU counterparts to hold a tertiary degree (28.4% vs. 35.1%). This picture is consistent across groups, although self-employed women were more likely to have completed tertiary education than men. It is worth noting that the overall enrolment ratio for lower-secondary education and above is high in Poland.<sup>5</sup>

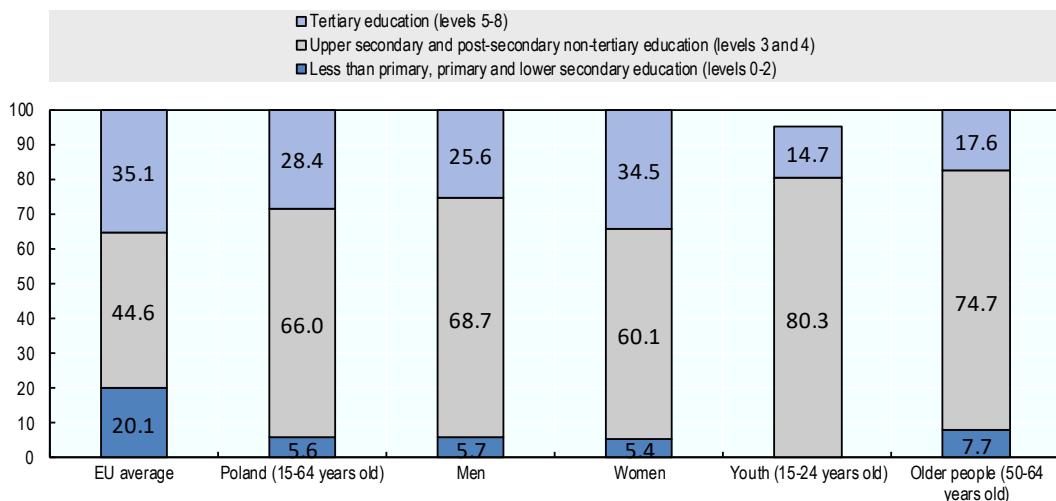
**Figure 3. Characteristics of self-employed workers by target group**



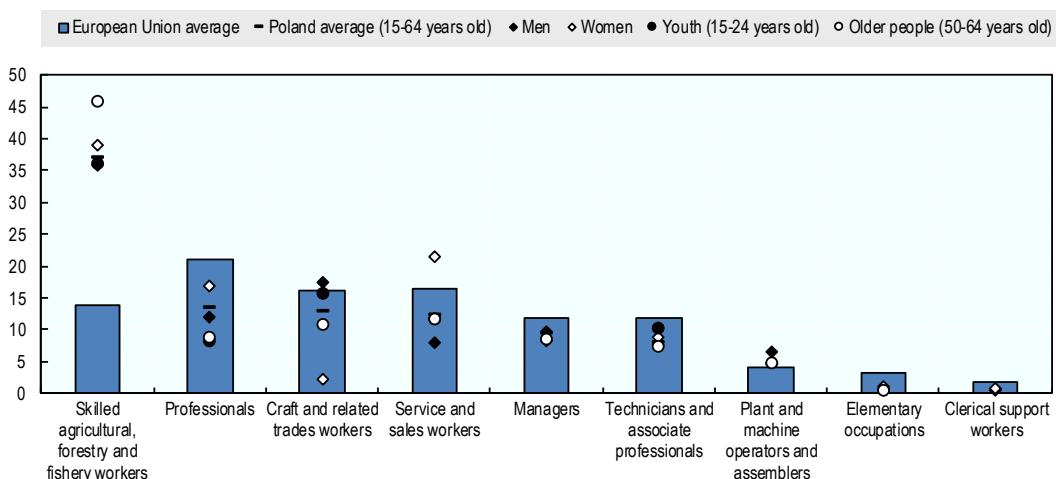
<sup>4</sup> Social contributions and health insurance are estimated at at least PLN 1 228.70 + PLN 319.94 per month for mainstream entrepreneurs (about EUR 375), while they amount to PLN 399 per quarter of the year (less than EUR 100) + PLN 1 per hectare for the self-employed in the agricultural sector.

<sup>5</sup> According to Statistics Poland, the primary school (*szkoła podstawowa*) net enrolment ratio is ca. 95%, the lower secondary school (*gimnazjum*, to be merged with primary school after 2019) ratio is over 98%. The secondary school (*liceum*) net enrolment ratio is ca. 60%, while for the basic vocational schools (*szkoła zawodowa*, starting from 2018 *szkoła branżowa*) the net enrolment ratio amounts to 16.4%. The university net enrolment ratio is about 40% in Poland. There are 1.5 million youth studying in public and private universities. The post-secondary enrolment ratio (quasi-colleges) is another 19.2%.

b. Proportion of self-employed by educational attainment, 2017



c. Proportion of self-employed by occupation, 2017



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed.

Source: Eurostat (2018), Labour Force Survey.

## 2.4. Barriers to business creation

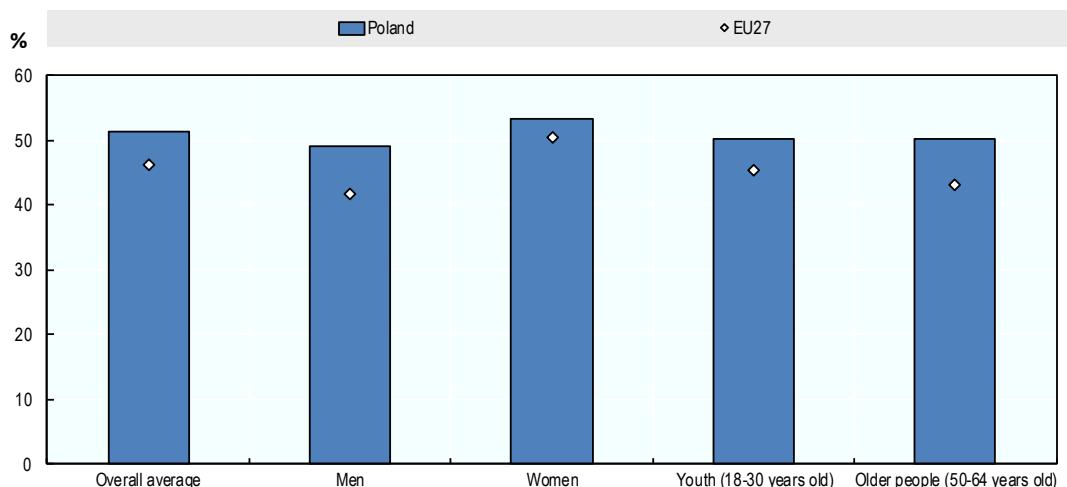
Despite these high rates of entrepreneurship activities, Polish people were more likely (51.2%) than the EU average (46.2%) to report a fear of failure as a barrier to entrepreneurship during the 2013-17 period (Figure 4a). This was the fourth highest rate in the EU over the period. Women were the most likely group to report this barrier (53.4%), but the rates varied little across groups: about half of youth and older people reported a fear of failure (both 50.3%), slightly above the rate among men (49.1%).

More than half of adults in Poland reported that they had the skills to start a business over the 2013-17 period (55.3%), which was the highest share in the EU and over 13 percentage points over the EU average (41.9%) (Figure 4b). Men were substantially more confident than other groups in that regard

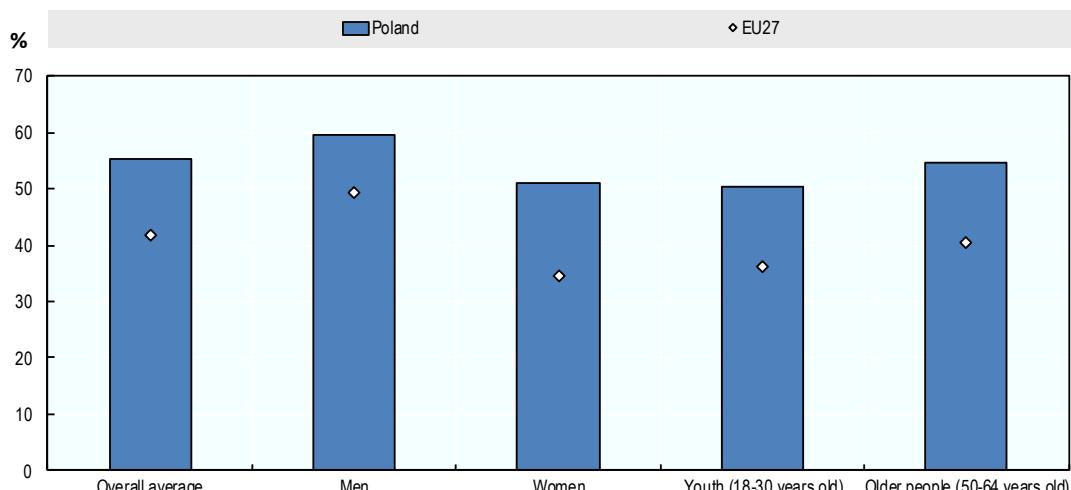
(59.5%), followed by older people (54.6%), women (51.1%) and youth (50.6%). All groups were more confident than the corresponding EU average.

**Figure 4. Barriers to entrepreneurship by target group**

a. Proportion who report that a fear of failure prevents them from starting a business, 2013-17



b. Proportion who perceive that they have the skills to start a business, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

Other factors affect entrepreneurial pursuits. According to the latest annual report of the Association of Entrepreneurs and Employers (ZPP, 2018) the main barriers for start-ups and doing business in Poland are: high labour costs; instability of the law; excessive bureaucratic responsibilities;

and overly complex economic laws, especially tax and accounting regulations. Procedures to close down a business are also difficult and time-consuming in Poland (World Bank, 2018). Nevertheless, the regulatory environment for business has been improving in recent years as reflected in Poland's position in major rankings such as the World Bank Ease of Doing Business ranking (2019) or the Index of Economic Freedom (IEF) by the Heritage Foundation and the Wall Street Journal (Heritage Foundation, 2018).

## 2.5. Entrepreneurship performance

The one-year survival rate for enterprises registered in 2016 was 69.9% (Table 1). The survival rate was higher in enterprises with employees than in those without. Enterprises operating in the service sector had the largest survivability (81.1%) (GUS, 2018a).

**Table 1. Structure and survival rate of enterprises established in 2013 and 2016 and still active in 2014 and 2017 respectively**

Specification	Structure (%)	Survival rate	
		2014 / 2013*	2017 / 2016 *
<b>General survival rate</b>	100	74.0	69.9
<b>Legal form</b>			
Natural persons	88,2	73.4	70.7
Legal persons	11,8	73.8	67.5

\* data from reference years 2010 and 2013, respectively

Source: GUS (2015; 2018a & b).

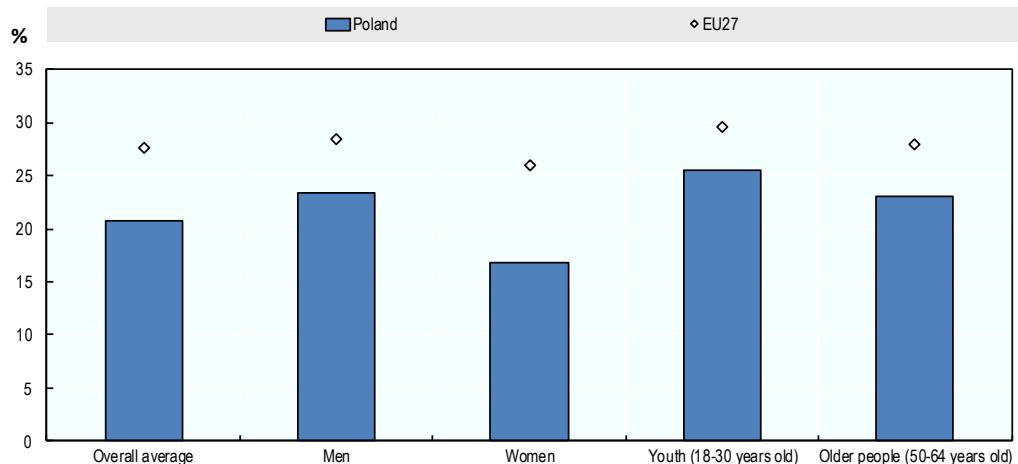
Polish entrepreneurs were less likely than most of their EU counterparts to report offering new products and services to their customers: at 20.8% of entrepreneurs, the share of innovators was below the EU average (27.6%) and the third lowest in the EU (Figure 5a). Women were the least likely to report innovations (16.8%, the second lowest share in the EU), while youth were the most likely to propose new products (25.6%).

Polish entrepreneurs were also slightly less likely than the EU average to report exports (52.6% vs. 57.4%), while they were slightly more export-oriented than the EU average over 2012-16. Older entrepreneurs were the most likely to sell abroad (57.0%), close to the EU average for this group (56.2%) (Figure 5b). Young entrepreneurs followed closely with 56.5% of exporters. Women were the least likely to report exports (51.5%). With the exception of senior entrepreneurs, all groups were less internationally oriented than the EU average.

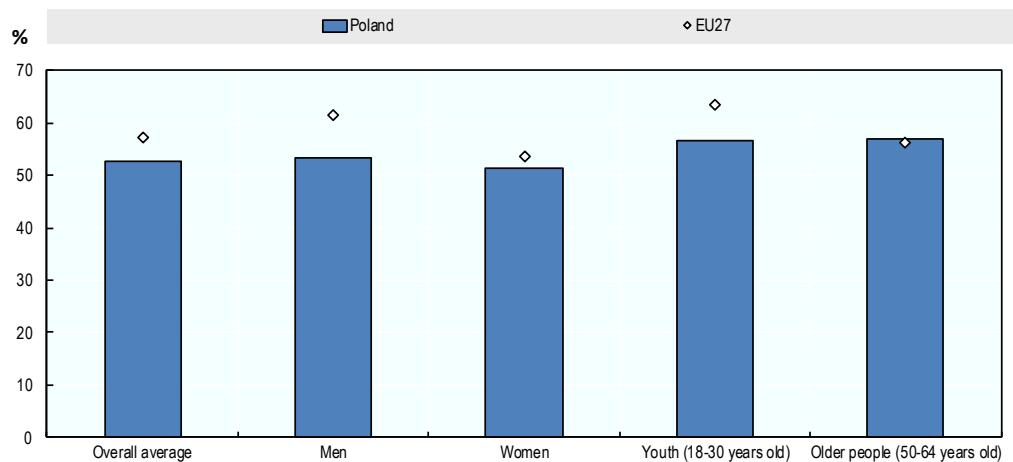
Growth expectations of new entrepreneurs in Poland were in line with the EU average over 2013-16: 9.7% expected to create at least 19 jobs in their first five years of operation, which was the same as the EU average (Figure 5c). Growth expectations varied substantially across groups: the share of men expecting to become job creators was more than twice this of women over the period (12.4% vs. 5.6%). Unlike what is observed at the EU level, older entrepreneurs in Poland were more likely than young entrepreneurs to expect to grow their workforce in the near future.

**Figure 5. Self-employment and entrepreneurship activities by target group**

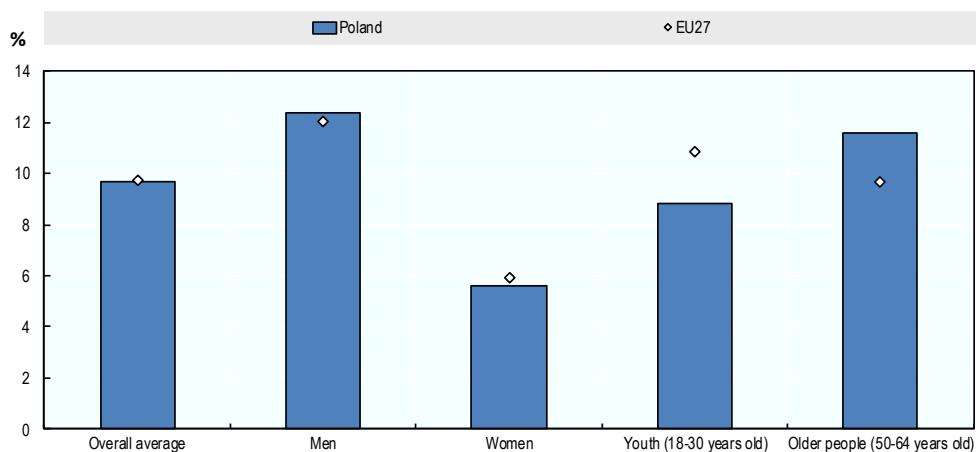
a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17



b. Proportion who sell to customers in another country, 2013-17



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years,  
2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

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

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

Two ministries are mainly responsible for issues related to economic development and entrepreneurship in Poland: the Ministry of Entrepreneurship and Technology and the Ministry of Investment and Development. The former is responsible for SMEs, entrepreneurship and innovation, especially technological innovation. The latter is responsible for the economy and its sustainable development.

As such, entrepreneurship policy is largely under the responsibility of the Ministry of Entrepreneurship and Technology. The Ministry aims to create an environment that is conducive to entrepreneurship by improving access to capital, promoting the value of entrepreneurial mind-sets, strengthening the institutional environment and improving the availability of industrial intelligence.

The Ministry of Investment and Development is responsible for implementing the Strategy for Responsible Development (SOR), but also coordinates and promotes European funds that support Polish businesses and Polish entrepreneurship. The Ministry of Investment and Development is also responsible for the Entrepreneurial Eastern Poland programme, which supports micro-, small and medium-sized enterprises (MSMEs) operating in the tourism industry in Eastern Poland (a region that is relatively poorer than the rest of the country).

Entrepreneurship policy is also shaped by other ministries including (i) the Ministry of Family, Labour and Social Policy, (ii) the Ministry of National Education, (iii) the Ministry of Science and Higher Education.

The Ministry of Family, Labour and Social Policy plays an important role in supporting Polish entrepreneurship. It shapes programmes aiming to eliminate social disparities and promote economic and social inclusion. It is also responsible for labour market measures, including active labour market measures related to entrepreneurship. The Ministry of Family, Labour and Social Policy is also in charge of policies that support the labour market participation of social target groups that face barriers, especially entrepreneurship among the unemployed, senior entrepreneurship, women entrepreneurship, entrepreneurship among people with disabilities and youth entrepreneurship.

Entrepreneurship education has been one of the priorities of secondary education, for which the Ministry of National Education is responsible. 2017 marked the 15th anniversary of entrepreneurship being taught in schools in Poland. Basics of Entrepreneurship is included as a separate obligatory subject in the curricula of all secondary schools, representing at least 60 hours of in-class work (usually 2 hours per week, 76 hours altogether). A supplementary subject entitled Economics in Practice (30 hours) was also introduced in secondary schools in 2012. It aims to introduce pupils to the realities of a market economy, preparing them for entering the labour market.

The Ministry of Science and Higher Education is responsible for the commercialization of scientific achievements, in particular for research and development. The Ministry financially supports the cooperation of the academia with businesses and finances research and development in firms in Poland. A recent policy priority has been to boost entrepreneurship education within higher education. The majority of higher education institutions have implemented compulsory or optional courses in entrepreneurship, as entrepreneurial intentions are an element of the Polish Qualifications Network

(*Polska Rama Kwalifikacji*, PRK) and the National Framework of Qualifications in Higher Education (*Krajowe Ramy Kwalifikacji*, KRK). Academic entrepreneurship education is particularly well developed in Kraków, Katowice, Łódź, Warszawa and Gdańsk, leading the Golden Book of Polish Chairs of Entrepreneurship (Wach et al. 2016) to identify them as entrepreneurship hubs. The recently published Lexicon of Polish Entrepreneurship Researchers (Kosała, Urbaniec and Wach, 2016) includes 148 biographic entries, among them 67 independent senior researchers, highlighting the interest in this domain in Poland. The Ministry of Science and Higher Education is currently working with three selected 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. Increasing the prominence of entrepreneurship in higher education also includes strengthening the business start-up support system for young entrepreneurs. The Foundation for the Development of the Education System (FRSE) offers financial support for education, culture and the youth as a governmental agency and a national Erasmus+ agency.

One of the most visible results of the role of entrepreneurship in the long-term strategic framework of Poland has been the development of the Polish Agency for Enterprise Development (PARP). Introduced in 2000, the Agency currently reports to the Ministry of Economic Development. It manages national and EU funds for fostering entrepreneurship, innovation and human resources development. PARP is responsible for the implementation of activities under three operational programmes over 2014-20: (i) Operational Programme Smart Development (PO IR); (ii) Operational Programme Knowledge, Education, Development (PO WER); and (iii) Operational Programme Eastern Poland (PO PW). The Agency also organises promotional activities and undertakes research on entrepreneurship in Poland.

Territorial authorities at the regional level also play an important role in designing and delivering policies and programmes that target specific social target groups. EU structural funds are managed at the regional level and each region has its own Regional Operating Programme (RPO)<sup>6</sup>. Local authorities are also active in stimulating entrepreneurship as each commune can have a different entrepreneurship policy (there are 2 478 communes in Poland). Entrepreneurship policy and support is usually well developed in large cities and less so in small towns and villages, though this is not a rule.

While there were few new measures and policies targeted at specific groups in 2017-18, a number of group specific policies are still ongoing. Policies aimed at women entrepreneurs are discussed in section 4.

### ***The unemployed***

A first policy priority is to support unemployed people in business creation, including financially. The unemployed are targeted by many financial support actions, as defined in PO WER and RPOs. Tailored actions include trainings, support to job search, and support in establishing enterprises. The suite has recently been broadened to include coaching and mentoring through actions co-funded by the European Social Fund (ESF). Over 2005-14, PLN 7.3 billion (about EUR 1.7 billion) were allocated to the unemployed, enabling the establishment of 461 743 new businesses in the period (Marynowicz, 2015).

### ***Youth entrepreneurship***

The governmental programme First Business – Support to Start (*Pierwszy Biznes – Wsparcie w Starcie*<sup>7</sup>) has a wide focus but targets mainly youth. Launched in 2014, it aims to enhance and develop

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<sup>6</sup> There are 16 RPOs as there are 16 voivodeships (provinces) in Poland.

<sup>7</sup> Details on the programme are available at <http://wsparciewstarcie.bgk.pl/> (accessed on 31 May 2017).

entrepreneurship among the youth through low-interest loans. The Ministry of Family, Labour and Social Policy allocated approximately PLN 500 million (ca. EUR 420 million) to the programme for the 2015-21 period. There are a number of policy actions to support the youth in entrepreneurship, including the national operating programme PO WER, which aims to foster a cohesive, uniform and effective offer of educational support to professional activity for youth in all regions.

A second priority area for youth entrepreneurship support is the reinforcement of entrepreneurship education in secondary schools and in higher education, as outlined in a Directive on core curriculum implemented after 1 September 2009.

There are also various initiatives by both public institutions and non-governmental organisations promoting an entrepreneurial society, especially among the youth. These entrepreneurship education efforts are supported among others by Voluntary Labour Corps (*Ochotnicze Hufce Pracy*, OHP), and a number of other organisations.<sup>8</sup> They provide training and organise business competitions and “Entrepreneurship Days”.

### ***Senior entrepreneurship***

On 24 December 2013, the Council of Ministers adopted the Assumptions of Long-Term Senior Policy in Poland for years 2014-20,<sup>9</sup> a framework document prepared as a system component of the Government Programme for Social Participation of Senior Citizens for 2012-13. The main goal of the Senior Policy in Poland is to provide support to a variety of actions facilitating an active, healthy, safe and self-reliant life for as long as possible. One of the priorities to achieve that goal is professional activity of people 50+. The main objective of the policy in this area is to plan actions that will allow the best use of the potential of older workers on the labour market and enhance and extend the working life of people 50+ and 60+.

### ***Migrants entrepreneurship and ethnic minorities entrepreneurship***

Most of the immigrants in Poland (incl. refugees, those with a permanent or temporary residency permit, and those having a *Karta Polaka* – a Pole’s Card) can operate businesses on the same conditions as Polish citizens. The rest of foreigners can start a company in Poland (e.g. a private limited company), which does not require a permanent physical residency in the country. There are no specific policies related to entrepreneurship support for immigrants. However entrepreneurship support may be provided through financial support for improving social integration and access to the labour market.

A bottom-up approach is applied to ethnic minorities entrepreneurship, as private businesses and non-governmental organisations may apply for financing their projects from the EU funds, some of them are dedicated to the Roma people in Poland (although their efficiency is difficult to capture). Overall,

<sup>8</sup> These include: Junior Chamber International JCI Poland, JADE Poland (confederation of Polish junior enterprises), Junior Entrepreneurship Foundation (FMP) operating within the global network of Junior Achievement Worldwide and Junior Achievement Europe, Youth Business Poland (YBP) as a part of the global mentoring network called Youth Business International, Youth Forum Leviathan at the Confederation of Polish Employers (*Forum Młodych Lewiatan*), Students’ Forum at the Business Centre Club (BCC is one of the most influential chamber of commerce in Poland), Polish Chamber of Young Entrepreneurs (PIMP) operating as the association, the network of Academic Entrepreneurship Incubators (AIP), as well as AIP Business Link (entrepreneurship accelerator) and AIP Seed Capital (investing fund for innovative start-ups).

<sup>9</sup> Resolution No. 238 of the Council of Ministries of the Republic of Poland 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).

the promotion of immigrant and ethnic entrepreneurship is mostly absent not only in Poland but in Europe in general (Rath and Swagerman, 2016).

### ***Entrepreneurship by people with disabilities***

Employment is the main priority of labour and social policy in favour of people with disabilities and this is reflected in funds allocation. The State Fund for Rehabilitation of Persons with Disabilities (*Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych*, PFRON<sup>10</sup>) is a governmental agency responsible for supporting people with disabilities within the existing governmental policy. A person with a disability may receive one-time financial support to start a business or agricultural activity, or contribute to a social cooperative. The amount of the support is specified in a contract concluded with local authorities, but may not exceed 15 times the average salary. Awareness of this scheme seems however limited. NGOs are also quite active in supporting people with disabilities on the labour market.

### **3.2. Government regulations**

The national government has recently taken several measures in response to the difficulties that entrepreneurs face in complying with regulatory and administrative obligations. The Taxpayer's Assistant for Newly Established Microenterprises was introduced in July 2016 to help individuals and businesses understand and meet their tax obligations in their first 18 months of operation. Another important development is the trend towards using e-government services (e.g. online platforms, electronic forms) to make it easier for individual entrepreneurs and small businesses to interact with the government.

The regulatory environment for start-ups in Poland has been improving according to both the World Bank Doing Business ranking and the Heritage Foundation's IEF (Heritage Foundation, 2018; World Bank, 2019). The self-employed generally pay less in social security contributions than employees do, but are not able to access the same level of benefits. Youths benefit from temporary reductions in social security contributions to improve their competitive position. A proposal is being considered that would phase out this relief over the two years rather than its current abrupt ending.

A great challenge for women entrepreneurs is access to childcare. The government has taken steps to improve childcare options to help women participate in the labour market, which increases their potential for self-employment. This includes a 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, a 2016 tax refund for childcare expenditures, and the 2011 introduction of the Kiddy+ (*Maluch+*) programme. While these measures were a positive step forward, more could be done. The tax measures could be made more accessible for entrepreneurs as they overwhelmingly benefit employees and more childcare spaces could be created. Similarly, some countries have programmes providing temporary replacements for the self-employed so that they can take a short maternity leave. In 2017, the fully paid maternity leave was 20 weeks (6 months), including 6 weeks for fathers. Nevertheless, the flagship governmental programme Family 500+<sup>11</sup> might cause some women to leave the labour market to take care of their children on their own.

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<sup>10</sup> More information is available at [www.pfron.org.pl](http://www.pfron.org.pl) (accessed on 31 May 2017).

<sup>11</sup> The governmental programme "Family 500 Plus", launched on 11 December 2018, is designed to help raise children through the provision of parental benefits. The money paid is intended to cover part of the costs of satisfying the needs of the child and the upbringing of the child.

There are also regulatory measures that support people with disabilities who want to start a business. Since 2008 people with disabilities who want to start a business can seek a partial refund of social security payments (pension insurance) from the PFRON, depending on the degree of disability adjudicated.

There are currently no specific regulatory measures to support older entrepreneurs<sup>12</sup> or immigrant entrepreneurs.

### 3.3. Financing entrepreneurship

Access to finance is still a barrier for many entrepreneurs in Poland. The government seeks to address these barriers with a wide range of support measures, including grants, investment loans, working capital credits, leasing, loans, loan guarantees and more, especially with the use of the EU funds.<sup>13</sup> Many of these instruments are implemented through RPOs and evaluations tend to be positive, indicating that these financial instruments often increase innovation and help firms grow (Bukowski, Szpor and Śniegocki, 2012).

A new programme of guarantees for Polish MSMEs (MŚP) ran by *Bank Gospodarstwa Krajowego* (BGK) will enable setting up new credit lines, making up to PLN 1 million (approximately EUR 229 000) available to an expected 5 000 businesses. Funds will be sourced from the COSME programme as well as from the European Fund for Strategic Investments established on the basis of the Interventional Plan for Europe.

BGK, in cooperation with the Ministry of Labour and Social Policy (currently the Ministry of Family, Labour and Social Policy) and the Ministry of Economy (currently the Ministry of Economic Development) introduced a pilot loan fund dedicated to social enterprises within the Operational Programme Human Capital 2007-13 (Programme *Operacyjny Kapitał Ludzki*, PO KL). Approximately PLN 30 million (EUR 6.9 million) were allocated to the measure, which will be continued within the PO WER 2014-20 with approximately PLN 158.9 million (EUR 36.4 million). The implementation of a guarantees scheme is also planned.

In addition, there has been a recent increase in private sector funds. There are currently 16 business angel networks, which are supported by the Association of Business Angel Networks (ABAN). The ABAN is a platform for contacts and good practices exchange on early-stage investment. The creation and organisation of such organisations is supported by EU funds through the PO IR – Sub-action 3.1.1. Investments in innovative start-ups – Starter, and Sub-action 3.2.1 Group business angel investments in SMEs – BIZnest. Both actions are managed by PARP.

There are preferential funding opportunities for women-led businesses at the national and regional level. Many of these are co-funded with EU funds, including Horizon 2020 and EaSI microfinance<sup>14</sup> (*Inicjatywa Mikro, Mikropożyczka TISE, BIZnest*). In 2015, PARP opened a loan fund for women providing preferential loans for the establishment or expansion of women-operated businesses. These offers tend to bundle financial support with other forms of assistance and often have positive evaluations.

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<sup>12</sup> With the exception of the Solidarity Between Generations measure which offers little help

<sup>13</sup> More information is available at [www.funduszeuropejskie.gov.pl](http://www.funduszeuropejskie.gov.pl) (accessed on 30 December 2018).

<sup>14</sup> More information is available at <http://instrumentyfinansoweue.gov.pl/program-easi/> (accessed on 30 December 2018).

Dedicated financial support is also available for young entrepreneurs. Much of this support is related to higher education, such as the Academic Network of Business Angels, but there are also financing initiatives for the unemployed youth. The aforementioned *Wsparcie w Starcie* is dedicated to young graduates (final year students and graduates up to four years after receipt of the diploma) and registered unemployed mainly aged 15-29 years old (especially those who do not participate in education and training - NEETs). Financial support will be also available within PO WER<sup>15</sup> supporting the youth in starting and running their own businesses through non-repayable grants, advisory services and training. The EU funds within Erasmus+ are very popular in Poland. The Foundation for the Development of the Education System (FRSE) manages their allocation. A popular programme is Erasmus for Young Entrepreneurs, a business exchange programme. There are also European Economic Area (EEA) grants available for Polish youth, including ILN Grants (Iceland, Lichtenstein, Norway) as well as Norway Grants.

Unemployed people eager to start a business can apply<sup>16</sup> for a one-time subsidy from the Labour Fund. The programme is countrywide but operates differently across regions as it depends on local policies.

Immigrants can apply for all general subsidies, loans and grants provided that they can legally register with a Local Labour Office (i.e. they hold a refugee status, a *Karta Polaka*, a temporary residency permit, etc.). However, no targeted funding programmes are available.

People with disabilities can apply for grants from PFRON, as mentioned earlier. The support cannot exceed 15 times the average wage level and supported businesses must stay open for over 24 months, otherwise the funds need to be returned.

It is important to note that many targeted initiatives are managed at the regional level (Regional Operational Programmes, voivodeships) and the local level (city councils support, communes).

### **3.4. Entrepreneurship skills**

There are plenty of opportunities to gain entrepreneurial skills in Poland. PARP created the National SME Services System (*Krajowy System Usług dla MSP*, KSU), a network of cooperating entities that support the development of entrepreneurship in Poland. Entrepreneurs can take advantage of business consulting services in the areas of innovation, environmental protection, financial management, energy management, information technology, marketing and sales of agri-food products. There are many free trainings and workshops available to all entrepreneurs, including the under-represented and disadvantaged groups, in most regions. PARP has a referral service database, the Base of Developmental Services (*Baza Usług Rozwojowych*)<sup>17</sup> with offers of various developmental services (training, professional training, counselling, graduate studies, mentoring, coaching, etc.)

Numerous programmes are also tailored for different population groups. For women, many initiatives are available as a part of Regional Operational Programmes in voivodeships. These typically includes training on starting and running a business.

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<sup>15</sup> 1.1. Support for unemployed youths on regional labour market and 1.3.1. Support for the youth in particularly difficult circumstances.

<sup>16</sup> Through local labour offices, PUP

<sup>17</sup> More information at <https://uslugirozwojowe.parp.gov.pl> (accessed on 4 June 2017).

Several programmes and initiatives support youth entrepreneurs with training and business advisory services, including PO WER, the National SME Services System (KSU), and many local initiatives that are co-financing by the ESF. Local and regional development agencies, chambers of commerce, guilds and business support centres, centres for business counselling and information, as well as business associations usually offer advisory and consulting services, a wide range of training services and specialised information services for young people. Mentoring is not very widespread but Youth Business Poland and Youth Business International occasionally organise mentoring and training sessions. Entrepreneurship education is also increasingly available, especially in higher education, and is supported by student clubs and the Academic Incubators of Entrepreneurship. These centres provide training, legal advice, accounting services, networking and premises for new start-ups for up to 2 years. They are part of a broader ecosystem (*Polska Przedsiębiorcza*)<sup>18</sup> and participating youths can access other types of support such as financing and business accelerators. Although youth can access a wide range of support, evaluations tend to indicate that they are not always fully satisfied with the support and often seek more mentoring than is available. Youth entrepreneurship is also supported by the Education System Development Foundation (FRSE), which is a foundation of the State Treasury supporting various forms of education among young people and the Erasmus+ National Agency in Poland. The agency supports entrepreneurial skills with EU funds.

There are no tailored entrepreneurship training or mentoring programmes for older entrepreneurs but government websites<sup>19</sup> provide information on where they can go for support.

Entrepreneurship training and mentoring for the unemployed is provided as part of the integrated offers available through Regional Operational Programmes. These support offers tend to provide a lump sum payment of unemployment benefits along with a bridging allowance and training and mentoring.

Immigrants can only access entrepreneurship training and mentoring in some regions. The Opolskie voivodeship offers workshops and business counselling through the Regional Operational Programme. Other examples of small-scale initiatives are the “Entrepreneurial Immigrant” programme by the Fund for Somalia, which offers various training modules and coaching, and entrepreneurship training offered by the Poznan City Hall.

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

There are various instruments for promoting entrepreneurship in Poland. They can be divided into four groups: i) contests that promote entrepreneurship, ii) social campaigns, iii) information in media, press and entrepreneurship guides (published by PARP, various ministries and other institutions involved in entrepreneurship promotion) and iv) conferences and seminars organised by various institutions, governmental agencies and NGOs. They aim to break down stereotypes, for instance those connected with women entrepreneurship.

Entrepreneurial Leader Competitions take place yearly. Social campaigns are organised occasionally and include several television campaigns. For instance, the International Advertising Agency (IAA)organised the “Equality of labour market opportunities for men and women” and “Have it your own way – entrepreneurship” campaigns. Other examples include the informational campaign “Use your head, start your own business” produced under the auspices of PARP and the Ministry of Economic Development, and “My Polish dream”, broadcasted on the MTV station, which presented eight participants in the PO KL programme that started their own business. There are also a lot of

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<sup>18</sup> More information at [www.portal.przedsiebiorca.pl](http://www.portal.przedsiebiorca.pl) (accessed on 4 September 2018).

<sup>19</sup> See for example, <http://50plus.gov.pl> and [www.parp.gov.pl](http://www.parp.gov.pl)

networking initiatives arranged by the private sector alone or together with local authorities, for example incubators for highly educated people (e.g. Technological Incubator operating in Krakow Technology Park).

Some efforts to develop an entrepreneurial culture are targeted at specific groups. For example, the Ministry of Science and Higher Education introduced a new act on innovation and commercialisation to encourage undergraduate and graduate students to start their own businesses and to commercialise research.

A number of entrepreneurship promotion efforts target women, including Entrepreneurial Woman, a national project by the Academic Business Forum Centre Club created specifically for women who want to develop and acquire new skills and draw inspiration from successful business owners. The programme operates through events and networks that facilitate information exchanges. In addition, several NGOs manage women's entrepreneurship networks, e.g. the Entrepreneurial Women Network, the Polish Network of Women Entrepreneurship Ambassadors<sup>20</sup>, and the International Women Forum.<sup>21</sup> However, more is needed to address gender stereotypes and show that entrepreneurship is not a "male" activity and that women can be successful in entrepreneurship.

Efforts to build an entrepreneurial culture among the youth are primarily carried out through the secondary and higher education systems. While much progress has been made, many challenges remain. Overall the system focusses on preparing students for employment and teachers need more support in terms of training and developing curricula. There are some countrywide events supporting entrepreneurship, free market and entrepreneurial learning such as the Entrepreneurship Contest<sup>22</sup> by the Polish Foundation for Economic Studies Promotion, the Economic Knowledge Contest<sup>23</sup> by the Polish Economic Society, the Economic Education Programme<sup>24</sup> by the National Bank of Poland and the Global Entrepreneurship Week.<sup>25</sup>

In the past, there have been initiatives that promoted entrepreneurship to older people and created entrepreneurship networks. A good example is the initiative Mature Entrepreneur in Gdansk, which is no longer in operation.

There are also currently no tailored initiatives to promote entrepreneurship to the unemployed, migrants or people with disabilities. Similarly, there are currently no policy actions that support the development of entrepreneurial networks for these groups.

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<sup>20</sup> For details see [www.ambas.pl](http://www.ambas.pl) (accessed on 4 September 2018).

<sup>21</sup> For details see [www.mfk.org.pl](http://www.mfk.org.pl) (accessed on 4 September 2018).

<sup>22</sup> Olimpiada Przedsiębiorczości, [www.olimpiada.edu.pl](http://www.olimpiada.edu.pl) (accessed on 16 December 2018).

<sup>23</sup> Olimpiada Wiedzy Ekonomicznej, [www.owe.pte.pl](http://www.owe.pte.pl) (accessed on 16 December 2018).

<sup>24</sup> More information is available at [www.nbportal.pl/edukacja-w-nbp/dofinansowanie-nbp](http://www.nbportal.pl/edukacja-w-nbp/dofinansowanie-nbp) (accessed on 2 May 2018).

<sup>25</sup> Światowy Tydzień Przedsiębiorczości, [www.tydzienprzedsiebiorczosci.pl](http://www.tydzienprzedsiebiorczosci.pl) (accessed on 2 May 2018).

#### **4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP**

The activity rate of women in Poland is under the EU average. Four out of ten women of working age do not work nor look for jobs (Deloitte, 2017). Women are also much less active than men in starting new businesses and the survival rates of women-operated businesses are much lower than those of firms operated by men (GUS, 2015). Women and men report mostly similar barriers to entrepreneurship in Poland. However, women also report refraining from starting their own businesses due to the necessity to take care of their children (Piątek, 2018).

There are currently no dedicated national policies related to women entrepreneurship support, however some Regional Operational Programmes include measures to support women in business (eg. RPO Województwo Łódzkie offers intensive support to women 29+ on the labour market). This suggests a need for more policy efforts focused on the childcare system, in the continuity of current efforts discussed in section 3.2.

Nevertheless numerous commercial and non-commercial institutions in Poland support women's entrepreneurship, such as PARP (which publishes a series of reports entitled Women Entrepreneurship in Poland), *PKPP Lewiatan* (a partner of the Gender Index in Poland), the Network of Entrepreneurial Women, the Club of Entrepreneurial Women and the Polish Network of Women Entrepreneurship Ambassadors. There are also various programmes supporting women entrepreneurship, including the FemStart programme financed by the European Commission.

## **5. 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 mind-sets and skills within the youth. To bolster inclusive entrepreneurship policies and programmes, the following recommendations are suggested:

1. *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. More childcare support, especially for very young children below school age, could improve opportunities for women with children in entrepreneurship. It is also important to consider the childcare needs of women entrepreneurs eager to participate in training or other support programmes.
2. *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 their quality as evaluations often point to a lack of satisfaction regarding the support received, signalling that it is not well-aligned to the needs of entrepreneurs. This could 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.
3. *Promote entrepreneurship role models for women and seniors initiatives to address negative entrepreneurship stereotypes in society.* Women and seniors seem to be the groups where perception bias are the strongest when it comes to entrepreneurship. Dedicated entrepreneurship promotion efforts could help address negative stereotypes and social attitudes regarding entrepreneurship in these groups. Campaigns could also highlight opportunities for women and seniors to leverage existing knowledge and working experience in running a business.
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 and use a strong system of referrals to ensure that entrepreneurs are aware of the range of available supports.

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## 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 five 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?

This note was prepared by the LEED (Local Economic and Employment Development) Programme of the OECD (Organisation for Economic Co-operation and Development) with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

