



Inclusive Entrepreneurship Policies, Country Assessment Notes

Poland, 2017



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). 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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FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group or personal characteristics. 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, women have been more likely to start a business than men, but their businesses have, overall, had lower survival rates in the medium-term. The number of enterprises established by the unemployed has increased, as has business creation among older people (over 50 years old). Each of the groups faces challenges specific for the group, however women and seniors appear to have the greatest needs for support in their entrepreneurship activities. Inclusive entrepreneurship is increasingly used as a tool for strengthening labour market attachment in Poland. Some tailored support is also available for women and the unemployed, but other groups including older people and migrants cannot access tailored support.

This note is the second in 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 2017 notes place a special focus on describing the characteristics of self-employment in each country.

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 tried to reduce the administrative burden on entrepreneurs, including a move towards online platforms for entrepreneurs to interact with the government. Entrepreneurs from under-represented and disadvantaged social groups stand to benefit disproportionately from these measures. 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 other groups including older people and migrants cannot access tailored support.
- In the recent years, women have been more likely to start a business than men, but their businesses have, overall, had lower survival rates in the medium-term (i.e. 40.3% of male-operated businesses survived at least five years vs. 37.3% of female-operated businesses from the same cohorts). The number of enterprises established by the unemployed has increased, as has business creation among older people (over 50 years old). Each of the groups faces challenges specific for the group, however women and seniors appear to have the greatest needs for support in their entrepreneurship activities.
- The key challenges for the further development of inclusive entrepreneurship policy is hampered by institutional limitations and co-ordination challenges between national, regional and local levels. Some of the key needs for policy to address are: broader availability of business information through local authorities; strengthening start-up support for female entrepreneurs, especially with regards to maternity and family care.
- 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 (iv) strengthen the linkages across support offers to ensure that the multiple needs of women, youth, immigrant and senior entrepreneurs are addressed; and (v) increase the availability of entrepreneurship support for immigrants.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

There are several key policy documents that outline the policy priorities and objectives related to entrepreneurship, including (i) *Country Development Strategy 2020* (Mid-term Country Development Strategy 2020)¹ and (ii) *Long-term Country Development Strategy* (Poland 2030) (Ministry of Administration and Digitalization, 2013). These documents seek to improve the business environment and also provide direct supports to stimulate and enable business creation and innovation, including:

- Reduction of administrative barriers, including simplification and consolidation of tax regulations;

¹ Resolution No. 157 of the Council of Ministers of the Republic of Poland approved on 25 September 2012 amending the Country Development Strategy 2020 (*Strategia Rozwoju Kraju 2020*).

- Launching the “e-administration so that entrepreneurs can comply with their administrative obligations online;
- Strengthening and developing business environment institutions that support innovation;
- Providing incentives for academic innovation and entrepreneurship;
- Fostering an entrepreneurial culture, including the promotion of social entrepreneurship; and
- Developing entrepreneurship skills among students and the working population.

The Country Development Strategies were accompanied by nine integrated strategies, dedicated to different aspects of development. Some of them are still in force, while others were replaced by the new government² in 2016 and 2017. One the strategies that was maintained by the new government was “Innovation and Economy Effectiveness Strategy” (*Strategia innowacyjności i efektywności gospodarki*), which is complemented by the “Executive Programme Businesses Development Program to 2020” (*Program Rozwoju Przedsiębiorstw do 2020*, PRP). These strategies include some actions that are more relevant for inclusive entrepreneurship, including:

- Promoting entrepreneurship to social groups where there is potential to increase labour market participation, e.g. unemployed, women, those over 50 years old;
- Developing entrepreneurial attitudes through formal education; and
- Boosting academic entrepreneurship.

Currently the main strategic document for the economic development and for fostering entrepreneurship is the “Plan for Responsible Development” (also known as “Morawiecki’s Plan” or SOR) approved on 16 February 2016, which includes five pillars of the economic development of Poland (Ministry of Economic Development of Poland, 2016):

1. Reindustrialisation – supporting the existing and developing new competitive advantage and specialisation of the economy (the flagship foundation Industry 4.0 Platform is planning for 2018);
2. Development of innovative business – creating a friendly environment for businesses and strengthening an innovation support system;
3. Capital for development – more investment and savings;
4. Support foreign expansion for businesses (expanding abroad) – supporting exports and foreign investments of Polish businesses, reforming economic diplomacy, promotion of Polish brands,
5. Social and regional (territorial) development – among others reforming vocational education, as well as inclusion of rural areas and small towns in development processes.

These actions are supported by a key horizontal action called “Efficient state”, which includes intelligent public procurement and e-administration initiatives.

The second pillar of Morawiecki’s Plan is widely known as the Pact for Entrepreneurs and Innovation, including such programmes as:

- #StartInPoland (since 2016) – Its goal is to support start-ups and engage in the development of technological companies and innovation of large companies, including state-owned companies;
- Business Constitution³ – establishment of new and easier fundamental principles for doing business, including relations with the administration;

² The new government was appointed on 16 November 2015.

³ <https://www.mr.gov.pl/media/29158/KONSTYTUCJABIZNESU.pdf> (accessed on June 1, 2017).

- SME packages (2017-18) including (i) supporting succession in family-run firms, (ii) reducing licensing, (iii) faster legal proceeding.

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 Programme Europe 2020), including increasing the employment rate to 71% (in 2016 the ratio was 69.3%) and reducing the number of people at risk of poverty and social exclusion by 1.5 million (in 2015 it was 17.6% of the population).

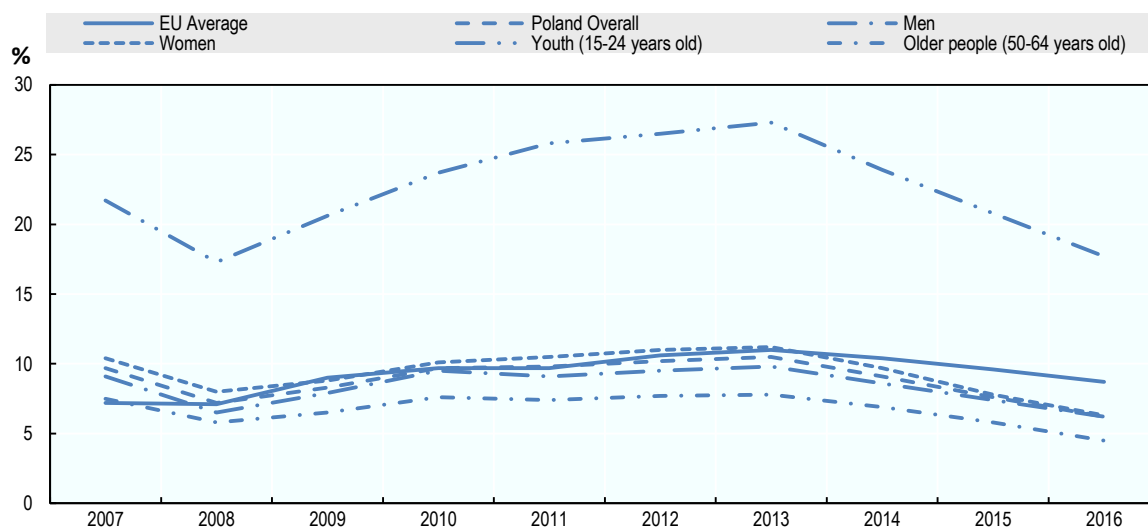
However, the majority of these policy objectives seek to reach the entire population. In general, there are almost no specific entrepreneurship objectives or plans related to supporting those social target groups that are under-represented or disadvantaged in the labour market. The only exceptions are a number of actions that seek to support youth and the unemployed, and to lesser extent seniors and people with disabilities. Nevertheless the governmental support and European Union (EU) structural funds are used for specific actions and organised programmes.

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

The unemployment rate in Poland fell to 6.2% in 2016, which is substantially lower than it was in 2012 (10.5%) (Figure 1). Youth unemployment was much higher than other population groups over the past decade, but has been declining since 2013. The youth unemployment rate was 17.7% in 2016. There was no gender gap in the unemployment rate in 2016 – the unemployment rate for men was 6.2% and it was 6.3% for women. The unemployment rate was low for those over 50 years old (4.5% in 2016), but activity rates were more than 10 percentage points below the EU average in 2016.

Figure 1. Unemployment rate, 2007-16



Source: Eurostat (2017), Labour Force Survey 2016.

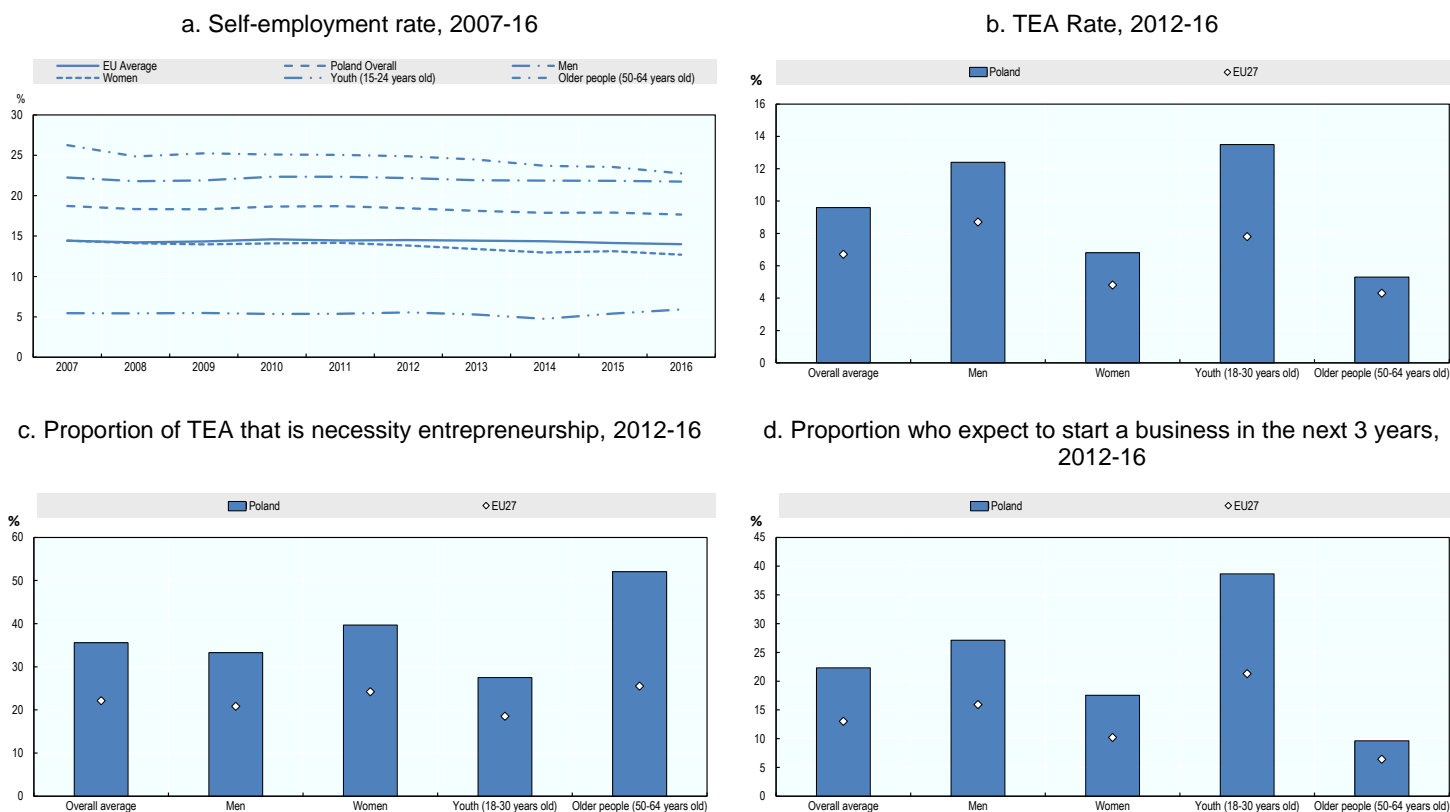
2.2. Self-employment and entrepreneurship rates

Polish people were more likely to be self-employed (Figure 2a) than the EU average in 2016 (17.7% vs. 14.0%), and this trend has held for more than a decade. However, women were much less likely than men to be self-employed in 2016 (12.7% vs. 21.7%), which is common across EU countries. The proportion of working youth was much lower than other groups (5.9%), but this was above the EU average (4.1%). The self-employment rate for older people was very high over the last decade but it was been declining. In 2016, it was 22.8% -- the lowest over the past decade.

The self-employment rate among migrants in Poland is one of the highest in OECD countries (Kosała, 2016). Entrepreneurship of the Vietnamese people living in Poland can be a good example (Brzozowska, 2015). Ukrainians are the most numerous group of economic immigrants in Poland, most of them came after 2014. They are well educated, but mainly have basic physical jobs (Chmielewska *at al.* 2016).

The self-employed in Poland were most often working as Skilled agricultural, forestry and fishery workers in 2016 (38.4%), but other significant occupations were Professionals (12.9%), Service and sales workers (12.6%), and Craft and related trades workers (12.2%). While these are also the most common occupations for the self-employed at the EU-level, those working as skilled agricultural, forestry and fishery workers was twice as significant in Poland. The distribution of the self-employed by occupation and gender shows little difference between men and women. The only occupations were self-employed men were much more significant was Craft and related trades workers (17.0% vs. 2.1%). Conversely, self-employed women were much more active as Service and sales workers (21.5% vs. 8.4%). Self-employed youth and older people were most active as Skilled agricultural, forestry and fishery workers (31.6% and 47.3%).

Figure 2. Self-employment and entrepreneurship rates by target group



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 2012-16. 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 in panels b, c, and d covers all EU Member States except Malta.

Source: Panel a contains data from Eurostat (2017), Labour Force Survey; Panels b, c, and d contain data from the 2012 to 2016 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2017).

Given this distribution of occupations for the self-employed, it is not surprising that about 40% worked in the Agriculture, forestry and fishing sector in 2016 (38.9%). Other sectors where self-employment was significant were Wholesale and retail trade (14.5%) and Construction (10.1%). As observed in the distribution of occupations, the self-employed are much more likely to be working in the Agriculture, forestry and fishing sector than the EU average. On the contrary, there are relatively fewer self-employed working in Professional, scientific and technical sectors (7.4% vs. 12.1%).

Some gender differences can be observed in the sectors where the self-employed work. For example, men were much more likely than women to be working in Construction (14.2% vs. 1.6%), while women were much more likely to work in Other service activities (e.g. personal service activities) (6.8% vs. 1.2%) and Human health and social work (6.5% vs. 1.5%).

Some differences can also be observed by age, but there are some data limitations. Nearly half of self-employed older people work in the Agriculture, forestry and fishing sector (47.9%). Other

important sectors for older self-employed people in 2016 include: Wholesale and retail trade (13.6%) and Construction (8.0%). Most of the self-employed over 50 years old do not employ others, usually because they use simple and traditional business models and do not seek to grow (Richert-Kaźmierska and Wasilczuk, 2014).

Similarly, Polish people were more likely to be involved in starting new businesses, or managing businesses that were less than 42 months old over the period 2012-16 (9.6% vs. 6.7%) (Figure 2b). Youth were the most likely group to be involved in starting and managing new businesses (13.5%) over this period, which was above the EU average (7.8%). Women were also slightly more likely to be engaged in these activities than the EU average (6.8% vs. 4.8%), but were less likely than Polish men (12.4%). Approximately 5% of older people were involved in starting or managing new businesses over this period, which was slightly above the EU average (4.3%).

Approximately 35% of new businesses in Poland were started because the person did not have other opportunities in the labour market (Figure 2c). This is slightly lower than the proportion over the 2010-14 period (40%). Older people were the most likely group to have started a business because they could not find employment between 2012 and 2016 (52.0%), which was about double the EU average (25.5%). The proportion of entrepreneurship activities that were motivated by “necessity” was also higher than the EU average for women (39.7% vs. 24.2%) and youth (27.5% vs. 18.5%) over this period.

Between 2012 and 2016, nearly one quarter of Poles expected to create a new business within the next three years (22.3%), which was almost double the EU average (13.0%). Four out of ten youth reported that they expected to create a business within the next three years (38.6%), which was also well above the EU average (21.3%). Women (17.6%) and older people (9.6%) were much less likely to expect to create a business, but both groups were more likely than the EU average (10.2% vs. 6.4%).

2.3. Barriers to business creation

Despite a high proportion of people involved in entrepreneurship activities, Polish people were more likely than the EU average to report a fear of failure as a barrier to business creation during the 2012-16 period (59.8% vs. 47.8%) (Figure 3a). Women were the most likely group to report this barrier (64.6%), but more than half of responding youth (57.3%) and older people (57.0%) also identified this barrier. Each of these proportions was above the EU average (52.2% for women; 46.6% for youth; 43.8% for older people).

More than half of adults in Poland reported that they have the needed skills to start a business (57.9%), which was more than the EU average for the 2012-16 period (41.9%) (Figure 3b). About two-thirds of men reported that they had the skills to start a business (67.8%), whereas fewer than half of women did (48.1%). About half of youth indicated that they had the skills needed to start a business (51.1%), and older people were slightly more likely to report the same (56.5%).

According to the latest annual report of the Association of Entrepreneurs and Employers (ZPP, 2016) the main barriers for start-ups and doing business in Poland are as follows: high labour costs (69%)⁴; instability of the law (66%); excess of bureaucratic responsibilities (61%); too complicated and complex economic law (49%); arbitrary decisions of officials (49%). Nevertheless, the regulatory environment in Poland for business has been improving and Poland occupies higher places in major

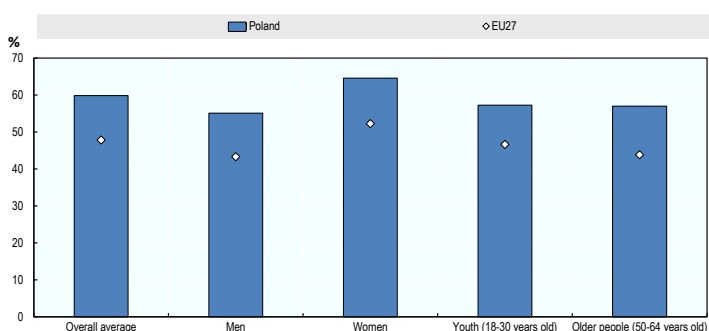
⁴ This is in the perception of respondents. Comparing the labour costs in Poland with the rest of the EU, this looks completely different.

rankings such as the Easy of Doing Business by the World Bank (2017) or the Index of Economic Freedom by the Heritage Foundation and the Wall Street Journal (Heritage Foundation, 2017).

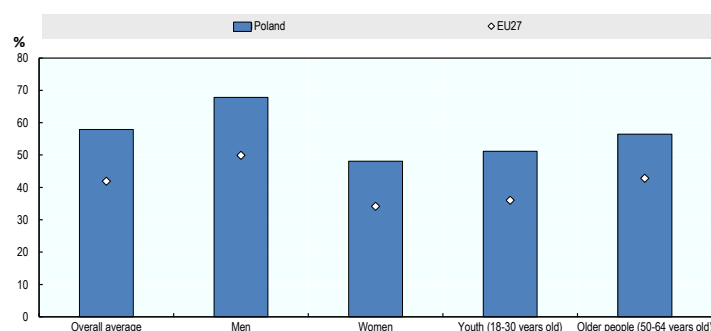
Furthermore, Borowska (2013) states that the barriers faced in business creation in Poland are generally the same for men and women, but that women also frequently declare that they are not thinking of their own businesses due to family responsibilities such as childcare.

Figure 3. Barriers to entrepreneurship by target group

a. Proportion who report that a fear of failure prevents them from starting a business, 2012-16



b. Proportion who perceive that they have the skills to start a business, 2012-16



Note: Data were pooled for the period 2012-16. 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.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

2.4. Entrepreneurship performance

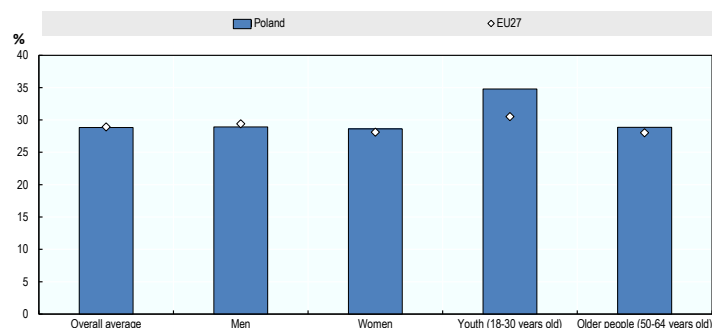
Over the period 2012-16, Polish entrepreneurs were about as likely as the EU average to report that they introduced new products and services (28.8% vs. 28.9%) (Figure 4a). Similarly, men, women and older entrepreneurs were as likely as the respective EU averages to reported introducing new products and services, but Polish youth entrepreneurs were more likely (34.8% vs. 30.5%).

Polish entrepreneurs were also more likely than the EU average to sell to customers in foreign countries over the period 2012-16 (66.8% vs 58.6%) (Figure 4b). Youth and men were the most likely groups to sell to foreign customers (70.5% vs. 68.1%), but the gap between these groups and women and older entrepreneurs (64.4% for women; 62.7% for older entrepreneurs) was relatively small.

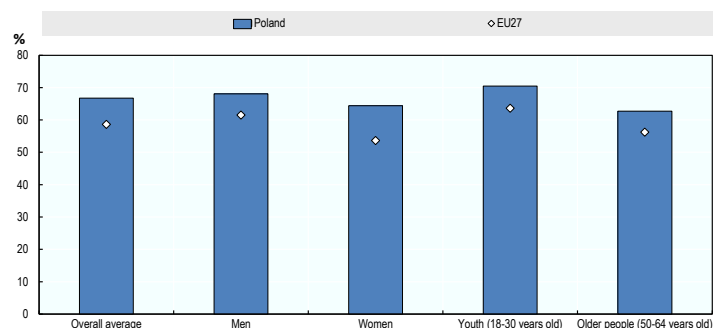
New entrepreneurs were also more likely to expect to create at least 19 jobs over the first five years of business operation than the EU average (12.6% vs. 10.0%) (Figure 4c). The proportions of entrepreneurs who reported this expected growth in Poland were slightly above the EU averages for each group: youth (12.1% vs. 11.1%); women (7.7% vs. 6.0%); and older people (15.0% vs. 8.9%).

Figure 4. Self-employment and entrepreneurship activities by target group

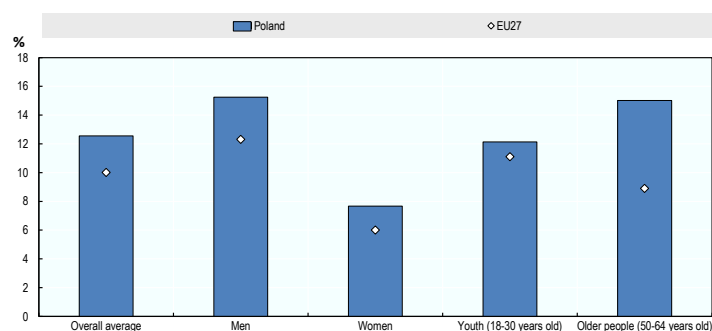
a. Proportion of new entrepreneurs whose products or services are new to all or some customers and who have few or no businesses offering the same products or services, 2012-16



b. Proportion who sell to customers in another country, 2012-16



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2012-16



Note: Data were pooled for the period 2012-16. 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.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

Recent data on business survival rates also confirm differences across the different target groups in terms of business performance (Table 1). Over a one year period (2013-14), the difference in the survival rates of men-operated businesses relative to women-operated businesses is small and the rate is higher for women-operated businesses: 87.3% for men and 89.1% for women. However, over a slightly longer time frame (2009-14), businesses operated by men had higher survival rates (40.3% vs. 37.3%).

Business survival rates by age of the entrepreneur present a less clear pattern. One-year business survival rates were highest for those aged 50-59 years old (92.0%). This is perhaps not surprising because they entrepreneurs are likely to have decades of work experience and well-developed professional networks. Conversely, this age group had the lowest survival rates over a five-year period (35.4%). While the reasons for business exit are not known, it is likely that this low survival rate is due partly to entrepreneurs ceasing business activities to retire.

Table 1. Structure and survival rate of enterprises established in 2009 and in 2013 and still active in 2014

<i>Specification</i>	<i>Structure (%)</i>	<i>Survival rate</i>	
		2013-14	2009-14
General survival rate	100.0	74.0	33.4
Legal form			
<i>Natural persons</i>	88.2	73.4	30.2
<i>Legal persons</i>	11.8	73.8	50.1
Gender of owner			
<i>Male</i>	65.3	87.3	40.3
<i>Female</i>	34.7	89.1	37.3
Age of owner			
<i>Below 30</i>	30.4	87.3	36.1
<i>30-39 years old</i>	38.3	89.3	43.5
<i>40-44 years old</i>	10.6	87.2	38.1
<i>45-49 years old</i>	6.9	84.6	41.6
<i>50-59 years old</i>	10.0	92.0	35.4
<i>60 and more</i>	3.9	79.0	37.0
Owner's type of previous job			
<i>Company managers</i>	9.0	90.0	44.9
<i>Technical workers</i>	7.4	84.4	46.6
<i>Non-manual workers</i>	27.0	90.5	39.1
<i>Manual Workers</i>	9.5	82.4	42.5
<i>Remaining *</i>	47.2	87.9	36.8
<i>* persons undertaking their first job and those who, before establishing own business, were unemployed</i>			

Source: GUS (2015).

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 Economic Development and is guided by economic, social and education policies, notably the “Country Development Strategy 2020” and of course the “Plan for Responsible Development”. 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.

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

One of the most visible results of the long-term developmental various ongoing strategies in favour of entrepreneurship has been the development of the Polish Agency for Enterprise Development (PARP) since its inception in 2000, which 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 in the 2014-20 programme period, including: (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.

The Ministry of Family, Labour and Social Policy also has an important role as it is responsible for labour market measures, including active labour market measures related to entrepreneurship. The Ministry is also responsible for policies that support the participation of social target groups that face barriers in the labour market, especially entrepreneurship by the unemployed people, seniors, women, people with disabilities, and youth.

Entrepreneurship education has been one of the priorities of secondary education, for which the Ministry of National Education is responsible. 2017 will be the 15th anniversary of teaching entrepreneurship at schools in Poland. Basics of Entrepreneurship as a separate obligatory subject is included in the curricula of all secondary schools in Poland. Entrepreneurship education in this sense has to be taught with at least 60 hours of in-class work (usually 2 hours per week, 76 hours altogether). What is more, since 2012 there has been also a supplementary subject “Economics in Practice” (30 hours) at secondary schools. This subject is designed to introduce pupils to the realities of a market economy, thus preparing them for entering the labour market.

A recent policy priority has been to boost entrepreneurship education, notably within higher education. Majority of the 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). According to the Golden Book of Polish Chairs of Entrepreneurship (Wach et al., 2016) the well-known hubs of entrepreneurship in Poland are Kraków, Katowice, Łódź, Warszawa and Gdańsk, where academic entrepreneurship education is flourishing. The recently published Lexicon of Polish Entrepreneurship Researchers (Kosała, Urbaniec & Wach, 2016) includes 148 biographic entries, among them 67 independent senior researchers (associate and full professors). It is clearly evident that university education dealing with the subject of entrepreneurship has a huge potential in Poland. What is more, 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 declaring 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) as a governmental agency and a national Erasmus+ agency offers a lot of financial support for education, culture and the youth.

The territorial authorities (regional level) also have a very important role in designing and delivering policies and programmes that are target to specific social target groups as EU structural funds are managed at the regional level. Currently each region has its own Regional Operating

Programme (RPO) run under the funds of the EU (There are 16 RPOs as there are 16 voivodships in Poland). Also local authorities play a very important role in stimulating entrepreneurship as each commune can have a different entrepreneurship policy (there are 2478 communes in Poland). Usually the entrepreneurship policy and support is well developed in large cities, but underdeveloped in small town and villages, but this not a rule.

Entrepreneurship for the unemployed

A first policy priority is to support the unemployed people in business creation, including with financial support. The unemployed are target group of many actions designed for financial help, as defined in PO WER and Regional Operational Programmes (RPO). Tailored actions include trainings, job search, and support in establishing enterprises. 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. In the years 2005-14 the amount of PLN 7.3 billion (approximately EUR 1.7 million) was allocated to the unemployed, which enabled to the establishment of 461 743 new businesses in the period of ten years (Marynowicz, 2015). It can be an evident that the policy is active.

Youth entrepreneurship

In addition to these broad policies, there are a number of target-group specific policies. The governmental programme under the well sounding name in the Polish language *First Business – Support to Start (Pierwszy Biznes – Wsparcie w Starcie*⁵) was launched in 2014 and is designed for the years 2015-2021 mainly for youth, but it is much wider. The aim of the programme is to enhance and develop entrepreneurship among the youth through low-interest loans to start a business by young people. The Ministry of Family, Labour and Social Policy allocated approximately PLN 500 million (approximately EUR 420 million) for the years 2015-21. There are a number of different policy actions to support the youth, including the national operating programme PO WER, which aims to secure a cohesive, uniform and effective offer of educational-professional activeness for the youth in all country.

A second priority area for youth entrepreneurship support is to strengthen entrepreneurship education at secondary schools and at the higher education level. This was outlined in a Directive on core curriculum that was implemented since after 1 September 2009.

There are also various and numerous initiatives supporting the entrepreneurial society (by both public institutions and non-governmental organisations), especially among the youth. These efforts related to education and entrepreneurship are support among others by Voluntary Labour Corps (*Ochotnicze Hufce Pracy*, OHP) and a number of commercial and NGOs such as 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 *Lewiatan* 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), and numerous foundations and associations (NGOs)

⁵ Further details on the programme are available on its website at <http://wsparciewstarcie.bgk.pl/> (accessed on May 31, 2017).

promoting youth work and youth entrepreneurship. They provide training, organise business competitions and *Entrepreneurship Days*.

Women's entrepreneurship

There are no specific policies related to women's entrepreneurship support, however some Regional Operational Programmes have some measures to support women in business (eg. RPO Województwo Łódzkie supports intensively women in business creation. Nevertheless women entrepreneurship is supported by numerous commercial and non-commercial institutions in Poland such as PARP (It publishes a series of reports entitled *Women Entrepreneurship in Poland*), PKPP Lewiatan (a partner of Gender Index in Poland), Network of Entrepreneurial Women, Club of Entrepreneurial Women, the Polish Network of Women Entrepreneurship Ambassadors. There are also various programmes supporting women entrepreneurship, one of the example could be FemStart financed by the European Commission.

Senior entrepreneurship

On 24 December 2013 the Council of Ministers adopted "Assumptions of Long-Term Senior Policy in Poland for years 2014-2020".⁶ This is a framework document, which has been prepared as a system component of Government Programme for Social Participation of Senior Citizens for years 2012-2013. The main goal of the Senior Policy in Poland is a governmental backup for all kind of actions, which provide the possibility of active, health, safe and self-reliant life as long as it is possible. One of the priorities to achieve that goal is professional activity of people over 50 years old. The main objective of the senior policy in the area of professional activity is to plan and take actions that will allow the best use of the potential of older workers on the labour market and it will enhance and extend the working life of people 50 + and 60 +.

Migrant entrepreneurship

Most of the immigrants in Poland (incl. people having a status of a refuge, these having a permanent or a temporary residency permit, or these having a *Karta Polaka – a Pole's Card*) can have their own business on the same conditions as Polish citizens. The rest of foreigners can start a company in Poland (e.g. a private limited company), which doesn't 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 by financial means for improving social integration and access to the labour market. The 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 for the Roma people in Poland (although there some such programmes, the efficiency of them is difficult to be caught).

This statistics prove that there is a need for a special measure supporting entrepreneurship of immigrants. Rath and Swagerman (2016) noticed that promoting immigrant and ethnic entrepreneurship is mostly absent in Europe, not only in Poland.

⁶ 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).

Entrepreneurship by people with disabilities

The priority of the labour and social policy in favour of people with disabilities is the employment, and this is the priority the funds are allocated to. The State Fund for Rehabilitation of Persons with Disabilities (*Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych*, PFRON⁷) is a governmental agency responsible for supporting people with disabilities within the existing governmental policy. A disabled person may receive one time funds for starting a business or agricultural activity, or to contribute to a social co-operative in the amount specified in the contract concluded with the local authorities, but not more than up to fifteen times the average salary.

As Garbat (2016) states “Despite the introduction of fairly attractive instruments to support business activity by people with disabilities, not much have been changed” in the state-of-the-art. It seems there is no awareness that the funds are available, so the promotion is needed. What is more, also NGOs are quite active in supporting people with disabilities on the labour market.

3.2. Government regulations

In response to the difficulties that challenges that entrepreneurs face in complying with regulatory and administrative obligations, the national government has recently taken several actions. Firstly, in July 2016 the taxpayer’s assistant for newly established microenterprises was introduced to help individuals and businesses understand and meet their tax obligations (for 18 months). Secondly, there is a trend towards using e-government (e.g. online platforms, electronic forms) to make it easier for individual entrepreneurs and small businesses to interact with the government.

The regulatory environment is improving for start-ups in Poland, the trend is very positive according to both the World Bank (2017) and the Herritage Foundation. The self-employed generally pay less in social security contributions than employees do, but are not able to access the same level of benefits. Some social target groups such as youths, 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.

However, the closing down an own business is very difficult and time-consuming. According to the reports “Doing business” by the World Bank, Poland has progressed much in the ease of doing business, but the business closing procedures are an area that needs improvement.

One of the greatest regulatory challenges 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 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 such as these are a positive step forward in a more favourable direction towards women, however more can be done. The tax measure can be made more accessible for entrepreneurs as they largely benefit employees and more childcare spaces can be created. Further, some countries have programmes that provide temporary replacements for the self-employed so that they can take a short maternity leave. In 2017, the fully paid maternity leave is 20 weeks (six months), including six weeks

⁷ More information is available at <http://www.pfron.org.pl> (accessed on May 31, 2017).

for fathers. Nevertheless, the flagship governmental programme “500+”⁸ might cause that some women will leave the labour market to take care of their children on their own.

There are also special regulatory measures that support people with disabilities 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 State Fund for Rehabilitation of Persons with Disabilities (PFRON), depending on the degree of disability adjudicated.

There are currently no specific regulatory measures to support older entrepreneurs (except for “Solidarity between generations”) or immigrant entrepreneurs.

3.3. Financing entrepreneurship

Access to finance is a barrier for many entrepreneurs in Poland (European Commission, 2012). 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.⁹ Many of these instruments are implemented through Regional Operational Programmes (RPOs) and evaluations tend to be positive, indicating that these financial instruments often increase innovation and help firms grow (Bukowski, et al., 2012).

A new programme of guarantees for Polish micro-, small and medium-sized enterprises (MŚP) ran by *Bank Gospodarstwa Krajowego* (BGK) will enable setting up of new credit action. It will reach up to PLN 1 million PLN (approximately EUR 229 000 EUR) made available for 5 000 businesses. Funds will be provided from COSME programme as well as from the European Fund for Strategic Investments established on the basis of Interventional Plan for Europe.

BGK, in co-operation 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 also a pilot loan fund dedicated for social economy enterprises within the Operational Programme Human Capital 2007-2013 (*Program Operacyjny Kapitał Ludzki*, PO KL) (allocation of approximately PLN 30.0 million or EUR 6.9 million), which will be continued within the PO WER 2014-2020 (allocation of approximately PLN 158.9 million or EUR 36.4 million). The implementation of a loan guarantee scheme is also planned.

In addition to these supports, 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). 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 PO IR – Subaction 3.1.1. Investments in innovative start-ups – Starter, and Subaction 3.2.1 Group business angel investments in SMEs – Biznest. Both actions are managed by PARP.

There are preferential funding offers for Polish businesses operated by women at the national and regional level. Many of these are co-funded with European Union funds, including Horizon 2020 and EaSI microfinance¹⁰ (*Inicjatywa Mikro, Mikropożyczka* TISE, BIZnest). In 2015 PARP opened a loan

⁸ The governmental programme “Family 500 Plus”, launched on 11 February 2016, 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.

⁹ More information is available at <http://www.funduszeuropejskie.gov.pl> (accessed on May 30, 2017).

¹⁰ More information is available at <http://instrumentyfinansoweue.gov.pl/program-easi/> (accessed on 29 May 2017).

fund for women to provide preferential loans to finance 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.

Financial subsidies are also available for youth 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 above mentioned *Wsparcie w Starcie* is dedicated to young people (final year students and graduates up to 4 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 - NEET). 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 the youth in particularly difficult circumstances) supporting the youth in starting and running their own businesses through non-returnable funding, advisory and training that provide knowledge and skills necessary for starting and running a business. Especially popular are the EU funds within Erasmus+, for whose allocation is responsible the Foundation for the Development of the Education System (FRSE), one of the very popular programmes is Erasmus for Young Entrepreneurs, which is a business exchange programme. There are also EEA grants available for Polish economy and youth, including ILN Grants (Iceland, Lichtenstein, Norway) as well as Norway Grants.

An unemployed person that wishes to start their own business can apply (through local labour offices, PUP) for one-time subsidy from the Labour Fund. This operates differently across the country as it depends on local policies, nevertheless the programme is country-wide.

Immigrants can apply for any general subsidies, loans and grants provided that they can legally register with a Local Labour Office (a refugee status, *Karta Polaka*, a temporary residency permit, etc.).

People with disabilities can apply for grants from PFRON, as already mentioned. The amount of support cannot exceed 15 times the average wage level and supported businesses cannot be closed for 24 months, otherwise the funds need to be returned.

Finally it is important to note that many targeted initiatives are managed at the regional level (regional operational programmes, voivodships) 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*)¹¹ which is a network of co-operating 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. For example, PARP has a referral service database (*Baza Usług Rozwojowych*)¹² that contains offers of developmental services provided in varied forms (training, professional training, counselling, graduate studies, mentoring, coaching, etc.).

¹¹ More information is available at <http://ksu.parp.gov.pl/> (accessed on June 4, 2017).

¹² For details see Baza Usług Rozwojowych at <https://uslugirozwojowe.parp.gov.pl/> (accessed on June 3, 2017).

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

Youth entrepreneurs are supported with training and business advisory services through many programmes and initiatives, including PO WER, the National SME Services System (KSU), and many local initiatives that are co-financing by the European Social Fund. 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. 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 two years. They are part of a broader ecosystem (*Polska Przedsiębiorcza*)¹³ and participating youths can access other supports such as financing and business accelerators. Although youth can access a wide range of supports, evaluations tend to indicate that youth are not always fully satisfied with the support and often seek more mentoring than is available. What is more youth entrepreneurship is 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 online information sources (e.g. www.50plus.gov.pl and www.parp.gov.pl) 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 cannot access entrepreneurship training and mentoring in all regions. The Opolskie voivodship 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

Presently in Poland there are various instruments for promoting entrepreneurship. They can be divided into four groups: contests that promote entrepreneurship, social campaigns, information in media, press and entrepreneurship guides (published by PARP, various ministries and other institutions involved in entrepreneurship promotion) finally conferences and seminars organised by varied institutions, governmental agencies and NGOs. It is a place for breaking down stereotypes, for instance those connected with women entrepreneurship. Entrepreneurial Leader Competition takes place yearly.

¹³ More information is available at <http://www.portal.przedsiębiorca.pl> (accessed on June 4, 2017).

From time to time there are implemented social campaigns such as TV “Equality of labour market opportunities for men and women”, “Have it your own way – entrepreneurship” (organised by International Advertising Agency, IAA), informational campaign “Use your head, start your own business” produced under the auspices of PARP and the Ministry of Economic Development, “My Polish dream” (broadcasted in MTV station, presenting consecutively eight participants oin PO KL programme that thanks to subsidies, started their own businesses and are running them).

The Ministry of Science and Higher Education encourages undergraduate and graduate students to start their own businesses and to commercialise research, introducing a new act on innovation and commercialisation.

There are a number of positive examples of entrepreneurship promotion efforts that target women, including “Entrepreneurial Woman” which is a national project by Academic Business Forum Centre Club. It was created specifically for women who want to develop and acquire new skills, and draw inspiration from people who have already attained success in business through events and networks that facilitate information exchanges. In addition, there are several NGOs that manage women’s entrepreneurship networks, e.g. Entrepreneurial Women Network, Polish Network of Women Entrepreneurship Ambassadors,¹⁴ International Women Forum.¹⁵ However, more is needed within entrepreneurship education to address gender stereotypes by showing that entrepreneurship is not a “male” activity and that women can be successful in entrepreneurship.

The primarily approach to building an entrepreneurial culture among the youth is through the secondary education and higher education systems. While much progress has been made, many challenges continue to exist. Overall the system still 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 “Entrepreneurship Contest”¹⁶ (by Polish Foundation for Economic Studies Promotion), “Economic Knowledge Contest”¹⁷ (by the Polish Economic Society), “Economic Education Programme”¹⁸ (by the National Bank of Poland), and “Global Entrepreneurship Week”.¹⁹

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, however, no longer operates.

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

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

¹⁴ Further details are available at <http://www.ambas.pl> (accessed on June 4, 2017).

¹⁵ Further details are available at <http://ww.mfk.org.pl> (accessed on June 4, 2017).

¹⁶ Olimpiada Przedsiębiorczości, <http://www.olimpiada.edu.pl> (accessed on May 10, 2017).

¹⁷ Olimpiada Wiedzy Ekonomicznej, <http://owe.pte.pl> (accessed on May 10, 2017).

¹⁸ Further details are available at <https://www.nbportal.pl/edukacja-w-nbp/dofinansowanie-nbp> (accessed on June 4, 1017).

¹⁹ Światowy Tydzień Przedsiębiorczości, <http://www.tydzienprzedsiębiorczosci.pl> (accessed on May 21, 2017).

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 suggested:

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. *Increase the availability of entrepreneurship support for immigrants.* With an increasing inflow of immigrants into Poland (mainly from Ukraine, but also from Vietnam and other countries), there is a need to prepare a tailored programme supporting immigrant entrepreneurship as there is currently a gap for this social target group in the existing support system. It will be important to provide integrated packages of support, including language training. It is also critical to ensure strong linkages with the various immigrant communities to ensure take-up.

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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 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?