

Inclusive Entrepreneurship Policies,
Country Assessment Notes

Poland

2020



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

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Foreword

Inclusive entrepreneurship policies seek to ensure that everyone has an opportunity to create a sustainable business for those with realistic potential, regardless of their background. Business creation by people from under-represented and disadvantaged groups (e.g. women, youth, seniors, immigrants, the unemployed, people who experience disability) helps generate jobs, thereby fighting social and financial exclusion while stimulating economic growth.

These policies have become much more relevant with the COVID-19 pandemic, which has led to rapidly increasing unemployment and inactivity. Addressing this jobs crisis is one of the top policy priorities in European Union and OECD countries and inclusive entrepreneurship schemes have strong potential for moving some unemployed people back into work. Moreover, these policies can be leveraged to help re-boot economies as there is untapped growth potential among some of the target groups.

This note is the fourth country assessment note prepared by the Organisation for Economic Co-operation and Development (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 EU Member State. Each note provides an overview of the entrepreneurship activities by women, youth, seniors, immigrants and the unemployed. It also provides an 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 2020 notes include a special section on entrepreneurship support for people who experience disability. This section provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses. It also contains a new section on entrepreneurship framework conditions to provide additional context for interpreting the tailored policies and programmes.

These country-specific 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), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines 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. For more information please refer to: 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 by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme, led by Karen Maguire, Head of Division. 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.

This note was prepared and edited by David Halabisky of the OECD CFE under the direction of Dr. Jonathan Potter, also of the OECD CFE.

An online seminar was organised to review the draft note on 11 September 2020. Feedback was received from representatives of the Ministry of Family, Labour and Social Policy, Warsaw Labour Office, Mazovian Unit of EU Programmes Implementation, Employers of Poland (*Pracodawcy Rzeczypospolitej Polskiej*), Bank Gospodarstwa Krajowego, Foundation for the Development of the Education System (*Fundacja Rozwoju Systemu Edukacji*), Activation Foundation (*Fundacja Aktywizacja*) and Institute for Labour Market Analyses (*Instytut Analiz Rynku Pracy*).

Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

Finally, this note benefited from feedback and suggestions provided by Julien De Beys and Guy Lejeune of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

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Key messages

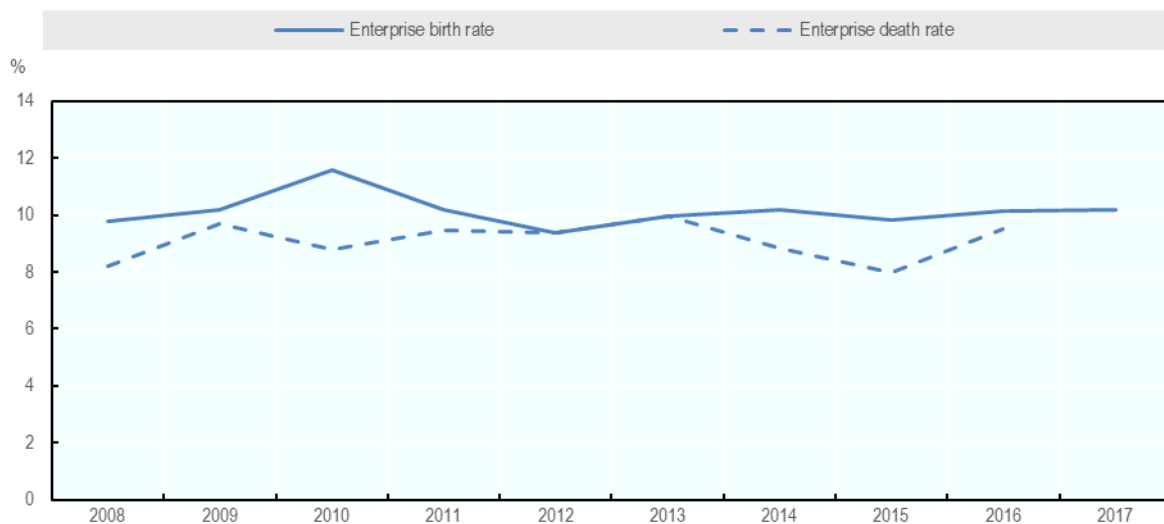
- The framework conditions for entrepreneurship are typically rated about average relative to other European Union (EU) Member States. The conditions are strong in some respects, including the prevalence of entrepreneurship skills, but less favourable in other respects such as administrative burden on new start-ups.
- The self-employment rate has been above the EU average for the past decade. Women are significantly less active than men in self-employment (12.3% vs. 21.6% in 2019), which is common across EU countries. The self-employed rate for youth (8.5%) was much lower than other groups, but above the EU average (6.2%). The self-employed were substantially less likely to have employees than the EU average (23% vs. 31% in 2019).
- Early-stage entrepreneurship rates were above the EU average for the period 2015-19, i.e. the share of the population involved in creating a business or managing a new one that is less than 42 months old. These activities are largely driven by youth (18-30 years old), who were more likely than the EU average to be an early-stage entrepreneur.
- There are currently about 1.8 million early-stage entrepreneurs. Removing the gaps in early-stage entrepreneurship activity rates across the main population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in about 514 000 additional early-stage entrepreneurs. About 85% of these “missing entrepreneurs” are between 50-64 years old and about three-quarters are female. However, only 3% of the “missing” entrepreneurs are youth.
- The main barriers to entrepreneurship are high labour costs, the instability of the law and a complex legal system. More than half of women report that a “fear of failure” is a barrier to business creation, which is above the EU average for women. The share of people reporting this barrier has fallen rapidly over the past decade. Overall entrepreneurship skills does not appear to be a significant barrier, but there is a gender gap in the share of the population that reports that they have the skills and knowledge to successfully start a business.
- Entrepreneurship policies are relatively well developed, but few of the offers are tailored to the needs of specific target groups. Overall entrepreneurship training appears to be widely available, but it favours innovative businesses. There have also been some efforts to reduce the administrative burden on entrepreneurs, including a move towards online platforms for interactions with the government. Tailored support is often available for youth at both the national and regional levels, while limited tailored support is offers for women and the unemployed. NGOs and local governments often offers small initiatives for immigrants, seniors and other groups.
- To strengthen inclusive entrepreneurship policies, the following actions can be taken:
 - Organise entrepreneurship training for trainers and support providers to help them better understand the needs of different population groups;
 - Promote entrepreneurship role models for women and seniors; and
 - Strengthen the linkages across support offers to ensure that the multiple needs of women, youth, immigrant and senior entrepreneurs are addressed.

1 Inclusive entrepreneurship trends

Conditions for entrepreneurship

Business entry and exit rates have been fairly constant in Poland over the last decade (Figure 1.1). Business entry rates have been generally greater than exit rates, indicating slow but steady growth in the size of the business population. Both rates are above the European Union (EU) median, which were approximately 7%.

Figure 1.1. Business entry and exit rates



Note: Enterprise birth rate is the share enterprise births in the reference period (t) divided by the number of enterprises active in t. Enterprise death rate is the share enterprise deaths in the reference period (t) divided by the number of enterprises active in t. The construction sector is excluded from these rates.

Source: Eurostat (2020), Business demography statistics, <https://ec.europa.eu/eurostat/web/structural-business-statistics/data/main-tables>.

Overall, the regulatory and administrative environment for entrepreneurship often ranks below the EU average for many indicators in international surveys. For example, the level of administrative on new start-ups ranked below the median for EU Member States in 2019 according to the World Bank (Figure 1.2). The government continues to streamline business regulations to address this. Key measures include an increase in the annual income threshold for the status of small taxpayer, from EUR 1.2 million to EUR 2 million. Micro firms with a turnover below 50% of the minimum wage will no longer be required to register, and start-ups might be exempted from social contributions in the first six months and can benefit from lower social contributions for the following two years (OECD, 2019).

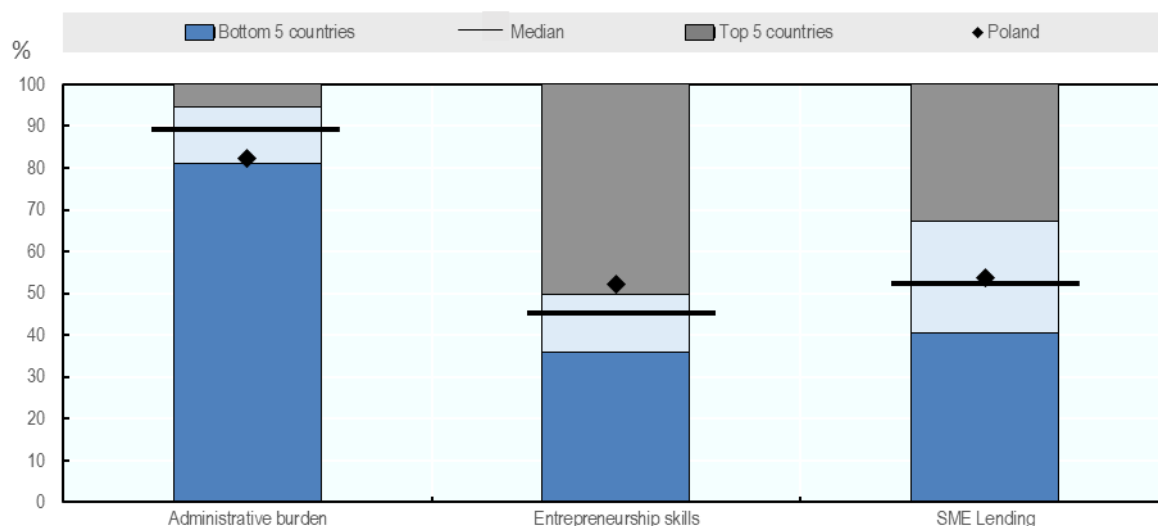
There is a high proportion of people who self-report that they have entrepreneurship skills. Over the period 2015-19, about 48% of the adult population indicated that they have the skills and knowledge to start a

business. This ranks in the top five among EU Member States (Figure 1.2). However, more broadly, Poland performs below the OECD median in terms of adult tertiary education and core ICT skills. Business surveys reveal that more than 75% of Polish firms report skills gaps and 30% of those that do not invest in training point to a lack of training measures that suit their requirements (OECD, 2019). The Polish Agency for Enterprise Development (PARP) supports SME training and skills improvement, with various initiatives aiming to engage employers more in training, such as Sectoral Skills Councils set up to identify needs and develop guidelines for schools and employers to work together.

SMEs' access to finance has improved in Poland in recent years, with more accommodative conditions. The share of loans to SMEs relative to all outstanding business loans was equal to the EU media (Figure 1.2). Moreover, in 2017, 7% of Polish SMEs cited access to finance as their most important concern, in line with the EU average. As in other OECD economies, government loan guarantees are the most common policy tool to facilitate SMEs' access to finance, amounting to about 0.8% of GDP in 2016. Poland has seen a sharp increase in available venture capital funding, feeding a nascent start-up scene.

Figure 1.2. Conditions for business creation

Ranking relative to other European Union Member States, 2019



Note: The median score reported represents the median among EU Member States. Administrative burden is a score of 1 to 6 given to a country to reflect the relative scale of the administrative burden that new start-ups face. Entrepreneurship skills is the share of the population who report that they have the skills and knowledge to start a business. This indicator is an average of the period 2015-19. SME lending is share of loans to SMEs as a percentage of total outstanding business bank loans.

Source: World Bank (2019), Ease of Doing Business Survey; GEM (2020); Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD; OECD (2020), Financing SMEs and Entrepreneurs 2020.

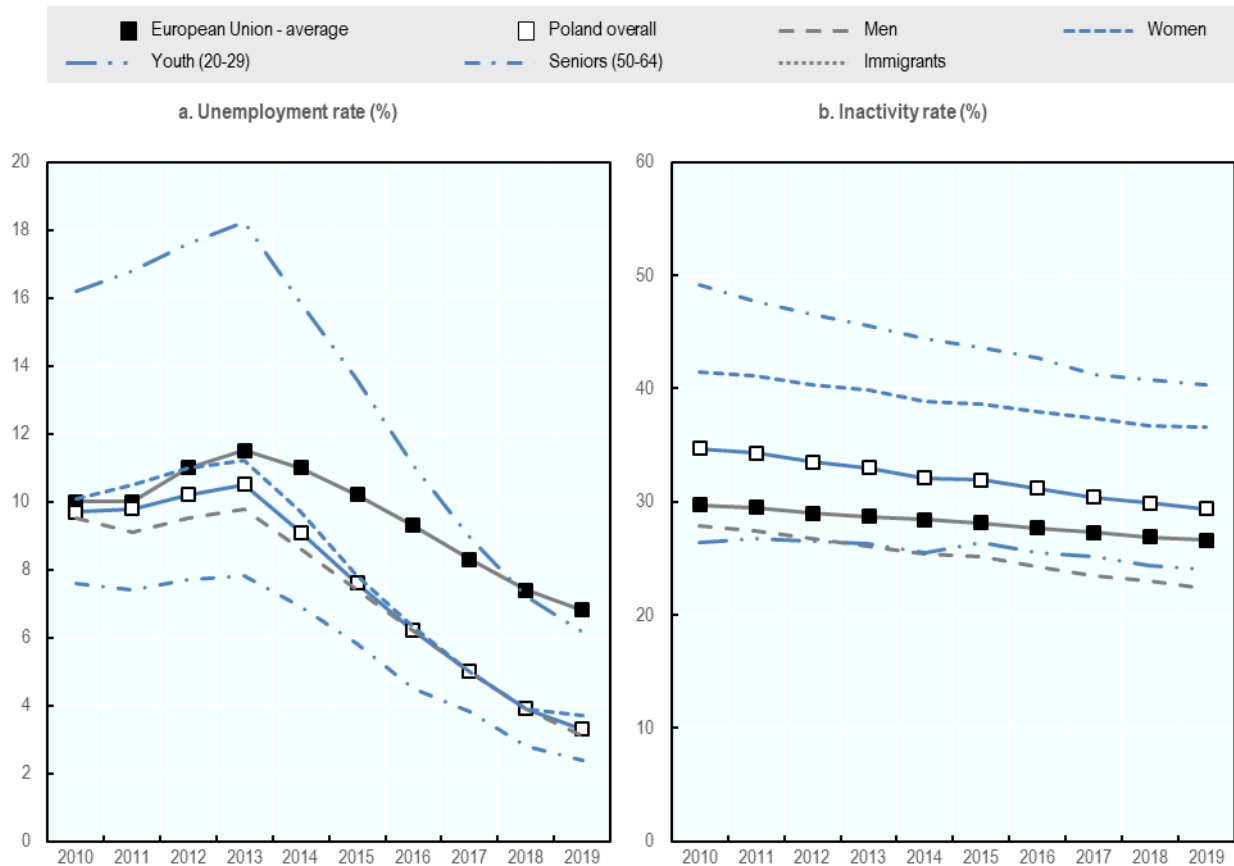
Recent labour market trends

The unemployment rate in Poland stood at 3.3% in 2019, which was half of the EU average (6.8%) (Figure 1.3). 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 essentially no gender gap in the unemployment rate in 2019. The unemployment rate was lowest for those over 50 years old (2.4%) and highest among the youth (6.1%). Youth unemployment has declined markedly since 2013,

when it was 18.2%. This figure for youth may include young parents (mainly mothers) who receive untaxed income for a child.

Figure 1.3. Unemployment and inactivity

Proportion of the labour force that is unemployed and proportion of the working age population that is inactive



Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

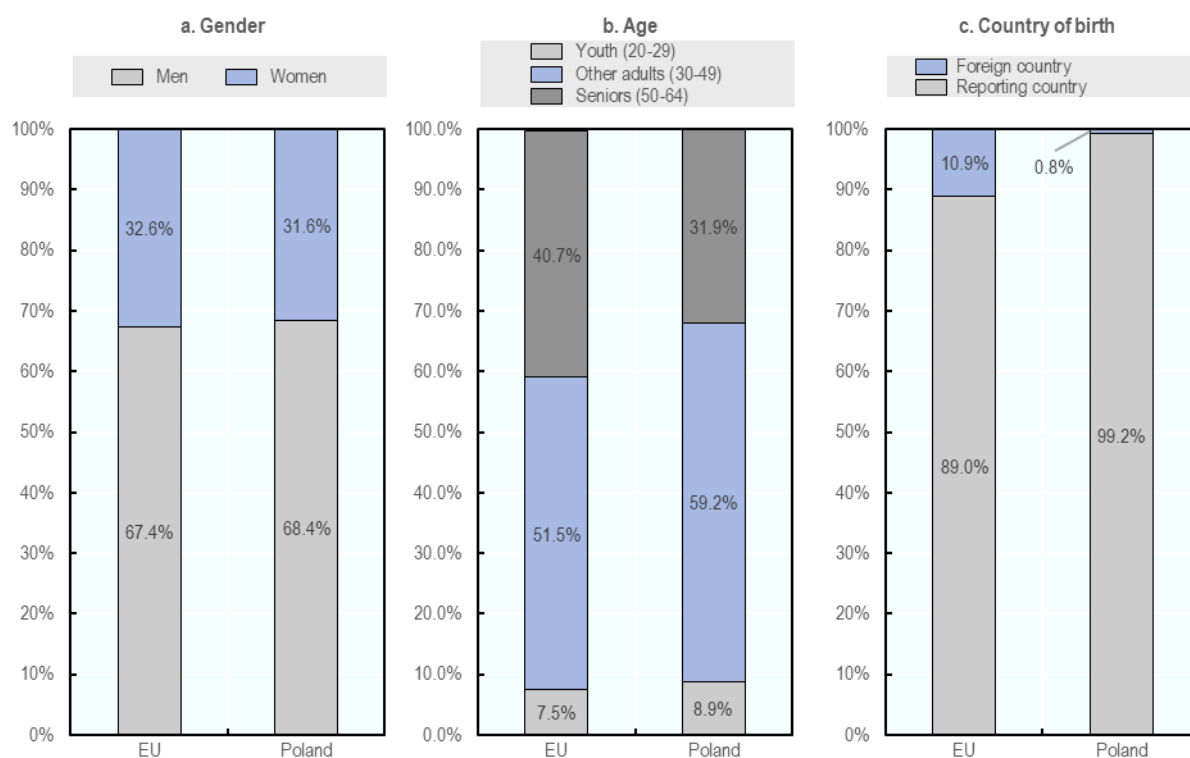
Self-employment activities

The composition of self-employment in 2019 was similar to the EU average in many ways. First the share of women among the self-employed was the same (about 32%) (Figure 1.4). However, the age distribution was more skewed towards younger people, which would be expected given the shift in economic systems in 1989. The most notable difference is that there are very few self-employed immigrants in Poland.

The self-employment rate has been above the EU average for the past decade (Figure 1.15). For example, about 17.4% of Polish workers were self-employed relative to the EU average of 13.4%. Women are significantly less active than men in self-employment (12.3% vs. 21.6% in 2019), which is common across EU countries. The self-employed rate for youth (8.5%) was much lower than other groups, but above the EU average (6.2%). The self-employment rate for older people was very high over the last decade but it has been declining. In 2019, it was 21.7% – the lowest over the past decade, but still among the highest in the EU.

Figure 1.4. Composition of the self-employed

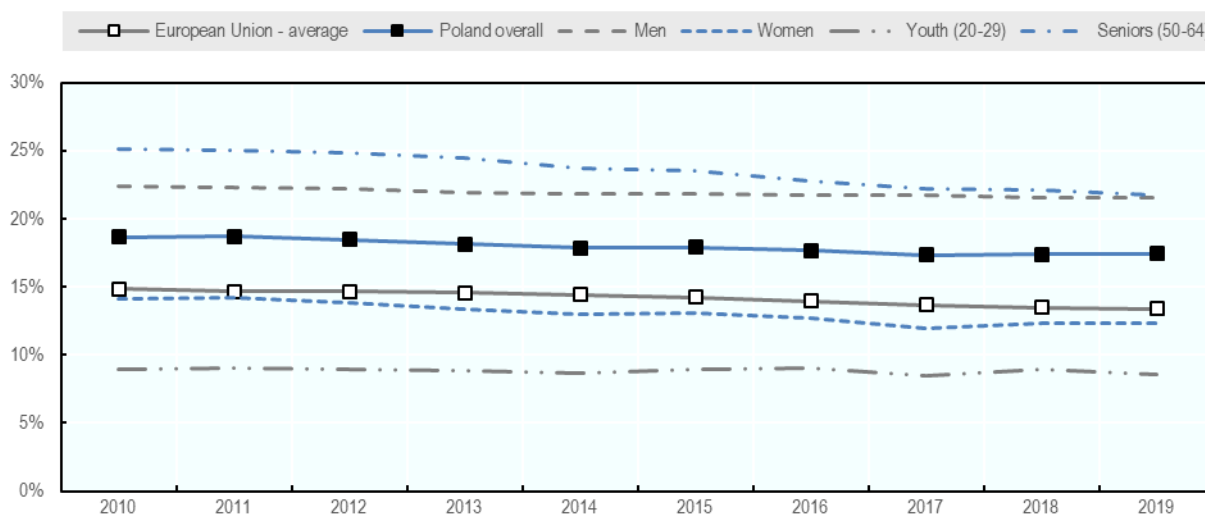
Proportion of self-employed workers, 2019



Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Figure 1.5. Self-employment rate

Proportion of employment that is self-employed

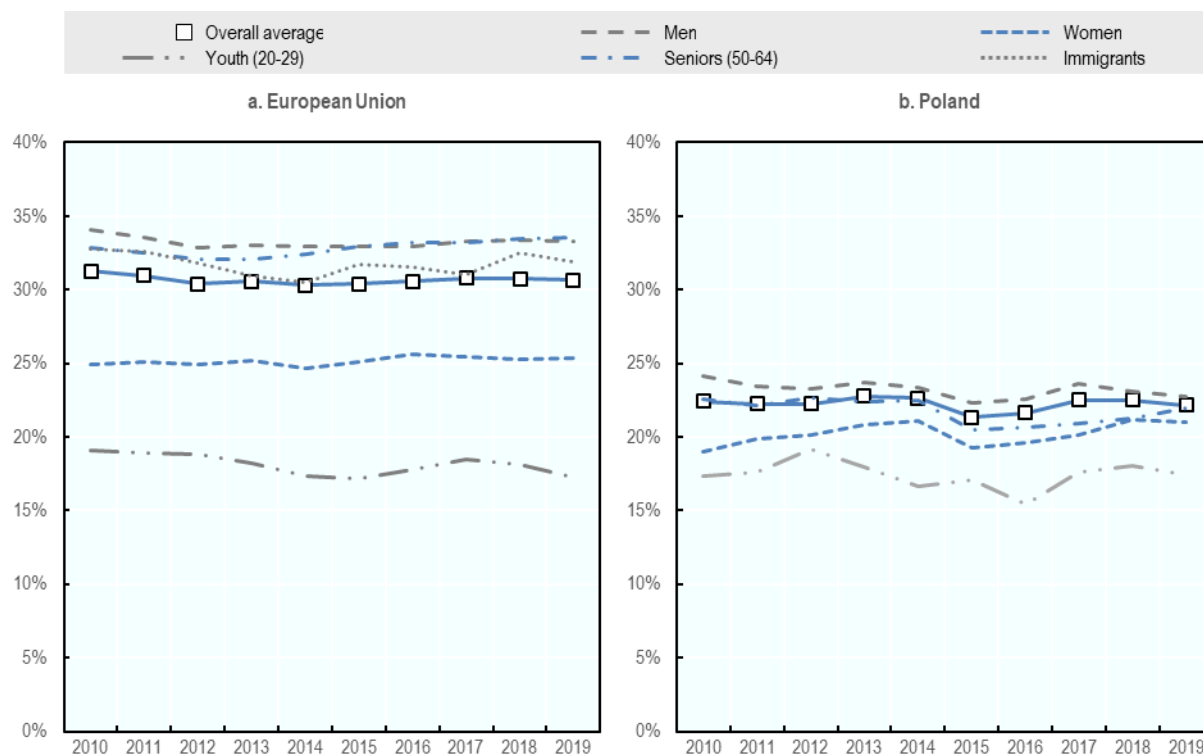


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

However, self-employed people were less likely than the EU average to have created jobs for others (Figure 1.6). Overall, about 23% of the self-employed had employees in 2019 relative to 30.7% for the EU. With the exception of self-employed youth – only 17% had at least one employee – the likelihood of being an employer did not vary substantially across population groups. About 22% of self-employed men, women and seniors had one or more employees in 2019.

Figure 1.6. Self-employed as employers

Proportion of the self-employed who employ others



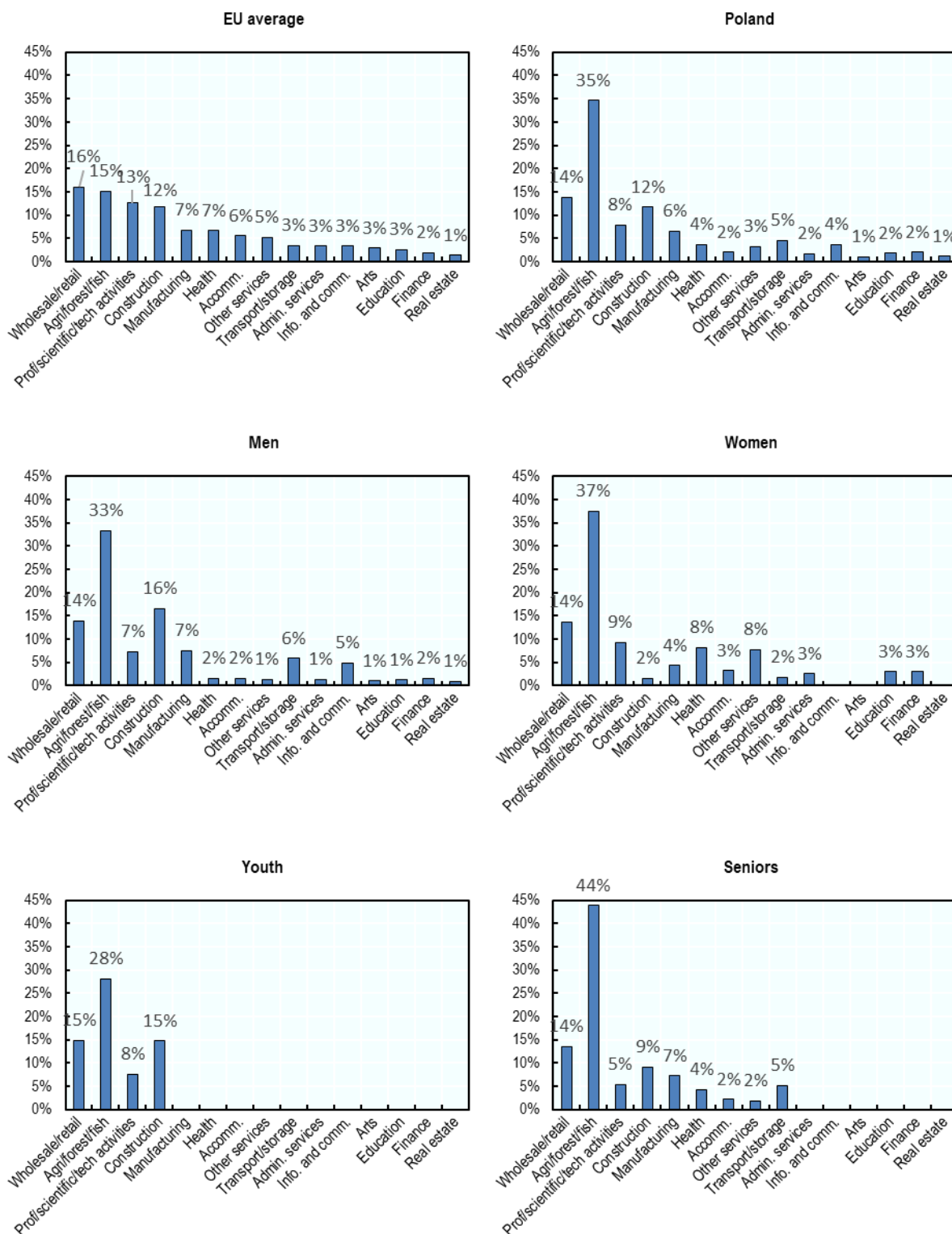
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

A sizable share of self-employment in Poland takes place in the agricultural sector (34.6% in 2019), much higher than the EU average (15.1%) (Figure 1.7). This is observed in all groups, with the concentration being the highest among older people (43.8%) followed by women (37.5%), men and youth (both about 33%). Some institutional factors may have contributed to the importance of the sector. For example, social contributions and health insurances are an important barrier to entrepreneurship in Poland, and they are lower in the agricultural sector.¹ Additionally, a number of EU funded programmes support rural entrepreneurship, which typically support agricultural activities. Other sectors of importance are wholesale and retail trade (16.0%), professional, scientific and technical services (12.6%) and construction (11.9%).

¹ Social contributions and health insurance are estimated 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.

Figure 1.7. Self-employment by economic activity

Distribution of the self-employed by sector, 2019



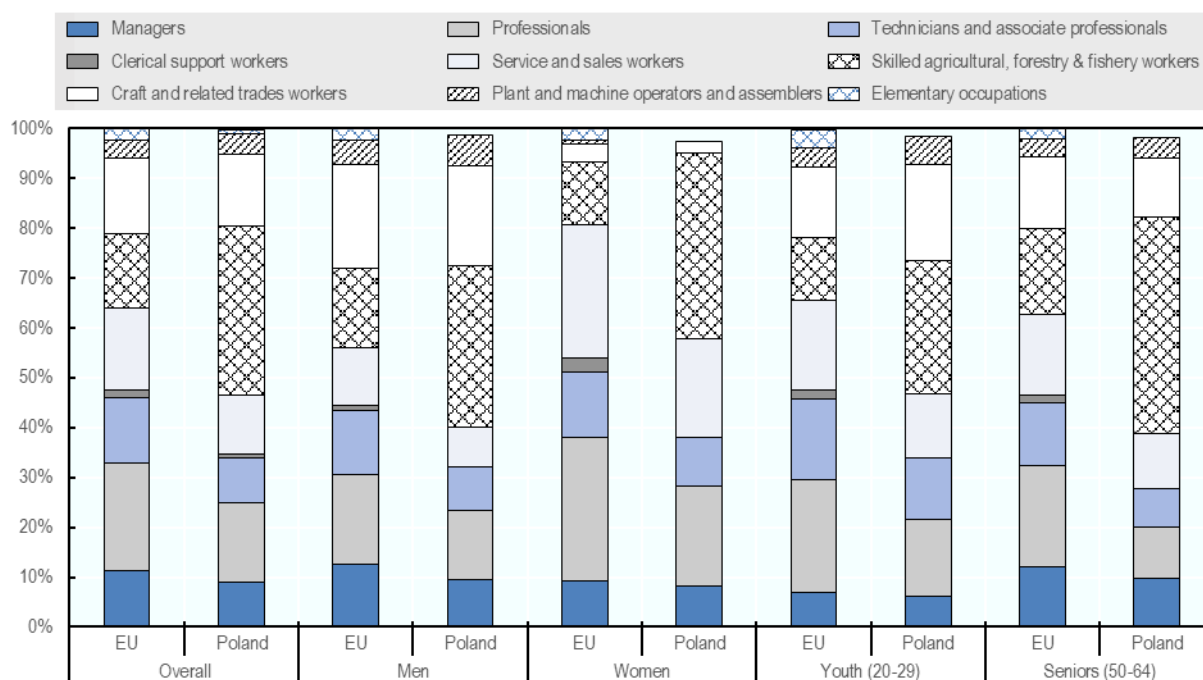
Note: Reliable data for youth are not available and some data for men, women and seniors are suppressed due to the quality of the estimates.
 Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

There is little difference in the sectors of self-employment across the main population groups. However, self-employed women are more likely than self-employed men to be working in human health and social work activities, as well as service activities. Men are much more likely to be working in construction. The distribution for self-employed youth and seniors matches fairly closely to the overall average, although self-employed youth are less active in agriculture.

The occupational distribution of self-employed workers reflect their sectoral make-up. Over one-third (34.0%) of the self-employed were skilled agricultural workers in 2019, which was more than twice the EU average (14.8%) (Figure 1.8). Professionals, Craft and related trades workers and Service and sales workers make up another 42% of the self-employed combined. The distribution varied across population groups. For example, women were over twice as likely as men to be Service and sales workers in 2019 (26.6% vs. 11.7%), while men were seven times more likely than women to be Craft workers (20.8% vs. 3.5%).

Figure 1.8. Self-employment by occupation

Distribution of the self-employed by occupation



Note: Reliable data for youth and women are only available for 6 ISCO08 occupations out of 10. Reliable data for men and seniors are available for 7 ISCO08 occupations out of 10.

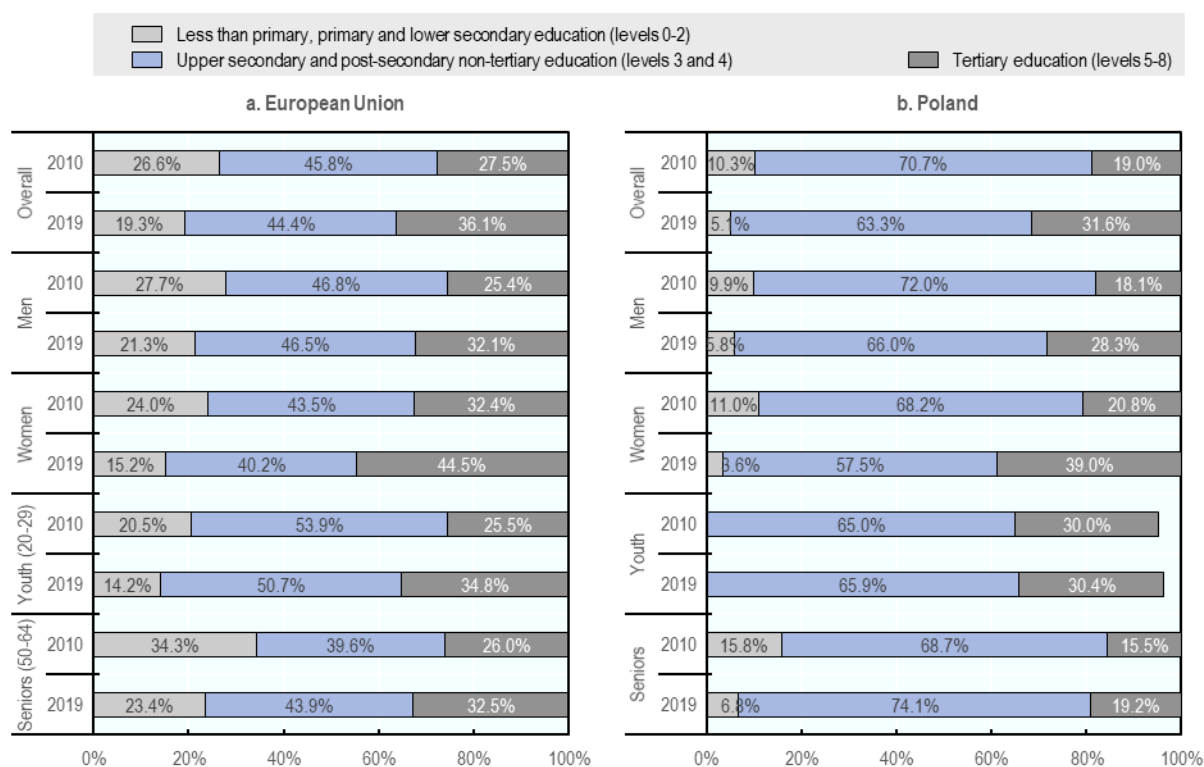
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The majority of self-employed workers have completed secondary education (63.3%), well above the EU average (44.4%) (Figure 1.9). The share of self-employed workers with only a basic education is much lower than the EU average (5.1% vs. 19.3%). The self-employed in Poland are also slightly less likely than their EU counterparts to hold a tertiary degree (31.6% vs. 36.1%). 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.²

² According to Statistics Poland, the primary school (*szkoła podstawowa*) net enrolment ratio is about 95%, the lower secondary school (*gimnazjum*, to be merged with primary school after 2019) ratio is over 98%. The secondary school

Figure 1.9. Self-employment by education level

Distribution of the self-employed by educational attainment



Note: Reliable data is not available for level 0-2 for youth. Data for youth for level 5-8 for 2019 contain data that is unreliable for some types of employment.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

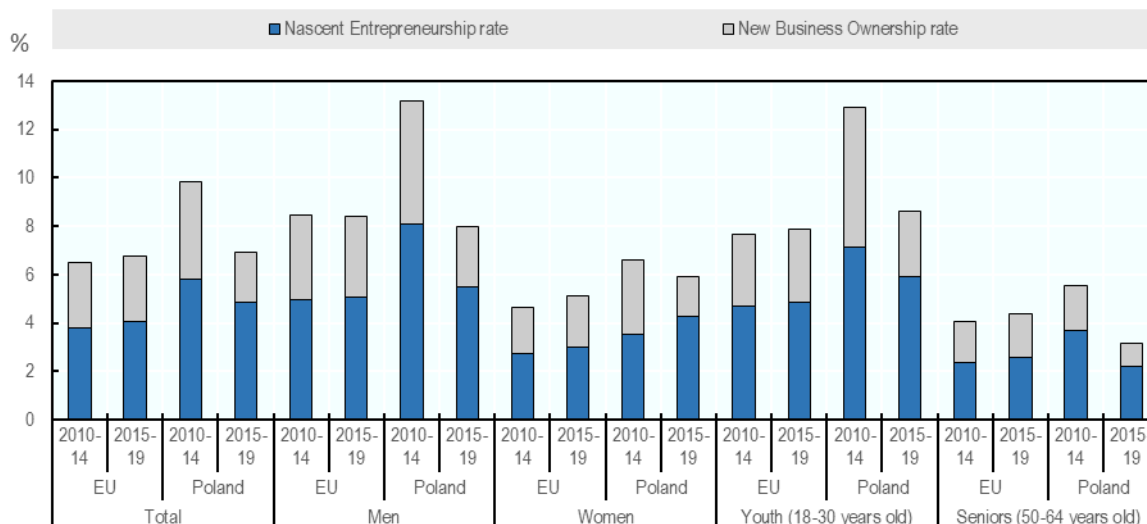
Entrepreneurship activities

Polish people are slightly more likely than the EU average to be involved in starting and managing new businesses (7.9% vs. 6.8%) over the period 2015-19 (Figure 1.10). This is observed in all demographic groups (men, women, youth, seniors), the gaps relative to the EU average vary. Youth were the most likely group to be involved in early-stage entrepreneurial activities (8.6% vs. 7.9% for the EU), closely followed by men (8.0%). 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 and some aspects of private entrepreneurship were even allowed by the regime authorities during the centrally planned economy (Wach et al., 2018) and entrepreneurship culture is well developed (Trojanowska and Halabisky, 2015).

(liceum) net enrolment ratio is about 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%.

Figure 1.10. Nascent entrepreneurship and new business owners

Proportion of the population (18-64 years old) that self-report being engaged in nascent entrepreneurship activities or new business owners



Note: The nascent entrepreneurship rate is defined as the proportion of the adult population (18-64 years old) that is actively involved in setting up a business they will own or co-own; this business has not paid salaries, wages or any other payments to the owners for more than three months. The new business ownership rate measures the proportion of the population (18-64 years old) that is currently the owner-manager of a new business that has paid salaries, wages or any other payments to the owners for more than three months, but not more than 42 months. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

How many “missing” entrepreneurs are there?

The gaps in early-stage entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. There are currently about 1.8 million early-stage entrepreneurs in Poland (i.e. those starting or managing a business that is less than 42 months old) and this number would increase by about 514 000 if the early-stage entrepreneurship rate for core-age males (30-49 years old) was applied to the whole population.

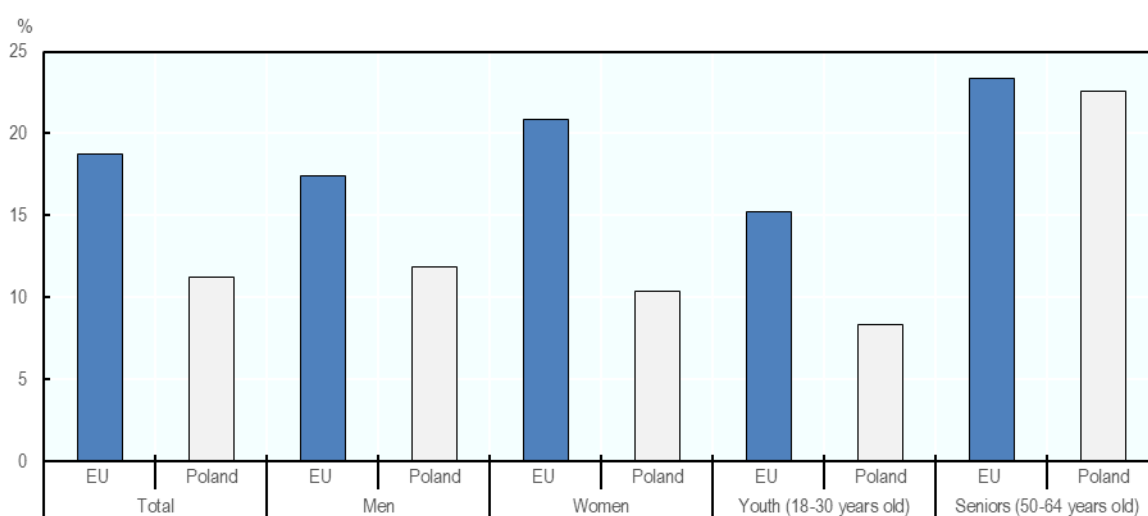
A similar exercise can be done for each population group by applying the rate for core-age males to each group (i.e. women, youth, seniors, immigrants). This shows that about 85% of these “missing” entrepreneurs are between 50 and 64 years old and about here-quarters are female.

Public policy should not seek to convert all of these “missing” entrepreneurs into actual entrepreneurs. Entrepreneurship is a labour market activity that involves risk and it is not suitable for everyone. Nonetheless, the exercise of estimating the number of “missing” entrepreneurs can illustrate the scale of entrepreneurship gaps and the potential benefits if some of the gaps in activity rates were reduced.

An estimated 11.2% of early-stage entrepreneurship activities were started because of a lack of opportunities in the labour market rather than in response to perceived business opportunities between 2015 and 2019. This was below the EU average (18.8%) (Figure 1.11). “Necessity” entrepreneurship was highest among older people (22.6%), but this share was slightly below the EU average for seniors (23.4%) and the overall national average. Youth were the least likely to be driven by a lack of employment opportunities (8.3%), which was well below the EU average (15.2%). Women were about as likely as men to have become entrepreneurs out of necessity (10.4% vs. 11.8% for men).

Figure 1.11. Necessity entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that self-report that their entrepreneurship is necessity-driven, 2015-19



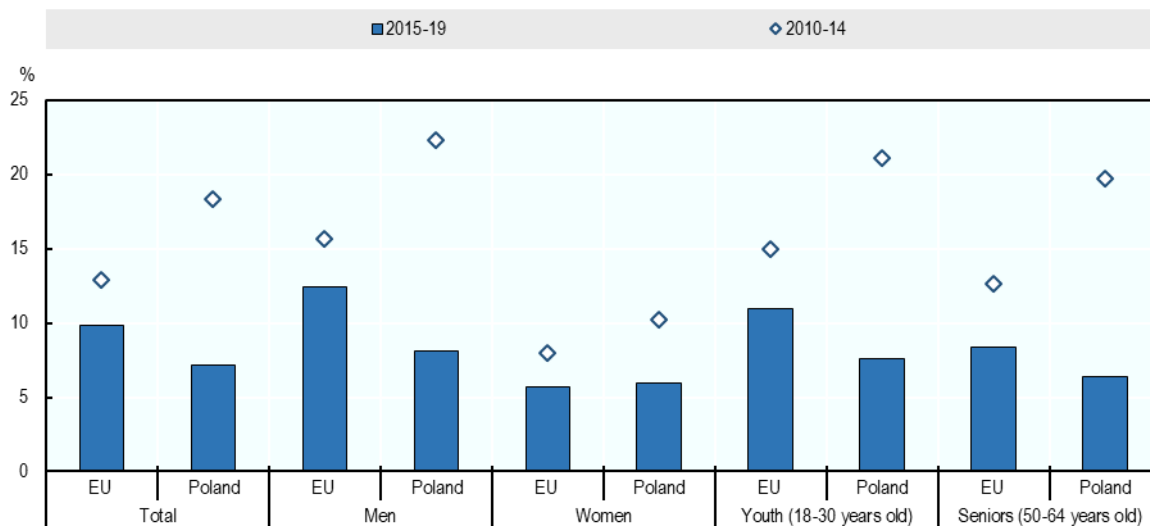
Note: Necessity entrepreneurship is defined as entrepreneurship activities that were launched because there were no other options in the labour market. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Growth expectations of new entrepreneurs in Poland were below the EU average over the period 2015-19. About 7.2% of early-stage entrepreneurs expected to create at least 19 jobs over the next five years relative to 9.9% across the EU (Figure 1.12). This is down significantly from earlier in the decade where nearly one-in-five new entrepreneurs reported these growth expectations (18.3%). Growth expectations varied across groups and the drop in the share of early-stage entrepreneurs expecting growth was observed across all groups. The share of men expecting to become job creators was about 1.3 times the share of women over the period (8.1% vs. 6.0%).

Figure 1.12. Growth-oriented entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that expect to create at least 19 new jobs over the next five years



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Barriers to business creation

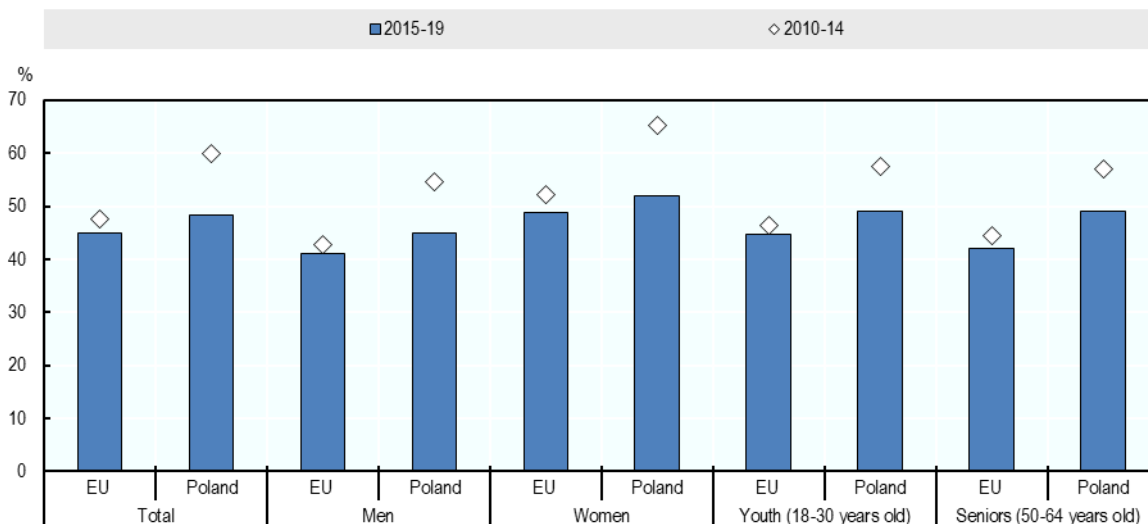
Despite these high rates of entrepreneurship activities, Polish people were as likely as the EU average to report that a “fear of failure” was a barrier to entrepreneurship during the 2015-19 period (48.4% vs. 45.0%) (Figure 1.13). However, this share has declined considerably over the past decade – about 60% of the population self-reported this barrier between 2010 and 2014. The proportion of people reporting this barrier did not vary substantially across population groups. Women were the most likely group to report this barrier (51.9%), while 48.9% of seniors and 48.9% of youth did.

More than half of adults in Poland (51.0%) reported that they had the skills to start a business over the 2015-19 period (Figure 1.14). This was above the EU average for this period (42.5%). Men were substantially more confident than other groups in that regard (54.5%), followed by older people (51.1%), women (47.5%) and youth (39.9%). All groups were more confident than the corresponding EU average.

Several others factors can hinder business creation and business development. Research by the Association of Entrepreneurs and Employers (ZPP, 2018) identifies the main barriers for start-ups and doing business in Poland as: high labour costs; instability of the law; excessive bureaucratic responsibilities; and overly complex economic laws, especially tax and accounting regulations. Moreover, procedures to close down a business are time-consuming in Poland relative to other countries (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).

Figure 1.13. Fear of failure

“Does a fear of failure prevent you from starting a business?”
Percentage of population who responded “yes”, 18-64 years old

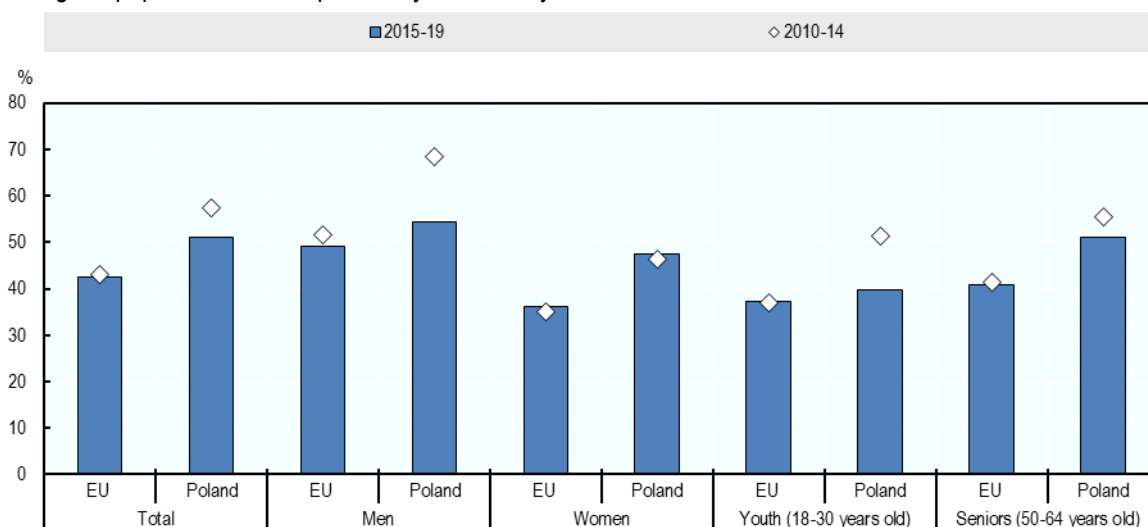


Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Figure 1.14. Entrepreneurship skills

“Do you have the knowledge and skills to start a business?”
Percentage of population who responded “yes”, 18-64 years old



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

2 Inclusive entrepreneurship policy framework

Overview and assessment

Table 2.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓	✓	✓	✓	✓
	Regional	✓		✓		✓
	Local	✓		✓		✓
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)					✓	
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups						
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread						

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

Policy responsibility

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 co-ordinates 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 the Ministry of Family, Labour and Social Policy, the Ministry of National Education, and the Ministry of Science and Higher Education. The **Ministry of Family, Labour**

and Social Policy 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 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's entrepreneurship, entrepreneurship among people who experience disability and youth entrepreneurship.

The development of entrepreneurship education has been one of the recent priorities in secondary education, for which the **Ministry of National Education** is responsible. 2017 marked the 15th anniversary of entrepreneurship being taught in schools in Poland. The "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 commercialisation of scientific research. The Ministry financially supports the co-operation between academia and the private sector, and also 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 at el. 2016) that identifies 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 has been the development of the **Polish Agency for Enterprise Development** (PARP). Created in 2000, the Agency 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 are target to specific social target groups. EU Structural Funds are managed at the regional level and each region has its own Regional Operating Programme (RPO).³ 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 town and villages, though this is not a rule.

³ There are 16 RPOs as there are 16 voivodeships (provinces) in Poland.

Inclusive entrepreneurship strategies and objectives

While there were few new measures and policies targeted at specific groups in recent years, a number of group specific policies are still ongoing.

Women

There are currently no dedicated national policies related to women entrepreneurship support at the national level, however some Regional Operational Programmes include measures to support women in business (e.g. RPO *Województwo Łódzkie* offers intensive support to women over 29 years old 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.

Nonetheless numerous commercial and non-commercial institutions that 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.

Immigrants

Most of the immigrants in Poland (including 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 these organisations support the Roma. Overall, these initiatives are not well tracked and they do not regularly report information about outcomes. Therefore, it is difficult to assess whether these schemes are effective. However, the promotion of immigrant and ethnic entrepreneurship is not very prevalent in Poland (Rath and Swagerman, 2016).

Youth

Youth entrepreneurship is supported by several national actions, including schemes that are offered through the Youth Guarantee. Another important programme is First Business – Support to Start (*Pierwszy Biznes – Wsparcie w Starcie*⁴), which mainly targets youth. Launched in 2014, it aims to enhance and develop entrepreneurship among the youth through low-interest loans. The Ministry of Family, Labour and Social Policy allocated approximately PLN 500 million (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

⁴ Details on the programme are available at <http://wsparciestarcie.bgk.pl/>.

supported among others by Voluntary Labour Corps (*Ochotnicze Hufce Pracy*, OHP), and a number of other organisations.⁵ They provide training and organise business competitions and “Entrepreneurship Days”.

Seniors

On 24 December 2013, the Council of Ministers adopted the Assumptions of Long-Term Senior Policy in Poland for years 2014-20,⁶ 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 over 50 years old. 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 over 50 years old.

The unemployed

It is a policy priority 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 (EUR 1.7 billion) were allocated to the unemployed, enabling the establishment of 461 743 new businesses in the period (Marynowicz, 2015).

Recent developments

Policy measures in response to COVID-19 to support entrepreneurs and the self-employed⁷

Several measures have been introduced to support the financial liquidity of enterprises through cheap loans and guarantees. In addition entrepreneurs who, due to COVID-19, face problems with payment of taxes on time, may apply for deferrals of tax payments. Similarly, a three-month deferral of social security contributions can be sought by companies whose turnover will drop by at least 15%.

⁵ 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).

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).

⁷ The text was drafted in August 2020. Policy actions implemented after this date are not covered in this report.

These measures were extended and expanded on 1 April, including deferrals of tax and social security contributions for entrepreneurs and micro businesses. Supporting to protect employment were also strengthened.

On 8 April, the government launched a PLN 100 billion (EUR 22 billion or 4.5% of GDP) financial lifeline to companies, to reduce incentives to lay-off workers in the current downturn. The scheme will consist of three-year zero-interest loans to struggling SMEs (50% of the envelope), micro-enterprises (25%) and large companies (25%). About 60% of total loans could be disbursed in the form of grants (up to 75% for SMEs and micro-enterprises), provided recipients will keep their employees during the loan period. The scheme will be managed by the state-owned Polish Development Fund (PFR), which will fund it by issuing state-guaranteed bonds to be, thereafter, purchased by the National Bank of Poland on the secondary market.

At the end of April, the European Commission gave its consent for Polish authorities to grant state aid to companies for the amount of EUR 7.8 billion, as part of the government's anti-crisis package for entrepreneurs. Micro-enterprises, SMEs, as well as large companies in difficulties will be able to benefit from direct grants, repayable advances, tax benefits and reliefs, tax deferrals or employee compensation payments.

3 Assessment of current and planned inclusive entrepreneurship policies and programmes

Developing entrepreneurship skills

Overview and assessment of policies and programmes

Table 3.1. Characterisation of schemes for developing entrepreneurship skills

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators/accelerators									
Immi-grants	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators/accelerators									
Youth	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators/accelerators	✓		✓	✓	✓	✓	✓	✓	✓
Seniors	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
The unem-ployed	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators/accelerators									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

There are many opportunities to gain entrepreneurial skills in Poland. At the national-level, many of these offers are implemented by PARP. 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. Offers by PARP include innovation vouchers for SMEs, accelerator programmes, support with protecting intellectual property, support in accessing the stock market, as well as Inno-LAB, which acts as an interface between science, business and public institutions. The scheme seeks to create tailored support for innovative projects. These support offers are generally of high quality. In addition, there are many free trainings and workshops available to all entrepreneurs in most regions, including those from under-represented and disadvantaged groups.

PARP also created the National SME Services System (*Krajowy System Usług dla MSP*, KSU) to strengthen co-operation between entities that support the development of entrepreneurship in Poland. One of the most important innovations has been the development of a referral service database, the Base of Developmental Services (*Baza Usług Rozwojowych*),⁸ with offers of various developmental services (training, professional training, counselling, graduate studies, mentoring, coaching, etc.).

Women

Tailored entrepreneurship programmes for women are typically offered at the regional level. In most regions, initiatives for women entrepreneurs are available as a part of Regional Operational Programmes in voivodeships. These typically includes training on starting and running a business.

Immigrants

Immigrants can only access entrepreneurship training and mentoring in some regions. For example, the Opolskie voivodeship offers workshops and business counselling through the Regional Operational Programme. Other examples of small-scale initiatives include 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.

Youth

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 two years. They are part of a broader ecosystem (*Polska Przedsiębiorcza*)⁹ and participating youth 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

⁸ More information at <https://uslugirozwojowe.parp.gov.pl>.

⁹ More information at www.portal.przedsiębiorca.pl.

education among young people and the Erasmus+ National Agency in Poland. The agency supports entrepreneurial skills with EU funds.

The unemployed

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.

Financing entrepreneurship

Overview and assessment of policies and programmes

Table 3.2. Characterisation of schemes for facilitating access to finance

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)									
Immigrants	1. Grants for business creation	✓								
	2. Loan guarantees	✓								
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Youth	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	✓
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	✓
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓		✓	✓	✓	✓	✓	✓	✓
Seniors	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
The unemployed	1. Grants for business creation	✓		✓	✓					
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

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.¹⁰ Many of these instruments are implemented through ROPs and evaluations tend to be positive, indicating that these

¹⁰ More information is available at www.funduszeuropejskie.gov.pl.

financial instruments often increase innovation and help firms grow (Bukowski, Szpor and Śniegocki, 2012).

A new programme of guarantees for Polish MSMEs (MŚP) launched 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 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) also operate a loan fund dedicated to social enterprises within the PO WER 2014-20 with approximately PLN 158.9 million (EUR 36.4 million).

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.

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).

Women

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 microfinance¹¹ (*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.

In addition, Poland participates in the EU project CrossEUWBA,¹² which seeks to improve access to finance for female entrepreneurs but creating a sustainable base of female business angels. The project brings together the expertise of a Women's Business Angel club, two Chambers of Commerce and three business support organisations with expertise in women's entrepreneurship in five EU Member States (Germany, Poland, Slovakia, Spain and Greece). The Polish partner is PARP. The project has three types of activities, including awareness raising; training and mentoring; and network building and matchmaking. The project seeks to create at least five new female business angel clubs, associations or networks, recruit and prepare at least 85 novice female business angels, and train 200 female entrepreneurs.

Immigrants

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 at the national level and regional or local initiatives are rare.

¹¹ More information is available at <http://instrumentyfinansoweue.gov.pl/program-easi/>

¹² For details see <https://en.parp.gov.pl/cross-eu-wba/en>.

Youth

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 WER¹³ 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.

The unemployed

Unemployed people eager to start a business can apply¹⁴ for a one-time subsidy from the Labour Fund. The programme is countrywide but operates differently across regions as it depends on local policies.

¹³ 1.1. Support for unemployed youths on regional labour market and 1.3.1. Support for the youth in particularly difficult circumstances.

¹⁴ Through local labour offices, PUP

Entrepreneurship culture and social capital

Overview and assessment policies and programmes

Table 3.3. Characterisation of public policy actions to promote entrepreneurship and develop networks

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship campaigns, including role model initiatives	✓		✓	✓	✓	✓	✓		✓
	2. Networking initiatives	✓		✓	✓	✓	✓	✓		✓
Immigrants	1. Entrepreneurship campaigns, including role model initiatives	✓		✓			✓	✓		
	2. Networking initiatives									
Youth	1. Entrepreneurship campaigns, including role model initiatives	✓	✓	✓	✓	✓	✓			
	2. Networking initiatives	✓	✓	✓	✓	✓	✓			
Seniors	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
The unemployed	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

There are various instruments for promoting entrepreneurship in Poland. They can be divided into four groups: i) contests that promote entrepreneurship, ii) direct promotional 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. Many of these initiatives aim to counter stereotypes, including for example, female businesses.

Various entrepreneurship and business competitions take place, including those offer in higher education, to promote entrepreneurship and to reward and showcase successful entrepreneurs. Promotional 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 many 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.

Women

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,¹⁵ and the International Women Forum.¹⁶ 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.

Immigrants

PARP manages an initiative call the Poland Prize,¹⁷ which seeks to strengthen the position of foreign start-ups in the Polish ecosystem. The programme combines the concepts of incubation and acceleration, and emphasises business development in a Polish context. It also seeks to promote the value of cultural diversity in the start-up community.

Youth

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 Contest¹⁸ by the Polish Foundation for Economic Studies Promotion, the Economic Knowledge Contest¹⁹ by the Polish Economic Society, the Economic Education Programme²⁰ by the National Bank of Poland and the Global Entrepreneurship Week.²¹

¹⁵ For details see www.ambas.pl.

¹⁶ For details see www.mfk.org.pl.

¹⁷ For details see <https://en.parp.gov.pl/component/site/site/en-poland-prize>.

¹⁸ Olimpiada Przedsiębiorczości, www.olimpiada.edu.pl.

¹⁹ Olimpiada Wiedzy Ekonomicznej, www.owe.pte.pl.

²⁰ More information is available at www.nbportal.pl/edukacja-w-nbp/dofinansowanie-nbp.

²¹ Światowy Tydzień Przedsiębiorczości, www.tydzienprzedsiębiorczosci.pl.

Regulatory measures

Overview and assessment of regulatory environment

Table 3.4. Characterisation of regulatory measures used to support entrepreneurship

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Maternity leave and benefits for the self-employed Access to childcare	✓ ✓		✓ ✓	✓ ✓	✓ ✓				
Immigrants	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Entrepreneurship visa Administrative and tax obligations can be met in several languages									
Youth	1. Support with understanding and complying with administrative procedures		✓		✓	✓	✓	✓	✓	✓	
	2. Measures to address group-specific regulatory challenges	Student business legal form Reduced tax and/or social security contributions for new graduates	✓ ✓		✓	✓	✓	✓	✓	✓	
Seniors	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Medical leave schemes for the self-employed									
The unemployed	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Welfare bridge to support those moving into self-employment Mechanisms for regaining access to unemployment benefits if business is not successful									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

The national government has 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.

Women

A significant 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 that 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 are a positive step forward, more can 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 six weeks for fathers. Nevertheless, the flagship governmental programme Family 500+²² might cause some women to leave the labour market to take care of their children on their own.

²² 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.

4 Supporting people who experience disability in entrepreneurship

Self-employment and entrepreneurship activities

The status of a “disabled person” is granted on the basis of the certificate of disability. This document indicates one of three levels of disability – mild, moderate and profound. The certificates are generally issued by the **District and Provincial Disability** Evaluation Boards. However, they can also be based on a certificate of partial or complete incapacity for work or of complete incapacity for work and independent living, which are issued by a doctor or qualified medical expert.

It is estimated that there are about 2.5 million people with a disability who are working age.

Policy framework

Table 4.1. Characterisation of the entrepreneurship policy context for people who experience disability

		People who experience disability
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓
	Regional	✓
	Local	✓
2. A dedicated entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported		

Note: A check-mark indicates the level of policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

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*, PFRON²³) is a governmental agency responsible for supporting people who experience disability in the current 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 co-operative. The amount of the support is specified in a contract concluded with local authorities, but may

²³ More information is available at www.pfron.org.pl.

not exceed 15 times the average salary. Awareness of this possibility seems however limited. NGOs are also quite active in supporting people with disabilities on the labour market.

There are also examples of voivodships and local authorities delivering labour market programmes for people who experience disability.²⁴

Overview and assessment of policies and programmes

Table 4.2. Characterisation of entrepreneurship schemes for people who experience disability

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
Finance	1. Grants for business creation	✓		✓	✓				✓	
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulations	1. Support with understanding and complying with administrative procedures									
	2. Measures to address group-specific regulatory challenges	Mechanisms to move back into disability benefit system if business is not successful								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful								
		Medical leave schemes for the self-employed								
	Reduced social security contributions	✓								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the "typical" entrepreneur in each of the different target groups, in the "typical" region in the country. A check-mark indicates when the characteristic is typically fulfilled.

²⁴ <https://www.disability-europe.net/country/poland>

People who experience disability can apply for grants from PFRON, as noted 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.

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.

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. **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.
2. **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.
3. **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 A. Methodology

Each country report 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 policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by government ministries, programme managers and other inclusive entrepreneurship stakeholders, including through the circulation of draft reports for comment and online seminars that were organised between June and September 2020.

The reports are based on a common assessment framework that was developed by the OECD Secretariat. The framework contains five pillars:

1. Policy framework
2. Entrepreneurship skills
3. Financing entrepreneurship
4. Entrepreneurial culture and social capital
5. Government regulations

The reports provide an overview of the current inclusive entrepreneurship policies and programmes. They also notes assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Links:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors and the unemployed. Other groups such as the Roma are covered by the report when relevant. A special thematic section was added on entrepreneurship support for people who experience disability (Section 4) to highlight their potential as entrepreneurs and to showcase the variety of tailored entrepreneurship schemes that are in place around the European Union.