

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy
Country Assessment Notes:
Poland**

2022-23



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FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

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) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), 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 inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, 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: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

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This report was prepared by David Halabisky, Project Co-ordinator, of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Ing. Lucie Bučinová of RegioPartner, under the direction of Dr. Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit of the OECD CFE. Some of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

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

A draft of the report was circulated for written feedback to government ministries and stakeholders involved in supporting inclusive entrepreneurship.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN POLAND

KEY MESSAGES

Inclusive entrepreneurship rates and trends:

- Business creation rates by women and youth were about equal to the EU average for the period 2016-20. However, few women and youth reported starting their business because they could not find a job.
- Very few seniors appear to be engaged in entrepreneurship activities.

Approach to inclusive entrepreneurship:

- Responsibility for inclusive entrepreneurship policy is shared across several ministries and agencies. The NGO and high-education sector are increasingly playing a role.

Policy strengths:

- Overall, two-thirds of people report that it is easy to start a business.
- Tailored support is generally available for potential entrepreneurs from different target groups. Relative to other EU Member States, more support is available to older entrepreneurs and those with disabilities.

Policy gaps and areas for improvement:

- Entrepreneurship training tends to remain very traditional and could place a greater emphasis on digital skills and digital business models.

Main recommendations:

- Promote self-employment and continue to combat stereotypes by increasing the visibility of entrepreneurs in media and entrepreneurship campaigns.
- Improve data collect on business activities and self-employment, notably by increasing survey samples sizes so that disaggregated information on business owners can be reported (e.g. gender).

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Many entrepreneurship metrics suggest that the conditions for business creation are similar to the EU average (Table 1). However, one area of divergence is the share of early-stage entrepreneurship activities that have been launched because the person reported having difficulties securing employment. In addition, the self-employment rate is above the EU average yet fewer self-employed people have employees.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
	2020	2020	2016-20	2016-20	2016-20	2021	2021
Poland (%)	10 ▼	9 ▼	6 ▼	12 ▲	7 ↔	18 ↔	21 ▲
EU average (%)	9 ▼	7 ▼	6 ▼	18 ▼	10 ▼	13 ▼	32 ▲

Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators or previous period (2015-19) for indicators based on data from the Global Entrepreneurship Monitor. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. Poland participated in the GEM survey in all years during the period 2015-20.

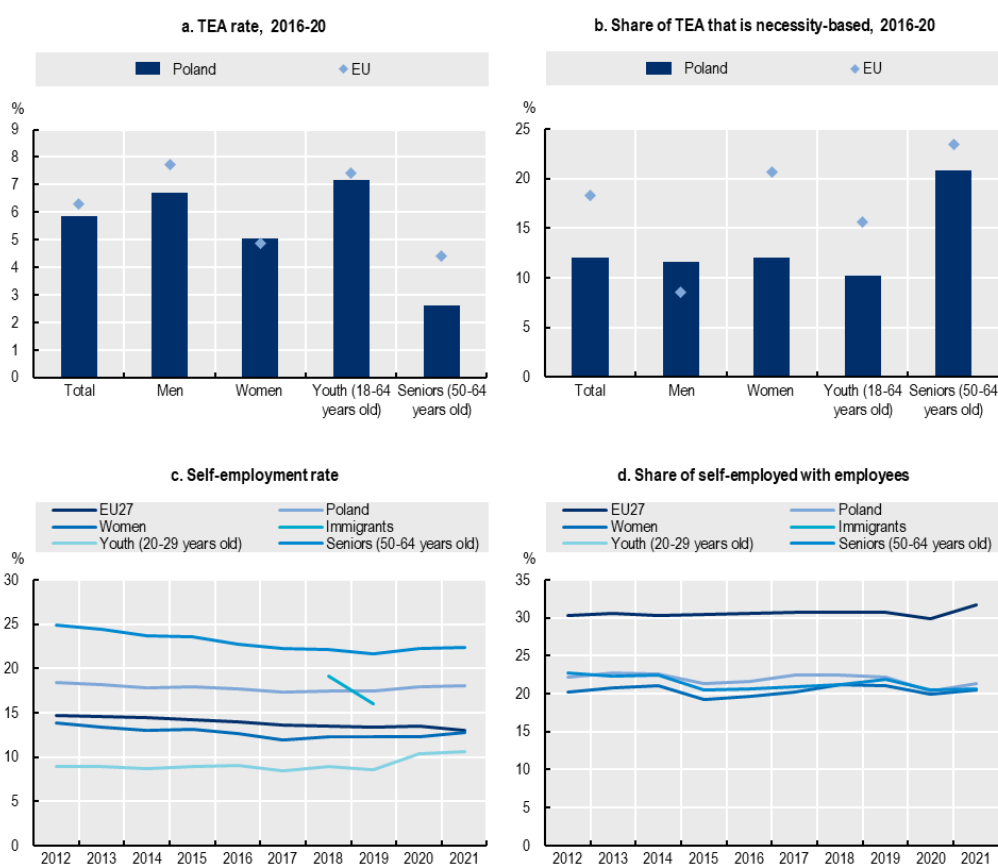
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey

INCLUSIVE ENTREPRENEURSHIP TRENDS

About 6% of the population is involved in starting or managing a new business between 2016 and 2020, which is essentially equal to the EU average. Similar to other EU Member States, there are differences by gender and age in this proportion. Polish men were less likely than the EU average to be starting or managing new businesses over this period but women were slightly more likely (Figure 1). The most substantial difference was among older people, where Polish seniors (50-64 years old) were about half as likely as the EU average to be starting and managing a new business. However, Polish people were much less likely than the EU average to be starting their business because they could not find a job. This is largely due to low shares of women and youth starting businesses out of “necessity”. Conversely, 64% of Poles believe that starting their own business is easy in Poland in 2021, which was above the EU average (50%).¹

Self-employment rates in Poland are above the EU average and have been steady over the past decade. The share of working women who are self-employed (about 13%) has also changed little over the past ten years. However, the share of youth has increased slightly and the share of seniors has increased.

Figure 1. Inclusive entrepreneurship trends



Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed. Poland participated in the GEM survey in all years during the period 2016-20.







Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

¹ <https://gemconsortium.org/economy-profiles/poland-2>

THE MISSING ENTREPRENEURS

There continues to be substantial untapped entrepreneurial potential across the population since activity rates vary by age, gender, place of birth and other individual characteristics. If everyone was as active as men aged 30-49 in business creation, there would be an additional 712 000 early-stage entrepreneurs. More than 60% of these “missing” entrepreneurs are women and another 60% are over 50 years old. The number of missing entrepreneurs increased slightly between 2020 and 2021 overall due to a decline in the number of women, youth and immigrants starting businesses (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

Note: A down arrow indicates an improvement in the entrepreneurship gap (i.e. the gap has diminished) between 2020 and 2021, whereas an up arrowing indicates that the entrepreneurship gap has grown (i.e. the gap has increased). A left/right arrow symbolises no change in the entrepreneurship gap.

Source: OECD calculations

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Responsibility for inclusive entrepreneurship policy is shared across several ministries and agencies. Tailored support initiatives are offered at national, regional and local levels, often with support from EU Structural Funds. These include a variety of training and coaching and mentoring schemes, as well as microfinance and other financial supports.² In addition, there are some support measures to address gender gaps in the labour market and entrepreneurship, including the access to the same maternity leave and benefits as employees and an ever-improving availability of public and private childcare options. Overall, the quality of these supports are variable and accessibility to these offers is strongly influenced by where the entrepreneur lives. Nonetheless, efforts are ongoing to strengthen the support system and progress has been made such as improved access to information on the availability of supports.³

There are several areas of strength in the inclusive entrepreneurship support system. Relative to other EU Member States, there is a greater availability of dedicated support for **senior entrepreneurs**. One ongoing initiative is the programme *Aktywni+* (2021-25), which offers grants to NGOs to support people over 60 years old in labour market inclusion, digital inclusion and social activation. One of the programme objectives is to support senior in entrepreneurship.⁴ In addition, there are many Senior Clubs and Universities for Seniors across the country that promote social activities for older people, as well as supporting them in remaining or becoming active in work and entrepreneurship. There are also local

² See for example: <https://www.biznes.gov.pl/pl/porta/001008>

³ See for example: [Biznes.gov.pl - Information and services website for entrepreneurs | Biznes.gov.pl - Information and services website for entrepreneurs: Jak obywatel Ukrainy może założyć firmę w Polsce | Biznes.gov.pl - Serwis informacyjno-usługowy dla przedsiębiorcy.](#)

⁴ Sprawozdanie z realizacji program wieloletniego na rzecz osób starszych “Aktywni+” na lata 2021-2025 – edycja 2021, Ministerstwo Rodziny i Polityki Społecznej, Warszawa 2022; www.senior.gov.pl

initiatives such as *Foundation Aktywny Senior* (“Active Senior”) in Wrocław, which manages the project *Przedsiębiorczość 60+* (“Entrepreneurship 60+”).⁵

Another area of relative strength is that some dedicated entrepreneurship support is available for **people with disabilities**. This includes special grants offered through PFRON (State Fund for the rehabilitation of people with disabilities), as well as refunds for social security contributions. PFRON also offers several awards programmes for entrepreneurs with disabilities.⁶

There are a number of areas where inclusive entrepreneurship policies and programmes could be improved. One concern that entrepreneurship training programmes – notably those targeted at inclusive entrepreneurship groups – is that they are not sufficiently focused on digital skills and digital business models. Moreover, many stakeholders report that entrepreneurship education still lags behind relative to other countries.

NEW POLICY DEVELOPMENTS

Several new initiatives have been launched to support immigrants and refugees from the Ukraine, including self-employment supports and the possibility to businesses through civil partnerships and limited partnerships.⁷ While much of the information is offered in English,⁸ some targeted information is provided in Ukrainian.

There have also been some new initiatives to support women entrepreneurs, although these activities are mainly driven by non-government actors. For example, the Women in Tech Association organised *Shesnnovation Academy* (2020-22).⁹ This was the first Polish incubation programme for STEM start-ups created by women. It offered intensive training on business skills, individual mentoring and expert consultations. It was targeted at enterprising female students, Ph.D. students, and graduates of technical and science faculties.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Social attitudes towards entrepreneurship are improving and the proportion of people who report that a “fear of failure” is a barrier to business creation continues to fall (Figure 3). Nonetheless, nearly half of women and seniors report that this is a barrier to entrepreneurship. Similarly, about half of people report that they lack the entrepreneurship skills needed to successfully start a business. While the share is quite high among some groups such as women, it remains below 40% for youth despite substantial investments in entrepreneurship education.

Another risk for increasing diversity in entrepreneurship is a lack of disaggregated information on business creation, business ownership and self-employment. While some statistics are reported by gender and for activities by people with disabilities, there are gaps by age and place of birth. This lack of data hinders policy making as well as the work of other non-government stakeholders.

⁵ <http://przed60plus.f-as.pl/projekt-naukowy/>

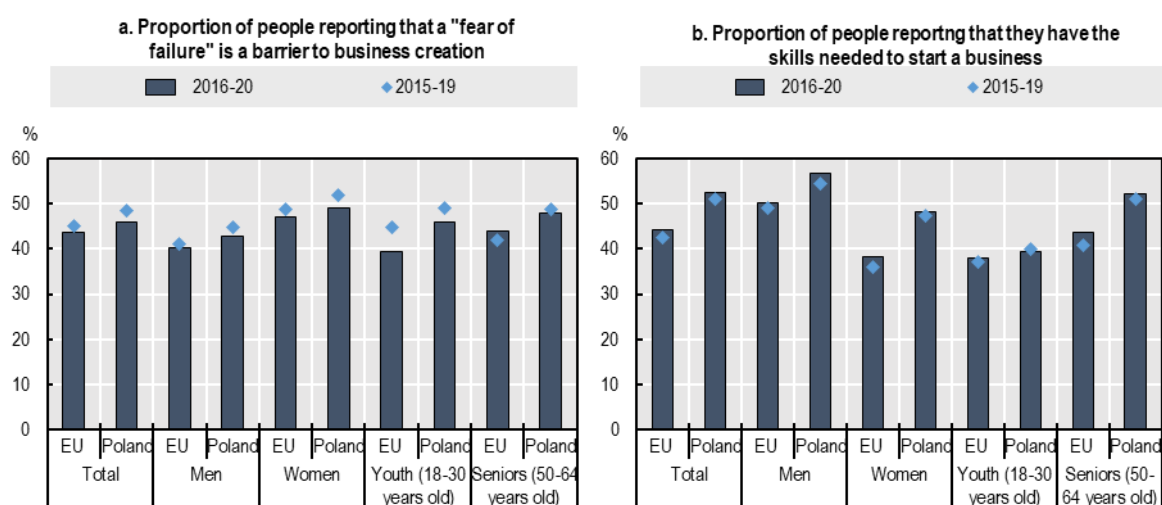
⁶ See for example: [Mazowiecka Lady D\(isabled\) – mamy laureatki konkursu dla kobiet z niepełnosprawnościami - Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych \(pfron.org.pl\)](http://www.pfron.org.pl/)

⁷ <https://www.biznes.gov.pl/pl/portal/001466>

⁸ See for example: [Doing business in Poland | Biznes.gov.pl - Information and services website for entrepreneurs](http://www.biznes.gov.pl/)

⁹ <https://womenintech.perspektywy.org/en/shesnnovation-academy-en/>

Figure 3. Barriers to entrepreneurship



Note: Poland participated in the GEM survey in all years during the period 2015-20.

Source: GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

POLICY RECOMMENDATIONS

Inclusive entrepreneurship policies and programmes in Poland could be strengthened by implementing the following actions:

- Promote self-employment and continue to combat stereotypes by increasing the visibility of entrepreneurs in media and entrepreneurship campaigns.
- Improve data collect on business activities and self-employment, notably by increasing survey samples sizes so that disaggregated information on business owners can be reported (e.g. gender).
- To develop entrepreneurial education for young and seniors and raise the digital and technological competencies of age-mature generations.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

Table A.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed	People with disabilities
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. * indicates for Ukrainian people.

ANNEX B: OVERVIEW AND ASSESSMENT OF INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

The tables present 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.

Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs

		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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓	✓	✓	✓	✓		✓
	2. Networking initiatives	✓		✓	✓	✓	✓	✓		✓
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓	✓					
	2. Group-specific measures	Maternity leave and benefits for the self-employed	✓		✓	✓	✓	✓		
		Access to childcare				✓				

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

		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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓								
	2. Loan guarantees	✓								
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓			✓	✓		
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures	*								
	2. Group-specific measures	Entrepreneurship visa	*							
		Administrative and tax obligations can be met in several languages	*							

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

		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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators	✓		✓	✓	✓	✓	✓	✓	✓
Finance	1. Grants for business creation	✓		✓	✓	✓	✓	✓	✓	✓
	2. Loan guarantees	✓		✓	✓	✓	✓	✓	✓	✓
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓		✓	✓	✓	✓	✓	✓	✓
Culture and networks	1. Entrepreneurship campaigns, including role models	✓	✓	✓	✓	✓	✓			
	2. Networking initiatives	✓	✓	✓	✓	✓	✓			
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓	✓	✓	✓	✓	✓	
	2. Group-specific measures	Student business legal form	✓		✓	✓	✓	✓	✓	
		Reduced tax and/or social security contributions for new graduates	✓							

Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs

			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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training										
	2. Entrepreneurship coaching and mentoring										
	3. Business consultancy, including incubators										
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives										
Regulatory supports	1. Support with understanding and complying with administrative procedures										
	2. Group-specific measures	Pension for self-employed									
		Measures to facilitate business transfer/exit									

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

		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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓			✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓			✓	
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓		✓	✓					
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Welfare bridge to support those moving into self-employment								
		Mechanisms for regaining access to unemployment benefits if business is not successful								

Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

		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?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓		✓	✓				✓	
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models	✓			✓					
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	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								

ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. 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 written procedure in July 2023 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

The notes are based on the framework used in the OECD-EU Better Entrepreneurship Policy Tool, which contains six pillars:

1. Building entrepreneurship skills and capacities for inclusive entrepreneurship;
2. Facilitating access to business finance for inclusive entrepreneurship;
3. Fostering an inclusive entrepreneurial culture;
4. Building a supportive regulatory environment for inclusive entrepreneurship;
5. Expanding networks for inclusive entrepreneurship;
6. Strengthening the design and delivery of inclusive entrepreneurship support.

The notes provide a brief overview of the current inclusive entrepreneurship policies and programmes. They also 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?
- **Follow-up:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors, the unemployed and people with disabilities.