

30 **Poland**

This country profile benchmarks self-employment and entrepreneurship indicators for women, youth, seniors and immigrants in Poland against the average for the European Union. It also describes recent policy actions, notably the COVID-19 responses. It also reports on entrepreneurship conditions.

Conditions for inclusive entrepreneurship

Entrepreneurship conditions improved in recent years partly due the introduction of key policy measures. These include an increase in the annual income threshold for small taxpayers from EUR 1.2 million to EUR 2 million; an exemption from registration for micro firms with a turnover below 50% of the minimum wage; and, an exemption from social contributions for start-ups in the first six months followed by reduced social contributions for two years. Despite these improvements, administrative burden and entrepreneurship expectation remain among the lowest among European Union (EU) Member States. Entrepreneurship policies are relatively well developed. Tailored support is often available for youth at both the national and regional levels, while limited tailored support is offered for women and the unemployed. NGOs and local governments often offer small initiatives for immigrants, seniors and other groups.

Recent trends

The overall early-stage entrepreneurship rate was on par with the EU average for the period 2016-20. However, each target group remains under-represented in entrepreneurship. Eliminating these gaps (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in an additional 514 000 entrepreneurs. About 85% of these “missing” entrepreneurs are between 50 and 64 years old, around 75% are female and only 3% are youth (20-29 years old).

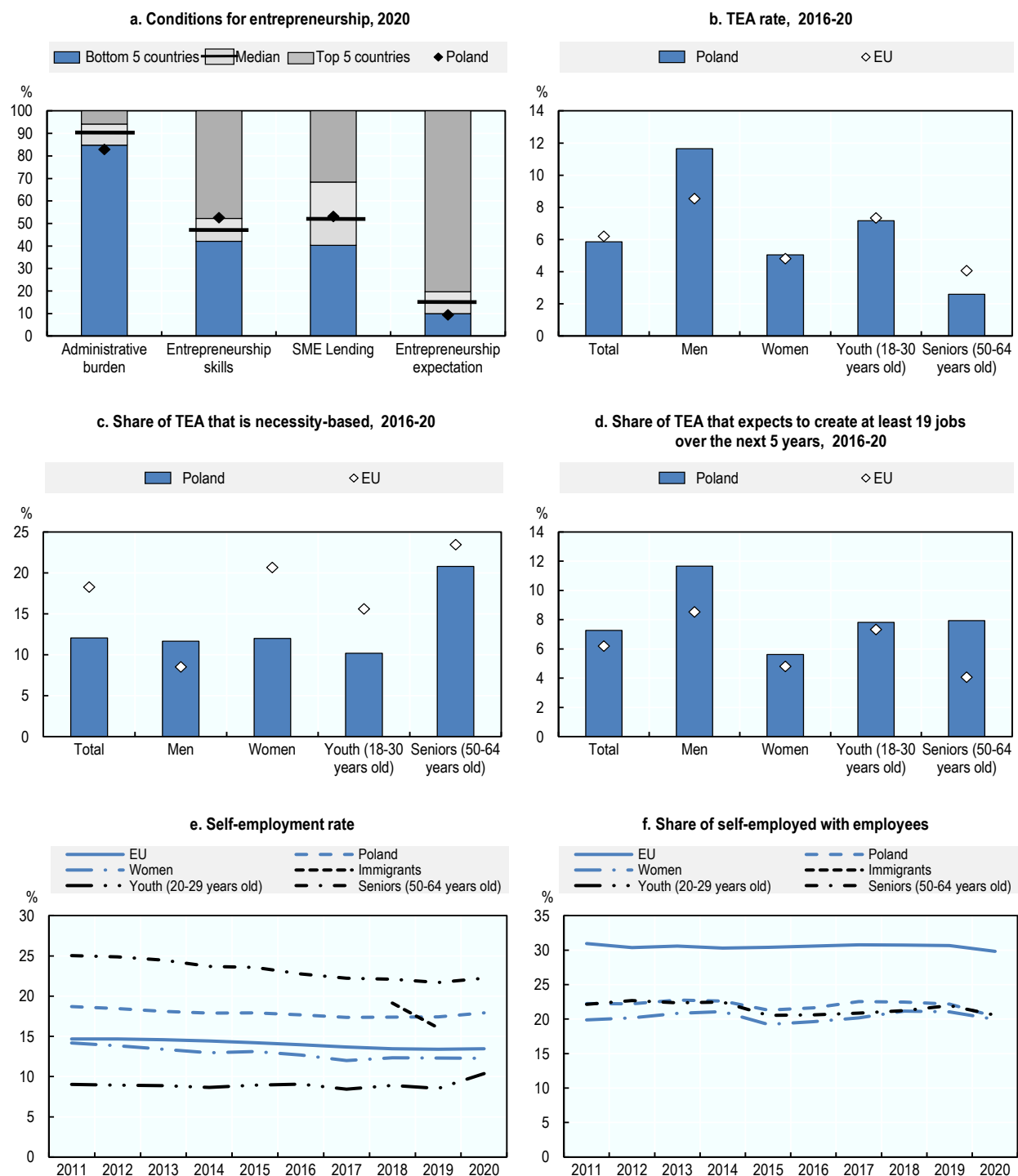
Self-employment declined over the last decade yet remained above the EU average by 4 percentage points in 2020. Women (12%), youth (20-29 years old) (10%) and seniors (50-64 years old) (22%) were all more likely to be self-employed relative to the EU averages but were less likely to have employees.

Hot policy issue

Several policy measures were introduced to help the self-employed during the COVID-19 crisis, including a lump sum payment of PLN 1 300 (EUR 290) in April 2020 as well as a PLN 100 billion (EUR 22 billion) financial scheme by the Polish Development Fund which made available three-year zero-interest loans to micro enterprises. The main support for the self-employed and freelancers was the “Anti-crisis Shield” programme. In its first iteration, self-employed workers received 80% of the minimum wage, while freelancers who reported income below 50% of the minimum wage could request financial aid to cover all of their lost income. In subsequent phases, eligibility criteria were adjusted to allow more self-employed workers to access financial support before being scaled back in September 2020 under “Anti-crisis Shield 5.0”, limiting support to those working in tourism, stage performance and exhibition.

Inclusive entrepreneurship indicators

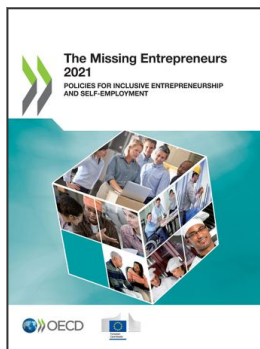
Figure 30.1. Entrepreneurship and self-employment in Poland



Note: The EU average in panels b-d excludes Belgium, Czech Republic, Denmark, Lithuania, Malta and Romania. Please see Chapter 9 for notes on the figures.

Source: Panel a: (World Bank, 2020^[1]; Global Entrepreneurship Monitor (GEM), 2021^[2]; OECD, forthcoming^[3]); Panels b-d: (Global Entrepreneurship Monitor (GEM), 2021^[2]); Panels e-f: (Eurostat, 2021^[4]). Please see Chapter 9 for the full citations.

StatLink  <https://doi.org/10.1787/888934281657>



From:

The Missing Entrepreneurs 2021

Policies for Inclusive Entrepreneurship and Self-Employment

Access the complete publication at:

<https://doi.org/10.1787/71b7a9bb-en>

Please cite this chapter as:

OECD/European Commission (2021), "Poland", in *The Missing Entrepreneurs 2021: Policies for Inclusive Entrepreneurship and Self-Employment*, OECD Publishing, Paris.

DOI: <https://doi.org/10.1787/a0e1718d-en>

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