Business Start-Ups & Youth Self-Employment in Poland: A Policy Literature Review

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Cracow University of Economics

STYLE-WP7:
Business Start-Ups & Youth Self-Employment

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ii) to engage with ‘relevant communities, stakeholders and practitioners in the research with a view to supporting employment policies in Europe.’ Contributions to a dialogue about these results can be made through the project website www.style-research.eu, or by following us on twitter @STYLEEU.

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Executive Summary

In Poland, there is no unanimous definition of what self-employment is, and in some interpretations three main forms of doing such work are distinguished. One of them is a job contract (governed by the Polish Labour Code). The second form is doing work activities personally (governed by the Polish Civil Code and based on a fee-for-task agreement, a job order contract, a contract to perform a specified task, etc.) The third form is running one’s own business (governed by the Economic Freedom Act and based on a cooperation agreement). The general understanding of self-employment involves running one’s own company.

A key priority of Polish governments’ policy is strengthening entrepreneurship through a variety of supporting programmes that have been launched in Poland. The self-employed can obtain not only financial support but also know-how and avail of facilities for running a business. The main aid programmes are presented in section two. Being self-employed in Poland allows an individual to pay lower taxes, insurance fees and gives them an opportunity to work in a competency and interest related occupation.

However, such a situation also has some negative implications connected with forcing employees to become self-employed, such as ‘cooperating’ with previous employers on the basis of two partners’ agreements rather than a job contract. This enables employers to lower the costs of hiring staff. The relation between an employee and employer and the possibility to use, ‘cooperation’ agreements is currently being widely discussed by the Government and trade unions in Poland.

Key words:
Self-employment; unemployment; young people; women; migrants; quality of self-employment; policies targeted to promote self-employment in Poland.
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<tr>
<td>AT</td>
<td>Austria</td>
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<tr>
<td>ALMP</td>
<td>Active Labour Market Policy/Policies</td>
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<td>BAEL</td>
<td>Badanie Aktywnosci Ekonomicznej Ludnosci – Polish Labour Force Survey</td>
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<td>BE</td>
<td>Belgium</td>
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<td>BG</td>
<td>Bulgaria</td>
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<tr>
<td>BGK</td>
<td>Bank Gospodarstwa Krajowego</td>
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<td>CH</td>
<td>Switzerland</td>
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<tr>
<td>CIP</td>
<td>Competitiveness and Innovation Framework Programme</td>
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<td>CSR</td>
<td>Corporate Social Responsibility</td>
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<td>CY</td>
<td>Cyprus</td>
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<td>Czech Republic</td>
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<td>Denmark</td>
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<td>EC</td>
<td>European Commission</td>
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<td>Estonia</td>
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<td>EPL</td>
<td>Employment Protection Legislation</td>
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<td>ES</td>
<td>Spain</td>
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<td>ESF</td>
<td>European Social Fund</td>
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<td>EU</td>
<td>European Union</td>
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<td>EU-LFS</td>
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<td>EU-SILC</td>
<td>European Union Survey on Income and Living Conditions</td>
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<td>FI</td>
<td>Finland</td>
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<td>FR</td>
<td>France</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GR</td>
<td>Greece</td>
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<td>GUS</td>
<td>Central Statistics Office of Poland</td>
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<td>HU</td>
<td>Hungary</td>
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<tr>
<td>ICT</td>
<td>Information, Communications &amp; Technology</td>
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<tr>
<td>IE</td>
<td>Ireland</td>
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<tr>
<td>ILO</td>
<td>International Labour Office</td>
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<td>IS</td>
<td>Iceland</td>
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<td>ISCED</td>
<td>International Standard Classification of Education</td>
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<td>IT</td>
<td>Italy</td>
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<tr>
<td>‘IT’</td>
<td>Information Technology</td>
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<tr>
<td>JEREMIE</td>
<td>Joint European Resources for Micro and Medium Enterprises</td>
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<td>KSU</td>
<td>National SME Services Network</td>
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<tr>
<td>LT</td>
<td>Lithuania</td>
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<td>LU</td>
<td>Luxembourg</td>
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<td>LV</td>
<td>Latvia</td>
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<tr>
<td>MSME</td>
<td>Micro, Small and Medium Sized Enterprise</td>
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<tr>
<td>Acronym</td>
<td>Description</td>
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<tr>
<td>MT</td>
<td>Malta</td>
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<tr>
<td>NCBR</td>
<td>National Centre for Research and Development</td>
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<tr>
<td>NEET</td>
<td>Not in Employment, Education or Training</td>
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<tr>
<td>NL</td>
<td>Netherlands</td>
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<tr>
<td>NO</td>
<td>Norway</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<tr>
<td>OLS</td>
<td>Ordinary Least Squares</td>
</tr>
<tr>
<td>PARP</td>
<td>Polish Agency for Enterprise Development</td>
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<tr>
<td>PIAAC</td>
<td>Programme for the International Assessment of Adult Competencies</td>
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<td>PL</td>
<td>Poland</td>
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<td>PT</td>
<td>Portugal</td>
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<td>R&amp;D</td>
<td>Research and Development</td>
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<td>SK</td>
<td>Slovakia</td>
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<tr>
<td>SME</td>
<td>Small and Medium Sized Enterprise</td>
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<tr>
<td>SOC</td>
<td>Standard Occupational Classification</td>
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<tr>
<td>STW</td>
<td>School to Work</td>
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<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>USA</td>
<td>United States of America</td>
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<tr>
<td>VET</td>
<td>Vocational Education and Training</td>
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<tr>
<td>VoC</td>
<td>Varieties of Capitalism</td>
</tr>
<tr>
<td>YES</td>
<td>Youth Entrepreneurship Strategies</td>
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<tr>
<td>YTR</td>
<td>Youth Transition Regimes</td>
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</table>
1. Introduction

1.1 Aims of this paper
The aims of this paper are fourfold. The first aim is to examine how self-employment is defined and the characteristics of those most likely to go into self-employment. The second aim is to provide an overview of national policies to encourage self-employment and entrepreneurship in Poland. The third aim is to critically examine concerns associated with the quality of self-employed work. Based on the above, the final aim is to suggest key research questions that should be considered in Tasks 2 and 3.

1.2 Organisation of the paper
The organisation of the paper is as follows: We begin with defining self-employment in Poland and identifying the characteristics of those most likely to go into self-employment. Following this, the national policies of Poland which aim to encourage self-employment in general and for youth in particular are presented. Furthermore, an insight into the quality of work associated with self-employment is provided. The paper also outlines sustainability and job creation of start-ups. Finally, the paper concludes with directions for future research.

1.3 Definition of Self-Employment
There is no definition of self-employment in Polish legislation. It neither exists in tax regulations, in national insurance nor in labour laws (Kaczorowski 2012). Hence, it may be assumed that the word self-employment has more than one meaning in Polish. There are several phrases synonymous with self-employment, for example sole proprietorship, freelance work, individual business activity, working on one’s own account, business activity of physical subjects, one-man entrepreneurship and independent paid activities (Lemańska-Majdzik 2009, Kaczorowski 2012, Szepelska 2013). The most common term is sole proprietorship, which is commonly used in Polish legislation.

There is no clear distinction between those who may be and those who cannot be referred to as a self-employed person (Lasocki, Skrzek-Lubasinska, 2012). In the literature, a self-employed person may be used for (i) employers who are self-employed and who hire employees, (ii) freelance workers who do not hire employees, (iii) family members who help the self-employed people without being paid for their work (Kryska 2007). Another definition classifies the following people as self-employed: (i) individuals who run a business activity and do not hire employees or (ii) individuals who run a business activity and hire several employees (up to 9) including family members who do not get paid. It must be emphasized that companies employing up to 10 employees are categorized as micro companies, and not self-employed subjects.

In order to define self-employment or sole proprietorship it is necessary to refer to the Economic Freedom Act of July 2nd, 2004 together with its later updates. In this act, the main assumptions in selecting self-employed subjects from the general group of business entities on the Polish market were specified. The act states that ‘an entrepreneur is a physical person, corporation or organization (...) performing a business activity on its own’. To define the concept of self-employment it is

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1 Economic Freedom Act of July 2nd, 2004 together with its later updates
necessary to indicate some characteristics of this type of entrepreneur. Generally speaking, self-employment is an individual business activity carried out at the owner’s own risk. In this context, the founder and owner is referred to as an ‘entrepreneur’.\(^2\) He/she performs paid activities such as manufacturing, trade, construction services, searching for, recognizing and mining minerals, as well as deriving benefits from properties and intangible assets, as well as legal assets.

In 2006, the concept of individual business activity was defined in a more detailed way (Dz. U. Nr 217 z 2006r poz 1588). In the amendment to the Economic Freedom Act, three new provisions were introduced that led to a clearer and more precise definition of this form of paid activity. It has been indicated that a person performing an individual business activity (i) has to take responsibility for his/her actions towards third parties, (ii) cannot perform work under the direction of the contractor and in the time and place indicated by him, (iii) has to take economic risk connected with the work. The provisions of the act were supposed to eliminate false self-employment which has been used by employers to reduce labour costs. If all the three elements are violated at the same time, the contractor must sign a binding contract of employment.

Such an interpretation of self-employment in Poland makes it possible to divide entrepreneurs into three groups. The first group (i) comprises people who want to start their own business. They start with an individual activity and later they expand, hiring employees and making investments. The second group (ii) consists of freelancers who want to work for many contractors. This group includes doctors, lawyers, architects, consultants, etc. The third group (iii) is made up of employees who for economic benefits or are persuaded by their employer to resign from their job contract and undertake the same job as subcontractors (Lemańska-Majdzik 2009).

Interestingly, in some interpretations of self-employment, three main forms of doing work are distinguished. One of them is a job contract (governed by the Polish Labour Code). The second form is carrying out work activities personally (governed by the Polish Civil Code and based on a fee-for-task agreement, a job order contract, a contract to perform a specified task, etc.) The third form of work is self-employment (governed by the Economic Freedom Act and based on a cooperation agreement) (Bartkowiak 2013).

Differences in apprehending self-employment are vital in statistical analyses. In a study published by the Central Statistical Office, it has been indicated that the problem with a lack of a precise definition of self-employment leads to data equivocation (Lasocki, Skrzek-Lubasińska 2012). Let us compare four definitions of self-employment:

- **Eurostat, OECD** – a self-employed person is a person who works on his/her own account, hires or does not hire employees, runs an agricultural holding together with family members who help them. According to this definition, in 2012, in Poland, as many as 22.1 per cent of those employed were self-employed people.
- **GUS-BAEL\(^3\)** - a self-employed person is an individual who works on his/her own account, hires or does not hire employees or runs an agricultural holding. This definition excludes family members from self-employment. According to this definition, the self-employed constituted 18.5 per cent of all employed in Poland in 2012.
- **Eurostat, GUS** - a self-employed person is an individual who works on his/her own account, does not hire employees, runs an agricultural holding. The definition excludes family members

\(^2\) Since all self-employed are referred to as ‘entrepreneurs’ in Poland, these two terms are used inter-changeably in this report.

and employers. According to this definition, the self-employed constituted 14.3 per cent of all employed in Poland in 2012.

- GUS, Monitoring Rynku Pracy (monitor of labour market) – self-employed people are individuals running their own business excluding agriculture, who do not hire employees. Family members and employers, as well as those running agricultural holdings are not included in this definition. According to this definition, the self-employed sector constituted 6.8 per cent of all employed in Poland in 2012.

The last definition (excluding family members, farmers and contractors, micro companies) seems the most appropriate for this research.

On the basis of the data provided by Central Statistical Office for the year 2012, major index numbers relating to the structure of self-employment in Poland may be analysed. In the study conducted by Lasocki and Skrzek-Lubasińska (2013) a self-employed person is an individual who works on his/her own account, does not hire employees and runs an agricultural holding. The definition excludes family members and employers. The percentage of self-employed constitutes a minor part of all the employed in Poland. Interestingly, the number of self-employed people rises with the age of entrepreneurs. It has been estimated that 4 per cent of people aged 15-24, 9 per cent of people aged 25-34, 15 per cent of people between 35-44, 17 per cent of people between 45-54, 20 per cent of people aged 55-64, and 36 per cent of people over 65 per cent are self-employed. (Figure 1)

![Figure 1: Self-employment structure in Poland in 2012](image)

According to the data, the majority of self-employed people including the ones who hire workers have basic vocational education (32.6 per cent). As many as 28.8 per cent have secondary vocational education and 13.4 per cent have higher education. Within this group, 66.8 per cent are men and 33.2 per cent are women. It has been estimated that on average the self-employed work 2.5 hours more each week than those with a job contract. (40.8 to 38.3 hours).
2. Policies to Encourage Self-Employment in General and for Youth in Particular

Political transformations that have been taking place in Poland since the 1990s generated much interest by governments to stimulate entrepreneurship and create favourable conditions for running private businesses, especially small and medium sized businesses (Kantorowicz, Żuk 2008). As a result of implementing new regulations and initiatives, many new organizations emerged whose aim was to support entrepreneurs including those self-employed. Among the institutions listed below are some which take advantage of the EU finances or other resources and others that base their activities primarily on national policies and finances:

- the National SME Services Network (KSU) comprises non-profit organizations supporting micro and SME.
- Fundusz Mikro (a micro fund) providing loans for small enterprises.
- Bank Gospodarstwa Krajowego (a technological credit fund).
- Credit assurance funds.
- Academic Entrepreneur Incubators (academic consulting initiatives).
- Business Angels (financing).
- Polska Agencja Rozwoju Przedsiębiorczości (the Polish Agency for Enterprise Development)

Additionally, the self-employed are assisted by employment agencies providing financial support and training. Generally, there are five categories of initiatives promoting entrepreneurs in Poland (Jackowska 2013):

A. Loans for starting and developing a business.
B. Subsidies for new technologies, products, and R&D.
C. Financial support for international expansion.
D. Consulting, training and knowledge transfer.
E. Searching for investors.

It is worth mentioning that the programmes alluded to above are mainly directed at the unemployed and people who start their business activity, not necessarily at those who decide to pursue self-employment. Special programmes for unemployed youth are listed at the end of this section.

2.1 Loans for Starting and Developing a Business

There are various forms of financial support for self-employed, entrepreneurs and generally small and medium enterprises in Poland, such as:

1. Financial support is provided by ‘Program Operacyjny Kapitał Ludzki’ (The Operational Programme Human Capital). Fund source: EU.
2. Subsidies from District Employment Agencies. Fund source: EU.

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5 The research conducted on a group of 500 enterprises showed that only 15 per cent of the self-employed were granted the support but it was expected by 83 per cent. The entrepreneurs pointed out that the main obstacles were connected with complicated procedures and lack of information. They were not aware of the support offer or costs of receiving it were too high. (Bednarski 2007)
3. JEREMIE programme. Fund source: EU.
4. Creation and development of micro companies. Fund source: EU
5. Regional Operational Programmes. Fund source: EU
6. Supporting entrepreneurship through BGK sureties and guarantees. Fund source: EU

Financial support is provided by ‘Program Operacyjny Kapitał Ludzki’ (The Operational Programme Human Capital). Measure 6.2 ‘Wsparcie oraz promocja przedsiębiorczości i samozatrudnienia’ (promotion and support of entrepreneurship and self-employment) may reach the level of 40 000 PLN (9 456,26 Euro). This is a bridging form of support and may be provided for 6-12 months. It starts on the day of setting up the business and is paid monthly in amounts not exceeding current minimum remuneration (which was 1600PLN (378,25Euro) in 2013 and 1680 PLN (397,16 Euro) in 2014). Additionally, the programme provides counselling and assistance in the effective use of the subsidy. It offers non-refundable subsidies as well as microloans (up to 50 000 PLN (11 820,33 Euro). Non-refundable subsidies are intended for people whose situation in the labour market is the severest e.g. the people who have been unemployed for a consecutive 12 months within two years before applying for the subsidy; people below 25 years old; the disabled; people over 45, the citizens of rural areas and small towns. Anyone having some minimal capital for starting their business may apply for microloans. This form of financial assistance is provided for five years and is charged with the minimal interest rate. ‘Wsparcie procesów adaptacyjnych i modernizacyjnych w regionie’ (support for adaptation and modernization processes in the region) no 8.1.2. is an initiative for people who have been made redundant, might be at risk of redundancy (because of the deteriorating economic situation of the firm) or whose employers are currently undergoing some adaptation and modernization processes. The subsidy may reach as much as 40 000 PLN (9 456,26 Euro) and it may have a bridging form.  

Subsidies from District Employment Agencies. The subsidy may be granted if the person fulfils the following requirements: he/she did not run an individual business activity and was not registered in the Central Registration and Information on Business for at least 12 months before applying for the subsidy, after starting the business with the help of the subsidy will run it for at least 12 months, has not received any financial support from the state for running a business before, has not refused or stopped any job, training, internship or other forms of employment without a reasonable excuse for the last 12 months before applying for the subsidy. After complying with the above requirements the person gets a non-refundable subsidy not exceeding the six fold of the average remuneration. In November 2013 it was 21 910,32 PLN (5 071, 83 Euro). The funds come from the EU.

Preferences from JEREMIE programme (financed by EU). In six voivodships in Poland (Lower Silesian, Kuyavian-Pomeranian, Łódź, Pomeranian, Greater Poland, West Pomeranian) an initiative called JEREMIE (Joint European Resources for Micro and Medium Enterprises) was implemented. Local governments and banks, credit funds as well as other financial institutions have created a special favourable offer for small and medium enterprises. The money for starting the business is provided in the form of credits, sponsorships, loans for the so-called start-ups or the companies which have not taken credits before, and which do not have enough collateral. The initiative is still developing and new ideas are being implemented. Since autumn 2013, the West Pomeranian Agency
for Regional Development Joint Stock Company offers special loans for students and people who graduated from universities not more than two years before. Academic JEREMIE serves also graduates of post-graduate studies, extramural studies and academics. The goal of the programme is the development a good cooperation between the scientific society and industry, resulting in the emergence of innovative businesses. The loan for a single recipient may reach 10 000-75 000 PLN (2 364,07-17 730,50 Euro) depending on the needs and business plan of a particular candidate. The funds may be spent on investments (computer equipment, a car, software) and running the business in its initial phase or its expansion.

**Creation and development of micro companies.** Financial assistance for starting and running individual business activities in the form of micro companies is included in Program Rozwoju Obszarów Wiejskich (rural areas development plan). A company may hire up to 10 employees and must be located in a rural or an urban-rural area. The maximum amount of money for a company is 300 000PLN (70 921, 99 Euros) provided it creates jobs for three people. The assistance consists of refunding 50 per cent of eligible costs.\(^\text{10}\)

**Regional Operational Programmes** are carried out separately for each voivodship. The money may be spent on starting or continuing direct investments and on improving the efficiency of businesses, as well as innovations. The rate and purpose of the subsidy may be different for each voivodship and according to the conditions of a given competition. The list of initiatives promoting entrepreneurs is to be found on the website of Portal Innowacji\(^\text{11}\) and the Ministry of Infrastructure and Development\(^\text{12}\). Marshall Offices implement the programmes and provide information concerning current competitions.

**Supporting entrepreneurship through BGK\(^\text{13}\) sureties and guarantees.** The state’s programme to promote micro, small and medium enterprises is a form of security aid which may be granted in order to obtain an investment or a working capital loan. ‘De minimis’ is not a form of subsidy. It means the entrepreneur does not receive money. It is granted in cooperation with banks providing credit facilities under the government programme. The entrepreneur does not have to turn to BGK to get the guarantee. He/she submits an application to the bank providing appropriate credit facilities.\(^\text{14}\)

### 2.2 Subsidies for New Technologies, Products, and R&D

Table 1 provides a list of subsidies for new technologies, products and R&D.


\(^{13}\)Bank Gospodarstwa Krajowego (BGK) is Poland's only state-owned bank established in 1924

### Table 1: A List of Subsidies for New Technologies, Products and R&D.

<table>
<thead>
<tr>
<th>No.</th>
<th>Policy name</th>
<th>Support description</th>
<th>More info <a href="http://www">www</a>. website¹⁵</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Competitiveness and Innovation Framework Programme – CIP)</td>
<td>Supporting the development of innovativeness and providing companies with better forms of financial aid, such as credits, loans, guarantees, leasing, acquisitions.</td>
<td><a href="http://www.cip.gov.pl/index.php?p=&amp;idg=&amp;s=43">http://www.cip.gov.pl/index.php?p=&amp;idg=&amp;s=43</a> #</td>
</tr>
<tr>
<td>2</td>
<td>Innovation Voucher Scheme</td>
<td>This is a purposeful subsidy. The programme is carried out by PARP (Polish Agency for Enterprise Development) to help micro, small and medium enterprises initiate cooperation with scientific bodies e.g. buy services needed to implement a new product/technology. The maximum subsidy rate is 15000 PLN.</td>
<td><a href="http://en.parp.gov.pl/">http://en.parp.gov.pl/</a></td>
</tr>
<tr>
<td>3</td>
<td>Big Voucher</td>
<td>This is a purposeful subsidy and the programme is carried out by PARP (Polish Agency for Enterprise Development). It is a larger programme for developing new products, design, new production technologies or substantial improvements of products and production techniques. The maximum amount obtainable is 50 000 PLN (11 820, 33 Euro).</td>
<td><a href="http://www.granty-na-badania.com/2014/02/parp-nabor-wnioskow-w-ramach-duzego-bonu.html#.VDpfXfICcRA">http://www.granty-na-badania.com/2014/02/parp-nabor-wnioskow-w-ramach-duzego-bonu.html#.VDpfXfICcRA</a></td>
</tr>
<tr>
<td>4</td>
<td>Innovation loans</td>
<td>The loan is to be used for starting the business or for the implementation of an innovative investment financed by PARP. It may be granted to entrepreneurs whose business is in the start-up phase. It may reach 2mln PLN (472 813,24 Euro).</td>
<td><a href="http://www.parp.gov.pl/index/index/153">http://www.parp.gov.pl/index/index/153</a></td>
</tr>
<tr>
<td>5</td>
<td>Technological loans</td>
<td>This is a means to obtaining additional funds for companies to invest in new technologies. There are two main requirements to get the loan – the applicant should be a small or medium-size enterprise and the technology must be innovative. It is managed by BGK.</td>
<td><a href="http://www.pi.gov.pl/Finanse/chapter_95013.asp">http://www.pi.gov.pl/Finanse/chapter_95013.asp</a></td>
</tr>
<tr>
<td>6</td>
<td>Commercialisation and development of technology financed by the National Centre for Research and Development</td>
<td>The National Centre for Research and Development conducts programmes such as Innovativeness Creator and Innotech. The funds are spent on commercialization of innovative technologies and intensifying investments on research and development. Additionally, NCBR carries out Innovative Economy Programme to subsidize purposeful projects for industrial research and development activity. The money may be spent on research and consulting services, equipment and apparatus, patents, licences, as well as operational costs coverage.</td>
<td><a href="http://www.ncbr.gov.pl/">http://www.ncbr.gov.pl/</a></td>
</tr>
<tr>
<td>7</td>
<td>Intellectual Property Protection included in the Innovative Economy Programme</td>
<td>Entrepreneurs who have invented something or implement new industrial designs and utility models may apply for a subsidy from the Innovative Economy Programme. It is intended to help entrepreneurs obtain or protect intellectual property. It is managed by PARP (the Polish Agency for Enterprise Development)</td>
<td><a href="http://www.parp.gov.pl/index/index/636">http://www.parp.gov.pl/index/index/636</a></td>
</tr>
</tbody>
</table>

¹⁵ All web pages were visited on October 21, 2014
2.3 Financial Support for International Expansion

**Passport to foreign markets.** Operational Programme Intelligent Development offers funds for designing and implementing export plans including all the necessary procedures.\(^{16}\)

**International Promotion Programme.** Companies that aim to expand their activity or strengthen their position in foreign markets may gain funds to promote and search for potential partners. The programme is conducted by the Ministry of Economy and the Polish Agency for Enterprise Development. The funding may cover up to 75 per cent of eligible costs.\(^{17}\)

**Trade Fairs and Missions with Regional Operation Programmes.** Coverage of participation costs in international trade fairs and business missions may reach 50-60 per cent.

**Erasmus programme for young entrepreneurs.** This is de minimis\(^{18}\) form of support entitled ‘Promotion of Polish economy on international markets under the Operational Programme Innovative Economy’ Measure 6. Measure 6.2 covers ‘The development of Investors and Experts Service Centres and preparing new investment areas for investment projects’; sub-measure 6.2.1 is ‘Support for the net of Investors and Exporters Service Centres’; The programme is coordinated by PARP and it provides partial coverage of costs connected with SMEs’ visiting foreign business partners.\(^{19}\)

**Polish Silicon Bridge.** This programme also corresponds to the formula of de minimis aid and is a part of Measure 6 of ‘the Operational Programme Innovative Economy’. Measure 6.2 covers ‘The development of Investors and Experts Service Centres’ and prepares new investment areas for investment projects’; sub-measure 6.2.1 is ‘Support for the net of Investors and Exporters Service Centres’. The programme aims to increase the acceleration of Polish hi-tech companies through support for their expansion into the US market, especially in the Silicon Valley. It mainly concerns high-tech SMEs from ‘IT’, ICT, nanotechnology, biotechnology, medical equipment production as well as intelligent construction sectors. The value of the programme is providing training, consulting and mentoring services in incubation-acceleration centres in the USA.\(^{20}\)

2.4 Training, Consulting and Knowledge Transfer\(^{21}\)

**Training.** The Operational Programme Human Capital offers various training courses of both central and regional scope. Current training is co-funded by the EU is listed on the website.\(^{22}\)

**Corporate Social Responsibility.** The programme is managed by PARP. It provides consulting and training compatible with MSMEs development plans. It shows SMEs good practices within CSR. Another initiative within the programme is seminars for consulting companies during which the participant learns how to implement such practices.

**PARP Academy.** This is an Internet platform offering a variety of training, including e-learning, m-learning, blended learning together with some product packages such as ‘Knowledge pills’.\(^{23}\)

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\(^{17}\) the Council of Ministers of 31 October 2007. Concerning granting de minimis for implementation of certain ventures for the promotion and support of export or sale of the Single European Market

\(^{18}\) *De minimis* aid is a financial support of government for companies which, because of its low amount, does not influence the competitive relations on the market and does not have to be reported to EC


\(^{21}\) These activities base mainly on the act covering issues connected with supporting initiative activities - Ustawa z dnia 30 maja 2008 r. o niektórych formach wspierania działalności innowacyjnej

\(^{22}\) [www.inwestycjawkadry.pl](http://www.inwestycjawkadry.pl)
Consulting and information services KSU (National Services System). The services are covered in 100 per cent or 90 per cent by the programme.

Technology Transfer Centres\textsuperscript{24}. This is a diverse group of non-profit organizations providing consulting, training, and information services. It supports technology transfer and commercialization including all the necessary procedures. The group brings together science and business. This is why, it is referred to as a bridging unit. Its aim is to increase innovativeness and competitiveness of Polish enterprises and regional economic structures by adapting and implementing new technologies in SMEs (Matusiak 2005)\textsuperscript{25}.

Technological incubators. The programme is for viable start-up companies that want to develop using innovative technological ideas.

Technological parks. These are institutions enhancing cooperation between science, business and local governments. Their aim is to provide favourable conditions for the development of innovative companies.

E-Point portals. These are aimed at providing information and advisory assistance to service providers and recipients on contractual rights and obligations, and especially on certain legal aspects of information society services, in particular electronic commerce. They concern SMEs as service providers and individual recipients using the Internet.

Enterprise Europe Network. It is an international network of service providers offering SMEs free assistance aid for developing their potential and innovative capacity.

2.5 Search for Investors

Pre-incubation and investments. People having an innovative concept for a business or have already existing companies in their start-up phase may be granted financial support from the EU. They may get up to 47 281,32 PLN (200,000 euro). A special instrument has been created to enhance commercialization of entrepreneurs’ ideas by creating venture capital funds. Operational Programme - Innovative Economy (OP IE) measure 3.1 Initiating Innovative ideas.

Business angels. These are private investors with significant capital who sponsor risky enterprises in their star-up phase. In return they get a fixed package of shares in the company. Financial cofounding usually reaches several hundred to a few million PLN.

Venture capital funds. Their function is similar to that of business angels but their capital is managed by the whole fund and not private investors.

2.6 Policies Supporting Unemployed Youth

In 2005, there was an initiative called ‘My first business’ aimed at unemployed young people (below 25 years old) and university graduates not older than 27. The purpose of the programme was to

\textsuperscript{24} It was seen that academic bodies do not follow the changes and expectations of markets and business partners. As an effect of searching for more flexible structures and organisations that enhance effectiveness and protect goals’ fulfilling of academic society, some ‘third sector’ (NGO, NPO) institutions were developed [Bąkowska, Możewska 2012]
\textsuperscript{25} In the Higher Education Act [Prawo o Szkolnictwie Wyższym Dz.U. 2005.164.1365] it is stated that Technological Transfer Centres are created in order to sell or provide, no profitably results from research and development projects
\textsuperscript{26} http://poig.parp.gov.pl/index/index/589 21.10.2014
\textsuperscript{27} http://www.aniolybiznesu.org/EN/Default.aspx 21.10.2014
promote entrepreneurship and create the best possible conditions for starting and running business activities. It consisted of three main elements: theoretical training, practical training (several-month internships in big companies) and subsidies for starting individual business activities. After the training, the person could be granted a non-refundable subsidy to start his/her own business. Another option was a loan granted by BGK within the programme ‘Job for the Young’ and Fundusz Wspierania Przedsiebiorczości (entrepreneurship support fund) (Lemańska-Majdzik 2009).

**Youth Guarantee** (2014-2021) is a part of Young People Employment Scheme worked out by the European Commission. It assumes that every unemployed person under 25 who registers in Employment Agency or Voluntary Labour Corps will be presented with a job, apprenticeship, traineeship, or a continued education offer. This aid is guaranteed by the Ministry of Labour and Social Policy.  

The Labour Fund has prepared a new form of support for people below 30. It includes internship, employment, training and accommodation voucher.  

**Loans to start a business for students and graduates** are a form of financial aid for a person to set up a business, for an organization to create a job, for an unemployed person including a person indicated by the District Employment Agency. The Agency offers free consulting for entrepreneurs (concerning running business issues) and training for the target recipients to the amount of PLN 1200 PLN (283.69 Euro).

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3. The Quality of Work Associated with Self-Employment

3.1 Tax and Social Security

In accordance with the tax law\(^{31}\), a person running an individual business activity can avail of a flat rate tax. This led to some people changing their contracts to self-employment in order to reduce tax related expenditures. Hence, in 2007 a new provision to the act was introduced. Additionally, employees who switched contract for self-employment and performed the same duties but based on flexible form of employment could not take advantage of the flat rate tax (art. 9a ust 3 ustawy o PIT)\(^{32}\). Nevertheless, such possibilities of tax calculation are highly beneficial for the self-employed. Entrepreneurs can deduct a considerable part of expenditures from the revenue, which reduces the tax base. The expenditures may be connected with e.g. purchasing computer equipment, Internet access, renting premises, or buying a car and fuel.

As for social security\(^{33}\), self-employment makes it possible to reduce the level of taxes and other expenditures going to the state. A contract of employment puts both the employer and the employee under an obligation to pay social security contribution calculated as a percentage of remuneration. Higher remuneration means higher rates must be paid by the employer as well as the employee. The only situation when they are exempted from paying the contribution is when the annual remuneration rate exceeds the thirtyfold of average remuneration in Poland. Otherwise, the contribution rate is calculated from the total remuneration value. People who run an individual business activity may choose to pay contributions calculated from 60 per cent of the average remuneration in Poland. It means that a person who earns twice as much as the average remuneration and runs his/her own business may pay three times less for social security contribution than a person with a job contract. However, it must be stated that a self-employed person is not entitled to receive sick pay for the first thirty days of sick leave. Paying merely the lowest rates of social security negatively affects the later retirement value amount unless the self-employed person saves for it separately. In general, lower expenditures encourage people to set up their own business activities.

3.2 Limitations to self-employment possibilities

There are three main categories of factors limiting self-employment possibilities: those related to the markets on which the entrepreneurs act, institution based factors, and those connected with the entrepreneurs themselves.

As for the markets, the self-employed may work largely in very competitive sectors, where it is difficult to tap into and keep a sufficient number of contractors. Additionally, the entrepreneurs may operate in

\(^{31}\) Ustawa o podatku dochodowym od osób fizycznych z dnia 26.07.1991 roku wraz z późniejszymi zmianami (The Personal Tax Code Act)

\(^{32}\) Odpowiedź podsekretarza stanu w Ministerstwie Finansów z dnia 16 maja 2012 na interpelację poselską nr 3962 (the reply of Ministry of Finance Bureau to the Member of Parliament interpellation)

\(^{33}\) Ustawa o systemie ubezpieczeń społecznych z dnia 13 października 1998, z późniejszymi zmianami (The Social Security System Act)
a niche market, which considerably limits the numbers of potential customers. Moreover, they have a much poorer and weaker negotiating position compared to their larger partners. This unequal relationship can cause problems for the self-employed not being able to collect payments from larger contractors. The trading partner can use its size as leverage in resolving problematic payment situations, but the self-employed are less likely to hire a lawyer or the administrative procedures are so protracted that they may not wish to take legal action.

Institution-based constraints may refer to: difficulties obtaining financial support from banks and other institutions (due to insufficient security, relatively high service costs and low credit amounts), high fiscal burdens, labour intensity connected with formal and procedural duties to the state as well as vagueness and frequent changes in legal regulations.

As for the entrepreneur, he/she may lack appropriate competencies. He/she may not have enough technical knowledge relating to the kind of activity and/or managerial skills needed to run a business and financial settlements. Not having enough capital to initiate and run the business (especially in its start-up phase) may constitute another constraint. (Bednarski 2007)

As the records suggest, the number of people undertaking an individual business activity has been increasing since 2004. The main reason behind this was the cut in organisations’ expenditures by reducing fiscal and insurance dues imposed on employers when hiring employees. After 2004, this resulted in a number of companies not signing job contracts with their employees where employees were encouraged to start their own businesses and commissioned to do the same jobs as before. It exempted the companies from the burden related to labour legislation (job conditions, leave, working hours), tax law (income tax), social security law (health, accident, pension) (Narkiewicz-Tartowska, Stańczyk 2007, Kaczorowski 2012). However, such situations were contrary to the law as this is the content of work and not a particular contract that determines employment conditions (tasks, work conditions and relations between the worker and the employer were characteristic of a job contract but because of financial benefits employers forced employees to change their status to self-employment). Provisions to the act introduced in 2006 aimed to eliminate this procedure. Unfortunately, some employers started making use of job order contracts, contracts to perform a specified task, as well as managerial contracts, and other forms of civil agreements also considered as self-employment. Research conducted by Polish Agency for Enterprise Development (PARP) in 2012 indicates that 19 per cent of the self-employed work for only one contractor which brings about uncertainties concerning the level of forced self-employment. The PARP study also found that for 5.1 per cent of self-employed respondents, their working conditions and remuneration were deemed to be inadequate. This compares to just 4 per cent of respondents with employment contracts. The average net remuneration of individuals running their own business with employees was 4123 PLN (974.70 euro), whereas the self-employed earned, on average, 2398 PLN (566.90 euro). This represents a 41.84% difference between the self-employed with and without employees.

There have been concerns raised about the genuine nature of ‘self-employment’ in Poland and the emergence of the term ‘junk contracts’. Such contracts have been used by some employers to replace job contracts and associated costs, including employee insurance contributions, thereby reducing such employers’ wage bills. There were numerous protests organized mainly by trades unions in 2011 and 2012 about the use of ‘junk contracts’. However, the protests created a negative image of self-employment in the society. Although running an individual business is perceived as

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34 The authors emphasize that 60 per cent of respondents refused to answer the question which may constitute a considerable limitation.
something positive, working for an employer in the form of self-employment is carefully monitored by social partners such as the government, trades unions and employers’ organizations.

There are different reasons why people decide to pursue self-employment. Usually a decision is taken after a market analysis. Some people endeavour to take advantage of some niche in the market; others want to work independently as freelancers. In some cases, it is difficult to find a job with employment contract terms. Regardless of the reason, the decision is preceded by a thorough analysis of potential benefits. Young people are most often motivated by their desire to earn more than when being employed by someone else and receiving fixed remuneration. Another factor is seeking independence. Middle-aged and elderly people more often strive to have more freedom and independence at work. They also want to make more use of their human capital. Sometimes they are bored with their current job or they may have experienced occupational burnout. According to Czarnota (2011) a substantial number of people looking for a job are aware of the fact that it is very difficult to find a job that satisfies all their needs regarding responsibilities, personal and professional development, and financial expectations. Many of them perceive self-employment as a chance to create a job position matching their needs and expectations. It is difficult to clearly indicate which form of work is better for a person entering the labour market. Potential benefits and threats may equally be equally encouraging and discouraging factors when making a decision about self-employment. According to the literature referring to entrepreneurship, individual abilities may be a differentiating element. Features such as the ability to take risks, creativity and the ability to work under pressure seem critical here. After a thorough analysis of all the data, the following list of factors affecting the quality of work done in the form of self-employment may be made (see Table 2).

Table 2: Advantages and disadvantages of self-employment

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Paying three times less for social security for up to 24 months or being even exempted from this obligation; calculation of social and health contribution rates from a fixed remuneration rate; relief for young entrepreneurs.</td>
<td>• Difficulty with collecting dues or an extended time of collecting them.</td>
</tr>
<tr>
<td>• Tax relief, some expenditure may be classified as costs, which lowers tax rates (e.g. a car).</td>
<td>• Costs relating to professional development.</td>
</tr>
<tr>
<td>• The possibility of making numerous contracts and freedom in choosing potential contractors.</td>
<td>• The risk of having too few or even no contractors.</td>
</tr>
<tr>
<td>• Flexible working time, work carried out at a place of choice</td>
<td>• No paid leave/holidays, no employee benefits.</td>
</tr>
<tr>
<td>• The possibility of suspending the business activity for up to 24 months.</td>
<td>• No sick pay for the first thirty days of sick leave.</td>
</tr>
<tr>
<td>• Easier to win a contract than to get a job</td>
<td>• More responsibility for the quality of work and formal liability.</td>
</tr>
<tr>
<td>• Independence</td>
<td>• Personal liability (full personal property).</td>
</tr>
<tr>
<td>• The opportunity to put one’s ideas into practice.</td>
<td>• Unlimited working time, no paid overtime refunded.</td>
</tr>
<tr>
<td></td>
<td>• Bankruptcy risk.</td>
</tr>
<tr>
<td></td>
<td>• Contract termination without a notice period.</td>
</tr>
</tbody>
</table>

Source: literature-based elaboration
Analysing the situation of the Polish labour market we may refer to the results of research conducted in SME in 2012 (Tarnawa and Zadura-Lichota, 2013). According to the study, self-employed people make up an occupational group whose working conditions evoke negative connotations. As a result of their working conditions, as well as insurance payments, self-employed people who are forced to work in this way are considered to be worse off than employees with a contract. On the other hand, answers given to different questions indicate that half of our society would like to run their own business activity. The authors of the report put forward a thesis that such a perception of self-employment stems from a culture-based model of paid work in Poland which favours employment contracts. Similarly, the results of a study dealing with graduates’ professional career (conducted at Cracow University of Economics) show that 0.8 per cent of students set up their businesses when still at university, whereas 83 per cent have binding employment contracts (long-term employment contracts). Additionally, a year after graduating 54 per cent of respondents valued secure employment as the most important factor when looking for a job, which puts employment contracts at the top of the list of desired forms of working, as opposed to becoming self-employed (Pocztowski, Miś, Pauli, 2013).

Interestingly, the results of a focus group of young people referred to as generation Y revealed that 24.4 per cent wanted to set up their own business activity involving the hiring employees which entails power and risk; and almost 17% per cent of respondents preferred freelance work – and not having any employees (Stachowska 2012). These results suggest many young people in Poland have a preference for being an employee as opposed to being self-employed. This is likely to reflect the desire for stable employment and a relatively low tolerance for risk in Polish culture.
4. Research Questions

Based on this review, the following research questions are proposed:

   a. What is the structure of self-employment in Poland (age, education, gender, occupational background)?
   b. What are the reasons/motivations of becoming self-employed? How do young people perceive self-employment?
   c. What are the advantages and disadvantages of being self-employed?
   d. Is there a gap in the scope of government assistance for the self-employed?

These questions will be examined in detail in Tasks 2 and 3.
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www.ose.be

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