



Inclusive Entrepreneurship Policies: Country Assessment Notes

Belgium, 2018



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FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Co-operation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice.

The proportion of people from under-represented and disadvantaged groups (e.g. women, youth, seniors, the unemployed, people with disabilities) involved in self-employment and entrepreneurship activities in Belgium remains slightly below the European Union average. While national policy targets on inclusive entrepreneurship have not been established, inclusive entrepreneurship policies and programmes are present at the national and regional levels for a wide range of target groups, including youth, women, seniors and the unemployed. A wide range of entrepreneurship policies and programmes are in place to support youth and women in business creation, many of which are designed and delivered at the local level. The majority of these entrepreneurship support initiatives seek to facilitate the acquisition of entrepreneurship skills and to improve access to start-up finance. More could be done to make entrepreneurship more inclusive in Belgium, including increasing awareness about ongoing initiatives and fostering good practice exchanges between the regions. More can also be done to support senior entrepreneurs, which is a group of growing political interest in the country.

This note is the third country assessment note prepared by the OECD in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview and assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector. The 2018 notes include an additional section on female entrepreneurship support, which provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses.

The 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 country reviews of youth entrepreneurship and women entrepreneurship. 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 as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director. 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 by Kleitia Zeqo of IDEA Consult. David Halabisky and Cynthia Lavison of the CFE undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the CFE. A draft version of this note was discussed with a steering group at a workshop in Brussels on 26 June 2018. The steering group was co-led by the OECD and Anne-Françoise Cannella and Natacha Vinckenbosch (Département de l'Emploi et de la Formation professionnelle, Wallonie). Other members of the steering group included: Robert Javaux (Ministre de l'Action sociale, Wallonie), Véronique Cabiaux (Agence pour l'Entreprise et l'Innovation, Wallonie); Gracia Pungu and Caroline Daux (SPRB, Brussels); Mark Vanden Berghe and Karen Warson (Flemish employment service VDAB), Sam Sadrabadi (Syntravlaanderen, Flanders); Virginie Losson (Young Entrepreneur of Tomorrow, Brussels); Patrick Sapy and Stijn Demuyne (Microstart); Nicolas Bossut (BEPAX, Brussels); Loubna Azghoud (Women in Business, Women in Tech); Silke Vanrompa (Maak Werk van Je Zaak); Frank Maleszka (Stebo); Mon Verrydt (Starterslabo); Lien Van Ramelberg (SERV, Flanders); and Mireille-Tsheusi Robert (Entrepreneurship expert and trainer). Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor. This note benefited from feedback and suggestions provided by Guy Lejeune of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

TABLE OF CONTENTS

KEY MESSAGES	6
1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS.....	7
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS	8
2.1. Labour market context	8
2.2. Self-employment and entrepreneurship rates	8
2.3. A profile of the self-employed	12
2.4. Barriers to business creation	14
2.5. Entrepreneurship performance	16
3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES.....	18
3.1. Policy framework	18
3.2. Government regulations	20
3.3. Financing entrepreneurship	21
3.4. Entrepreneurship skills	23
3.5. Entrepreneurial culture and social capital	24
4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP	26
5. POLICY RECOMMENDATIONS	28
6. REFERENCES	29
ANNEX: METHODOLOGY	33

KEY MESSAGES

- While national policy targets for inclusive entrepreneurship have not been established in Belgium, inclusive entrepreneurship policies and programmes are present at the national and regional levels for a wide range of target groups, including youth, women, seniors and the unemployed. Specific objectives to encourage entrepreneurship among immigrants are not yet defined and support for this group focuses more general challenges, such as language training and community development.
- The proportion of people from under-represented and disadvantaged groups (e.g. women, youth, seniors, the unemployed, people with disabilities) involved in self-employment and entrepreneurship activities remains slightly below the European Union average. Men were the most likely group to be entrepreneurs, although the number of female entrepreneurs has increased in recent years. Few youth are self-employed or involved in starting a business, despite youth unemployment being persistently high. These low activity rates are likely partially explained by a low proportion of the population that believes that they have the skills and knowledge to start a business. In 2016, the student entrepreneur status and the National Action Plan for Women were introduced to increase entrepreneurship among these two groups.
- In strengthening inclusive entrepreneurship policies and programmes, the following actions should be given priority: (i) create a single interactive portal that can direct potential entrepreneurs from under-represented and disadvantaged groups to relevant support services; (ii) develop more tailored entrepreneurship training, coaching and mentoring for immigrant entrepreneurs; (iii) increase best practices exchanges on inclusive entrepreneurship among the regions; and (iv) allow administrative procedures related to business start-up to be conducted in more languages.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Belgium is a federal state composed of three Regions (Flanders, Brussels, Wallonia) and three Communities based on the official languages (the Flemish, French and German-speaking Communities). Regions and Communities do not have the exact same territories. Some competencies are held at the national level by the Federal State, while others are held at the sub-national level, usually by Regions. Each level of government has a role in setting policies and strategies (Belgium Federal Government, n.d.).

Promoting business creation and self-employment continues to be a major objective within Belgium's EU2020 targets. Overall, progress has been made with the adoption of initiatives that promote entrepreneurial training and promotion at school and university levels, cut red tape related to business creation, provide tax incentives for investment in new business and exemptions for start-ups, and encourage new financial solutions for business creation, including peer-to-peer lending and crowdfunding.

Another notable development is the new Code for Companies and Associations, approved at the end of 2018, which will come into force in 2019-20 (Geens, 2018). The new code extends and unifies the concept of enterprise and reduces the number of company types.¹ It also eliminates the capital requirement for the most common business legal form, brings down the number of persons required to start a company from two to one and provides clear guidance on cross border activities.

The National Reform Programme 2016 (NRP) addresses entrepreneurship through a wide range of policies. Several programmes also promote and support self-employment and entrepreneurship by youth and women at the federal level, including the Youth Guarantee Implementation Plan (EC, n.d.). At the regional level, Wallonia and Brussels focus their entrepreneurship support initiatives on young people, the unemployed, and older workers (over 55 years old). Flanders targets much of its entrepreneurship support at youth and workers over 55 years old.

Overall, awareness about inclusive entrepreneurship policies is growing and policy makers are strengthening targeted and tailored support to address the specific needs of several target groups. According to the 2018 European semester country report for Belgium (EC, 2018), progress has been made with respect to the promotion of entrepreneurship in Belgium. However, sizeable employment differentials between specific population groups continue to result in an under-utilisation of labour, especially among the low-skilled, young people, older people and people with migrant backgrounds (EC, 2016a).

Despite this growing attention to the potential for entrepreneurship policies and programmes to also be used to reach social inclusion objectives, significant gaps remain. For example, specific objectives to encourage entrepreneurship among immigrants are not yet defined and action is taken through general policy, such as language training, diploma recognition and integration programmes. The employment outcomes for people with a migrant background in Belgium, even adjusting for other individual characteristics, are among the poorest in the EU (EC, 2017a).

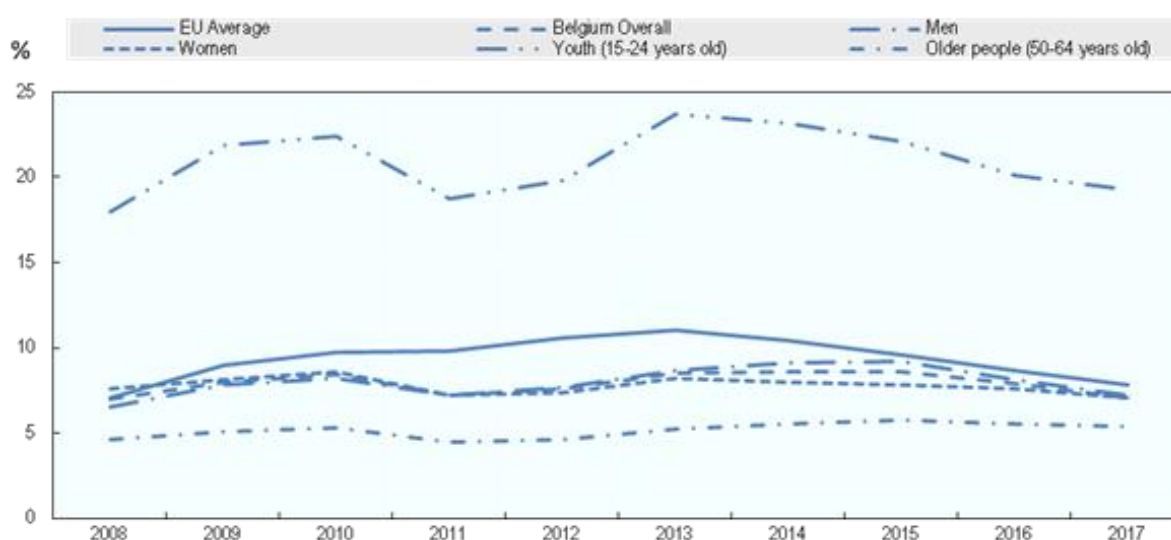
¹ <https://ictrecht.be/featured-2/alles-moet-weten-hervorming-vennootschapsrecht-en-meer/>

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

The unemployment rate in Belgium has been consistently below the European Union (EU) average between 2008 and 2017, ranging from 7.0% to 8.6%. It increased by 2.4 percentage points between 2008 and 2010 and increased further from 2012 to 2015. Male and female unemployment were similar in 2017 (7.2% vs. 7.1%), closing the gap that had widened as female unemployment had started decreasing after 2013 while male unemployment had stayed on the rise until 2015. While unemployment has been consistently low among seniors (5.4% in 2017, below the 5.8% EU average for this group), it has been particularly pronounced among young people at 19.3% in 2017. Despite significant improvements since 2013, youth unemployment remained above the 16.8% EU average for this group. It should be noted that the rate of young people not in education, employment, or training (NEETs) was below the EU average in 2017 (9.9 % vs. 11.5 %). However, there are large regional differences and with major challenges in the Brussels Region (EC, 2017b).

Figure 1. Unemployment rate, 2008-17



Source: Eurostat (2018), Labour Force Survey.

2.2. Self-employment and entrepreneurship rates

The proportion of workers who are self-employed has been slightly below the EU average over the last decade. In 2017, 13.1% of the active population was self-employed in Belgium, slightly less than the EU average for that year (13.9%). The highest rates were found among men (16.3%) and seniors (16.0%) while they were lower among women (9.3%) and youth (5%) (Figure 2a). However, it should be noted that the number of self-employed women grew by 5.5% between 2015 and 2016. This was a much higher growth rate than that of male entrepreneurs, which saw a growth of 1.7% in the same year (INASTI, 2016).²

² http://www.rsvz-inasti.fgov.be/sites/rsvz.be/files/publication/inasti_rapport_annuel_2016.pdf

Non-EU citizens in Belgian cities (particularly in Brussels, where they make up to 20% of the population) displayed a self-employment rate of 2-3%. In an attempt to address these low figures, the Brussels region and some communes in Flanders have opened up a dialogue with civil society actors on improving inclusion of immigrant entrepreneurs. The initiative is placed under the slogan “Business in diversity” and will be accompanied by an action plan. The aim is to provide more tailored training courses for aspiring migrant entrepreneurs, supporting them throughout the business cycle.

The number of new businesses launched created in 2016 was 5.9% higher than the number of new businesses created the previous year, the second highest year on year increase since 2010 (GraydonBE, 2018). However, the Total early-stage Entrepreneurial Activities (TEA) Rate for 2013-17 indicates that adults in Belgium were slightly less likely than the EU average to be active in starting or operating a new business (less than 42 months old) than adults on (5.7% vs. 6.7%) (Figure 2b). This result holds across all population groups observed (i.e. men, women, youth, and seniors). Older people followed by women were the least likely to be engaged in early-stage entrepreneurship activities (3.3% vs 4%), while youth were slightly more likely (6%).

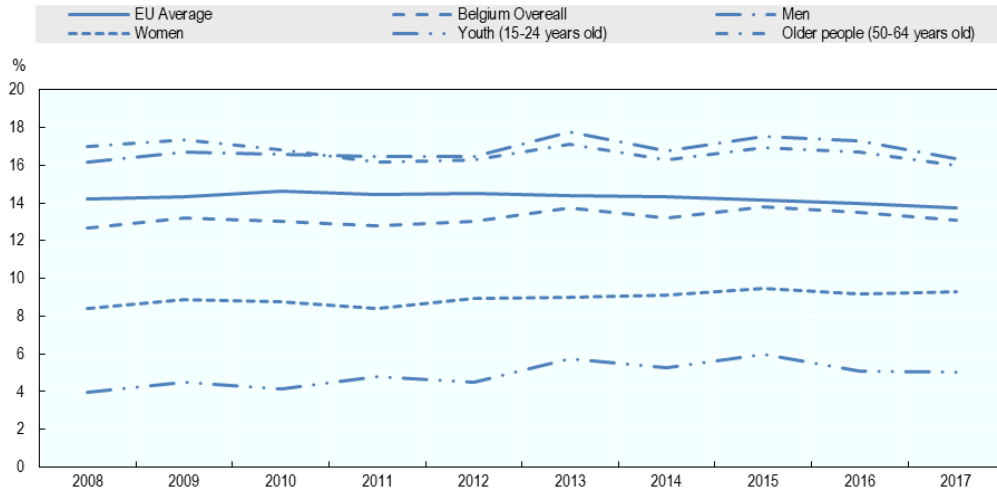
Belgian entrepreneurs were more likely than the EU average to have started their business due to a lack of opportunities in employment over the 2013-17 period (28.2% vs. 20.3%) (Figure 2c). Youth and women entrepreneurs were much more likely than other social target groups to have started their business due to a lack of opportunities in employment over the 2013-17 period (36.8% and 33.8%), above the national average and significantly over the corresponding EU averages for these groups. This is consistent with the relatively high levels of unemployment among these groups. The rate of necessity driven entrepreneurship is higher in Belgium than across the EU for all but one group: only 21.6% of older entrepreneurs started out of “necessity”, which was slightly below the EU average for this period.

Belgians were slightly more likely than the EU average to expect to create a business over the next three years. Overall, 11.6% of adults in Belgium expected to create a business within the next three years during the 2013-17 period (Figure 2d). This was slightly lower than the rate for the EU(12.6%). This is true across all groups, with the gap between Belgians and Europeans being slightly bigger for women. Youth were the most likely to expect to create a business (19.8%), which is consistent with the high unemployment levels.

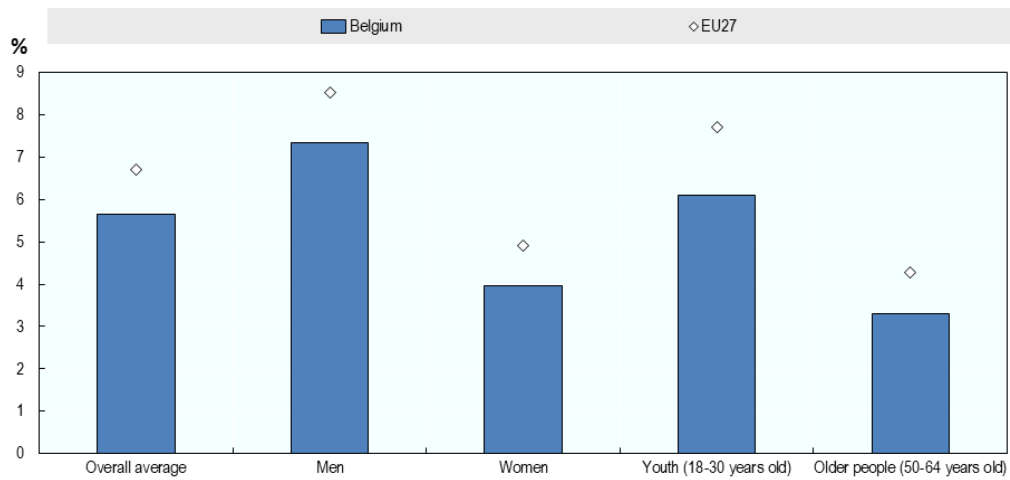
In terms of geographical distribution, entrepreneurship activities are unequally distributed across regions. Of all start-ups in Belgium in 2017, 54.9% were set up in Flanders, 25.8% in Wallonia and 13.1% in Brussels (GraydonBE, 2018). However, Brussels remains the region with the highest density of business starters with 10.5 starters per 1 000 inhabitants (compared to 8 in Flanders and 6.8 in Wallonia). This high concentration is likely partly linked to its status as capital of the EU and the economic activity generated by the presence of European Institutions.

Figure 2. Entrepreneurship rates by target group

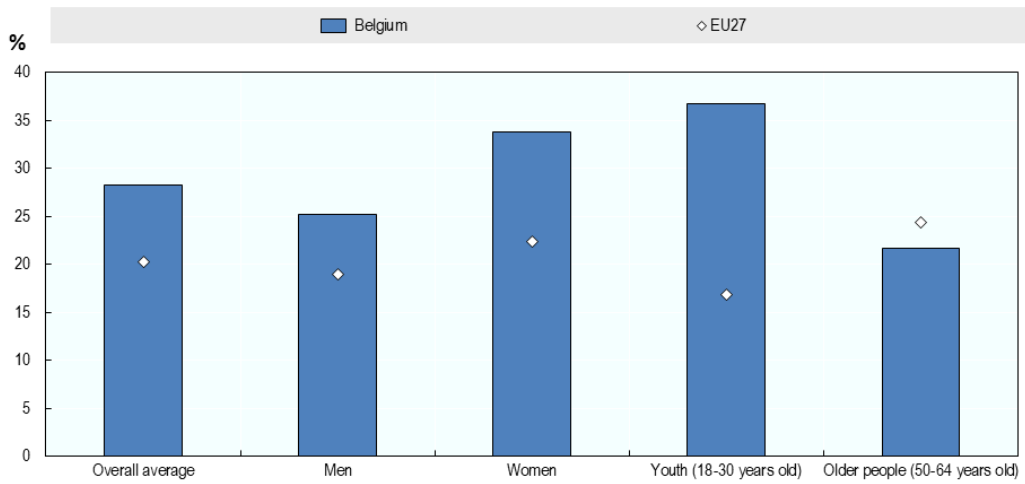
a. Self-employment rate, 2008-17



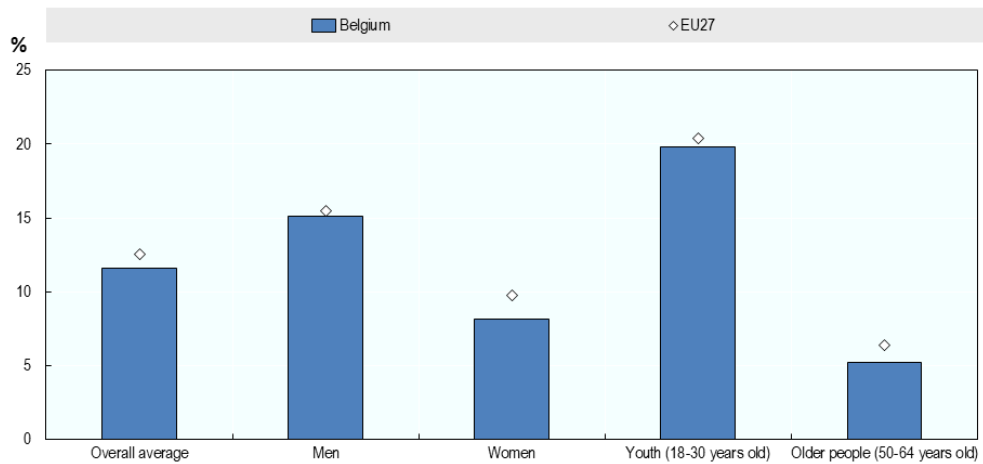
b. TEA-Rate, 2013-17



c. Proportion of TEA that is necessity entrepreneurship, 2013-17



d. Proportion who expect to start a business in the next 3 years, 2013-17



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre-start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better options for work. Data for panels b, c, and d were pooled for the period 2013-17, producing an unweighted average. The EU27 average in panels b, c, and d covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: Panel a contains data from Eurostat (2018), Labour Force Survey; Panels b, c, and d contain data from the 2013 to 2017 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2018).

2.3. A profile of the self-employed

Overall, self-employment activities were concentrated in four sectors in 2017: Wholesale and retail trade (16.2%); Professional, scientific and technical activities (15.9%); Construction (14.8%); and Human health and social work activities (12.3%) (Figure 3a). This distribution is very similar to what is observed at the EU level, with the exception of the share Human health and social work activities, which was twice as high as the EU average in Belgium.

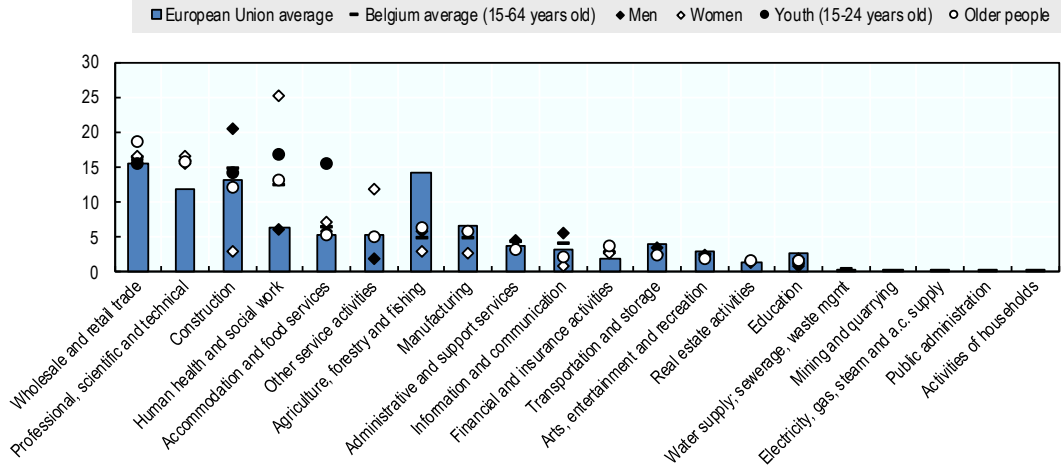
Dominant sectors of activity varied across groups. Young self-employed people were mostly concentrated in Human health and social work activities (16.9%) and Wholesale and retail trade (15.5%), while self-employed workers over the age of 55 were mostly working in Wholesale and retail trade (18.6%); Professional, scientific and technical (15.8%), Human health and social work (13.3%) and Construction (12.2%). In 2017, self-employed women were concentrated in Human health and social work activities (25.3%), Wholesale and retail trade (16.7%); Professional, scientific and technical activities (16.7%) and Other service activities (11.8%).

Two types of occupations accounted for nearly half of self-employment in 2017: Professionals (30.2%) and Managers (18.3%) (Figure 3b). The concentration in these two occupations is much higher than the EU average, suggesting that the self-employed in Belgium are relatively more skilled. Self-employed youth were less likely to be Professionals (23%) and instead were concentrated among Service and sales workers (31.1%) and Craft and related trades workers (14.9%). Two occupations accounted for nearly two-thirds of self-employed women in 2016: Professionals (38.7%) and Service and sales workers (25.3%). The distribution of older self-employed people was essentially the same as the overall average.

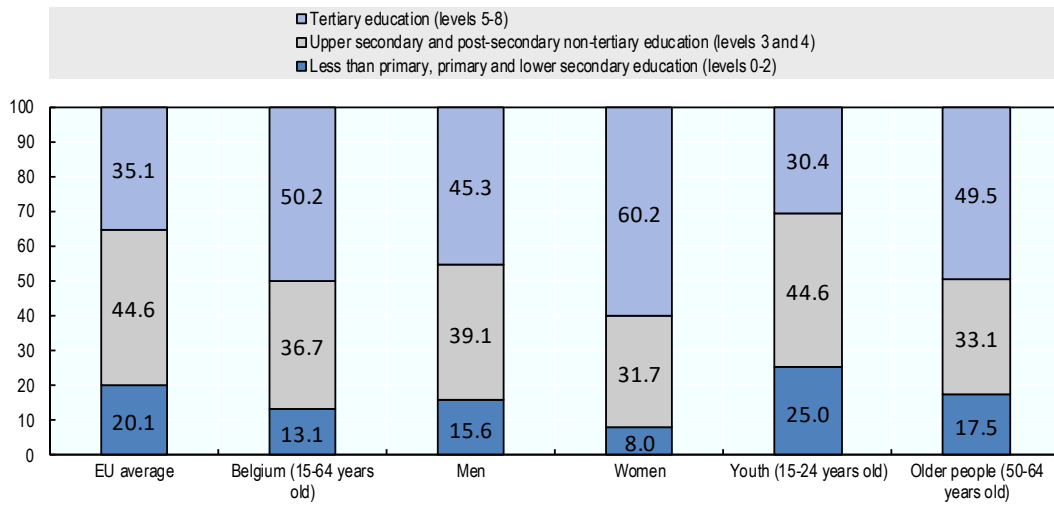
Self-employed workers in Belgium have relatively high educational attainments, which is consistent with their occupational distribution. In 2017, over half of the self-employed in Belgium (50.2%) held a tertiary degree, significantly more than the EU average (35.1%) and the highest rate in the EU. The share of tertiary-educated self-employed workers was especially high for women (60.2%, the second highest rate in the EU) and it was among the highest in the EU for all groups. By contrast, the share of self-employed workers with a basic education was lower than the EU average in all groups except youth, where workers having completed lower secondary education or lower made up 25.0% of the self-employed (vs. 21.4% across the EU).

Figure 3. Characteristics of self-employed workers by target group

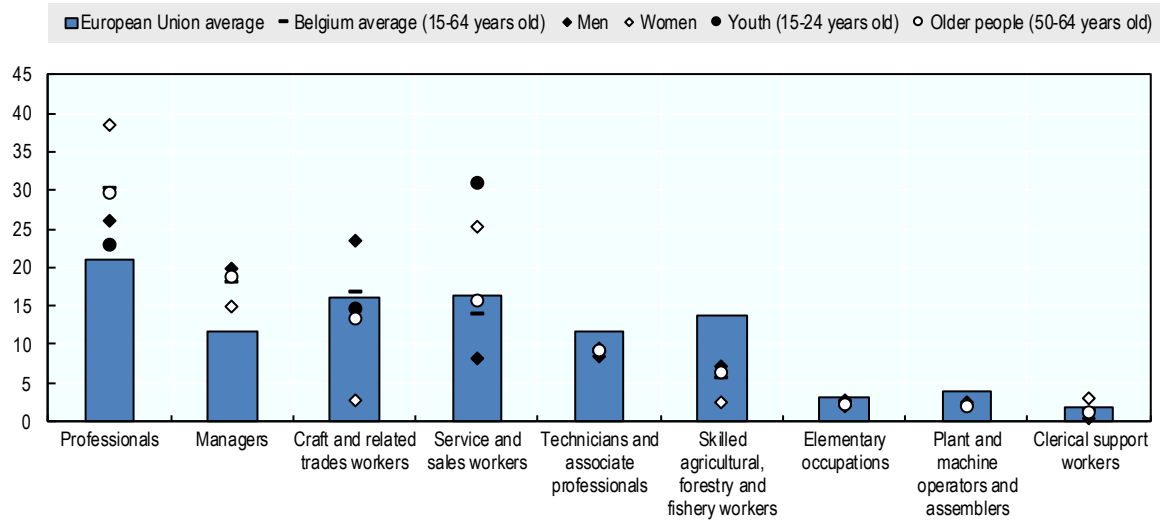
a. Proportion of self-employed by economic activity, 2017



b. Proportion of self-employed by educational attainment, 2017



c. Proportion of self-employed by occupation, 2017



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed.

Source: Eurostat (2018), Labour Force Survey.

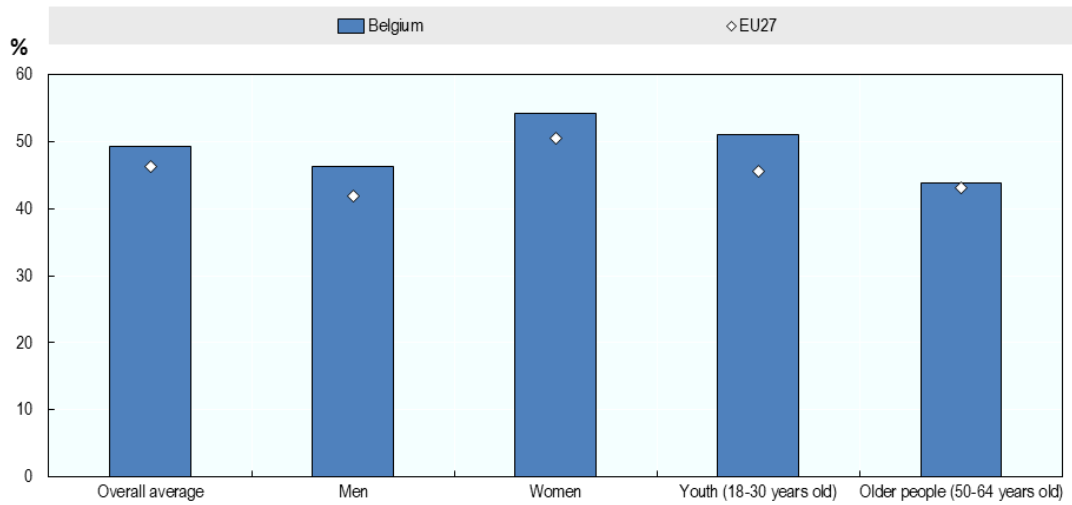
2.4. Barriers to business creation

Approximately half (49.2%) of people in Belgium cited a fear of failure as a barrier in 2017 to business creation over the period 2013-17, over the EU average (46.2%) (Figure 4a). Seniors (43.8%) and men (46.3%) were the least likely groups to report this barrier to business creation, while women (54%) and youth (51.1%) were the most likely. Relative to the 2012-16 period, the proportion of people citing this barrier in Belgium has remained stable while it has decreased in the EU as a whole.

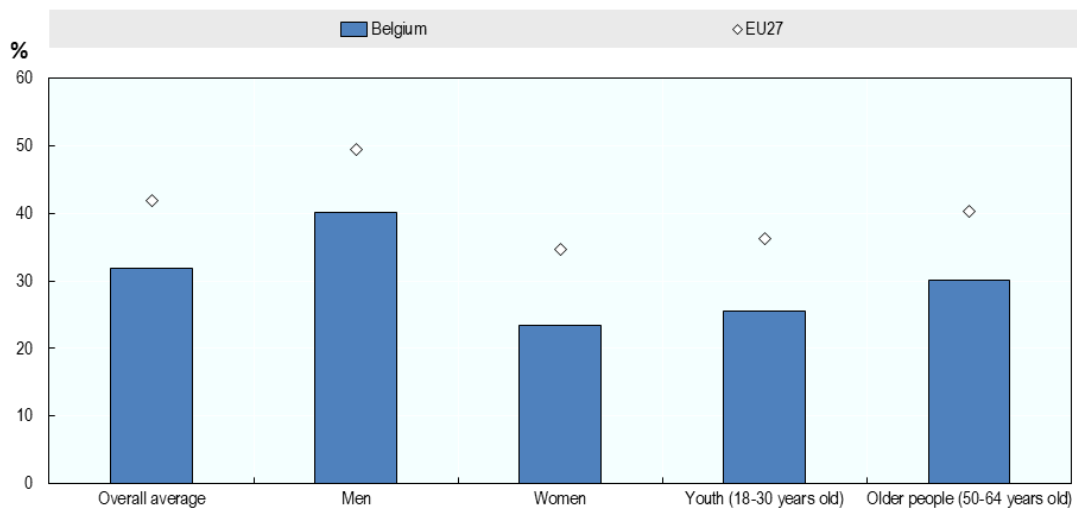
In the period 2013-17, people in Belgium were less confident in their skills to start a business than most of their EU counterparts (Figure 4b). Less than one-third (31.9%) of Belgians believed they had the skills to start a business, significantly under the 41.9% EU average (Figure 3b) and the second lowest rate in the EU (GEM, 2018). The confidence level of Belgians overall was below the EU average, with a gap ranging from 9.2 percentage points (men) to 11.1 points (women). There is a wide gender gap in perceived abilities for business creation in Belgium: While 40.4% of men felt that they had suitable skills, only 23.5% of women did. This suggests a need to strengthen support for women entrepreneurs.

Figure 4. Barriers to entrepreneurship by target group

a. Proportion who report that a fear of failure prevents them from starting a business, 2013-17



b. Proportion who perceive that they have the skills to start a business, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

2.5. Entrepreneurship performance

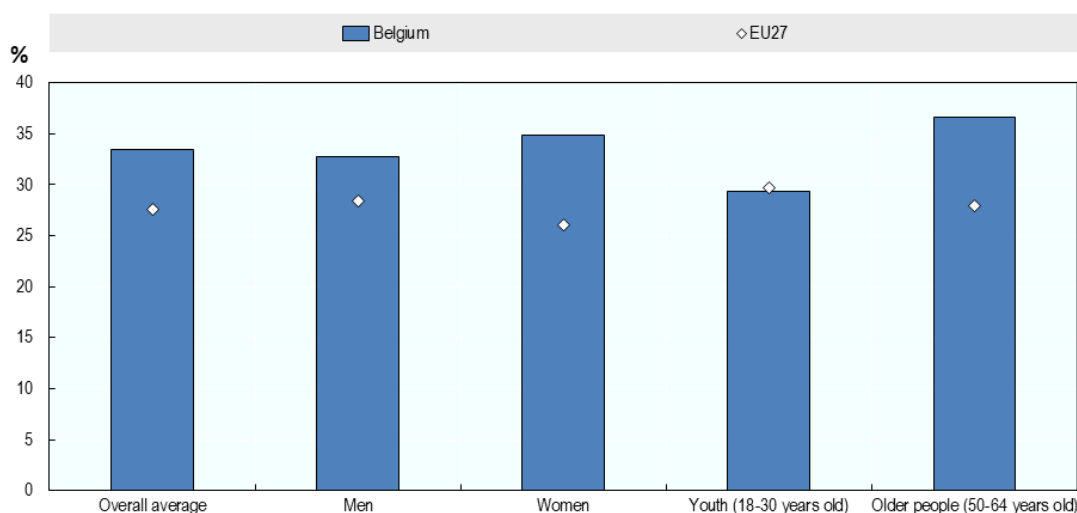
Entrepreneurs in Belgium were more likely to report that they offer new products and services to their customers than entrepreneurs across the EU over the period 2013-17 (Figure 5a). Older entrepreneurs were the most likely to report offering new products and services to their customers (36.6%), well above the EU average for this category (28.0%). More than a third of women entrepreneurs reported innovative outputs (34.8%) – also above the EU average for this group (26.1%). Young entrepreneurs were slightly less likely to offer new products and services than other Belgians (29.4%) but were about as innovative as their European peers (29.7%).

Similarly, Belgian entrepreneurs were more likely than the EU average to sell products and services to customers in other countries: 73.9% of Belgian entrepreneurs report exporting, which was substantially above the EU average (57.4%) (Figure 5b). This is likely partially due to the small size of the national market. Among the observed groups, older entrepreneurs were more likely to report having customers in other countries (84%). Belgian men and youth followed (both at 77.6%). Women were the least likely to report exports (73.9%), but they were still significantly more export-oriented than the EU average (53.6%).

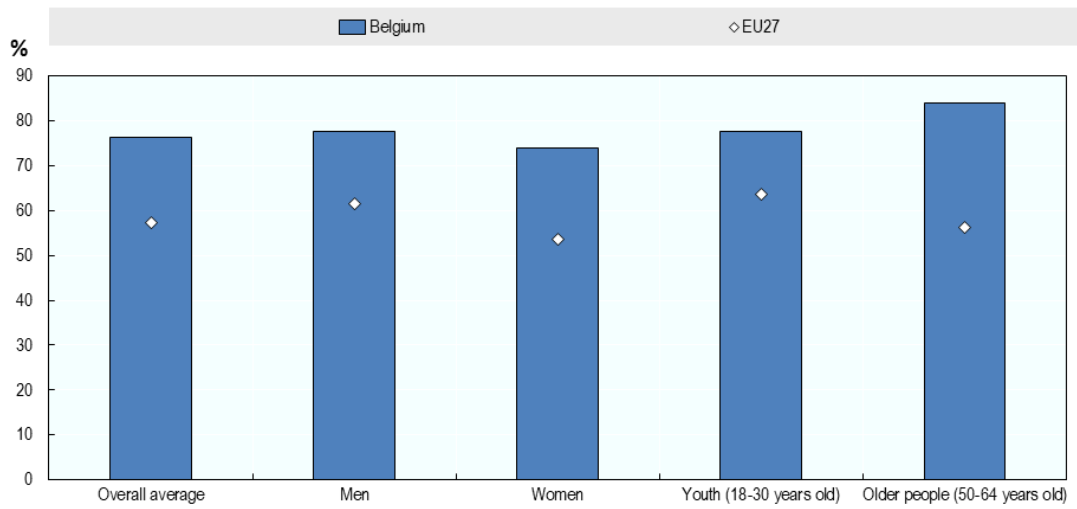
With respect to growth ambitions, the share of Belgian entrepreneurs expecting to create more than 19 jobs in the next five years (6.7%) was lower than the EU average (9.7%) (Figure 5c). Youth were the most optimistic about their growth prospects (8.7%), followed by seniors (8.2%). Women were roughly as optimistic as men about achieving high levels of employment growth (6.6% vs. 6.8%). Belgian men were almost half as less likely as their European counterparts to expect to be job creators (6.8% vs. 12.1%). Belgian youth and older entrepreneurs also lower growth expectations than their European counterparts, albeit to a smaller extent. By contrast, women also the only group in Belgium to outperform (albeit only slightly) the corresponding EU average (5.9%).

Figure 5. Self-employment and entrepreneurship activities by target group

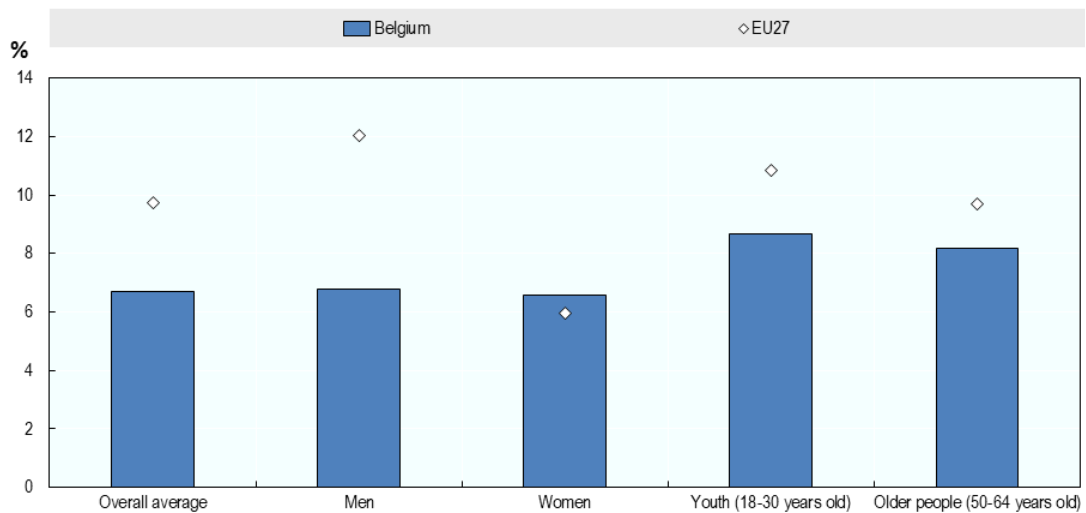
a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17



b. Proportion who sell to customers in another country, 2013-17



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

3.1. Policy framework

As noted earlier, Belgium is a federal state in which sub-national competencies are allocated along two lines: three Regions (Flanders, Brussels, Wallonia) and three Communities (the Flemish, French and German-speaking Communities). Regions and Communities do not have the exact same territories and hold competencies in different policy areas, some of them in conjunction to the Federal State. For example, Employment and Active Labour Market policies are regional competencies while competencies for Education policies are held at the Community level (Synerjob, 2013).

As such, initiatives to promote entrepreneurship exist at the federal level, as well as at the level of Flanders, Brussels and Wallonia. Some initiatives are also spearheaded by communities; in particular, the German Community received entrepreneurship policies competencies from the region. The economic and social situations vary from region to region, and sometimes even between districts. This is reflected in policies for inclusive entrepreneurship and implies a need for diversified inclusive entrepreneurship policies.

At the federal level, the main documents in the policy framework relative to inclusive entrepreneurship include the aforementioned Youth Guarantee Implementation Plan (YGIP) (launched in 2013 and updated in 2014) and the Plan in Support of Women's Entrepreneurship (*Plan en Faveur de l'Entrepreneuriat Féminin*) launched in 2016.

The YGIP includes a federal contribution as well as Regions' and Communities' implementation plans. The 2017 EU Youth Guarantee report for Belgium found that transition from school into work was still an issue for youth. Measures aiming to improve labour market outcomes for the youth in the context of the YGIP include many initiatives aimed at supporting entrepreneurship.

The Plan in Support of Women's Entrepreneurship was introduced by the Federal Minister in charge of small and medium-sized enterprises (SMEs) and self-employed workers in 2016. The plan is organised around five pillars: (i) setting up a barometer monitoring female entrepreneurship; (ii) improving female representation in the bodies governing professionals to better reflect the gender composition of these occupations; (iii) improving the social status of self-employed women (in particular regarding maternity and work-life balance); (iv) promoting better access to finance; and (v) raising awareness about entrepreneurship and promote better entrepreneurship training and education among youth and aspiring women entrepreneurs. A variety of measures were developed along these axes including calls for projects at the federal and regional level.

The National Reform programme for Belgium 2016, mentioned in section 1, also helps shape the strategic framework for inclusive entrepreneurship. It addresses entrepreneurship and social inclusion; it includes a federal component along with subnational programmes. At the subnational level, several strategic documents shape entrepreneurship policy. The following are particularly relevant for inclusive entrepreneurship.

In the Walloon region, the Small Business Act 2015-2019 (SBA), adopted in 2016 is the overarching strategy for the creation and growth of SMEs. The flagship measure of the plan is the reform of small SME support and the creation of a single virtual portal, which has been operational since March 2017. All enterprises have access to basic support, but certain categories may benefit from preferential conditions (e.g. increased amounts of financial support), notably micro-businesses or companies with a

high growth potential. The priorities of the SBA also include supporting entrepreneurial education, setting up sponsorship and incubator arrangements for entrepreneurs (EUR 5.65 million), and encouraging women's entrepreneurship (EUR 1.75 million) during the multi-year programme 2015-2020. Brussels Capital Region also has a SBA strategy in place, with provisions for minorities, women and the youth. The SBA for Brussels was developed in the context of the 2025 Strategy for Brussels, which envisions Brussels as "the Belgian and European capital of innovative thinking and entrepreneurial spirit" (CES, 2015). Brussels also has a programme for Growth and Employment as part of the EU 2020 process, with an axis focused on supporting entrepreneurship and SMEs in growing sectors. It includes a wide range of measures, some of which relate to specific groups (e.g. women, youth, foreign residents, residents of underprivileged areas) (Région Bruxelles Capitale, 2014).

In the Brussels Capital and Walloon regions, the Youth Employment Initiative was introduced in 2016 and includes measures to raise awareness about entrepreneurship as part of the Youth Guarantee mechanism. The Walloon region also introduced the action plan *Enterprising Generation 2015-2020* whose aim is to develop entrepreneurial culture within the education system and to support student-entrepreneurs by raising awareness and enhance entrepreneurial education at schools. This action plan also aims to encourage female entrepreneurship (AEI, n.d.). Support for women entrepreneurs also includes other measures in Wallonia. In Brussels, the Women in Business (WIB) initiative co-ordinates actions in support of women entrepreneurs, including through the Women in Tech programme. It also provides the government with guidance on gender mainstreaming.

In Flanders, youth entrepreneurship is promoted and supported through the strategy "Stimulating more and more ambitious entrepreneurship in Flanders", which is largely implemented through programmes aimed at schools and universities. It focuses on the creation of innovative entrepreneurial ecosystems within student cities. Partnerships between the city, educational institutes providing entrepreneurial education, youth work organisations, student associations, local companies and local organisations are set up to develop an extensive entrepreneurial context for all youngsters within the city. They also provide training through workshops, boot-camps, etc., and promote close interaction between the different players of the local business ecosystem. Flanders has also had an Action Plan on Entrepreneurial Education since 2007. The latest updated plan is for 2015-19 (SERV, 2016). The plan was jointly drawn up by the departments for Education and Training (*Onderwijs en Vorming/OV*), Work and Social Economy, (*Werk en Sociale Economie/WSE*), Agriculture and Fisheries (*Landbouw en Visserij/LV*), and Economy, Science and Innovation (*Economie, Wetenschap en Innovatie/EWI*).

Overall, the majority of inclusive entrepreneurship policies and programmes are targeted at youth and women and their implementation takes place at the sub-national level. All three regions have measures in place to foster youth entrepreneurship, notably in the context of the YGIP and support for women entrepreneurs is also growing in all three regions. Support to older entrepreneurs is also part of regional agendas, albeit to a lesser extent: the Walloon and Flemish regions continue their efforts towards unemployed seniors over 50 years old, including extended entrepreneurial grants and tax incentives for business creation and transfers.

Support to other groups is not embedded in the strategic framework to the same extent. For example, there is no national or sub-national strategy focused on entrepreneurship among people with disabilities. Entrepreneurs with disabilities are supported to a limited extent through tax incentives and subsidies at the national level. The status of person with a disability has been recently extended to include persons with mental health problems.

The NRP 2016 outlines a simplified and adapted approach to developing policies for specific population groups (including migrants). This affects inclusive entrepreneurship policies that fall primarily under the responsibility of regional governments. While some policies and programmes are in

place to support migrants in entrepreneurship, tailored assistance is still relatively uncommon in regional-level policies. This reflects, in part, an effort to avoid further segregation. However, some group-specific gaps, such as the need for business language training and supportive administrative practices for immigrant entrepreneurs (e.g. solutions on the compatibility of the immigrant's certificates), could still be addressed.

Access to information on entrepreneurship support remains scattered among different agencies and support schemes differ across regions, potentially making it difficult for aspiring entrepreneurs to navigate the policy environment. Some efforts are ongoing to create single point of entry portals to facilitate access to information (for example in Flanders) but coordination seems to remain an issue in all regions. Ties and coordination among agencies within regions could be strengthened to for cohesive information and to better target disadvantage groups.

3.2. Government regulations

The new Code for Companies and Associations contains a number of measures that aim to reduce barriers to entry in business creation, which has the potential to benefit disadvantaged groups. It notably eliminates the capital requirement of EUR 18 000 for entrepreneurs to start their own company and provides guidance on cross border activities.³ At the federal level, the government has focused its entrepreneurship support on students and women in recent years. To support student entrepreneurship, the “student entrepreneur” status has come into force on 1 January 2017. This status regulates social security contributions, healthcare entitlements and discrimination between salaried students and student entrepreneurs. Student entrepreneurs can notably apply for reduced social contributions (UCM, n.d). Support to women in business has been further extended. As mentioned in section 3.1, the National Action plan for women entrepreneurship calls for more maternal leave support, domestic and family assistance. At the regional level, Flanders and Brussels continue to support women in the labour market and in entrepreneurship by increasing the availability of affordable day care and out-of-school care.

In 2016 the federal government approved the De Croo Law aimed at lowering the tax rate from 33% to 10% for people who find employment on the sharing economy, through apps and digital platforms. This tax could encourage more people to turn to self-employment, particularly the youth.

The federal government also introduced a temporary exemption to encourage the self-employed to take a first step in hiring, thus creating jobs and boosting economic growth. From 2016 and until the end of 2020, all first-time employers will benefit from a lifelong exemption from social security contributions for this employee.

The self-employed are included into the national Belgian social security scheme under a dedicated regime. All self-employed workers are liable to contributions relating to their full or part-time activity with a minimum amount. Social security covers health assurance and pension. Minimum pensions for the self-employed have been equal to those of employees since 2016 (SPF, 2016). Unemployment assistance can be claimed by the self-employed who have previously contributed to the national unemployment insurance as an employee. The self-employed are eligible to receive a family allowance and are also entitled to 12 to 13 weeks of maternity leave (employed mothers are entitled to 15 weeks) (Borsus, n.d.).

People with a disability and people who want to restart their work after having suffered a temporary handicap receive allowances contingent upon their former income. In the Brussels Capital region, people

³ <https://ictrecht.be/featured-2/alles-moet-weten-hervorming-vennootschapsrecht-en-meer/>

with temporary or permanent disabilities who become self-employed may receive additional support for a year or more after starting up to ease the transition.

Unemployed persons who are eligible for unemployment benefits and wish to become full-time self-employed workers may also receive complementary income to support them in this transition. The duration for which the beneficiaries receive the complementary income, as well as the amount they can receive, depends on how long they have been working previously (ONEM, 2018). Schemes are also in place to support the unemployed who wish to pursue a part-time self-employment activity while looking for a job. Under the “*Tremplin-independents*”⁴ scheme (Wallonia) and the “*Springplank naar zelfstandige*”⁵ (Flanders) launched in 2016, jobseekers may maintain all or part of their unemployment benefits for up to 12 months while having a complementary activity as self-employed workers, upon certain conditions (e.g. being available for the job market). A Transition Premium for the Self-employed⁶ targeted at unemployed people over 45 years old was also launched in Flanders in 2018.

In order to facilitate the uptake of entrepreneurship by talented people, the Flemish government eliminated the Certificate of Corporate Governance, which previously made it mandatory for aspiring entrepreneurs to follow training on a number of subjects around economics to be certified (Muyters, 2017). A 2017 study found that the requirement for corporate certificates was a barrier for entrepreneurship in Belgium (IDEA Consult, 2016).

Regulatory improvements could still be introduced, particularly regarding the challenges faced by immigrant entrepreneurs. For example, a simplified recognition of foreign diploma and training certificates would improve the inclusion of immigrant in the labour market, including through entrepreneurship. The subdivision of the Belgian nation in three language communities also remains a challenge to inter-regional migrants and citizens with a foreign language background. Certificates need to be translated and some professions need certificates recognised at EU or national levels, in some cases even at regional level. More flexible language solutions of administrative procedures would help overcome the language and certification barriers within the country and for new foreign-language newcomers.

3.3. Financing entrepreneurship

Regular national and regional surveys on business creation indicate that access to finance still is a barrier to entrepreneurship and SME development in Belgium (GraydonBE, 2016; EC, 2016b). A number of efforts have been made in recent years to facilitate business start-ups and expansion through grants, credits, loan guarantees, microcredit, and crowdfunding. While most of these financial tools do not specifically target people from under-represented or disadvantaged groups in society, some dedicated measures have been set up.

Regional governments and employment offices provide grants to appointed accredited partners to dispense support funding along with specific training programmes for the unemployed, seniors and persons with a disability. These programmes are financed from the EU Structural Funds and federal budgets and all target groups are proportionally included. Implementation takes place at regional level. For example, the Airbag grant in Wallonia supports job-seekers who wish to become entrepreneurs or take over an existing business. The grant is paid in four instalments over two years and aims to support

⁴<https://www.1819.brussels/fr/blog/etre-la-fois-chomeur-et-independant-complementaire-cest-possible-dorenavant>

⁵ <http://www.rva.be/nl/documentatie/infoblad/t158>

⁶ <https://www.werk.be/online-diensten/transitiepremie/waarom>

them in their transition to self-employment by mitigating the risk of insufficient income generation in early business stages (Le Forem, n.d.). For first time entrepreneurs, the grants are conditional on having followed a training or being supported by an accredited self-employment support organisation (*Structure d'Accompagnement à l'AutoCréation d'Emploi*, SAACE). The grants became available in 2017. An interesting approach to grants based on urban economic disparities is in place in Brussels. Brussels provides financial support to investments by business creators and existing firms in the region. The support is significantly more substantial for businesses based in “Zones in Development”, which are typically areas with weaker economic prospects, a high rate of foreign EU-citizens and people with a migration background. For example, a micro-enterprise in a “Zone in Development” would be entitled to a 15% subsidy on eligible investments while the same company in another location would receive a 5% subsidy (1819, n.d.).

Another relevant financial support tool for inclusive entrepreneurship groups is microcredit. Microcredit structures are often operated in co-operation with banks and regional guarantee funds and are available in the three regions. So far, none of the existing microcredit institutions has set up dedicated programmes for one of the target groups. However, one of the main institutions in this field, MicroStart, operating across the country, has people with a migration background and unemployed persons as its main clients. While it does not have outreach programmes aimed specifically at these target groups, it provides information in non-Belgian languages (Microstart, n.d.).

Loan Guarantees to SMEs and business starters are assured via regional funds, such as the *Fonds Bruxellois de Garanties* (Fonds Bruxellois de Garantie, 2013) the Walloon SOWALFIN and PMV in Flanders (PMV, n.d.). Specific loan guarantee schemes for the target groups of inclusive entrepreneurship have not been set up. However, many training and individual coaching programmes aimed at youth, women and unemployed promote the loan guarantees set up to facilitate their access to loan guarantees. In Wallonia, the *Coup de Pouce* loan scheme aiming at mobilisation of private savings for supporting real economy and SMEs (fiscal support).

Business Angel Networks are promoted and constituted both at national and regional level. The major national Business Angel Network Be Angels is host to the Women Business Angel Club, which aims to encourage female business angels as well as female entrepreneurship (BeAngels, n.d.).

Crowdfunding in Belgium is promoted in all regions to new business starters (Crowdfunding Hub, n.d.). Since 2015, Belgian start-ups are supported with up to 45% tax shelter. The tax shelter was extended in 2017 to include investment through crowdfunding platforms. While no specific platform addressing the target groups of inclusive entrepreneurship exist, crowdfunding is promoted via information, training and coaching sessions to these target groups.

Financial literacy is offered to all target groups of inclusive entrepreneurship either indirectly by professional training sessions for unemployed or directly within dedicated programmes for certain target groups. Examples include *Les numeriqu'Elles*, which supports women entrepreneurs in the francophone community and “Project AZO” in Flanders, which offers information sessions to aspiring entrepreneurs on multiple topics, including on funding methods (Project AZO, n.d.).

The financial instruments for self-employed entrepreneurs seem on the path towards EU 2020 good practices. However, access to finance still remains a major obstacle to business creation. Policies and programmes may need to be further adapted in order to better include people from under-represented and financially disadvantaged groups with an entrepreneurial potential.

3.4. Entrepreneurship skills

Entrepreneurship training and individual support (i.e. coaching, mentoring and business consultancy) programmes are generally implemented at the level of the region or language community, and in some case delivered by authorised non-governmental organisations receiving public funding. A wide range of local initiatives are therefore in place. In general, these programmes are open to everyone. For example, in the Flemish region, the Agency for Innovation and Entrepreneurship (VLAIO) offers individual coaching to entrepreneurs at all phases and company life cycle⁷ as well as a self-assessment tool. The training network Syntra, a publicly supported network of five non-governmental training centres also offers about 200 apprentice learning courses and 500 courses for entrepreneurs in 28 different sectors of activity. In the Brussels Capital region, the *Passeport pour la Réussite* (Passport for Success) scheme offers training covering human resource management, business management, marketing, legal, strategy, web tools, and more. There are nonetheless some initiatives that have been implemented for youth, women and the unemployed.

Female entrepreneurship trainings and coaching are promoted with regional initiatives such as the Brussels platform Women in Business (WIB) or the *Réseau Diane* in the Walloon region (Réseau Diane, n.d.). The WIB initiative is a platform gathering all initiatives relevant to women's entrepreneurship (WIB, n.d.). Initiatives include awareness raising, business support services, training and networking. WIB works with over 20 partners including non-governmental organisation such as CREDAL which offers training to women in the francophone region (CREDAL, n.d.). WIB is also active in policy development, providing inputs and offering recommendations. Initiatives are also in place in the Flemish region.

Entrepreneurship is promoted in schools and universities, with entrepreneurship modules being offered to schools or being integrated in curricula. Examples include the VLAJO *mini-ondernemingen* in schools in Flanders as well as the Cap'Ten programme (fostering an entrepreneurial mind-set among children over 10 years old) and the Boost your Talent initiative (aimed at older students) in the Region Brussels Capital (Step2you, n.d.; Boost your Talent, n.d.).

Youth entrepreneurship is also supported outside of schools. In Brussels, the Young Entrepreneurs of Tomorrow (YET) strategy aims to foster linkages between aspiring young entrepreneurs and supporting partners or networks. The YET strategy was launched in 2016 to help reach the youth entrepreneurship objectives of the Brussels SBA. The YET platform has been set-up to centralise initiatives and organisations aiming to support entrepreneurship, entrepreneurship education and entrepreneurial thinking among the youth (YET Brussels, n.d.). It lists ongoing projects (about 80 projects from 50 organisations in 2018) and subsidises large-scale initiatives through an annual project call (seven projects were funded in the 2017-18 school year and nine were scheduled for 2018-19). In the Walloon Region the Enterprising Generations 2015-20 programme provides a coherent set of actions for the promotion of entrepreneurship in education.

Within the context of persistent high youth unemployment, programmes on guiding low or semi-skilled youth towards self-employment have been established. Policies targeting young girls and youth with a disadvantaged socio-economic background towards innovative entrepreneurship linked to science, technology and engineering are in place. They further focus on additional training of teachers and updating the equipment in technically oriented schools. Further action to raise awareness of

⁷ The Go4Business and Start! programmes offer training in testing an entrepreneurial idea, whereas Bryo only provides assistance for entrepreneurs whose business idea has potential to scale up.

entrepreneurship among young people was implemented across the country in 2016 as part of the Youth Guarantee mechanism (EC, n.d.).

Entrepreneurial training and promotion to ethnic minority groups are in Flanders supported by civil society initiatives such as Flemish Starterslabo (Starterslabo, n.d.) and the Francophone *Association Belge de Professionels Musulmans*.

Business consultancy and advisory services dedicated to under-represented and disadvantaged groups of the labour market are offered by several female business networks and young entrepreneur initiatives. Persons with a disability and those older than 55 years old can obtain vouchers for business consultancies and grants for coaching and feasibility studies, which are adapted to their individual situation. All unemployed persons generally have the possibility to join co-financed training and consultancy initiatives for self-employment.

Business incubator services, linked to business networks and investors, are located in all Belgian regions and language communities. These are often promoted by women's entrepreneurship associations and youth entrepreneurship organisations. An interesting type of business development support service dedicated to the unemployed is the "co-operatives" model. The model was introduced via a federal level regulation but is implemented at the regional level. An example of this is the so-called Support structures for self-creation of employment (SAACE) in Wallonia. The SAACE are non-governmental organisations with government certification offering financial and non-financial support to unemployed people wishing to start a business. For up to two years, the SAACE provide guidance and host the new entrepreneurs' activities. The system aims to allow aspiring entrepreneurs to test their project as they maintain their benefits during the "incubation" period – and upon exit if the business does not turn out to be sustainable (Agence pour l'Entreprise et l'Innovation, n.d.). Other co-operatives initiatives are in place in the Brussels Capital region (e.g. the Job Yourself scheme) and in the Flemish region. The Flemish law in support of co-operatives identifies specific target groups, including people with disabilities, people with a migrant background and refugees.⁸ These programmes have been deemed successful but their capacity is limited.

There appears to be a range of entrepreneurship skills development programmes, some of which are tailored and targeted to specific target groups. However, few evaluations have been undertaken; information about the effectiveness of existing initiatives and their impact is therefore extremely limited. Another potential issue is the very limited offering in terms of entrepreneurship training and support programmes for migrant communities. Further collaboration between agencies targeting specific groups (e.g. responsible for programmes in support of migrants, refugees, people with disabilities, etc.) and those providing entrepreneurial support could help address gaps for disadvantage groups. In Flanders, for example, the aforementioned co-operative programme collaborates successfully with the agency supporting people with disabilities on an ad-hoc basis to ensure entrepreneurship support is coordinated with accessibility support.

3.5. Entrepreneurial culture and social capital

The promotion of self-employment and business creation as viable career paths is a relatively recent phenomenon, launched through the National Reform Programme 2015 with a view to fulfilling the EU2020 targets. Several initiatives are in place to enhance entrepreneurial culture and social capital for inclusive entrepreneurship. At the national level, the promotional efforts and entrepreneurship networks

⁸ <https://codex.vlaanderen.be/Portals/Codex/documenten/1024506.html>

tend to be generic, i.e. they are not tailored for, and targeted at, specific populations. The majority of targeted efforts are at the regional level.

At the subnational level, many of the entrepreneurship education initiatives aimed at youth in school mentioned above explicitly aim to develop an entrepreneurial culture in Belgium by fostering entrepreneurial and creative skills among the youth. Some of the aforementioned initiatives offering support to women entrepreneurs are also active in awareness raising (e.g. WIB Brussels) and operate networks. The Réseau Diane network organises regular events – including workshops and networking events – and operates a mentoring programme. The Brussels-Capital Region has also set up the Women in Tech platform, which is dedicated to supporting women in technology and innovation. Awards and contests exist for both categories and include the Women Awards for Female Entrepreneurs (Flemish Region).

Regarding entrepreneurs with disabilities, a noteworthy initiative is the non-profit association *handicap zelfstandig ondernemend* (HAZO), a platform for self-employed people with disabilities. The platform was created within the Dutch speaking community to exchange professional experiences and to promote entrepreneurship to other persons within the target group (HAZO VZW, n.d.).

Overall, recent Belgian policies and programmes for entrepreneurship promotion are well orientated towards the EU2020 strategy, including a modest growth of support to entrepreneurial activities within the under-represented and disadvantaged groups. Ongoing action focus mostly on youth and women entrepreneurship support of business networks of these target groups and awareness raising of the entrepreneurial potentials within the diaspora groups. Many activities are carried out in the non-governmental sector with or without public support. The image of the entrepreneur is however mostly stimulated through promotional campaigns providing little information about the possibilities, needs and barriers of entrepreneurship. More entrepreneurship education and the use of role models would be beneficial to support an entrepreneurial culture among the target groups of inclusive entrepreneurship. Fostering linkages between government departments of economics, enterprise development and education could also be beneficial for promoting entrepreneurial culture across regions.

4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP

While Belgian women are quite active in the labour market, a number of obstacles remain. For example, the share of women engaged in part-time work (42%) is much higher than the share of men with such contracts (9.3%). Women with a migrant background are even less likely to hold a full-time position. Factors explaining this outcome include the high marginal effective tax rate and joint taxation system, which create disincentives for second earners – mainly women, to work longer (EC, 2018).

As discussed in section 2, a gap in participation is also observed when it comes to self-employment and entrepreneurship. In 2017, the self-employment rate among Belgian women was significantly lower than among men (9.3% vs 16.3%). However, the percentage of self-employed women has been on an upward trend over the past decade, growing faster than this of men in recent years (5.5% vs. 1.7% over 2015-16).⁹ The self-employment rate among women varied across regions. It was highest in the Flemish region (9.6%), followed by the Brussels-Capital region (8.9%) and the Walloon region (8.4%).¹⁰

In 2017, 43% of new businesses were launched by women and 57% by men (GraydonBE, 2018).¹¹ This share increase since 2017, when women represented only 35.5% of entrepreneurs.

Self-employed women in Belgium were among the most likely to hold a tertiary degree in the EU in 2017. They were concentrated in two occupations (Professionals and Service and sales workers made up virtually two thirds of workers) and three main activities (Human health and social work activities, Wholesale and retail trade and Professional, scientific and technical activities accounted for 59% of self-employed women). While unsatisfactory employment opportunities may encourage women in Belgium to become entrepreneurs, several factors (fear of failure, lack of confidence in entrepreneurial skills), act as barriers to business creation. Limited access to finance is also a notable barrier (OECD/European Union, 2017b).

As discussed in section 3, promotion of gender diversity through women entrepreneurship is a priority in Belgium at the Federal and regional level. The 2016 National Action Plan for Women Entrepreneurship¹² expanded with additional monitoring measures, calling for more maternity support and family assistance, as well as improved networking and financing opportunities. In 2017 the National Action Plan was reviewed to include a barometer of female entrepreneurship. Efforts are also ongoing at the regional level, with strategies (e.g. in Wallonia) and other coordination mechanisms (such as the WIB in Brussels) in place in all regions. Women entrepreneurship has gained more momentum in Wallonia since 2016, with the launch of the women's entrepreneurship barometer, new measures to tackle maternity leave for self-employed as well as focus on training and education. Regions also support women in the labour market and in entrepreneurship by increasing the availability of affordable day care and out-of-school care.

There is room to develop more data on women entrepreneurship in Belgium and to improve regional coverage. Initial results of the newly introduced women entrepreneurship barometer were published some in 2017,¹³ however they are largely confined to the Brussels region. Moreover, the scope of

⁹ http://www.rsvz-inasti.fgov.be/sites/rsvz.be/files/publication/inasti_rapport_annuel_2016.pdf

¹⁰ [Barometre de L'entrepreneuriat au Feminin](#) (2017), Women in Business

¹¹ Among sole proprietorships, the most common judicial form for new businesses in Belgium (60%)

¹² <http://borsus.belgium.be/fr/le-ministre-willy-borsus-veut-davantage-de-femmes-ind%C3%A9pendantes>

¹³ http://womeninbusiness.be/wp-content/uploads/sites/30/2018/01/Barom%C3%A8tre_FR_BAT-final.pdf

evaluations of policies and programmes remains limited. Improved evaluation practices could give helpful insight on the impact of policy on women entrepreneurship.

5. POLICY RECOMMENDATIONS

Policies and programmes for inclusive entrepreneurship have been introduced at national and regional level in Belgium with efforts to further improve labour market integration. The following recommendations are offered in order to further strengthen inclusive entrepreneurship in Belgium:

1. *Create an online portal that can direct potential entrepreneurs from under-represented and disadvantaged groups to relevant support services.* A multitude of tailored entrepreneurship programmes have been implemented for various target groups (i.e. women, youth, the unemployed, seniors) in each Belgium region. A dedicated website providing an overview on existing programmes would help make the support system more cohesive and promote the various initiatives to the target groups. It would complement other mainstream and targeted outreach approaches.
2. *Develop more tailored entrepreneurship training and coaching and mentoring programmes for entrepreneurs with an immigration background.* Belgium has a rich diversity of foreign and naturalised immigrants from other EU countries and from outside of the EU. Many of these different communities have strong entrepreneurial cultures and entrepreneurship could be used to help these groups integrate into society. However, little entrepreneurship support has been implemented for these groups.
3. *Increase best practices exchanges on inclusive entrepreneurship among the regions.* Disparities exist amongst regions regarding inclusive entrepreneurship policy and regions could benefit from learning from one another in implementing successful policies. This could be achieved through increased interaction among policy makers and by launching a centralised dedicated website providing an overview on existing programmes.
4. *Allow administrative procedures related to business start-up to be conducted in more languages.* The multilingual constitutions of the Belgian State require that entrepreneurs to interact with clients and different regional administrations in various languages. The administrative burden could be eased, particularly for immigrant entrepreneurs, if basic administrative procedures could be completed in more languages, within what is permitted by local regulations.

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ANNEX: METHODOLOGY

Each note was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with key stakeholders and government representatives. The information was then verified by government partners, programme managers and other inclusive entrepreneurship stakeholder groups through email exchanges and one-day seminars in selected countries.

The notes are based on an assessment framework that was developed by the OECD Secretariat. The assessment framework provided a common analytical framework and report structure for the 28 notes that are in this series.

The framework contains five pillars:

1. Policy framework

- Is there an entrepreneurship strategy or action plan that explicitly covers the promotion and support of entrepreneurship for people in under-represented and disadvantaged groups?
- Is there a mechanism for co-ordinating inclusive entrepreneurship policy actions across relevant national ministries, and with regional and local governments and civil society organisations?
- Is there a systematic monitoring and evaluation process for the policies, programmes and schemes that promote and support entrepreneurship for people in under-represented and disadvantaged groups?

2. Government regulations

- To what extent are entrepreneurs from under-represented and disadvantaged groups treated equally with employees by social security schemes?
- Do measures exist that temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst under-represented and disadvantaged groups when they start a business?
- Do measures exist to support under-represented and disadvantaged entrepreneurs in dealing with administrative procedures for entrepreneurship amongst under-represented and disadvantaged groups (e.g. information provision, support with administrative requirements)?
- Are there any entrepreneurship policy initiatives or schemes to address group-specific institutional challenges related to dependents (e.g. childcare, eldercare)?

3. Financing entrepreneurship

- Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
- Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
- Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?

- Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?
- Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?

4. Entrepreneurship skills

- Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?
- Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?
- Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?
- Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?
- Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?

5. Entrepreneurial culture and social capital

- Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?
- Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?

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