



# Inclusive Entrepreneurship Policies, Country Assessment Notes

## Belgium, 2017



## 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). 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. Cynthia Lavison and David Halabisky of the CFE undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the CFE.

A steering group was consulted during the preparation of this note. The steering group was co-led by the OECD and Noël Lassoie (Wallonia), Sam Sadrabadi (Flanders) and Camille Thillaye du Boullay (Brussels). Other members of the steering group were: Joachim Van der Fraenen, Mohamed Ghali, Sophie Mengoni, Claude Melen and Robert Javaux.

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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 or personal characteristics. 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 remains slightly below the European Union average. Few youth are self-employed or involved in starting a business, despite youth unemployment being persistently high. While national policy targets on 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. More can be done to make entrepreneurship more inclusive in Belgium, including increasing good practice exchanges between the regions.

This note is the second in a series of annual country assessments 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 2017 notes place a special focus on describing the characteristics of self-employment in each country.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, a series of Policy Briefs on specific target groups, policies and issues, country reviews of youth entrepreneurship and women entrepreneurship, and the production of online policy guidance. For more information please refer to: <http://www.oecd.org/employment/leed/inclusive-entrepreneurship.htm>.

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## KEY MESSAGES

- While national policy targets on 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 action is taken only through general policy, such as language training and community development. Nonetheless, unemployment among immigrants remains among the highest in the Europe Union.
- 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 to start a business, 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. In 2016, the student entrepreneur status and the National Action Plan for Women were introduced to increase entrepreneurship amongst these two groups. 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.
- The further development of policies to support entrepreneurship by under-represented or disadvantaged groups faces a number of challenges. While a variety of initiatives exists, the promotion of entrepreneurial activities remains limited and more action is needed in support of inclusive entrepreneurship, especially with regard to immigrants.
- To strengthen inclusive entrepreneurship policies and programmes, it is suggested that priority be given to: (i) creating a single information portal that can direct potential entrepreneurs from under-represented and disadvantaged groups to relevant support services; (ii) allowing administrative procedures related to business start-up to be conducted in more languages; (iii) developing more tailored entrepreneurship training, coaching and mentoring for immigrant entrepreneurs; and (iv) increasing best practice exchanges on inclusive entrepreneurship among the regions.

## 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-improvement continues to be a major objective within Belgium's EU2020 targets. Overall, progress has been made with the adoption of initiatives that support entrepreneurial training and promotion in schools and universities, cut red tape related to business creation, provide tax incentives for investment in new businesses and exemptions for start-

ups, and encourage new financial solutions for business creation, including peer-to-peer lending and crowdfunding.

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 (i.e. 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 2017 European semester country report for Belgium (EC, 2017a), 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).

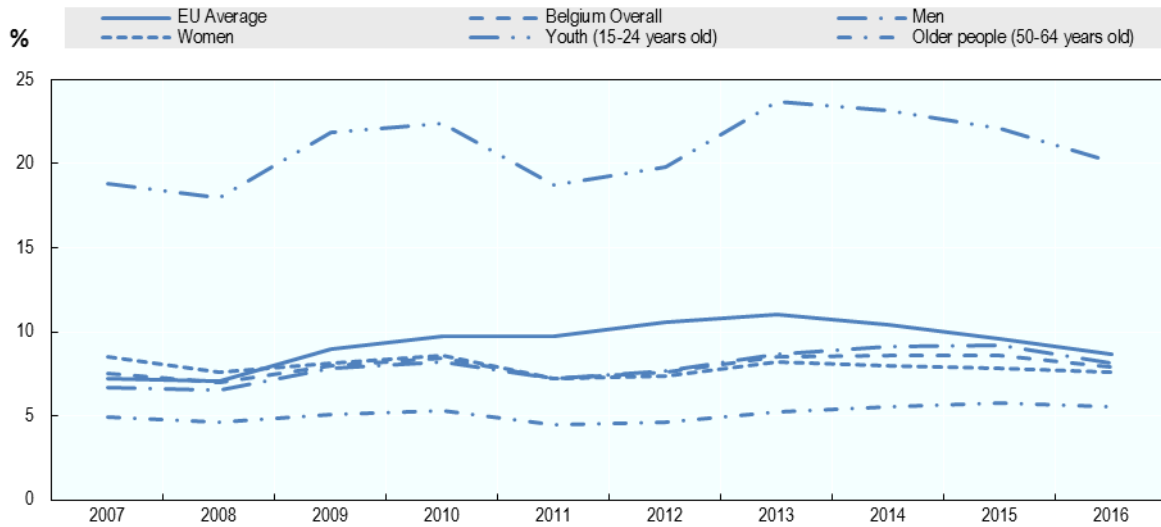
Despite this growing attention to the potential for entrepreneurship policies and programmes to also be used to reach social inclusion objectives, some significant gaps remain. For example, specific objectives to encourage entrepreneurship among immigrants are not yet defined and action is taken through 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 worst in the EU (EC, 2017b).

## **2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS**

### **2.1. Labour market context**

The unemployment rate in Belgium has been consistently below the EU average between 2008 and 2016, 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. While unemployment has been consistently low among seniors (5.5% in 2016, below the 6.5% EU average for this group), it has been particularly pronounced among young people at 20.1% in 2016, above the 18.7% EU average for this group. Male unemployment was slightly above female unemployment in 2016 (8.1% vs. 7.6%), as has been the case since 2011. The unemployment rate for women has been decreasing since 2013 while the rate for men increased until 2015.

**Figure 1. Unemployment rate, 2007-16**



Source: Eurostat (2017), Labour Force Survey 2016.

## 2.2. Self-employment and entrepreneurship rates

The proportion of workers who are self-employed has been slightly below the European Union (EU) average over the last decade. In 2016, 13.5% of the active population was self-employed in Belgium, slightly less than the EU average for that year (14.0%). The rates were the highest among men (17.3%) and seniors (16.7%) and the lowest among women (9.2%) and youth (5.1%) (Figure 2a). However, 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).<sup>1</sup>

Non-EU citizens in Belgian cities (particularly in Brussels, where they make up 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.

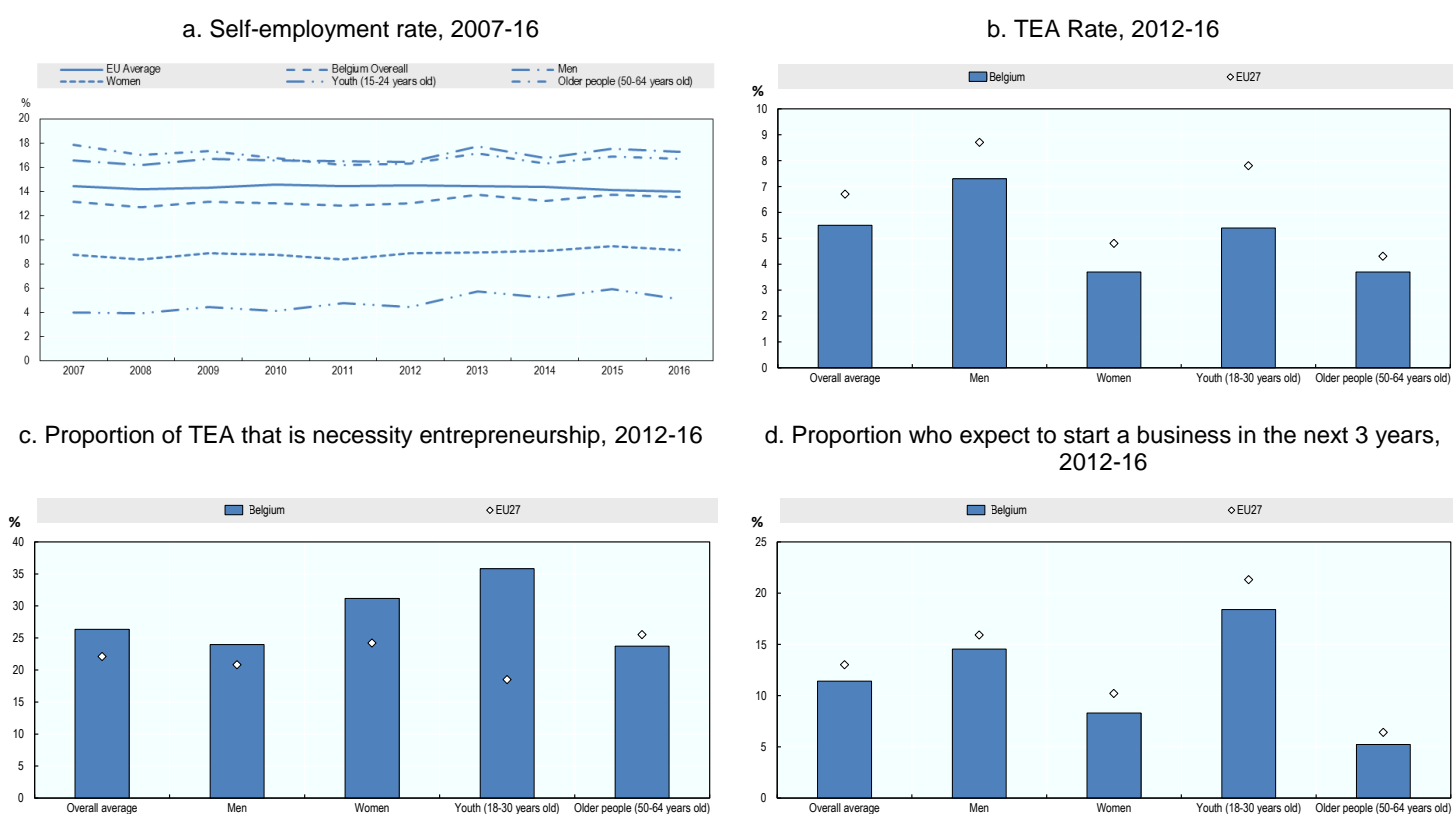
The number of new businesses created in 2015 was 1.8% higher than the number of new businesses in 2014 (GraydonBE, 2016). However, the Total early-stage Entrepreneurial Activities (TEA) Rate for 2012-16 indicates that adults in Belgium were slightly less likely to be active in starting a business or operating a new business (less than 42 months old) than adults on average in the EU (5.5% vs 6.7%) (Figure 2b). This result holds across all population groups observed (i.e. men, women, youth, and seniors). Women and older people were the least likely to be engaged in early-stage entrepreneurship activities (3.7% for both), while youth were slightly more likely to be involved in such endeavours (5.4%).

Belgian entrepreneurs were more likely than the EU average to have started their business due to a lack of opportunities in employment over the 2012-16 period (26.4% vs. 22.1%) (Figure 2c). Youth

<sup>1</sup> [http://www.rsvz-inasti.fgov.be/sites/rsvz.be/files/publication/inasti\\_rapport\\_annuel\\_2016.pdf](http://www.rsvz-inasti.fgov.be/sites/rsvz.be/files/publication/inasti_rapport_annuel_2016.pdf)

and women entrepreneurs were much more likely than other social target groups to have been motivated by necessity (35.8% and 31.2%), above the national average and significantly over the corresponding EU averages for these groups. This is particularly striking in the case of youth, who were 1.9 times more likely than the EU average to report being driven to entrepreneurship by a lack of opportunities on the labour market. This is consistent with their relatively high level of unemployment. The rate of necessity driven entrepreneurship is higher in Belgium than across the EU for all but one group: only 23.7% of older entrepreneurs started out of “necessity”, which was slightly below the EU average for this period.

**Figure 2. Self-employment and entrepreneurship rates by target group**



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 2012-16. 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 in panels b, c, and d covers all EU Member States except Malta.

Source: Panel a contains data from Eurostat (2017), Labour Force Survey; Panels b, c, and d contain data from the 2012 to 2016 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2017).

Belgians were somewhat more likely than the EU average to expect to create a business in the near future. Overall, 11.4% of adults in Belgium expected to create a business within the next three years during the 2012-16 period (Figure 2d). This was slightly under the EU average for that period (13%). Youth were the most likely to expect to create a business (18.4%), which is in consistent with their high unemployment level.



In terms of geographical distribution, entrepreneurship activities are unequally distributed across regions. Of all start-ups created in Belgium in 2015, 55.8% were set up in Flanders, 26.5% in Wallonia and 13.5% in Brussels (GraydonBE, 2016). However, Brussels remains the region with the highest density of business start-ups with 9.5 starters per 1 000 inhabitants (compared to 7.1 in Flanders and only 6.1 in Wallonia). This high concentration is likely partly linked to its status of capital of the EU and the economic activity generated by the presence of European Institutions.

### **2.3. A profile of the self-employed**

Overall, self-employment activities were concentrated in four sectors in 2016: Wholesale and retail trade; repair of motor vehicles and motorcycles (16.6%); Construction (15.9%); Professional, scientific and technical activities (15.1%); and Human health and social work activities (12.0%). This distribution is very similar to what is observed at the EU level, with the exception of the share of 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 Construction (21.7%) and Human health and social work activities (17.8%), while self-employed workers over the age of 55 were mostly working in Wholesale and retail trade; repair of motor vehicles and motorcycles (18.2%), Professional, scientific and technical activities (14.0%), and Construction (13.7%). In 2016, self-employed women were concentrated in Human health and social work activities (25.3%), Wholesale and retail trade; repair of motor vehicles and motorcycles (16.9%), and Professional, scientific and technical activities (16.4%).

Two types of occupations accounted for nearly half of self-employment in Belgium in 2016: Professionals (28.9%) and Managers (20.3%). 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 Managers (13.8%), and instead were concentrated among Professionals (25.7%) and Craft and related trades workers (22.4%). Two occupations accounted for nearly two-thirds of self-employed women in 2016: Professionals (39.6%) and Service and sales workers (24.4%). The distribution of older self-employed workers was essentially the same as the overall average.

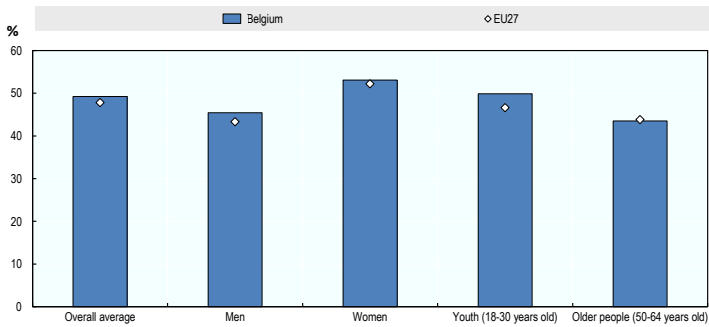
### **2.4. Barriers to business creation**

Approximately half (49.2%) of people in Belgium cited fear of failure as a barrier to business creation over the period 2012-16, slightly more than the EU average (47.8%) (Figure 3a). Men (45.4%) and seniors (43.5%) were the least likely groups to report this barrier to business creation, while women (53.1%) and youth (50.0%) were the most likely. Relative to the 2010-14 period, the proportion of people citing this barrier has increased.

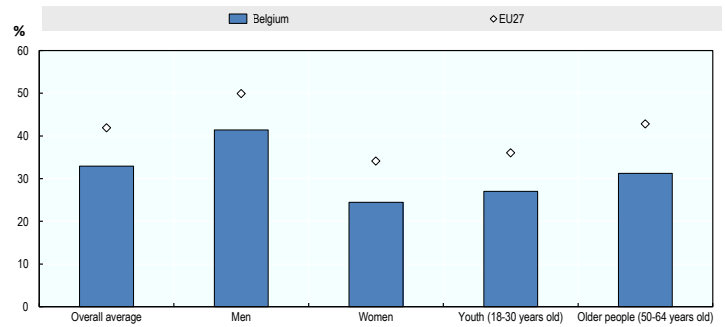
In the period 2012-16, Belgians were less confident in their skills to start a business than most of their EU counterparts. Less than a third (32.9%) of Belgians believed they had the skills to start a business, significantly under the 41.9% EU average (Figure 3b) and the third lowest rate in the EU (GEM, 2016). All demographic groups observed showed lower levels of confidence than the corresponding EU averages for these populations. The main difference was seen between older people and women who are 11 and 10 percentage points, respectively, less likely than the corresponding EU averages to believe they have the skills to start a business. The difference is smaller between the share of Belgian youth (27.0%) and men (41.4%) who are confident in their entrepreneurship capabilities and the corresponding EU averages (36.0% and 49.9%). There is a wide gender gap in perceived abilities for business creation in Belgium: While 41.4% of men felt that they had suitable skills, only 24.4% of women did. This suggests a need to strengthen support for women entrepreneurs.

**Figure 3. Barriers to entrepreneurship by target group**

a. Proportion who report that a fear of failure prevents them from starting a business, 2012-16



b. Proportion who perceive that they have the skills to start a business, 2012-16



Note: Data were pooled for the period 2012-16. 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.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

## 2.5. Entrepreneurship performance

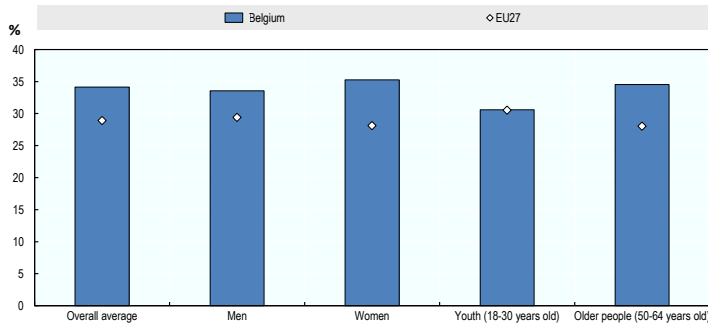
Entrepreneurs in Belgium were more likely to report that they offer new products and services to their customers (34.1%) than entrepreneurs across the EU (28.9%) over the period 2012-16 (Figure 4a). Female entrepreneurs were the most innovative: more than one-third of them reported offering new products and services (35.3%) – above the EU average for this group (28.1%). Older entrepreneurs followed closely with 34.5% reporting innovative outputs, also above the EU average for this category (28.0%). Young entrepreneurs were slightly less likely to offer new products and services than other Belgians (30.6%) but were about as innovative as their European peers (30.5%).

Similarly, Belgian entrepreneurs were much more likely than the EU average to sell products and services to customers in other countries: 73.5% of Belgian entrepreneurs report exporting, significantly over the 58.6% EU average (Figure 4b). This is likely partially due to the small size of the national market. There was little variation across the target groups in the proportions of entrepreneurs reporting having customers in other countries between 2012 and 2016: shares ranged from 71.9% for women up to 76.7% for youth.

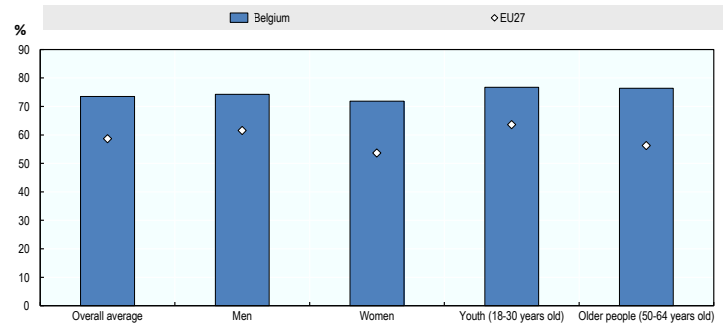
With respect to growth ambitions, the share of Belgian entrepreneurs expecting to create more than 19 jobs in the next five years (6.2%) was lower than the EU average (10.0%) (Figure 4c). Seniors entrepreneurs were the most optimistic about their growth prospects (8.2%), followed by youth (7.7%). Belgian youth, men and to a smaller extent, older entrepreneurs were less likely to expect to create a significant number of jobs than their European counterparts. Women (6.4%) were as optimistic as men (6.1%) about achieving high levels of employment growth. They were also the only group in Belgium to outperform (albeit only slightly) the corresponding EU average (6.0%).

**Figure 4. Self-employment and entrepreneurship activities by target group**

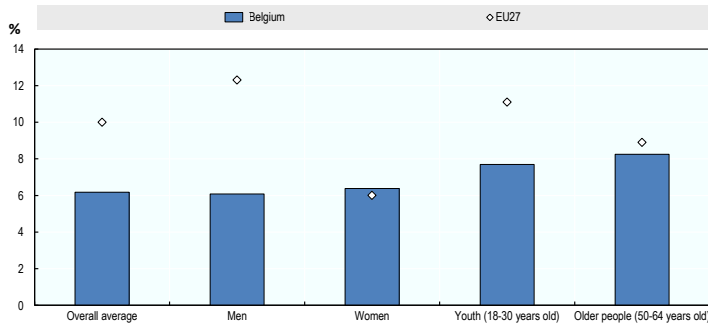
a. Proportion of new entrepreneurs whose products or services are new to all or some customers and who have few or no businesses offering the same products or services, 2012-16



b. Proportion who sell to customers in another country, 2012-16



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2012-16



Note: Data were pooled for the period 2012-16. 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.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

### 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 among the youth.

The Plan in Support of Women's Entrepreneurship was introduced by the Federal Minister in charge of small and medium-size 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, noted 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 will 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 program 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.

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 which 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.

### **3.2. Government regulations**

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 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 self-employed 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).

In order to facilitate the uptake of entrepreneurship by talented people, the Flemish government had decided to abolish in 2019 the “Certificate of Corporate Governance”, which requires individuals who want to start a business to follow training on a number of subjects around economics (Muyters, 2017). A 2017 study conducted by IDEA Consult found that the requirement of asking people to have a corporate certificate if they want to start a business was acting as a barrier for the uptake of 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 is needed to improve the inclusion of immigrant in the labour market, including for 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 new foreign-language arrivals.

### 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 were 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 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 to 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 will be available from March 2017. An interesting approach to grants based on urban economic disparities is in place in Brussels. Brussels provide financial support to investments by business creators and existing firms in the region. The support is significantly more important for businesses based in “Zones in Development”, which are typically areas with weaker economic prospects, a high rate of foreign EU-citizens and immigrants from non-EU countries. 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 implemented in co-operation with banks and regional guarantee funds and are available in the three regions. So far none of the existing microcredit institutions have 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 immigrants and unemployed as its main clients. It does not however have outreach programmes aimed specifically at these target groups but 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. In 2017 the tax shelter was extended 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 programmes and individual support (i.e. coaching, mentoring and business consultancy) 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 training network Syntra, a publicly supported network of five non-governmental training centres 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 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.). 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 other 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 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 to be found within 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 organisation 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. 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.

### **3.5. Entrepreneurial culture and social capital**

The promotion of self-employment and business creation as a viable career path 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 tend to be generic, i.e. they are not tailored for, and targeted at, specific populations. The majority of targeted efforts are done 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. A lot of 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.

#### 4. 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 a single information 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, immigrants) 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.
2. *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.
3. *Develop more tailored entrepreneurship training and coaching and mentoring programmes for immigrant entrepreneurs.* 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, very little entrepreneurship support has been implemented for many of these groups.

4. *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 a centralised, dedicated website providing an overview on existing programmes.

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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 5 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?