



Inclusive Entrepreneurship Policies, Country Assessment Notes

Belgium, 2016



Acknowledgements

This note is part of a series of country assessment notes on inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) in collaboration with the European Commission. These notes provide an overview of current and planned policy actions in the country and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings. They form part of the programme of work of the OECD Local Economic and Employment Development (LEED) Committee.

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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.

Men were twice as likely as women to be involved in starting or managing new businesses during the 2010-14 period (6.6% vs. 3.5%). The proportion of youth involved in business start-up was also relatively low over this period. Inclusive entrepreneurship policies have been implemented at the national and regional levels for a wide range of key social target groups, including youth, women, seniors, immigrants and the unemployed. Most programmes are delivered by the regional governments, often in partnership with civil society and non-governmental organisations. Inclusive entrepreneurship support could be strengthened by improving outreach to the target groups. In addition, there is scope to increase the scale of support available to migrant entrepreneurs.

This note is part of 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 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

- Tailored entrepreneurship policies and programmes have been implemented in Belgium at the national and regional levels for a wide range of target groups, including youth, women, older people, immigrants and the unemployed. Programmes are most often managed at the regional level and many of them are delivered in partnership with civil society organisations.
- Self-employment and entrepreneurship activities in Belgium are slightly below the European Union average. As in most EU countries, men were twice as likely to be involved in starting or managing new businesses as women (6.6% vs. 3.5% during the 2010-14 period). The proportion of youth involved in business start-up was also relatively low over this period. Belgians were less likely than the EU average to indicate that they have the skills and knowledge to be successful in entrepreneurship. Women were substantially less likely than the EU average to believe that they had sufficient entrepreneurship skills (27.9% vs. 35.0%).
- The main challenge faced by policy makers in developing inclusive entrepreneurship policies and programmes is that a large number of actors are involved, including national government, regional governments, language communities, and non-governmental organisations. Thus the risk of duplication and fragmentation is quite high. Moreover, there are gaps in the support system that could be addressed, notably a lack of tailored entrepreneurship support for immigrants.
- In strengthening inclusive entrepreneurship policies and programmes, the following actions are recommended: (i) create a single information portal that can direct potential entrepreneurs from under-represented and disadvantaged groups to relevant support services; (ii) allow administrative procedures related to business start-up to be conducted in more languages; and (iii) develop more tailored entrepreneurship training, coaching and mentoring for immigrant entrepreneurs.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Promoting business creation and self-improvement continues to be an important objective within Belgium's EU2020 targets, including for specific target groups. Progress has been made on priority policy issues, including strengthening entrepreneurship education in schools and higher education, reducing the administrative burden on new start-ups, increasing tax incentives for investment in new businesses and increasing public support for new financing instruments such as peer-to-peer lending and crowdfunding.

In addition, a number of areas for policy actions have been identified to support entrepreneurs from groups that are under-represented and disadvantaged in entrepreneurship (e.g. women, youth, older people, the unemployed, migrants). This includes, for example, improved child-care for the self-employed; language training for immigrants; the introduction of a student entrepreneur status; and a wider definition for persons with disabilities receiving entrepreneurial subsidies.

The Belgian National Reform Programme 2016 outlines a simplified and adapted approach to developing policies for specific population groups, which affects inclusive entrepreneurship policies

and programmes. These now largely fall under the responsibility of the regional governments (i.e. Wallonia, Flanders, and Brussels). Accordingly, Wallonia and Brussels focus their entrepreneurship initiatives on supporting young people, the unemployed and older people (i.e. those over 55 years old). Flanders places an emphasis on entrepreneurship policies for youth and older people, and to a lesser extent people with disabilities.

A number of EU2020 targets have been defined for Belgium that can be supported by inclusive entrepreneurship policies. These include a national employment rate of 73.2% by 2020. The employment rate was 67.2% in 2015, which has essentially been constant since 2010. Another important target is to reduce the number of people at risk of poverty or social exclusion. Relative to 2008, 141 000 fewer people are at risk but this is well below the target of 380 000. There is scope for inclusive entrepreneurship policies to do more to reach these targets.

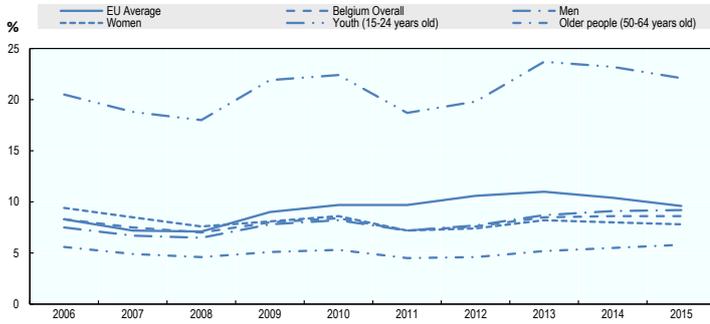
While it appears that some of these EU2020 targets may not be met, they have led to the development of more business incubators and business centres to support innovative start-ups and to new education and inclusion programmes, particularly for students with migrant background (CSNPH, 2016).

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

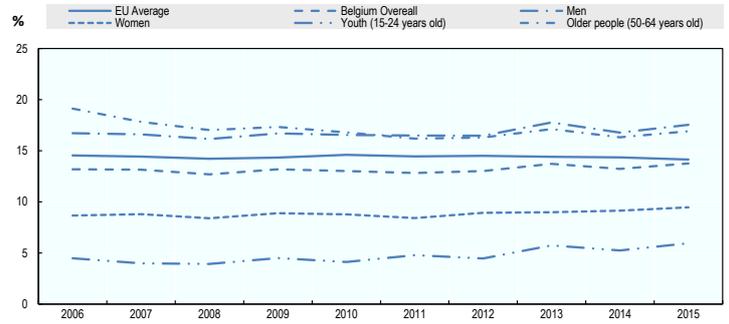
The unemployment rate in Belgium has been fairly constant over the last decade and was below the European Union (EU) average in 2015 (8.6% vs. 9.6%) (Figure 1a). While unemployment has been relatively low in most population groups (men, women and older people), the unemployment rate for youth was relatively high in 2015. In most EU countries, youth unemployment is approximately double the rate for adults. However, in Belgium, youth were 2.6 times more likely to be unemployed (22.1% vs. 8.6%).

Figure 1. Key inclusive entrepreneurship indicators

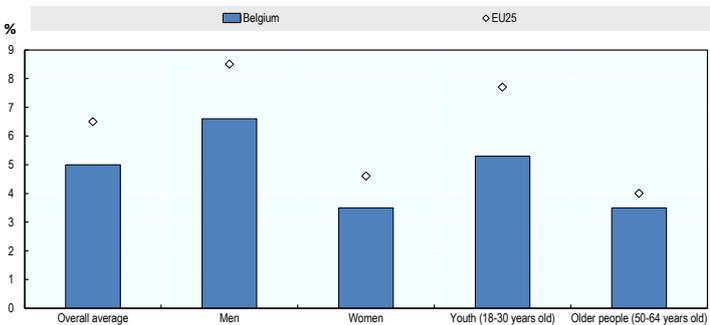
a. Unemployment rate, 2006-15



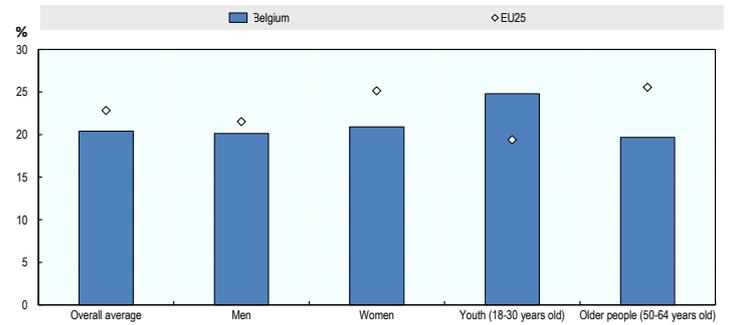
b. Self-employment rate, 2006-15



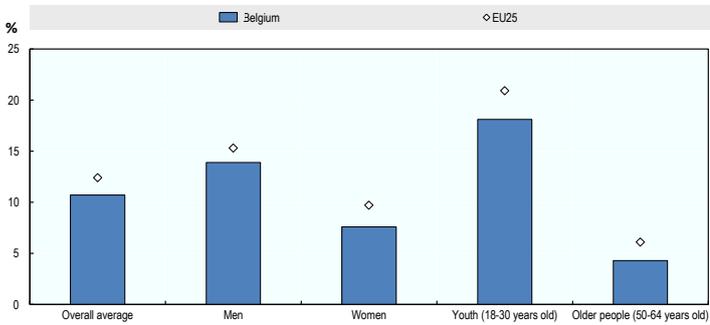
c. TEA Rate, 2010-14



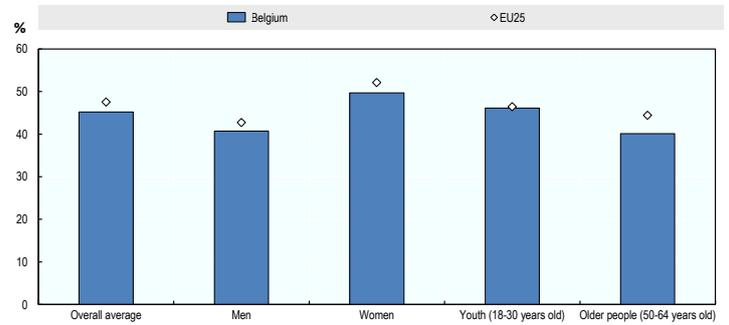
d. Proportion of TEA that is necessity entrepreneurship, 2010-14



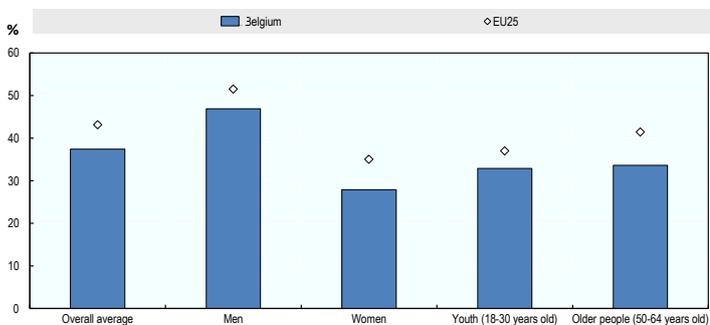
e. Proportion who expect to start a business in the next 3 years, 2010-14



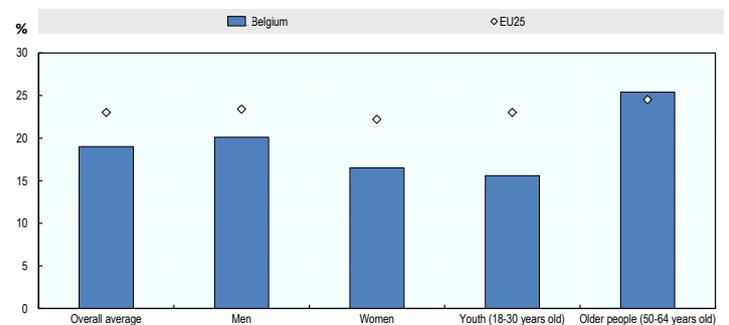
f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14



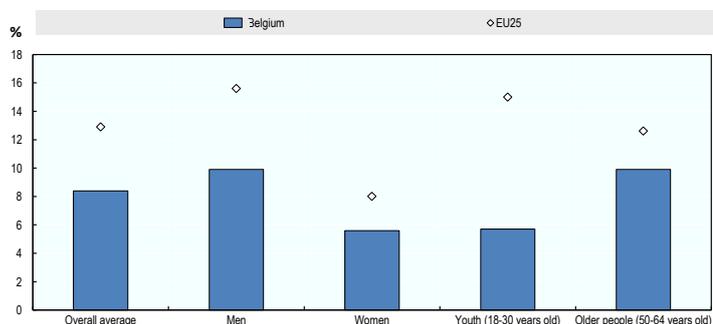
g. Proportion who perceive that they have the skills to start a business, 2010-14



h. 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, 2010-14



i. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2010-14



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total 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 c, d, e, f, g, h and i were pooled for the period 2010-14, producing an unweighted average. The EU25 average in panels c, d, e, f, g, h and i covers all EU28 countries, except Bulgaria, Cyprus and Malta.

Source: Panels a and b contain data from Eurostat (2016), Labour Force Survey; Panels c, d, e, f, g, h and i contain data from the 2010 to 2014 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2016).

The proportion of workers who were self-employed in Belgium (13.8%) was in line with the EU average in 2015 (14.1%) (Figure 1b). Among the different population groups, men were the most likely to be self-employed (17.5%) and youth the least likely (5.8%). Women were about half as likely as men to be self-employed in 2015 (7.8% vs. 17.5%).

The Total early-stage Entrepreneurial Activities (TEA) Rate for 2010-14 indicates that adults in Belgium were slightly less likely than the EU average to be active in starting a business or operating a new business (less than 42 months old) (5.0% vs. 6.5%) (Figure 1c). This gap holds across all population groups (i.e. men, women, youth, and seniors), but was the greatest among youth (5.3% vs. 7.7%). However, Belgian adults were slightly less likely to be involved in business creation due to a lack of employment opportunities over this period (20.4% vs. 22.8%) (Figure 1d). The gap relative to the EU average was greatest for women (20.9% vs. 25.1%) and older people (19.7% vs. 25.5%). Belgian youth were, however, more likely than the EU average to be involved in entrepreneurship out of necessity (24.8% vs. 19.4%).

Approximately 10.7% of adults in Belgium expected to create a business within the next three years during the 2010-14 period, which was slightly below the European Union average (12.4%) (Figure 1e). Youth were the most likely to expect to create a business (18.1%), which likely reflects difficult labour market conditions for youth and is consistent with the high proportion of youth who are involved in necessity entrepreneurship.

Fear of failure was slightly less likely to be cited as a barrier to business start-up in Belgium than in the European Union between 2010 and 2014 (45.2% vs. 47.5%) (Figure 1f). Men (40.7%) and seniors (40.1%) were less likely to report a fear of failure as a barrier to business creation than women (49.7%) and youth (46.1%).

People in Belgium were less likely to believe that they had the skills to start a business than the EU average between 2010 and 2014 (37.4% vs. 43.1%) (Figure 1g). While 46.9% of men felt that they had suitable skills, only 27.9% of women did. The gap between youth (32.9%) and seniors (33.6%) was negligible.

New entrepreneurs in Belgium were less likely as the EU average to offer new products and services to their customers between 2010 and 2014 (Figure 1h). Approximately 20.1% of male entrepreneurs reported to be innovative, whereas only 16.5% of women did. New youth entrepreneurs were less likely to offer new products and services than the EU average (15.6% vs. 23.0%).

Similarly, Belgian entrepreneurs were less likely to expect to create more than 19 jobs with their business in the next five years than the European Union average between 2010 and 2014 (8.4% vs 13%) (Figure 1i). Men were the most optimistic (9.9%), while women (5.6%) and youth were the least likely (5.7%).

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

3.1. Policy framework

The Belgium multilingual political and administrative structure divides the country into three regions (Flanders, Brussels, Wallonia), and three officially recognised language communities (Dutch, French, German). The economic and social situations vary from region to region and sometimes even between districts, which implies a need for inclusive entrepreneurship policies to be tailored for the needs of each community. Accordingly, while national objectives are often defined in the national reform programmes, specific regional plans are developed to correspond to local and regional circumstances.

The majority of inclusive entrepreneurship policies and programmes across the country are targeted at youth and women. There are, however, also subsidies to support the unemployed, seniors, and people with disabilities in business creation (Table 1). At regional level, Flanders and the Dutch speaking communities have been introducing entrepreneurship initiatives for seniors, people with disabilities, immigrants and people with a migrant background (i.e. in Flanders, these are defined as “*allochthonous* citizens”). The francophone communities in the Walloon and Brussels regions have targeted entrepreneurship initiatives at youth, women, and the unemployed.

Table 1. Overview on the Belgium policy framework on inclusive entrepreneurship

Action Plans & Strategies	Nationwide	L'entreprenariat de femmes (pdf) Youth Guarantee Plan (pdf) National Reform Programme - Belgium 2016
	Flemish Region	Actieplan Onernemend Onderwijs 2015-2019 (pdf) Flemish Action Plan on Entrepreneurial Education
	Brussels Region	Stratégie 2025 pour Bruxelles Programme pour la croissance et l'emploi (pdf)
	Walloon Region	Généérations entreprenantes 2015-2020 Small Business Act Marshall Plan 4.0
Co-ordination & Monitoring	Federal Government	Belgium Federal Coordination Office SPF économie - observatoire des PME National Social Security of the Self-employed (multilingue) National office for employment (ONEM/RVA/LVA) (multilingue)

		Agence Enterprise & Innovation (multilingue)
	Flemish Region	Vlaams Economisch Sociaal Overlegcomité Werkbaarheidsprofiel starters, groeiers, vrouwen (pdf) Ondernemend onderwijs (pdf)
	Brussels and Walloon French Community	Atlas du créateur - Starter Atlas Service Formation PME IFAPME Formation

Women

A national action plan for women’s entrepreneurship has been developed. It calls for more monitoring of existing measures, improved access to maternity benefits for the self-employed, increased family assistance measures to support women’s participation in the labour market and entrepreneurship, building women’s entrepreneurship networks, and improving access to start-up financing. In March 2016, the Federal Ministry of Small Businesses, Self-employment, Small and Medium-sized Enterprises, Agriculture, Social Integration announced an extension to the national action plan with a renewal of the main measures.

At regional level a range of programmes are in place to support the national action plan. These include, for example, the Brussels Women in Business initiative and the CREDAL initiatives in the Walloon and French-speaking communities.

Youth

The National Reform Programme 2016 highlights youth as a priority group for labour market and entrepreneurship policies and programmes. Entrepreneurship support is promoted and supported under the Youth Guarantee, and many of these programmes are currently being evaluated. One additional measure that is being considered is the introduction of a “student entrepreneur” status, which impacts social security contributions and healthcare entitlements.

At the regional level, Brussels is promoting and supporting youth entrepreneurship with measures under the Youth Guarantee. The various initiatives seek to not only support youth in starting businesses, but also support youth entrepreneurs in developing and growing their businesses. In Wallonia, support for youth entrepreneurship has focussed on developing and implementing entrepreneurship education in schools, as well as developing entrepreneurship promotion initiatives and entrepreneurship coaching programmes. These actions are guided by the action plan “Enterprising Generation”. The Flemish region is also promoting youth entrepreneurship with programmes aimed at high schools and universities.

Older people

Very few entrepreneurship measures have been developed to specific support older people in business creation and self-employment. In the Walloon and Flemish regions, there are some start-up grants available to people over 50 years old and some tax measures to facilitate business transfers, which would support older entrepreneurs who wish to retire.

Migrants

At the national level, a policy framework to support migrant entrepreneurship is largely absent. The National Reform Programme 2016 does not make any reference to immigrant entrepreneurship because the policy makers did not want to create further segregation of these communities by

developing policies and programmes that separated them. However, this approach risks not leveraging the entrepreneurship potential of various immigrant communities.

People with disabilities

Entrepreneurship promotion and support for people with disabilities is limited to a small number of tax incentives and subsidies. Some of these measures are restricted to people with physical disabilities, but the new regulatory framework for people with disabilities now also includes those with mental health issues.

3.2. Government regulations

A range of regulatory measures are used to promote and support entrepreneurship at the national and regional levels (Table 2). Within the Belgian social security schemes, self-employed are equally entitled to social security coverage. They are liable to contributions relating to their full or part-time activity with a minimum amount. Social security covers health assurance and pension equal to employees. Unemployment assistance can be claimed if the self-employed contributed formerly as an employee to the national unemployment insurance.

Table 2. Overview on government regulations on inclusive entrepreneurship

Social equality	Nationwide	Comparatif indépendant/salarié Indépendant : le statut du conjoint aidant Egalisation des pensions minimum pour indépendants et salariés Congé de maternité pour indépendantes ou conjointes aidantes Le statut social des travailleurs indépendants
Loss of state income supports	Nationwide	Reprise du travail coopérative d'activités (for those facing redundancy) Prime d'installation (for persons with a disability) Tax shelter and other starter incentives (pdf)
	Flemish region	Maak werk van je zaak Vlaamse ondersteuningspremie
	Brussels Region	Job yourself
	Walloon region	Je crée mon job
Administrative procedures	Brussels Region	Professional card for non-Europeans Passeport Reussite / Succesvol ondernemen
Family care	Nationwide	Aide pour soutenir l'accueil de la petite enfance Conséquences fiscale de la cohabitation légale

Both the federal and regional (all) governments decided in 2013 to grant temporary allowances to unemployed seniors 55 years of age and above upon resumption of their work as employees or self-employed entrepreneurs for a period of three years. Similar measures also exist for people with a disability. People with a disability and people who want to restart their work following the onset of a disability can receive allowances contingent upon their former income. The status of a disability is currently being adjusted to also cover those with mental health issues.

In addition to a broad range of efforts to simplify business start-up procedures, a small number of measures have been implemented for specific target groups. For example, youth entrepreneurs can benefit from temporary tax reductions. In the Flemish and Brussels regions, there are civil society organisations that assist immigrants with administrative procedures related to business start-up and to help them overcome language barriers.

Furthermore, there are also a number of family policies that support women in entrepreneurship. Since March 2016, the Federal Ministry for Self-employed and SMEs launched a survey to better understand the challenges that women entrepreneurs face. Subsequent actions have been defined, including measures to facilitate maternity leave for the self-employed, temporary social security exemptions and improved access to childcare. The Flemish and the Brussels regions are expanding the supply of childcare, which would provide increased flexibility for women to pursue self-employment.

Despite these actions, a number of challenges remain, particularly of immigrant entrepreneurs. There continue to be difficulties regarding the recognition of foreign qualifications and training certificates, which is further complicated by the three language communities across the three regions. Certificates typically need to be translated into one or more languages and certain professions require certification at EU, national and regional levels.

3.3. Financing entrepreneurship

Regular national and regional surveys on business creation indicate that access to finance still is a major barrier to entrepreneurship and SME development. Recent efforts have been made to facilitate business start-ups and expansion through grants, credits, loan guarantees, microcredit, and crowdfunding. Most of the financial instruments used are not tailored for, or targeted at, specific population groups, but there are a small number of tailored start-up financing initiatives (Table 3).

Table 3. Overview on measures to finance inclusive entrepreneurship

Grants	Nationwide	EU Horizon 2020 SME instrument Tax shelter and other starter incentives (pdf)
	Brussels Region	Business subsidies to some communes Aide à la formation entrepreneuriale Aide à la consultance de faisabilité Cheque Formation Actiris Village Finance
	Walloon Region	Bourse de préactivité Cheque formation Airbag
Microcredit	Nationwide	microstart
	Flemish Region	Impulskrediet iDrops DYZO
	Brussels Region	Brusoc Microcredit en zone de development
	Walloon Region	CREDAL Microcredit professionnel
Loan Guarantees	Nationwide	European Investment Fund
	Flemish Region	PMV - financiering voor ondernemers
	Brussels Region	Le Fonds Bruxellois de Garantie
	Walloon Region	SOWALFIN SOCAMUT
Self-Financing Groups	Brussels Region	Solifa asbl La Payote asbl
Business Angel Networks	Nationwide	Be Angels Startups.be Women in Business Angels Club
	Flemish Region	Business Angels Network Vlaanderen

Crowdfunding	Nationwide	MyMicroInvest Belgische crowdfunding federatie Conditions du crowdfunding pour les start-ups
Financial Literacy	Nationwide	Centre pour entreprises en difficulté
	Flemish Region	Project AZO
	Brussels Region	Boost your talent CREDAL - Les numeriqu'Elles
	Walloon Region	StartAcademy

Grants are typically given by the national and regional governments to set-up programmes, rather than directly funding business start-up by individuals. Grants are given to specific training programmes for the unemployed, seniors and persons with a handicap. They are financed by regional governments and employment offices and implemented by accredited partners. All target groups are proportionally included into business creation and feasibility grant programmes financed from the EU Structural Funds and federal budgets. Implementation takes place at regional level. For example, the Brussels programme “Zones in Development”, provides entrepreneurship grants to communities with weak economic prospects and immigrants from non-EU countries.

Microcredit programmes are implemented in co-operation with banks and regional guarantee funds. However, most of these microcredit institutes have not set up special programmes for specific target groups. One of the exceptions is MicroStart, which has programmes for immigrants and unemployed.

Loan Guarantees to SMEs and business start-ups are typically supported with regional funds, such as the *Fond Bruxellois de Garanties*, the Walloon SOWALFIN and the Flanders PMV. However, these are not targeted at specific population groups such as women, youth, older people or immigrants.

In addition to public funding schemes, self-financing groups, better known as “tontine” are used within certain immigrant communities such as francophone immigrants from Central and West Africa.

Business Angel Networks are promoted and established at both national and regional levels. The largest network is Be Angels, which hosts the Women in Business Network which invests in women-owned businesses and start-ups. It also organises a range of other support activities, e.g. workshops, networking events. Similar infrastructures exist for youth entrepreneurs, including StartAcademy and StartUps.be.

Crowdfunding in Belgium is emerging and there is a legal framework for these types of investments. However, none of the existing platforms are targeted at specific population groups. However, tailored support programmes for the various target groups typically cover crowdfunding to inform these entrepreneurs about its potential and how they can use it.

Financial literacy training is included in virtually all tailored entrepreneurship training and coaching and mentoring programmes. Examples of initiatives that strongly emphasise financial literacy training include “*Les numeriqu'Elles*” for women entrepreneurs in the francophone community and “Boost your talent” for youth entrepreneurs in Brussels.

Overall, the financial instruments used to support people from under-represented and disadvantaged groups in business creation have a positive impact on increasing the number of business start-ups. However, access to finance still remains a major obstacle to business creation, particularly

for these target groups. There is therefore a need to improve access to existing programmes and initiatives.

3.4. Entrepreneurship skills

In recent years entrepreneurship skills development initiatives have been implemented through national and regional programmes (Table 4).

Table 4. Overview on entrepreneurial skills for inclusive entrepreneurship

Training Initiatives Coaching/Mentoring	Nationwide	Erasmus pour jeunes entrepreneurs Fondat.Bernheim – dreamstart
	Flemish Region	Project AZO Starterslabo Etno Z'ZO - Zelfstandig Ondernemerschap DYZO Start 50+ Starterslabo Maak werk van je zaak bryo Student ghentpreneur Leuven Community for Innovation driven Entrepreneurship
	Brussels Region	Cap'Ten Job yourself Boost your Talent Service Formation Bruxelles Passeport pour la Réussite
	Francophone Community	Step2You StartAcademy Je crée mon job IFAPME – Formation CREDAL - Les essenti'Elles CREDAL - Les incondition'Elles CREDAL - Les conceptu'Elles CREDAL - Affaires des femmes, Femmes d'affaires Enterprising generations 2015-2020
	German-speaking Community	IAWM - Institut für Weiterbildung Ostbelgieninvest
Start up Information	Flemish Region	VLAIO HAZO vzw Subsidiegids voor de ondernemer (pdf)
	Brussels Region	1819.Brussels Women in Business CREDAL Les inform'Elles
	Walloon Region	Info-Entreprises Le Forem Entreprises
Consultancy & Incubators	Nationwide	Battle of talents Socialeinnovatiefabriek JUMP Résau FAR Be Angels
	Flemish Region	VAP Vlaanderen Artepreneur Haven Bryo

	Brussels Region	Association Belge de Professionels Musulmans
	Walloon Region	START Réseau Diane Fondation Jeune Entreprise

The national training policy pays particular attention to innovative entrepreneurship linked to science, technology, engineering, with a focus on targeting girls and youth with a disadvantaged socio-economic background. It also covers the training of teachers and updating teaching material and equipment in technical schools. A greater emphasis on entrepreneurship skills was introduced in 2016 as part of the Youth Guarantee.

The Brussels Region has implemented a range of entrepreneurship training, including some for women, youth, and the unemployed. Examples include “Cap’Ten”, “Boost your Talent” and “The Passeport pour la Réussite (Passport for Success)”. Similarly, in Wallonia, the “Enterprising generations 2015-2020” programme was implemented for youth, and the “Brussels Platform Women in Business” and the “Walloon Réseau Diane” offer training and workshops for women entrepreneurs. In Flanders, many civil society organisations deliver entrepreneurship training, including the *Flemish Starterslabo* and the Francophone “*Association Belge de Professionels Musulmans*”.

There have also been increased efforts in recent years to boost entrepreneurship education in schools and higher education. This includes both the embedding of entrepreneurship in the curricula and increasing the availability of business start-up supports for students.

The supply of business consultancy and advisory services is increasing and there are tailored initiatives for women and youth. Other target groups such as older people (over 55 years old) and people with a disability can access voucher programmes that allow them to “purchase” business consultancy support and entrepreneurship coaching. In Flanders, some of the business advisory services are adapted to the need of immigrants, including offering support in different languages.

Similarly, the availability of business incubator services, including related business networks and investors, is growing across all regions and language communities. While there are very few tailored business incubators, there are business incubators that undertake targeted outreach to women and university graduates.

Overall, the system that is in place to develop entrepreneurship skills is reasonably comprehensive. Tailored support is available for many of the key target groups such as women, youth and the unemployed. The most significant gap is a lack of entrepreneurship training for immigrant populations.

3.5. Entrepreneurial culture and social capital

Main policies and programmes for each of the social target groups

The promotion of self-employment and business creation as a career pathway is a relatively recent phenomenon and recent actions have largely been introduced through the National Reform Programme 2015. This has resulted in a number of different initiatives for different target groups in each of the regions (Table 5).

Table 5. Overview on entrepreneurial culture and social capital for inclusive entrepreneurship

Promotion	Nationwide	FCE-VVB Femmes Chefs d'Entreprises Socialeinnovatiefabriek JUMP Réseau FAR Be Angels
	Flemish Region	Womedaward Project AZO Vlaamse jonge ondernemingen
	Brussels Region	1819.Brussels Boost your Talent Women in Business Entrepreneuriat en diversité
	Walloon Region	Info-Entreprises L'entreprise au féminin Enterprising generations Formation à l'entrepreneuriat
Networks	Nationwide	Le Club L Association Belge de Professionels Musulmans
	Flemish Region	SOFIA (Women entrepreneur) Mentoring for success (Women entrepreneurs) Hazo vzw (People with disabilities)
	Brussels Region	Cercle Olympe (Women Entrepreneurs)
	Walloon Region	Réseau Diane (Women Entrepreneurs) CREDAL - Les échange'Elles Mompreneurs (Women Entrepreneurs)

Belgian policy and programmes for entrepreneurship are generally well promoted, including tailored actions for various target populations. Most of the attention is placed on promoting entrepreneurship for youth, especially through the education system and women. There is, however, increasing efforts to promote entrepreneurship in migrant communities, notably in Brussels and Flanders. There is scope to make greater use of role models and success stories from the various communities in entrepreneurship promotion efforts.

Entrepreneurship networks have been created by both government and non-governmental organisations. Many of the networks support women and youth entrepreneurs, and many of these initiatives are built around an integrated support offer that includes several entrepreneurship supports.

4. POLICY RECOMMENDATIONS

Policies and programmes for inclusive entrepreneurship have been introduced at the national and regional levels, and these actions are complemented by initiatives that have been launched by civil society and non-governmental organisations. Overall the inclusive entrepreneurship support system is

quite strong but there are a number of gaps that could be addressed. The following recommendations are offered 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 these groups.

5. REFERENCES

Conseil Supérieur National des Personnes Handicapées (CSNPH) (2016), “National Reform Programme 2016”, available at :
http://www.be2020.eu/uploaded/files/201609091314140.NRP16_EN.pdf.

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?