

Inclusive Entrepreneurship Policies,
Country Assessment Notes

Belgium

2020



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 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.

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Foreword

Inclusive entrepreneurship policies seek to ensure that everyone has an opportunity to create a sustainable business for those with realistic potential, regardless of their background. Business creation by people from under-represented and disadvantaged groups (e.g. women, youth, seniors, immigrants, the unemployed, people who experience disability) helps generate jobs, thereby fighting social and financial exclusion while stimulating economic growth.

These policies have become much more relevant with the COVID-19 pandemic, which has led to rapidly increasing unemployment and inactivity. Addressing this jobs crisis is one of the top policy priorities in European Union and OECD countries and inclusive entrepreneurship schemes have strong potential for moving some unemployed people back into work. Moreover, these policies can be leveraged to help re-boot economies as there is untapped growth potential among some of the target groups.

This note is the fourth country assessment note prepared by the Organisation for Economic Co-operation and Development (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 EU Member State. Each note provides an overview of the entrepreneurship activities by women, youth, seniors, immigrants and the unemployed. It also provides an 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 2020 notes include a special section on entrepreneurship support for people who experience disability. This section provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses. It also contains a new section on entrepreneurship framework conditions to provide additional context for interpreting the tailored policies and programmes.

These country-specific notes are part of a wider programme of work by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines 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. For more information please refer to: www.oecd.org/employment/leed/inclusive-entrepreneurship.htm.

Acknowledgements

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes were prepared by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme, led by Karen Maguire, Head of Division. 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 Dr. Wouter Broekaert and prof. Dr. Johan Lambrecht of the Center for Sustainable Entrepreneurship (CenSE) and KU Leuven (Belgium). Cynthia Lavisson and David Halabisky of the OECD CFE edited the note under the direction of Dr. Jonathan Potter, also of the OECD CFE.

An online seminar was organised to review the draft note on 29 July 2020. Suggestions and inputs were received from representatives of Federal Public Service - Employment, Work and Social concertation, Federal Public Service – Economy, Regional Public Service Brussels - Department for Employment Policy, Public Service Wallonia Employment and Training, SOWALFIN, Flanders Department for Employment and the Social Economy, Public employment service of Flanders (VDAB), Flanders Agency for entrepreneurship and innovation (VLAIO), Stebo, Young Entrepreneur of Tomorrow programme.

Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

Finally, this note benefited from feedback and suggestions provided by Julien de Beys and Guy Lejeune of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

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Key messages

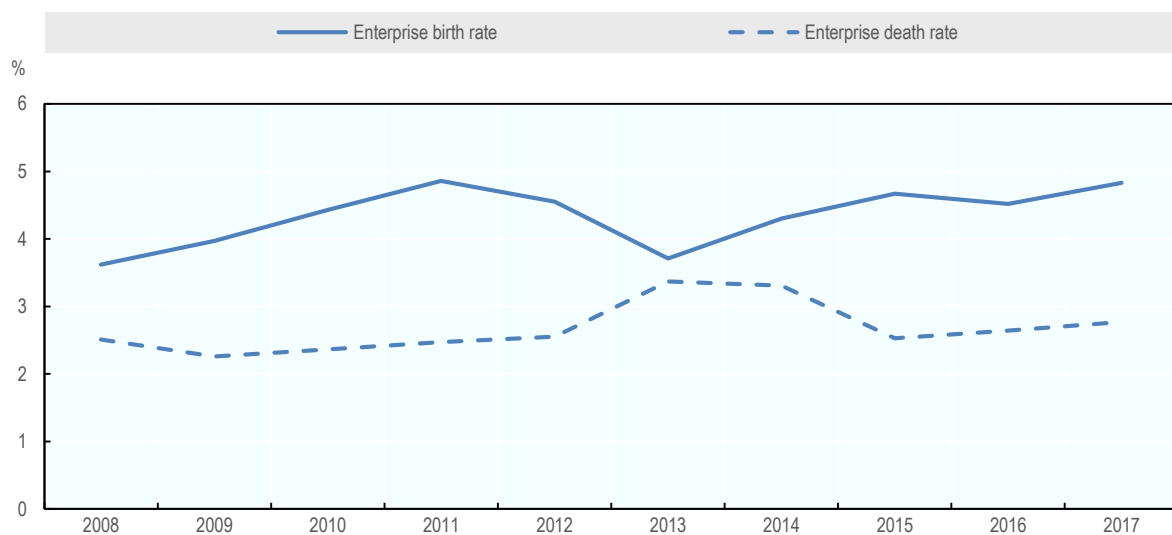
- The Belgian context for entrepreneurship has strengths, but some areas could be improved. Access to finance for entrepreneurship is good and SME lending is among the best in the European Union (EU). However, the regulatory burden on new start-ups is heavier than the EU median.
- The self-employment rate is approximately equal to the EU average in 2019 (12.9% vs. 13.4%). It was highest (and stable) among seniors and men over the past decade and nearly one-in-five self-employed people are immigrants, reflecting the overall population. The share of employer self-employed workers declined from 33.8% to 27.4% over 2010-19 while it was relatively constant in the EU (31.7% in 2019). The drop was largest among immigrants (from 34.6% to 23.5%).
- There are about 475 000 early-stage entrepreneurs, i.e. those engaged in starting or managing a new business. The most recent data (2015) suggests that, overall, Belgians were as active as the EU average (over 2015-19) to be early-stage entrepreneurs. Men were the most likely to be engaged in such activities (8.1% of the population), followed by youth (6.1%), women (5.2%), and seniors (3.9%). However, many of these businesses were started out of “necessity” – Belgian early-stage entrepreneurs were more likely than the EU average to self-report that they started their business because they could not secure employment (26.3% vs. 18.8%).
- Eliminating all of the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in an additional 475 000 entrepreneurs. About two-thirds of these “missing” entrepreneurs are female and half are over 50 years old, which is similar to the EU average.
- Entrepreneurship policies and programmes are designed and implemented by the federal government, the regions and the language Communities and vary across regions due to different economic environments. This makes for a rich but fragmented support system. Access to information on entrepreneurship support is scattered among different agencies, potentially making the policy environment difficult to navigate for aspiring entrepreneurs.
- Business start-up support is widely available across the three regions: Brussels, Flanders and Wallonia. This includes general entrepreneurship schemes, as well as a wide range of tailored schemes that are tailored to the specific needs of different population groups. Youth entrepreneurship support has been prioritised across the three regions in recent years, but support for immigrant and women’s entrepreneurship has also been strengthened across all regions. The non-government sector plays an active role in complementing public policy.
- The following actions can help to make entrepreneurship more inclusive in Belgium:
 - Strengthen existing regional mappings of policy measures for entrepreneurs from under-represented and disadvantaged groups and increase visibility of such mapping including through improved federal level sign-posting;
 - Strengthen outreach to different target groups to inform of and encourage use of available tailored and generic support, including by leveraging specialised networks;
 - Generalise evaluation of measures targeting different target groups and further monitor access to generic and tailored measures by different target groups.

1 Inclusive entrepreneurship trends

Conditions for entrepreneurship

The business population grew steadily between 2008 and 2017 with a slight slow-down between 2011 and 2015 (Figure 1.1). The business entry rate increased from 3.6% in 2008 to 4.8% in 2017, despite a dip in 2011-13. The business exit rate was fairly constant over 2008-17, averaging at 2.5% with the exception of a peak at 3.4% in 2013-14. Both the business entry and exit rates were significantly below the median for European Union (EU) Member States over the period.

Figure 1.1. Business entry and exit rates



Note: Enterprise birth rate is the share enterprise births in the reference period (t) divided by the number of enterprises active in t. Enterprise death rate is the share enterprise deaths in the reference period (t) divided by the number of enterprises active in t. The construction sector is excluded from these rates.

Source: Eurostat (2020), Business demography statistics, <https://ec.europa.eu/eurostat/web/structural-business-statistics/data/main-tables>.

The Belgian context for entrepreneurship and SMEs has some strengths, but further improvements would be welcome in some areas.

Belgium ranks slightly under the EU median in terms of administrative burden on start-ups (meaning that the system is slightly more burdensome than the median) (Figure 1.2), and the European Semester country report 2020 identifies a need for further improvement: the regulatory burden and complexity is considered high, including sector-specific regulations hindering growth in some service sectors. The report also suggests a need for improvements in the insolvency framework as well as in the quality of certain public services (European Commission, 2020a). The Federal government introduced a plan with 120 measures in 2017 to ease the regulatory burden for SMEs, the implementation of which is regularly monitored by the Prime Minister's office (OECD, 2019). In addition, efforts are ongoing to reduce some of the costs of

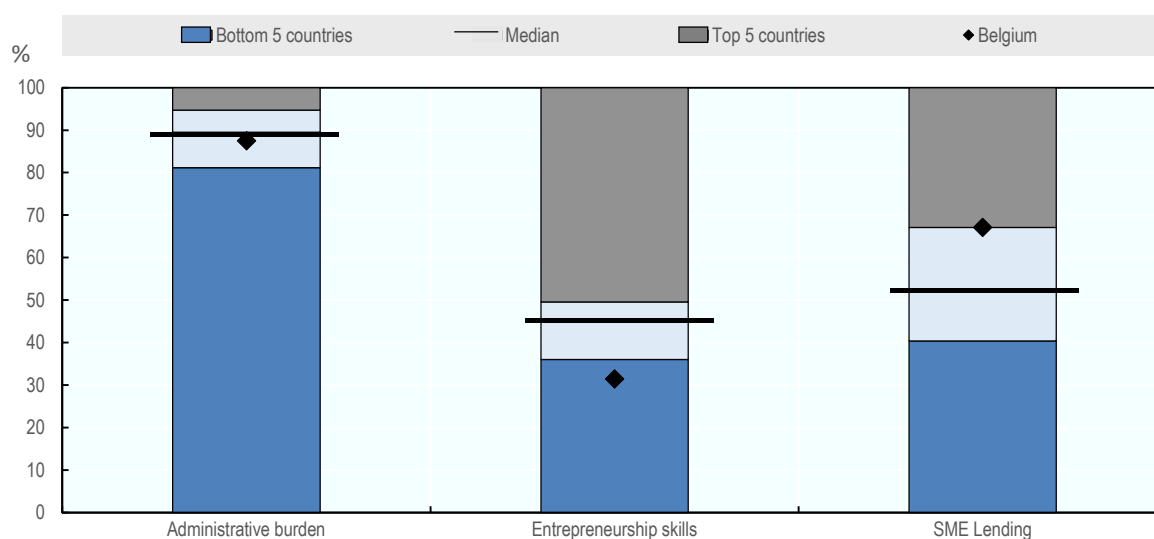
operating a business. This includes a “tax shift” to alleviate the tax burden on SMEs. This includes a gradual reduction in employers’ social security contributions (SSC) from an average 33% in 2015 to 25% by 2019, an SSC exemption for SMEs’ first hire, and reductions for the second to sixth ones, as well as for the recruitment of low-wage and under-represented workers¹. A gradual reduction of the corporate income tax is also foreseen, with reduced rates for SMEs. Similar efforts are ongoing at the regional level, including for example an administrative simplification agency in Brussels (“Easybrussels”), regional Small Business Acts, e-invoicing and simplification of permits.

Self-reported entrepreneurship skills in Belgium are among the five lowest in the EU,² despite a relatively well-skilled workforce (the number of tertiary educated adults is slightly above the EU median, and access to workplace training and learning is fair) (Figure 1.2). More generally, data suggests there is a pronounced skills mismatch between labour demand and supply. Labour market participation rates are low – especially among youth, migrants and seniors – and job vacancy rates are high (OECD, 2019).

However, access to finance for entrepreneurs and SMEs is, on average, not a major obstacle: the stock of SME loans grew steadily over the past decade and the share of SME loans relative to all business loans is among the highest in the EU (Figure 1.2). This is supported by significant made at the regional level (in Brussels, Flanders and Wallonia) to improve access to finance through the creation of new loan funds and actions to develop and expand crowdfunding (OECD, 2019).

Figure 1.2. Conditions for business creation

Ranking relative to other European Union Member States, 2019



Note: The median score reported represents the median among EU Member States. Administrative burden is a score of 1 to 6 given to a country to reflect the relative scale of the administrative burden that new start-ups face. Entrepreneurship skills is the share of the population who report that they have the skills and knowledge to start a business. This indicator is an average of the period 2015-19 for the EU but only considers 2015 for Belgium as Belgium did not participate in the GEM survey in 2016-19.

Source: World Bank (2019), Ease of Doing Business Survey; GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

¹ See <https://premierengagement.be/>

² This indicator is an average of the period 2015-19 for the EU but only considers 2015 for Belgium as Belgium did not participate in the GEM survey in 2016-19.

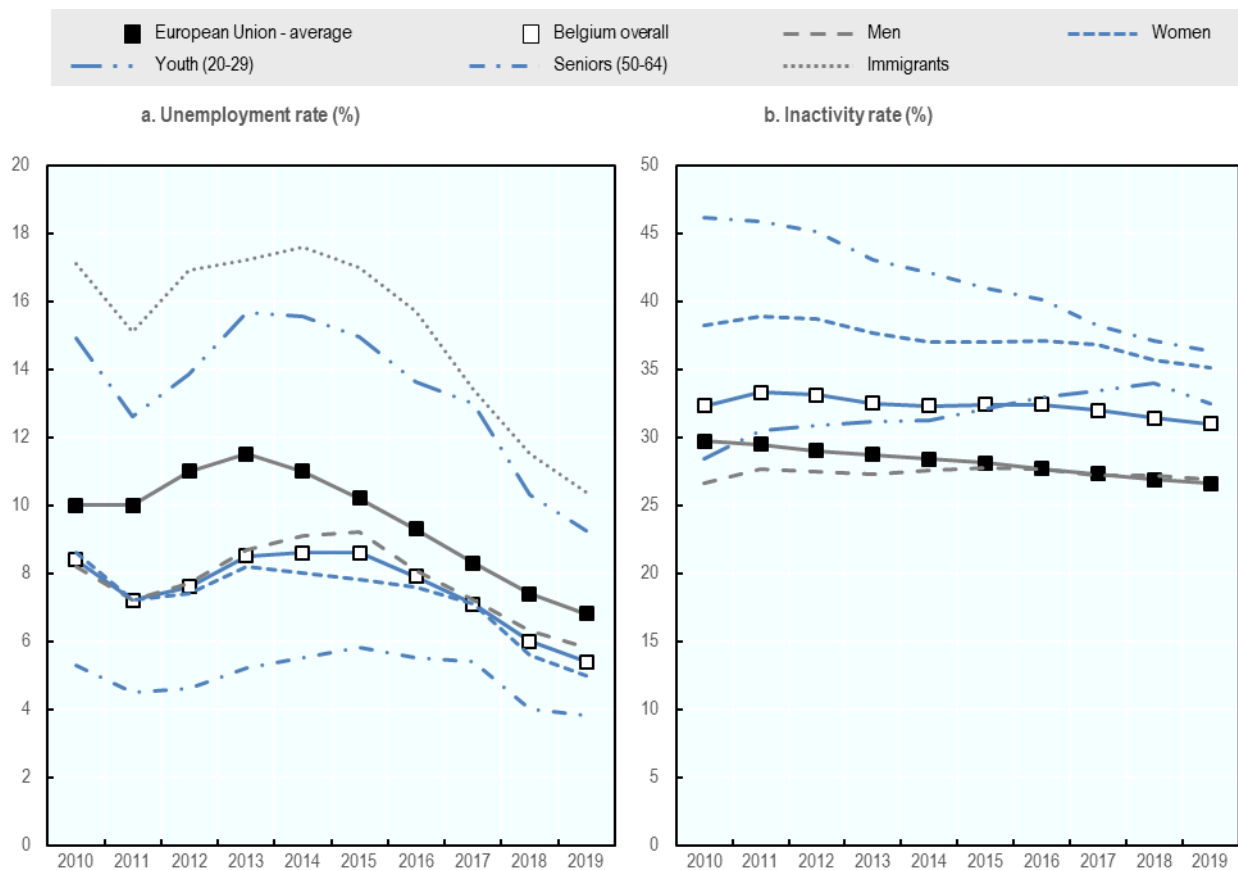
Recent labour market trends

The unemployment rate was below the EU average in 2019 (5.4% vs. 6.8%) and has been declining since 2015 (Figure 1.3). This decline was observed across all groups (i.e. youth, women, seniors and immigrants) with the largest declines among youth and immigrants (respectively 9.3% and 10.4% in 2019, under the corresponding EU averages of 11.1% and 9.7%).

The inactivity rate was above the EU average in 2019 (31.0% vs. 26.6%) (Figure 1.3). The inactivity rate has been relatively stable over the past decade in Belgium, while it has been declining at the EU level, widening the gap. Inactivity rates were highest among seniors (36.3% in 2019) and women (35.1%). Both of these rates declined over the past decade, but the inactivity rate increased among youth from 28.5% in 2010 to 32.5% in 2019, which could be due, in part to increased participation in education.

Figure 1.3. Unemployment and inactivity

Proportion of the labour force that is unemployed and proportion of the working age population that is inactive



Note: Break in time series for unemployment in 2011 and 2017 and for inactivity in 2017.

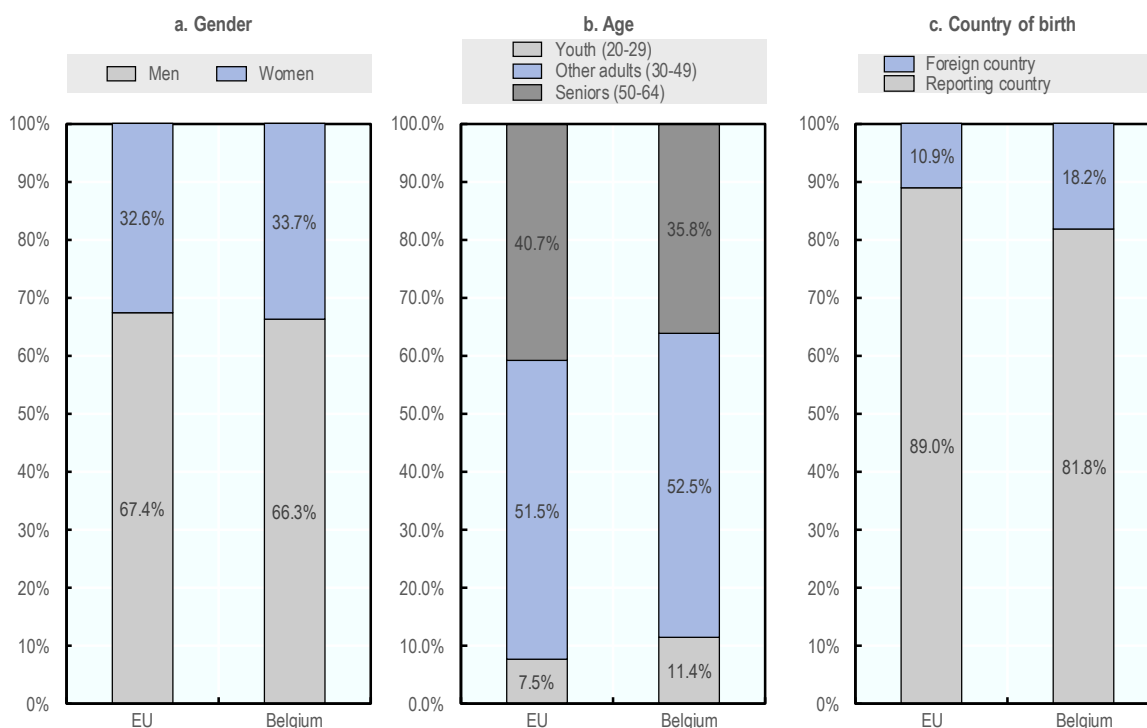
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Self-employment activities

The composition of the self-employed population is similar to the EU average in terms of gender (Figure 1.4). Around one-third of the self-employed in Belgium are women, slightly above the EU average (33.7% vs. 32.6%). There are relatively more young self-employed people in Belgium (11.4% vs. 7.5%) and fewer self-employed seniors (35.8% vs. 40.7%). However, the share of core-age adults is equivalent to the EU average (52.5% vs. 51.5%). A notable difference in the demographic composition of the self-employed population is that the share of immigrants among the self-employed was 1.7 times greater in Belgium than in the EU in 2019 (18.2% vs. 10.9%). The share of self-employed workers born in other EU Member States is also above the EU average (SPF Economie, 2019). This partly reflects the composition of the overall Belgian population: 17% of residents were born in another country in 2019 (vs. 12% at the EU level) and 45% of foreign-born residents were born in another EU Member State (vs. around 29% at the EU level based on the countries for which robust data is available).

Figure 1.4. Composition of the self-employed

Proportion of self-employed workers, 2019

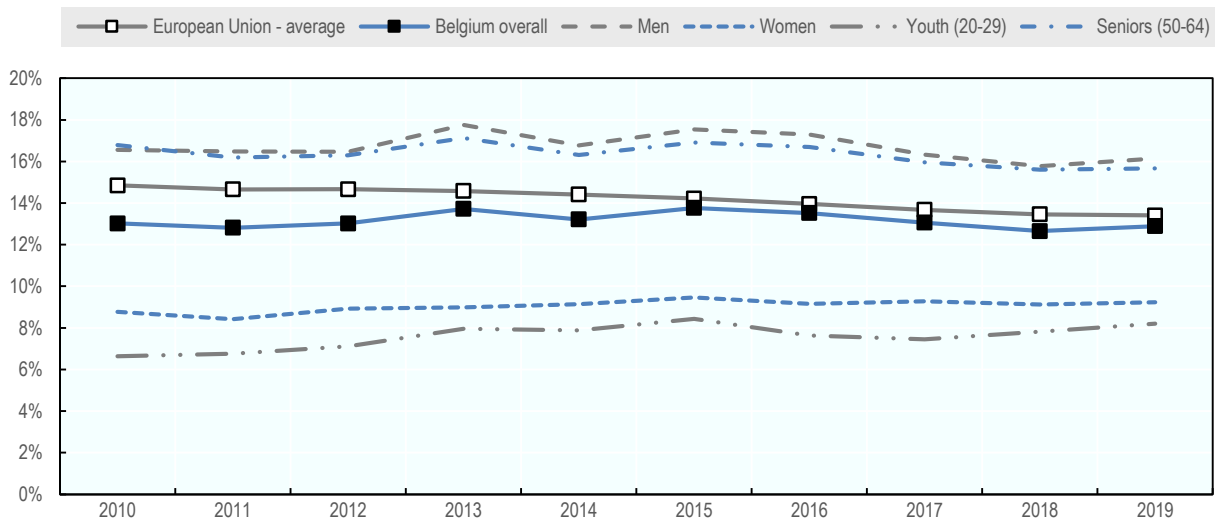


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The share of workers who are self-employed in Belgium has been relatively stable over the past decade ranging from 12.7% to 13.8% (Figure 1.5). The self-employment rate was close to the EU average in 2019 (12.9% vs. 13.4%), with wide variations across population groups. Seniors and men had the highest self-employment rates over the decade (respectively 15.7% and 16.1% in 2019) and these shares have been relatively stable, with a slight downward slant after 2015. By contrast, self-employment rates for youth and women were significantly below the national average over the period (respectively 8.2% and 9.2% in 2019), but have increased over the past decade.

Figure 1.5. Self-employment rate

Proportion of employment that is self-employment



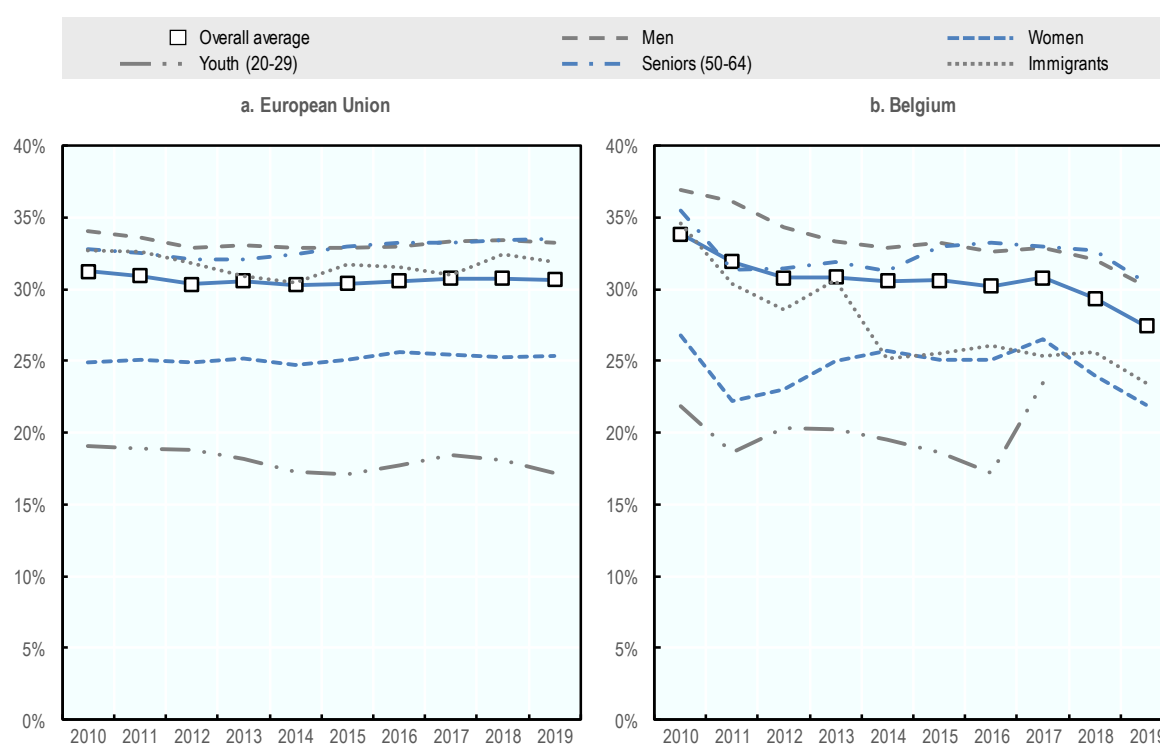
Note: Break in time series in 2011 and 2017.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The share of self-employed workers who employ others has declined in Belgium over the past decade and was under the EU average for all groups in 2019 (Figure 1.6). In 2019, 27.4% of the self-employed had at least one employee, down from 33.8% in 2010. This is under the EU average (30.7%), which was relatively constant over the past decade (31.3% in 2010). This decline was greatest following the financial crisis (i.e. between 2009 and 2012), but also between 2017 and 2019. Self-employed seniors were the most likely to have employees (30.4% in 2019) and women were the least likely (22.0%, below the 25.3% EU average). The share of self-employed workers with employees has declined among all groups but youth (for which reliable recent data is not available). The decrease was particularly important among immigrants. 23.5% were employers in 2019, down from 34.6% in 2010.

Figure 1.6. Self-employed as employers

Proportion of the self-employed who employ others



Note: Break in time series in 2017. Reliable data is not available for youth in 2018 and 2019.

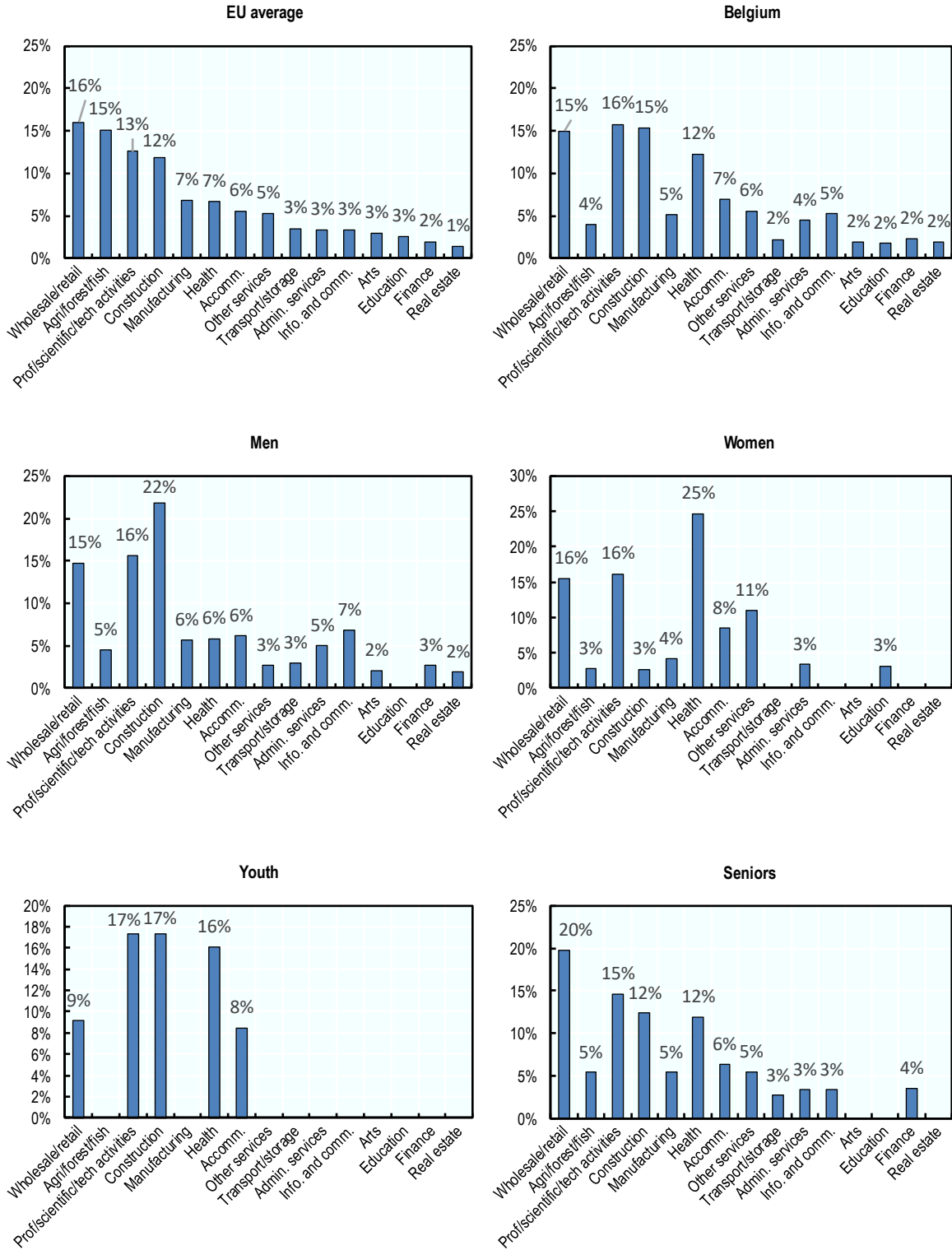
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Self-employed workers in Belgium are concentrated in Professional, scientific and technical activities (16%), Wholesale and retail trade (15%), Construction (15%) and Health (12%) in 2019. Compared with the EU average, a much larger share of workers was involved in the Health sector while the Agriculture, forestry and fishery sector was significantly less represented.

The sectoral distribution of self-employed workers varied from one group to another. Self-employed men were particularly active in the construction sector (22%) while self-employed women were concentrated in the Health sector (25%). Seniors were very engaged in the wholesale and retail trade sector (20%), while youth gravitated towards Professional activities and Construction (17% each).

Figure 1.7. Self-employment by economic activity

Distribution of the self-employed by sector, 2019



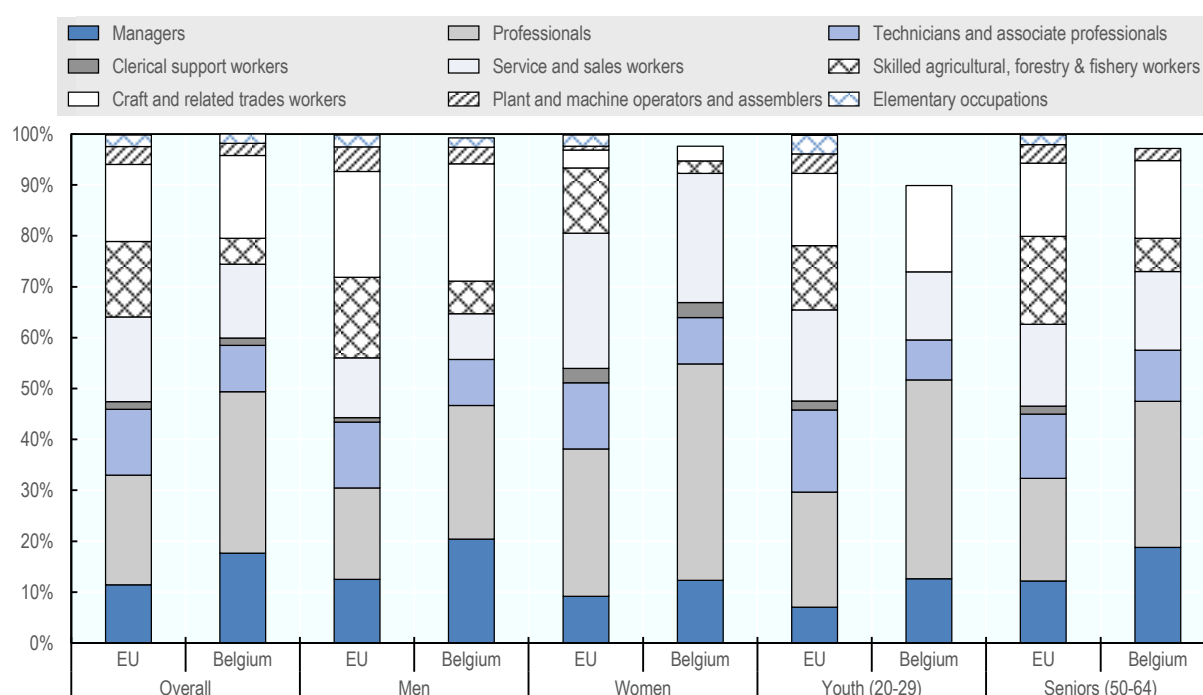
Note: Reliable data for some categories is not available for youth, seniors, women and men.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Almost half of the self-employed worked as either Professionals (31.7%) or Managers (17.7%) in 2019, with shares exceeding the EU average for both categories (respectively 21.6% and 11.4% at the EU level) (Figure 1.8). Other common occupations were Craft workers (16.3%) and Service and sales workers (14.5%). The occupational distribution of self-employed workers differed across groups. Men were most likely to work as Craft workers (20.8%), Professionals (18.0%) and Skilled agricultural workers (15.8%), while women were most likely to work as Professionals (42.55) and Service and sales workers (26.6%). Based on available data, youth worked mostly as Professionals (39.1%) and Craft workers (17.0%). Senior self-employed workers were also very likely to report this occupation (28.7%) but they were also fairly active as managers (18.8%), Service and sales workers (15.4%) and Craft workers (15.3%).

Figure 1.8. Self-employment by occupation

Distribution of the self-employed by occupation



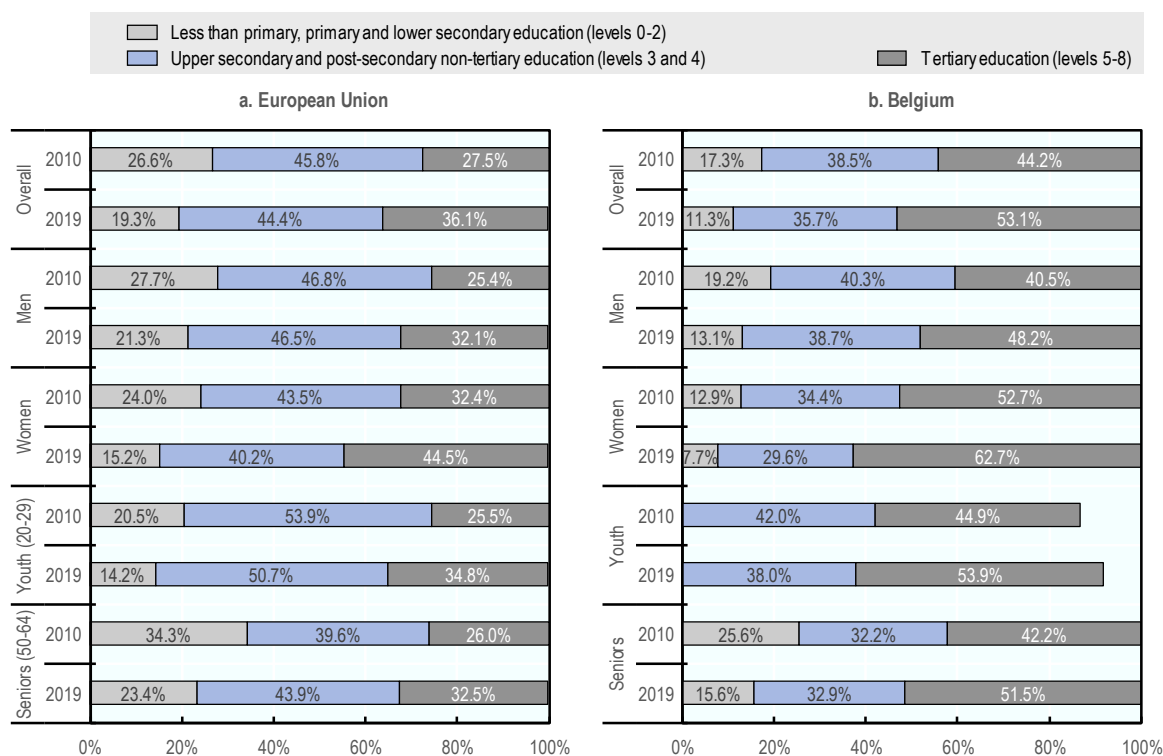
Note: Reliable data for youth is only available for 5 ISCO08 occupation category. Data is missing for 1 category for men, 2 for women and 2 for seniors.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Overall, self-employed workers in Belgium tend to be more educated than the EU average. In 2019, 53.1% had completed tertiary education and 35.7% held an upper secondary or post-secondary degree, significantly above the EU averages (36.1% and 44.4%) (Figure 1.9). Moreover, the average education level has significantly increased during the last decade. Both of these observations hold true across population groups, despite variations in educational achievements. Among the groups observed, self-employed women were the most likely to have completed higher education in 2019 (62.7%) while men were the least likely to have done so (48.2%, still significantly above the EU average for that group). Seniors were the most likely group to hold only basic education, but this rate has decreased by ten percentage points over the decade.

Figure 1.9. Self-employment by education level

Distribution of the self-employed by educational attainment



Note: Reliable data is not available for youth for levels 0-2. Data for youth for levels 5-8 contains data that is unreliable for some employer status. Break in time series in 2017 and 2014.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

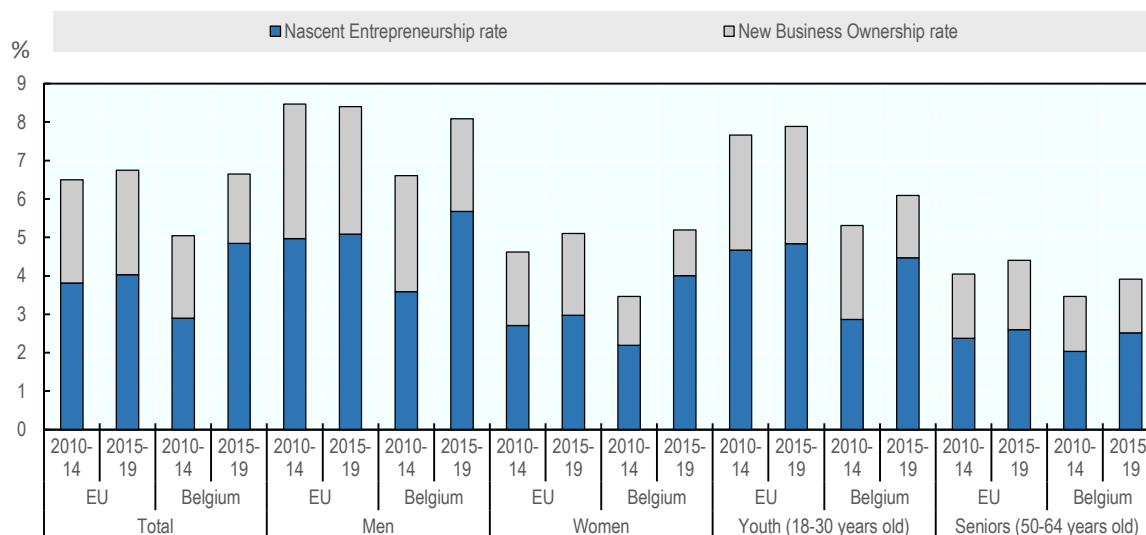
Entrepreneurship activities

The share of the population engaged in early-stage entrepreneurship activities (Total early-stage Entrepreneurship Activity rate – TEA) was close to the EU average over 2015-19³ (6.7% vs. 6.8%). This includes the share of people involved in nascent entrepreneurship activities, in which people were slightly more active in Belgium (4.8% vs. 4.0% at the EU level) as well as the share of people that owns a business that is less than 42 months old, which was slightly less common in Belgium than the EU average (1.8% vs. 2.7%). (Figure 1.10). Engagement in business creation varied by group. Men were the most likely to be engaged in early-stage entrepreneurship activities (8.1%), followed by youth (6.1%), women (5.2%), and seniors (3.9%). All groups were less likely than the EU average to be involved in early-stage entrepreneurship with the exception of women who were as engaged as their EU counterparts (5.2% vs. 5.1%). This was driven by a slightly above average participation in nascent entrepreneurship (4.0% vs. 3.0%), while new business ownership was under the EU average (1.2% vs. 2.1%) as was the case for all groups. The TEA rate increased between 2010-14 and 2015-19 in Belgium (+1.6 percentage points) while it stayed relatively stable at the EU level (+0.3 percentage points). This increase was driven by an increase in the nascent entrepreneurship rate (from 2.9% to 4.8% in Belgium). Both rates stayed stable at the EU level.

³ Data for Belgium is based on data for 2015 as the GEM survey was not conducted in Belgium in 2016-19.

Figure 1.10. Nascent entrepreneurship and new business owners

Proportion of the population (18-64 years old) that self-report being engaged in nascent entrepreneurship activities or new business owners



Note: The nascent entrepreneurship rate is defined as the proportion of the adult population (18-64 years old) that is actively involved in setting up a business they will own or co-own; this business has not paid salaries, wages or any other payments to the owners for more than three months. The new business ownership rate measures the proportion of the population (18-64 years old) that is currently the owner-manager of a new business that has paid salaries, wages or any other payments to the owners for more than three months, but not more than 42 months. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

How many “missing” entrepreneurs are there?

The gaps in early-stage entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. There are currently about 475 000 early-stage entrepreneurs in Belgium (i.e. those starting or managing a business that is less than 42 months old) and this number would increase by about 270 000 if the early-stage entrepreneurship rate for core-age males (30-49 years old) was applied to the whole population.

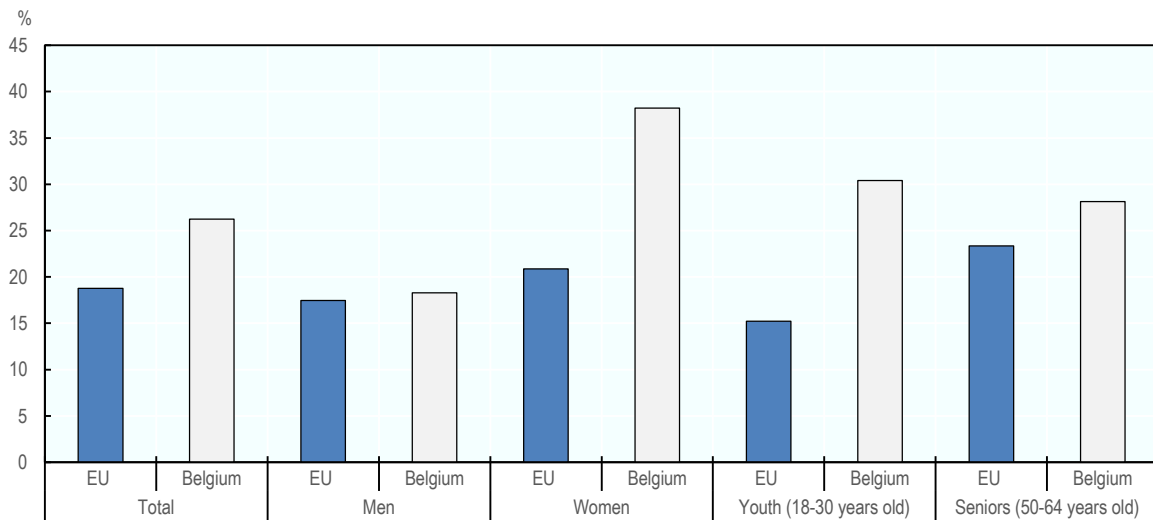
A similar exercise can be done for each population group by applying the rate for core-age males to each group (i.e. women, youth, seniors, immigrants). This shows that about two-thirds of these “missing” entrepreneurs are female, half are over 50 years old and nearly 20% are immigrants.

Public policy should not seek to convert all of these “missing” entrepreneurs into actual entrepreneurs. Entrepreneurship is a labour market activity that involves risk and it is not suitable for everyone. Nonetheless, the exercise of estimating the number of “missing” entrepreneurs can illustrate the scale of entrepreneurship gaps and the potential benefits if some of the gaps in activity rates were reduced.

In 2015-19,⁴ early-stage entrepreneurs in Belgium were more likely than the EU average to report that their entrepreneurship activity was necessity-driven, i.e. started because of a lack of other opportunities in the labour market (26.3% vs. 18.8%) (Figure 1.11). Women entrepreneurs were the most likely to report having started out of necessity (38.2%), followed by youth (30.4%). The share of entrepreneurs starting out of necessity was above the EU average for all groups.

Figure 1.11. Necessity entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that self-report that their entrepreneurship is necessity-driven, 2015-19



Note: Necessity entrepreneurship is defined as entrepreneurship activities that were launched because there were no other options in the labour market. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

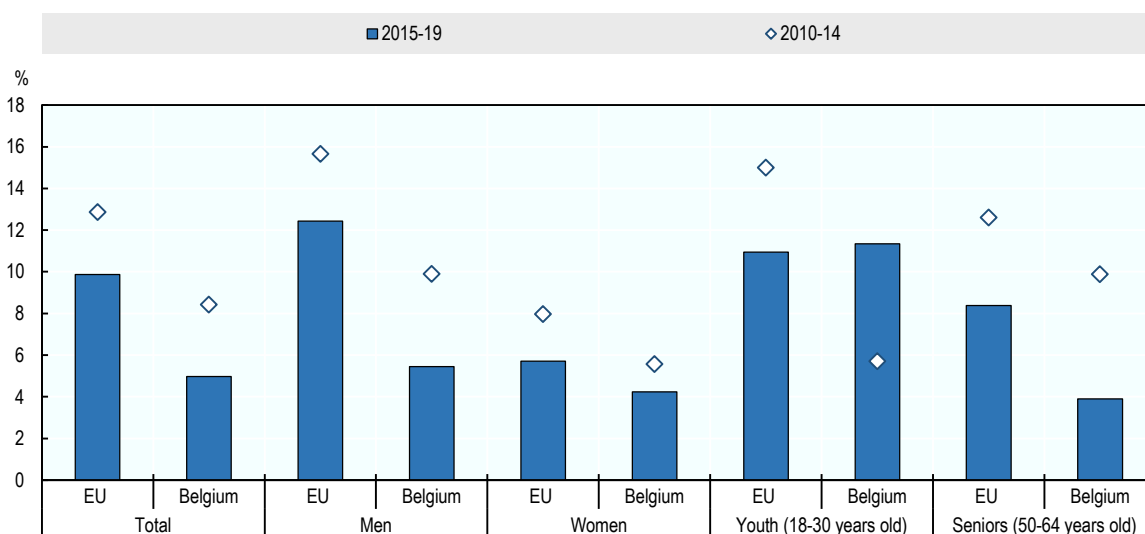
Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

⁴ Data for Belgium is based on data for 2015 as the GEM survey was not conducted in Belgium in 2016-19.

Over 2015-19,⁵ early-stage entrepreneurs in Belgium were half as likely as the EU average to report that they expect to create at least 19 jobs over the next five years (5.0% vs. 9.9%) (Figure 1.12). This share was down from 8.4% over the 2010-14 period. Young early-stage entrepreneurs were the most likely to expect substantial employment creation (11.3%), almost twice the 2010-14 level (5.7%) and the only group to surpass the EU average (10.9%). Conversely seniors were the least likely to expect high employment growth (3.9%) and showed the greatest decline relative to 2010-14 (9.9%).

Figure 1.12. Growth-oriented entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that expect to create at least 19 new jobs over the next five years



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

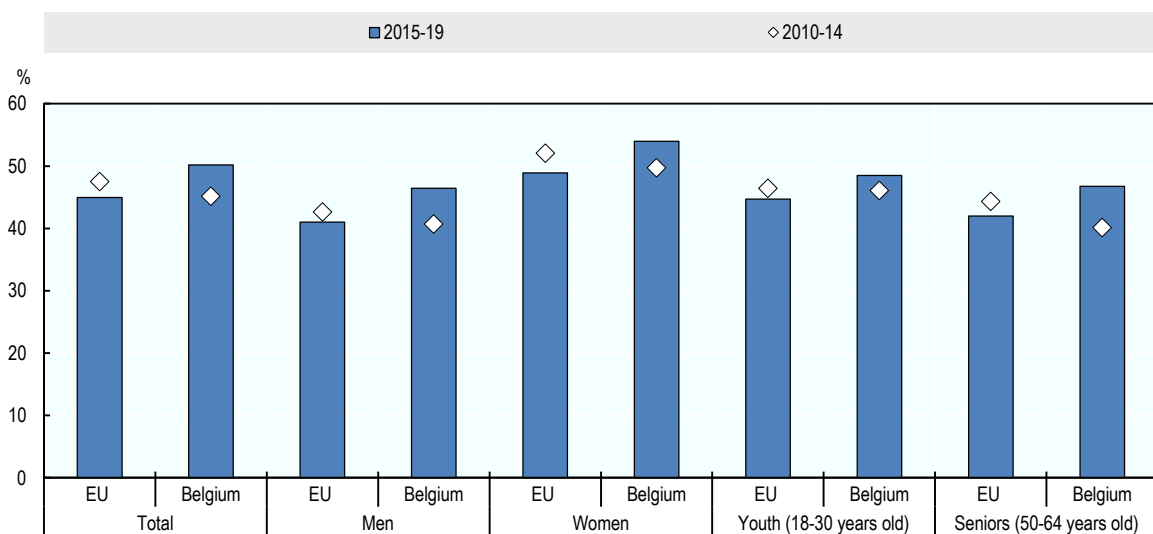
⁵ Data for Belgium is based on data for 2015 as the GEM survey was not conducted in Belgium in 2016-19.

Barriers to business creation

Over 2015-19,⁶ 32.4% of people in Belgium self-reported that fear of failure represented a significant barrier to starting their own business, significantly below the EU average (42.5%) (Figure 1.13). This was true for all groups. A fear of failure was most frequently cited by seniors (29.4%), followed by youth (28.7%) and women (25.0%). Overall, fear of failure seemed to be on a downward trend while it remained stable at the EU level between 2010-14 and 2015-19, however, it is difficult to confirm this trend as data for Belgium is not available for 2016 onwards.

Figure 1.13. Fear of failure

“Does a fear of failure prevent you from starting a business?”
Percentage of population who responded “yes”, 18-64 years old



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

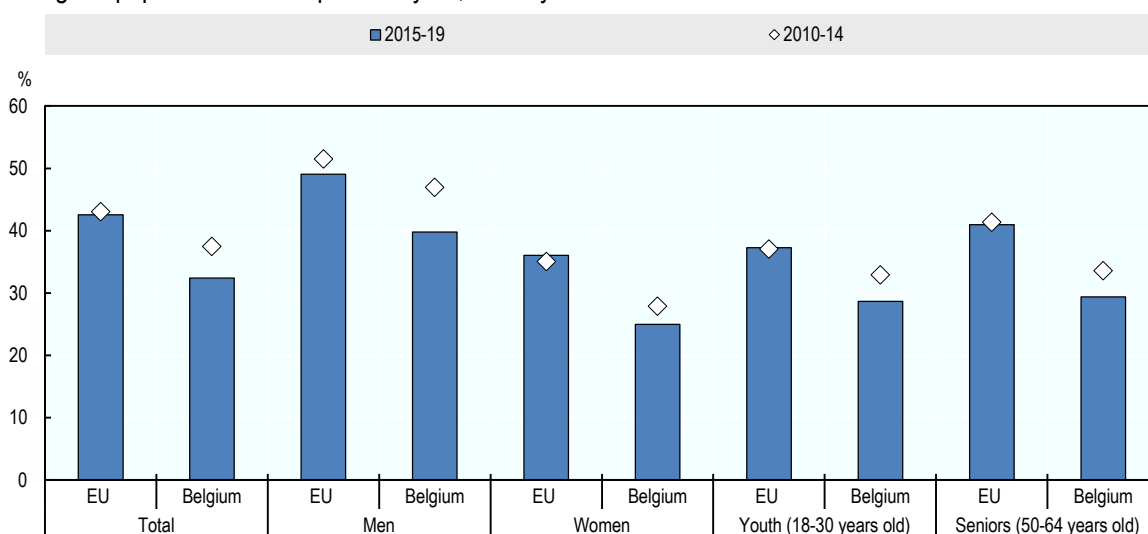
⁶ Data for Belgium is based on data for 2015 as the GEM survey was not conducted in Belgium in 2016-19.

Over 2015-19,⁷ Belgian residents were less likely than the EU average to self-report that they have the skills and knowledge needed to successfully start a business (32.4% vs. 42.5%). This finding holds for all groups observed (

Figure 1.14). Men were the most confident (39.8%) while women were the least confident (25.0%). Overall, confidence was lower than in 2010-14 for all groups in Belgium, while the EU averages remained stable during the same period.

Figure 1.14. Entrepreneurship skills

“Do you have the knowledge and skills to start a business?”
Percentage of population who responded “yes”, 18-64 years old



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

⁷ Data for Belgium is based on data for 2015 as the GEM survey was not conducted in Belgium in 2016-19.

2 Inclusive entrepreneurship policy framework

Overview and assessment

Policy responsibility

Table 2.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓	✓	✓	✓	✓
	Regional	✓	✓	✓	✓	✓
	Local			✓		
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		✓		✓		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups				✓		
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread				✓		

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

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 same territories. Thus, the responsibilities of different governments may overlap for some policy areas. In principle, these actors are equal and are autonomous with regard to their competences, i.e. federal laws do not supersede regional laws.

Responsibilities related to inclusive entrepreneurship are shared between different policy levels. The federal level is responsible for fiscal, social and retirement policy, as well as for policies for the self-employed, SMEs, labour policy for persons with disabilities and (partly) economic policy. The regions are also (partly) responsible for economic policy, as well as for employment. Finally, communities have responsibilities related to education, as well as certain aspects of social and health policy (Belgium Federal Government, n.d.). As such, initiatives to promote entrepreneurship exist at the federal level, and also in the regions (Flanders, Brussels and Wallonia). Some initiatives are also spearheaded by communities; in particular, the German Community received entrepreneurship policies competencies from the Walloon region. Implementation of policies and programmes is done through government agencies, but also through non-governmental organisations receiving public funding to carry out their mission. Efforts are also ongoing at the local level.

The governance structure of inclusive entrepreneurship policies as well as the variations in economic and social contexts from region to region lead to variations in the support schemes available in different areas. Information on entrepreneurship support is also scattered among different agencies, potentially making it difficult for aspiring entrepreneurs to navigate the policy environment. Some efforts are ongoing to create single point of entry portals to facilitate access to information (for example in Flanders and Brussels) but co-ordination among agencies within regions could be strengthened for cohesive information and to better target under-represented and disadvantaged groups.

Inclusive entrepreneurship strategies and objectives

At the federal level, the main policy framework documents for inclusive entrepreneurship include the Youth Guarantee Implementation Plan (YGIP), launched in 2013, 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. YGIP measures aiming to improve labour market outcomes for the youth include many initiatives aimed at supporting entrepreneurship. The Plan in Support of Women's Entrepreneurship was introduced by the Federal Minister in charge of small and medium-sized enterprises (SMEs) and self-employed workers in 2016. The National Reform Programmes for Belgium also help shape the strategic framework for inclusive entrepreneurship. It addresses entrepreneurship and social inclusion; it includes a federal component along with subnational programmes.

These are complemented by several regional level entrepreneurship strategies. In the Brussels Capital, youth entrepreneurship is one of the priority areas for inclusive entrepreneurship. The Youth Employment Initiative was introduced in 2016 and includes measures to raise awareness about entrepreneurship as part of the Youth Guarantee mechanism. Female entrepreneurship is supported through the Women in Business (WIB) initiative co-ordinates actions in support of women entrepreneurs, including through the Women in Tech programme. It also provides the government with guidance on gender mainstreaming. Additionally, Brussels' Small Business Act features several objectives aimed at stimulating diverse entrepreneurship in the capital (Brussels Hoofdstedelijk Gewest, 2016), while other initiatives have set up entrepreneurial networks or specific training programmes focusing on diversity.

Wallonia also places a strong emphasis on youth entrepreneurship. As in Brussels, the Youth Employment Initiative was introduced in 2016 and boosts support for youth in entrepreneurship. The Walloon region also introduced the action plan *Enterprising Generation 2015-20*, which seeks to develop an 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.). Other measures also support women entrepreneurs in Wallonia.

Flanders targets much of its entrepreneurship support at youth and workers over 55 years old. 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. These complement the long-standing Action Plan on Entrepreneurial Education (*Actieplan Ondernemend Onderwijs*), which was updated for 2015-19 (SERV, 2016). The Action 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). It aimed to encourage and develop an entrepreneurial spirit among young people. A new plan is being developed in 2020. In addition, strategic support aiming at incorporating inclusive entrepreneurship support into mainstream support, including through "parallel tracks" are also ongoing.

Overall, awareness about inclusive entrepreneurship policies is growing in Belgium and policy makers have strengthened targeted and tailored support to address the specific needs of several target groups in recent years. According to the 2018 European semester country report for Belgium (EC, 2018), progress

had been made with respect to the promotion of entrepreneurship in Belgium. However, the 2020 report highlighted Belgium's only average scores on entrepreneurial education and training in compulsory schooling and its below average scores on self-efficiency and entrepreneurial activity in the 2018 EU Entrepreneurship Education Survey (EC, 2020a).

Monitoring and evaluation practices

Evaluation practices vary across regions. For example, in Wallonia, policies and programmes are often evaluated but results are often not publically available. An evaluation on support to entrepreneurs starting from unemployment is currently underway.

In Flanders, the Flemish government Agency for Innovation and Entrepreneurship (VLAIO) systematically monitors and evaluate its innovation entrepreneurship policies and programmes, and funding is related to outputs and results in some cases. Evaluations are based on initial targets. When targets are not sufficiently met, actions are adjusted to improve the results of the programme. However, most evaluations do not provide information on specific groups. A notable exception is the aforementioned Action Plan on Entrepreneurial Education 2014-19, which has been regularly monitored and evaluated by the different government departments involved. Furthermore, VLAIO supervises the youth entrepreneurship policy and cooperates closely with partner organisations. Those organisations receive funding for specific projects, that are subjected to formal evaluation and monitoring of qualitative goals and KPIs by VLAIO and professional external evaluators. VLAIO is developing a system to monitor the long-term evolution of entrepreneurial ecosystems for youth entrepreneurship in student cities. The system will monitor the impact of training and support measures on the entrepreneurial behaviour of young (would-be) entrepreneurs.

Overall, policy evaluations are usually carried out at the programme level. The publicly available information about the effectiveness of existing initiatives and their impact is relatively limited, especially regarding tailored programmes.

Recent developments

Recent policy developments focus mainly on the goal of increasing inclusiveness in the labour market as a whole. Although such measures can also benefit entrepreneurship, the latter is not targeted specifically. Examples include the 2020 National Reform Programmes, in which all regional governments have included goals to further increased the employment rate in their policy plans. Instruments include support and incentives aimed at specific groups (unemployed youth, women, immigrants and people with disabilities), for example, language training and on-the-job coaching.

Regions are also actively strengthening their policy and programmes around labour market inclusion. For example, Wallonia is taking steps to activate vulnerable jobseekers. In Brussels, the Go4Brussels 2030 Strategy was launched in January 2020, with a strong emphasis on improving employment access, including for "job seekers furthest removed from the labour market" (NRP, 2020). The Flemish government also actively supports the creation of an inclusive labour market, for example through ESF projects aimed at activating such vulnerable target groups.

Policy measures in response to COVID-19 to support entrepreneurs and the self-employed⁸

Governments at all levels have taken measures to help companies, entrepreneurs and the self-employed cope with the effects of the COVID-19 crisis. At the federal level, a temporary government with temporary emergency powers was created in order to swiftly adopt fiscal and financial relief measures. The

⁸ The text was drafted in September 2020. Policy actions implemented after this date are not covered in this report.

government extended the possibility to provide temporary unemployment benefits for employees and created a COVID-19 bridging right for self-employed workers. Examples of other support measures include postponement of payment of government loans, postponement of tax payments and leniency when granting temporary unemployment rights. An Economic Risk Management Group continuously monitors the economic situation.

The regional governments have also introduced measures to support entrepreneurs and the self-employed during the COVID-19 crisis. The Brussels government has provided premiums and financial and fiscal support measures to companies in the Brussels-Capital Region. Two of the main measures are a premium of EUR 4 000 for companies forced to close down due to the pandemic and a premium of EUR 2 000 for small companies experiencing a significant drop in revenues. Other measures include company tax delays, an additional EUR 20 million of public guarantees on bank loans, loans to the hospitality industry and postponement of payment deadlines (NRP, 2020).

Wallonia has launched several measures, including a EUR 350 million support fund for businesses and the self-employed and government assistance and support for Walloon companies with cash flow difficulties. Specifically, EUR 223 million will be used to support businesses and self-employed people via both lump-sum compensation and financial tools for guarantees and loans. EUR 112 million will go to the social and health sectors via subsidies and support for the most vulnerable sections of the population.

Among the measures taken by the Flemish government are financial support for bridging business loans, tax delays and various premiums for companies and self-employed persons who were forced to close down or faced a significant decline in their turnover. The Flemish region also created an Economy Task Force to monitor the situation and introduced several supporting measures for firms and the self-employed. These measures include, among others, EUR 100 million to assure loan guarantees during the COVID-19 crisis, a nuisance premium up to EUR 4 000 for firms forced to temporarily close and a compensation premium of EUR 3 000 for firms and self-employed with a substantial turnover loss due to the crisis. Flanders has also temporarily relaxed employment regulations, including facilitating access to the Flemish Support Premium (*Vlaamse Ondersteuningspremium*, VOP) for the self-employed and the transition premium for new start-up entrepreneurs. With regard to activities in the social economy, a number of rules and administrative requirements have been suspended and some additional financial support measures have been enacted (NRP, 2020).

3 Assessment of current and planned inclusive entrepreneurship policies and programmes

Developing entrepreneurship skills

Overview and assessment of policies and programmes

Table 3.1. Characterisation of schemes for developing entrepreneurship skills

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship training	✓		✓	✓				✓	
	2. Entrepreneurship coaching and mentoring	✓			✓				✓	
	3. Business consultancy, including incubators/accelerators									
Immigrants	1. Entrepreneurship training	✓						✓	✓	
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
Youth	1. Entrepreneurship training	✓	✓	✓	✓	✓	✓		✓	✓
	2. Entrepreneurship coaching and mentoring	✓	✓	✓	✓	✓	✓		✓	✓
	3. Business consultancy, including incubators/accelerators									
Seniors	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring	✓								
	3. Business consultancy, including incubators/accelerators									
The unem- ployed	1. Entrepreneurship training	✓							✓	
	2. Entrepreneurship coaching and mentoring	✓								
	3. Business consultancy, including incubators/accelerators	✓								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

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

Some tailored support is available, in particular for women and seniors. There is also a wide range of support measures and programmes to guide the unemployed towards entrepreneurship. Tailored assistance to support immigrants in entrepreneurship, however, is still relatively uncommon in regional-level policies. This reflects, in part, an effort to avoid further segregation. Some organisations, for example Stebo and Youthstart, cooperate to provide entrepreneurship training and support for refugees and NEET-youth (Not in Employment, Education or Training). 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.

Women

Entrepreneurship training and coaching schemes dedicated to women are offered by publicly funded regional initiatives in each region. For example, the platform Women in Business (WIB) in Brussels 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 communities (CREDAL, n.d.). WIB is also active in policy development, providing inputs and offering recommendations. Other examples of regional initiatives include *Réseau Diane* in the Walloon region (Réseau Diane, n.d.). Initiatives are also in place in the Flemish region: Some organisations selected (and sometimes funded) by VLAIO offer business consultancy services for women, including in the context of incubators and accelerators. These include the acceleration programme Start it @KBC has a dedicated Women in Tech support programme. Another example is the non-profit Markant, which targets women and runs mentorship programmes called #shedidit and *Ondernemersduet* (Businesswoman duet).

Business incubator services, linked to business networks and investors, are located in all Belgian regions and language communities. These are not targeted at women, but are often promoted by women's entrepreneurship associations and youth entrepreneurship organisations.

Immigrants

Targeted skills support for immigrant entrepreneurship is primarily offered at the regional and local level by non-governmental organisations. Overall, the offering is relatively limited in scale. Entrepreneurial training and promotion to immigrant and ethnic minority groups are supported by civil society initiatives such as Flemish Starterslabo (Starterslabo, n.d.) and the non-profit LEAD (*Les Entrepreneurs Actifs de la Diversité – active entrepreneurs from diversity*, Brussels). In Flanders, a public programme supporting entrepreneurship among refugees, and later immigrants in general was started in 2016. It was merged into mainstream “inclusive” support in 2020. A unique support offered in Brussels is a language vouchers

scheme called Matching (Brussels Region). It offers free language training (French, Dutch and English) to immigrants that are working to become self-employed, as well as jobseekers.

Social enterprises and co-operatives seem to play a growing role in delivering tailored entrepreneurship support to immigrants. For example, the Flemish law in support of co-operatives (see section on the unemployed below) creates the conditions for co-operatives to support specific target groups, including people with disabilities, people with a migrant background and refugees (Codex Vlaanderen, 2014). This has led to the creation of several successful co-operatives that support immigrants in entrepreneurship. Although they are generally considered to be successful, they operate with a very limited capacity. In addition, ESF projects such as the AZO! Project in Flanders provide further coaching and support to new immigrant entrepreneurs.

Youth

There is a broad effort to encourage youth entrepreneurship through supporting and developing an entrepreneurial attitude and competencies, as well as through providing information via specific websites (EEM, 2020). Youth entrepreneurship is primarily promoted through the education system, including in higher education. Entrepreneurship is integrated in curricula and also often offered as elective options. Examples include the VLAJO *mini-ondernemingen* (*mini-enterprises*) ran in schools in Flanders as well as the Cap'Ten programme for children over 10 years old and the Boost your Talent initiative for older students in Brussels (Step2you, n.d.; Boost your Talent, n.d.). Additionally, start-up coaches are present in the universities and colleges to assist the students within the ecosystems for young entrepreneurship in “student cities”. Similarly, the Enterprising Generations 2015-20 programme provides a coherent set of actions for the promotion of entrepreneurship in education in Wallonia. All three Belgian Communities continue to enact reforms in education to create a better match between student skills and labour market requirements. Examples include more work-oriented education and improving the students’ digital skills and lifelong learning attitudes (NRP, 2020).

Youth entrepreneurship is also supported outside of schools. This include actions in all regions as part of the Youth Guarantee mechanism (EC, n.d.). For example, in Flanders, young would-be entrepreneurs can receive coaching in 41 youth centres. This is complemented by other actions implemented by the regional government. For example, the Young Entrepreneurs of Tomorrow (YET) strategy in Brussels aims to foster linkages between aspiring young entrepreneurs and supporting partners or networks. It was set-up to centralise initiatives and organisations aiming to support entrepreneurship, entrepreneurship education and entrepreneurial thinking among the youth (YET Brussels, n.d.). It signposts to ongoing projects and also subsidises initiatives through an annual project call. In Flanders, some cooperative projects to develop entrepreneurial skills among youth are designed with various partner organisations. The cooperatives also redirect youth to appropriate coaching and incubation services. The increased emphasis on entrepreneurial education during the past years resulted in an increased uptake, beyond the traditional economic curricula (EWI, 2020).

The unemployed

Entrepreneurship training and coaching is often provided through co-operatives and non-governmental organisations. The co-operative model was introduced via a federal level regulation but is implemented at the regional level. An example is the Support structures for self-creation of employment (SAACE) in Wallonia. The SAACE are non-governmental organisations with government certification offering financial and non-financial support to unemployed people wishing to start a business. For up to two years, the SAACE provide guidance and host the new entrepreneurs’ activities. The system aims to allow aspiring entrepreneurs to test their project as they maintain their benefits during the “incubation” period – and upon exit if the business does not turn out to be sustainable (*Agence pour l’Entreprise et l’Innovation*, n.d.).

Other co-operatives initiatives are in place in the Brussels Capital region (e.g. the Job Yourself scheme) and in the Flemish region.

For the past five years the Syntra training network, with ESF funding, has been running the “Work towards your own business” project (*Maak werk van je zaak*), which aims to guide the unemployed towards self-employment. Within the project, would-be entrepreneurs receive external training and individual coaching from professionally-oriented organisations, creating easier access to a professional support network, not only before becoming self-employed but also afterwards. The recently started follow-up project further increases the focus on vulnerable employees but also aims to target immigrants and refugees.

Recent policy developments

All regional governments continue to strengthen support for developing entrepreneurship skills across specific population groups with tailored initiatives and schemes. One clear area of focus across all three regions has been to strengthen the integration of immigrants into the labour market and some of the new initiatives are dedicated to supporting immigrants in business creation and self-employment (NRP, 2020).

In addition, each region has developed tailored entrepreneurship initiatives for a range of population groups. This includes new support for youth entrepreneurs in Brussels, including through the “S.Kool” project, which is a public-private partnership that provides entrepreneurship training for youth in existing enterprises and workshops. Participants also gain practical knowledge by running a concept store (NRP, 2020). Support for women entrepreneurs has been bolstered in Wallonia, including through a new programme started in May 2019 that provides entrepreneurship promotion, training and maternity leave replacements (NRP, 2020). Wallonia has also increased support for the newly self-employed with coaching and administrative aid via their Regional Policy Declaration 2019-24 (NRP, 2020; Wallonie, n.d.). This support is offered to everyone.

Financing entrepreneurship

Overview and assessment of policies and programmes

Table 3.2. Characterisation of schemes for facilitating access to finance

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)	✓			✓					
Immigrants	1. Grants for business creation	✓								
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)	✓								
Youth	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Seniors	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
The unem- ployed	1. Grants for business creation	✓							✓	
	2. Loan guarantees	✓								
	3. Microfinance and loans	✓								
	4. Other instruments (e.g. crowdfunding, risk capital)	✓								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Access to finance for entrepreneurs has improved in recent years. In 2016, several national and regional surveys on business creation indicated that access to finance was a barrier to entrepreneurship and SME development (GraydonBE, 2016; EC, 2016a). However, more recent research finds that Belgium performs above the EU average when it comes to business angel funding for new and growing firms, the ratio of rejected loan applications and the access to public financial support. In 2019, the European Commission urged Belgium to place a greater emphasis on “increasing the visibility of the existing financing programmes for SMEs and improving the uptake” (European Commission, 2019a).

A number of actions have been taken in recent years to facilitate business start-ups and expansion through grants, credits, loan guarantees, microcredit, and crowdfunding. Most of these measures do not specifically target people from under-represented or disadvantaged groups, but some dedicated measures have been set up. Relevant support include the following:

Loan Guarantees to SMEs and business starters are assured via regional funds, such as the *Fonds Bruxellois de Garantie* (*Fonds Bruxellois de Garantie*, 2020) the Walloon SOWALFIN and PMV in Flanders (PMV, n.d.). There are no specific loan guarantee schemes for the target groups of inclusive entrepreneurship but many training and coaching programmes aimed at youth, women and the unemployed promote and facilitate the application for loan guarantees.

Crowdfunding in Belgium is promoted and supported by the government in all regions to new business starters (Crowdfunding Hub, n.d.). Since 2015, Belgian start-ups are supported with up to 45% tax shelter. The tax shelter was extended in 2017 to include investment through crowdfunding platforms. While no specific platform target under-represented and disadvantaged groups, crowdfunding is often promoted to these groups by tailored information, training and coaching programmes.

Finally, microcredit structures are often operated in co-operation with banks and regional guarantee funds and are available in the three regions. None of the existing microcredit institutions have dedicated programmes for one of the target groups of inclusive entrepreneurship. However, microfinance institutions are often used disproportionately by immigrants, job-seekers and young people.

Some vouchers and grant are offered to entrepreneurs at the regional level. For example, Flanders' SME Portfolio (*KMO-portefeuille*) programme offers financial support to SMEs purchasing of services intended to raise the company's quality, for example through training sessions or communication consulting. 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.

Overall, a small number of targeted financial support measures seek to improve access to finance for women, immigrants, youth and seniors. These are often complemented by actors in the private and non-governmental sectors. Because entrepreneurial funding and financing options offered through government and commercial channels are varied and accessible, there may not be specific needs for additional targeted programmes.

Women

A small number of initiative seek to improve access to finance for female entrepreneurs, and many focus on strengthening financial literacy skills. For example, the francophone community operates a programme called *Les numeriqu'Elles*. These types of initiatives are complemented by non-government actors such as the Women Business Angel Club, which is hosted by the national Business Angel Network (BeAngels, n.d). This clubs encourages and supports female business angels and female entrepreneurship.

Immigrants

There are no grant or loan programmes dedicated to immigrant entrepreneurs. However, various actors in the regional entrepreneurship ecosystems that support access to finance for immigrant entrepreneurs. One successful example is MicroStart in Brussels, which offers microcredit and primarily supports immigrants and job seekers. MicroStart offers information and support in various languages (Microstart, n.d.).

Brussels also has a programme that provides entrepreneurship grants based on disparities across urban areas. The support is significantly more substantial for businesses based in "Zones in Development", which are typically areas with weaker economic prospects and have a high rate of immigrants. 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.). A Stimulated Urban Economic Zone (*Zone d’Economie Urbaine Stimulée – ZEUS*) has been outlined in the centre of Brussels.

The unemployed

Financial support to unemployed people interested in starting a business is offered mainly at the regional level. Unemployed jobseekers residing in the Brussels Region can benefit from a premium for the self-employed. The premium is a subsidy of EUR 4 000, reduced progressively over up to six months. To be eligible for the premium, candidates must receive a positive recommendation from an assistance structure before starting as a self-employed as a main profession.

The Flemish Region provides a Start Loan for the unemployed who become self-employed as their main profession. This is a subordinated loan for all starters (unemployed and other starters) who are not yet operating a business, or who have operated a business for less than four years. A maximum amount of EUR 100 000 can be borrowed to be repaid over three to ten years. The Start Loan can finance investments (material, intangible and financial) or takeovers (of the trade fund or the shares of an existing company). Recipients with a valid “Start Loan” certificate can get additional benefits. That certificate can be granted to a wholly unemployed person on full benefit, to anyone who has been an unemployed jobseeker for three months, or to a living wage recipient. The additional benefits are an extended duration of the Start Loan (minimum of five years), no requirement for guarantees and the personal financial contribution may be financed with loans for a maximum of EUR 10 000. When the independent activity is discontinued, the right to unemployment benefits is kept within 15 years following the start of the independent activity (provided sufficient contributions as an employee prior to that point). In case the independent activity is discontinued because of a lack of profitability of the activity, a debt of EUR 40 000 can be waived.

Since 2017, 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 on having followed a training or being supported by an accredited self-employment support organisation (*Structure d’Accompagnement à l’AutoCréation d’Emploi, SAACE*).

Recent policy developments

At the federal level, the Federal Public Service (FPS) Economy and the Minister of the Self-employed and SMEs set up several projects, information points and funding opportunities to stimulate immigrant entrepreneurship, including a study on entrepreneurship and diversity (SPF Economie, 2019), to be updated in 2021. At the regional level, recent developments relevant for inclusive entrepreneurship include:

- In December 2019, the Walloon Government extended the *Coup de Pouce* loan (Helping Hand loan) until 31 December 2021. The programme is designed as a tax incentive to encourage private individuals to lend money to Walloon companies and self-employed people. The investors obtain an annual tax credit of 4% for the first four years and 2.5% for the subsequent four years. By mid-2019, around 600 such loans had been registered, for a total of EUR 10 million.
- The Walloon Region has extended its *chèques-entreprises* (business cheques) programme to include support for, among others, starters in the energy sector and in the circular economy. It has also strengthened its focus on innovation and on supporting vulnerable starter-groups (NRP, 2020).
- The start-up bonus for jobseekers who set up as self-employed persons granted by Actiris (the Anti-Discrimination Desk of the Public Employment Service) has been extended to the Brussels-Capital Region in 2020 (NRP, 2020).

Entrepreneurship culture and social capital

Overview and assessment policies and programmes

Table 3.3. Characterisation of public policy actions to promote entrepreneurship and develop networks

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship campaigns, including role model initiatives	✓			✓					
	2. Networking initiatives	✓			✓					
Immigrants	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
Youth	1. Entrepreneurship campaigns, including role model initiatives	✓		✓	✓					
	2. Networking initiatives	✓		✓	✓					
Seniors	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
The unemployed	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

The promotion of self-employment and business creation as viable career paths is relatively recent, started by 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, including for inclusive entrepreneurship. At the national level, most promotional efforts and entrepreneurship networks are generic, i.e. they are not tailored for, and targeted at, specific populations. The majority of targeted efforts are at the regional level, and a number of activities are carried out in the non-governmental sector with or without public support. Ongoing initiatives focus mostly on youth and women entrepreneurship (through support of business networks) while actions specifically targeted at seniors or the unemployed are largely absent, possibly due to a limited demand for such initiatives.

Overall, promotional campaigns for entrepreneurship could be further linked with entrepreneurship education initiatives to increase awareness of the possibilities, needs and barriers of entrepreneurship. The use of role models would also be beneficial to further support an entrepreneurial culture among the target groups of inclusive entrepreneurship.

Women

Promotion of entrepreneurship among women is primarily carried out in the non-government sector. Some of the aforementioned initiatives offering support to women entrepreneurs are also active in awareness raising (e.g. WIB Brussels) and operate networks. The Brussels-Capital Region has also set up the Women in Tech platform, which is dedicated to supporting women in technology and innovation. The *Réseau Diane* network (a non-governmental network active in Wallonia) organises regular events – including workshops and networking events – and operates a mentoring programme. Awards and contests exist for both categories and include the Women Awards for Female Entrepreneurs (Flemish Region, joint government-private sector initiative).

Immigrants

There are currently no publicly led entrepreneurship culture initiatives targeted at immigrants in Belgium. There are, however, examples of non-governmental organisations, such as the Brussels-based LEAD, that promote and facilitate entrepreneurial cooperation, networking and workshops, specifically from a perspective of diversity.

Youth

Entrepreneurship education initiatives are in place to develop an entrepreneurial culture among youth in the school system. They are driven by the regional governments. In Brussels, for example, the YET initiative also organises events and relays information to promote youth entrepreneurship and facilitate networking. 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 in 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. Additionally, VLAIO organises a broad yearly awareness campaign to draw attention to all support initiatives regarding youth entrepreneurship. In the Walloon Region, the *Génération Entrepreneurs* programme (Generation of Entrepreneurs) aims to further increase the awareness of entrepreneurship among children and young people in schools.

Recent policy developments

In Flanders, a new policy plan succeeding to the Action Plan on Entrepreneurial Education 2014-19 (*Actieplan Ondernemend Onderwijs*) was under development in 2020. The main rationale behind both policy plans is to encourage and develop an entrepreneurial spirit among young people. Studies show that entrepreneurial culture is fairly well-developed in Flanders, particularly among youth: a 2017 study from the Policy Research Centre Entrepreneurship & Regional Economics (STORE) found that almost 80% of Flemish people under 35 years old viewed success in entrepreneurial activities as a source of prestige and respect (NRP, 2020).

In the Walloon Region, the existing *Génération Entrepreneurs* programme (Generation of Entrepreneurs) aims to further increase awareness of entrepreneurship among children and young people

in schools. It aims to increase its coverage from the 2019 level of 30 000 people to 100 000 people per year during the current government period. This is achieved by stimulating various entrepreneurial skills from an early age (NRP, 2020).

Regulatory measures

Overview and assessment of regulatory environment

Table 3.4. Characterisation of regulatory measures used to support entrepreneurship

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Maternity leave and benefits for the self-employed Access to childcare	✓ ✓								
Immigrants	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Entrepreneurship visa Administrative and tax obligations can be met in several languages									
Youth	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Student business legal form Reduced tax and/or social security contributions for new graduates	✓ ✓								
Seniors	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Medical leave schemes for the self-employed									
The unemployed	1. Support with understanding and complying with administrative procedures		✓								
	2. Measures to address group-specific regulatory challenges	Welfare bridge to support those moving into self-employment Mechanisms for regaining access to unemployment benefits if business is not successful	✓ ✓								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Several measures are in place to support business creation and self-employment for all. The new Code for Companies and Associations (2018) introduced a number of measures to reduce barriers to business creation, which has the potential to benefit disadvantaged groups. It notably eliminated the capital requirement of EUR 18 000 for entrepreneurs to start their own company and provided guidance on cross border activities. A new legal company form, the *besloten vennootschap* (bv), was also introduced. It requires no legal minimum capital and can have one shareholder (Huyghe, 2017). Another relevant generic measure was the temporary exemption offered by the federal government to encourage solo self-employed workers to hire. From 2016 and until the end of 2020, all first-time employers benefitted from a lifelong exemption from social security contributions for this employee.⁹ In 2016 the federal government approved the De Croo Law lowering the tax rate from 33% to 10% for people who find employment in the sharing economy (i.e. through apps and digital platforms). This tax could encourage more people to turn to self-employment, particularly the youth.

Actions have also been taken at the regional level. The Flemish government, for example, eliminated the Certificate of Corporate Governance, which previously made it mandatory for aspiring entrepreneurs to follow training on a number of subjects around economics to be certified (Muyters, 2017). This addresses a barrier that was highlighted by previous research (IDEA Consult, 2017).

Measures are also in place to equalise social security treatment between self-employed and employed workers. 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.). In addition, there is so-called “bridging right” for self-employed that have to stop their activities, which is a form of unemployment benefit for the self-employed. Finally, a paternity leave for self-employed workers was also introduced in May 2019, furthering support for parent entrepreneurs. Fathers are entitled to up to 10 days (or 20 half-days) of leave to be taken in their child’s first four months of life. A benefit of EUR 40.41 per half-day is offered (INASTI, 2019).

Overall, regulatory measures take a generic approach, but some measures with particular relevance of under-represented and disadvantaged groups include the following:

Women

At the federal level, the government has focused its entrepreneurship support on students and women in recent years. Support to women in business has been further extended. For example, the National Action plan for women entrepreneurship calls for more maternal leave support, domestic and family assistance. Self-employed workers are entitled to up to 12 weeks maternity leave. For obtaining a maternity benefit, at least three weeks of full maternity leave (i.e. no work at all) have to be taken. The recently introduced paternity leave for self-employed workers may also indirectly support women entrepreneurs who are parents. At the regional level, there are initiatives in Flanders and Brussels to support women in the labour market and in entrepreneurship by increasing the availability of affordable day care and out-of-school care.

Immigrants

Some gaps remain in the regulatory environment for immigrant entrepreneurs. For example, foreign diplomas and training certificates are not always recognised in Belgium, which creates additional barriers

⁹ <https://premierengagement.be/fr/>

to 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, national, or in some cases, even regional level.

Youth

At the federal level the student entrepreneur status has come into force on 1 January 2017 to support student entrepreneurship. 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 (INASTI, 2020 and UCM, n.d.).

The unemployed

Federal measures supporting the unemployed in self-employment include the retention of the right to unemployment benefits. Rights to unemployment benefits acquired as an employee prior to becoming self-employed are preserved during 15 years after the start as a self-employed. Job seekers with an unemployment benefit can also continue to receive their benefits while they prepare to become self-employed for up to six months. During that period, they may perform feasibility studies, decorate their premises and install materials and machinery, make the necessary contacts to start the project and complete relevant administrative formalities. In addition, unemployed persons who are eligible for unemployment benefits and wish to become full-time self-employed workers may receive complementary income to support them in this transition. The duration for which the beneficiaries receive the complementary income, as well as the amount they can receive, depends on how long they have been working previously (ONEM, 2018).

Schemes are also in place to support the unemployed who wish to pursue a part-time self-employment activity while looking for a job. Under the *Tremplin-independents* (1819.Brussels, 2016) scheme (Wallonia) and the *Springplank naar zelfstandige* (RVA, 2020) (Flanders) launched in 2016, jobseekers may maintain all or part of their unemployment benefits for up to 12 months while having a complementary activity as self-employed workers, upon certain conditions (e.g. being available for the job market).

Furthermore, during the unemployment period, an unemployed person can follow an accredited training, study or traineeship with an exemption from availability. A training for an independent profession is eligible for this measure. The exemption from availability entails that the unemployment benefit is kept and that the unemployed does not have to actively look for work during the training.

Seniors

A Transition Premium was launched in Flanders in 2018 to support unemployed jobseekers aged 45 years old or older who start their own business (Vlaanderen, n.d.). If they become self-employed as a main profession, their unemployment benefits can be replaced with the transition premium for two years. The transition premium is a gross premium that starts at EUR 1 000 per month and decreases each quarter to reach EUR 300 per month in the last quarter. To qualify for the Transition Premium, one has to successfully complete the Pre-starters Trajectory programme at most six months before their start as a self-employed worker. The Pre-Starters Trajectory teaches participants to draw a business plan and helps them assess the feasibility of their entrepreneurial idea.

Recent policy developments

No specific regulations have been developed to target specific groups of entrepreneurs in recent years, however, efforts to increase digitisation have been ongoing at the federal and regional level with a goal to reduce the administrative burden for firms and enhance the communication between the government and

businesses (NRP, 2020). In Flanders, the “Digital First” (*Digitaal eerst*) programme is the main initiative for digitalisation. Other Flemish initiatives designed to lower regulatory barriers are the abolition in September 2018 of the Business Management Basic Knowledge certificate (*attest Basiskennis Bedrijfsbeheer*) as a requirement for starters, and the introduction in the Governance Decree (*Bestuursdecreet*) of low-regulation zones. A similar goal of administrative simplification is being pursued by the Walloon government. Recent examples include the digitisation of public procurement (at the beginning of 2020) and the harmonisation of documents. In Brussels, the Brussels Agency for Administrative Simplification, Easybrussels leads efforts at centralising and simplifying firm data collection. The Brussels government focuses especially on start-ups and the self-employed (NRP, 2020).

4 Supporting people who experience disability in entrepreneurship

Self-employment and entrepreneurship activities

The employment rate for people with disabilities in Belgium is below the EU average, with large regional differences. In 2018, the average employment rate of people with disabilities was 31.6%, ranging from 31.1% in Brussels, to 46.0% in Flanders (European Commission, 2020a). Data suggests that the lack of support measures and the lack of customised available positions are perceived as an important employment barrier by over a quarter of unemployed people with disabilities. However, at the other end of the spectrum, another quarter of the respondents perceived no need for additional support (European Commission, 2020a).

There is limited information available on the number of people with disabilities engaged in entrepreneurial or self-employed activities. The federal Department of Economics' yearly Workforce Survey (*Enquête naar de arbeidskrachten*, EAK) includes a question on whether self-employed people are "impeded by a disability or a long-term illness or condition", which provides an estimate. In 2016, around 26 000 self-employed people were in this situation, compared to 16 000 in 2009. It is important to note, however, only one-third of those cases of self-reported disability or condition is officially certified or recognised by the relevant authorities (Van Rampelberg, 2018).

Policy framework

Table 4.1. Characterisation of the entrepreneurship policy context for people who experience disability

		People who experience disability
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓
	Regional	✓
	Local	
2. A dedicated entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported		

Note: A check-mark indicates the level of policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

Governmental responsibilities and competences regarding support to people with disabilities are somewhat fragmented: a federal ministry is responsible for “equal opportunities and persons with disabilities”, but Regions and Communities are responsible for some aspects related to education as well as health and social policy. Overall, there is no dedicated strategy to support entrepreneurship among people with disabilities and no specific objective are set. Entrepreneurship among people with disability is not the primary focus of support to labour integration of people with disabilities. However, some measures dedicated to supporting disadvantaged entrepreneurs include people with disabilities in their target. For examples, people with disabilities is one of the specific target groups identified by the Flemish law on co-operatives (Codex Vlaanderen, 2014). Such co-operative programmes collaborate successfully with the agency supporting people with disabilities on an *ad-hoc* basis to ensure entrepreneurship support is coordinated with accessibility support.

Overview and assessment of policies and programmes

Table 4.2. Characterisation of the entrepreneurship schemes for people who experience disability

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)	✓								
Culture	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulations	1. Support with understanding and complying with administrative procedures									
	2. Measures to address group-specific regulatory challenges	Mechanisms to move back into disability benefit system if business is not successful								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful								
	Medical leave schemes for the self-employed									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

In terms of skills support, measures are primarily carried out by non-governmental organisations. 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.). Similarly, START! is an ESF-funded initiative that aims to lower the threshold for new entrepreneurs, specifically focused on persons with disabilities, seniors, young people, women and immigrants. It does so by offering both individualised and collective support, mentoring and peer-learning through a series of workshops, mainly intended to assess and improve the financial and commercial feasibility of the starters' business plans (VLAIO, 2020). A notable exception is the Z²O (*zelfstandig en zelfsturend ondernemen* – Supported Self-Employment) programme in Flanders. The programme is run by GTB, a branch specialised in supporting jobseekers with disabilities and health issues within the Flanders Employment Service (VDAB). Over 2011-17, the Z²O offers additional support to aspiring entrepreneurs with disabilities in complement to the generic “Work towards your own business” programme. Z²O was introduced to address low participation in the “Work towards your own business” programme by people with disabilities. In the Z²O programme, specially trained coaches help aspiring entrepreneurs with disabilities evaluate their entrepreneurship skills, assess whether they would benefit from participating in the “Work towards your own business” or other support and assess their project. The Z²O programme is not a substitute for the “Work towards your own business” programme but instead accompanies those who chose to participate in it regarding matters related to their disability. Since 2017, the Z²O programme has been merged into mainstream operations and continues as an additional “track” within the “Work towards your own business” programme.

Entrepreneurs with disabilities are also supported to a limited extent through tax incentives and subsidies at the federal level. Some measures are also in place to increase the safety net for people with a disability. People who want to restart their work after having suffered a temporary disability can 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. In Flanders, (aspiring) self-employed people with a disability can apply for a support premium (*Vlaamse ondersteuningspremie*, VOP) from the Flemish Department of Work and Social Economy (WSE). Although the number of premiums granted is increasing, it is still relatively low, with a total of 178 premiums paid to self-employed people in 2017 (Van Rampelberg, 2018). The Flemish region offers a reimbursement of expenses by self-employed people with disabilities or health issues who make necessary modifications to their work place or who buy specialised tools or clothing (VDAB, 2020). As is the case with the abovementioned VOP, the amount of beneficiaries is limited (around 70 applicants from 2014 to 2017) (Van Rampelberg, 2018).

Recent policy developments

Most recent policy developments in support of people with disabilities focus in employment rather than on entrepreneurship. A notable exception is the specialised Commission on Diversity (Commissie Diversiteit, 2018) which provided recommendations in Flanders to improve the labour market for people with disabilities, including some to stimulate entrepreneurship. The commission called for several improvements including:

- Further technological and peer support to help entrepreneurs adapt their physical and communication infrastructure, together with sufficient financing and insurance options for entrepreneurs with a disability;
- More centralised and accessible practical entrepreneurship information and coaching for starters with disabilities. This should include clear information on what entrepreneurs can expect and what their options are if they (have to) stop their business. Ideally, such information could already be offered in

the education system, where positive cases can encourage young people with disabilities to consider a career as a self-employed or an entrepreneur.

- Long-term support and coaching (i.e. not only at the start-up but continuing throughout the entrepreneurial career), including support for maintaining a good work-life balance (Commissie Diversiteit, 2018).

5 Policy recommendations

1. **Strengthen existing regional mappings of policy measures for entrepreneurs from under-represented and disadvantaged groups and increase visibility of such mappings, including through improved federal level sign-posting.** A wide range of tailored entrepreneurship programmes are available for various target groups (i.e. women, youth, the unemployed, seniors) in each Belgian region, creating a rich but complex support system. Regional public authorities have made efforts to map the public support measures for entrepreneurs and SMEs. However, multiple searches in different places are often still necessary to find support schemes for specific target groups. Having a highly visible single-entry point website in each region providing an overview on existing programmes for different groups would increase accessibility of support. This could be complemented by an “umbrella” portal at the federal level that would redirect to regional mappings. This would complement other mainstream and targeted outreach approaches.
2. **Strengthen outreach to different target groups to inform of and encourage use of available tailored and generic support, including by leveraging specialised networks.** While there is a range of both generic and tailored measures available, awareness of public support measures is limited among some target groups, which may reduce use. Professional organisations, enterprise counters (*ondernemingsloketten*) and organisations that work for the specific target groups could be leveraged in outreach efforts.
3. **Generalise evaluation of measures targeting different target groups and further monitor access to generic and tailored measures by different target groups.** Public support measures are rarely evaluated. Monitoring is more common but tends to focus on the number of people using the programmes and recipients’ opinions on the scheme and the perceived difference made by the assistance. However, access of generic programmes by different groups is not systematically monitored. Expanded monitoring practices would help identify potential gaps. This may involve earmarking resources for monitoring of public schemes and support could be considered to help organisations involved in implementing publically-supported initiatives monitor their activities. For larger programmes, impact evaluations, including sophisticated ones (e.g. involving control groups) could help identify best practices to replicate and improve the overall impact of measures.

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Annex A. Methodology

Each country report 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 policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by government ministries, programme managers and other inclusive entrepreneurship stakeholders, including through the circulation of draft reports for comment and online seminars that were organised between June and September 2020.

The reports are based on a common assessment framework that was developed by the OECD Secretariat. The framework contains five pillars:

1. Policy framework
2. Entrepreneurship skills
3. Financing entrepreneurship
4. Entrepreneurial culture and social capital
5. Government regulations

The reports provide an overview of the current inclusive entrepreneurship policies and programmes. They also notes assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Links:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors and the unemployed. Other groups such as the Roma are covered by the report when relevant. A special thematic section was added on entrepreneurship support for people who experience disability (Section 4) to highlight their potential as entrepreneurs and to showcase the variety of tailored entrepreneurship schemes that are in place around the European Union.