



**Fostering Gender Equality:
Meeting the Entrepreneurship and Microfinance Challenge**

VS/2006/0424

**Entrepreneurial Environment Study:
National Report Belgium**

Study carried out in the framework of the Strategy and Programme for promotion of gender equality in local development of the European Union Directorate General for Employment, Social Affairs and Equal Opportunities

**Sarah Van Cauwenbergh
Jean-Pierre Watthy
Participation Fund - Study Department
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The research in this report is conducted with support of the European Union Directorate General (DG) for Employment, Social Affairs and Equal Opportunities and falls within the DG's Strategy and Programme for promotion of gender equality in local development. The information contained in this document does not necessarily reflect the position or opinion of the European Commission.

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EXECUTIVE SUMMARY

Women represent only 30% of the entrepreneurs in Europe and cite access to finance as the most significant constraint affecting the launch, growth and sustainability of their businesses. With businesses clustered in the very competitive service sector, higher poverty levels, greater unemployment rates and fewer assets than men, it can be difficult for women to access traditional bank lending to start their businesses. Microfinance addresses this challenge by offering business loans of € 25,000 and less to persons excluded from bank lending. Moreover microfinance providers often accept alternative or no collateral or guarantees and provide training and support services to their clients. In contrast to most other regions of the world, however, most microfinance providers in Europe are reaching women at a rate barely above national female entrepreneurship rates.

The EU-funded project, **Fostering Gender Equality: Meeting the Entrepreneurship and Microfinance Challenge**, aims to address this shortcoming by improving the sector's understanding of women's enterprise and identifying and exchanging on good practice. The project involves implementation and evaluation of a series of pilot projects, best practice exchange visits and comparative studies carried out by nine network members under the coordination of the European Microfinance Network.

This report is part of the comparative studies carried out in the eight countries represented in the project. The purpose of the study is to evaluate the business environment for women entrepreneurs in the following European countries: Belgium, France, Germany, Hungary, Norway, Spain, Slovakia and the United Kingdom. The eight study teams have collected data on the following six dimensions which represent key factors affecting female self-employment and entrepreneurship:

- General national context for entrepreneurship
- Gender equality in society
- Gender equality in labour market inclusion and welfare bridges to self-employment
- Gender equality in entrepreneurship and self-employment
- Gender equality in support structures for entrepreneurship
- Gender equality in access to finance

The Belgian national report presents the Belgian scorecard diagram which summarises the study results. The report explains and justifies the scores, highlights good practice examples and provides short case studies on innovative gender equality and entrepreneurship initiatives. Belgium scores very well on the mentioned dimensions, but performs not so good on the dimension "Gender equality in entrepreneurship and self-employment".

The **general Belgian entrepreneurial context** has shown a positive evolution during these past years. On February 10th 1998 the programme law for the improvement of independent entrepreneurship came into effect. In addition, a number of Royal Decrees were adopted for

the realisation of this law. Yearly organised starters days, where future entrepreneurs can find all the information they need and where they can talk to specialists, were launched. More recently, the rules concerning the administrative formalities for starting an independent activity were made more flexible. Where financial means are concerned, a large number of Belgians do not find access to bank investment credits all that easy, which is mainly due to the cumbersome administration and the necessary data. Even when a bank loan is denied, there are other institutions and means to rely on, such as guarantees and microfinance. Still, Belgians do not spontaneously embrace the concept of independent entrepreneurship. That is caused by different factors, including the Belgian mentality towards independent entrepreneurship, fiscal pressure and the large differences between the status of the employees and independent entrepreneurs in spite of the improvements that were already introduced. Also the fact that unemployed candidates who want to start an independent activity lose their allowance at once does not enhance the attractiveness of entrepreneurship.

The **social and cultural context** in Belgium guarantees gender equality through the constitution. In 2002, the Institute for the Equality of Women and Men was founded to fight discrimination and gender-based inequality. In addition, since 2007 every political decision must take into account the equal treatment of men and women. Hence, there is gender mainstreaming at all decision-making levels. On all decision-making levels, the equality of men and women is taken into account.

Yet when we have a closer look at the **equality of men and women on the labour market**, we find that the salaries for men and women are not equal in Belgium nor is labour participation divided equally: Belgium has less female employees than male employees. In addition, more women work part-time. When a child is born, less women choose to go out to work whereas a child seems to stimulate men to work more. Possibly, that is partly due to a lack of childcare facilities. Recently, several measures were taken to expand the offer. These last years, more children have been born which partially undoes the result of these measures. Also for female entrepreneurs, insufficient childcare possibilities seem to be an important obstacle.

Where the **participation in independent entrepreneurship** is concerned, less women seem to opt for an independent career than men. Still, the life of an independent entrepreneur has become a social accepted career choice for women. Yet women are less encouraged and the media pay less attention to female entrepreneurs than to their male counterparts. Women are good for 30% of the Belgian entrepreneurial population: compared with men, Belgium has less starting female entrepreneurs as well as established entrepreneurs. Their motives are largely the same as the men's. Women however find it more important to be able to organise their own work. Men and women mainly start a business by taking an opportunity although women are confronted with an opportunity less often than men. More women start a business out of necessity. When running a business, this business is usually smaller than that of the men and generates less income.

Entrepreneurship is actively promoted in Belgium in view of the limited number of self-employed. Apart from a few specific women-oriented initiatives, little or no distinction is made among the sexes, the approach is gender-neutral. Also where **support and guidance for (starting) entrepreneurs** is concerned, no distinction is made between men and women. There are specific women-oriented projects, such as the “Affaires de Femmes, Femmes d’Affaires” project of Crédal that offers training, microfinance and advice. The Participation Fund does not offer a specific product for women. Still, this organization is well-disposed towards women, as shown by the increasing percentages of approved loans for women. Networks are also very important for women. Although Belgium has a number of networks for women, women are less often a member of a network than men.

Access to finance does not appear to be the main difficulty for (future) entrepreneurs. Men and women often finance their business with a bank loan. But because of their aversion to risks, women use their savings to start their independent activity more often than men. Banks do not provide much or any gender-specific information. On the other hand, women have equal access to government loans, guarantees and microfinance.

A number of Belgian research centres as well as other institutions perform studies into gender equality, also in relation with entrepreneurship. Based on these and other results, several initiatives have already been taken to promote entrepreneurship among women. To make it more interesting for men and women to start an independent activity, more actions can be undertaken in addition to the existing measures. Hence, at the end of this study we will express a number of recommendations for authorities, financial institutions, accompanying organisations and media.

PART 1. INTRODUCTION

1.1 PROJECT BACKGROUND

This study is one of eight country studies undertaken in the context of a transnational project financed by the European Union Directorate General (DG) for Employment, Social Affairs and Equal Opportunities. The project, **Fostering Gender Equality: Meeting the Entrepreneurship and Microfinance Challenge**, falls within the DG's Strategy and Programme for promotion of gender equality in local development. The project is coordinated by the European Microfinance Network and includes research, pilot project implementation and exchange of knowledge and good practice amongst nine network members operating in eight countries.

Representing more than 94% of enterprises in Europe, microenterprises¹ and self-employed people stand for an essential element in local development. The number of women who are self-employed in Europe is much smaller than that of men and the number of women entrepreneurs with employees is even smaller. As such, women's potential to contribute to local economic and social development is not being realised.

Microcredit² has been proved across the globe to be an effective tool for the development of self-employment and microenterprises. It has been particularly successful in engaging and assisting women to take their first steps into self-employment. However in Europe microfinance providers are not reaching proportionally as many women as in other parts of the world. There may be a need to further improve European microfinance providers' understanding and methodology in order to strengthen their capacities to better serve women who are or wish to become self-employed or microentrepreneurs.

In this light, the first objective of this project aims to assist microfinance providers, national governments and a European-wide audience to better understand the external environment affecting women's entrepreneurship, as well as the specific issues related to gender equality in entrepreneurship and female entrepreneurship initiatives in the eight participating countries.

¹ "A microenterprise is defined as an enterprise which employs fewer than 10 persons and whose annual turnover and/or annual balance sheet total does not exceed € 2 million." <<http://europa.eu/scadplus/leg/en/lvb/n26026.htm>> (03/07/2007).

² Microloans are loans of € 25,000 or less (definition of the EU) to assist socially and financially excluded people to start a business or grow an existing microenterprise.

1.2 PURPOSE OF THE STUDY AND THE REPORT

The primary purpose of this Entrepreneurial Environment Study is to describe and analyse the environment in which women entrepreneurs start their businesses in Belgium. The environment is summarised through a scorecard diagram. The report explains and justifies the scores assigned in this diagram and highlights good practices. The report is also meant to provide a spring board for discussion and debate on how best to encourage and support women's enterprise. Therefore, recommendations are made.

The secondary purpose of the report is to provide the basis for a cross-country comparison amongst the eight countries participating in the project. The cross-country comparison will enable policy makers and practitioners to identify strengths and weaknesses and good practices that can be adopted from other countries in order to promote gender equality in entrepreneurship and microfinance in their own countries.

1.3 METHODOLOGY

The research methodology of the study is based on a multidimensional scorecard tool, that was originally developed for a past EU-funded study on "Policy measures to promote microcredit as an instrument for social inclusion"³ by FACET BV, Evers & Jung and New Economics Foundation (NEF). The main benefits of using such a tool are (1) the combination of a sophisticated analysis of national environments for gender equality in entrepreneurship with the production of clear and easy to read outputs; (2) the build up of a transparent basis for comparisons between different national situations and (3) the possibility to identify national strengths and weaknesses as a starting point for policy recommendations based on mutual learning.

Therefore the methodology of this study is apt to produce results that are relevant for national policy makers in their ambitions to reach the goals of the European Pact for gender equality and the renewed Lisbon Strategy for growth and jobs⁴.

Under the leadership of Evers & Jung, project partners developed a scorecard to evaluate the entrepreneurship environment in the eight project countries. It is based on an extensive literature research, expert interviews and the experiences of practitioners in the field. The scorecard enabled each country team to collect information and assess the environment for women entrepreneurs against the following six dimensions:

³ FACET BV, Evers & Jung, NEF (2005). *Policy measures to promote the use of micro-credit for social inclusion*. Study conducted on behalf of the European Commission DG Employment, Social Affairs and Equal Opportunities, unit E/2. <http://ns30464.ovh.net/~rem/data/File/Policy_measures_to_promote_MF_Chap1-3.pdf> (03/07/2007).

⁴ A scorecard methodology is also used by the Centre for European Policy Reform to measure the progress of EU countries in achieving the Lisbon goals (see CER 2006).

- General national context for entrepreneurship
- Gender equality in society
- Gender equality in labour market inclusion and welfare bridges to self-employment
- Gender equality in entrepreneurship and self-employment
- Gender equality in support structures for entrepreneurship
- Gender equality in access to finance

These dimensions represent key factors affecting female self-employment and entrepreneurship. Each of these dimensions was divided into equally weighted subdimensions that deal with specific aspects of the situation in the country. During data collection each country team also gathered information on gender equality and entrepreneurship initiatives. These are presented throughout the report as practice examples and short case studies.

To rate the application of gender equality in a country, indicators and scoring tables were determined for each subdimension. A scale from 1 to 5 was used to score each indicator. A 5 indicates gender equality or the best support to reach gender equality in a certain aspect, while a 1 indicates a very high degree of gender inequality or high hurdles for reaching gender equality. As much as possible, the scores given are based upon quantifiable indicators and comparable data available from the World Bank, OECD, Eurostat, Eurobarometer and the Global Entrepreneurship Monitor's global, national and women's entrepreneurship reports⁵. If no such data sources were available, national data sources were used.

Some of the indicators were based on expert views by means of a standardized expert questionnaire⁶ (see annex) to allow comparable ratings on these indicators.

After collecting national data and expert opinions, the results were calibrated by Evers & Jung to make sure that the scores featured in the country reports are given on the same basis. The results are displayed in an easy to read radar diagram for each country.

The scoring of those indicators based on national sources proved to be a somewhat cumbersome process, as the data available to the project partners was often patchy or incomplete. Some of the scores given therefore rely on a more "subjective" rating than envisaged. Given the general problem of availability of gender disaggregated data in Europe⁷ and the character of this scorecard as a "first shot"⁸ to measure the gender equality

⁵ Since France and Slovakia did not participate in the Global Entrepreneurship Monitor 2006, the partners in these countries interviewed experts (based on the original GEM-questionnaire) to produce comparable scores.

⁶ The design of the questionnaire was based on the design used by the GEM consortium for their National Expert survey.

⁷ The dissatisfactory state of availability regarding gender disaggregated data in the fields of entrepreneurship and other crucial aspects of social and economic inclusion was regularly highlighted in the international discussion of these issues in the recent years (see e.g. UNECE 2002).

⁸ To develop a sustainable base for further work, the project aimed to include as many relevant indicators as possible into the scorecard, that could be tested for comparability. Further developments of the scorecard will

in issues connected with entrepreneurship and microfinance, this problem didn't come as a surprise.

We would like to express our sincere appreciation to the experts and everybody else who contributed to this report.

1.4 GENDER AND EQUALITY CONCEPTS AND DEFINITIONS

This report uses a number of concepts to describe differences between women and men and to describe programming approaches to inequality. Often these terms are used inaccurately in the equality discourse. The purpose of this section is to define several of these concepts, many of which are used in this report⁹.

1.4.1 Gender

Gender is a concept that allows one to distinguish between sex, which is a biological condition, and the characteristics, attributes and roles assigned by society to girls and boys, men and women. These characteristics and roles are not innate. They are learned through both formal and informal education and through messages and images presented in cultural traditions and celebrations, religion and the media. Roles and attributes associated with men and women differ from one society to the next and evolve over time.

Gender Roles refer to a set of behavioural norms associated with women or men in a given social group, society or culture. Gender roles are divided into productive, reproductive and community management roles. The type and concentration of men's and women's activities in these three areas change from one society to another and evolve over time.

Gender Relations refer to culturally and historically defined systems that regulate interactions between women and men.

Gender is an important concept because gender roles and gender relations directly and indirectly influence the level of an individual's ability to take decisions and to have access to and control over resources. Gender roles and relations have a direct impact on vulnerability to poverty and exclusion.

feature a reduction in the number of indicators concentrating on indicators that can be consistently scored over a wider range of countries.

⁹ Gender concepts and definitions adapted from "Gender Concepts and Definitions", Hazel Reeves and Sally Baden, 2000 and UN Economic; Social Council, "Mainstreaming the Gender Perspective into all Policies and Programmes in the United Nations system", 1997; Encyclopedia Britannica.

1.4.2 Gender equality

This term refers to a belief in the basic equal rights and opportunities for members of both sexes within legal, social or corporate establishments.

1.4.3 Gender mainstreaming

Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality. Mainstreaming includes gender-specific activities and affirmative (positive) action, whenever women or men are in a particularly disadvantageous position (United Nations Economic and Social Council 1997).

1.4.4 Gender neutral

Gender neutral refers to designing policies and providing services without regard to the gender of those who participate. Where differences and inequalities exist, gender neutral approaches can inadvertently entrench and perpetuate inequalities.

1.4.5 Equal opportunities

This is an approach intended to give equal access to an environment or benefits, often with emphasis on members of social groups which might have at some time suffered from discrimination. Equal opportunities policies that are gender neutral can inadvertently perpetuate inequalities.

1.4.6 Affirmative action

Also referred to as positive action or positive discrimination, affirmative action is an approach promoting the representation of groups who have been traditionally discriminated against. The theory is that adoption of gender neutral approaches may not be sufficient because past discrimination limits access to education, job opportunities and other opportunities hence the ability to achieve based upon merit.

PART 2. GENERAL COUNTRY INFORMATION: BASIC STATISTICS

2.1 POPULATION

On July 1st 2006, Belgium had 10,541,893 inhabitants, of which 5,159,947 men and 5,381,946 women or respectively 48.95% and 51.05%¹⁰.

Table 1: Belgian population on January 1st, gender-specific (2000-2006)¹¹

	Men		Women		Total
2000	5,006,014	48.89%	5,233,071	51.11%	10,239,085
2001	5,018,019	48.89%	5,245,395	51.11%	10,263,414
2002	5,042,288	48.91%	5,267,437	51.09%	10,309,725
2003	5,066,885	48.93%	5,288,959	51.07%	10,355,844
2004	5,087,176	48.93%	5,309,245	51.07%	10,396,421
2005	5,111,325	48.93%	5,334,527	51.07%	10,445,852
2006	5,143,821	48.94%	5,367,561	51.06%	10,511,382

2.2 GDP GROWTH

Table 2: Belgian GDP in volume (2000-2006)¹²

	2000	2001	2002	2003	2004	2005	2006
In million €	272,403	274,404	278,319	281,206	288,950	293,069	301,959
Evolution compared to previous period	+3.9%	+0.7%	+1.4%	+1.0%	+2.8%	+1.4%	+3.0%

2.3 GINI-COEFFICIENT: MEASURE OF INCOME INEQUALITY

The income quintile ration (S80/S20) is the comparison of the total income perceived by 20% of the population with the highest income (highest quintile) with the income received by 20% of the population with the lowest income (lowest quintile). In 2005, the persons in the highest quintile had 4.1 times the income of those in the lowest.

¹⁰ FOD Economie - Algemene Directie Statistiek en Economische Informatie, Dienst Demografie. *Totale bevolking op 1 juli 2006*. <<http://www.statbel.fgov.be/downloads/pop200607com.xls>> (13/03/2007).

¹¹ Ecodata, Federale Overheidsdienst Economie, KMO, Middenstand en Energie. *Ecodata, de bevolking in België*. <<http://ecodata.mineco.fgov.be/mdn/bevolking.jsp>> (07/03/2007).

¹² <<http://www.nbb.be>> (01/06/2007).

Table 3: Income quintile comparison S80/S20 (2000-2005)¹³

	2000	2001	2002	2003	2004	2005
Belgium	4.3	4.0	N/A	4.3	4.0	4.1
EU25 ¹⁴	4.5	4.5	N/A	4.6	4.8	4.9

The S80/S20 ratio is only sensitive to modifications in the highest and lowest income quintiles. When calculating the Gini-coefficient the total distribution of income is taken into account. The value of the coefficient varies from 0% (complete equality) to 100% (complete inequality)¹⁵. In 2005, the Belgian Gini-coefficient was 28.3%¹⁶ (for comparison: Gini-coefficient EU15 = 30; Gini-coefficient EU25 = 31)¹⁷.

2.4 UNEMPLOYMENT RATE FOR WOMEN AND MEN

The unemployment rate below was calculated based on the definition of the International Labour Organization (ILO) by dividing the number of unemployed from 15 to 64 by the professional population (active and unemployed) from 15 to 64.

Table 4: Unemployment rate in Belgium, gender-specific (2000-2006)¹⁸

	2000	2001	2002	2003	2004	2005	2006
Men	5.8%	6.0%	6.7%	7.7%	7.6%	7.7%	7.5%
Women	8.7%	7.5%	8.7%	8.9%	9.6%	9.6%	9.4%
Total	7.0%	6.6%	7.6%	8.2%	8.5%	8.5%	8.3%

For completeness' sake, we will also give a complete overview of the labour situation of the Belgian population.

¹³ <<http://epp.eurostat.ec.europa.eu>> (01/06/2007).

¹⁴ EU15 is the European Union of 15 countries, i.e. Belgium, Denmark, Germany, Finland, France, Greece, Ireland, Italy, Luxemburg, the Netherlands, Austria, Portugal, Spain, United Kingdom and Sweden. EU25 consists of these 15 countries together with the 10 new member states (since May 1st 2004): Cyprus, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovenia, Slovakia and the Czech Republic.

¹⁵ <http://www.statbel.fgov.be/press/pr084_nl.asp> (01/06/2007).

¹⁶ FOD Economie, KMO, Middenstand en Energie. Algemene Directie Statistiek en Economische informatie (2007). *Persbericht 27 februari 2007. Belgische resultaten uit SILC 2005*. <http://www.statbel.fgov.be/press/pr092_nl.pdf> (10/07/2007).

Eurostat (2005). *Statistics in focus. Population and social conditions. Income poverty and social exclusion in the EU25*. pp. 8. <http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-NK-05-013/EN/KS-NK-05-013-EN.PDF> (01/06/2007).

¹⁷ <<http://epp.eurostat.ec.europa.eu>> (10/07/2007).

¹⁸ FOD Economie - Afdeling Statistiek. *Enquête naar de arbeidskrachten*. <http://www.statbel.fgov.be/figures/d31_nl.asp#5bis> (01/06/2007).

Table 5: Labour situation of the Belgian population (2000-2006)¹⁹

	2000	2001	2002	2003	2004	2005	2006
Total (men and women)							
Active	40.0%	39.5%	39.5%	39.3%	39.8%	40.4%	40.4%
Unemployed ²⁰	3.0%	2.8%	3.2%	3.5%	3.7%	3.7%	3.6%
Children (under 15)	17.6%	17.6%	17.5%	17.4%	17.3%	17.1%	17.0%
Non-active between 15-64 years old	22.9%	23.5%	23.1%	23.0%	22.4%	21.8%	22.0%
Non-active over 65	16.5%	16.6%	16.7%	16.8%	16.9%	16.9%	16.9%
Men							
Active	47.3%	46.8%	46.4%	45.7%	46.3%	46.6%	46.3%
Unemployed	2.9%	3.0%	3.3%	3.8%	3.8%	3.8%	3.7%
Children (under 15)	18.4%	18.4%	18.3%	18.2%	18.1%	17.9%	17.8%
Non-active between 15-64 years old	17.7%	18.1%	18.1%	18.3%	18.0%	17.6%	18.0%
Non-active over 65	13.6%	13.8%	13.9%	14.0%	13.8%	14.1%	14.2%
Women							
Active	33.0%	32.6%	32.9%	33.2%	33.6%	34.6%	34.8%
Unemployed	3.1%	2.6%	3.1%	3.2%	3.6%	3.6%	3.6%
Children (under 15)	16.8%	16.8%	16.8%	16.7%	16.5%	16.4%	16.3%
Non-active between 15-64 years old	27.8%	28.6%	27.8%	27.5%	26.5%	25.9%	25.9%
Non-active over 65	19.3%	19.4%	19.4%	19.5%	19.8%	19.5%	19.4%

2.5 RISK OF POVERTY FOR WOMEN AND MEN

The table below shows the total share as well as the share per gender of the Belgian population that risks ending up in poverty since their available income is below the poverty threshold before as well as after social transfers. Retirement pay is counted as income before social transfer.

“The risk of poverty percentage is the percentage of persons with an equivalent available income that is lower than the poverty threshold, 60% of the median national equivalent income.”²¹

Table 6: Risk of poverty, gender-specific (2000-2005)²²

		2000	2001	2002	2003	2004	2005
At-risk-of-poverty rate before social transfers	Men	22%	21%	N/A	28%	27%	27%
	Women	25%	25%	N/A	30%	28%	29%
	Total	23%	23%	N/A	29%	27%	28%
At-risk-of-poverty rate after social transfers	Men	12%	12%	N/A	14%	14%	14%
	Women	14%	15%	N/A	16%	16%	15%
	Total	13%	13%	N/A	15%	15%	15%

¹⁹ Ibidem.

²⁰ The ILO considers all persons over 15 who did not have a job during the reference period, were immediately available for work or were looking for work as unemployed.

²¹ <http://www.armoedebestrijding.be/cijfers_aantal_armen.htm> (01/06/2007).

²² <<http://epp.eurostat.ec.europa.eu>> (01/06/2007).

2.6 GEM COUNTRY TEA AND TEA FOR WOMEN AND MEN IN 2006

The TEA index (Total Entrepreneurial Activity) measures the degree of entrepreneurial activity in a country. TEA is the percentage of the professional population that is starting a business or owns or runs a business of less than 42 months old²³.

Table 7: TEA index, in % (2000-2006)²⁴

	2000	2001	2002	2003	2004	2005	2006
Belgium	4.80	4.50	3.00	3.90	3.50	3.93	2.73
Germany	7.5	8.0	5.2	5.2	4.5	5.4	4.2
France	5.6	7.4	3.2	1.6	6.0	5.4	4.4
The Netherlands	N/A	6.4	4.6	3.6	5.1	4.4	5.4

For 2006, on average 2.73 people out of 100 indicated they were starting a business or they had started one during the past three and a half years. The Belgian TEA index per gender was 4.39% for men and 1.04% for women in 2006²⁵.

2.7 UNDP HDR GENDER EMPOWERMENT MEASURE (RANK) IN 2006

Focusing on women's opportunities rather than their capabilities, the Gender Empowerment Measure (GEM) is a composite index measuring gender inequality in three basic dimensions of empowerment, namely: (1) economic participation and decision-making power, as measured by two indicators - women's and men's percentage shares of positions as legislators, senior officials and managers (30% versus 70%) and women's and men's percentage shares of professional and technical positions (48% versus 52%); (2) political participation and decision-making power, as measured by women's and men's percentage shares of parliamentary seats; (3) power over economic resources, as measured by women's and men's estimated earned income.

²³ <<http://aps.vlaanderen.be/sgml/largereeksen/862.htm>> (01/06/2007).

²⁴ <<http://www.vlerick.be/news/more/2005/GEM/gem2004.htm>>, <http://www.vlerick.be/news/more/2007/20070110_pressrelease_gem_nl.htm> (04/06/2007).

Acs J.Z., Arenius P., Hay M., Minniti M., Babson College and London Business School (2005). *Global Entrepreneurship Monitor. 2004 Executive Report*. pp. 48. <http://www.gemconsortium.org/download/1184060213835/GEM_2004_Exec_Report.pdf> (10/07/2007).

Minniti M., Bygrave W.D., Autio E., Babson College and London Business School (2006). *Global Entrepreneurship Monitor. 2005 Executive Report*. pp. 67. <http://www.gemconsortium.org/download/1184060703975/GEM_2005_Report.pdf> (10/07/2007).

Bosma N., Harding R., Babson College and London Business School (2007). *Global Entrepreneurship Monitor. GEM 2006 summary results*. pp. 31. <http://www.gemconsortium.org/download/1184060906397/GEM_2006_Global_Results_Summary_V2.pdf> (10/07/2007).

²⁵ Allen E. I., Langowitz N., Minniti M., Babson College and London Business School (2007). *Global Entrepreneurship Monitor. 2006 Report on Women and Entrepreneurship*. pp. 36. <http://www.gemconsortium.org/download/1180946433750/GEM_2006_Womens_Report_May_07.pdf> (04/06/2007).

Belgium ranks fifth with a score of 0.855 compared to the 75 countries of the 192 UN member states for which data are available. The four countries preceding Belgium in the ranking order are Norway, Sweden, Iceland and Denmark²⁶.

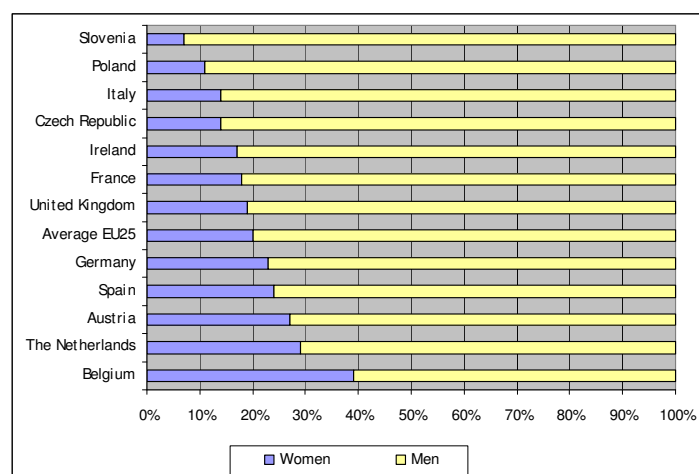
Table 8: Gender Empowerment Measure: Top 10 (2006)²⁷

GEM rank	GEM value	GEM rank	GEM value
1. Norway	0.932	6. Finland	0.853
2. Sweden	0.883	7. the Netherlands	0.844
3. Iceland	0.866	8. Australia	0.833
4. Denmark	0.861	9. Germany	0.816
5. Belgium	0.855	10. Austria	0.815

2.8 EU25 RANK FOR WOMEN'S REPRESENTATION IN NATIONAL LEGISLATIVE BODIES – UPPER AND LOWER HOUSES

Belgian or Federal Parliament consists of two houses: the Senate and the House of Representatives. The graphs below represent the position of Belgium based on the number of men and women in Parliament compared to the other countries of EU25. For the countries that are missing from the graphs, the data were not available or the ranking order does not apply. The data are for April – May 2007. On June 10th 2007, the Belgian federal parliamentary elections were held, which may have changed the results slightly.

Figure 1: Federal Parliament: Senate²⁸



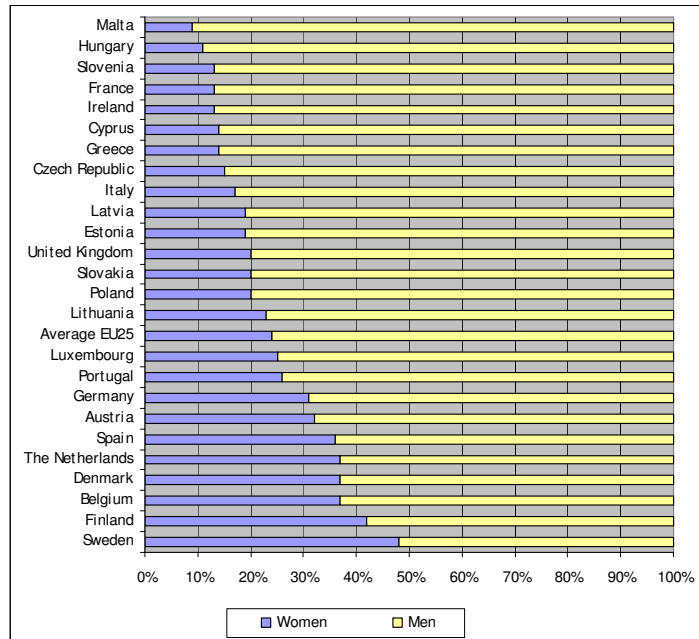
²⁶ <http://hdr.undp.org/hdr2006/statistics/countries/data_sheets/cty_ds_BEL.html> (04/06/2007).

UNDP (2006). *Human Development Report 2006. Beyond scarcity: Power, poverty and the global water crisis*. pp. 422. <<http://hdr.undp.org/hdr2006/report.cfm>> (15/06/2007).

²⁷ Ibidem.

²⁸ European Commission - Employment, Social affairs and Equal opportunities DG. *Database – Political domain: Decision-making in national parliaments*. <http://ec.europa.eu/employment_social/women_men_stats/out/asures_out418_en.htm> (28/06/2007).

Figure 2: Federal Parliament: House of Representatives²⁹



Compared to the other countries of the EU25, Belgium has a very good female representation in parliament. The Senate (presided by a woman) has 39% female and 61% male members, the House of Representatives (presided by a man) has 37% women en 63% men.

Table 9: Political representation on a national and regional level, gender-specific³⁰

			Men	Women
National	Government	Ministers	76%	24%
	Parliament	Senate	61%	39%
		House of Representatives	63%	37%
Regional	Government	Brussels-Capital	57%	43%
		German-speaking community	67%	33%
		Flanders	67%	33%
		Wallonia	62%	38%
		Average (%)	63%	37%
	Council	Brussels-Capital	58%	42%
		German-speaking community	71%	29%
		Flanders	68%	32%
		Wallonia	78%	22%
		Average (%)	69%	31%

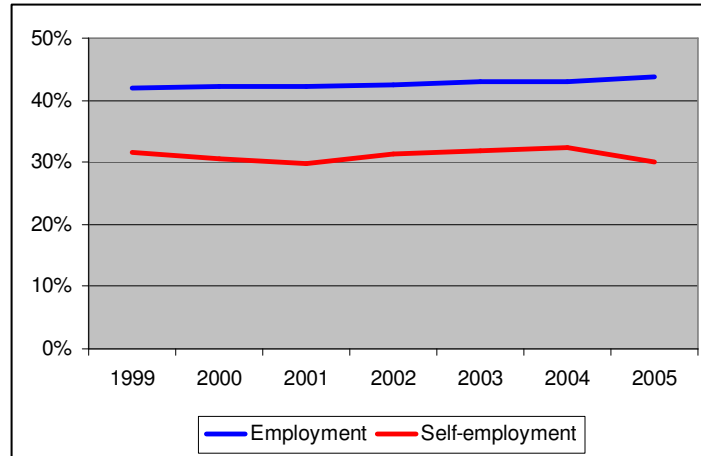
²⁹ Ibidem.

³⁰ Ibidem.

2.9 EVOLUTION OF FEMALE SHARE IN TOTAL EMPLOYMENT AND TOTAL SELF-EMPLOYMENT

Those who are active independent entrepreneurs are also included in the category “employment”.

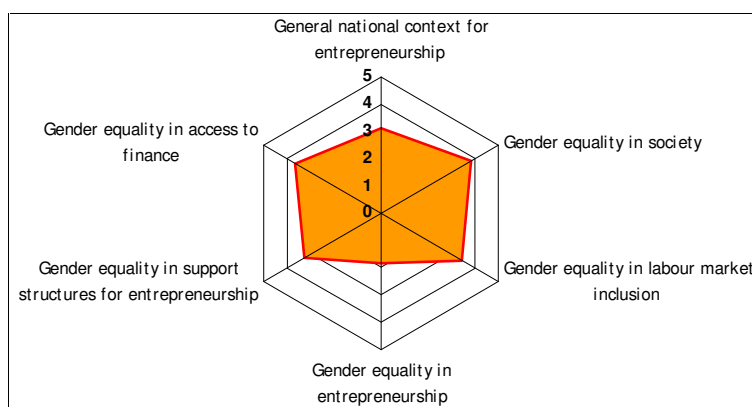
Figure 3: Share of women in total employment and total self-employment



PART 3. SCORECARD

3.1 SCORECARD DIAGRAM OF THE 6 DIMENSIONS

Figure 4: Scorecard diagram of the 6 dimensions



3.2 GENERAL NATIONAL CONTEXT FOR ENTREPRENEURSHIP

Dimension 1 SCORE: 3.1

Independent entrepreneurship does not come natural for Belgians. That was already demonstrated by the low Belgian TEA index. The table below gives the number of self-employed in Belgium, consisting of the number of self-employed in chief occupation, in addition to their chief occupation and active after their retirement age, who are enrolled with the social security funds.

Table 10: Self-employed and assistants in Belgium (2000-2005)³¹

		2000	2001	2002	2003	2004	2005	2006
Self-employed	Men	531,482	530,009	530,905	529,638	534,638	542,099	551,537
		71.0%	70.8%	70.7%	70.3%	70.2%	70.0%	69.70%
	Women	217,417	218,155	220,263	224,188	226,706	232,437	239,751
		29.0%	29.2%	29.3%	29.7%	29.8%	30.0%	30.30%
Total		748,899	748,164	751,168	753,826	761,344	774,536	791,288
Assistants		46,024	45,317	44,089	102,829	98,373	92,732	89,334
Total		794,923	793,481	795,257	856,655	859,717	867,268	880,622

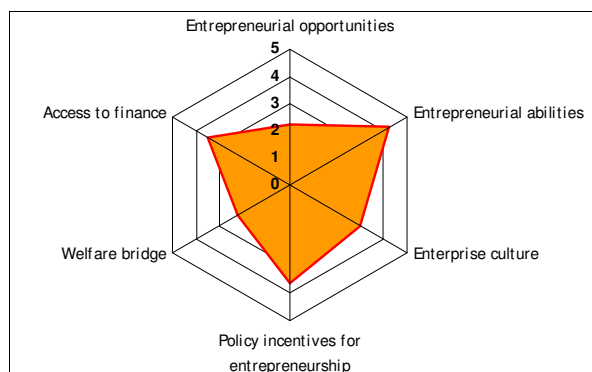
³¹ Data 2006: National Institute for the Social Security of the Self-employed (NISSE).

Federale Overheidsdienst Economie, KMO, Middenstand en Energie (2006). *Panorama van de Belgische economie 2004-2005*. pp. 312. <http://mineco.fgov.be/barometers/belgian_economy/belgian_economy_2004_nl.pdf> (02/07/2007).

Federale Overheidsdienst Economie, KMO, Middenstand en Energie (2007). *Panorama van de Belgische economie 2006*. pp. 426. <http://mineco.fgov.be/barometers/belgian_economy/belgian_economy_2006_nl.pdf> (02/07/2007).

Through the years we have noticed a positive evolution in the total number of self-employed, not including a slight decline in 2001 (completely in the male category). The increase in the number of assistants is mainly due to the introduction of the category of “assisting spouse” in 2003³². Men are more frequently represented in the population of entrepreneurs than women: the proportion is 70% men with respect to 30% women.

Figure 5: Scorecard diagram of the general national context for entrepreneurship



3.2.1 Entrepreneurial opportunities

SCORE: 2.3

A. General business conditions

The table below gives a number of economic indicators in which Belgium is compared to the average of the OECD countries. A number of additional key figures give a global picture of the Belgian economy. Although the figures fluctuate and do not always rise, we find relatively few negative percentages, indicating a nearly continuous growth. Still, compared to the OECD average Belgium performs poorly where employment and growth of the GDP per capita are concerned.

Table 11: Economic indicators³³

Indicators	Belgium	OECD average	Belgium – OECD average
Employment ³⁴	61.0%	66.6%	-5.6%
Average (annual) growth of the GDP per capita 1990-2004 ³⁵	1.7%	2.4%	-0.7%
GDP per capita ³⁶	31,096	27,973	+3,123
National income per capita ³⁷	26,315	23,700	+2,615

³² Ibidem.

³³ <<http://www.oecd.org/dataoecd/12/7/38138100.xls>>, <http://hdr.undp.org/hdr2006/statistics/countries/data_sheets/cty_ds_BEL.html> (25/06/2007).

³⁴ As a percentage of the population of working age; data from 2005.

³⁵ The average (annual) GDP per capita growth for the period 1975-2004 is 1.8%.

³⁶ Gross domestic product per capita (in terms of purchase power capacity in US dollar); data from 2004.

Table 12: Key figures of the Belgian economy (2000-2006)³⁸

Indicators ³⁹	2000	2001	2002	2003	2004	2005	2006
Growth of the economy ⁴⁰	3.9%	0.7%	1.4%	1.0%	2.8%	1.4%	3.0%
Household consumption ⁴¹	3.8%	1.1%	0.7%	0.9%	1.4%	1.1%	2.5%
Government consumption ⁴²	2.9%	2.4%	2.9%	2.2%	2.1%	-0.6%	1.4%
Corporate investment	4.7%	3.3%	-2.8%	-2.6%	8.4%	3.4%	6.6%
Government investment	2.7%	-11.6%	0.7%	0.7%	2.9%	13.6%	1.3%
Interior demand	4.0%	0.1%	0.9%	0.9%	3.0%	1.9%	3.6%
Export	8.6%	0.8%	0.8%	2.9%	5.9%	3.1%	3.6%
Import	9.0%	0.0%	0.2%	2.9%	6.3%	3.8%	4.6%
Net export ⁴³	0.0%	0.7%	0.5%	0.1%	-0.1%	-0.4%	-0.7%
Growth of real GNI	2.6%	0.2%	1.7%	0.8%	2.3%	0.5%	3.6%
Inflation ⁴⁴	2.5%	2.5%	1.6%	1.6%	2.1%	2.8%	1.8%

B. Entry barriers

According to Worldbank data, in 2006 Belgium ranks 37th⁴⁵ where obstacles and formalities to start up a business are concerned, which is 4 steps forward compared to 2005. In Belgium, an entrepreneur who starts a business in the form of a Ltd. needs on average 27 days to complete 4 different procedures. The OECD average is 6.2 procedures during 16.6 days.

Table 13: Starting a business (2003-2006)⁴⁶

	2003	2004	2005	2006
Number of procedures	7	4	4	4
Number of days	56	34	34	27
Ranking order	N/A	N/A	41	37

The required procedures include:

1. Payment of at least 20% of the starting capital with a Belgian credit institution (on a blocked account); → **1 day**

³⁷ Net national income per capita (in terms of purchase power parity in US dollar); data from 2004.

³⁸ Instituut voor de Nationale Rekeningen, FOD Economie, KMO, Middenstand en Energie & Nationale Bank van België. *Kerncijfers van de economie (1998-2006)*. <http://www.statbel.fgov.be/figures/d40_nl.asp#1> (26/06/2007).

³⁹ Percentages of change compared to the previous year in chain euros, calendar influences removed (except for inflation which is not subject to seasonal purification).

⁴⁰ Growth of the gross domestic product in chain euros, 2004.

⁴¹ Increase in private consumption orders in chain euros in 2004: Household spending and spending of non-profit institutions.

⁴² Growth of consumption orders of the government in chain euros in 2004.

⁴³ Contribution to the change in the GDP.

⁴⁴ Annual average.

⁴⁵ Compared to 175 countries in the World.

⁴⁶ The World Bank Group. *Doing Business Database. Doing Business in Belgium*. <<http://www.doingbusiness.org/ExploreEconomies/Default.aspx?economyid=20>> (26/06/2007).

2. Filing of the financial plan with the notary as well as signing of the (paper) memorandum of association and the articles of association in presence of the notary, who certifies the documents and registers the deed; → **1 to 9 days**
3. Registration of the deed with the registry of the Commercial Court. The deed is published in the Belgian Law Gazette (Belgisch Staatsblad/Moniteur belge); → **15 days**
4. Registration (commercial register, VAT office, Social Security) with a business office and attribution of a unique enterprise number⁴⁷. → **6 days**

Since June 1st 2006, the starting procedures in Belgium have been drastically simplified. From now on, a business can be started in only 3 days. Via an electronic office or e-depot with the notary, the data necessary to start a company can be exchanged electronically.

Now, the required procedures are:

1. Deposit of the minimum capital with a financial institution; → **1 day**
2. Filing of the electronic articles of association and memorandum of association and attribution of a unique enterprise number; → **1 day**
3. Activation of the unique enterprise number (business office)⁴⁸. → **1 day**

In a first phase, this electronic exchange of data shall reduce the start-up procedure for Plc. and Ltd. companies. In a next phase, this reduced procedure will also be applicable for other types of companies⁴⁹.

Other administrative simplifications are e.g. the creation of one-stop shops for entrepreneurs (business offices) and the electronic VAT declaration.

C. Market opportunities

In 2005, 57,131 companies were started in Belgium. The top 5 of the sectors in which these new companies were active, consists of: (1) business services, (2) construction, (3) wholesales, (4) retail and (5) catering.

Table 14: Start-ups per sector (2001-2005)⁵⁰

	2001	2002	2003	2004	2005
Other business services	20.0%	19.9%	18.0%	17.0%	16.0%
Construction	10.2%	10.3%	10.3%	10.9%	11.3%
Wholesales	10.4%	10.5%	10.4%	10.0%	10.5%
Retail	11.1%	11.0%	11.3%	10.9%	10.2%
Catering	9.1%	9.7%	9.7%	8.9%	8.5%
Total	60.80%	61.40%	59.70%	57.70%	56.50%

⁴⁷ Ibidem.

⁴⁸ <<http://www.kafka.be/showpage.php?iPageID=2076>> (23/05/2007).

⁴⁹ <<http://www.vbo-feb.be/index.html?file=1978>> (23/05/2007).

⁵⁰ UNIZO Startersservice i.s.m. Coface Euro DB (2006). *Startersatlas. 10 jaar starten met een onderneming in België. Update 2006*. pp. 33. <http://www.startersservice.be/images/res63282_4.pdf> (06/07/2007).

Between 2000 and 2005, the top five of the sectors remained the same. They did switch positions among them though. With regards to the survival rate of start-ups, after five years 69.8% of these companies were still active in 2005. After ten years, about 1 out of 2 companies remain active⁵¹. The sectors with the largest number of starters (catering, retail and wholesale) are clearly less successful⁵². These are exactly the sectors in which we find most female entrepreneurs⁵³.

3.2.2 Entrepreneurial abilities (Public support at national and local level)

SCORE: 4.3

A. Entrepreneurial education

At all levels, it is a task of our educational system to create the awareness that entrepreneurship is a possible career option. Youngsters need to be taught an entrepreneurial attitude and they must be given a chance to experience the different aspects of running a business⁵⁴. Hence, in Belgium several projects are organized together with the schools to promote entrepreneurship (see 3.2.3.A). In addition, Belgium has a lot of business schools and knowledge centres for entrepreneurs⁵⁵:

Belgium:

- BeCeFi: The Belgian Knowledge Centre for SME Financing combines the expertise and optimizes the access to information on SME financing.

Brussels Capital:

- ECULB: Entrepreneurship centre of the ULB
- Ehsal: School of Economics Brussels
- ICHEC: Brussels Business School
- ICHEC-PME: Management School SME
- Solvay Business School (ULB)
- SVO Brussel: Study centre for entrepreneurship Brussels
- VLEKHO

⁵¹ Ibidem.

⁵² UNIZO Startersservice i.s.m. Coface Euro DB (2005). *Startersatlas. 10 jaar starten met een onderneming in België. Update 2005*. pp. 30. <http://www.startersservice.be/images/res63282_3.pdf> (06/07/2007).

⁵³ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (01/08/2007).

Université de Liège, Centre de recherche EGID (2003). *Vrouwelijke ondernemers: situering inzake opleiding, financiering en netwerken. Verslag van het kwantitatieve onderzoek voor België*. pp. 62. <http://www.markantvzw.be/images/res96209_2.pdf> (01/08/2007).

⁵⁴ Steunpunt WAV (2003). OVER.WERK Tijdschrift van het Steunpunt WAV. *Startende ondernemers in Vlaanderen*. pp. 222 – 225. <<http://www.wav.be/download/nl/80132/pdf>> (04/07/2007).

⁵⁵ <http://www.je-eigen-bedrijf.be/website/pages/ik_doe_het/waarmaken/startersproces/wil_mag.html> (04/07/2007).

Flanders:

- Kenniscentrum Maatschappelijk Verantwoord Ondernemen: The Digital Knowledge Centre stimulates and informs SME's, large enterprises and organisations from the social and non-profit sector on the application of socially responsible entrepreneurship.
- Katholieke Universiteit Leuven (KUL): International research centre for entrepreneurship and innovation management
- Steunpunt Ondernemen en Internationaal Ondernemen: Knowledge centre on entrepreneurship – a consortium between Universiteit Gent, Katholieke Universiteit Leuven and Vlerick Leuven Gent Management School.
- Universiteit Antwerpen Management School (UAMS)
- Vlerick Leuven Gent Management School

Wallonia:

- Ecole de Gestion de l'Université de Liège: Management School University of Liège
- Université Catholique de Louvain: Education on company creation
- UCL - Entreprise et organisation
- Facultés Universitaires Catholiques de Mons: Education on company creation
- Facultés Universitaires Notre-Dame de la Paix Namur (Companies)

Where the difference in training between men and women is concerned, we find that the traditional gender pattern in the choice of study in secondary and higher education has grown during these last years (in Flanders). Girls in general secondary education seem to opt more and more for human sciences (15.3% in 1996-1997 compared to 20.3% in 2004-2005). The gender segregation in technical and vocational secondary education is even more striking. A growing number of girls chooses subjects such as personal care and body care and reject topics such as trade and commerce. The relatively limited difference between the sexes in general secondary education continues to grow in higher education. Less and less female students enrol for industrial sciences, technology, commercial sciences, business management and exact sciences. Especially the choices made in technical and vocational secondary education determine the professional choice and stimulate the career gap⁵⁶. Still, higher education seems to be becoming more feminine: in 2004 the ratio women/men following a higher education (at a high school or university) was 1.21⁵⁷.

Company management courses, imposed to everyone who wants to become self-employed and start a business, are also organised. These courses are instructed by, among others, SYNTRA in Flanders, Espace Formation PME Infac-Infobo in Brussels and IFAPME in Wallonia⁵⁸.

⁵⁶ De Standaard (08/03/2007). *Sekseverschil in studiekeuze neemt toe*.

Leyman, A. & Steegmans, N. (2006). *Het Vlaamse onderwijs in genderstatistieken*. Antwerpen/Diepenbeek: Steunpunt Gelijkekansenbeleid. pp. 234. <<http://www.steunpuntgelijkekansen.be>> (13/07/2007).

⁵⁷ UNDP (2006). *Human Development Report 2006. Beyond scarcity: Power, poverty and the global water crisis*. pp. 422. <<http://hdr.undp.org/hdr2006/report.cfm>> (13/07/2007).

⁵⁸ <<http://www.syntra.be>>, <<http://www.efpme.be>>, <<http://www.ifapme.be>> (10/09/2007).

B. National policy support for entrepreneurship

Belgium is actively promoting entrepreneurship. On February 10th 1998, the programme law to promote entrepreneurship⁵⁹ became effective after which a number of Royal Decrees were voted for the execution of this programme law. That includes e.g. the required entrepreneurial skills (basic business management skills, professional aptitude), the promotion of risk capital and administrative simplification. This programme law was changed by means of the act of May 11th 2003⁶⁰, also to promote independent entrepreneurship.

C. National public support structure

In Belgium entrepreneurs have access to national as well as regional support. On a national level, the Participation Fund offers financial as well as business support via mentoring structures. These mentoring structures, approximately 100 spread all over Belgium, offer advice and guidance to starting entrepreneurs, among others to those starting an independent activity using a microcredit.

The Federation of Enterprises in Belgium (FEB) presents itself as “the only multi-sector employers' organisation representing companies in all three regions of Belgium. Its members, Belgium's leading sectoral federations, represent companies in key industrial and service sectors. FEB is the voice of business in Belgium. FEB has 33 full members, all of which are professional sectoral federations, as well as a number of applicant and corresponding members. All in all, it represents more than 30,000 businesses⁶¹”.

UNIZO, Unie voor Zelfstandige Ondernemers, presents itself as “the most important organisation of independent entrepreneurs with almost 85,000 members: starters and independents wanting to expand their activity, from all sectors, active on the local, regional or international market. UNIZO stands up for the interests of independent entrepreneurs, gives advice and organises information and networking sessions. UNIZO is active on a local, regional, national as well as European level and works together with almost 100 sector organisations, plus the different services⁶²”.

UCM, Union des Classes Moyennes, presents itself as “the principal trade union of the independent entrepreneurs. UCM defends them, represents them and ensures their promotion. As a representative interprofessional employers' organisation, UCM represents and defends the interests of its associates on all decision-making levels (European, federal, regional, communal, provincial and municipal) and consultation levels (social, economic or

⁵⁹ Programmawet van 10 februari 1998, tot bevordering van het zelfstandig ondernemerschap (Belgisch Staatsblad van 21/02/1998), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (30/03/2007).

⁶⁰ Wet van 11 mei 2003, tot wijziging van de programmawet van 10 februari 1998 tot bevordering van het zelfstandig ondernemerschap (Belgisch Staatsblad van 06/06/2003), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (02/07/2007).

⁶¹ <<http://www.vbo-feb.be>> (10/09/2007).

⁶² <<http://www.unizo.be>> (10/09/2007)

political). Beside its role of Movement of defence, representation and promotion (approximately 30,000 direct associates), UCM created and developed over the years a whole series of services in favour of its members and the independent entrepreneurs⁶³.

In addition, the Belgian Chambers of Commerce and Industry inform, support and represent the interests of the companies. The 16 Belgian Chambers represent more than 33,000 companies. Within the framework of their assignment as service providers for companies, the Chambers have now become company offices who offer entrepreneurs among other things a number of administrative formalities in a centralized manner⁶⁴.

D. Support for entrepreneurship in local/regional development

Entrepreneurship is supported via different initiatives, e.g. the federal Startersday, organised regionally / locally: in May 2007 the fifth Flemish Starter Day⁶⁵ was held in every Flemish province; in Wallonia in April 2007, the fourth Starter's Day⁶⁶ was organised in Liège, Mons and Namur. Candidate starters find all useful information and documentation, personal advice from experts, interactive demos, government services who help you find your way through the red tape, info sessions, etc. at one location.

In addition, a lot of organisations represent the independent entrepreneurs in all regions of the country. Many of these organizations are part of the mentoring structures of the Participation Fund. They support starters and provide advice and information⁶⁷.

3.2.3 Enterprise culture

SCORE: 3.0

A. Entrepreneurship in elementary schools

Since January 1st 1989, education in Belgium is the competence of the communities: we make a difference between the Dutch-speaking and the Francophone community⁶⁸.

⁶³ <<http://www.ucm.be>> (10/09/2007).

⁶⁴ <<http://www.fccib.be>> (06/07/2007).

⁶⁵ <<http://www.startersdag.be>> (30/03/2007).

⁶⁶ <<http://www.startersday.be>> (30/03/2007).

⁶⁷ The mentoring structures of the Participation Fund: see <<http://www.fonds.org>> → Over onze organisatie → Partners → Steunpunten.

⁶⁸ The German-speaking community is not taken into account (72,512 inhabitants on January 1st 2006) compared to the total Belgian population (10,511,382 inhabitants on January 1st 2006).

FOD Economie - Afdeling Statistiek, Bevolkingsstatistieken. *Bevolking naar geslacht*. <[http://aps.vlaanderen.be/statistiek/cijfers/demografie/1_Bevolking/1_Gewesten/Bevolking-gew003_\(bevolking_naar_geslacht_per_gewest\).xls](http://aps.vlaanderen.be/statistiek/cijfers/demografie/1_Bevolking/1_Gewesten/Bevolking-gew003_(bevolking_naar_geslacht_per_gewest).xls)> (19/03/2007).

FOD Economie - Algemene Directie Statistiek en Economische Informatie, Dienst Demografie. *Bevolking per geslacht en per leeftijdsgroep - België (2000-2006)*. <http://statbel.fgov.be/figures/d21_nl.asp> (19/03/2007).

THE FINAL ATTAINMENT LEVELS OF PRIMARY EDUCATION

Entrepreneurship is not literally mentioned in the final attainment levels of primary education. Certain competences are mentioned that (could) promote entrepreneurship⁶⁹. In secondary education, they try to stimulate entrepreneurship by accentuating the development of personal qualities such as creativity and showing initiative. Schools must tackle for instance working together, independence, problem-solving, responsibility and leadership⁷⁰. A federal project that aims to teach youngsters the spirit of enterprise, by bringing them into contact with entrepreneurs, is DREAM. Since 1998 DREAM has been active in the educational and professional orientation of youngsters. On March 15th 2007 more than 16,500 students met, during the annually organised Dream Day, 702 professionals who supplied further information about their study and career choice⁷¹.

The communities as well have several initiatives to promote entrepreneurship:

FLEMISH COMMUNITY

From February 5th to 9th 2007 the first **Entrepreneurial Week** (“Ondernemersklasseweek”) was held. During this week a lot of activities were organized around entrepreneurship, mainly in secondary and higher education but a couple of initiatives are also aimed at primary education⁷².

Non-profit institution **Vlaamse Jonge Ondernemingen** (Vlajo) has a number of projects that are aimed at children from primary education: “Kids@Bizz” (a practical project for the sixth grade) and “De Droomfabriek” (7 do and learn projects to stimulate entrepreneurship in primary education). Within this framework, Vlajo developed the 4D pedagogic plan (Dream – Do – Dare – Don’t give up)⁷³.

Every year, **UNIZO** awards the Award for the Most Enterprising School (Prijs Ondernemende School) for each educational level, from primary education to higher education. In this way, they want to stimulate the spirit of enterprise and the creativity of students and pupils⁷⁴.

Finally, there are subsidies for cross-over projects between economy and education. A cross-over project is a project that is created by a cooperation (i.e. between at least one recognized Flemish educational institution from primary education, secondary education

⁶⁹ Ministère de la Communauté française (2001). *Enseignement fondamental: Programme des études 2002*. pp. 506. <<http://www.restode.cfwb.be/ROOT/download/programmes/fondamental.htm>> (23/07/2007).

<<http://www.ond.vlaanderen.be/dvo/basisonderwijs/lager/eindtermen/socialevaardigheden.htm>> (19/03/2007)

⁷⁰ Algemene Directie KMO-Beleid van de Federale Overheidsdienst Economie, KMO, Middenstand en Energie & Interministeriële Economische Commissie (2003). *Europees Handvest voor kleine ondernemingen. Verslag 2003*. pp. 42. <http://mineco.fgov.be/enterprises/best/best_report_feira_2003_nl.pdf> (23/07/2007).

⁷¹ <<http://www.dream-it.be>> (23/07/2007).

⁷² <<http://www.competento.be>> (19/03/2007).

⁷³ <<http://www.vlajo.org>> (19/03/2007).

⁷⁴ <<http://www.ondernemendeschool.be>> (19/03/2007).

with full curriculum, high school or university and one relevant and structured partner from the business world) in order to create new forms for the exchange of knowledge between business and education⁷⁵.

FRENCH COMMUNITY

The French-speaking Community also has initiatives that stimulate the spirit of enterprise. For primary education, that is mainly the **Cap'Ten** project. It was developed by ICHEC-PME, L'école de gestion PME, and wants to fine-tune entrepreneurial skills by means of an individual toolbox that allows children to manage their project (individually or in small groups) in an independent way. Since the first edition of the project in September 2004, 12,300 pupils from fifth and sixth grade have already participated in the project⁷⁶.

B. Impact of risk avoidance on entrepreneurship

The study with regard to entrepreneurship which can be found in Flash Eurobarometer no. 160 and commissioned by the European Commission contains the results of the telephone surveys that were held in April 2004. As a whole, 21,051 interviews were held (18,547 in the EU25, 1,003 in the US, 501 in Iceland, 500 in Liechtenstein and 500 in Norway), of which 1,000 in Belgium.

52% of the participating Belgians agreed with the statement that it should not be allowed to start a business if there is a risk that this activity could fail. The table below reflects the evolution in time. In 2003, 54% of the questioned participants agreed with this statement, in 2004 this percentage went down to 52%. Hence, in Belgium the psychological influence of a possible risk has decreased in 2004 compared to 2003 although this influence is still more than 50%. In the EU15 on the other hand, this influence has increased by 6% compared to 2003. The percentage in Belgium is still higher than in the EU15 (EU25: 51%), although the differences are not significant⁷⁷.

Table 15: Not starting an independent activity if there is a risk of failure (2000-2004)⁷⁸

	2000	2001	2002	2003	2004	2003 - 2004
Belgium	51%	54%	50%	54%	52%	-2%
EU15	45%	43%	46%	44%	50%	+6%

In addition, it is a fact that not only in Belgium women are less willing to take (material) risks than men. They start fewer businesses. And even when they start a business they take

⁷⁵ Besluit van de Vlaamse regering van 4 april 2003 ter ondersteuning van brugprojecten tussen economie en onderwijs (Belgisch Staatsblad van 25/06/2003), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (19/03/2007).

⁷⁶ <<http://www.ichec-pme.be/capten>> (19/03/2007).

⁷⁷ EOS Gallup Europe (2004). *Flash Eurobarometer 160. Entrepreneurship*. Survey requested by Directorate General Enterprise and coordinated by Directorate General Press and Communication. pp. 60. <http://ec.europa.eu/public_opinion/flash/fl160_en.pdf> (12/06/2007).

⁷⁸ Ibidem.

fewer risks: they start with a lower start capital than men and use their own savings instead of a loan⁷⁹.

A number of regulations have already been implemented in order to limit the risks of entrepreneurship. E.g. entrepreneurs who suffered losses due to public works can apply for supporting measures. The federal Dedecker act⁸⁰ (wet Dedecker) provides an amount of € 44.2 per day if entrepreneurs are forced to close their business during at least 14 days. The Flemish guarantee regulation states that entrepreneurs in case of road construction works have easier access to loans to bridge the difficult period and the Flemish government guarantees $\frac{3}{4}$ of that loan. These regulations are not very successful. More recently, the Flemish guarantee regulation launched an interest allowance to make sure the bypass credit can be paid off easier. For a bridging loan of at least € 5,000 and a maximum of € 500,000 with a duration of maximum 5 years, an annual interest allowance of maximum € 20,000 can be obtained, on the condition that the turnover loss is at least 30%⁸¹.

C. Entrepreneurial norms and values

As has already been shown by the TEA index, the Belgians are not really attracted by entrepreneurship. Several actions have been taken to promote entrepreneurship. They cannot stimulate the Belgians to start their own businesses. That can be due to the strong social protection system. The traditional social security includes old age and survival pensions, unemployment benefits, industrial accident Insurance, professional disease Insurance, family allowances, health and invalidity Insurance and annual holiday pay. In addition, social welfare leads to the following social allowances: integration benefits, income guarantees for the elderly, guaranteed family allowance and allowances for handicapped persons⁸². Self-employed experience the social charges as high. Therefore, measures have already been taken to improve the social status of the entrepreneur, including increasing the minimum pension for entrepreneurs⁸³ and as of January 1st 2008 the compulsory insurance for small medical risks⁸⁴.

⁷⁹ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (29/05/2007).

⁸⁰ Wet van 3 december 2005, betreffende de uitkering van een inkomenscompensatievergoeding aan zelfstandigen die het slachtoffer zijn van hinder ten gevolge van werken op het openbaar domein (Belgisch Staatsblad van 02/02/2006), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (31/07/2007).

⁸¹ <<http://www.pmv-kmo.be/pmv-1.0/view/nl/516#8>> (31/07/2007).

De Standaard (07/07/2007). *Extra steun voor kmo's bij openbare werken*.

De Tijd (07/07/2007). *Vlaamse steun voor kmo's bij omzetverlies*.

⁸² <<http://socialsecurity.fgov.be>> (02/07/2007).

⁸³ <http://www.rsvz-inasti.fgov.be/nl/news/pension_minimum_sep_04.htm> (07/08/2007).

⁸⁴ Koninklijk Besluit van 10 juni 2006, tot wijziging van het Koninklijk Besluit van 29 december 1997 houdende de voorwaarden waaronder de toepassing van de wet betreffende de verplichte verzekering voor geneeskundige verzorging en uitkeringen, gecoördineerd op 14 juli 1994, tot de zelfstandigen en de leden van de kloostergemeenschappen wordt verruimd (Belgisch Staatsblad van 16/06/2006), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (07/08/2007).

3.2.4 Policy incentives for entrepreneurship

SCORE: 3.6

A. Administrative burdens

In spite of recent simplifications, starting a business still includes a number of administrative formalities. Since the start of the business offices, improvements are visible. There is no delay for the basic formalities (see 3.2.1.B), but the additional obligations could be simpler. Especially specific permits for certain professions, such as the registration of contractors in the construction industry, take a long time. Also the approval of loans and building permits are too time-consuming⁸⁵.

B. Tax regulation

The information below indicates the taxes and levies a SME has to pay per year as well as the relevant administrative costs (the number of payments an entrepreneur should do and the number of hours he or she needs to make preparations, file and pay taxes).

Table 16: Taxes (2006)⁸⁶

Indicator	Belgium	OECD average	Belgium – OECD average
Number of payments	10	15.3	-5.3
Time (number of hours)	160	202.9	-42.9
Income taxes (%)	11.7	20.7	-9
Social security contributions(%)	57.3	23.7	+33.6
Other taxes (%)	1.1	3.5	-2.4
Total tax rate (% profit)	70.1	47.8	+22.3

In Belgium, entrepreneurs must pay 10 different types of taxes, including VAT, social security contributions, income taxes, property taxes, transport taxes, provincial taxes, municipal taxes, regional taxes, stamp duty and social contributions for holiday pay⁸⁷.

Although the number of taxes that must be paid, the time invested in preparations and payment as well as income taxes and all other taxes are lower than the OECD average, the total amount of social security contributions in Belgium is much higher than the OECD average. The consequence is that Belgium has a higher tax pressure than the average OECD country.

⁸⁵ De Tijd (27/06/2007). *Starters vallen nog altijd over papierberg*.

Artevelde Hogeschool Gent in opdracht van Eunomia – ondernemingsloket (2007). *Kwalitatieve evoluties bij startende ondernemingen in België*. pp. 39.

⁸⁶ The World Bank Group. *Doing Business Database. Doing Business in Belgium*. <<http://www.doingbusiness.org/ExploreEconomies/Default.aspx?economyid=20>> (26/06/2007).

⁸⁷ Ibidem.

C. Easiness of hiring and firing

A lot of regulations exist concerning the hiring and firing of employees. Several procedures must be followed. This regulation may lead to the fact that the system does not run smoothly. The table below shows a number of indices with respect to problems employers could be faced with when hiring or firing employees. Each index has a value between 0 and 100. A higher index indicates a more complex situation. The “rigidity of employment index” indicates the average of the three previous indices.

Table 17: Hiring and firing employees (2006)⁸⁸

Indicator	Belgium	OECD average	Belgium – OECD average
Hiring difficulties - index	11	27.0	-16
Rigidity of hours index	40	45.2	-5.2
Firing difficulties - index	10	27.4	-17.4
Rigidity of employment index	20	33.3	-13.3
Nonwage labour cost (% of salary)	55.2	21.4	+33.8
Firing costs (weeks of wages)	16.0	31.3	-15.3

The Doing Business Database of the World Bank shows that Belgium, in spite of limitations on night work, weekend work and the number of working days per week, is not doing so badly compared to the average of the OECD countries.

D. Generosity of bankruptcy legislation

Belgian bankruptcy legislation, regulated by the act on the judicial agreement and the act of April 18th 1851 (Commercial Code – Book III), was changed a few years ago by two new acts: the act of July 17th 1997 on the judicial agreement⁸⁹ and the bankruptcy act of August 8th 1997⁹⁰.

Table 18: Bankruptcy (2006)⁹¹

Indicator	Belgium	OECD average	Belgium – OECD average
Time (number of years)	0.9	1.4	-0.5
Costs (% of estate)	3.5	7.1	-3.6
Recovery rate (cents on the dollar)	86.4	74.0	+12.4

⁸⁸ Ibidem.

⁸⁹ Wet van 17 juli 1997, betreffende het gerechtelijk akkoord (Belgisch Staatsblad van 28/10/1997), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (27/06/2007).

⁹⁰ Faillissementswet van 8 augustus 1997 (Belgisch Staatsblad van 28/10/1997), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (27/06/2007).

⁹¹ The World Bank Group. *Doing Business Database. Doing Business in Belgium*. <<http://www.doingbusiness.org/ExploreEconomies/Default.aspx?economyid=20>> (26/06/2007).

The table above shows the requirements to complete a bankruptcy case, including the estimated time and costs as well as the recovery rate, the number of cents per dollar creditors may recover. Compared to the OECD average, in Belgium it takes less long and costs a lot less to declare a company bankrupt. The amount which creditors may recover is considerably higher.

Other initiatives that make sure that bankruptcies have a less drastic impact on the life of employers and employees include the protection of the main address of the entrepreneur and the Closure Fund. Since June 9th 2007, an entrepreneur (with a one-man business) can protect his main domicile against creditors. This measure should further stimulate entrepreneurship in our country. Belgium has 340,000 one-man businesses that are eligible for this new measures. Self-employed entrepreneurs who wish to have their house protected must first file an official statement with the notary, after which the statement is filed in a register with the local mortgage office. The protection is only valid for claims after the official registration with the notary and only for debts that are the consequence of the self-employed activity. The protection does not apply for bankruptcy due to a serious fault, condemnations by the criminal judge and private as well as professional tax debts. This adjusted regulation is a blow for the banks since a house is an important guarantee when granting a credit⁹².

The Closure Fund (“Sluitingsfonds”) or the Fund for Closure of Companies pays overdue salaries and dismissal permits to employees of bankrupt companies where after the bankruptcy procedures no money was left to fulfil all obligations. The Closure Fund is financed by contributions from Belgian companies and sectors and is co-ordinated by the NEO (National Employment Office). Companies with at least 5 employees can benefit from a financial contribution⁹³.

E. Taxes and regulative burdens

According to the Global Entrepreneurship Monitor and compared to 36 other countries worldwide⁹⁴ Belgium comes 20th with respect to regulations and taxes. For comparison: the Netherlands rank 12th, Germany 17th (see 3.2.4.A and B).

⁹² De Tijd (10/05/2007). *Zelfstandigen mogen huis niet meer kwijtspelen*.

⁹³ De Standaard (13/04/2007). *Sluitingsfonds telt 700.000 extra ‘klanten’*.

⁹⁴ US, Singapore, United Arab Emirates, Iceland, Belgium, Finland, Australia, Denmark, Great Britain, the Netherlands, Ireland, India, Norway, Indonesia, Greece, Germany, Spain, Malaysia, Latvia, The Philippines, Mexico Croatia, the Czech Republic, Hungary, Chili, Columbia, Thailand, South Africa, Slovenia, Russian Italy, Argentina, Jamaica, Turkey, Brasil, Peru, Uruguay

3.2.5 Welfare bridge

SCORE: 2.3

A. Inclusiveness of income support programmes for self-employment of people coming from outside the labour market

Currently, the legal framework in Belgium does not allow an independent activity as a main profession whilst receiving allowances. It is possible though, and on strict conditions⁹⁵, to practice an additional activity as entrepreneur or employee with preservation of social allowances⁹⁶. Still a benefits recipient of at least 50 years old who can prove 20 years of professional past and who has started a business as main profession after March 31st 2006, and on certain conditions, can be eligible for a work resumption allowance of € 172.31 per month, paid by the NEO⁹⁷.

B. Non-financial support measures for self-employment from outside the labour market

Starting entrepreneurs who have obtained a (micro) credit from a Belgian microfinance institution (Brusoc, Crédal and the Participation Fund) can be granted free business support (business monitoring). Brusoc and Crédal provide this support themselves, before as well as after the creation of the company, for the whole duration of the loan. The Participation Fund works together with several institutions that are specialized in starters support and outsources its support to these specialized mentoring structures. The mentoring structures, who can be found all over Belgium, support starting entrepreneurs before the start of their activity as well as during 18 months after the approval of the credit (for a Starter Loan or Solidarity Loan) or even during 24 months in the framework of the Young Self-Employed Plan.

⁹⁵ The following conditions must be fulfilled at the same time:

1. The profession must have been exercised during the employment as an employee, during at least 3 months prior to the application for an allowance.
2. The secondary profession must be indicated at the time the allowance is applied for with the paying institution.
3. The secondary profession may not be performed between 7h and 18h during the week (Monday - Friday).
4. Some activities cannot be secondary to unemployment:
 - activities in a profession that is only executed after 6 pm;
 - activities that are forbidden by the act of April 6th 1960 concerning the execution of Construction works;
 - in the catering or entertainment industry: pedlars, travellers, insurance agents or brokers (unless the activity is of minor importance).

⁹⁶ Rijksdienst voor Arbeidsvoorziening. *Infoblad – Werknemers: Mag u een bijberoep uitoefenen tijdens uw volledige werkloosheid?* <http://www.rva.be/D_opdracht_W/Werknemers/T048vw/InfoNL.pdf> (20/03/2007) (updated 01/10/2006).

⁹⁷ Rijksdienst voor Arbeidsvoorziening. *Infoblad – Werknemers: Hebt u, als werkloze van 50 jaar of ouder, recht op de werkhervattingstoelage?* <http://www.rva.be/D_opdracht_Toelage/Regl/Werknemers/InfoNL.pdf> (20/03/2007) (updated 01/10/2006).

The transition from being unemployed to self-employed is simplified via the activity cooperations (“activiteitencoöperaties”) and company incubators. They offer candidate-entrepreneurs (unemployed, socially vulnerable people, ...) the possibility to test their skills as entrepreneurs as well as the feasibility of their activity. **Activity cooperations** offer the candidate-entrepreneur a part-time labour agreement. After a preparation period of approximately 3 months, the candidate entrepreneur is given the status of salaried entrepreneur⁹⁸. The income of this “work-entrepreneur” (“werk-ondernemer”) is linked to the evolution of his activity. In addition he keeps his allowances, yet diminished with the amount of the income. The activity cooperation provides support for its candidate entrepreneurs which is adjusted to their needs⁹⁹. The **company incubators** (“couveuses d’entreprises”) are aimed at Walloon candidate entrepreneurs who will keep the status of benefits claimant during 6 months¹⁰⁰ and who are granted a scholarship of € 5,000 to support the start-up costs. The incubator also provides pedagogic, logistic and legal support and handles legal and commercial liability¹⁰¹.

Within the same framework, we find the Young Self-Employed Plan of the Participation Fund. A non-working unemployed person younger than 30 years who starts up his first business is supported during 3 to 6 months by a mentoring structure for starters (pre-creation support). During that period, he/she (young person without an income) enjoys a monthly allowance for expenses of € 375 as well as an establishment allowance (in accordance with the family situation) paid by the NEO¹⁰².

C. Movement into self-employment

The number of self-employed in Belgium who start up their own business is limited. The most recent information is from 2002. On December 31st 2002 in Belgium there were 3,216 persons with the status of entrepreneur who had been unemployed a year before, on December 31st 2001, receiving support from the NEO¹⁰³. These figures should be put into perspective though: it is not necessarily the case that these people have made the transition to entrepreneurship from unemployment. Possibly in the mean time they have assumed a different position on the labour market.

⁹⁸ <<http://www.socialeconomie.be/default.aspx?ref=ABADAA&lang=NL>> (21/03/2007).

⁹⁹ Activiteitencoöperaties in Vlaanderen (2006). *Presentatietekst. Werkzoekende vindt werk ... als ondernemer!* pp. 9. <http://www.coopac.be/IMG/pdf/Presentatietekst_-_Vlaamse_activiteitencooperaties-3.pdf> (21/03/2007).

¹⁰⁰ <<http://emploi.wallonie.be/THEMES/SOCIO/couveuses.htm>> (21/03/2007).

¹⁰¹ AlteR&I i.s.m. Hefboom en Crédal (2003). *Praktische gids voor microkrediet: de ervaring van de Solidaire Lening*. In opdracht van de Koning Boudewijnstichting. pp. 69. <http://www.kbs-frb.be/files/db/NL/PUB_13_72_Solidaire_lening.pdf> (21/03/2007).

¹⁰² <<http://www.fonds.org>> (20/03/2007).

¹⁰³ Kruispuntbank van de Sociale Zekerheid (2002). *Datawarehouse arbeidsmarkt en sociale bescherming*.

In 2001, Belgium had 379,373 non-working unemployed persons who were paid by the NEO¹⁰⁴. This means that 0.85% of these unemployed in 2001 has become self-employed afterwards¹⁰⁵.

D. Self-employment vs. wage-employment

The special act of August 8th 1980 to reform the institutions has transferred a number of subjects that were completely or partially the competences of the Federal Ministry for Employment and Labour to the Communities and the Regions¹⁰⁶. That is why Belgium has three offices for labour mediation between employer and unemployed: VDAB in Flanders, FOREM in Wallonia and Actiris in Brussels, previously called BGDA.

FLANDERS

VDAB (“Vlaamse Dienst voor Arbeidsbemiddeling en Beroepsopleiding”) wants to help people take the step towards self-employed entrepreneurship. They try to find out if the candidate could be a potential entrepreneur. To verify if someone has the necessary capacities, the candidate must take the Entre-spiegel-entrepreneur-test (“Entre-spiegel-ondernemerstest”). If the person passes, he or she has free access to the Business Management training of Syntra and/or the Starter Course by UNIZO¹⁰⁷. The candidate can also be transferred immediately to an organization which can help him directly starting up a business.

WALLONIA

FOREM (“l’Office communautaire et régional de la formation professionnelle et de l’emploi”) offers specific documentation on starting a business. “Carrefour Emploi Formation”, a service of FOREM Conseil and its partners, specialises in “starting a business”. The FOREM advisor answers questions, informs, identifies the support the candidate entrepreneur needs and transfers the candidate to the appropriate supporting institution based on profile, project and needs. Entrepreneurial skills are only tested within the framework of “Booster” (by means of an individual interview, a personality test and a competence test), a project created by UCM, la FEBICE, FOREM Formation en IFAPME. Booster is aimed, via training (60%) and individual advice (40%), to all candidates who

¹⁰⁴ Rijksdienst voor Arbeidsvoorziening – Stat info (2001). *Statistisch jaarboek 2001*. <http://www.rva.be/D_stat/Jaarboek/Statjaarboek_2001/NL/stat2001NL.pdf> (05/04/2007).

¹⁰⁵ “This percentage can be nuanced. After all we can expect that people above a certain age (for example more than 50 years old) and the long-term unemployed people will not or to a very small extent start as an independent entrepreneur. In 2001, 35,471 persons older than 50 received an allowance of the NEO, as a result of which the percentage of jobseekers whom start as a self-employed in 2002, can be increased up to 0.94%. Analogously for the 102,429 long-term unemployed people (longer than 5 years unemployed): 1.16%.”

Rijksdienst voor Arbeidsvoorziening – Stat info (2001). *Statistisch jaarboek 2001*. <http://www.rva.be/D_stat/Jaarboek/Statjaarboek_2001/NL/stat2001NL.pdf> (05/04/2007).

¹⁰⁶ <<http://www.werk.belgie.be/defaultTab.aspx?id=245>> (03/04/2007).

¹⁰⁷ VDAB. *Zit er een ondernemer in jou?*

want to start their own company in the next 6 to 12 months and to entrepreneurs who started a business maximum 3 years ago. The program lasts for a maximum of 3 months and offers networking opportunities as well as follow-up and guidance during 4 years¹⁰⁸.

BRUSSELS

Although Actiris does not publish any specific leaflets to promote entrepreneurship and does not organise any entrepreneurial test, Actiris helps candidates to take the step towards entrepreneurship. Actiris informs candidate-entrepreneurs about the formalities, the risks and the legal obligations and forwards them to partner institutions that specialize in self-employed entrepreneurs. Future employees as well as future self-employed in main profession can follow an ICT course with Actiris. Self-employed as a main profession should live in Brussels and prove their status of self-employed (registration number with the Crossroads Bank of Companies)¹⁰⁹.

3.2.6 Access to finance

SCORE: 3.5

A. Access to bank loans

Flash Eurobarometer no. 174 concerning “SME Access to Finance” gives the results of a telephone survey that was held in September 2005 with 3,047 SME’s in the EU15 countries, of which 202 interviews were held in Belgium.

The results of the survey show that 45% of the questioned Belgians (EU15: 46%) agree with the statement that the access to bank loans nowadays is reasonably (38%) to very easy (8%). On the other hand, 42% finds access to bank loans rather difficult (34%) to very difficult (9%).

Compared to a number of years ago, 24% of the questioned Belgians said that it is easier nowadays to obtain a bank loan. That is considerably less than the EU15 average that is 33%. 58% of the Belgians says that the access to a loan nowadays is harder (42%) or that nothing has changed (17%) compared to a number of years ago.

There are plenty of reasons why it seems harder nowadays to get a bank loan, but these are mainly related to the enormous amount of information the banks ask for as well as the cumbersome administration. Other reasons include the interest rates that are too high and the granting procedure that is too long¹¹⁰.

¹⁰⁸ <<http://www.ucm.be/C1256C0D003C8BF5/ /75D2F536C1C06856C12572730034BD13>> (18/04/2007).

¹⁰⁹ <<http://www.actiris.be>> (13/07/2007).

¹¹⁰ EOS Gallup Europe (2005). *Flash Eurobarometer 174. SME Access to Finance*. Survey requested by Directorate-General Enterprise and Industry and coordinated by Directorate-General Press and Communication. pp. 51. <http://ec.europa.eu/public_opinion/flash/fl174_en.pdf> (13/06/2007).

Although the access to bank loans may not be that easy, Belgium has a number of initiatives to get access to finance: e.g. finance can be obtained from the Participation Fund, the Brussels Regional Investment Company (BRIC) (“GIMB” / “SRIB”), Participation Company Flanders (“ParticipatieMaatschappij Vlaanderen”), SOWALFIN, etc.

B. Use of public subsidies

This question is also answered in the Flash Eurobarometer no. 174 concerning “SME Access to Finance”. The number of companies that has already used public subsidies in Belgium is at the same level as the EU15 average. Belgium performs poorer than Austria (27%), Germany (20%), Spain (20%), Denmark (17%), the Netherlands (17%) and Luxembourg (15%), but performs as well as Sweden (14%) and better as, among others, France (12%) and the United Kingdom (4%)¹¹¹.

Table 19: Use of public subsidies¹¹²

	Yes	No	N/A
Belgium	14%	85%	1%
EU15	14%	85%	1%

C. Access to microcredit

The United Nations describe microcredit as:

*“Microcredit is a small amount of money loaned to a client by a bank or other institution.”*¹¹³

In addition, the microcredit is aimed at:

*“a low-income earner who usually has no access to bank loans, either because he or she is insufficiently solvent and/or because the transaction cost of such loans is considered too high. Microcredit loans enable entrepreneurs to create or expand microenterprises or income-generating activities.”*¹¹⁴

Belgium has several initiatives with respect to microfinance, aimed at the Belgian public as well as developing countries. The financial services are reserved for the Participation Fund, Crédal and Brusoc. These three institutions offer financial products, a number of which can be categorized as “microfinance”¹¹⁵.

¹¹¹ Ibidem.

¹¹² Ibidem.

¹¹³ <http://www.yearofmicrocredit.org/pages/whyayear/whyayear_aboutmicrofinance.asp> (08/05/2007).

¹¹⁴ <http://www.eurofi.net/pdf/Micro_Credit_en.pdf> (08/05/2007).

¹¹⁵ “**Microfinance** refers to loans, savings, insurance, transfer services and other financial products targeted at low-income clients. **Microcredit** is a small amount of money loaned to a client by a bank or other institution.

BRUSOC¹¹⁶

The credits offered by Brusoc, a branch of the BRIC-group, are meant for everybody who wants to develop an activity in the zone Objective 2¹¹⁷ in Brussels-Capital and experiences difficulties when trying to obtain a classic bank credit. The duration of the intervention varies between 1 and 5 years. The interest rate is 4%¹¹⁸.

- Microcredit (“Microkrediet” / “Micro-crédit”) is a loan of € 1,250 up to a maximum of € 25,000 and is meant for natural persons who would like to start or develop an activity. A personal contribution of € 620 is required.
- Commercial companies in an incorporation or development phase can benefit from the Starter Fund (“Starterfonds” / “Fonds d’Amorçage”) of € 5,000 up to a maximum of € 95,000 if they contribute € 6,200 from their own assets¹¹⁹.

Although the maximum amount of the Starter Fund is higher than € 25,000¹²⁰ determined by the Council¹²¹, the Starter Fund as well as the Microcredit are aimed at people in a precarious financial situation. Hence, Brusoc considers the Starter Fund to be a microcredit as well.

CRÉDAL¹²²

The microcredit programme of Crédal, MC², finances people who want to start or develop their own activity, with the aid from the Investment Credit and/or the Treasury Credit. The conditions to obtain a credit through MC² include limited access to bank credits and participation in the guarantee fund (5% of the borrowed amount).

Microcredit can be offered, often without collateral, to an individual or through group lending.” <http://www.yearofmicrocredit.org/docs/MicrocreditBrochure_eng.pdf> (14/03/2007).

¹¹⁶ <<http://www.srib.be>> (14/03/2007).

¹¹⁷ “Objective 2 aims to support the social and economic conversion on rural and urban territories which are facing structural issues. Therefore the Brussels-Capital Region (in partnership with the European Union, a number of municipal and community authorities and other partners) has invested about € 106 million for the Brussels industrial area conversion, a vulnerable area from a socio-economic perspective, which extends over the communes of Saint-Gilles, Anderlecht, Brussels, Molenbeek, Foret, Schaerbeek and Saint-Josse-ten-Noode.”

<http://www.bruxelles.irisnet.be/nl/region/region_de_bruelles-capitale/ministere_de_la_region_de_bruelles_capitale/competences_et_organisation/secretariat_general/cellule_de_coordination_des_fonds_structurels_europeens/objectif_2.shtml> (14/03/2007).

¹¹⁸ GIMB-groep. *Jaarverslag 2005*. pp. 244.

¹¹⁹ Brusoc (2006). *Uw economische activiteit opstarten of ontwikkelen. Een project in sociale economie opstarten. Uw project financieren, daar zorgen wij voor!*

¹²⁰ European Commission (2003). *Microcredit for small businesses and business creation: bridging a market gap*. pp. 52. <http://ec.europa.eu/enterprise/entrepreneurship/financing/docs/microcredit_report_en.pdf> (14/03/2007).

¹²¹ Beschikking van de Raad van 20 december 2000 betreffende een meerjarenprogramma voor ondernemingen en ondernemerschap, met name voor het midden- en kleinbedrijf (2000/819/EG), <<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:32000D0819:NL:HTML>> (14/03/2007).

¹²² <<http://www.credal.be>> (15/03/2007).

- The Investment Credit (“Crédit d’investissement”) is a loan of maximum € 12,500 to be reimbursed during a maximum of 4 years. The credit serves the financing of the start-up or development of an entrepreneurial activity. The annual interest rate is 5%.
- The Treasury Credit (“Crédit trésorerie”) is used for the financing of temporary financing needs. The amount is a maximum of € 10,000 to be reimbursed at an annual interest rate of 8% during a maximum of 1 year.

Via Crédal, it is also possible to participate in the programme “Women business, business women” (“Affaires de Femmes, Femmes d’Affaires” / “VrouwEnZaken”). This programme offers free training and advice to women who want to start their own business. After this training, a microcredit can be obtained of a maximum of € 10,000¹²³. In 2005, Women Business, Business Women was given the Princess Mathilde Award. This award is given every year to an initiative in Belgium that strengthens the position of people and groups who have a vulnerable position in society¹²⁴.

PARTICIPATION FUND¹²⁵

- The Solidarity Loan (“Solidaire Lening” / “Prêt Solidaire”) was developed in 1997 by the King Baudouin Foundation and is directed at persons who want to develop their own business but who do not have access to bank loans and who are experiencing difficulties gathering the starting capital because of their personal financial situation, e.g. people receiving social benefits, an Integration Income or unemployment benefits. The amount of this loan, with a duration of 4 years, is maximum € 12,000, to be reimbursed at a fixed rate of 3%.
- The Starter Loan (“Startlening” / “Prêt Starter”) is a loan of maximum € 30,000 (a personal contribution of ¼ is required), aimed at claiming complete unemployed, non-working unemployed who have been registered for at least 3 months and the beneficiaries of a temporary allowance or an Integration Income. Depending on the nature of the project, the Starter Loan has a duration of 5, 7 or 10 years and exemption from reimbursement is possible during a maximum of 3 years. The interest rate is fixed and amounts to 4% (reduced interest rate of 3% during the first two years if one follows the business support).

For non-working unemployed people younger than 30 years who are starting their first business, the Participation Fund has a preparatory programme. During 3 to 6 months, the candidate is prepared after which a Starter Loan can be applied for.

NUMBER OF APPROVED MICROCREDITS PER INSTITUTION

The table below shows the number of approved applications per institution and per year.

¹²³ <<http://www.credal.be/affa/index.html>> (15/03/2007).

¹²⁴ Hefboom. *Jaarverslag 2005*. pp. 52.

¹²⁵ <<http://www.fonds.org>> (14/03/2007).

Table 20: Number of approvals per institution (2001-2005)¹²⁶

		2001	2002	2003	2004	2005
Brusoc	Microcredit	2	7	6	13	17
	Starter Fund	3	8	8	13	30
Crédal	MC²	16	17	19	28	39
Participation Fund	Solidarity Loan	23	44	48	48	32
	Starter Loan	327	517	471	476	503
Total of approved applications per year		371	593	552	578	621

D. Access to start-up finance in general

In Belgium, candidate-entrepreneurs can appeal to different channels to finance the start of their enterprise. In addition to bank loans and government loans (the federal Participation Fund, PMV-kmo in Flanders, BRIC in Brussels, SOWALFIN in Wallonia), public guarantees (Guarantee Regulation (“Waarborgregeling”) in Flanders, Brussels Guarantee Fund (“Brussels Waarborgfonds” / “Fonds Bruxellois de Garantie”), SOWALFIN in Wallonia), autofinance (own means or means of friends and family), and venture capital (Business Angels networks) are possible options¹²⁷.

Financing by friends or family includes the Winwin-loan (“Winwinlening”) in Flanders. With the Winwin-loan, made effective¹²⁸ as of September 1st 2006, the Flemish government wants to stimulate private persons to make money available to start-ups. A friend or member of family who grants a Winwin-loan to a start-up gets an annual tax reduction of 2.5% of the borrowed amount. The Winwin-loan is a subordinate loan of maximum € 50,000 which lasts for eight years and must be paid back in one instalment. If the company cannot reimburse the subordinate loan, the investor shall be returned 30% of the non-reimbursed amount via a one-time tax reduction¹²⁹.

¹²⁶ Brusoc. *Jaarverslag 2001*. pp. 47; *Jaarverslag 2002*. pp. 71; *Jaarverslag 2003*. pp. 60.

GIMB-groep. *Jaarverslag 2004*. pp. 210; *Jaarverslag 2005*. pp. 244.

Crédal. *Rapport annuel 2003*. pp. 44; *Rapport annuel 2004*. pp. 52; *Rapport annuel 2005*. pp. 44.

Koning Boudewijnstichting. *Jaarverslag 2001*. pp. 150.

Participatiefonds. *Activiteitenverslag 2003*. pp. 29; *Activiteitenverslag 2004*. pp. 41; *Activiteitenverslag 2005*. pp. 41.

Proximity Finance Foundation & KeFiK (2007). *De impact van microfinanciering in België*. Studie gecoördineerd door Proximity Finance Foundation, in partnerschap met het KeFiK, het Kenniscentrum voor Financiering van KMO, met de steun van de Koning Boudewijnstichting. pp. 159.

<<http://www.proximityfinance.org>>

¹²⁷ <<http://www.cefip.be>> (25/06/2007).

¹²⁸ Decreet van 19 mei 2006, betreffende de Winwinlening (Belgisch Staatsblad van 30/06/2006), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (25/06/2007).

Besluit van de Vlaamse Regering van 20 juli 2006, houdende uitvoering van het decreet van 19 mei 2006 betreffende de Winwinlening (Belgisch Staatsblad van 17/08/2006), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (25/06/2007).

¹²⁹ <<http://www.pmv-kmo.be>> (25/06/2007).

3.3 GENDER EQUALITY IN SOCIETY

Dimension 2 SCORE: 3.8

Table 21: Milestones in women's rights in Belgium¹³⁰

1892	Creation of the 'Ligue belge du Droit des Femmes' with as main objective the revision of discriminating laws
1919	Voting rights for a limited category of women
1920	Municipal voting right for women
1921	Passive voting right for women: women can put themselves up politically for House and Senate (they are not allowed to vote for them)
1948	Active voting right for women for the legislative elections
1952	Belgium signs the ILO convention on the fair payment of male and female employees for equal work
1965	First female secretary of state, responsible for Families and Housing
1965	Act on the protection of the salary of employees: creates the possibility to legally reinforce equal pay for men and women
1967	RD concerning working women: regulates motherhood protection, the prohibition of night work and the principle of equal pay
1969	Act on the Labour Agreement prohibits the dismissal of women in case of marriage and pregnancy
1971	Labour Act determines that a female employee who is about to give birth is entitled to a motherhood leave of nine weeks
1971	Introduction of the equality principle in unemployment benefits
1974	Creation of the (advisory) Commission Women Labour at the Ministry of Labour and Work, responsible for equal opportunities for men and women on the labour market
1975	CLA of the National Work Council regarding equal pay for male and female employees
1978	The act on economic reorientation (Title V) concerning the equal treatment of men and women concerning the access to the labour market and an independent profession, the professional training and promotion chances
1983	CLA of the National Work Council regarding the prohibition of discrimination during recruitment
1985	Creation of a secretary of state for Social Emancipation: Equal Opportunities are recognized as an official part of policy
1990	RD regarding measures to promote equal opportunities for men and women in the public sector: each government service must draw up an equal opportunities plan
1990	Act on the promotion of the balanced presence of men and women in organs with an advisory competence
1993	Creation of the Council of Equal Opportunities for men and women within the Ministry of Employment and Labour, competent for the execution of the equal opportunities policy
1994	The Smet-Tobback law determines that only 2/3 of the candidates on election lists may have the same gender and that applies to elections of all levels
1994	Article 23 of the Belgian constitution states that all Belgians are equal with respect to the right to work and a fair pay (implicit determination of the right of equal pay)
1995	First Flemish Minister of Equal Opportunities
1999	Act on the equal treatment of men and women with respect to labour conditions, access to the labour process and chances of promotion, access to an independent profession and complementary arrangements for social security (legal base for equal treatment and equal

¹³⁰ Ministerie van de Vlaamse Gemeenschap ESF-Agentschap, Administratie Werkgelegenheid & Geurts K., Van Woensel A. (Steunpunt Werkgelegenheid, Arbeid en Vorming) (2005). *Genderzakboekje Zij en hij op de arbeidsmarkt 2005*. <<http://www.steunpuntwav.be/view/nl/1601617?section=samenvatting>> (13/07/2007).

	pay for men and women)
2002	RD concerning the equal pay for male and female employees: an addition to CLA of 1975 with regulations on gender-neutral functional assessment systems
2002	Programme law concerning the social status of self-employed: makes sure that cooperating wives can develop their own social security that is not linked to that of their self-employed partner. As of July 2005, co-operating wives are all subject to the complete status.
2003	The anti-discrimination act determines that any form of direct and indirect discrimination is forbidden with the delivery of goods and services, in labour relations and any other normal execution of an economic, social, cultural or political activity

3.3.1 Gender equality as policy issue

SCORE: 3.7

A. Gender equality as national policy issue

Gender equality is a constitutional fact in Belgium. Article 10 of the constitution says: “All Belgians are equal before the law”. Moreover the Belgian constitution states since February 21st 2002 the equality of men and women in article 10 and 11 bis¹³¹:

“The equality of men and women is guaranteed.” (article 10)

“The act, the decree or the rule meant in article 134 guarantee for women and men the equal execution of their rights and liberties and more specifically promote their equal access to mandates obtained through election and public mandates.” (article 11 bis)

In December 2002, the king approved the act on the creation of the Institute for the Equality of Women and Men¹³². This federal government institution must make sure the equality of men and women is respected and that any form of discrimination and inequality based on gender is fought. The Institute has the competence to perform research into the equality of men and women, to make recommendations to the government, private persons or institutions, to organise support for associations and projects to promote the equality of men and women, to legally act in disputes on the equality of men and women. The main action territories of the Institute are: gender mainstreaming, decision-making (political), employment (labour legislation) and the fight against violence. On that base, other territories were/are being developed, including gender and migrations, gender and religion, gender and health¹³³.

In addition, within the legislative institutions, several organs are active to put the equality between men and women in practice, such as:

¹³¹ De Belgische Grondwet – Gecoördineerde tekst van 17 februari 1994, <http://www.senate.be/doc/const_nl.h tml> (13/03/2007).

¹³² Wet van 16 december 2002, houdende oprichting van het Instituut voor de Gelijkheid van Vrouwen en Mannen (Belgisch Staatsblad van 31/12/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (13/03/2007).

¹³³ <<http://www.iefh.fgov.be>> (13/03/2007).

- Senate: Advisory Committee for equal opportunities for women and men
- House: Advisory Committee for social emancipation¹³⁴.

In addition, the Belgian political parties recently (on January 23rd 2007) signed a charter on the equality of men and women as a permanent objective. The main objective of this charter is to implement national action plans on violence, employment, social integration, rights of children and the statistics action plan¹³⁵.

B. Sustainability of policy measures on gender equality

In Belgium, slowly but surely a factual equality between men and women is created. We already mentioned that the (federal) Institute for the Equality of Women and Men promotes gender equality.

At the beginning of 2007, the report “The salary gap between men and women in Belgium” was published¹³⁶. This report explains the salary gap between men and women and makes policy recommendations. Although gender equality is a frequent topic in labour legislation, in Belgium there still is a salary gap of 15% based on the gross monthly salary for fulltime employees in the industrial and services sector. By means of this report, it is tried to explain this problem and to solve it. Other initiatives are trying to do something about this form of discrimination, such as the “Equal Pay Day”¹³⁷.

Since the nineties, the participation of women in political decision-making as well as the presence of women in advisory organs are being actively promoted. A number of laws were issued with that goal, such as the Smet-Tobback law (May 4th 1994) that forbids political parties to file lists of candidates with more than 2/3 of the candidates of the same gender as well as the parity acts (2002)¹³⁸, three legal texts in view of the guarantee of an equal

¹³⁴ <http://www.amazone.be/images/GPS/GPS_Wettelijke_gelijkheid.pdf> (23/04/2007).

¹³⁵ <<http://www.iefh.fgov.be/ShowDoc.aspx?levelID=18&objectID=319&lang=nl>> (23/04/2007).

¹³⁶ Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007*. pp. 55. <<http://www.iefh.fgov.be>>

¹³⁷ <<http://www.equalpayday.be>> (23/04/2007).

¹³⁸ Wet van 17 juni 2002, tot waarborging van een gelijke vertegenwoordiging van mannen en vrouwen op de kandidatenlijsten voor de verkiezingen van het Europees Parlement (Belgisch Staatsblad van 28/08/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (09/05/2007).

Wet van 18 juli 2002, tot waarborging van een gelijke vertegenwoordiging van mannen en vrouwen op de kandidatenlijsten van de kandidaturen voor de verkiezingen van de federale Wetgevende Kamers en van de Raad van de Duitstalige Gemeenschap (Belgisch Staatsblad van 28/08/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (09/05/2007).

Bijzondere wet van 18 juli 2002, tot waarborging van een gelijke vertegenwoordiging van mannen en vrouwen op de kandidatenlijsten van de kandidaturen voor de verkiezingen van de Waalse Gewestraad, de Vlaamse Raad en de Brusselse Hoofdstedelijke Raad (Belgisch Staatsblad van 13/09/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (09/05/2007).

representation of men and women on the lists for the legislative, European and regional elections¹³⁹.

In addition, from now on in every political decision the equal treatment of men and women must be taken into account. This act¹⁴⁰ was published in the Belgian Law Gazette of February 13th 2007 and reinforces the principle of “gender mainstreaming” or the evaluation of the policy lines concerning the equality between men and women. This act integrates the gender dimension in all levels of decision-making, from writing to implementing policy guidelines¹⁴¹. The Institute for the Equality of Women and Men is charged with the guidance and support for the process of the integration of the gender dimension in the policy lines, measures and government actions.

C. Gender equality as issue of local development

In view of its legal mission, the Institute for the Equality of Women and Men must organise the support of (local) organisations who work on the equality of men and women and projects aimed at the realisation of that equality. For that purpose, the Institute grants annual subsidies via agreements and once-only allowances for specific projects. For each project a maximum subsidy of € 6,000 can be granted¹⁴².

Also a number of other initiatives is organised on a provincial level, e.g.:

- In **East-Flanders**, gender equality is put into practice by involving women in political decision-making. With the guide “Zeg in Oost-Vlaanderen niet te gauw er is geen vrouw”, provincial government wants to facilitate the search for women who are willing to participate as expert in a jury or advisory committee¹⁴³.
- In **Liège** two commissions have been appointed to promote the equality of men and women at a local level. These commissions are dealing with:
 1. the fight against physical and sexual violence against women
 2. the promotion of the equality of women and men on economic and social level as well as where decision-making is concerned¹⁴⁴.

¹³⁹ <<http://www.igvm.fgov.be/ShowContent.aspx?levelID=34&objectID=82&lang=nl>> (09/05/2007).

¹⁴⁰ Wet van 12 januari 2007, strekkende tot controle op de toepassing van de resoluties van de wereldvrouwenconferentie die in september 1995 in Peking heeft plaatsgehad en tot integratie van de genderdimensie in het geheel van de federale beleidslijnen (Belgisch Staatsblad van 13/02/2007), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (13/03/2007).

¹⁴¹ <<http://www.amazone.be>> (13/03/2007).

¹⁴² <<http://www.iefh.fgov.be/ShowContent.aspx?levelID=58&objectID=76&lang=nl>> (09/05/2007).

¹⁴³ <http://www.oost-vlaanderen.be/public/welzijn_gezondheid/gelijke_kansen/man_vrouw/index.cfm> (10/05/2007).

¹⁴⁴ <http://social.prov-liege.be/index.jsp?channel=maison&page=egalite_service&lang=fr> (10/05/2007).

3.3.2 Socio-economic gender equality in society

SCORE: 4.0

A. Gender equality in socio-economic risks

Belgium has an extensive Social Security system which reduces the number of people with a poverty risk via social transfers. Still, this part amounts to 15% in Belgium (see 2.5).

Figure 6: Share at-risk-of-poverty before social transfers, gender-specific (2000-2005)¹⁴⁵

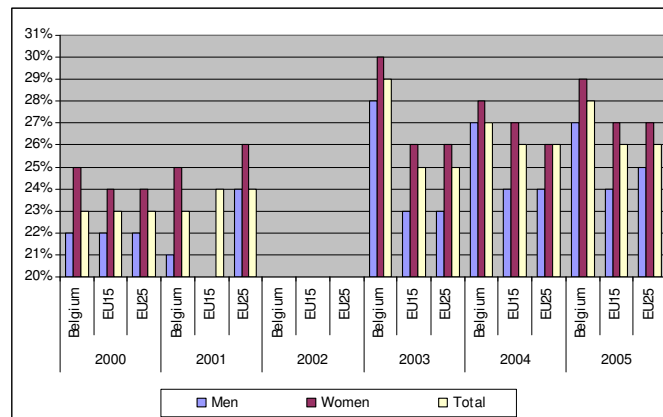
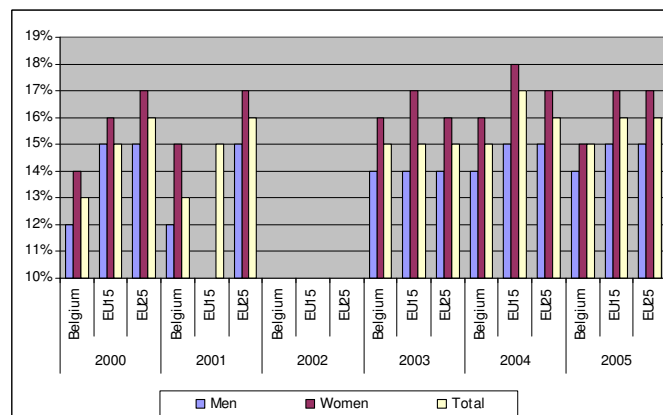


Figure 7: Share at-risk-of-poverty after social transfers, gender-specific (2000-2005)¹⁴⁶



Before transfers, we see that Belgium since 2003 has been doing worse than EU15 and EU25 for men as well as for women. After social transfers, the number of people at risk of poverty is reduced to below the level (or the same level) of the EU15 and EU25, for men and women alike. The figures for 2001 (EU15) and 2002 are not available.

¹⁴⁵ <<http://epp.eurostat.ec.europa.eu>> (15/06/2007).

¹⁴⁶ Ibidem.

B. Gender empowerment in society

In 2006, the Gender Empowerment Measure for Belgium is 0.855 (see 2.7). Between 2000 and 2003, the Belgian GEM showed fluctuations, but since 2003 the GEM is rising continuously.

Table 22: GEM value and rank for Belgium (2000-2006)¹⁴⁷

	2000	2001	2002	2003	2004	2005	2006
Value	0.725	0.692	0.706	0.695	0.808	0.828	0.855
Rank	10	14	14	15	7	6	5

Before, the candidates on the first three places of an election list could not be of the same gender. A recent legislation modification¹⁴⁸ made sure that the first two candidates could not be of the same gender. In addition, the difference between the number of candidates of each gender may not exceed one on a list.

3.4 GENDER EQUALITY IN LABOUR MARKET INCLUSION AND WELFARE BRIDGE INTO SELF-EMPLOYMENT

Dimension 3 SCORE: 3.4

Women are less active on the labour market than men. Still, during these last years we see that also men choose more often to work four days out of five. Although the numbers have been rising continuously during the past five years, the formula seems to have surpassed its height. With women, for the first time in six years we see a limited decrease, with men the

¹⁴⁷ UNDP (2000). *Human Development Report 2000. Human Rights and Human Development*. pp. 290. <<http://hdr.undp.org/reports/global/2000/en/>> (15/06/2007).

UNDP (2001). *Human Development Report 2001. Making new technologies work for human development*. pp. 264. <<http://hdr.undp.org/reports/global/2001/en/pdf/completeneu.pdf>> (15/06/2007).

UNDP (2002). *Human Development Report 2002. Deepening democracy in a fragmented world*. pp. 277. <<http://hdr.undp.org/reports/global/2002/en/pdf/complete.pdf>> (15/06/2007).

UNDP (2003). *Human Development Report 2003. Millennium Development Goals: A compact among nations to end human poverty*. pp. 367. <http://hdr.undp.org/reports/global/2003/pdf/hdr03_complete.pdf> (15/06/2007).

UNDP (2004). *Human Development Report 2004. Cultural Liberty in Today's Diverse World*. pp. 285. <<http://hdr.undp.org/reports/global/2004/?CFID=5953087&CFTOKEN=c7fd5557420dc8-70F4411E-1321-0B50-35EBE5518583A451&jsessionid=e6308bf1607659351758>> (09/05/2007).

UNDP (2005). *Human Development Report 2005. International cooperation at a crossroads: Aid, trade and security in an unequal world*. pp. 372. <<http://hdr.undp.org/reports/global/2005/>> (09/05/2007).

UNDP (2006). *Human Development Report 2006. Beyond scarcity: Power, poverty and the global water crisis*. pp. 422. <<http://hdr.undp.org/hdr2006/report.cfm>> (09/05/2007).

¹⁴⁸ Wet van 18 juli 2002, tot waarborging van een gelijke vertegenwoordiging van mannen en vrouwen op de kandidatenlijsten van de kandidaturen voor de verkiezingen van de federale Wetgevende Kamers en van de Raad van de Duitstalige Gemeenschap (Belgisch Staatsblad van 28/08/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (09/05/2007).

Wet van 13 december 2002, houdende verschillende wijzigingen van de kieswetgeving (Belgisch Staatsblad van 10/01/2003), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (18/06/2007).

trend keeps on rising but less quickly than in previous years. The growth of the total number of part-time workers is completely for the women's account¹⁴⁹.

3.4.1 Gender equality in participation in the labour market

SCORE: 3.0

A. Gender equality in economic activity

The Gender, Institutions and Development Database (GID)¹⁵⁰ and the Human Development Report 2006¹⁵¹ show that the ratio of the number of women executing an economic activity compared to the number of men executing an economic activity (female economic activity rate as % of male rate) is 72%. The percentage of women of over 15 years old who are economically active, is 43.4%.

The reasons for the smaller share of women in employment are mainly related to the salary gap between men and women (3.4.1.B) and part-time labour (3.4.1.C). Women work part-time more often than men. A number of women will not take the step to the labour market because of the lower salary¹⁵².

B. Gender equality in income

Eurostat figures show that, calculated for a population of all paid employees between 16 and 64 years who work at least 15 hours per week, the salary gap between men and women is 7% (difference between the average gross hourly wage of men and women compared to the average gross hourly wage of men)¹⁵³. The salary gap report of the Institute for the Equality of Women and Men speaks of a salary gap of an average of 15% for fulltime employees in the industry and services. The total salary gap in 2004 was € 3.267 billion. Between 1999 and 2004 we can see a slight downward trend in the salary gap for fulltime employees, albeit not very clear.

The salary gap is determined by a multitude of factors: part-time labour, age and education level (the salary gap is wider for higher-skilled employees and increases according to age and seniority), segregation (horizontal – sectors and professions – as well as vertical – underrepresentation of women in top functions) on the labour market, civil status and family (husband and/or children) play an important role. These factors explain 46% of the

¹⁴⁹ De Morgen (06/07/2007). *Mannen kiezen vaker voor deeltijds werk.*

¹⁵⁰ <<http://stats.oecd.org/WBOS/default.aspx?DatasetCode=GID&lang=en>> (18/06/2007).

¹⁵¹ UNDP (2006). *Human Development Report 2006. Beyond scarcity: Power, poverty and the global water crisis.* pp. 422. <<http://hdr.undp.org/hdr2006/report.cfm>> (09/05/2007).

¹⁵² Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007.* pp. 55. <<http://www.iefh.fgov.be>>

¹⁵³ <http://epp.eurostat.ec.europa.eu/portal/page?_pageid=1073,46870091&_dad=portal&_schema=PORTAL&p_product_code=EM030> (18/06/2007).

salary difference. The rest remains to be explained or is inexplicable and indicates discrimination¹⁵⁴. In addition, women perform more unpaid labour than men, they do the housework or take care of dependent persons.

C. Gender equality in atypical work

In 2005, 13.2% of the Belgians between 15 and 64 worked part-time, 21.7% of the women of this age-group worked part-time compared to 4.9% of the men. In other words, per man 4.43 women work part-time¹⁵⁵. Part-time labour is mainly a female issue: in 2004, 82.8% of the part-time employees were women and 6.6% of the men worked part-time compared to 40.4% of the women¹⁵⁶. The percentage of part-time working employees continues to rise. In 2005, 42.6% of the salaried women were already working part-time, compared to 7.8% of the men¹⁵⁷.

The most frequent motivations of employees to work part-time are the fact that one cannot find a fulltime job, the care of the children or personal/family-related reasons¹⁵⁸. Additional reasons that could partially explain the increase in the number of part-time employees, are the success of measures with respect to career breaks and time credit as well as the system of the service cheques¹⁵⁹.

3.4.2 Social infrastructure for gender equality in labour market inclusion

SCORE: 3.3

A. Gender equality in impact of family duties

The figure below shows the impact of parenthood on the employment level. This is the difference in employment for people without children compared to that of people with at

¹⁵⁴ Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007*. pp. 55. <<http://www.iefh.fgov.be>>

¹⁵⁵ Eurostat (2006). *Statistics in focus. Population and social conditions. EU labour force survey principal results 2005*. pp. 12. <http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-NK-06-013/EN/KS-NK-06-013-EN.PDF> (19/06/2007).

¹⁵⁶ Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007*. pp. 55. <<http://www.iefh.fgov.be>>

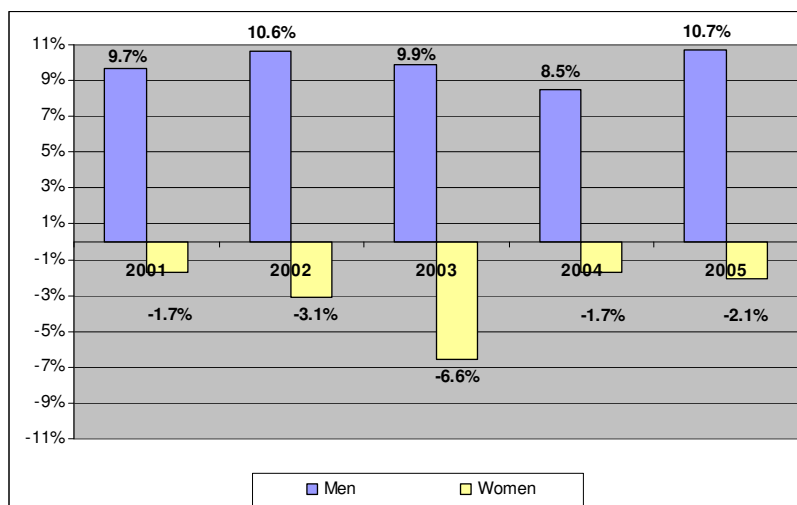
¹⁵⁷ Federale Overheidsdienst Economie, KMO, Middenstand en Energie. Algemene Directie Statistiek en Economische informatie (2007). *Kerncijfers 2006. Statistisch overzicht van België*. pp. 43. <http://www.statbel.fgov.be/pub/d0/p007y 2006_nl.pdf> (19/06/2007).

¹⁵⁸ Ibidem.

¹⁵⁹ Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007*. pp. 55. <<http://www.iefh.fgov.be>>

least one child (between 0 and 6 years old), for the Belgian population between 20 and 50 years old.

Figure 8: Impact of parenthood on the degree of employment (2001-2005)¹⁶⁰



As expected, the effect on parenthood on the employment level is negative for women. They may stay at home or start to work part-time to be able to take care of their children. The employment level for men rises, which could be due to the fact that as the head of the family, they must support their family, especially when their partner decides to work less hours.

These results are possibly related to the results of the salary gap report. That shows that the civil status has a large impact on the salary differences between men and women. Whereas a partner and children have a positive influence on the salary of men, the salary of women is influenced positively by a partner but negatively by children. Having no partner but children is less negative¹⁶¹. Hence, men can be more motivated to go out to work and women on the other hand may find it more interesting to stay at home because of the negative impact on their salary. It is possible though for both men and women to choose personally (not) to go to work.

¹⁶⁰ European Commission - DG Employment, Social Affairs and Equal Opportunities (2006). *Indicators for monitoring the Employment Guidelines. 2006 compendium*. pp. 107. <http://ec.europa.eu/employment_social/employment_strategy/pdf/compendiumjuly2006_en.pdf> (19/06/2007).

¹⁶¹ Instituut voor de Gelijkheid van Vrouwen en Mannen i.s.m. FOD Werkgelegenheid, Arbeid en Sociaal Overleg en Algemene Directie Statistiek en Economische Informatie – FOD Economie, KMO, Middenstand en Energie (2007). *De loonkloof tussen vrouwen en mannen in België – Rapport 2007*. pp. 55. <<http://www.iefh.fgov.be>>

B. Public provision of childcare

Childcare or a lack thereof plays an important role in the decision of a woman to go to work or to become self-employed. In this case, the coverage rate measures the available childcare in a country.

The Belgian coverage rate for children between 0 and 3 years old is 30%; for children of one and two years old, the respective coverage rate is 28% and 48%¹⁶². These percentages are pretty close to the European Barcelona directive which states that for 33% of the children childcare must be provided. In other words: per 100 children, there must be 33 open positions in childcare. Still, in Belgium the demand for childcare largely exceeds the availabilities. The number of available positions has been extended considerably during these past years, but since a few years back more children are being born in Belgium¹⁶³, so the need for additional measures will only grow. A recent example of such a measure is childcare via service cheques in Flanders: these cheques are reserved for one parent-families with children under four and can be used for childcare at home, before and after the normal opening hours of the day-care centres and in certain emergencies¹⁶⁴.

C. General social infrastructure for gender equality in the labour market

A large obstacle to becoming self-employed or not is the combination of work and family. Several initiatives have already been taken to make entrepreneurship more attractive in Belgium for women and men. Female entrepreneurs are entitled to service cheques for motherhood help after the birth of their child (see 3.6.1.B). A company centre for self-employed women with adjusted services such as childcare, ironing and grocery services, “flying entrepreneurs” (“vliegende ondernemers”) for when the business manager needs to go away for a while¹⁶⁵, ... have already been tested¹⁶⁶. In spite of these initiatives, the lack of childcare is often the decisive factor to go and work less hours, to stop working at all or to not become self-employed.

When a child is born, employees as well as entrepreneurs benefit from:

¹⁶² European Commission - Directorate-General for Employment, Social Affairs and Equal Opportunities Unit G.1 (2005). *‘Making work pay’ debates from a gender perspective. A comparative review of some recent policy reforms in thirty European countries.* pp. 166. <http://ec.europa.eu/employment_social/publications/2006/ke6905836_en.pdf> (28/06/2007).

¹⁶³ FOD Economie - Algemene Directie Statistiek en Economische Informatie, Dienst Demografie. *Loop van de bevolking (1998-2005).* <http://www.statbel.fgov.be/figures/d22_nl.asp#1> (28/07/2007).

¹⁶⁴ De Tijd (03/08/2007). *Veel interesse voor kinderopvang met dienstencheques.*

¹⁶⁵ <<http://www.vliegendeondernemer.be>> (13/04/2007).

¹⁶⁶ De Tijd (02/11/2004). *Zakenvrouwen netwerken niet genoeg.*

Table 23: Benefits for child birth

	What?	Duration	Allowance
Motherhood leave	Leave for women who are about to give birth / have given birth	- Employees: 15 weeks (of which 10 compulsory) - Self-employed: 6 weeks compulsory leave	- Employees: no salary but a compensation of 82% of the unlimited gross salary (first 30 days), then 75% of the legally limited gross salary of € 2,877.03 - Self-employed: € 347.11/week
Fatherhood leave	Leave (not compulsory) for employees who have just become a father (again) (<i>not for self-employed</i>)	A maximum of 10 days within 30 days after the day of birth	- First 3 days: normal salary - Then: 82% of the legally limited gross salary of € 2,877.03
Parenthood leave	Right for parents who want to spend more time on their child (under 6) (<i>not for self-employed</i>)	3 months fulltime leave, during 6 months part-time or during 15 months 4 days out of 5	- unworked days: no salary - € 684.94 gross/month (full interruption) - € 342.46 gross/month (1/2) - € 116.18 gross/month (4/5)
Maternity allowance/ Birth premium	Allowance for the mother upon the birth of her child	Once at birth	- First child: € 1,064.79 - As of the second child : € 801.13 - Self-employed: allowance plus 105 service cheques
Child benefit	Sum received by one of the parents (<i>employees and self-employed</i>)	Monthly, until the child is 25 or does not go to school anymore	- Employees: € 78.59 for the first child, € 145.43 for the second child and € 217.13 for each child as of the third - Self-employed: € 60 for the first child, from then on analogous to employees ¹⁶⁷ .

Breastfeeding mothers are entitled to additional leave up to a maximum of 5 months after the birth of their child (or 7 months for breastfeeding breaks). In addition, until the child has turned 12, the parents can benefit from partial reimbursement of childcare, playgrounds, holiday and sporting camps through their taxes. The costs for childcare outside of school are completely deductible with a maximum of € 11.20 per day per child. Who does not declare any childcare costs, receives per child that has not turned 3 yet on the 1st of January of that year a tax-free sum of € 470¹⁶⁸.

¹⁶⁷ Monthly basic amount for a nonretired claimant. <<http://www.rsvz-inasti.fgov.be>> (10/09/2007).

¹⁶⁸ Bizz (05/07/2007). *Het is niet al rozengeur en maneschijn. Financiële voor- en nadelen bij de geboorte van een kind.*

<<http://www.meta.fgov.be>>, <<http://www.rkw.be>>, <<http://minfin.fgov.be>>, <<http://www.gezinsbond.be>>, <<http://www.dienstencheques.be>>, <<http://www.rsvz-inasti.fgov.be>>, <<http://www.rva.be>>.

3.4.3 Gender equality in welfare bridge

SCORE: 4.0

A. Gender equality in receipt of welfare benefits

Belgium has a wide social safety net. Social Security provides several social allowances and transfers (see 3.2.3.C). Benefits claimants who receive NEO-support are paid unemployed, the employees who are supported by the NEO and the employees who adjust their labour time with the support of the NEO.

PAID UNEMPLOYED

The table below shows for the period 2002-2006 the number of male and female unemployed who were entitled to an allowance by the NEO. Over time, we see that the share of paid women has increased lightly.

Table 24: Paid unemployed, gender-specific (2002-2006)¹⁶⁹

	2002	2003	2004	2005	2006
Man	361,846 (53.0%)	382,857 (52.9%)	388,318 (52.5%)	387,995 (52.3%)	380,256 (52.3%)
Woman	320,459 (47.0%)	340,756 (47.1%)	350,757 (47.5%)	354,430 (47.7%)	346,406 (47.7%)
Total	682,305	723,613	739,075	742,425	726,662

BENEFICIARIES OF AN INTEGRATION INCOME

The act of May 26th 2002 determines that every person is entitled to social integration in the form of employment or an Integration Income (“leefloon” / “revenue d’intégration”) (previously also called subsistence allowance)¹⁷⁰. The Public Centre Social Welfare (“OCMW” / “CPAS”) of each town must fulfil the conditions of this act¹⁷¹. In 2005, 74,942

¹⁶⁹ Rijksdienst voor Arbeidsvoorziening – Stat info (2001). *Statistisch jaarboek 2001*. <http://www.rva.be/D_s_tat/Jaarboek/Statjaarboek_2001/NL/stat2001NL.pdf> (05/04/2007).

Rijksdienst voor Arbeidsvoorziening – Stat info (2002). *Statistisch jaarboek 2002*. <http://www.rva.be/D_st_at/Jaarboek/Statjaarboek_2002/NL/Annuaire_Stat_NL.pdf> (05/04/2007).

Rijksdienst voor Arbeidsvoorziening – Stat info (2003). *Statistisch jaarboek 2003*. <http://www.rva.be/D_st_at/Jaarboek/Statjaarboek_2003/NL/Annuaire_Stat_NL.pdf> (05/04/2007).

Rijksdienst voor Arbeidsvoorziening – Stat info (2004). *Statistisch jaarboek 2004*. <http://www.rva.be/D_st_at/Jaarboek/Statjaarboek_2004/NL/Annuaire_Stat_NL.pdf> (05/04/2007).

Rijksdienst voor Arbeidsvoorziening – Stat info (2005). *Statistisch jaarboek 2005*. <http://www.rva.be/D_st_at/Jaarboek/Statjaarboek_2005/NL/Jaarboek.pdf> (05/04/2007).

Rijksdienst voor Arbeidsvoorziening – Stat info (2006). *Statistisch jaarboek 2006*. <http://www.rva.be/D_st_at/Jaarboek/Statjaarboek_2006/NL/Jaarboek.pdf> (05/04/2007).

¹⁷⁰ Wet van 26 mei 2002, betreffende het recht op maatschappelijke integratie (Belgisch Staatsblad van 31/07/2002), <http://www.ejustice.just.fgov.be/doc/rech_n.htm> (10/04/2007).

¹⁷¹ <http://www.mi-is.be/themes/integration/MI/index_nl.htm> (11/04/2007).

persons received an Integration Income¹⁷². The percentage of women that received an Integration Income is around 60%, men are approximately 40% of this group.

Table 25: Beneficiaries of an Integration Income, gender-specific (2001-2005)¹⁷³

	2001	2002	2003	2004	2005
Man	40.7%	40.4%	40.0%	40.0%	41.0%
Woman	59.3%	59.6%	60.0%	60.0%	59.0%

In the group of the paid unemployed, women are a minority. The group of beneficiaries of an Integration Income consists of more women than men.

B. Gender equality in movement from outside the labour market into self-employment

As already mentioned in 3.2.5.C the number of entrepreneurs starting their business from unemployment is rather low. On December 31st 2002, Belgium had 1,884 male and 1,332 female independent entrepreneurs who were unemployed and received an allowance of the NEO on December 31st 2001¹⁷⁴. Again, we must take into account the fact that these people did not necessarily start from unemployment status. The ratio of the number unemployed women compared to the number of unemployed men who started as self-employed entrepreneur is 70.70%.

C. Gender equality in design of income support programmes

In 3.2.5.A we have already seen that is currently not allowed in Belgium to have a self-employed activity as a main profession combined with social allowances. As an additional profession, it is possible to run a self-employed activity and keep these allowances, yet on strict conditions. No difference is made between men and women.

3.5 GENDER EQUALITY IN ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Dimension 4 SCORE: 1.8

The motives of men and women to start a self-employed activity are rather similar. To be your own boss, self-realisation and the possibility to organize your own work are the three main motivations to become an entrepreneur. Women find the third reason more important than men. In addition, more women become self-employed because of family reasons¹⁷⁵.

¹⁷² POD Maatschappelijke Integratie. *Aantal RMI-LL ontvangers naar geslacht, België en gewesten (percentages in januari)*. <http://www.ua.ac.be/download.aspx?c=*OASES&n=21964&ct=016212&e=116186> (10/04/2007).

¹⁷³ Ibidem.

¹⁷⁴ Kruispuntbank van de Sociale Zekerheid (2002). *Datawarehouse arbeidsmarkt en sociale bescherming*.

¹⁷⁵ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (26/07/2007).

Agewise, most starters are between 20 and 40 years, that applies to women (74%) as well as to men (78%)¹⁷⁶. In addition, there seems to be a connection between gender and training. Women (64%) more often have a degree of higher education than men (53%), especially a degree of higher education of the short type. Men (25%) more often have a technical secondary degree than women (12%). More men have followed a complementary, management-oriented training than women¹⁷⁷. Finally, we see that women are less successful in their self-employed activity: statistics show that after five years 71% of the men are still active compared to 60% of the women¹⁷⁸.

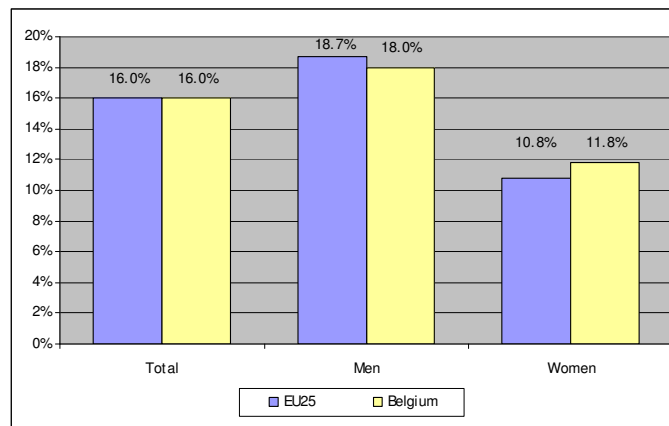
3.5.1 Gender equality in self-employment

SCORE: 2.0

A. Gender equality in total self-employment

Within the EU25, the percentage of self-employed compared to the total employment within the non-financial business economy¹⁷⁹ was 16% in 2005. Compared to the EU25, Belgium is at the same level. But for female self-employed activity, we perform better than the EU25.

Figure 9: Share of self-employed compared to total employment (non-financial business economy) (2005)¹⁸⁰



¹⁷⁶ UNIZO Startersservice i.s.m. Coface Euro DB (2004). *Startersatlas. 10 jaar starten met een onderneming in België*. pp. 80.

¹⁷⁷ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (26/07/2007).

¹⁷⁸ UNIZO Startersservice i.s.m. Coface Euro DB (2004). *Startersatlas. 10 jaar starten met een onderneming in België*. pp. 80.

¹⁷⁹ “The non-financial business economy excludes agriculture, public administration and other non-market services, as well as the financial services sector.”

¹⁸⁰ Eurostat (2006). *Eurostat News Release. The non-financial business economy in the EU25. One in six workers self-employed. Two-thirds of persons employed in small and medium businesses*. <<http://europa.eu/rapid/pressReleasesAction.do?reference=STAT/06/133&format=HTML&aged=1&language=EN&guiLanguage=en>> (21/06/2007).

B. Gender equality in start-up activity and established business owners

The early stage entrepreneurial activity rate (or the TEA index, see 2.6) consists of the sum of two indexes: “nascent entrepreneurship” and “new firms”. “Nascent entrepreneurship” means persons who are actively involved in the start of an enterprise without a formal enterprise of more than 3 months. The “new firms” index indicates the number of starters over 3 months and under 42 months¹⁸¹.

Belgium is one of the high-income countries. Compared to low-income countries, it is a fact that high-income countries have a very low early stage entrepreneurial activity rate for women. We can come to the same conclusion for established enterprises. The available social services are a kind of safety net and seem to be more attractive than starting a self-employed activity. Low-income countries do not have this safety net¹⁸².

In addition to the starting enterprises, it is also important to pay attention to the established companies. Entrepreneurial activity applies to existing companies when introducing new products and services on the market or when planning to grow in the future. These are existing and innovative companies with growth perspectives and a high market potential¹⁸³.

Table 26: Entrepreneurial activity, gender-specific (2006)¹⁸⁴

	Early stage (nascent+new)	Established business owners	Overall business owners (nascent+new+established)
Men	4.39%	3.35%	7.74%
Women	1.04%	0.87%	1.91%
Difference	-3.35% (ratio = 0.24)	-2.48% (ratio = 0.26)	-5.83 (ratio = 0.25)

We can conclude that less women are entrepreneurs, and that applies to early stage business owners as well as to established business owners. We also see that the entrepreneurial activity rate of the established business owners, for men as well as for women, is below the level of the early stage entrepreneurial activity rate. In the past, it has been shown though

¹⁸¹ Vlerick Leuven Gent Management School (2006). *Ondernemerschap in België en Vlaanderen. Resultaten van de Global Entrepreneurship Monitor 2006*. pp. 14. <http://www.vlerick.be/news/more/2006/worddoc/20070110_VlaanderenPressDefinitiefDocument.doc> (21/06/2007).

¹⁸² Minniti M., Allen E. I., Langowitz N., Babson College and London Business School (2006). *Global Entrepreneurship Monitor. 2005 Report on Women and Entrepreneurship*. pp.29. <<http://cspot01.babson.edu/CWL/upload/GEM%20Womens%20Report.pdf>> (21/06/2007).

Allen E. I., Langowitz N., Minniti M., Babson College and London Business School (2007). *Global Entrepreneurship Monitor. 2006 Report on Women and Entrepreneurship*. pp. 36. <http://www.gemconsortium.org/download/1180946433750/GEM_2006_Womens_Report_May_07.pdf> (04/06/2007).

¹⁸³ <<http://www.vlerick.be/news/more/2003/gem2003.htm>> (22/06/2007).

¹⁸⁴ Minniti M., Allen E. I., Langowitz N., Babson College and London Business School (2006). *Global Entrepreneurship Monitor. 2005 Report on Women and Entrepreneurship*. pp.29. <<http://cspot01.babson.edu/CWL/upload/GEM%20Womens%20Report.pdf>> (21/06/2007).

Allen E. I., Langowitz N., Minniti M., Babson College and London Business School (2007). *Global Entrepreneurship Monitor. 2006 Report on Women and Entrepreneurship*. pp. 36. <http://www.gemconsortium.org/download/1180946433750/GEM_2006_Womens_Report_May_07.pdf> (04/06/2007).

that Belgium had a better entrepreneurial activity rate in established companies than in starters¹⁸⁵.

3.5.2 Gender equality in entrepreneurial characteristics

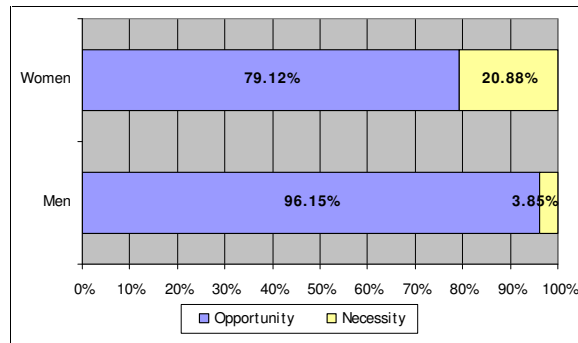
SCORE: 1.5

A. Gender equality in entrepreneurial motivation

People start a business mainly based on two motivations: opportunity or necessity. “Opportunity” refers to the people who start their own business because they want to, “necessity” refers to the people who start their own business because they do not have any other chances of employment or because their work does not offer them satisfaction. The opportunity-to-necessity ratio for men amounts to 25, whereas the ratio for women is 3.79. A ratio of 25 for men in 2006 means that in 2006 for every man who started a self-employed activity out of necessity, 25 started out of opportunity. For women, it appears that in 2006 for every woman who started a self-employed activity out of necessity, 3.79 started out of opportunity¹⁸⁶.

Since the sum of the total number of people starting their own business out of opportunity and those starting out of necessity is 100%, we can calculate the share of both motivations. The figure below does not take into account those who start from both motivations, so out of necessity as well as following an appropriate opportunity.

Figure 10: TEA-index: Opportunity versus necessity, gender-specific (2006)



In Belgium, women and men started their own business because they wanted to seize a favourable opportunity. Still, women start more out of necessity than men.

¹⁸⁵ <<http://www.vlerick.be/news/more/2003/gem2003.htm>> (22/06/2007).

¹⁸⁶ Minniti M., Allen E. I., Langowitz N., Babson College and London Business School (2006). *Global Entrepreneurship Monitor. 2005 Report on Women and Entrepreneurship*. pp.29. <<http://cspot01.babson.edu/CWL/upload/GEM%20Womens%20Report.pdf>> (21/06/2007).

Allen E. I., Langowitz N., Minniti M., Babson College and London Business School (2007). *Global Entrepreneurship Monitor. 2006 Report on Women and Entrepreneurship*. pp. 36. <http://www.gemconsortium.org/download/1180946433750/GEM_2006_Womens_Report_May_07.pdf> (04/06/2007).

B. Gender equality in size of entrepreneurial projects

Only 16.6% of the business managers and delegate directors in Belgium is female. Women are better represented in small companies and social sectors such as healthcare and social services as well as in companies with “female” activities such as clothing and beauty. In addition, men appear to have more employees than women¹⁸⁷.

Table 27: Size of the company based on the number of employees, gender-specific¹⁸⁸

Size enterprise based on number of employees	Men	Women
Self-employed	80.6%	19.4%
1 - 4 employees	81.3%	18.7%
5 - 9 employees	83.8%	16.2%
10 - 19 employees	84.9%	15.1%
20 - 49 employees	87.7%	12.3%
50 - 99 employees	91.6%	8.4%
100 - 199 employees	93.3%	6.7%
200 - 499 employees	95.2%	4.8%
500 - 999 employees	95.7%	4.3%
More than 1,000 employees	94.1%	5.8%
Total	83.4%	16.6%

More often, men run companies with (more) employees. In addition, the companies run by men generate more often a larger turnover than those run by women. The table below shows the distribution of the income of persons included in the scope of the social status of the self-employed (self-employed + assistants) per gender and per kind of activity on December 31st 2005.

Table 28: Average income from self-employed activity (on 31/12/2005)¹⁸⁹

	Men	Women	Total
Kind of activity	Main activity		
Income	22,193 (69.0%)	9,983 (31.0%)	17,854
Kind of activity	Secondary activity		
Income	2,557 (58.3%)	1,826 (41.7%)	2,351
Kind of activity	After retirement (age)		
Income	10,024 (71.1%)	4,077 (28.9%)	8,483
Total	17,090 (67.3%)	8,314 (32.7%)	14,158

The total average income as well as the average income from a main activity and the income of those who are active after retirement age is more than double for men than for women. The difference between the average income of men and women from a secondary activity is more limited but the income is still higher for men than for women.

¹⁸⁷ De Standaard (08/03/2002). *Slechts één baas op de zes is bazin.*

¹⁸⁸ Bron: Spectron database, Arvato Services <http://aps.vlaanderen.be/statistiek/nieuws/gelijke/2002-03_baas.htm> (03/04/2007).

¹⁸⁹ Rijksinstituut voor de Sociale Verzekeringen der Zelfstandigen (RSVZ) - Dienst Statistieken.

3.5.3 Gender equality in entrepreneurial culture

SCORE: 2.0

A. Gender equality in medial representation of entrepreneurship

(Belgian) women are underrepresented in the media¹⁹⁰. Female entrepreneurs do not get that much attention in the Belgian media in spite of the fact that women are about 30% of the total number of Belgian entrepreneurs. That is shown by a Flemish¹⁹¹ as well as a Walloon¹⁹² study. In the French-speaking written press, the survey shows there are 84.5% men compared to 15.5% women. In the Flemish (economic) press, only 9.9% female entrepreneurs are mentioned compared to 90.1% male entrepreneurs. 15.8% of the articles are about female entrepreneurs. After an analysis of the pictures with the articles, in the Flemish press only 13% of the pictures shows a woman alone. In 31.3% of the cases at least one woman is shown so 68.7% of the pictures no woman is shown. On the other hand: 53.9% of the pictures shows a man alone and 83.7% at least one man. The Walloon study shows in addition that 73.1% of the men is given a picture with their article compared to 61.3% of the women.

Where the content of the articles is concerned, it is a fact that women's magazines opt for a more diverse and female image of the female entrepreneurs with more attention for personal experiences and family life whereas the general and economic press stresses a more limited and male picture with attention for professional know-how, intelligence, business morals and rationale.

B. Gender equality in the entrepreneurial role model

In the GEM report of 2002¹⁹³, for the first time experts gave their opinion on female entrepreneurship in Belgium. They think that there are sufficient social services present for women to keep working, even after starting a family, and they think that women have the necessary skills and motivation to start a business. They feel though that women are not sufficiently encouraged to start their own business or to become self-employed and that starting a business in Belgium as a career choice for women is not accepted just like that.

¹⁹⁰ Gallagher M. (2005). *Global Media Monitoring Project 2005. Who makes the news?* pp. 143. <http://www.whomakesthenews.org/who_makes_the_news/report_2005> (26/03/2007).

¹⁹¹ SEIN, Universiteit Hasselt (2006). *Beeld van de vrouwelijke ondernemer in de media.* pp. 61. <http://www.markantvzw.be/~cezov/images/res218576_1.pdf> (23/03/2007).

¹⁹² HEC Ecole de Gestion de l'ULG - EGid (Etudes Genre et Diversité en Gestion) (2006). *Les femmes d'affaires: quelle visibilité et invisibilité dans la presse écrite francophone?* pp. 42. <http://www.hec.ulg.ac.be/FR/recherche/activites/working-papers/documents/WP_HECULG_20061111_Mar_echal_SiLabri_Cornet.pdf> (26/03/2007).

¹⁹³ De Clercq D., Manigart S., Clarysse B., Crijns H., De Sutter M. & Verzele F. (Vlerick Leuven Gent Management School) (2003). *The Global Entrepreneurship Monitor: Executive Report for Belgium 2002.* <<http://www.gemconsortium.org/document.aspx?id=265>> (06/07/2007).

Less women than men are confronted with good opportunities to start a self-employed business¹⁹⁴.

Table 29: Support for female entrepreneurs, according to experts¹⁹⁵

Legend: 1 = disagree; 3 = neutral; 5 = agree	Belgium		EU
	2002	2003	2003
1. My country has sufficient social services for women to be able to continue to work, even after starting a family.	3.76	3.63	2.76
2. In my country, starting a business is a socially accepted career choice for women.	2.29	3.68	3.43
3. In my country, women are encouraged to become self-employed or to start their own business.	1.97	2.18	2.80
4. In my country, women are exposed to as many good opportunities to start a business than men.	2.55	2.82	2.95
5. In my country, women have the necessary skills and motivations to start a new business.	3.59	3.95	3.66

The most recent available information for Belgium dates back to 2003. We mainly find a positive evolution of the social acceptance of female entrepreneurship (point 2 in the table) compared to 2002.

3.6 GENDER EQUALITY IN SUPPORT STRUCTURES FOR ENTREPRENEURSHIP

Dimension 5 SCORE: 3.3

As on the labour market itself, within the self-employed population women are less represented than men, in spite of the fact that several initiatives have already been taken to make entrepreneurship more attractive to women. One of the main problems remains the lack of childcare.

3.6.1 Entrepreneurship promotion activities aim for gender equality in entrepreneurship

SCORE: 3.3

A. Design of entrepreneurship promotion activities

Since Belgium does not do so well compared to other European countries, self-employed entrepreneurship is encouraged on a large scale in Belgium. The Flemish Starter Day¹⁹⁶, an

¹⁹⁴ Ministerie van de Vlaamse Gemeenschap ESF-Agentschap, Administratie Werkgelegenheid & Geurts K., Desein B., Stevens E., Tratsaert K. (Steunpunt Werkgelegenheid, Arbeid en Vorming) (2004). *Genderzakboekje Vrouwelijk Ondernemen 2004*. <<http://www.iiav.nl/epublications/2004/genderzakboekje.pdf>> (06/07/2007).

¹⁹⁵ De Clercq D., Manigart S., Crijns H., Clarysse B., Verzele F. & Zegers D. (Vlerick Leuven Gent Management School) (2004). *The Global Entrepreneurship Monitor: Executive Report for Belgium & Wallonia 2003*. <<http://www.gemconsortium.org/document.aspx?id=357>> (06/07/2007).

initiative of UNIZO Startersservice, and the Starter’s Day¹⁹⁷, organised by UCM, aim to candidate entrepreneurs (see 3.2.2.D). More recently, the campaign “Your own company” (“Je eigen bedrijf” / “Ta propre enterprise”) was launched, an initiative of the Federation of Enterprises in Belgium (FEB) and its 31 sector federations¹⁹⁸. In addition, candidates can test their entrepreneurial skills on many websites¹⁹⁹. Because 70% of the self-employed are men, in addition to general promotion (without making a difference between men and women), a lot of attention is paid to encouraging and promoting female entrepreneurship via several initiatives (see 3.6.1.B).

B. Specific promotional activities aimed at women

Belgium has a number of initiatives promoting female entrepreneurship and making it more attractive. Below are a few of these initiatives.

DE VLIEGENDE ONDERNEMER

CEZOV (Centrum voor Zelfstandig Ondernemende Vrouwen – Center for women entrepreneurs), in partnership with Markant vzw and UNIZO, launched a programme called De Vliegende Ondernemer (VO) - “The flying entrepreneur” in October 2001. VESOC (Vlaams Economisch Sociaal Overlegcomité - Flemish Economic and Social Consultative Committee) and the European Social Fund support this initiative financially.

The project was carried out in two phases. Step one included making the concept known, trainings to become VO in all Flemish provinces and lobbying for the VO status, which is a real independent “zelfstandige” status. In the second step of the project, more promotion about the project was done and a website, where offer and demand can meet, was launched. Although the project itself stopped in 2006, the website is still operational and available.

The VO wants to share her experience and knowledge with other self-employed, to work in different kinds of businesses, to work in an independent way without investing financially in a business. Replacement is available during life events such as sickness, death, accidents, pregnancy, or during professional events like trade-market days, trainings, conferences or holidays for short or longer periods of time.

CEZOV used to train interested women in three stages:

- issues related to starters (sales techniques, bookkeeping and fiscal issues, order processing, invoicing as well as financial and business planning);
- information and communication technologies (ICT) training;
- being a woman entrepreneur (dealing in an assertive way with power, image building as well as life, time and stress management).



¹⁹⁶ <<http://www.startersdag.be>> (10/09/2007).

¹⁹⁷ <<http://www.startersday.be>> (10/09/2007).

¹⁹⁸ <<http://www.je-eigen-bedrijf.be>> (16/04/2007).

¹⁹⁹ <<http://startendeondernemers.be>>, <<http://www.reseaudiane.com>>, <<http://vdab.be/tests/quickscan.shtml>>, <<http://www.kinderenvandewindt.be>>, <http://www.cap-creation-sarthe.com/cap_creation/visite_guidee>, <<http://www.competento.be/LerenOndernemen/DatabankCategorieOverzicht.aspx?id=446&Categorie=Screeningsinstrumenten%20ondernemerscompetenties>> (16/04/2007).

Then, the VO would do a traineeship with an independent entrepreneur and receive a certificate. This course was held in 2002. In 2005, there were five provincial informational evenings held, but never again a full training as in 2002.

The ultimate goal of this programme is to increase the number of women entrepreneurs by providing them with efficient replacements so they can find a better life-work balance.

Who?	Employed, independent, unemployed, recently graduated or retired women
What?	Replacement by a trained and professional independent women entrepreneur
Where?	In all five Flanders provinces and the Brussels-Capital Region
When?	Launched in 2001, the website still has a VO database but no trainings have been carried out since 2002
Why?	To avoid and tackle three issues: vulnerability of one-woman-enterprises, problems for a woman who wants to reintegrate the labour market and ICT knowledge gaps among female entrepreneurs
Results:	90 women have followed the training; the website is still fully operational
Contact:	Project manager: marian.vandenbossche@markantvzw.be Project coordinator: Christine Van Nuffel: christine.vannuffel@markantvzw.be www.vliegendeondernemer.be

MOTHERHOOD ALLOWANCE: SERVICE CHEQUES

In order to make it easier for female entrepreneurs to balance their professional and family life, since January 1st 2006, every woman who gave birth after December 31st 2005 received 70 free service cheques of € 6.70 for household help²⁰⁰. As of May 1st 2007, this number shall be increased to 105. In addition, motherhood leave for self-employed shall be increased from 6 to 8 weeks for women who want this²⁰¹.

EMPOWERING FEMALE ENTREPRENEURS

Started in 2005, Empowering Female Entrepreneurs (EFE) is an Equal project funded by the European Social Fund to promote female entrepreneurship.

PROJECT EMPOWERING FEMALE ENTREPRENEURS (EFE)

EFE²⁰², lead by Markant, has three main goals:

- to promote women entrepreneurship and raise the number of women entrepreneurs;
- to support women entrepreneurs to help them become better entrepreneurs with enterprises that grow and have better chances to survive and make more profit;
- to give more social recognition to women entrepreneurs.

Who?	Future or current women entrepreneurs
What?	The project aims to create a positive image of women entrepreneurs, create better social regulations for entrepreneurs, teach women to network locally and trans-nationally, motivate women to follow further education and trainings and finally to make women more acquainted with mentoring structures as well as motivate them to use their services to develop their enterprises.
Where?	Flemish-speaking Belgium
When?	Started in 2005, the project is planned at least until 2008

²⁰⁰ <<http://www.hdp.be/uploaded/Sociaal%20Verzekeringsfonds/e-bib/moederschaphulp.pdf>> (16/04/2007).

²⁰¹ <http://socialsecurity.fgov.be/NL/nieuws_publicaties/nieuwsoverzicht/2007/03.htm> (16/04/2007).

²⁰² <<http://www.markantvzw.be/~cezov/viewobj.jsp?id=157870>> (13/04/2007).

Why?	There are still few women entrepreneurs in Belgium and their enterprises are and remain small
Results:	A study concerning gender representation and recommendations for the media on how to write about entrepreneurship in a gender-neutral tone have been produced. Also, recommendations to the government around improving the self-employed status were sent. A strong network in Flanders is being developed. A range of study-travels on women matters to the foreign counterpart organisations has been undertaken. Through a study concerning the use of support services by women, recommendations were addressed to these support services on how to reach more women. Finally, there have been mentoring and coaching programmes for women entrepreneurs.
Contact:	Project manager: marian.vandenbossche@markantvzw.be Project coordinator: Christine Van Nuffel: christine.vannuffel@markantvzw.be

HOME MANAGERS

The project Home Managers is an Equal project funded by the European Commission and VESOC. Also started in 2005, promoted by Markant in collaboration with Vokans, the project has the following goals:

- to increase women employment in Flanders by: (1) motivating and supporting women to start their own business in a renewed sector of household tasks for families and elderly people; (2) motivating unemployed people to follow a training course to become Home Manager and eventually re-enter the job market;
- to create equal opportunities for women in their professional life.

HOME MANAGER

Who?	People that have difficulties to find a new job and people wishing to create their own household services company
What?	<ol style="list-style-type: none"> 1. To decrease the inequality between women and men that start their own company, Home Managers will motivate more women to start their own enterprise by guiding them to a sector with market opportunities: caring and household help addressed to families and elderly people. The idea is to organise a starters course, including ICT knowledge, to help them develop their business plan, to find out the best legal structure for their companies (probably a cooperative structure), to organise a teaching program to coach new employees and to bring them together in networks of entrepreneurial women to better promote their business. 2. To decrease the number of unemployed women and enhance the chances of women re-entering the labour market. This project wants to motivate all these women to follow the course (practical lessons to learn cooking, washing, ironing, cleaning and caring tasks for elderly people and children, theoretical lessons to improve work ethics and social skills, basic ICT knowledge, "experience weeks" with families) to become "Home Managers". 3. The project wishes to create a new economic activity in the field of caring and household help to families, to increase the well being of Flemish families by organising these services, to improve the social value and working conditions for these caring tasks as well as to decrease the "black market" activities that we know now exist in this field. 4. These new services will increase the career opportunities for women who tend to take most responsibilities for household tasks.
Where?	The Flemish Region (Aalst, Antwerp,...)
When?	Started in 2005, the project is planned at least until 2008

Why?	By unburdening working women/mothers from their household tasks, women will not have to opt for career breaks or time credit systems. This will enable them to focus on their chances to grasp real career opportunities and to spend more time with their children/family.
Results:	Four courses for “Zelfstandige Ondernemende Vrouwen” (independent women entrepreneurs) have been carried out and five are planned for next year. 37 women graduated from the courses, 60% set up or are now setting up their own company. Twelve language courses have been carried out and seven are planned for next year. Already 105 Home Managers have been trained and 80% of them have found work immediately.
Contact:	Project manager “Zelfstandige Ondernemende Vrouwen”: Isabelle Van de Kerckhof: isabelle.vandekerckhof@markantvzw.be Project coordinator Home Managers: Christine Van Nuffel: christine.vannuffel@markantvzw.be Training partner: johan.theunis@vokans.be

JUMP

In April 2007, Jump, the first forum for active women, was organised in Brussels. The forum offers active women an opportunity to gain insight in their competences and to gain respect for them as well as the possibility to fully express their professional potential. The programme is aimed at female employees and self-employed or candidate-entrepreneurs as well as at companies and men who work for a more equal society²⁰³.

WOMED AWARD

Women are underrepresented in the Belgian world of companies and self-employed. In order to encourage more women to take the step to an independent activity, since 1999 the WOMED Award (Women in Enterprise and Development) is presented by Markant in collaboration with Vlerick Leuven Gent Management School. Research has shown that women cross the line to entrepreneurship because they follow role models. The WOMED Award honours every year a self-employed woman who manages to combine professional and family life. Through these women and their stories, they try to promote female entrepreneurship and try to make policymakers, bankers and company-supporting organisations familiar with the professional environment of a business woman²⁰⁴.

C. Research activity on the gender aspects of entrepreneurship

In Belgium, many studies have been done into the equality and the differences between men and women. Many research centres and networks specifically look into gender issues. The list below is not exhaustive.

Centres for women studies:

- Centrum voor Gelijke Kansen en Diversiteit (Katholieke Universiteit Leuven)
- Centrum voor Genderstudies (Universiteit Gent)

²⁰³ <<http://www.forumjump.be>> (13/04/2007).

²⁰⁴ <<http://www.markantvzw.be/~cezov/viewobj.jsp?id=76578>> (13/04/2007).

- Centrum voor Vrouwenstudies (Universiteit Antwerpen)
- Etudes sur le genre et la diversité en Gestion - EGID (Université de Liège)
- Femmes Enseignement Recherche (Université de Liège)
- Groupe d'études et de recherches Genre et Migration (Université Libre de Bruxelles)
- Groupe interdisciplinaire d'études sur les femmes (Université Libre de Bruxelles)
- Groupe Interfacultaire en Etudes Femmes (Université catholique de Louvain)
- RHEA - Onderzoekscentrum voor Gender en Diversiteit (Vrije Universiteit Brussel)
- Sociaal Economisch Instituut SEIN (Universiteit Hasselt)
- Vrouw & Universiteit (Katholieke Universiteit Leuven)

Associations and networks:

- Amazone
- Belgische Federatie van Vrouwelijke Universitair-Gediplomeerden
- BeWiSe - Belgian Women in Science
- CEZOV - Centrum voor Zelfstandig Ondernemende Vrouwen²⁰⁵ en Markant - Netwerk van ondernemende vrouwen²⁰⁶
- FLORA - Netwerk voor Vorming en Werkcreatie met Vrouwen
- Leesgroepje feministische theorie (Antwerpen)
- Sophia – Belgisch coördinatienetwerk voor vrouwenstudies
- Université des femmes²⁰⁷

In 2006, the Institute for the Equality of Women and Men asked Sophia vzw (non-profit institution) to develop a database on gender studies. This database is meant to give more visibility to the gender and women studies in Belgium and inventorises the part of education and research into gender aspects that has taken place in Belgium since 1995. It offers a good overview of gender and women studies in Belgium²⁰⁸.

In addition, the Institute for the Equality of Women and Men organises studies on gender equality. Every year, they publish a report on the gender statistics and gender indicators in Belgium²⁰⁹. In addition, the ESF agency published in 2005 for the third year in a row the Gender Pocketbook (“Genderzakboekje”) with information and figures on women on the Flemish employment market²¹⁰.

²⁰⁵ <<http://www.markantvzw.be/~cezov/index1.jsp>> (27/03/2007).

²⁰⁶ <<http://www.markantvzw.be>> (27/03/2007).

²⁰⁷ <http://www.sophia.be/scripts/link/index.php?lng_label=nl> (27/03/2007). <<http://www.amazone.be/Main/Frameset.asp?reference=20-01.05-01&lang=nl>> (19/04/2007).

²⁰⁸ <<http://www.iefh.fgov.be>> (27/03/2007).

²⁰⁹ Instituut voor de Gelijkheid van Vrouwen en Mannen (2006). *Vrouwen en mannen in België. Genderstatistieken en genderindicatoren. Editie 2006*. pp. 169. <<http://www.iefh.fgov.be/ShowDoc.aspx?leveIID=18&objectID=308&lang=nl>> (09/03/2007).

²¹⁰ Ministerie van de Vlaamse Gemeenschap ESF-Agentschap, Administratie Werkgelegenheid & Geurts K., Van Woensel A. (Steunpunt Werkgelegenheid, Arbeid en Vorming) (2005). *Genderzakboekje Zij en hij op de arbeidsmarkt 2005*. <<http://www.steunpuntwav.be/view/nl/1601617?section=samenvatting>> (27/03/2007).

D. Impact of gender research on support structure policy and practice

Only 30% of the Belgian entrepreneurs are women. Most projects to promote female entrepreneurship build on that fact (see 3.6.1.B). The Empowering Female Entrepreneurs (EFE) project was developed based on the Diane project. The latter showed that there are few female entrepreneurs because there is no positive image of female entrepreneurs in the media as well as because of the unattractive social legislation for self-employed. Women more often run smaller enterprises and men are more often at the head of larger enterprises. These conclusions led to the EFE project aimed at promoting female entrepreneurship, supporting female entrepreneurs and create social awareness²¹¹.

3.6.2 Local support measures aim for gender equality in entrepreneurship

SCORE: 3.3

A. Design of BDS activities

Belgium has several organisations encouraging and supporting self-employment, such as the mentoring structures of the Participation Fund (see 3.2.2.D). These organisations are responsible for pre- and post-creation support of starting entrepreneurs and advise and assist them. In addition to the specific women programmes (see 3.6.2.B), little or no difference is made between men and women.

In addition, there is a wide range of networks for self-employed and sponsorship projects help entrepreneurs to start their activity. In Flanders, UNIZO helps through the sponsorship projects, where an entrepreneur can learn from another experienced entrepreneur. UNIZO offers the following sponsorship projects:

- For the entrepreneurs who have just started their activity: Startmentor²¹² (maximum two years active as an entrepreneur)
- For young growth companies: OVO, Ondernemers voor Ondernemers (at least 2 years active as an entrepreneur)
- For entrepreneurs active on the international market: ExportCoach
- For entrepreneurs with attention for integrated quality control Quality Coach
- For entrepreneurs who wish to professionalize their personnel management: HRM Coach
- For entrepreneurs who wish to implement an innovation project: InnovatieCoach²¹³

In Wallonia, experienced entrepreneurs offer support to starting entrepreneurs during 2 years via Wallonie Entrepreneurs²¹⁴.

²¹¹ <<http://www.markantvzw.be/~cezov/viewobj.jsp?id=157870>> (16/04/2007).

²¹² <<http://www.startmentor.be>> (17/04/2007).

²¹³ <<http://www.peterschap.be>> (10/09/2007).

²¹⁴ <<http://www.wallonie-entreprenre.be>> (17/04/2007).

B. Specific BDS activities for women

A number of organisations and projects that support starting entrepreneurs is specifically aimed at women. First, certain networks are specifically for women (see 3.6.2.C). In addition, Crédal, through the “Women Business, Business Women” (“VrouwEnZaken” / “AFFA”) project, pays attention to the female target audience of microfinance (see 3.7.3.B). Locally, initiatives have been developed such as the Mulieris programme of the city of Anderlecht. This project is supported by the municipality of Anderlecht, Brussels-Capital Area and the European Fund Objective 2 (ERDF) and is mainly aimed at unemployed women, women in difficulties and women trying to find integration via the encouragement of meetings, offering training, support to self-employed and the development of social-professional integration actions. Women who want to start their own business can apply for a scholarship of maximum € 7,500. In addition to finance, these women can also expect punctual advice²¹⁵. Collectif des Femmes in Louvain-la-Neuve is also focussed on women. This non-profit institution was created in 1979 and works on the social-professional reintegration of migrant women in Belgium and Southern countries and is also active as a training centre²¹⁶.

COLLECTIF DES FEMMES ASBL

Collectif des femmes

*Une association pensée
et voulue par les femmes ...*

Collectif des Femmes (CdF) – “Women’s Group”, recognised by the Walloon Region and the Direction Générale de la Coopération au Développement – “Directorate General for Cooperation Development”, has a triple function: professional integration, permanent education and expression and creativity centre. It is supported by governments, the Catholic University of Louvain-la-Neuve and private institutions.

The main objectives of CdF are to educate on gender issues and violence as well as on an intercultural dialogue to promote equal opportunity between men and women, to offer trainings to facilitate social and professional reintegration, to promote development and sustainable development actions in Southern countries.

The trainings and education provided range from psycho-social follow-up (violence at home, AIDS issue,...) to practical trainings on language and computer skills, to more technical ones such as fashion design, geriatrics or enterprise creation.

Who?	Migrant, refugee, immigrant and Belgian women
What?	A place to share, to meet and to think about women and intercultural relations
Where?	Louvain-la-Neuve, http://www.collectifdesfemmes.be/
When?	Founded in 1979, the centre is open everyday, please see detailed schedule for activities: http://www.collectifdesfemmes.be/horaire.htm

²¹⁵ <http://www.mulieris.be/index.php?nl_mulieris> (17/04/2007).

²¹⁶ <<http://www.collectifdesfemmes.be>> (17/04/2007).

Why?	CdF was created because women, who followed their husband that went to study at the Catholic University of Louvain-la-Neuve, had no activity and felt alone. Their initial idea was to have a place to express themselves and to meet other women in the same situation. Since 1997, it is also known as a professional integration organisation.
Results:	In 2007, CdF had 916 members and more than 1860 trainees (people following a training within CdF)
Contact:	info@collectifdesfemmes.be

Finally a free phone number, 0800/84.426, answers the questions of women who want to become self-employed (again). Women who want to start a professional activity as a self-employed person can find there all information to start their activity: the administrative steps, the way to submit a credit application file, etc. This free phone number is the result of the cooperation between the Participation Fund and the Minister for the Middle-Classes and Agriculture²¹⁷.

C. Local networking of female entrepreneurs

Men more often than women are members of an entrepreneurial network. While men mainly participate in mixed networks, women prefer exclusively female networks²¹⁸. In Belgium, there are a number of networks for women only, on a national as well as a regional level. On a national level, women have access to e.g. BeWiSe²¹⁹, FLORA²²⁰ and Felink, the federal government network to support all women in developing their network, their personal development and career²²¹.

In Flanders and Brussels, Markant offers female entrepreneurs a network where they can meet each other, develop themselves and make a social commitment. Members are welcome in one of the many local groups or in specific actions based on specific interests and target audiences. Markant is active nationally, regionally as well as locally²²². In Flanders and Brussels, the Sofia Expertise Centre Woman and Management (“Sofia Expertisecentrum Vrouw en Management”) works for more female managers and female entrepreneurship. The centre organizes and assists training courses for female managers as well as mentor projects, networking with exchange of experiences and career assistance. Sofia promotes the creation of networks and starts networks in a company, a sector of across all industries²²³. Wallonia has Réseau Diane, Développement et Intégration par l'Arrivée des Nouvelles Entrepreneures, created by UCM. The network wants to upgrade

²¹⁷ <<http://www.belgium.be>> (10/09/2007).

²¹⁸ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (31/07/2007).

²¹⁹ <<http://bewise.naturalsciences.be>> (28/03/2007).

²²⁰ <<http://www.florainfo.be>> (28/03/2007).

²²¹ <<http://www.felink.be>> (28/03/2007).

²²² <<http://www.markantvzw.be>> (28/03/2007).

²²³ <<http://www.vrouwenmanagement.be>> (28/03/2007).

self-employed women and managers of micro-companies and SMEs and help candidates with the creation of their own business²²⁴.

3.7 GENDER EQUALITY IN ACCESS TO FINANCE

Dimension 6 SCORE: 3.6

If they have insufficient means, candidate-entrepreneurs in Belgium can apply for several sources of financing when they want to start a self-employed activity. When banks refuse a loan application, they can still consult other institutions and sources.

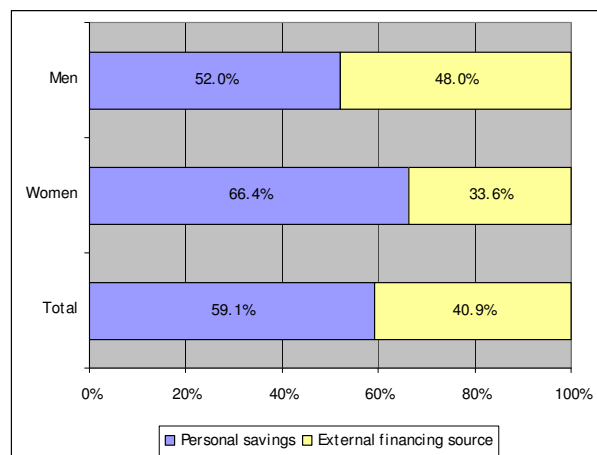
3.7.1 Financial resources

SCORE: 2.0

A. Gender equality in businesses started with own funds

Women resist risks more than men and frequently use their own savings to finance their business. Approximately 65% of the women in Belgium uses their savings to finance at least a part of their own business²²⁵. The figure below gives the results for Flanders. We can expand these results (with a high probability) to Belgium because of the risk aversion women have and the fact that Flanders has the largest part of self-employed in Belgium (figures of 2005: Flanders 61%, Wallonia 29%, Brussels-Capital 10%)²²⁶.

Figure 11: Own means as start capital, gender-specific²²⁷



²²⁴ <<http://www.reseaudiane.com>> (28/03/2007).

²²⁵ Université de Liège, Centre de recherche EGID (2003). *Vrouwelijke ondernemers: situering inzake opleiding, financiering en netwerken. Verslag van het kwantitatieve onderzoek voor België*. pp. 62. <http://www.markantvzw.be/images/res96209_2.pdf> (29/05/2007).

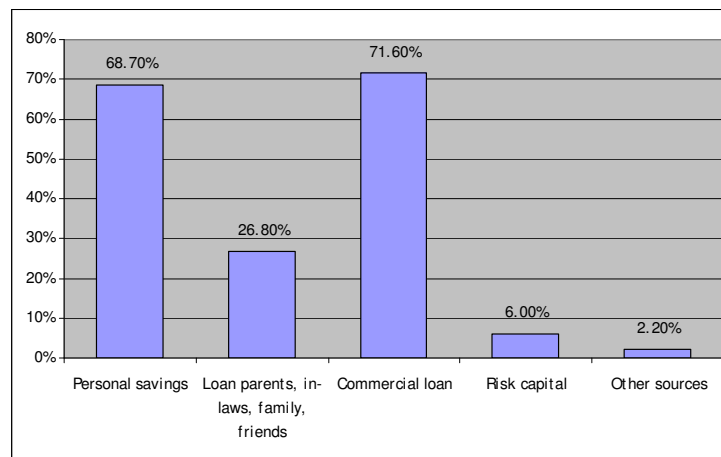
²²⁶ <<http://www.steunpuntwav.be/view/nl/76763>> (29/05/2007).

²²⁷ Goffin I. & Van Haegendoren M. (2003). *Ondernemers, wie zijn ze en wat doen ze*. pp. 68. <http://doclib.uhasselt.be/dspace/bitstream/1942/508/1/ig_diane-enquete_2003.pdf> (29/05/2007).

B. Gender equality in overall start-up resources

In the study “Ondernemers, wie zijn ze en wat doen ze”, the size of the start capital seems to be independent of gender. On the other hand, the way in which the capital is obtained is gender-specific. 48.6% of future entrepreneurs invest a maximum of € 25,000 at the start of their activity. Men as well as women most often finance their company using a commercial loan (bank loan). Compared to men, women prefer to use their savings for the start of their business²²⁸. The resources that are used by women in the services industry are mainly commercial loans and savings. Naturally several financial resources can be combined.

Figure 12: Start capital for women in the services industry²²⁹



3.7.2 External finance

SCORE: 4.0

A. Gender equality in access to bank loans

In Belgium, banks release little or no information on the number of loans granted per gender. The study “Female entrepreneurs: situation with regard to education, finance and networks” (“Vrouwelijke ondernemers: situering inzake opleiding, financiering en netwerken”) mentions that bankers do not seem to discriminate based on gender. Still, certain characteristics are mentioned that are related to the industries in which mainly women are active (catering, shops, etc.) and that could be disadvantageous. Bankers also pay attention to the family situation of the female entrepreneur. They assume that the family situation (children) could hinder the woman when exercising her self-employed activity. This does not lead to the automatic rejection of applications but it can cause discussions between banker and client. In addition banks use certain criteria to assess a loan

²²⁸ Ibidem.

²²⁹ Université de Liège, Centre de recherche EGid (2003). *Vrouwelijke ondernemers: situering inzake opleiding, financiering en netwerken. Verslag van het kwantitatieve onderzoek voor België*. pp. 62. <http://www.markantvzw.be/images/res96209_2.pdf> (29/05/2007).

application, i.e. potential growth, size, number of employees and clients. Based on these criteria men and women are already different since women usually start smaller businesses with less employees and a lower income²³⁰.

B. Gender equality in access to public loan schemes

In Belgium, federal and regional governments loan money on certain conditions to finance a self-employed activity. Usually, the government institutions work together with financial institutions. A part of the project is then financed by the government and a part by the bank. Financial institutions ask for guarantees before granting a loan to candidate entrepreneurs. If they cannot present sufficient guarantees, the government may possibly guarantee part of the loaned amount. Granting guarantees happens at a regional level²³¹.

Table 30: Government loans and government guarantees - institutions

	Government financing:	Government guarantees
Federal	Participation Fund	/
Brussels	BRIC (“GIMB” / “SRIB”)	Brussels Guarantee Fund (“Brussels Waarborgfonds” / “Fonds Bruxellois de Garantie”)
Flanders	PMV-kmo	Guarantee Regulation (“Waarborgregeling”)
Wallonia	SOWALFIN	SOWALFIN

Figures on the distribution of the number of men and women receiving a certain product are not available for every institution.

PARTICIPATION FUND

The Participation Fund is a federal, public financial institution that supports and encourages the spirit of enterprise. The Participation Fund has a double social and economic goal: (1) making access to bank credits easier for self-employed, free professions and small enterprises in a starting phase, take-over phase or expansion phase, (2) fight unemployment by granting credits to unemployed persons starting their own business²³². In order to be able to reach this goal, the Participation Fund has several products.

The product **Starteo** (maximum € 250,000, for take-over of shares maximum € 350,000) is meant for self-employed entrepreneurs, free professions and small enterprises that were just

²³⁰ Ibidem.

²³¹ <<http://www.cefip.be>> (11/04/2007).

²³² <<http://www.fonds.org>> (11/04/2007).

started or have not existed for longer than 4 years. **Optimeo** (maximum € 250,000, for take-over of shares maximum € 350,000) is focused on existing businesses, small enterprises and free professions that want to finance the expansion of their activity. The **Starter Loan** (maximum € 30,000) is for the beneficiaries of an unemployment allowance, non-working unemployed who have been registered for at least 3 months and beneficiaries of an intermediary allowance or an Integration Income who want to start their own business. The **Solidarity Loan** (maximum € 12,000) is for persons who want to start an independent activity but who do not have access to the traditional bank loan because of their personal financial situation.

Table 31: Participation Fund: number of approvals per product and per gender (2006)²³³

	Starteo	Optimeo	Starter Loan	Solidarity Loan
Total	431	201	464	26
Men	63%	80%	49%	50%
Women	37%	20%	51%	50%

The product **Business Angel+** (maximum € 125,000) is meant for entrepreneurs who do not have access to the classic bank loan because of the innovative or technological nature of their project. They can count on the financial assistance of one or more Business Angels. **Impulseo** is a financing package for recognized general practitioners who are starting or have been established for less than 4 years or who have returned from a developing country for less than 4 years. The amount of the package can amount to up to € 65,000. The gender-specific distribution for these products has been left out²³⁴.

BRIC

The Brussels Regional Investment Company grants financial support for the creation, the reorganisation or the expansion of private companies in Brussels-Capital. The BRIC-group has created several branches in order to fulfil the specific needs of its clients: (1) BRIC: financing and assistance of growing companies, (2) BRUSTART: Financial partner and coach of new SMEs, (3) BRUSOC: support of social and local economy (zone Objective 2) and (4) B2E: cofinancing of the investments of Brussels' SMEs. The BRIC-group has several financing formulas²³⁵.

PMV-KMO

PMV-kmo is part of ParticipationCompany Flanders (“ParticipatieMaatschappij Vlaanderen” - PMV), the investment company of the Flemish government. Starters and SMEs in Flanders can apply for a number of financing instruments.

²³³ Participatiefonds. *Activiteitenverslag 2006*. pp. 50.

²³⁴ <<http://www.fonds.org>> (12/04/2007).

²³⁵ GIMB (2006). *De Gewestelijke Investeringsmaatschappij voor Brussel. Meer dan financiering alleen!*

The Flemish Innovation Fund (“Vlaams Innovatiefonds” - **Vinnof**), a 100% subsidiary of PMV, grants venture capital (maximum € 500,000) to innovative entrepreneurs in Flanders (first to starting companies). The intervention of Vinnof in a company is of limited duration, during the start and the initial growth of the company. Vinnof offers Incubation finance (“Incubatiefinanciering”), Seed capital (“Zaaikapitaal”) and Project finance (“Projectfinanciering”).

In addition, in Flanders guarantees are granted via the Guarantee Regulation (“**Waarborgregeling**”). That is the way in which the Flemish Government guarantees a part (maximum 75%) of the amount a SME or starter borrows from a financial institution. The Guarantee Regulation is offered by 20 financial institutions that are active in Flanders. To be able to use the Guarantee Regulation, an annual contribution must be paid of 0.5% of the amount of the guarantee. This contribution must be paid in one sum before the guarantee becomes effective²³⁶.

SOWALFIN

In 2002, the Walloon government created SOWALFIN Plc. SOWALFIN offers financing in the form of **subordinate loans** according to the cofinancing principle (minimum € 25,000, maximum € 350,000) as well as **guarantees** to small and middle-sized enterprises. One of the branches of SOWALFIN is SOCAMUT Plc. SOCAMUT offers a counter-guarantee for the amounts that were already guaranteed by the Mutual Guarantee Societies (MGS). The MGS guarantees a maximum of 75% of the borrowed amount (or maximum € 150,000) and are guaranteed by SOWALFIN for a maximum of 50%). Within the framework of the microcredit regulation the MGS can even guarantee up to 80% of the amount, which is automatically counter-guaranteed by SOCAMUT for 75%. In order to use this service, an annual commission of 1% must be paid²³⁷.

Table 32: SOWALFIN: Number of approvals, per product and per gender (2006)²³⁸

	Direct guarantees	Indirect guarantees ²³⁹
Total (number)	148	333
Men	94.60%	63.36%
Women	2.70%	15.62%
Men as well as women in the board	2.70%	21.02%

BRUSSELS GUARANTEE FUND

In Brussels, the Brussels Guarantee Fund grants complementary guarantees for professional credits with financial institutions. Microenterprises as well as SEs, SMEs as well as natural or legal persons active on the territory of Brussels-Capital can enjoy this guarantee. The

²³⁶ <<http://www.pmv-kmo.be>> (12/04/2007).

²³⁷ <<http://www.SOWALFIN.be>> (12/04/2007).

²³⁸ Source: SOWALFIN.

²³⁹ Microcredits included.

guarantee of the Brussels Guarantee Fund is limited to 75% of the total amount of the credit (85% if the applicant is a starter). For this service, a contribution must be paid of 0.375% of the original amount of the guarantee multiplied by the number of years during which the guarantee was obtained (0.25% for the beneficiary and 0.125% for the credit institution). During the first 5 years, the starting entrepreneurs must not pay this amount (0.25%)²⁴⁰.

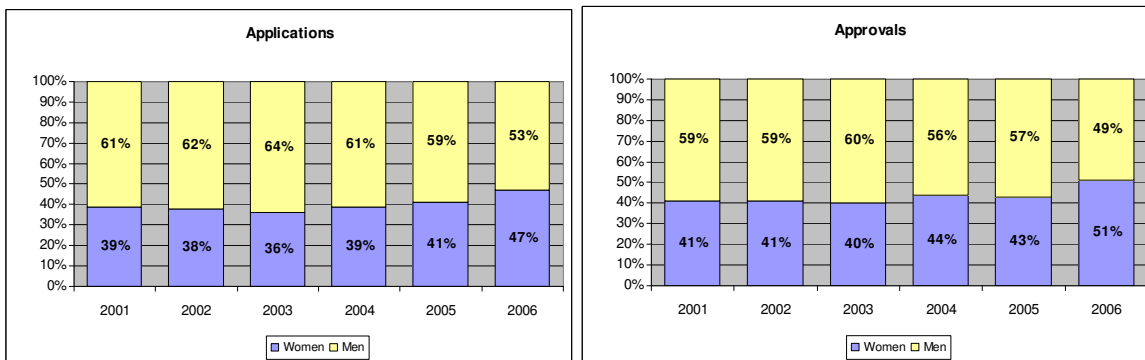
3.7.3 Access to microfinance

SCORE: 4.7

A. Gender equality in access to microcredit

Based on the approvals per microfinance institution, the Participation Fund holds the largest part of the Belgian market, in numbers as well as amounts. With the Solidarity Loan and the Starter Loan in 2005 the Participation Fund had a market share of 86% (based on the number of approved loans, 90% based on the granted amount). Brusoc and Crédal have a market share of 8% and 6% (based on the number of approved loans, 8% and 2% based on the granted amount)²⁴¹.

Figure 13: Starter Loan of the Participation Fund, gender-specific (2001-2006)²⁴²



With regard to the approved Starter Loans, the number of women exceeded 50% for the first time in 2006. The approval percentage of the Starter Loans applied for by women is higher than for men: 66% versus 54%. The Solidarity Loan on the other hand is applied for more frequently by men (59%) than by women (41%), but the number of approvals is balanced²⁴³. This evolution in the number of approved loans for women is a spontaneous one, without specific promotion towards women.

²⁴⁰ <<http://www.brusselswaarborgefonds.be>> (11/04/2007).

²⁴¹ Proximity Finance Foundation & KeFiK (2007). *De impact van microfinanciering in België*. Studie gecoördineerd door Proximity Finance Foundation, in partnerschap met het KeFiK, het Kenniscentrum voor Financiering van KMO, met de steun van de Koning Boudewijnstichting. pp. 159. <<http://www.proximityfinance.org>>

²⁴² Participatiefonds. *Activiteitenverslag 2006*. pp. 50.

²⁴³ Ibidem.

In 2005, Brusoc granted 25% microcredits (Microcredit as well as Starter Fund) to women and 75% to men²⁴⁴. At Crédal, in 2006 43.5% of the microcredits was issued to women²⁴⁵. We can conclude that Belgium is doing very well with respect to gender equality in the approval of microcredits, especially compared to the gender distribution of the self-employed population in Belgium which consists of 30% women and 70% men²⁴⁶.

B. Targeting of gender-specific needs in microfinance

AFFAIRES DE FEMMES, FEMMES D’AFFAIRES - VROUWENZAKEN

End 2004, Crédal launched, in partnership with Hefboom, UNIZO and Vie Féminine, the programme Affaires de Femmes, Femmes d’Affaires (AFFA) – “Women Business, Business Women” with the support of the European Social Fund, the PPS Social Integration, the three Belgian regions and the Liège FOREM Council.

The programme proposes three services:

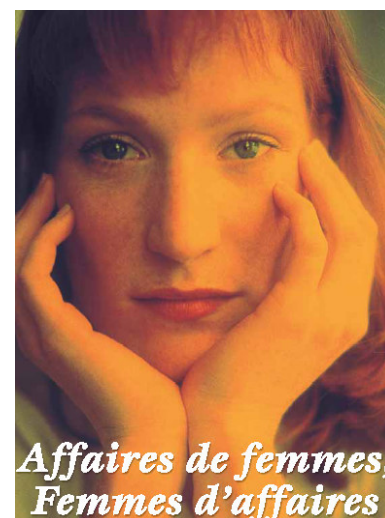
- 1) Training (240 hours over 4 months) to evaluate entrepreneur motivation, create a business plan and be able to defend and submit it to different partner.
- 2) Coaching in support circles including 3-5 women also involved in the programme. A technical advisor and a trainer are also available during the first year.
- 3) Possibility to access a microcredit of up to € 10,000 on a 5% interest rate over up to 36 months without guarantee.

Who?	Women who wish to become self-employed
What?	Programme that aims to help women reintegrate the labour market by self-employment or small businesses
Where?	In the cities of Brussels, Genk and Liège
When?	Launched end of 2004, different dates are proposed to meet with interested parties

Why?	Only 30% of independents are women. Based on this fact, AFFA wishes to stimulate women entrepreneurship.
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Results:	Over 2 years, 2005-2006, 36 women out of 99 have realised their professional project thanks to the programme.
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Contact:	affairesdefemmes@credal.be
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²⁴⁴ Proximity Finance Foundation & KeFiK (2007). *De impact van microfinanciering in België*. Studie gecoördineerd door Proximity Finance Foundation, in partnerschap met het KeFiK, het Kenniscentrum voor Financiering van KMO, met de steun van de Koning Boudewijnstichting. pp. 159. <<http://www.proximityfinance.org>>

²⁴⁵ Crédal. *Rapport annuel 2006*. pp. 48.

²⁴⁶ Federale Overheidsdienst Economie, KMO, Middenstand en Energie (2007). *Panorama van de Belgische economie 2006*. pp. 426. <http://mineco.fgov.be/barometers/belgian_economy/belgian_economy_2006_nl.pdf> (02/07/2007).

PART 4. CONCLUSIONS AND RECOMMENDATIONS

Based on general information and gender-specific data, the previous chapters paint a picture of the entrepreneurial landscape in Belgium. The main conclusions are repeated here along with a number of recommendations that could contribute to a wider participation of men and women in the entrepreneurial world.

4.1 CONCLUSIONS

Belgium is actively promoting self-employed entrepreneurship. That is demonstrated by the legal regulations to promote entrepreneurship as well as the numerous supporting organizations, the stimulation of the spirit of enterprise in schools via different projects, the offering of centralized information on info days, the simplification of the required administrative formalities when starting a company, etc. The access to financial means does not seem to be an obstacle. When the banks deny a loan application, other institutions and resources are available, such as government financing, guarantees and microfinance. In spite of the different measures to make entrepreneurship more attractive, the number of self-employed in Belgium remains limited. Probably the main problems are the differences between the social situation of employees and self-employed as well as the fiscal pressure and the impossibility to combine a self-employed activity (main profession) whilst receiving social allowances during the starting period of the independent activity.

In addition, the self-employed population in Belgium is not divided evenly: men are good for some 70% whereas women only take up 30% of the population. Entrepreneurship has evolved into a socially accepted career choice for women. Still, women seem to be less encouraged and get less opportunities to become self-employed. Hence, for the specific target audience of female entrepreneurs, several initiatives have been started to make entrepreneurship more attractive for them. In addition to these specific, women-oriented initiatives, in Belgium little or no difference is made between men and women. There is no gender-specific approach. This study shows though that there are important differences between male and female employees and self-employed entrepreneurs in Belgium, such as:

- more women than men are unemployed;
- women work part-time more often than men;
- female employees earn on average 15% less than men (in the industry and services sector). Female entrepreneurs also earn less than their male colleagues;
- in addition to their self-employed activity or job, women take care of the housework and the children so they work more unpaid hours than men;
- after the birth of their child, women work less. That applies to employees as well as self-employed, whereas men tend to work more after their child is born;
- the TEA index shows that Belgian women are less keen on becoming self-employed than men;

- women start their own business out of necessity more often than men;
- the media pay less attention to female entrepreneurs than to their male colleagues;
- women take less risks than men and start their business with their savings more often;
- men are more often members of a network: whereas women prefer exclusively female networks, men are mainly part of mixed networks;
- female entrepreneurs usually run companies with less employees than their male colleagues.

In order to gain more insight in the differences between men and women in society and on the labour market, in Belgium every year several studies are held, e.g. by the Institute for the Equality of Women and Men. In addition, most universities accommodate a research group that performs specific research into the differences between men and women and the positive or negative consequences thereof.

Since most studies, as well as this one, show that there are differences between male and female entrepreneurs in which female entrepreneurs have been frequently disadvantaged with respect to their male colleagues, we can wonder about the gender-neutral approach of male and female entrepreneurs. The question is to which extent a gender-specific approach should be introduced into the current system in order to promote the spirit of enterprise in women.

4.2 RECOMMENDATIONS

Other studies have already formulated a large number of recommendations to promote entrepreneurship in general as well as recommendations to promote female entrepreneurship²⁴⁷. Below, we will formulate a number of additional recommendations based on our findings.

4.2.1 Childcare

Many women decide to stop working after their child is born. A large obstacle lies, for employees and entrepreneurs alike, in the lack of childcare. During these past years, it has

²⁴⁷ For recommendation, see for instance the studies below:

Proximity Finance Foundation & KeFiK (2007). *De impact van microfinanciering in België*. Studie gecoördineerd door Proximity Finance Foundation, in partnerschap met het KeFiK, het Kenniscentrum voor Financiering van KMO, met de steun van de Koning Boudewijnstichting. pp. 159. <<http://www.proximityfinance.org>>

Project DIANE, gecoördineerd door markant-CEZOV en UCM i.s.m. het Ministerie van de Vlaamse Gemeenschap - administratie Werkgelegenheid, het Federaal Instituut voor de gelijkheid van vrouwen en mannen, het Ministerie van de Vlaamse Gemeenschap - afdeling Economisch Ondersteuningsbeleid. Gesteund door het Europees Sociaal Fonds in het kader van het EQUAL-programma (2004). *Vrouwen en zelfstandig ondernemen. Tien lessen en tien aanbevelingen voor vrouwelijk ondernemerschap van markant vzw*. pp. 58. <http://www.markantvzw.be/~cezov/images/res96187_5.pdf> (01/08/2007).

already been tried to reduce this problem by expanding the number of available positions in day-care centres but still that seems to be insufficient. Although the number of positions was expanded, the total offer still does not meet the demand. In addition, the number of births in Belgium has been rising again during these past years which leads to the consequence that the positive effect of the actions taken to increase the number of available places is (partially) undone. Since employees as well as entrepreneurs are affected, it is worth the effort to investigate this problem further and to find a way to fulfil this urgent need of childcare.

4.2.2 Education

Schools try to stimulate the spirit of enterprise and participate in a number of projects that encourage entrepreneurship. Still, this seems to be insufficient to encourage Belgian youngsters to turn to entrepreneurship, for men as well as women. Not all schools and all courses participate in this project, participation is free. Compulsory participation in at least one entrepreneurship-promoting project could create an interest with youngsters. In addition, that could repress the fear of failure with respect to self-employed entrepreneurship in Belgium.

4.2.3 Support

Women find security much more important than men. They prefer to take as few risks as possible when starting their own business. In addition to specific initiatives to make life of female entrepreneurs easier, Belgium does not make a (large) distinction between men and women when assisting starting entrepreneurs. Yet, a gender-specific approach could stress the aspects of entrepreneurship that women find important, such as security. Gender-neutral organizations have lessons to learn here from organizations that do make a difference between both sexes or organizations that are specifically aimed at women.

4.2.4 Promotion towards specific target groups

More recently, several measures have been taken to make the step to the entrepreneurial world more attractive. We see that the number of self-employed persons has increased in Belgium recently, yet to a small extent. These measures did not cause a (sudden) inflow into entrepreneurship. In addition, the Belgians are still hesitant towards self-employed entrepreneurship. A promotion campaign or initiatives for specific target audiences would be more successful. The study shows that very few unemployed men and women start up their own business. Also women who have stayed at home for years to take care of their children are somewhat hesitant to return to the labour market. These groups might be more interested in starting their own activity, which makes specific campaigns towards these groups worth considering.

4.2.5 Women in the media

Female entrepreneurs get far too little attention in the media. Television, papers and magazines do not pay as much attention to female entrepreneurs than to their male counterparts. Since women look up to role models, the influence of the media should be explored further. In addition to the fact that female entrepreneurs get little exposure in the press, we should also consider the approach of articles on female entrepreneurship. Women's magazines often choose to paint a more versatile and female picture of the female entrepreneur (with the stress on personal experiences and their private life), whereas the general and economic press pays more attention to a more partial and male image (with accents on professional expertise, intelligence, business skills and rationale). That gives an incomplete picture of female entrepreneurs and the female entrepreneurial world. In other words: female entrepreneurs should get more exposure in the press and the media should give a correct and total picture of self-employed female entrepreneurs.

4.2.6 Financial information

It is very difficult to obtain financial information, especially gender-specific data. It is a fundamental problem. Nowadays, a lot is being done to create equality between men and women and to guarantee it. It must be possible though to use gender-specific data in order to make sure this equality is being worked on. Hence, it is recommended that (financial) institutions release their data and statistics with respect to men and women to the public at large.

PART 5. ANNEXES

5.1 LIST OF ABBREVIATIONS

BDS	=	Business Development Services
BeCeFi	=	Belgian Knowledge Centre for SME financing
BGDA	=	Brusselse Gewestelijke Dienst voor Arbeidsbemiddeling
BRIC	=	Brussels Regional Investment Company
CdF	=	Collectif des Femmes
CEZOV	=	Centrum voor Zelfstandig Ondernemende Vrouwen
CLA	=	Collectif Labour Agreement
DG	=	Directorate General
Diane	=	Développement et Intégration par l'Arrivée des Nouvelles Entrepreneures
EFE	=	Empowering Female Entrepreneurs
EGiD	=	Études sur le Genre et la Diversité en gestion
ESF	=	European Social Fund
FEB	=	Federation of Enterprises in Belgium
FEBICE	=	Fédération belge des Indépendants et des Entrepreneurs du Syndicat des Indépendants et des PME
FOREM	=	Office communautaire et régional de la formation professionnelle et de l'emploi
FPS	=	Federal Public Service
GDP	=	Gross Domestic Product
GEM	=	Gender Empowerment Measure
GID	=	Gender, Institutions and Development Database
GNI	=	Gross National Income
IFAPME	=	Institut wallon de Formation en Alternance et des indépendants et Petites et Moyennes Entreprises
ILO	=	International Labour Organization
MGS	=	Mutual Guarantee Societies
LTD	=	Limited (Private company with limited liability)
N/A	=	Not Available
NEF	=	New Economics Foundation
NEO	=	National Employment Office
NISSE	=	National Institute for the Social Security of the Self-employed
NOSS	=	National Office of Social Security
OECD	=	Organisation for Economic Co-operation and Development
PCSW	=	Public Centre Social Welfare
PLC	=	Public Limited Company
PMV	=	ParticipatieMaatschappij Vlaanderen
PPS	=	Programatory Public Service

RD	=	Royal Decree
SE	=	Small Enterprise
SME	=	Small and Medium-sized Enterprise
SOCAMUT	=	Société des Cautions Mutuelles de Wallonie
SOWALFIN	=	Société Wallonne de Financement et de Garantie des Petites et Moyennes Entreprises
TEA	=	Total Entrepreneurial Activity
UCM	=	Union des Classes Moyennes
UNDP	=	United Nations Development Programme
UNIZO	=	Unie van Zelfstandige Ondernemers
VAT	=	Value Added Tax
VDAB	=	Vlaamse Dienst voor Arbeidsbemiddeling en Beroepsopleiding
VESOC	=	Vlaams Economisch Sociaal Overlegcomité
Vinnof	=	Vlaams Innovatiefonds
Vlajo	=	Vlaamse Jonge Ondernemingen
VLAO	=	Vlaams Agentschap Ondernemen
VO	=	Vliegende Ondernemer
WOMED	=	Women in Enterprise and Development

5.2 SCORECARD

Dimension	Subdimension	Indicators	Measure	Scoring table	Rating	
A. General national context for entrepreneurship	A.1 Entrepreneurial opportunities	A.1.1 General business conditions	GDP growth/GDP per capita/employment rate/per capita real income	5 - All indicators higher than OECD average 4 - At least 1 indicator higher and no more than 1 indicator below OECD average 3 - No more than 1 indicator below OECD average 2 - No more than 2 indicators below OECD average 1 - All indicators below OECD average	2	
		A.1.2 Entry barriers I	Registration time for setting up a business in Worldbank Doing Business Database	5 - Below OECD Average 3 - OECD Average 1 - Above OECD Average		3
		A.1.3 Entry barriers II	Average registration time needed for setting up a sole trader business	5 - Below Average 3 - Average 1 - Above average		
		A.1.4 Market opportunities	GEM-Index: How accessible are the national markets for new enterprises?	Scoring based on Value of GEM-Index		1
	A.2 Entrepreneurial abilities (public support at national and local level)	A.2.1 Entrepreneurial education	GEM-Index: Quality of entrepreneurial education	Scoring based on Value of GEM-Index	4	
		A.2.2 National policy support for entrepreneurship	GEM-Index: National policy support for entrepreneurship	Scoring based on Value of GEM-Index	5	
		A.2.3 National public support structure	GEM-Index: National policy support structure	Scoring based on Value of GEM-Index	4	
		A.2.4 Support for entrepreneurship in local/regional development	Is fostering of (micro-) entrepreneurship a priority in strategies on local/regional development?	5 - Entrepreneurship is a main pillar of local/regional economic development strategies 3 - Entrepreneurship is mentioned in the context of other issues 1 - There are no specific local/regional economic development strategies	4	
	A.3 Enterprise culture	A.3.1 Entrepreneurship in elementary schools	Inclusion of entrepreneurship as topic in curricula of elementary schools	5 - National curriculum includes entrepreneurship 3 - Only in some elementary schools 1 - Nearly none of such activity		3
		A.3.2 Impact of risk avoidance on Entrepreneurship	Result in Flash Eurobarometer No. 160 Question 12: "One should not start a business if there is a risk it might fail"	5 - 33% and lower 4 - Below EU Average (34 to 45%) 3 - EU Average (46 - 55%) 2 - Above EU Average (56 - 65%) 1 - 66% and higher	3	
		A.3.3 Entrepreneurial norms and values	GEM-Expert-Index on entrepreneurial norms and values	Scoring based on Value of GEM-Index		3

	A.4 Policy incentives for entrepreneurship	A.4.1 Administrative burdens	Worldbank Doing Business Index on administrative regulations	5 - Above OECD Average 3 - OECD Average 1 - Below OECD Average	3
		A.4.2 Tax regulation	Worldbank Doing Business Index on tax regulation	5 - Above OECD Average 3 - OECD Average 1 - Below OECD Average	3
		A.4.3 Easiness of hiring and firing	Worldbank Doing Business Index on regulation of hiring and firing	5 - Above OECD Average 3 - OECD Average 1 - Below OECD Average	4
		A.4.4 Generosity of bankruptcy legislation	Worldbank Doing Business Index on Regulation of bankruptcy	5 - Above OECD Average 3 - OECD Average 1 - Below OECD Average	5
		A.4.5 Taxes/regulative burdens	GEM-Expert-Index	Scoring based on Value of GEM-Index	3
	A.5 Welfare bridge	A.5.1 Inclusiveness of income support programmes for self-employment of people coming from outside the labour market	Existence of public programmes granting income support for self-employment from outside the labour market (registered unemployment, social benefit recipients and people without benefit entitlement)	5 - National programmes in place granting income support to all people from outside the labour market	1
				3 - National Programmes granting income support only to registered unemployed getting self-employed	
				1 - No such programmes	
		A.5.2 Non-financial support measures for self-employment from outside the labour market	Non-financial support measures (training, BDS) available for people outside the labour market getting self-employed	5 - Nationwide available support measures for unemployed getting self-employed 3 - Support measures available, but only in big cities, some regions 1 - No such support measures available	5
	A.5.3 Movement into self-employment	Share of people outside the labour market (registered unemployed, welfare beneficiaries) getting self-employed	5 - >10% 3 - 5 -10% 1 - <5%	1	
		A.5.4 Self-employment vs. wage employment	Promotion of self-employment as alternative to wage employment at job centres	See expert questionnaire	2
	A.6 Access to finance	A.6.1 Access to bank loans	Result in Flash Eurobarometer No. 174/184 Question 14	5 - >75% report easy access	3
				4 - 56-74% report easy access	
	3 - 45-55% report easy access				
2 - 26-44% report easy access					
1 - below 25% report easy access					
	A.6.2 Use of public subsidies	Result in Flash Eurobarometer No. 174/184 Question 4	5 - >25%	3	
4 - 20-25%					
3 - 10-19%					
2 - 5-9% 1 - <4%					

		A.6.3 Access to microcredit	Number of microfinance institutions (banks and/or non-banks using the market approach to tackle financial exclusion) active with 20+ loans per year	5- Over 5 institutions 4 - Over 3 institutions 3 - Over 2 institutions 2 - More than one institution 1 - Only one or non institution	3
			Total number of micro loans disbursed by all active microfinance institutions. Per year and 1,000,000 inhabitants	5 - > 150 4 - 76-150 3 - 26-75 2 - 10-25 1 - < 10	3
		A.6.4 Access to start-up finance in general	GEM-Expert-Index	Scoring based on Value of GEM-Index	5
B. Gender equality in society	B.1 Gender equality as policy issue	B.1.1 Gender equality as national policy issue	Position of gender equality on national governmental agenda	5 - Gender equality is a priority in different policy areas	5
				4 - Gender equality is a priority in one policy area and mentioned in others	
				3 - Gender equality is mentioned in different policy areas	
				2 - Gender equality is mentioned in one policy area	
	1 - Gender equality isn't mentioned at all				
		B.1.2 Sustainability of policy measures on gender equality	Active policy measures? Quantified goals?	5 - Active policy measures with quantified goals 3 - Active policy measures but not result-oriented 1 - Only legislative measures	3
		B.1.3 Gender equality as issue of local development	Is Gender equality an important issue in local development strategies?	5 - Gender equality is a cornerstone in all local development strategies 4 - Gender equality is a priority in some local development strategies 3 - Gender equality is mentioned in some local development strategies 2 - Gender equality is mentioned 1 - Gender equality is not present in local development strategies	3
		B.2 Socio-economic gender equality in society	B.2.1 Gender equality in socio-economic risks	Gender gap in risk of poverty	5 – 0% or negative 4 - 1% 3 - 2% 2 - 3% 1 - 4% and higher
B.2.2 Gender empowerment in society	Value of UNDP Gender Empowerment Measure		5 - GEM value above 0.9 4 - GEM value above 0.8 3 - GEM value between 0.6 and 0.8 2 - GEM value below 0.6 1 - GEM value below 0.5	4	
C. Gender equality in labour market inclusion and	C.1 Gender equality in participation in the	C.1.1 Gender equality in economic activity	Female economic activity rate (as % of male rate)	5 - Above 81% 4 - 77-81% 3 - 72-76%	3

welfare bridge into self-employment	labour market			2 - 67-71% 1 - Below 67%		
		C.1.2 Gender equality in income	Ratio of estimated female to male earned income	5 - 0.75 and higher 4 - 0.65 - 0.74 3 - 0.55 - 0.64 2 - 0.45 - 0.54 1 - Below 0.45	4	
		C.1.3 Gender equality in atypical work	Gender gap in part-time employment	5 - No gap (1-) 4 - Low gap (1.1 - 2) 3 - Medium gap (2.1 - 4) 2 - High gap (4.1 -5) 1 - Very high gap (5.1+)	2	
		C.2 Social infrastructure for gender equality in labour market inclusion	C.2.1 Gender equality in impact of family duties	Gender gap in employment impact of parenthood	5 - 10 and lower 4 - 20-11 3 - 21-30 2 - 31-40 1 - 41 and above	4
			C.2.2 Public provision of childcare	Childcare coverage rate 0-3 years	5 - 50% and higher 4 - 40%-49% 3 - 30%-39% 2 - 20%-29% 1 - 19% and lower	3
			C.2.3 General social infrastructure for gender equality in the labour market	GEM-Index: Social Infrastructure to support the economic activity of women with family	See expert questionnaire	3
	C.3 Gender equality in welfare bridge	C.3.1 Gender equality in receipt of welfare benefits	Gender gap in share of population of working age that receives welfare benefits	5 - Low gap 3 - Medium gap 1 - High gap	5	
		C.3.2 Gender equality in movement from outside the labour market into self-employment	Gender gap in share of people outside the labour market (registered unemployed, welfare beneficiaries) getting self-employed	5 - No gap 3 - Medium gap 1 - High gap	3	
		C.3.3 Gender equality in design of income support programmes	If income support programmes are available, how integral are the needs of men and women in their design?	See expert questionnaire		
	D. Gender equality in entrepreneurship and self-employment	D.1 Gender equality in self-employment	D.1.1 Gender equality in total self-employment	Gender gap in ratio of self employment versus total employment	5 - 0.83 and higher 4 - Above EU average (0.66-0.82) 3 - EU-Average 0.5-0.66 2 - Below EU-Average 0.33-0.49 1 - 0.32 and lower	4
			D.1.2 Gender equality in start-up activity	Gender gap in Early Stage Entrepreneurial Activity (GEM Measure)	5 - No gap 3 - Medium gap 1 - High gap	1

		D.1.3 Gender equality in established business owners	Gender gap in Established Business Owners (GEM Measure)	5 - No gap 3 - Medium gap 1 - High gap	1
	D.2 Gender equality in entrepreneurial characteristics	D.2.1 Gender equality in entrepreneurial motivation	Gender gap in the ratio of Opportunity to Necessity Early Stage Entrepreneurship (GEM-Measure)	5 - 1.5 and higher 4 - 1.1-1.4 3 - 0.8-1 2 - 0.5-0.7 1 - 0.4 and lower	1
		D.2.2 Gender equality in size of entrepreneurial projects	Gender gaps in average size of businesses (employees/turnover)	5 - No gap 3 - Medium gap 1 - High gap	2
		D.3 Gender equality in entrepreneurial culture	D.3.1 Gender equality in medial representation of entrepreneurship	How present are successful female entrepreneurs in the media compared to male ones?	See expert questionnaire
	D.3.2 Gender equality in the entrepreneurial role model		GEM-Index: How accepted is self-employment of women in society?	See expert questionnaire	3
E. Gender equality in support structures for entrepreneurship	E.1 Entrepreneurship promotion activities aim for gender equality in entrepreneurship	E.1.1 Design of Entrepreneurship promotion activities	How widespread is the consideration of the specific needs of women and men in the design of promotion activities for entrepreneurship?	See expert questionnaire	2
		E.1.2 Specific promotional activities aimed at women	Are specific promotional activities aimed at women in place when deemed necessary or needed for achieving gender equality in entrepreneurship?	See expert questionnaire	3
		E.1.3 Research activity on the gender aspects of entrepreneurship	Is there a systematic and regular research activity on gender aspects of entrepreneurship?	5 - Regular research and broad availability of statistics on gender aspects	5
				4 - Regular and systematic research on gender aspects of entrepreneurship	
	3 - Research on gender aspects of entrepreneurship is done but not systematically				
	2 - Few examples of research on gender aspects				
1 - No research					
E.1.4 Impact of gender research on support structure policy and practice	Are gender research results used to influence and improve policy and practice of the support structure for entrepreneurship?	See expert questionnaire	3		
E.2 Local support measures aim for gender equality in entrepreneurship	E.2.1 Design of BDS activities	How many BDS activities are designed with the specific needs of women and men in mind?	See expert questionnaire	2	
	E.2.2 Specific BDS activities for women	Are specific BDS activities for women in place when deemed	See expert questionnaire	3	

			necessary or needed for achieving gender equality in entrepreneurship?		
		E.2.3 Local networking of female entrepreneurs	Existence and density of programmes that foster local networking between established and potential women entrepreneurs	5 - High density: even in small cities 4 - Medium density 3 - Low density: only in big cities 2 - Only up to two such programmes 1 - No such programmes	5
F. Gender equality in access to finance	F.1 Financial resources	F.1.1 Gender equality in businesses started with own funds	Gender gap in businesses started with own funds	5 - No gap 3 - Medium gap 1 - High gap or no information available	2
		F.1.2 Gender equality in overall start-up resources	Gender gap in overall start-up resources (own and external funds) in the service sector	5 - No gap 3 - Medium gap 1 - High gap or no information available	
	F.2 External finance	F.2.1 Gender equality in access to bank loans	Gender gap in use of bank loans vs. share of women led enterprises in the country	5 - No gap 3 - Medium gap 1 - High gap or no information available	
		F.2.2 Gender equality in access to public loan schemes	Gender gap in use of public loan schemes vs. share of women led enterprises in the country	5 - No gap 3 - Medium gap 1 - High gap or no information available	4
	F.3 Access to microfinance	F.3.1 Gender equality in access to microcredit	Gender gap in use of microcredit vs. share of women led enterprises in the country	5 - No gap 3 - Medium gap 1 - High gap or no information available	5
		F.3.2 Impact of microcredit sector	Number of micro loans disbursed to women per 100,000 female self-employed persons	5 - > 15 4 - 10.1 -15 3 - 5.1-10 2 - 2.6-5 1 - < 2.5	4
		F.3.3 Targeting of gender-specific needs in microfinance	Existence of microfinance schemes targeting gender-specific needs	5 - National scheme or more than 2 local schemes 3 - One local scheme 1 - No such programme exists	5

5.3 EXPERT QUESTIONNAIRE

Expert questionnaire for the project "FOSTERING GENDER EQUALITY: MEETING THE ENTREPRENEURSHIP AND MICROFINANCE CHALLENGE"									
Not applicable (N/A)									
Don't know (DK)									
Completely true (5)									
Somewhat true (4)									
Neither true nor false (3)									
Somewhat false (2)									
Completely false (1)									
Please rate the following statements	1	2	3	4	5	DK	N/A	Average	
In my country, job centres/employment agencies promote self-employment nationwide as an equal alternative to wage employment for all cases suitable.								1.75	
In my country, there are sufficient social services available so that women can continue to work even after they start a family.								3.20	
In my country, the income support measures for self-employment out of economic inactivity (unemployment, social welfare and no welfare) are designed to give equal support (amount and length of support) to both men and women.								3.50	
In my country, successful female entrepreneurs are as often represented in the media as male entrepreneurs.								1.20	
In my country, starting a new business is a socially acceptable career option for women.								3.00	
In my country, the specific needs of women and men are integral to the design of promotion activities for entrepreneurship.								2.20	
In my country, specific promotional activities aimed at women are undertaken when deemed necessary or needed for achieving gender equality in entrepreneurship.								3.20	
In my country, research results on gender aspects of entrepreneurship are frequently used to improve the policy and practice on support structures.								3.00	
In my country, the specific needs of women and men are integral to the design of all Business Development Services (BDS).								1.80	
In my country, specific BDS activities for women are in place when deemed necessary or needed for achieving gender equality in entrepreneurship.								3.00	

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PART 6. SOURCES

6.1 EXPERTS

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- Annie Cornet: Professor, Hec-Ecole de gestion de l'Université de Liège & Executive, EgiD (Etudes sur le genre et la diversité en gestion)
- Carla Rijmenams: Institute for the Equality of Women and Men
- Mieke Van Haegendoren: Vice-rector, Universiteit Hasselt & Director, SEIN
- Christine Van Nuffel: Co-ordinator European Projects, Markant - netwerk van ondernemende vrouwen

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<<http://www.werk.belgie.be>>
<<http://www.yearofmicrocredit.org>>

6.4 USEFUL LINKS AND RESOURCES

AUTHORITIES

FPS Economy, SMEs, independent Professions and Energy: <<http://mineco.fgov.be>>
FPS Social Security: <<http://socialsecurity.fgov.be>>
FPS Employment, Labour and Social Dialogue: <<http://www.meta.fgov.be>>
Institute for the Equality of Women and Men: <<http://www.igvm.fgov.be>>

SUPPORT FOR WOMEN

Collectif des Femmes: <<http://www.collectifdesfemmes.be>>
De Vliegende Ondernemer: <<http://www.vliegendeondernemer.be>>
Markant - Netwerk van ondernemende vrouwen: <<http://www.markantvzw.be>>
Réseau Diane: <<http://www.reseaudiane.com>>

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Kerncijfers 2006. Statistisch overzicht van België.
Panorama van de Belgische economie 2006.

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Doing Business Database (Worldbank): <<http://www.doingbusiness.org>>
Ecodata: <<http://ecodata.mineco.fgov.be>>
European Commission: <<http://ec.europa.eu>>
Eurostat: <<http://epp.eurostat.ec.europa.eu>>
Flash Eurobarometer: <http://ec.europa.eu/public_opinion>
Global Entrepreneurship Monitor: <<http://www.gemconsortium.org>>
National Bank of Belgium: <<http://www.nbb.be>>
OECD: <<http://www.oecd.org/statsportal>>
Statistics Belgium: <<http://www.statbel.fgov.be>>
UNDP Human Development Reports: <<http://hdr.undp.org>>

OTHER

Belgisch coördinatienetwerk voor vrouwenstudies: <<http://www.sophia.be>>
Equal Pay Day: <<http://www.equalpayday.be>>
National contact centre for women and women's organisations: <<http://www.amazone.be>>
Raad Gelijke Kansen voor Mannen & Vrouwen: <<http://www.raadvandegelijkekansen.be>>
SOFIA Expertisecentrum Vrouw en Management: <<http://www.vrouwenmanagement.be>>