



**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  
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Participation Fund - Study Department  
in cooperation with  
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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 10<sup>th</sup> 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.

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