**PAL WOMEN – Literature review UCLL**

Female entrepreneurs with a migration background of 18 to 30 years old in Flanders (Belgium)

## Project

PAL Women aims to bridge the gap between women from minority groups and self-employment, by developing an education in which women are motivated and supported in their careers as self-employed entrepreneurs. The overall objective of the project is to promote and support the social integration of these women. In addition, each partner focuses on a specific target group and gets to work with it.

## Target group UCLL

UCLL focuses on female entrepreneurs with a migration background from 18 to 30 years old in Flanders (Belgium).

‘Entrepreneurs’ refers to those who develop commercial or non-commercial activities on a professional level, alone or with others. From the start of a private company to the creation of a non-profit association, and everything in between. Entrepreneurs who are already active as well as those who intend to start as an entrepreneur in the near future.

Migration background refers to female newcomers and female migrants of the first, second, third and fourth generation outside the EU and from other EU countries.

In a discriminatory labour market, self-employment can serve as an alternative for job-seekers of non-Belgian origin (Bonne, 2018) Women from migrant backgrounds are the most under-represented group in the labour market in Belgium (Ella vzw, 2016).

## Input literature + focus groups

### Female entrepreneurs

Just the fact that a woman with her own business is described as female entrepreneur, points out that she is different from another group of entrepreneurs. The word female marks a difference here. This creates a one-sided view of female entrepreneurs, not everything about women entrepreneurs can be demonstrated by making the comparison with male entrepreneurs. (Delodder, 2012)

The fact that women still have a long way to go when it comes to their representation on the labour market, also among the female self-employed, is the result of a historical disadvantage. In the 20th century, however, catching up started thanks to an ever-increasing emancipation of women in the legal,

political, social and economic spheres. The catching up movement is still going on. Economically, this manifests itself mainly in increasing participation in the labour market, also as a self-employed person. (FOD Economie, 2019).

Nevertheless, a number of obstacles still need to be overcome. The National Bank of Belgium mentions the following: "Characteristic for Belgium is the fact that the pay gap between men and women is significantly greater than in the Nordic countries. This is because women are relatively more likely to have lower paid jobs and especially because they work more part-time in Belgium. This implies that they take care of the children even more often, while men focus more on developing their careers, which makes it more difficult for women to progress to higher positions. This is not only an ethical issue, it also has economic implications. After all, being able to call on a broad spectrum of skills through more diversity at all levels is an asset today"(Nationale Bank België, 2017, p. 29).

More specifically, on the subject of female entrepreneurs, it is claimed: "Analysis of the obstacles to female entrepreneurship has revealed the importance of the traditional model of considering women as the engine of the family nucleus. Although the mentality in this area is changing, this view of the role of women has a not inconsiderable impact on women's professional careers and the attraction they feel to entrepreneurship. They will often tend to keep a low profile in order to give priority to the career of their partners. The position women occupy within the family also differs according to the cultural origin of the family in which they live. Moreover, the fact that women are less represented in management positions means that they are less likely than men to benefit from this type of experience when taking over or setting up a business " (FOD Economie, 2019).

In order to gain more insight into the phenomenon of female entrepreneurship, UNIZO (the largest Belgian association of entrepreneurs) sent out a survey to approximately 4,500 female members at the end of January 2019. A total of 540 female self-employed persons filled in the survey. An instructive question for this report is: "Which actions do you think are most effective to stimulate female entrepreneurship even more". The top 5 results are as follows:

- More female role models in the media

- Larger and more flexible childcare offer

- Counselling female entrepreneurs

- Female entrepreneurship events

- More female CEO’s

Since only 5% indicates the option "no action needed", 95% are convinced that action is needed (Unizo KMO, 2019).

### (Female) Entrepreneurs with a migration background

In Belgium, the number of self-employed persons of Belgian origin is increasing more strongly in the period 2008-2015, but the number of self-employed persons of foreign origin is growing three times faster (39.8% compared to 14.5%).

The share of women compared to men is lower for foreign origin than for Belgian origin: 31.2%/68.8% compared to 34.5%/64.5%.

For most origins, the female group is characterised by stronger growth than the male group. However, the difference in the size of the two groups remains large, as the number of men also continues to grow strongly (FOD Economie, 2019).

Some motivating factors to start a business that were mentioned during the focus groups by women from the target groups are;

-Be your own boss + personal development

- Can easily combine work and private life

- Creating a tailor-made job

- The ability to hold up your headscarf

- Make a difference

- Creative outlet

- Financial independence

- Freedom

Certain thresholds that were mentioned are:

- Fear of discrimination based on racism

- Start-up capital

- The need for a network

- Inadequate information

- Fear of insufficient support

- Taboo

- Too much paperwork

- Fear of failure

- Lack of knowledge

There are numerous organisations in Belgium that focus on starting entrepreneurs, networking and entrepreneurship in general. In theory, the functioning of all these organisations should also be adapted to young women with a migration background. In practice, some organisations pay more attention to this target group than others. According to an entrepreneurial file of the association Ella vzw, the sensitivity for ethnicity is not structurally accompanied by attention for gender, which means that in reality there may be insufficient attention for the specific needs of women with an entrepreneurial spirit. The best known Flemish organisations that exert the most influence are still quite white (Ella vzw, 2017). In the focus group it also emerged that various initiatives that support starting entrepreneurs are often still all white and masculine. Some advice that Ella vzw draws up to stimulate entrepreneurship among women with a migration background are as follows;

- A one-stop-shop website containing all information, initiatives and events for start-ups in Flanders in several languages, including English.

-Easily findable, free and accessible and manageable (preferably concrete) financial, legal, social and fiscal information and advice for (pre-)starting entrepreneurs, also offline. For example in the form of municipal information and support points (Ella vzw, 2017).

The focus groups also identified the following needs

- More role models. Despite the fact that more and more female entrepreneurs with a migration background have been put in the spotlight in recent years, there is still a need for additional role models to promote a diverse entrepreneurial landscape.

- More media attention for female entrepreneurs with a migration background. Not only in specific platforms but also in traditional media in order to reach an audience as wide as possible.

-Adapt existing initiatives by promoting inclusion and emphasise the added value of inclusion.

According to the participants of the focus group, there has indeed been a positive movement in recent years in the field of support for young female entrepreneurs with a migration background. This is supported by the growth of initiatives, workshops and courses that support this target group.

### Young entrepreneurs from 18 to 30 years old in Belgium

It is clear that gender and origin can have a negative influence on the chances of a young entrepreneur in Belgium. However, this research has not yet demonstrated that age would also be a negative factor.

Young entrepreneurs in general in Belgium feel little discrimination in the entrepreneurial landscape. There still are examples of young people, mainly under 25, who are prejudiced because of their young age, but there has been a positive shift in recent years. Startminds, an initiative of University College Leuven Limburg (UCLL), is one of the many initiatives that focus on young entrepreneurs. The focus groups show that entrepreneurship has been made more attractive in various areas in recent years. For example, there is much more support and information, and the statute of those who are self-employed has been made more flexible so that one can combine entrepreneurship at an early age with, for example, studying or a salaried job. Also the fact that entrepreneurship often has a positive effect on personal growth is also valued more and more by beginning entrepreneurs (Broekroelofs, Visser, 2019).

The strength of Startminds is that this is a programme free of charge, linked to the university college itself, which is thus offered in the habitat of students. In this way they optimally reach their target group. Because of the great success of their program, just like other initiatives around startups and young entrepreneurs, it appears that there is a great interest among young people for entrepreneurship. The question remains, of course, whether the operation of these initiatives are sufficiently inclusive so that young women with a migration background are also sufficiently included in this circuit.

This literature report, in combination with the focus groups, shows that in recent years there has been a positive movement around entrepreneurship among young women with a migration background in Belgium. The number of initiatives and organisations, that focus on this target group, is increasing (Minderhedenforum vzw, 2019). Nevertheless, there is still need to better reflect this target group in the regular circuit and the added value of inclusion needs to be better emphasized. In addition, it is important that there are more and more role models to serve as an example as well as more media attention for young women entrepreneurs with a migration background.

# Sources

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Focusgroups