



UC Leuven
Limburg
MOVING MINDS

PAL WOMEN

Final report IO 1



PAL Women "Boosting Female Social Entrepreneurship and Enterprise Creation for Inclusion Groups"

Final report of Intellectual output 1 'Development of skills assessment: social entrepreneurship for social inclusion groups in Europe (obstacles and tools).

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. Women from migrant backgrounds are the most under-represented group in the labour market in Belgium.

In a discriminatory labour market, self-employment can serve as an alternative for job-seekers of non-EU origin or nationality. Not only the first generation of migrants but also the second generation with non-EU origin has a lower employment rate in Belgium compared to neighbouring countries. More specifically, we see within the second generation with non-EU origin that female employment remains low. Having children appears to have a stronger negative impact on employment for women of non-EU origin than for Belgian or women of EU origin (Corluy, Haemels, Marx, & Verbist, 2015). In addition, it is even more difficult for women wearing a headscarf to integrate into the labour market (Weichselbaumer, 2016).¹

INPUT LITERATURE AND 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

QUESTIONNAIRE

methodology

Based on a literature review, there were several focus groups with women from our target group. Based on these outputs, a questionnaire was made to check the current situation and opinions in different companies, policy making institutions, institutes,... The questionnaire was distributed to a broad stakeholder network. It was distributed to 150 mail addresses including persons and organisations associated with the target group in Belgium as well as international organisations and shared on Facebook and LinkedIn through UCLLs social media pages. All contacts were kindly asked to recommend participation in the survey in their environment. In total there are 23 answered surveys from 23 different organisations from Belgium and 5 answered surveys from 4 different organisations from other European countries.

Several propositions and questions were addressed to the participants of the survey. These were each assessed or answered from their own point of view. This means: no scientific explanations but their own feelings created by their person in combination with their experiences. The conclusions below relate to young female entrepreneurs with a migration background in Flanders, but can often also be extended to young female entrepreneurs in general.

Participants

The majority of the participants (13) are max 29 years old. The most represented sector is social services with 10 participants. Education and business services are the second most represented sectors with 5 participants each. 15 participants indicate that they come into direct contact with self-employment in their professional activities, 8 of them are directly involved in supporting young entrepreneurs with a migration background in their job.

Results

Female entrepreneurs in general, and more specifically female entrepreneurs with a migration background, remain under-represented in Belgium. The question was asked which thresholds would most hinder young women with a migration background to start as self-employed entrepreneurs. According to the participants, the personal barriers that were put forward the most are the great fear of risk and mainly the combination of work and family. Especially young women of the 1st and 2nd generation of migrants often have a clear domestic role that is more difficult to combine with an independent career.

Personal factors that most hinder young women with a migrant background are mainly the financial worries associated with self-employment combined with a lack of support from their personal environment.

Discrimination on the grounds of origin and gender is cited as the most important factor in the question which external barriers play a major role in blocking female entrepreneurship.

In order to support young female entrepreneurs with a migration background in their path to self-employment, the participants indicated with much anticipation that providing education and trainings specifically tailored to the needs of the target group will make a strong contribution. Furthermore, it is important that the general awareness about the added value of an inclusive and diverse entrepreneurial landscape should be further developed. This could be facilitated by organising more events in which people from the target group are encouraged to network and inspire each other. Getting in touch with role models and success stories can be seen as great motivation.

Policy changes should already start in general education. Here, according to the respondents, more focus should be laid on the benefits of self-employment. Without losing sight of the risks, a more nuanced perception of doing business needs to emerge. This change in mentality is also welcome on the labour market, especially by counselors, supervisors and interim offices. The interviewees currently testify to the many negative prejudices that self-employment is associated with. Here, too, the choice of self-employment must remain a real option, if it is properly supported.

It is not easy to become an independent entrepreneur. The participants were asked whether, according to them, there is enough free and easily accessible information to be found for young starting entrepreneurs. As many as 22 participants indicated that there is sufficient free information to be found, but that on the one hand this information is insufficiently bundled into an orderly whole and on the other hand often does not meet all the needs of the target group. An observation is that the useful information should mainly be clear and comprehensible with clear language.

In the questionnaire, some personal characteristics were listed. The participants were allowed to give these characteristics a score of 1 (unimportant) to 5 (indispensable as an entrepreneur). The most important characteristic turned out to be flexibility, followed by decisiveness and problem solving thinking. Further in the list is critical thinking, creativity, perseverance and negotiating ability. The least important qualities are emotional intelligence and sympathy.

But how could we best inspire the target group? The participants were particularly enthusiastic to share educational materials (such as guidelines and tips) on an introductory level via social media or appropriate websites. In addition to the options offered, there was also the opportunity to write an open answer to this question. It is striking that very often the same thing emerges here: the need for personal guidance in order to closely support the target group and to work in a motivating and inspiring way. In this individual guidance in the form of a personal mentor or coach, the one to one principle is especially important, whereby the entrepreneurs are closely monitored. The interviewees saw this as perfectly possible in an online version such as a platform for skype sessions.

It also turns out that according to the interviewees, more educational materials can be distributed for this target group via social media and websites.

In a specific course or training for young female entrepreneurs with a migration background, the following modules appear to be most needed to get started: marketing, accounting and administration, networking and finally financial management.

According to the survey, the most important step to motivate young women with a migration background is to raise general awareness of the added value of an inclusive and diverse entrepreneurial landscape. The standard of 'independent entrepreneur' needs to be opened up. The choice to start one's own business should become an obvious possibility, also for young women with a migration background.

CONCLUSION

If you want to start as a young entrepreneur with a migration background in Flanders today, there are already many initiatives that can help you on your way. The survey shows that there is sufficient free information available but that it is not sufficiently bundled into a clear overview. It also turns out that, more educational materials can be distributed for this target group via social media and websites.

According to the survey, the most important step to motivate young women with a migration background is to raise general awareness of the added value of an inclusive and diverse entrepreneurial landscape. More role models and success stories from women from minority groups should be visible to show that entrepreneurship is possible for anyone who wants it. The standard of 'independent entrepreneur' needs to be opened up. The choice to start one's own business should become an obvious possibility, also for young women with a migration background.

SOURCES

Bonne, K. (2019). *#shedit, onderzoek naar hoe meisjes divers ondernemerschap zien in Vlaanderen*. Consulted from https://www.shedit.be/wp-content/uploads/2018/11/jaarrapport_SheDIDIT2019-1.pdf

Broekroelofs, R, & Visser, A. (2019). *Ervaren discriminatie onder zelfstandigen. Verkennen onderzoek naar ervaringen van zzp'ers*. <https://www.kis.nl/publicatie/ervaren-discriminatie-onder-zelfstandigen>

Delodder, B. (2012). *Vrouwelijke ondernemers, wat maakt hen uniek (Masterscriptie)*. Consulted from https://lib.ugent.be/fulltxt/RUG01/001/893/234/RUG01-001893234_2012_0001_AC.pdf

Ella vzw. (2016). *Anders gaan werken: vrouwen met een migratieachtergrond op de Vlaamse arbeidsmarkt*. Consulted from <http://www.ellavzw.be/sites/default/files/Project%20Arbeid%20%28ella%20vzw%29%20EINDRAPPORT.pdf>

Ella vzw. (2017). *Mind her business, dossier ondernemen in kruispuntperspectief*. Consulted from <http://www.ellavzw.be/sites/default/files/Dossier%20Ondernemen%20ella%20vzw.pdf>

FOD Economie. (2019). *Ondernemerschap en diversiteit – Een studie naar de herkomst van de zelfstandige in België*. Consulted from <https://economie.fgov.be/nl/publicaties/ondernemerschap-en-diversiteit>

Minderhedenforum vzw. (2019). *Kortgeschoolde vrouwen met een migratieachtergrond*. Consulted from <https://www.minderhedenforum.be/download/media/708/vrouwen-met-een-migratieachtergrond.pdf>

Nationale Bank België. (2017). *Jaarverslag economische en financiële ontwikkeling 2017*. Consulted from https://www.nbb.be/doc/ts/publications/nbbreport/2017/nl/t1/verslag2017_volledig.pdf

Unizo KMO. (februari 2019). *KMO cijfers Vrouwelijk ondernemerschap*. Consulted from <https://www.unizo.be/sites/default/files/vrouwelijkondernemerschap.pdf>

Focusgroups

