

“Empowering entrepreneurial skills and unleashing potential of unemployed seniors - **MYBUSINESS** project”



AGREEMENT NUMBER 2014 – 1 – RO01-KA204-002700

Intellectual Output 1 – “Transnational report of identified barriers and needs for unemployed seniors to become self – employed or entrepreneurs”

Elaboration of the individual analyses-Belgium



April 2015



ELABORATING OF THE INDIVIDUAL ANALYSIS – BELGIUM

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1. INTRODUCTION

MYBUSINESS project aims to create and test a customized action programme tailored to unemployed seniors interested in becoming self-employed or entrepreneur, on the basis on their own identified needs and barriers, strengthening their entrepreneurial skills and competences while taking advantage of their experience and promoting self-confidence, contributing not only to the creation of new jobs, but also addressing wider social and economic challenges related to aging population.

The duration of the programme is 24 months (01-09-2014 - 30-08-2016) and for the implementation of MYBUSINESS project cooperate partners from 6 European countries (Austria, Belgium, Greece, Ireland, Romania, Spain).

In order to indentify barriers and needs for the unemployed seniors to become self-employed or entrepreneurs each partner-country will prepare a report from for each own territory taking also into account the findings from the personal interviews and the organized focus groups with the unemployed seniors.

More specifically on this specific report we analyze the following contents of the common structure:

- **Methodology for elaboration of the individual analysis**
- **Content**
 - ❖ We describe briefly the national and regional economy (geographical and socio-economic structure)
 - ❖ We present the Institutional Architecture in both National and Regional level
 - ❖ We present the entrepreneurship policies in both National and Regional level
- **Key findings**
 - ❖ We describe and analyze the profile of potential entrepreneurs
 - ❖ We focus on the indentified needs towards entrepreneurship

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- ❖ We present the possible motivation towards entrepreneurship
- ❖ Finally we present the main conclusions and recommendations

The present presents the main results of the individual analysis based on the collected questionnaires in Belgium, as well as a short methodology of finding and reaching the target group.

2. METHODOLOGY FOR ELABORATION OF THE INDIVIDUAL ANALYSIS

2.1. Introduction methodology according the application (quantitative / qualitative)

In order to develop a common bottom-up approach, it is essential to count with the collaboration and participation of the final beneficiaries in order to determine the limitations that could potentially set back the development of the proposed training programme. Therefore, this first analytical, activity will consist of organising some personal interviews and focus groups with unemployed seniors.

Personal interviews were conducted in order to get first hand information on the senior unemployed training needs. In these interviews partners will use a common questionnaire (please see the template on Annexes) to ask potential entrepreneurs about their more imperative training skills and knowledge they lack or whose deficiency and barriers prevents them from becoming entrepreneurs or self-employed.

This questionnaire will be common and each partner should carry out at least **fifteen (15) interviews** in their respective regions. According to the application each partner should carry out **at least two (2) focus groups with the participation of up to 15 seniors**, one before completing the interviews and a second one afterwards. The main objectives of these focus groups will consist on completing and contrasting the information obtained through the personal interviews carried out to indentify new needs and difficulties previously not mentioned as well as reaching general consensus on their main training demands and barriers identified for each person individually.

Common guidelines will create to steer the focus group and ensure that address the key issues.

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2.2. Methodology

2.2.1 Focus group with the jobseekers

ACFI-FIAS is a federation of social economy and social and vocational insertion centres operating in the Wallonia and Brussels regions. As such, the federation therefore has no direct contact with the project's target group.

In order to carry out the project, ACFI-FIAS joined together with the Liège JOB'IN business counter, which gives jobseekers support in setting up their own business.

Using Liège JOB'IN as its intermediary, ACFI-FIAS invited some 90 senior jobseekers to take part in the project. Out of those 90 people contacted, only 20 responded to the individual request sent by email. Several telephone conversations were had with some of them in order to complete or qualify their responses.

Out of the 20 senior jobseekers who took part in the survey, only 15 were available to make part in the first discussion group organised for Wednesday 28 January 2015 JOB'IN Liège's premises.

Before the exchange began, the participants were asked if they agreed to be photographed and recorded. All of the participants agreed.

The discussion group was led jointly by representatives of ACFI-FIAS and JOB'IN Liège. The purpose of this was to ensure that all participants felt at ease. We believed that the presence of someone known as the JOB'IN representative would help to instil an atmosphere of trust and foster an exchange of views.

The session began with a presentation of the projects and of the aims of the discussion group. Generally, the discussion group took place in a friendly and respectful atmosphere. Both of the discussion group leaders took up a neutral stance and encouraged the participation of all the others.

The ACFI-FIAS representative began the exchange by asking if one of the participants wanted to share the self-employment experience of someone they knew. Since some of the participants had prior experience of self-employment, they shared this with the group.

Several themes then dominated the discussion, such as: networking, the contents of the training programme, the status of self-employed people and its inherent obstacles.

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2.2.2 Focus group with the regional experts

In order to set up a discussion group made up of diverse experts, ACFI-FIAS contacted experts from various sectors: university researchers, a credit cooperative, people working in public interest bodies, heads of social economy businesses, representatives of regional investment companies, a counselling agency, a federation, a teaching coordinator, someone working for a business incubator, and the representative of a consultation platform for organisations representing the social economy.

19 experts from those different sectors were contacted by email. Out of them, nine confirmed their attendance, while several members of public interest bodies expressed their interest but could not attend.

One week before the first discussion group was organised, they were sent a note that:

- briefly outlined the subject
- set out the analysis of the data gathered from the individual questionnaires and the first focus group with the senior jobseekers
- gave information relating to the Belgian socio-economic context and policies on social and vocational integration and entrepreneurship.

Of the nine regional experts who confirmed their attendance to the discussion group on Friday 27 March, only eight attended. The university researcher was unfortunately not able to attend. Those present were:

1. The head of insertion enterprise "8 INFINI"
2. The learning coordinator of integration through work workshop "Boulot"
3. One of the business creation counsellors from "JOB'IN" business incubator"
4. The employment and Social economy attaché of the "FeBISP" federation
5. The task officer of the "Bassin Enseignement qualifiant - Formation – Emploi" (local training, employment and insertion coordinating body)
6. The Investment Manager for the Brussels Regional investment Company (SRIB)
7. The person in charge of post-creation support at credit cooperative "Crédal Entreprendre"
8. The representative from the "Concert'es" consultation platform for organisations representing the social economy.

Before the exchange began, the participants were asked if they agreed to be photographed and recorded. All of the participants agreed. The discussion group began with an introduction from the participants around the table, along with a brief explanation of their interest in the project.

The discussion group was led jointly by two ACFI-FIAS representatives. During this session, the project was introduced, along with the aims of the discussion group. The rest of the exchange was based mainly on data gathered from the personal

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questionnaires and in the first focus group with the senior jobseekers. A PowerPoint presentation setting out the data had been prepared in order to facilitate the exchange. Generally, the discussion group took place in a friendly and respectful atmosphere. Both of the discussion group leaders took up a neutral stance and encouraged the participation of all the others.

Several themes then dominated the debate, such as: the profiles of the jobseekers, their professional experience, self-employment status and the obstacles faced. The training programme was briefly touched on. The section relating to policy recommendations could not be dealt with. The latter two themes will therefore be dealt with in the next discussion groups.

3. CONTEXT

3.1 BRIEF DESCRIPTION OF NATIONAL & REGIONAL ECONOMY ¹

3.1.1 Demographics and population ageing

Since 2011, Belgium has past the 11million inhabitants mark. As of 1 January 2014, the country's population was officially 11,150,516, 57% of whom lived in Flanders, 32.1% in Wallonia, and 10.4% in the Brussels-Capital Region. Finally, slightly less than 1% of the population resided in the German-speaking Community.

During 2013, the population of the Brussels-Capital Region again increased at a slightly faster rate than the other two regions. This growth is partly due to migratory movements.

At the same time, the population residing in Belgium on 1 January 2014 had aged appreciably. Older people have never been so numerous. We also note that the Belgian age pyramid is not homogenous. In fact, the Brussels-Capital Region has a younger population than the other two regions. with a higher proportion of young people (22.7%) and a lower proportion of older people, at 13.3%. While the Wallonia region is close to the national average, the Flanders Region shows a markedly more ageing population. Over the last few years, these differences in age distribution have become more pronounced.

3.1.2 Territory

Belgium has a surface area 30,528 km². Wallonia makes up 55.2% of the total area, somewhat more than Flanders, with 44.3%. However, population density in Flanders is twice that in Wallonia. Agricultural land makes up most of the land area. The number of agricultural and horticultural holdings in Belgium is declining every year.

3.1.3 Employment and employment rates

In 2013, 67.2% of people in Belgium aged between 20 and 64 were in employment. The Belgian employment rate is slightly lower than the European average of 68.4%.

Young people between the ages of 15 and 24 have the lowest rate of employment, at 23.6%. In the age range 25 to 49, some 80% of people are in employment.

54% of those aged 50 to 64 are in employment. Over the last ten years, employment rates for this age group have increased sharply.

Out of all those in employment in Belgium (over 4.5 million), 3,847,000 are waged employees, and 683,000 are self-employed. Wallonia accounts for 29.5 of businesses in Belgium. These are mainly small and medium-sized enterprises (SMEs). In late

¹ The information quoted in this section are mainly taken from "Chiffres clés – Aperçu statistique de la Belgique" (Key-figures- a statistical overview of Belgium) Directorate-General for Statistics, Ed. 2014, 125p.

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2012, 275,192 people were recorded as self-employed in Wallonia, representing 27.8% of self-employment in Belgium. Slightly less than seven in ten of those had this as their main activity. This is a slightly lower proportion than for their Flemish counterparts (68.9%) and markedly lower than in Brussels (78.8%). However, the proportion of those who are actively self-employed after retirement age is greater in the South of the country (Wallonia). This group makes up 8.7% of self-employed people in Wallonia, as against 7.9% in Flanders and 6.5% in Brussels.²

Men are more likely to be self-employed than women, the respective proportions being 18.8% and 10.7%.

3.1.4 The Belgian economy

1. Gross Domestic Product

In 2013, the country's gross domestic product (GDP³) was €395.3 billion. Per capita GDP fell. Still in 2013, the Belgian economy recorded a moderate recovery, growing by 0.3%.

A breakdown of the Belgian GDP figures shows that the growth in economic activity is mainly due to a **rise in the services sector**. In 2013, **industrial activity fell** by 0.4% compared to the previous year. As a result of this, industry's share of GDP fell from 15.4% in 2012 to 15.1% in 2013.

Belgium's **status as a service economy** was also confirmed. The share of the tertiary (services) sector in GDP rose from 68.2% in 2012 to 68.6% in 2013. Within the services sector, the largest category was that of "commerce, transport and hotels/catering", which accounted for 17.8% of the overall production of the sector in 2013. The next categories were "public administration and education" with a share of 13.4%, and "professional services" with a share of 11.9%.

The Brussels economy is characterised by its dynamism. It makes up 20% of the national GDP and has one of the highest per capita GDPs in Europe. The rate of business creation is higher than in other parts of the country. At the same time, Brussels is the country's region with the lowest average income per inhabitant and the highest rate of unemployment. In 2013, there were 88,731 businesses in Brussels. Every day, some 28 businesses are created in the capital. However, in February 2015, there were 107,463 jobseekers and the unemployment rate in Brussels was 20.3%, rising to 27.6% among young people⁴.

² Forem, "Etats des lieux socio-économique 2014 de la Wallonie" (Socio-economic overview of Wallonia 2014), p30.

³ GDP: the overall production of goods and services.

⁴ Press release: « Rationalisation des structures et des subsides : le Gouvernement bruxellois approuve la vision stratégique du Ministre de l'Économie et de l'emploi - Aide aux entreprises et au développement économique à Bruxelles : en avant la réforme » (Rationalising structures and subsidies: the Brussels government approves the strategic vision of the Ministry for the Economy and

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2. Business failures

In 2013, a total of 11,740 businesses went bust in Belgium, a rise of 10.9% compared with 2012. The number of job losses due to businesses failing rose from 25,688 in 2012 to 26,582 in 2013, a rise of 3.5%. As was the case in 2012, many large and medium-sized businesses⁵ went bust: 60 in 2013 as against 61 in 2012.

In all, some 15,028 full-time and 7,572 part-time jobs were lost. 3,982 salaried employers, or some 7.8%, also lost their job.

Agriculture saw the largest rise in business failures, at 17.9%. The number of business failures also rose in construction, with 2,065 (+14.6%), and in services, with 3,607 (+13%). 2,261 business failures (+9.7%) were recorded in the hotel and catering sector. There was also a large increase in the sector of commerce, with 2,993 failures (+9.1%).

The Brussels-Capital region recorded the greatest rise in business failures (2,652; +17.2%). There was also a large increase in Wallonia (3,3346; + 12.7%), while in Flanders, the rise was more moderate (5,742; +7.2%).

3.1.5 Sectors

In 2012, the non-financial business economy in Belgium numbered some 566,006 businesses and employed 2,718,355 people. 51% of businesses and 43% of the employed population are in the services sector. Commerce is the second largest sector, both in terms of businesses (26%) and in terms of people employed (24%). Industry is the smallest sector in terms of number of businesses (6%), but not in terms of people employed (21%). This means that, on average, the industrial sector employs more people per business (15.9) than the others. The figure for commerce is 4.4, for services 4.1 and for construction businesses 3.3. Commerce has the highest overall values for turnover and sales (€419 billion and €377 billion respectively), while the services sector is in the lead in terms of added value, personnel spending and gross operating surplus (€74 billion, €41 billion and €33 billion respectively). The construction sector has the lowest share for all of those indicators.

In the Wallonia region, close to 70% of salaried posts are in five sectors: health and social work (16.5% of posts), manufacturing industry (12.6%), administration (12.5%), commerce (12.5%) and education (12.1%). Five sectors are defined as strategic and account for slightly more than half (54%) of salaried industrial jobs: the food industry (14.6%), metal manufacturing (12.8%), the pharmaceutical industry (10.3%), non-metallic mineral product manufacturing (8.4%) and the metal industry (8.2%). There are also two 'specialised' industrial branches that

Employment- Support for businesses and economic development in Brussels: forward with thge reform), p.2.

⁵ Businesses employing 50 people or more.

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grew between 2007 and 2012: the pharmaceutical industry (+15.7%) and repair and installation of machinery and equipment (+13.8%)⁶.

3.1.6 Employment by sector

The tertiary (services) sector accounts for the largest share of employees. In 2013, close to 43% of people in employment worked in the services sector. The non-market sector also accounts for a large share, with 34.6 of overall employment. More than a fifth of the employed population works in the secondary (production) sector, while barely 1.5% work in fishing or agriculture (primary sector).

The share of the population employed by sector reveals strong disparities between genders. The non-market sector attracts more women than men, and employs half of employed women. These are, in particular, jobs in the healthcare, education and public administration sectors.

Another 42% of women in employment work in the services sector. On the other hand, industry and agriculture attract fewer women.

44.2 % of men in employment work in the services sector. Production comes second, employing 32.1%. This second sector is much more popular for men than it is for women. Inversely, the non-market sector involves markedly fewer men than women. Finally, agriculture and fisheries account for 2% of men in employment.

The most common occupations in Belgium are office workers (general duties), sales assistants in shops, domestic helpers, cleaners in offices, hotels and other establishments, along with general classroom teachers (secondary school).

Among men, the most common occupation is that of heavy goods vehicle and lorry driving. For women, the most common occupation is as domestic home-helper.

For a number of years, there was a rise in part-time employment, but in 2013, the percentage of part-time workers fell for the first time since 2007. This was the case for both women and men.

In 1999, 19.5 % of employees worked part-time. This share rose to 27% in 2012, before falling back to 26.5% in 2013. This mode of employment remains particularly more popular amongst women, with 44.8% of women employees working part-time in 2013, as against 9.6% of male employees.

3.1.7 Unemployment and unemployment rates

The average unemployment rate in the European Union is 11%. In Belgium, 8.5% of the active population was unemployed in 2013. The unemployment rate is highest in

⁶ Forem, "Analyse du marché de l'emploi et de la formation, Etat des lieux socio-économique en Wallonie : Chiffres clés et tendances (Analysis of the Training and Employment market, Overview of the Socio-economic Situation in Wallonia: Key Figures and Tendencies) , June 2014, p8-9.

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the Brussels region, with 19.3%, as against 5.1% in the Flanders Region and 11.4% in the Wallonia Region.

As is the case in other European countries, unemployment mainly affects the young and older people. In Belgium, the unemployment rate among young people (under 25) has risen from 18% in 2008 to 23.7% in 2013. Again, it is the Brussels Region that counts the highest rate of youth unemployment, with 29.4%, as against 22% in the Wallonia Region.

29.3% of jobseekers in Brussels are aged over 45. In 2013, 30% of those signed up to Actiris (the Brussels region Office for Employment) were over 45, a proportion double that for young people. Since 2002, the number of unemployed jobseekers aged over 45 rose from 12,800 to 31,500, a rise of 146%. This rise is specifically concentrated in those aged over 50. The number of over-55s signed up to Actiris has therefore quadrupled in 10 years⁷.

In Wallonia, of the 252,972 unemployed jobseekers recorded in 2013, 22% are aged under 25 and 23 are 50 or over. Among the older jobseekers, the increase has been markedly more sustained: +22.4% between 2008 and 2013. The low levels of qualifications among jobseekers are another determining factor in Wallonia. Half of jobseekers in Wallonia have at most a 2nd cycle secondary school diploma (4 years of secondary education)⁸.

Whether in Brussels or in Wallonia, this rise in senior jobseekers can be explained not only by an ageing in the working population, but also by the gradual increase in the age at which older unemployed people can obtain an exemption from registering as jobseekers: 50 years old prior to 2002 to 58 in 2004, then 60 in 2013. It is also obvious that in a time of economic crisis, even more so than in a period of growth, it is that much harder for older people to find employment.

⁷ Brussels Observatory for Employment, "Aperçu de la situation des travailleurs « seniors » sur le marché de l'emploi bruxellois" (Overview of the situation for 'senior' workers on the employment market), April 2014, p.2

⁸ Forem, "Etats des lieux socio-économique 2014 de la Wallonie" (Overview of the socio-economic situation in Wallonia 2014), p11.

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3.2 INSTITUTIONAL ARCHITECTURE

This section gives a brief presentation of the entities involved in employment policies in Belgium, at the federal and regional levels.

3.2.1 At the federal level

ONEM, the national office for employment, is the federal public body charged with organising and managing unemployment insurance⁹. The paying out of those benefits and the management of individual cases is either carried out by a public body, CAPAC (the Auxiliary bank for payment of unemployment benefits), or by approved trade unions:

- The socialist trade union ([FGTB](#))
- The Christian trade union ([CSC](#))
- The liberal trade union ([CGSLB](#))

ONEM has also put into place various actions to favour insertion, such as exemptions from jobseekers' obligations to enable the unemployed to join study or training courses, and a system for activating benefits.

Local agencies for employment and service vouchers were introduced to develop local support services and provide certain categories of jobseekers with work that they may not have found through more traditional routes. The lowering of social contributions is another important element of the federal policy for employment.

3.2.2 At the regional level

Work placements and vocational training are managed by five community or regional bodies. These public services provide information on the labour market and on the training and support services that can help a jobseeker in their search for work.

In Brussels, ACTIRIS is in charge of employment matters. Bruxelles Formation is the organisation in charge of vocational training for French speakers in the Brussels-Capital Region. The equivalent body for Dutch speakers is the VDAB.

In Wallonia, the FOREM is in charge of employment and training. In Flanders and the German speaking Community, the equivalent bodies are, respectively, the VDAB and the Arbeitsam Agency for Employment.

In order to receive unemployment benefits, jobseekers have to be registered as such with one of the regional services previously mentioned.

⁹ Unemployment insurance is the branch of social security that consists in paying benefits to replace lost income from employment.

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The 6th State reform will see responsibilities transferred from the federal to the regional level. Some of ONEM's current missions are also part of this.

3.2.3 Senior jobseekers

For several years, a broad range of diverse measures have been set up to combat unemployment and foster renewed dynamism in employment in Belgium.

The regional authorities, by virtue of the responsibilities that have been wholly or partly devolved to them, are also developing incentives and support aimed at fostering employment. In order to increase the chances of integration of several target groups into the labour market, specific measures have been taken. The main target groups for employment policy up to now are:

- young people, particularly those that are least qualified;
- older workers and jobseekers;
- the long-term unemployed.

From a European perspective, the Belgian labour market has held up relatively well over the last few years, but serious efforts need to be made in favour of older workers if the targets set for 2020 are to be met. Belgium has set itself a sub-target of achieving an employment rate of 50% for the 55-64 age group. It is with this in mind that the Belgian government has taken measures to increase employment rates for older people.

Concerning employment for workers over 50, the federal government has undertaken the gradual implementation of reforms, notably in terms of accelerated access to early retirement and unemployment benefits with a company supplement, bringing older unemployed people into activity and supporting people suffering from incapacity back into work.

Flanders has reviewed its system of inducements for the over-50s. More precisely, the bonus for taking on employees over the age of 50 has been adjusted. Currently, it varies according to age and length of unemployment.

For its part, Wallonia has put in place a new inducement for the hiring of the first three employees, which is aimed at certain target groups, including people aged 50 and over. When we were taking information from FOREM, we were informed that there are currently no specific policies on vocational integration policies or call for projects for this group. Other measures include outplacement and reconversion units when collective redundancies are made.

In the main, the employment policy carried out by the Brussels region for the over 50s conforms to the prescriptions in the Pact for Solidarity between the Generations of 23 December 2005. In the main, it consists of training vouchers, a vocational transition grant, outplacement via the Brussels Outplacement Bureau, diversity plans, along with support for jobseekers aged 45 and above.

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However, it has to be concluded that these various measures and schemes have little impact on the increase in unemployment among older people in the Brussels Capital region.

Furthermore, few of these measures have been evaluated in a way that might determine their effectiveness. The evidence is that they are insufficient for stemming the flow of workers being "invited" to remain active beyond the age of 55¹⁰.

¹⁰ Brussels Observatory for Employment

3.3 ENTREPRENEURSHIP POLICIES¹¹

Fostering a spirit of entrepreneurship and business creation, helping businesses by making their lives easier and providing encouragement and better protection for the self-employed remain priorities at both the federal and regional levels. A new **federal plan for SMEs and the self-employed** was approved on February 27, based around six main themes¹². Three significant advances should be noted since the plan was approved, such as the reduction in social charges for the first three jobs in SMEs, a definitive catching up on the difference between a self-employed person's pension and that of an employee, and the improvement and broadening of conditions in which insurance can be claimed if a business fails.

In 2012, the Flanders region initiated new actions, such as the "Economy-Education" bridging projects, programmes to boost training for educators, calls for start-ups and young companies, projects to help balance work and family life, and actions linked to micro-credit, women entrepreneurs, or the disabled. In 2012, Flanders adapted the rules for granting subsidies for activities to promote international entrepreneurship and is now even more responsive to the needs of new exporters. As a dynamic authority, the Flemish government is actively pursuing its multi-year programme, which it hopes will, among other things, create conditions that favour entrepreneurship.

The Wallonia Region has continued with its Small Business Act (SBA)¹³, which was initiated in 2011. One year on, further measures were initiated on the themes of entrepreneurship, innovation and internationalisation, such as a new portal for businesses, a Wallonia centre for struggling businesses, measures to support self-employment and VSE/SMEs, coaching for export and support for organisational and process innovation.

In 2013, the activities included projecting a positive image of entrepreneurs, entrepreneurship in higher education, business transfers, support for non-technological innovation and large-scale exporting, and the creation of Living Labs. Work is also on-going in terms of simplifying the institutional landscape (creating a single Agency for Business and Innovation by merger, merging the administrations tasked with simplifying the administration of the Wallonia Region and the Wallonia-Brussels Federation) and simplifying administration.

In the Brussels-Capital region, entrepreneurship is fostered via a range of measures aimed, in particular, at simplifying administration (plan to reduce administrative charges), facilitating access to funding for SMEs, availability of training courses (Commerce Academy, Passport to Success, agreements between institutions on a spirit of entrepreneurship, support and acceleration of growth for innovating businesses with a high potential for growth (farming), business transfer and succession and the taking on of an existing business

¹¹The information used in this section mainly comes from the National Programme for Reform, which covers measures taken by the federal, regional and community governments over the last twelve months..

¹² Six themes: funding for SMEs, simplifying the administration, improving the status of the self-employed, employment measures that help SMEs, measures to favour recognition of sectors and measures to foster the internationalisation of SMEs.

¹³ The SBA is the regional expression of 2008 "Small business Act for Europe". Concretely at the Wallonia level, four themes were considered as priorities to strengthen the tools for fostering entrepreneurship and SMEs. More information is available at <http://economiewallonie.be/content/small-business-act-en-wallonie#ioUvV491jORxB6uZ.99>

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(funding tool- Transfund, bespoke training) and support for second-chance entrepreneurship. a conference took place in March 2015 to present the reforms to the economic instruments in the Brussels Region¹⁴.

3.3.1 Presentation of the initiatives and organisations aimed at supporting project initiators

There are many bodies in Brussels and Wallonia that offer their advice and services to project initiators who wish to start out as self-employed. Below, we give a brief description of those we believe are the most relevant.

3.3.1.1 At the federal level

a. Business counters¹⁵

Since 1 July 2003, business counters have become the one-stop shop for businesses. Both the self-employed in person and companies are obliged to use a business counter when an activity is being created. There are currently eight that are certified in Belgium: [Acerta](#), [Formalis](#), [Partena](#), [Securex](#), [UCM](#), [Xerius](#), [Zenito](#) and [Eunomia](#).

The business counters are in charge of various tasks that previously required businesses to deal with several entities:

- Registering, modifying information, reporting a cessation of activity to the BCE (official register of businesses)
- Obtaining a company number
- Registering for VAT
- Registering with a social insurance and/or a social secretariat service
- Regulations for establishments
- Various permits and authorisations
- Depositing documents with the Tribunal for Commerce

As well as the tasks listed above, they may also provide complementary services, such as:

- Calculating wages according to the legal standards in force
- Collect social security contributions (national insurance contributions, payroll tax, etc.) on behalf of the State
- Collect money due by self-employed people and businesses under social legislation on behalf of the State
- Social and legal counselling service
- Sell various insurance and savings products
- Contributions to legally mandated funds (family allowances, annual holiday funds, compulsory staff medical checks, etc.)

¹⁴ The rationalisation will involve a reorganisation of the institutional landscape for support for business, new rules for granting discretionary subsidies, and new approaches for granting aid to economic expansion.

¹⁵ Source: economie.fgov.be

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b. Support organisations¹⁶

These organisations are teams of professionals who provide support to "candidates for self-employment" in preparing their project and presenting their loan request to the equity fund. As part of the Start Loan and the Young Self-employed Plan, they provide support during the creation of the activity and for the first 18 months for the Start Loan and 24 months for the Young Self-Employed Plan. Through these organisations¹⁷, the products of the equity fund are available everywhere in Belgium.

3.3.1.2 At the regional level

1. In the Wallonia Region

a. The organisations for the provision of support to self-creation of employment (SAACE)¹⁸

These organisations that have been approved by the Wallonia Public Services offer specialised help for jobseekers who wish to set themselves up as self-employed or create their own business.

The services on offer are:

- free support with a maximum follow-up period of 24 months,
- the chance to test their project before launching themselves onto the market
- accommodation for the candidates' activities while their project's economic viability is being assessed.

Through the support of this organisation:

- Either the project demonstrates its viability and the candidate can safely set up as self-employed
- Or, the trial is not conclusive and the person gets to keep their social entitlements

In this case, the person is offered alternative guidance towards one or several training or integration operators.

¹⁶ Source: economie.fgov.be

¹⁷ Beneath is the list of support organisations in Brussels and Wallonia:

Brussels-Capital Region : Accanto, Beci, Centre d'Entreprises Dansaert, Centre d'Entreprises St Gilles, Céraction, Euclides, Guichet d'économie locale Molenbeek, Guichet d'économie locale Schaerbeek, HDP-Guichet, Iles, Solvay Entrepreneurs, UCM et Unizo.

Wallonia Region: Azimut, Chambre de Commerce et d'Industrie de la Wallonie Picarde, Progress, Groupe One – CREO, HDP-Guichet d'Entreprises Charleroi, HDP-Guichet d'Entreprises Mons, Héraclès, La Maison de l'Entreprise, JECREEMONJOB.be asbl, Partena, Service d'Information et d'Aide aux Classes moyennes et PME (SIAC) et l'UCM.

¹⁸ List of approved SAACEs approved in Wallonia: Job'In Asbl, Azimut Asbl, S.A.C.E. Asbl, Créa-Job Asbl, Steppes by Steppes Asbl, Jecréemonjob.be Asbl, Challenge Asbl, Avomarc Asbl, AREBS Asbl, ALPI, Start Construction SCRL FS, Groupe One Asbl and Crédal Entreprendre Asbl.

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b. Local development agencies (ADL)

These agencies have multiple missions. They are to:

- receive project initiators, provide them with support and guide them towards useful partners
- bring together the actors in the local economy to carry out activities that create employment
- stimulate networks that are at the service of entrepreneurship
- showcase resources and know-how
- make an assessment of the strengths and weaknesses of a region
- establish a strategic plan for sustainable development
- define the actions to undertake and be able to evaluate them

c. The Economic Stimulus agency (ASE)¹⁹

This agency was set up with the aim of stimulating the spirit of entrepreneurship in Wallonia, to foster the creation of activities, and to support the growth and durability of businesses through tailored support and services. It provides project initiators with personalised support in their search for information and in the creation, development or transfer of a business.

d. Training vouchers for business creation

One of the numerous forms of support for training in existence, these vouchers are a financial help for getting trained to become self-employed or to set up a business. They are intended to pay for adapted training provided by a body approved by the Wallonia region. This help is solely intended for those who are in the preparation phase of starting an activity and are not available to already existing businesses.

¹⁹ Source: www.as-e.be

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2. In the Brussels Region

The support on offer in Brussels is provided by the following bodies:

a. Brussels Enterprises Commerce and Industry (BECI)²⁰

- Advises on matters of tax, social and commercial, international trade, and business creation and transfer legislation and provides help in case of problems with the business...
- Facilitates administrative procedures, through services such as Business counters, VAT, incorporation documents for the company (publication in the official journal, filing annual accounts) registering leases, formalities relating to non-profit organisations, [Certificates of origin and ATA carnets](#) for exports,
- Supports project initiators in their search for financial partners; facilitates commercial prospecting by providing lists of businesses; provides opportunities to make new business by organising events, clubs, conference dinners, business meetings, etc.
- Organises numerous seminars (tax, social legislation) and training programmes within and between businesses (HR, management, strategic planning, organisation, management/finances, sales...)

b. The Brussels Enterprise Agency (ABE)²¹

This agency provides useful information and personalised tools to start-ups and SMEs and gives guidance in areas such as enterprise creation, funding, public aid, partnerships, etc.

c. The Brussels Regional Investment Company²² (SRIB)

Its main purpose is investment in businesses within the region. Beyond investment as such, this body also strives to accompany initiators through each phase of the life of their business and help them in their decision-making.

d. Local Economy Counters (GEL)²³

These counters are spread around most parts of Brussels and offer support in the steps towards setting up a project (business plan, funding, ...)²⁴

²⁰ www.beci.be

²¹ www.abe-bao.be

²² www.srib.be

²³ www.gel-brussels.be

²⁴ List of Local Economy Counters: Anderlecht, Bruxelles-ville, Forest, Molenbeek and St Gilles.

4. KEY FINDINGS

4.1 Profile of the sample

The individual survey was carried out on 20 jobseekers, 12 of whom were men and eight, women. The first focus group took place with 12 participants out of 15 registered. It was mainly made up of men. The precise figures were nine men and three women.

Among the sample of senior jobseekers taking part in both activities, 70% were aged 50-55 and 30% were aged 56-6. Slightly more than half 60% lived in urban areas, while 40% came from rural areas.

Another notable variable is the level of education in our sample group. The group is largely made up of "high profiles". Specifically, 35% came from higher non-university education backgrounds, as against 25% with a secondary education background (including general, technical and vocational), the same number had post-university education, while 15% had university-level qualifications. This "high profile" probably accounts for the high-responsibility positions most had held, such as: manager, chairman and managing director, auditor or researcher.

The sector that the respondents had worked the most in were:

- Management, business and finance (22%)
- Engineering (19%)
- Education, teaching and training (9%)
- Logistics and transport (9%)

The other 22% were spread over other areas of activity (public administration, marketing and communication, market gardening, etc.)

Despite their levels of qualifications and the positions held, we note that 56% of them are long-term unemployed²⁵, while the other 44% were short-term unemployed.

The reasons mentioned for losing their jobs were the economic crisis (23%), failure or restructuring of a business (38%). a small part is in this situation due to medical problems (12%). Other reasons are mentioned, such as childcare problems or strategic boardroom decisions.

4.2 Personality traits

When our panel of jobseekers were asked to assess a series of personality traits on a scale of one to ten, more than half of them tended to define themselves as

²⁵ Jobseekers for two or more years.

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independent people (55%) and team players (50%). Those two characteristics dominated the results. Personality traits such as a taste for taking risks, optimism, an analytical mind and a willingness to take part in change reached 40%²⁶. Creativity only scored 30%²⁷. This is perhaps surprising, given that starting a business requires some creativity.

4.3 Skills

Over the course of this survey, the skills developed over their professional careers that were mentioned most frequently were relational (25%) and organisational/managerial skills.

After pointing out the skills they had acquired in this context, they were asked to list skills for which they believe they need support. Among the answers given, we noted sales, communication (marketing and visibility) and management.

Despite the specificities of our sample group, and based on the information gleaned in the individual interviews in and the focus group, we can conclude that entrepreneurship training is justified. Indeed, the participants indicated that some of their skills had become obsolete, given the increasing complexification of jobs, but also new technologies and means of communication have accelerated this tendency.

4.4 The status of self-employed or entrepreneur

Among our sample, more than half (58%) had:

- been self-employed in the past, or
- developed an additional self-employed activity (which is still ongoing for some), or
- begun a supported process to setup their own project, or
- has one or several self-employed people in their network.

Generally, our senior jobseekers believe that launching a self-employed activity is a good initiative. Nevertheless, they point to a series of obstacles either they, or a member of their network, have been faced with.

In the main, the obstacles encountered are funding and insufficient financial support (35%) and a lack of business skills (35%). Secondly, they also cite insufficient ICT (information, technology and communication) skills.

²⁶ This was the top score obtained for all of the people surveyed.

²⁷ Ditto.

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4.5 Hindrances to activity creation

In this section, we review the hindrances to activity creation mentioned by our sample of seniors.

4.5.1.1 The lack of information

According to them, it is difficult to start off as self-employed due to a lack of information. They say that they do not have the necessary tools to know how this new status would affect their pension, for example.

4.5.1.2 Regular follow-up of administrative procedures

They describe the workload linked to this work as "heavy". They say that this paperwork occupies their minds and sometimes prevents them from concentrating on their project and devoting themselves entirely to it.

4.5.1.3 Prospecting and building up a portfolio of clients

4.5.1.4 Networking

According to those asked, networks play an essential role in the success of a business that has just been set up. As workers, they had at their disposal a network of colleagues, clients and professionals who are more than vital in the first stages of setting up a business. The fact is that networks enable one to mobilise resources, obtain help, legitimise the business during the start-up and growth phase, as well as to establish commercial relations. However, they mention that after having left the labour market, the value of those networks diminishes rapidly. *"Being out of the 'loop', it is harder for them to 'activate' their network"*

4.5.1.5 Access to funding and credit

This hindrance seems to preoccupy some seniors who wish to become entrepreneurs. Several seniors told us that *"It all depends on the sums asked for and on the type of activity being envisaged, but funders hesitate and sometimes refuse to lend to seniors who are setting up an activity. Often, the duration of the banks loan terms makes any repayment difficult"*. Others tell us that this component is not a major issue for them, as they have built up some savings. While the tendencies are divided, we thought this hindrance should be mentioned.

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4.5.1.6 Deteriorating health

according to those questioned, a professional project really needs to be thought out according to one's age. One really needs to project oneself ahead, to think further than the moment. An activity that was already demanding when one was young will be all the more so with age and may require a rethinking of the activity.

4.5.1.7 Lack of support from one's relatives and relations

4.6 The training programme

Older people considering self-employment may have spent part or all of their working lives as waged employees. As such, they have acquired a great deal of experience and numerous skills. However, these may not be sufficient to ensure the success of their self-employment activity. The fact is, that self-employment requires particular competencies, such as having a wide range of commercial skills.

These are gaps that can be filled through entrepreneurship training, but this has to meet the specificities of our target group as well as their needs.

Despite their career histories and their profiles, the participants expressed an interest in the development of a training programme. A mark of this was that they wanted there to be more than just the two focus group meetings, in order to conceive a relevant training programme.

The information gleaned in the course of the individual tells us that a series of areas needs to be addressed.

20 % believe that matters relating to funding should be dealt with, as was the case for marketing and networking. The topics of business planning, the Law and legislation, accounting and taxation, innovation and creativity scored around 15%.

The majority of these topics are also mentioned in the discussion group, where the commercial aspect seemed to dominate. For most, acquiring commercial and communication skills was important in order to be able sell their project properly. One of the participants told us: *"I need tools that enable me to know how to buy and negotiate my raw materials, determine the price of my products, and arguments to justify my sale prices"*.

Similarly, they emphasized the fact that they felt "left behind" in the face of new communication tools, and did not know how to make best use of them (e.g. social networks). Some told us they relied on their children for help with this.

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Other told us about the need for exchanges with their peers in order to build and finalise their project, or to get an outside opinion. They suggested that training should include chances to exchange best practice and brainstorm. This component could be completed by "initiatives" that would enable a network to be re-established, putting entrepreneurs in touch with each other through existing networks or to be mentored. Developing their network seems to be a genuine concern among senior jobseekers. During the presentations, the participants saw that there could be connections between some projects. With this in mind (and with the consent of all concerned), we were asked, after the first focus group, to pass on the list of participants with their contact details.

According to our group, the practical component should come first in training. They mentioned that practical situations and the discussion of concrete cases are relevant for their age group. They believed that training should not be concentrated into a short period. They believe that a format that provides one or two days a week would be most effective, as this would allow them to reflect on the themes discussed.

Also, the training programmed could be structured in such a way that participants are able to follow one or more modules, depending on their own needs. It seems important to them that they are not obliged to follow a training programme in its entirety. Such an obligation could de-motivate them and lead to them giving up on training mid-way through.

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4.1 MAIN NEEDS TOWARDS ENTREPRENEURSHIP

4.1.1 Occupation-focussed assessment

Most of the experts who took part in the discussion group agree that taking an 'occupation-focussed assessment' module is an almost obligatory step for senior jobseekers who wish to set themselves up as entrepreneurs.

Such an assessment enables the jobseekers to obtain information on the occupation under consideration, and provides several ways of determining whether their choice of a future career is viable.

It may also be the case that these senior jobseekers may have a false idea of self-employment, or of their own abilities. A prior assessment would help them to have a more concrete understanding and thus avoid dropouts at the training stage.

4.1.2 Personalised support

Several of the discussion group participants expressed the need for personalised support.

Not all seniors are equally prepared for self-employment. Each one has their own particular set of professional experiences and skills.

This is an idea that many of them suggested: "the training programme could be structured in such a way that the participants can follow one or several modules, according to their own issues". The training and support arrangements for senior jobseekers need to be tailored to their individual case and experiences.

4.1.3 Access to the occupation

In our discussion group, one of the participants drew our attention to the fact that a good number of jobseekers have the skills to exercise an activity, but may not necessarily have the educational qualifications required to access the occupation.

The coaching and training programme could be designed to address this and enable a jobseeker in such a situation to validate their knowledge acquired through experience.

4.1.4 Support in carrying out market research

Sometimes, in setting up a project, the economic dimension takes second place and the candidate fails to carry out market research. Even if this might seem like an unnecessary step for an entrepreneurial activity, it would be a detrimental mistake not to carry one out!

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Most of our participants seem to understand this and indicated a wish to receive support in this.

According to them, market research will enable them to refocus their project and validate it. Knowing the market in which they will be launching themselves will help them confront their ideas to the realities on the ground and boost their chances of succeeding.

4.1.5 Professionalising the occupation

The participants told us that many self-employed people among their relations and relatives "worked as a family". In fact, the trend towards calling on relations to take on the role of accountant or to take care of paperwork seems to be widespread. This trend was confirmed to us by the regional experts taking part in the discussion group.

The jobseekers we spoke to, as well as the experts, agree that the occupation needs to be professionalised. It is essential to equip those wishing to launch their own activity.

4.1.6 Support for the accounting and administration components

Managing administration, the accounting and legal aspects are areas in which the jobseekers very much need support.

They need a range of information in order to understand these aspects of the occupation, but also to know which experts they can turn to and trust.

4.1.7 The need for peer exchange

The jobseekers and the regional experts reiterated the need for peer exchanges in order to build and finalise the project, or to provide an outside opinion. They proposed that training includes chances for exchanging best practice and brainstorming.

4.2 MOTIVATION TOWARDS ENTREPRENEURSHIP

When our sample were asked to define entrepreneurship in one word, many did not hesitate to define it as a risk.

In fact, financial uncertainty and the status remain major hindrances for senior jobseekers considering living solely from self-employment. This is all the more so in a period of economic downturn, given the increased risk of failure.

This is the reason many would consider self-employment as a complementary activity as an ideal solution for starting out. Unfortunately, while the government has introduced some measures to encourage senior jobseekers to become self-employed or entrepreneurs, the permitted age for developing a complementary self-employment activity has been put back from 50 to 60 since 1 January 2015. The participants did not understand this change, and insisted on the fact that it is often at the age of 50 that one wishes to set up one's own activity.

Also, when we asked participants about their desire to become self-employed or an entrepreneur, we noted that certain factors influenced their decision.

Several "pull factors"^[1] were identified. Among them, we note flexibility, stability and income.

The flexibility that the status offers compared to working for a company. "*We have independence in terms of working hours, autonomy on the job and in other areas*". One participant also said that, although he worked as an employee, he was already operating as someone self-employed. He added: "*Why not do it for ourselves and now, given that the "opportunity" has arisen?*". Another participant concluded the exchange by saying that losing his job was an opportunity for him to set up his own activity, even though this might not initially have been considered.

There is also the advantage of job stability, in that it doesn't depend on a third person.

There is also the view that it represents a chance to increase one's income.

There are several other factors that push someone to become self-employed, such as necessity. Self-employment is mentioned as an alternative for the 'long-term unemployed' to get out of this situation of inactivity. As a female participant said: "*I didn't choose to become self-employed, it is my status as a long-term jobseeker that has led me to take this decision*".

^[1]Zissimopoulos, J. & Karoly, L., "Transitions to self-employment at older ages. The role of wealth, health, health insurance and other factors", *Labor Economics*, 2007, vol.14, p.269-296.

4.3 MAIN CONCLUSIONS AND RECOMMENDATIONS

Population ageing represents a real social and economic challenge. All the more so because the increase in longevity could cause funding problems for social security if no measures are taken to address it. At the same time, it is also a genuine opportunity, which it would be damaging to allow to pass by.

Supporting entrepreneurship among seniors is one of the main components for the country's economic development. The fact is that seniors have considerable assets in terms of activity creation, whether it be their qualifications and expertise, or fewer family commitments than young people.

However, to foster and increase the creation of economic activities among this age group, it is important to understand it well, but also to identify the needs and the obstacles that have to be overcome.

Senior jobseekers need upstream support that takes their characteristics into account, because it is prior to the launch of a project that the need for support is most felt. The preliminary stages of research, planning and shaping are crucial. In order to create, develop and capitalise on their business, entrepreneurs will need financial means at one point or another. However, the proliferation of organisations and their missions does not help the visibility of the sector. Potential entrepreneurs do not know whom to turn to, and many do not avail themselves of support on offer from the regional authorities. Simply because of a lack of information!

The regulatory framework and mindsets need to change. It is vital that the government be asked to foster and encourage this change.

The point relating to policy recommendations could not be addressed with the regional experts. Therefore, this conclusion cannot suggest measures to incentivise entrepreneurship based on their observations and analysis. This will be done during the transnational analysis.

ANNEXES

1. Template questionnaire

“ Empowering entrepreneurial skills and unleashing potential of unemployed seniors - MYBUSINESS project”

AGREEMENT NUMBER 2014 – 1 – RO01-KA204-002700

Intellectual Output 1 – “Transnational report of identified barriers and needs for unemployed seniors to become self – employed or entrepreneurs”

Questionnaire for the need analysis on current status of the unemployed seniors aged over 50 years old

[Name of the partner]

December 2014

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The project “Empowering entrepreneurial skills and unleashing potential of unemployed seniors - MYBUSINESS” is financed by the European Commission under the Erasmus+ Programme and its main objective is to increase the managerial and entrepreneurial skills of senior unemployed, giving them confidence and providing them with the tools to create their own business, and, eventually, to promote healthy aging, active citizenship, lifelong learning, employability and new business creation. In addition, the project expects to create a good environment for business creation by connecting relevant stakeholders and providing solutions to policy-makers. Working on the basis of transnational cooperation will allow to design and implement common patterns and exchange of good practices to contribute to promote employment and business creation among seniors.

This project is implemented by a consortium composed by six partners from six European countries (Romania, Ireland, Belgium, Greece, Spain, Austria). Its implementation started on September 1st, 2014 and it will last until August 30th, 2016.

The target group of this project is represented by the unemployed seniors, aged over 50 years old, who are not integrated into the labour market. This category of people represents a very heterogeneous group consisting of many subgroups. Each subgroup has a specific profile, background and needs. However they have in common the fact they are not integrated into the labor market and have over 50 years old. Senior professionals are currently fighting to dispel stereotypes that fall to them, because of which companies are reluctant to hire them: demand for higher wages, lack of retraining, resistance to change or lack of adaptation to a new work environment. Moreover, as labor insertion becomes more difficult for unemployed people over 50, they may also progressively lose their social connections and become at risk of social exclusion or long-term unemployed.

The elaboration of a transnational report of identified barriers and needs for unemployed seniors to become self-employed or entrepreneurs is the first activity within MYBUSINESS project. This joint report will be based on the insights from the six individual analyses made in each partner’s country, following a common methodology in each territory. This report will identify patterns and necessities common at European level, and also detect geographical particularities.

To elaborate the transnational report, project partners have to carry out a local analysis of the needs of the final beneficiaries. To do this, each

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partner must carry out questionnaires in his territory with people from the target group in order to obtain useful information that helps to elaborate the Senior Entrepreneur Action Programme (SEAP).

In the framework of this activity we ask you to dedicate 10 minutes to fill in the questionnaire. Please take into account that all your responses will be kept strictly confidential and all data process will be used strictly for the propose of implementing this project activities.

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Please select the desired answer by ticking the appropriate box or rate the importance based on the drop down menu.

I. Entrepreneur Profile

1. Gender:

M

F

2. What age category do you fit into?

50 – 55 years

56 – 65 years

Over 65 years

3. Area of residence:

Urban

Rural

4. What is your current situation?

I am short-term unemployed*

I am long-term unemployed**

I am retired.

Other, please specify.....

- * [] the notion of short term unemployed should be explained in parentheses using the legal definition used in each partner country
- ** [] the notion of long term unemployed should be explained in parentheses using the legal definition used in each partner country

5. How would you describe yourself?

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Please rate each characteristic on a scale of 1 to 10 points where 1 is minimum and 10 is maximum.

- Risk taking 1/10 points
- Independent 1/10 points
- Team player 1/10 points
- Optimist 1/10 points
- Creative 1/10 points
- Analytical 1/10 points
- Embrace the change 1/10 points

II. Education

6. Select your highest level of attained education (according to the ISCED levels).

- Primary education
- Secondary education
- Post-secondary non-tertiary education
- University degree
- Post graduate degree (Master, Doctoral degree)

7. Please describe the field in which you have attended education and/or training courses:

.....
.....
.....
.....
.....
.....

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III. Work experience

8. Select the field in which you have worked the majority of time? (only one option is possible)

Management, Business & Finance

Computers & Technology

Construction Trades

Education, Teaching & Training

Engineering & Engineering Technicians

Fishing, Farming & Forestry

Health & Medical

Hospitality, Travel & Tourism

Legal, Criminal Justice & Law Enforcement

Military & Armed Forces

Production & Manufacturing

Professional & Service (barber, cosmetologist, hair stylist, fundraiser, social worker)

Transportation & Moving

Social & Life Sciences

Other, please

specify.....

9. For this field, please mention the position and main responsibilities:

.....
.....

.....
.....

.....
.....

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10. What kind of skills and abilities have you achieved in your workplace?

- Interpersonal skills
- Organisational/managerial skills
- Job-related skills, please specify.....
- Computer skills
- Other skills, please specify.....

11. In what skills do you think you need support?

.....
.....
.....
.....
.....

12. What is/are the reason/s for which you have become unemployed? (more options possible)

- Insufficient level of knowledge and skills
- I have a medical condition
- My age doesn't match any longer with my job profile
- Economic crisis
- I have negotiated my withdrawal with my organization
- Company went bankrupt / activity restructured
- Other, please specify.....

13. As a potential solution have you tried to set up a company or to become self-employed?

- Yes

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No, please specify

why.....

14. If yes, please describe it briefly:

.....
.....
.....
.....
.....
.....

15. Also, please describe what are the barriers that you have faced in carrying out this:

.....
.....
.....
.....
.....

16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?

Yes

No

17. If yes, in your opinion was it a successful initiative?

Yes, please specify

why.....

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- No, please specify
why.....
18. In your opinion what are the general obstacles to set up a company/ to become self-employed? (more options possible)
- Insufficient level of knowledge and skills in the desired field
- Insufficient ICT skills
- Medical condition
- Insufficient funds and support to start a business
- Lack of business/entrepreneurship skills
19. Would you like to attend a training course on entrepreneurship?
- Yes
- No
20. If yes, what are the reasons for which you want to attend the entrepreneurship courses?
-
-
-
-
-
-
21. What specific areas do you think are necessary in order to develop your own business within educational/entrepreneurship courses? (select at least 3 options)
- Business Planning and Management
- Creativity and Innovation
- Personal and interpersonal skills

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- Social enterprise
- Legislation and taxes
- Marketing and Networking
- Logistics
- Human Resources
- Access to Funds and support
- Other, please
specify.....

If you are interested in participating in other project activities such as dissemination activities, pilot phase, please give us your contact details:

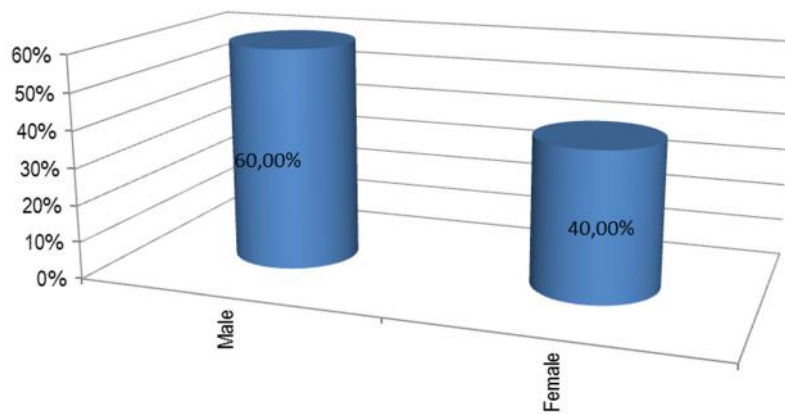
- Name:.....
.....
- Email
adress:.....
.....

Thank you very much for your devoted time!

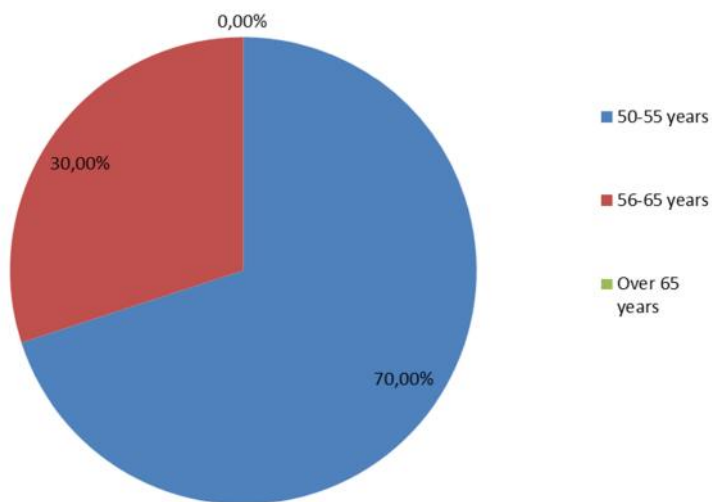
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2. Graphics of the individual analysis based on the collected questionnaires

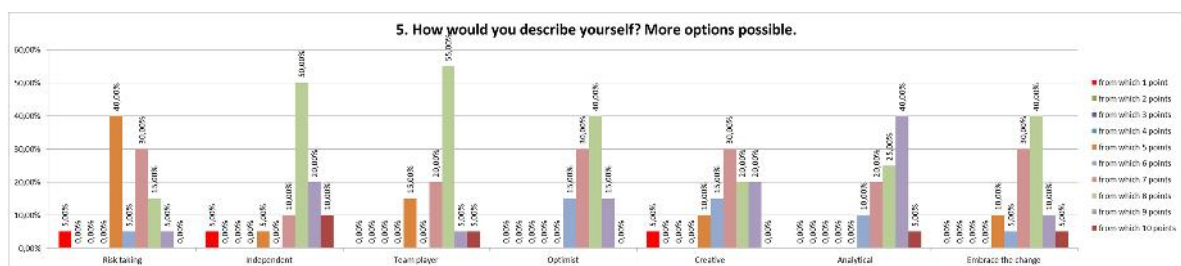
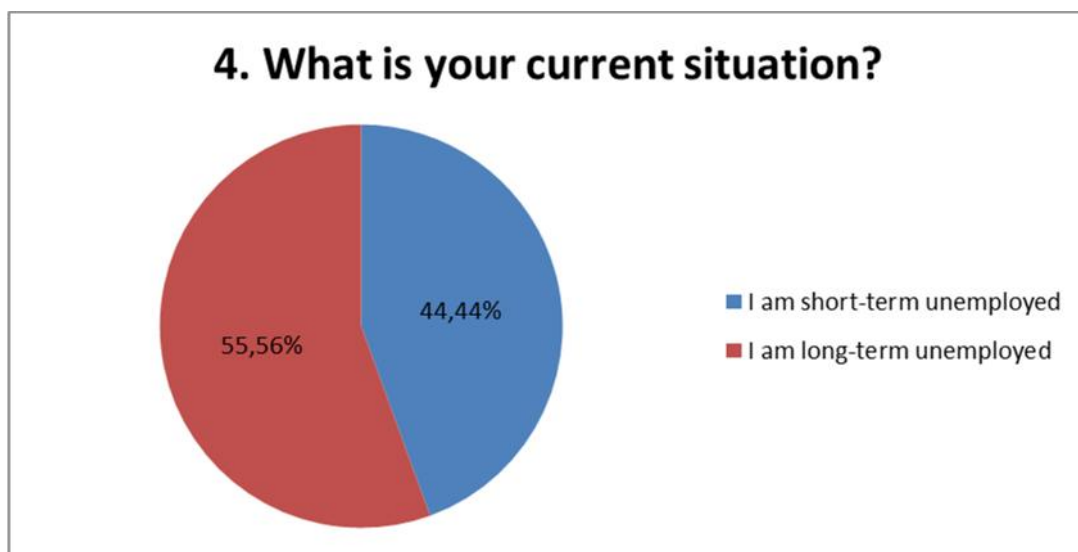
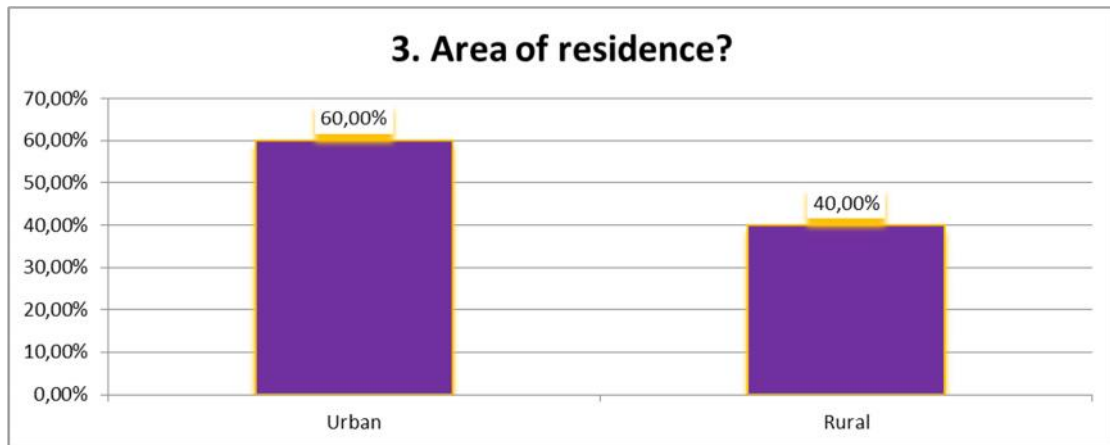
1. Gender:



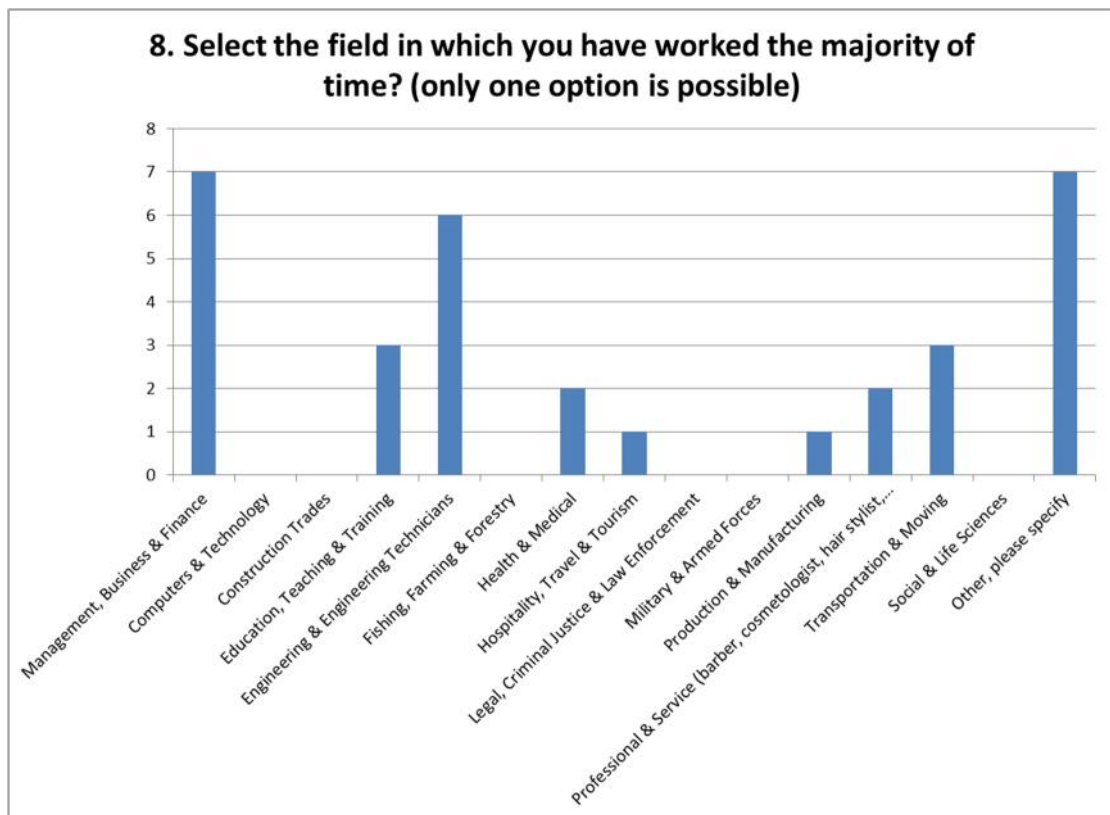
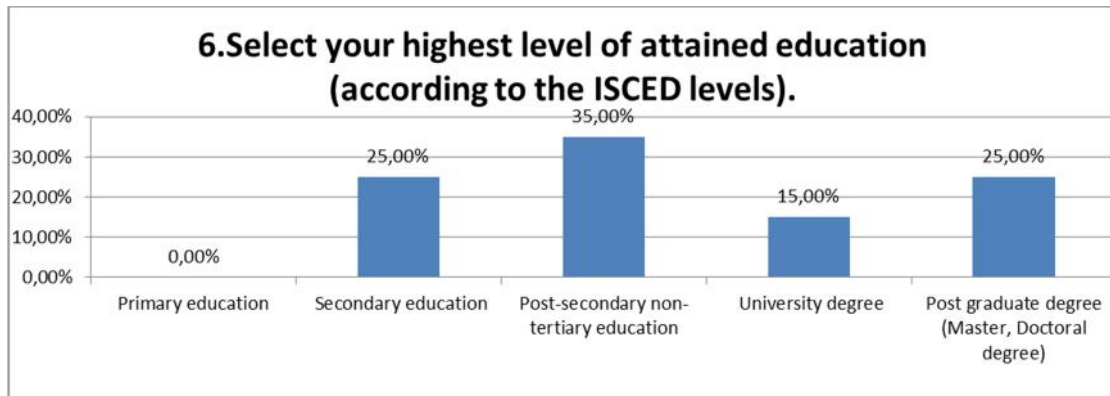
2. What age category do you fit into?



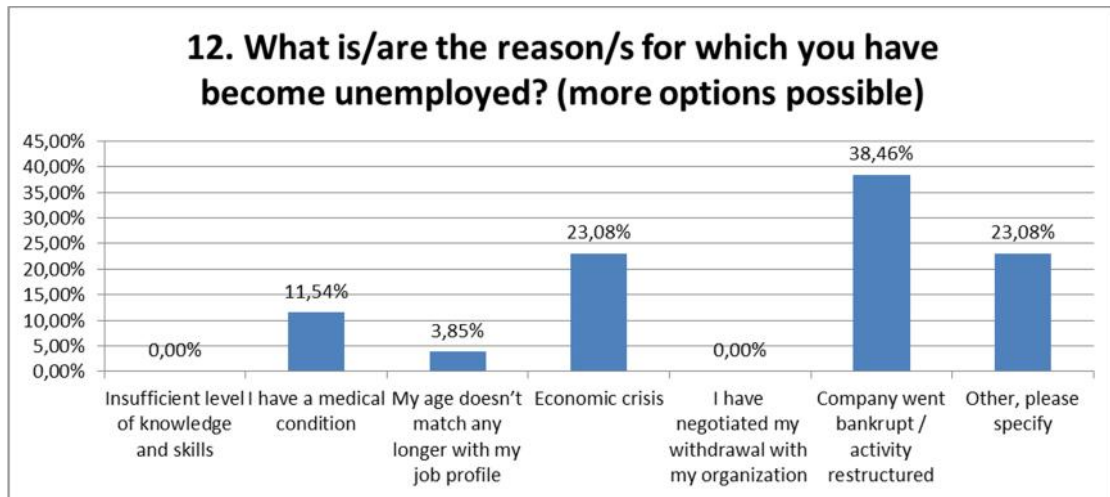
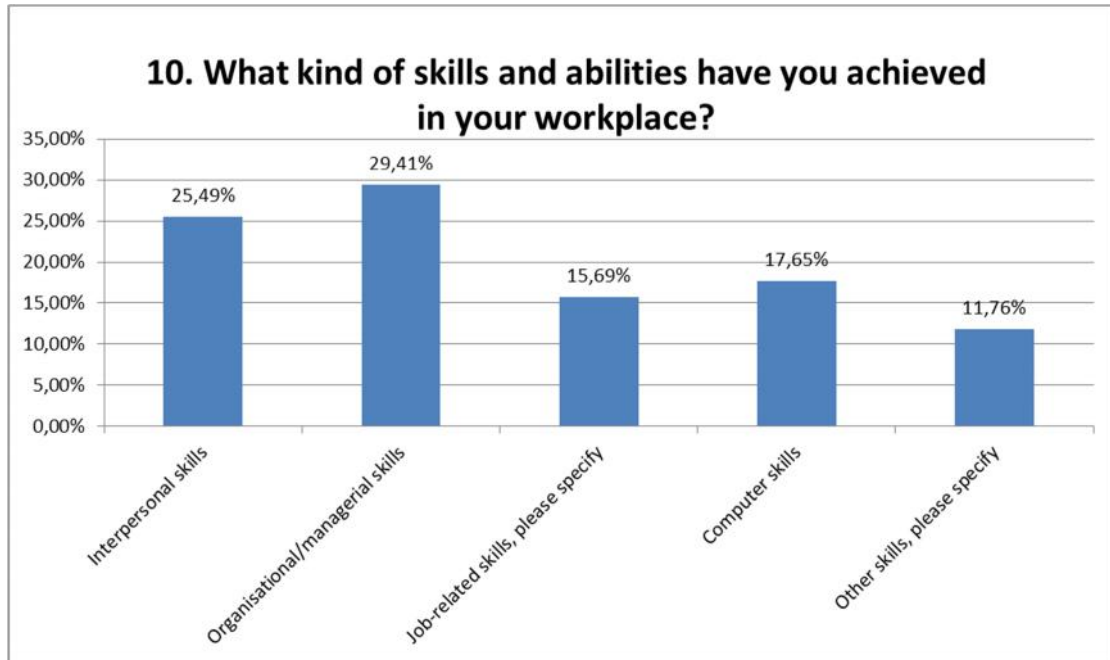
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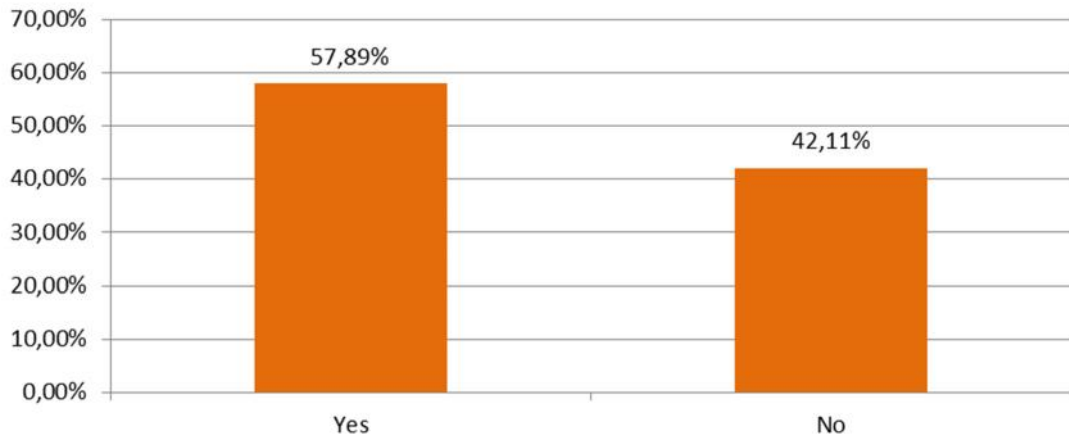
ELABORATING OF THE INDIVIDUAL ANALYSIS – BELGIUM



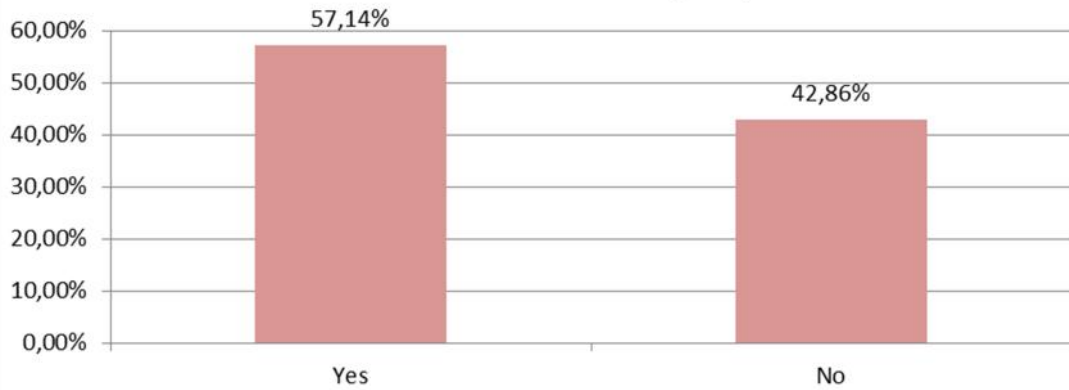
ELABORATING OF THE INDIVIDUAL ANALYSIS – BELGIUM



13. As a potential solution have you tried to set up a company or to become self-employed?



16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?

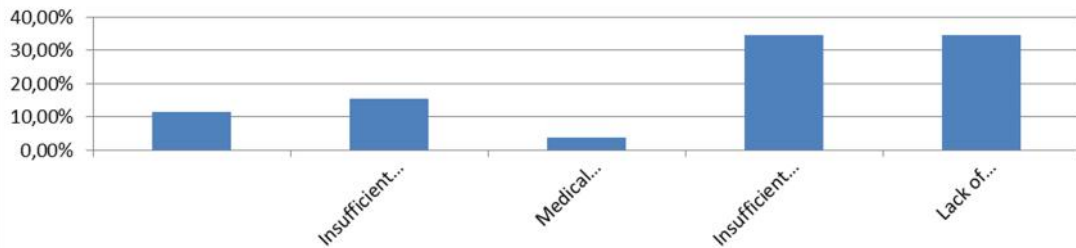


17. If yes, in your opinion was it a successful initiative?

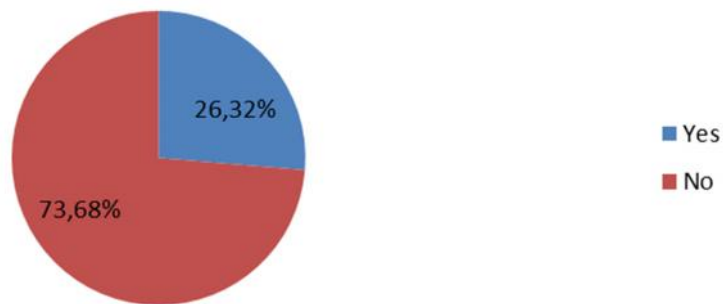


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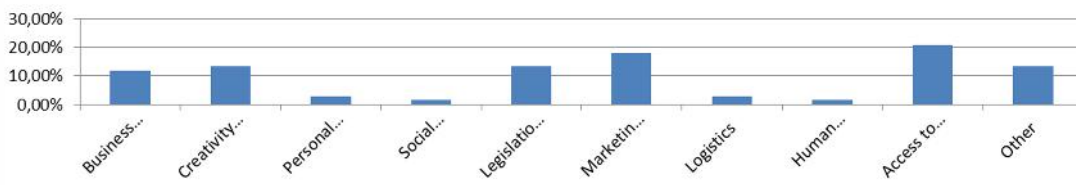
18. In your opinion what are the general obstacles to set up a company/ to become self-employed? (more options possible)



19. Would you like to attend a training course on entrepreneurship?



21. What specific areas do you think are necessary in order to develop your own business within educational/entrepreneurship courses? (select at least 3 options)



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3. ANNEX Information about Focus groups

FIRST FOCUS GROUP – UNEMPLOYED SENIORS

Partner name and country	ACFI-FIAS, BELGIUM
Date and time	28.01.2015 – 14:00 – 17:00
Participants	12 (9 male, 3 female)

FIRST FOCUS GROUP – ART

Partner name and country	ACFI-FIAS, BELGIUM
Date and time	27.03.2015 – 10:00 – 12:30
Participants	10 from 8 organizations