Brussels retail in numbers

Profiles of Brussels' entrepreneur-retailers

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1. Introduction

The retail trade in the Brussels-Capital Region is now a better understood sector which is analysed on a regular basis. There have been a number of studies of the sector over the past five years alone, a sign of academic and institutional interest and of a much broader societal interest. Highlights include:

- a study of worker health in the Brussels retail trade by Céline Mahieu[1];
- a study of the reasons why small retailers are disappearing in Belgium, by Jean-Pierre Grimmeau and Benjamin Wayens[2],
- studies carried out by hub.brussels, ULB-IGEAT and perspective.brussels which cover the topics of product offerings (changes[3] and structure[4]), demand[5], and the relevance and effectiveness of the urban planning tools used to monitor the development of the retail fabric[6];
- a summary of current knowledge about the retail sector and identification of the major challenges it will face, published in Brussels Studies[7].

The convergence is remarkable and puts retail at the heart of issues which go beyond its purely economic dimension. As a result, retail activity now explicitly carries the expectations of domains as diverse as the local identity of neighbourhoods, vocational training, regional planning and even mobility.

While there are nuances in the points of view and interpretations, there is a high degree of unanimity in considering that retail, via its function as an interface between the worlds of production and of consumption, in the form of brick-and-mortar establishments open to the public throughout the country, is often - but not always - concentrated in retail districts and is virtually always characterised by a store front and an entrance door.

Even though brick-and-mortar stores are clearly a major anchor point for retail in cities, the digitisation (in multiple forms) and hybridisation of this business sector also calls for re-examination and concern about its changing nature.

The retail trade includes not just the most obvious retailers, i.e. those that sell "material" goods, like food and clothing outlets, but also restaurants, cafés, and services, such as bank branches, service voucher agencies, hairdressers and gyms.

Today we can illustrate the physical anchoring of this multifaceted business activity with a few significant figures. As of early 2020, Brussels' retail trade had approximately 22,000 outlets located on over 17,000 registered plots whose total gross land area totalled 780 hectares[8].

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[1] Mahieu, Céline and Godin, Isabelle, 2015. Webdocumentaire sur la Santé et bien-être des commerçants à Bruxelles. [online]. 2015. Available at: http://petitscommercesbruxellois.ulb.ac.be

[2] Grimmeau, Jean-Pierre and Wayens, Benjamin, 2016. Les causes de la disparition des petits commerces (1945- 2015). Courrier hebdomadaire du CRISP. 2016. N° 2301. 2302.

[3] Vazquez Parras, Juan, Boswell, Ralph and Wayens, Benjamin, 2017. Le commerce bruxellois en chiffres. Evolution de la structure commerciale régionale [online]. Brussels: Région de Bruxelles-Capitale. Observatoire du commerce. Available at: http://perspective.brussels/fr/etudes-observations/economie-urbaine/observatoire-du-commerce.

[4] Vazquez Parras, Juan, Cuvelier Louison and Wayens Benjamin, 2018. Le commerce bruxellois en chiffres. Structuration du paysage commercial [online]. Bruxelles : Région de Bruxelles-Capitale. Observatoire du commerce. Available at: https://hub.brussels/app/uploads/2019/07/Structuration_du_paysage_commercial_bruxellois_SDC3_hubbrussels.pdf

[5] Vazquez Parras, Juan, Treutens, Pierre-Philippe, Condé, Gilles and Wayens, Benjamin, 2019. Le commerce bruxellois en chiffres. Analyse des comportements spatiaux d'achat des ménages bruxellois [online]. Bruxelles : Région de Bruxelles-Capitale. Observatoire du commerce. Available at: https://hub.brussels/app/uploads/2019/07/Analyse_des_comportements _spatiaux_dachat_des-m%C3%A9nages_bruxellois_SDC4_hubbrussels.pdf

Vazquez Parras, Juan, Vanobberghen, Jean-Michel and Wayens, Benjamin, 2018. Le commerce bruxellois en chiffres. Evolution du commerce et cadre réglementaire [online]. Bruxelles : Région de Bruxelles-Capitale. Observatoire du commerce. Available at: http://perspective.brussels/fr/etudes-observations/economie-urbaine/observatoire-du-commerce.

[7] Wayens Benjamin, Debroux Tatiana, Godart Pernelle, Mahieu Céline, Strale Mathieu and D'ieteren Emmanuel, 2020. Le commerce à Bruxelles : réconcilier l'urbain avec un secteur en reconfiguration [online]. Région de Bruxelles-Capitale : Brussels Studies. Summary note n°143, online on 4 May 2020. Available at: http://journals.openedition.org/brussels/4311

[8] analytics.brussels database, hub.brussels, 2020.

In terms of employment, 61,000 full-time equivalents work in the retail sector, under a number of different legal statuses, accounting for approximately 9% of regional employment[9].

However, the figures fail to take one major player into account: the entrepreneur. In fact, while there are many studies of retail activity and salaried employment is better understood thanks to social security data[10], little information is available about the profiles of entrepreneurs who participate in the economy. There have been several studies published at the national[11] and regional[12] levels and some that investigate a specific type of entrepreneur[13]. However, none specifically studies entrepreneurs active in the retail trade.

To compensate for this shortcoming and complete its knowledge of the entrepreneurial retail fabric in Brussels, hub.brussels conducted a study based on six topics with over 1,300 entrepreneur-retailers during the second half of 2019. It was intended to establish a socio-demographic profile of self-employed and non-franchised retailers in Brussels, i.e. those that not only created their company, but sometimes devised the concept as well.

This information is intended to complement existing findings from the perspective of the establishments, the region and economic data. It enables hub.brussels to refine its understanding of the people behind the retail outlets to, *in fine*, better understand their challenges and inform public policy.

Collecting the valuable data required to carry out the study would not have been possible without the involvement of hub.brussels' Field Team members and their management team which, under all kinds of conditions, took on the challenge of personally interviewing over 1,300 people. We would like to thank them for the important work they did and for their constructive feedback. We would also like to thank IGEAT-ULB for the detailed rereading of the study and its pertinent remarks. The latter allowed us to refine the results discussed and to highlight certain improvements to be expected in future editions.

[9] Wayens, Debroux, Godart, Mahieu, Strale and D'ieteren, op.cit., 2020.

[10] Wayens, Benjamin and Keutgen, Carole, 2015. Quels commerces pour quels emplois ? Structure et logiques d'organisation du travail dans l'aire métropolitaine bruxelloise [online]. Bruxelles : Inter-environnement Bruxelles. Etudes et analyses. Available at: http://www.ieb.be/Quels-commerces-pour-quels-emplois-Structure-et-logiques-d-organisation-du

[11] FPS Economy, SMEs, Middle Classes, and Energy, 2019. Tableau de bord des PME et des entrepreneurs indépendants [online]. Bruxelles : Région de Bruxelles-Capitale. Direction générale de la Politique des P.M.E. Available at: https://economie.fgov.be/fr/publications/tableau-de-bord-des-pme-et-des-0

[12] Chambre de classes moyennes du Conseil Économique et Social de la Région de Bruxelles-Capitale, 2019. Baromètre des indépendants et PME bruxellois. Bruxelles : Région de Bruxelles-Capitale. Available at: https://barometredesindependants.brussels/

[13] womeninbusiness.brussels, 2020. Baromètre de l'entrepreneuriat féminin en Région de Bruxelles-Capitale - Édition 2019 [online]. Bruxelles : Région de Bruxelles-Capitale. hub.brussels. Available at: https://uploads.strikinglycdn.com/files/76fd0f2a-e2e6-4aa5-82fd-fdac72c351a8/Barometre_2019_FR.pdf

2. Methodological framework

2.1. Sampling

A methodological choice was made at the outset of the study: to concentrate on isolated, self-employed retailers (which we will refer to as “entrepreneur-retailers”), i.e. retailers who manage their own retail concept totally independently (see Figure 1). This choice was based on the fact that retailers who use hub.brussels’ support services consist primarily of this type of entrepreneur.

Self-employed retail			Chain or branch retailers
Isolated	Association	Franchise network	
The retailer sells under their own brand and does not belong to a network.	The retailer owns their business but pools their resources (central purchasing, brand and/or sales concept) to improve their competitiveness	The retailer has a concession contract with a franchiser who grants them the right to use their brand, supplies them, etc.	Type of retail business in which management is centralised and manages all of the points of sale whose managers are employees who implement the orders of the parent company.

Figure 1: Types of retail outlet management - According to Fleury, Antoine, Delage, Matthieu, Endelstein, Lucine, Dubucs, Hadrien and Weber, Serge, 2020. Le petit commerce dans la ville-monde. Paris: L’Œil d’Or.

In this respect, they are different from the retailer/managers of chain stores (regardless if they are independent retail outlets which are members of an association or are organised in a franchise or branch network), which are, therefore, excluded from the sample.

In addition, even though it would be valuable to conduct a survey of chain stores, it would probably have been more difficult to survey the managers or the franchisees, who are bound by non-disclosure agreements with their parent companies. In addition, we can assume that retail outlets which belong to a chain have, proportionally, access to more resources provided to them by their parent company.

As a result, excluding chain stores, the Brussels-Capital Region is home to approximately 18,700 retail outlets, which were the focus of the survey. In order to ensure a minimum level of statistical significance for the results collected and a margin of error below 3%, the size of the sample - and, therefore, the number of surveys to be carried out - had to exceed one thousand people.

In addition to their significance, it was also necessary to guarantee the spatial and sectoral representativeness of the results. Quotas were set for this purpose to ensure that the thousand surveys required for the study would be broken down proportionally to the retail weight of each of the Region’s 19 municipalities and each of the eight major retail categories used by hub.brussels to inventory the sales outlets[14]. Note that for municipalities that have a limited retail offering, a lower threshold of 30 surveys was set to guarantee a minimum level of robustness for the results obtained.

[14] Daily consumer goods - Personal goods - Leisure goods - Household goods - Transport - Hospitality - Outings and entertainment - Services

The specificity of this sampling method resides in the distinction made between retail businesses and retailers in terms of representativeness. In this case, the sample survey is representative of the retail offering. However, from a strictly sociological standpoint, the representativeness of the entrepreneur-retailer population must be considered relative because it focuses on "isolated self-employed" entrepreneurs.

2.2. Collection method

In order to guarantee a high response rate and ensure that the objectives of the approach were well understood, data collection was carried out via a survey, face-to-face with the entrepreneur-retailers or other persons in a position to answer on their behalf. The surveys were carried out by members of the hub.brussels' Field Team.

The questionnaire was designed to be short to limit the survey time and - again - ensure a maximum response rate. A total of twelve questions were asked to the entrepreneur-retailers, covering several characteristics of the people surveyed: age, gender, origin, languages spoken, education, travel habits and experience in the retail field.

In order to limit the survey time, the field team only filled in one questionnaire per store. If the store was owned by several people, only the data provided by the person surveyed was kept. This methodology point is important because it can bias certain results (potentially those related to gender and age). This important point will be noted when findings appear to provide results that are potentially influenced by this aspect of the collection method.

The surveys were conducted by field team members who primarily speak French but who also have a basic knowledge of English, Dutch, Arabic and/or Turkish. Despite this, it is obviously possible that, in a very multicultural city like Brussels, some respondents were not able to, or did not want to, take part in the survey due to their poor fluency in the languages spoken by the surveyor.

2.3. Field campaigns

Two survey campaigns were required to reach numbers which guaranteed a satisfactory margin of error. The first took place during July and August 2019 during which 1,117 entrepreneur-retailers were surveyed. While this number ensured that the numbers were significant at the regional level, representativeness was not assured given that not enough surveys were carried out in certain municipalities and retail outlet categories. As a result, a second campaign was conducted in October 2019 to complete the sample.

In the end, 1,302 entrepreneur-retailers answered the survey and the spatial and sectoral representativeness criteria were virtually met. With the exception of municipalities in which the minimum threshold of 30 surveys resulted in a slight over-representation (Ganshoren, Koekelberg and Watermael-Boitsfort), the share of each municipality in the sample is close to its share in the regional retail fabric (see Figure 2).

The stratification of the surveys according to the retail outlet categories was more difficult to maintain (especially for "Outings and entertainment" and "Transport") because the field agents found it difficult to obtain answers from a sufficient number of entrepreneur-retailers in these activity sub-types (see Figure 3).

Ultimately, while the surveys collected provide representative results for the retail offering studied at the regional level, the more granular numbers presented should be kept in perspective due to the high margin of error for certain strata, particularly the sectoral strata.

Municipality	Offering considered (Number of retail outlets - Excluding chain stores)		Sample		
	Nbr	%	Nbr	%	Difference (p%)
Anderlecht	1,626	8.7	117	9.0	+ 0.3
Auderghem	330	1.8	30	2.3	+ 0.5
Berchem-Sainte-Agathe	215	1.2	38	2.9	+ 1.7
Brussels	4,961	26.6	311	23.9	- 2.7
Etterbeek	735	3.9	47	3.6	- 0.3
Evere	324	1.7	44	3.4	+ 1.7
Forest	474	2.5	30	2.3	- 0.2
Ganshoren	205	1.1	30	2.3	+ 1.2
Ixelles	2,065	11.1	107	8.2	- 2.9
Jette	476	2.6	34	2.6	0.0
Koekelberg	201	1.1	40	3.1	+ 2.0
Molenbeek-Saint-Jean	1,131	6.1	75	5.8	- 0.3
Saint-Gilles	1,200	6.4	79	6.1	- 0.3
Saint-Josse-ten-Noode	500	2.7	32	2.5	- 0.2
Schaerbeek	1,970	10.6	126	9.7	- 0.9
Uccle	1,106	5.9	63	4.8	- 1.1
Watermael-Boitsfort	189	1.0	35	2.7	+ 1.7
Woluwe-Saint-Lambert	594	3.2	31	2.4	- 0.8
Woluwe-Saint-Pierre	356	1.9	33	2.5	+ 0.6
Total	18,658	100.0	1,302	100.0	-

Figure 2: Spatial representativeness of the sample - Source: hub.brussels, 2019

Retail category	Offering considered (Number of retail outlets - Excluding chain stores)		Sample		
	Number	%	Number	%	Difference (p%)
Daily consumer goods	3,657	19.6	332	25.5	+ 5.9
Personal goods	1,972	10.6	222	17.1	+ 6.5
Leisure goods	908	4.9	40	3.1	- 1.8
Household goods	1,855	9.9	157	12.1	+ 2.2
Transport	375	2.0	27	2.1	+ 0.1
Hospitality	5,041	27.0	287	22.0	- 5.0
Outings and entertainment	834	4.5	5	0.4	- 4.1
Services	4,016	21.5	232	17.8	- 3.7
Total	18,658	100.0	1,302	100.0	-

Figure 3: Sectoral representativeness of the sample - Source: hub.brussels, 2019

3. Results

Given the range of topics covered, the number of relevant comparative analyses can be very significant. In order to facilitate interpretation of the results, this document will present each topic generally (at the regional scale) and in detail through two preferred prisms to break down the answers (municipalities and retail categories). Comparative analyses of the topics covered previously are added for each new topic covered - if the results are significant and relevant enough to be presented.

3.1. Gender and age

3.1.1. An offering primarily driven by men

Of the 1,302 entrepreneur-retailers surveyed, 452 were women. Given a share of 34.7%, there are two times fewer women entrepreneur-retailers than men in the sample. Although this percentage may seem low, it coincides perfectly with the share of self-employed women in Belgium (35%) and that of self-employed women in the retail trade in the country (35.5%)[15].

While the male/female split in the retail fabric is within the average, it already indicates a disparity in Brussels' retail fabric and the need to continue to promote the entrepreneur-retailer trade among women.

With respect to age, the average for the retailers in the sample is 43. By breaking down respondents by age category, the findings for the average can be further refined. This shows that 26.9% of male and 35.2% of female entrepreneur-retailers surveyed are under 35 (see Figure 4). On the other hand, the percentage of respondents over 65 is very low (2.5%).

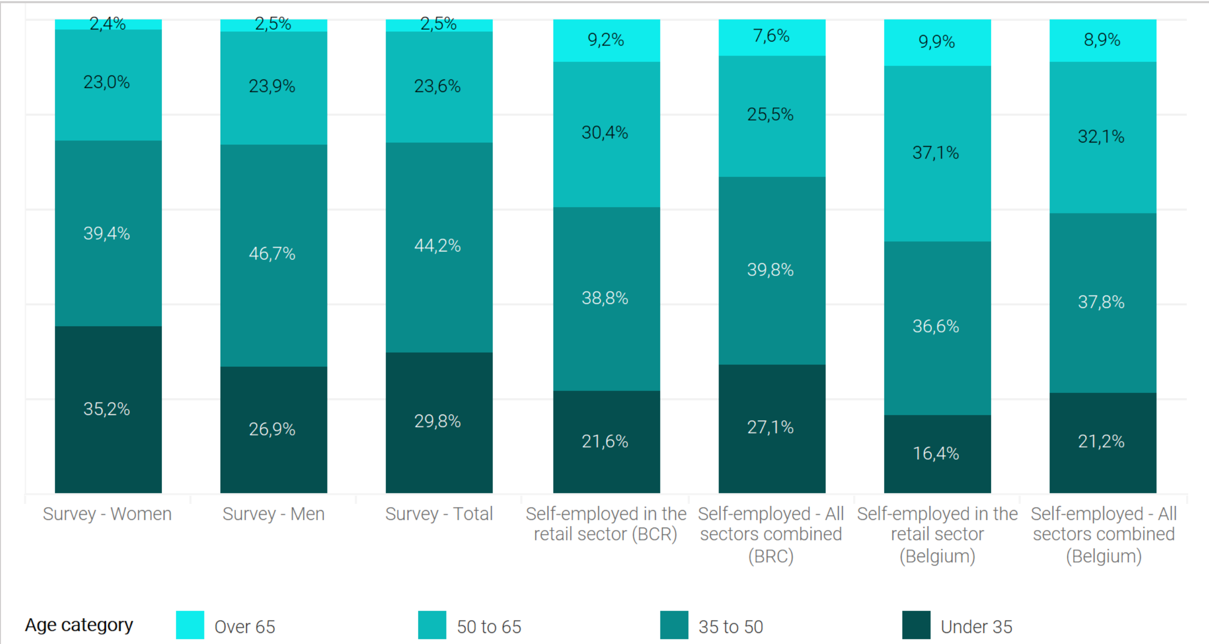

Figure 4: Surveys broken down by gender and age category - Sources: hub-brussels, 2019 & INASTI, 2018

The sample is younger compared to overall figures for the self-employed in Belgium. This difference is due to the methodology (the exclusion of the self-employed operating a chain store, the inclusion of a single self-employed person for each retail outlet surveyed, the greater presence of young entrepreneurs compared to older ones who leave the business to their employees, and the "survey" format chosen, which may favour a greater response rate among young people).

[15] FPS Economy, SMEs, Middle Classes, and Energy, op.cit., 2019.

3.1.2. Gendered sectors and spaces?

The differences increase when the results obtained are broken down by municipality and major category (see Figure 5). The municipality of Forest has a special profile given that its entrepreneur-retailers are young (38 on average) and primarily male (over 80% of the people surveyed).

For their part, the municipalities of Ganshoren, Woluwe-Saint-Lambert and Woluwe-Saint-Pierre stand out because they have the opposite profile: the entrepreneur-retailers surveyed are primarily women (over 50% of those surveyed) and their average age is among the highest (over 46, i.e. eight years more than in Forest).

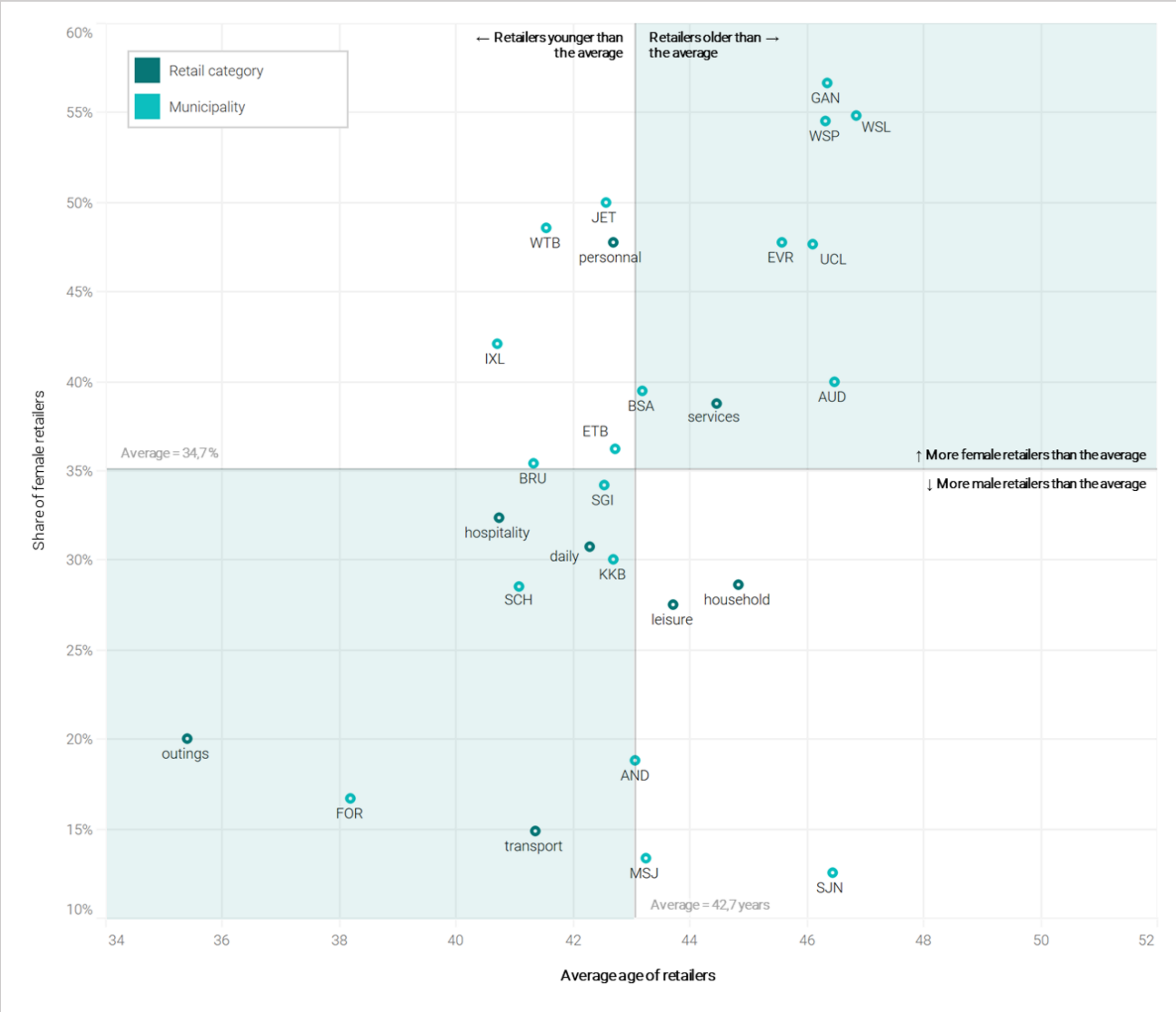

Figure 5: Gender and age broken down by municipality and retail category - Source: hub.brussels, 2019

In other municipalities - primarily in the eastern half of the second-ring suburbs - the numbers of male and female entrepreneur-retailers are virtually even: Jette, Watermael-Boitsfort, Evere and Uccle. On the other hand, in Saint-Josse-ten-Noode, Molenbeek-Saint-Jean and Anderlecht, women retailers did not even account for 20% of the people surveyed.

Plausible explanations for this include the fact that the cultural origins of the retailers and, more specifically, the role of women in the business, significantly impact the results. The municipalities with the lowest rates of women among respondents were also those where immigration from the southern and eastern Mediterranean is highest. This point, which in itself deserves more in-depth analysis, will be covered succinctly in the next point about the nationality of retailers.

Besides spatial variability, the results provide insight into age and gender differences in the eight major retail categories. With respect to gender, two categories stand out and reveal gendered stereotypes which are still common in our societies since women are more present in personal goods retail outlets (clothing, cosmetics, etc.), while there are very few in transport (sales of vehicles, mechanical parts, etc.). These stereotypes could continue in the future given that, for young entrepreneur-retailers (under 35), the two categories reflect a male-female split which is close to their overall average.

The results don't move far from the average in the other categories. Further analysis was needed to identify a few types of retail outlets in which women are in the majority. In the end, women only predominate in three of them: cafés and bistros (32 women to 23 men), hairdressing salons (30 to 11) and pharmacies (20 to 9). These are the few exceptions in a self-employed retail landscape which is primarily driven by men.

These results, comparing gender and categories are in line with other findings resulting from the analysis of salaried employment in Brussels' retail trade[16]. In addition, they also show that there is a strong correlation between the number of women and the number of part-time salaried employees.

With respect to age, the results are, on average, less differentiated between the different categories given that the average age ranges between 41 (Hospitality) and 45 (Household goods). However, when respondents are allocated by age group, there are more young entrepreneur-retailers (under 35) in the "Daily consumer goods", "Transport" and "Hospitality" categories (see Figure 6).

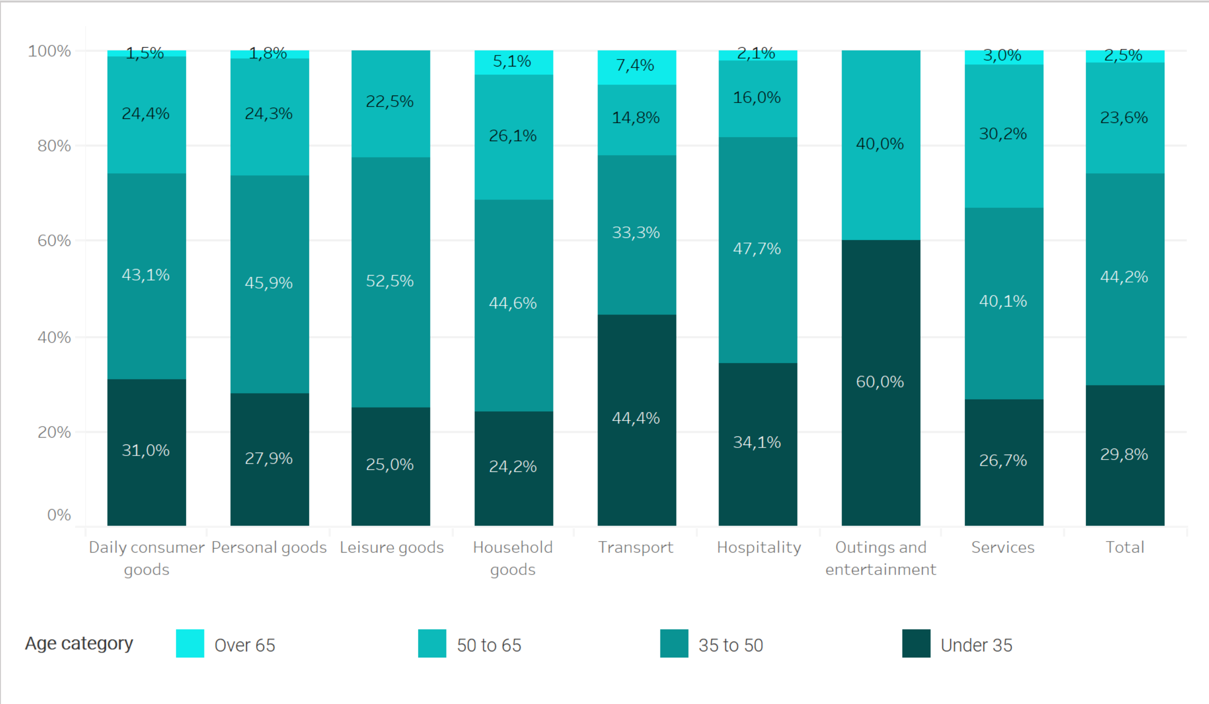

Figure 6: Surveys broken down by age and retail categories - Source: hub.brussels, 2019

While it is sometimes difficult to provide a reason for the differences, the results provide a good indicator to direct the support offered by hub.brussels. In fact, they point to both the categories towards which young entrepreneurs are tending to gravitate and the categories which will potentially, in the near future, be unable to continue operating because of retirement.

16 Wayens and Keutgen, op.cit., 2015.

3.2. Nationality

3.2.1. A cosmopolitan retail fabric

According to the INASTI (Institut National d'Assurances Sociales pour Travailleurs Indépendants), the share of non-Belgians among the self-employed is 11.5% in Belgium (see Figure 7). The Brussels-Capital Region has a special entrepreneurial fabric which reflects its cosmopolitan nature given that 42.6% of the self-employed are not Belgian citizens whereas, in the other two regions, they are close to the national average.

Region	Retail		All sectors combined	
	Number	%	Number	%
Flanders	17,000	8.3%	50,400	7.4%
Wallonia	10,400	11.6%	28,600	9.3%
Brussels-Capital Region	8,700	31.8%	47,100	42.6%
Belgium	**36,100**	**11.2%**	**126,200**	**11.5%**

Figure 7: Percentage of foreign self-employed - Source: INASTI, 2018

Brussels' profile is similar for the retail sector, except that the percentage of non-Belgian nationals is 31.8%. As the main doorway for international immigration, it is, therefore, not surprising to see these numbers for Brussels.

1,301 people agreed to provide their nationality for the survey. Among the respondents, 772 are Belgian nationals and five have dual citizenship. The other 529 are foreign nationals. They account for 40.7% of the sample surveyed and for 51 different nationalities, primarily from Europe (see Figure 8).

Continent	Number of nationalities	Respondents		
		Number	Share of non-Belgians	Share of the sample
Belgian	1	772	-	59.3%
Non-Belgian	51	529	100.0%	40.7%
Europe	*19*	*215*	*40.6%*	*16.5%*
Asia	*18*	*179*	*33.8%*	*13.8%*
Africa	*10*	*128*	*24.2%*	*9.8%*
The Americas	*4*	*7*	*1.3%*	*0.5%*
Oceania and unknown	*0*	*0*	*0.0%*	*0.0%*
Total	52	1,301	-	100.0%

Figure 8: Respondent continent of origin - Source: hub.brussels, 2019

The findings are obviously more contrasted at the national level (see Figure 9). While Europe is, logically, the most heavily represented part of the world, Morocco is the leading country of origin of the non-Belgian retailers in the sample. One non-Belgian entrepreneur-retailer out of five is Moroccan. Next come the French and the Turks (more than one non-Belgian retailer out of ten).

These three nationalities together account for 44.0% of non-Belgian entrepreneur-retailers. When Belgium is taken into consideration, 77.2% of respondents had these four nationalities, underscoring the diversity of immigration in Brussels and its transposition to the retail fabric. The rest of the category in Brussels consists primarily of nationals from the south of Europe (Spain, Albania, etc.), totalling at least fifteen people.

Ranking	Nationality		Respondents					Brussels' population		
			Number	Belgians and non-Belgians		Non-Belgians				
	Country	Continent		%	Total %	%	Total %	Ranking	%	p%
1	Belgium	Europe	772	59.3%	59.3%	-	-	1	64.7%	- 5.4%
2	Morocco	Africa	108	8.3%	67.6%	20.4%	20.4%	4	2.8%	+5.5%
3	France	Europe	63	4.8%	72.5%	11.9%	32.3%	2	5.4%	- 0.6%
4	Turkey	Asia	62	4.8%	77.2%	11.7%	44.0%	14	0.7%	+ 4.1%
5	Italy	Europe	45	3.5%	80.7%	8.5%	52.6%	5	2.8%	+ 0.7%
6	Pakistan	Asia	39	3.0%	83.7%	7.4%	59.9%	36	0.2%	+ 2.8%
7	Afghanistan	Asia	20	1.5%	85.2%	3.8%	63.7%	37	0.1%	+ 1.4%
8	Spain	Europe	18	1.4%	86.6%	3.4%	67.1%	6	2.4%	- 1.0%
9	Poland	Europe	15	1.2%	87.8%	2.8%	69.9%	7	1.8%	- 0.6%
10	Albania	Europe	14	1.1%	88.9%	2.6%	72.6%	34	0.2%	+ 0.9%
	Portugal	Europe	14	1.1%	89.9%	2.6%	75.2%	8	1.6%	- 0.5%
	Romania	Europe	14	1.1%	91.0%	2.6%	77.9%	3	3.6%	- 2.5%
-	Other		117	9.0%	100.0%	22.1%	100.0%	-	13.6%	- 4.6%

Figure 9: Respondent nationality - Top 10 - Source: hub.brussels, 2019 & IBSA, 2020

The classification of the main nationalities present in the sample differs from the one done for the regional population overall. While the data collection method most certainly results in some variations, the results nevertheless indicate that certain nationalities (notably, Pakistani, Afghan and Albanian) are more present in Brussels' retail fabric than in the general population, which leads to the conclusion that the retail sector may have more or less appeal depending on the country of origin.

3.2.2. The appeal of essential goods retail outlets for non-Belgians

Three indices are used to observe the variations by municipality and/or the retail category surveyed: the share of non-Belgian entrepreneur-retailers, the number of nationalities present and a diversity index.

The diversity index for a municipality or retail category is the relationship between, on the one hand, the number of non-Belgian entrepreneur-retailers of a nationality other than the three main non-Belgian nationalities (Moroccan, French and Turkish) and, on the other hand, the number of non-Belgian respondents. The index ranges from 0 to 100%, where 0% means that all of the non-Belgian entrepreneur-retailers are Moroccan, French or Turkish.

The percentage of non-Belgian entrepreneur-retailers varies significantly in the 19 municipalities (see Figure 10). While three out of four respondents in Watermael-Boitsfort and Jette are Belgian, the retail outlets in Ganshoren, Berchem-Sainte-Agathe, Saint-Josse-ten-Noode and, especially, Schaerbeek, are primarily operated by non-Belgians.

It is interesting to note that, in Schaerbeek, despite the number of different nationalities and a high proportion of non-Belgians, the diversity index is low, leading to the conclusion that there is a high incidence of one (or several) of the three main nationalities An analysis of answers shows that, in fact, Moroccans and Turks dominate among the entrepreneur-retailers of the municipality (32 and 18 respondents, respectively, among the 76 non-Belgians surveyed in Schaerbeek).

Ganshoren had the opposite result of Schaerbeek and was unique in that there is a majority of non-Belgian retailers and a high level of diversity. On the one hand, fewer than one third of the non-Belgian entrepreneur-retailers in the municipality are Moroccan, French or Turkish. On the other, the 16 non-Belgian entrepreneur-retailers surveyed in the municipality came from 12 different countries.

While it is within the average for the diversity index and the share of non-Belgians, the municipality of Brussels-City nevertheless set the record for different nationalities with 30. After this municipality, the other entities with a large number of nationalities are Anderlecht (19), Ixelles (17) and Schaerbeek (17).

Note that the municipalities of Auderghem and Woluwe-Saint-Pierre have a result in excess of 80% on the diversity index. This result would indicate that there is a significant amount of diversity among non-Belgian entrepreneur-retailers. However, the limited number of people meeting this profile precludes this conclusion.

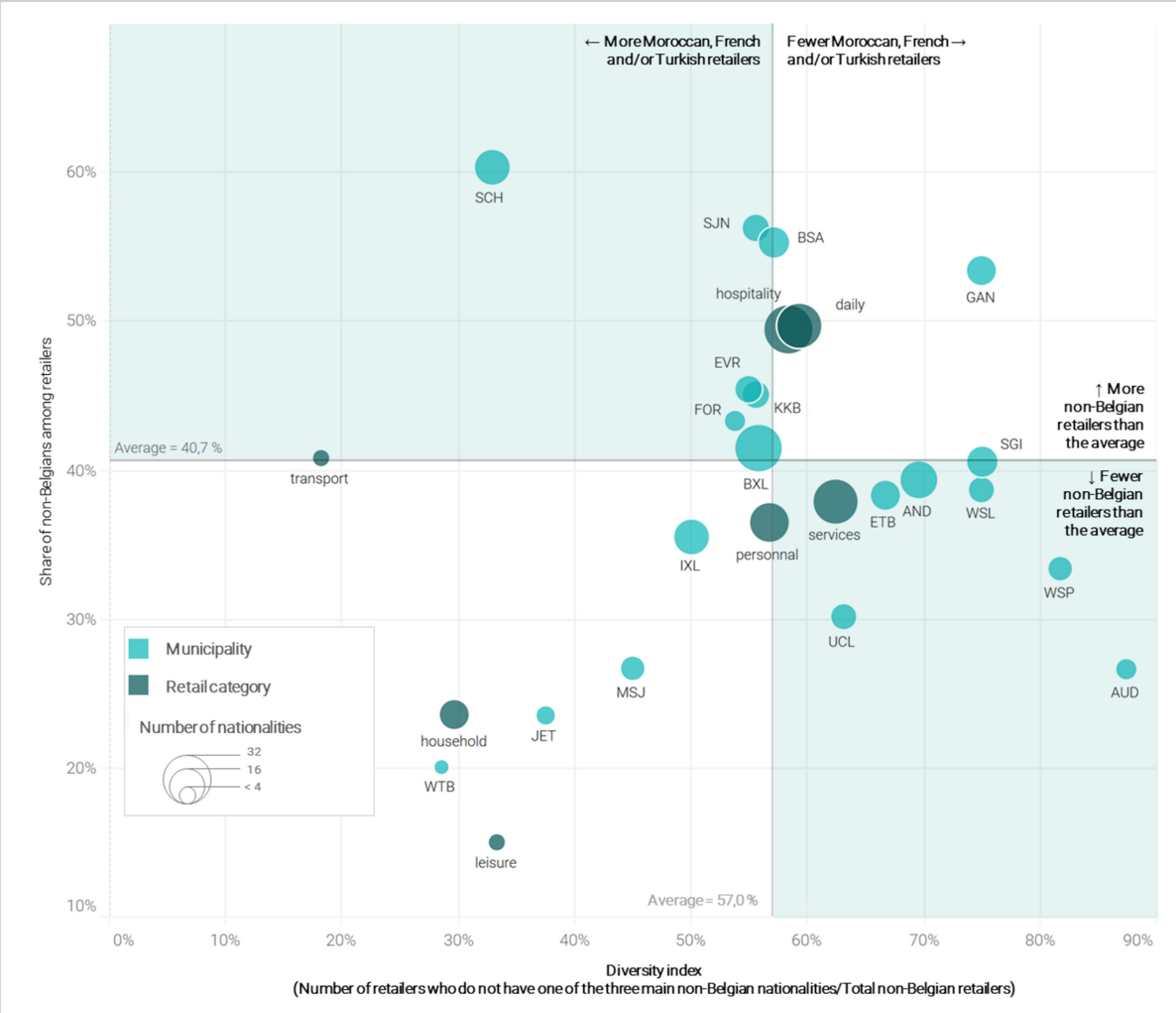

Figure 10: Nationality of respondents broken down by municipality and retail category - Source: hub.brussels, 2019

In conclusion, the point is that, although the number of non-Belgians varies from municipality to municipality, the Brussels-Capital Region is home to entrepreneur-retailers from many different countries. Even though Brussels doesn't have large iconic neighbourhoods like Chinatown or Little Italy like other major cities, the retail offering of some neighbourhoods reflects the main communities which support them. They include the neighbourhoods of the Rue de Brabant, of the Petite Anatolie, the Chaussée de Gand and Matonge.

With respect to the retail categories, hospitality and retail outlets specialising in daily consumer goods (grocery stores, supermarkets, speciality foods, etc.) are the only ones which have a percentage of non-Belgians close to 50%, whereas household goods and leisure goods do not even reach 25%. Note also that the result in the Transport category scores low on the diversity index. A more in-depth analysis reveals that non-Belgian entrepreneur-retailers in this category are primarily Turks.

As seen in the gender analysis, even though some categories have a greater share of non-Belgians than others, just a few types of retail outlets tip the scales. After further analysis, we can see that for daily consumer goods, only grocery stores (64 non-Belgians for 40 Belgians), bakeries (26 non-Belgians for 25 Belgians) and speciality foreign foods stores (13 non-Belgians for 3 Belgians) are primarily run by non-Belgians.

In hospitality, it is cafés (29 non-Belgians for 26 Belgians), snack bars (19 non-Belgians for 13 Belgians), sandwich shops (14 non-Belgians for 12 Belgians) and Italian restaurants (14 non-Belgians for 7 Belgians). What's more, it is interesting to note that the other restaurants specialised in national cuisine are as (or even more) often run by Belgians as by non-Belgians.

The rest of the categories consist of the following: barber shops (17 non-Belgians for 15 Belgians), general prêt-à-porter stores (13 non-Belgians for 9 Belgians), alteration services (11 non-Belgians for 3 Belgians) and tyre and automotive accessory stores (10 non-Belgians for 7 Belgians).

Further refining of the results according to the main nationalities present in Brussels' retail fabric reveals certain links between the countries of origin of the retailers and the field of activity of their establishment (see Figure 11). Note that only the countries with the highest numbers in the sample are included here. Given that some of them only include fifteen retailers, the significance of the results is, therefore, limited and cannot, in any event enable a generalisation for all of the entrepreneur-retailers of a municipality. However, these are trends which it would be valuable to explore in future in order to discover whether or not there is a special relationship between activity and retailer origin.

Ranking	Country of origin	Retail categories							
		Daily consumer goods	Personal goods	Leisure goods	Household goods	Transport	Hospitality	Outings and entertainment	Services
1	Belgium	21.6%	18.3%	4.4%	15.5%	2.1%	18.8%	0.6%	18.7%
2	Morocco	36.1%	20.4%	-	7.4%	1.9%	13.9%	-	20.4%
3	France	12.7%	19.0%	4.8%	15.9%	-	39.7%	-	7.9%
4	Turkey	32.3%	1.6%	1.6%	12.9%	11.3%	30.6%	-	9.7%
5	Italy	24.4%	17.8%	2.2%	2.2%	-	44.4%	-	8.9%
6	Pakistan	66.7%	20.5%	-	-	-	2.6%	-	10.3%
7	Afghanistan	70.0%	5.0%	-	5.0%	-	5.0%	-	15.0%
8	Spain	11.1%	22.2%	-	-	-	27.8%	-	38.9%
9	Poland	33.3%	-	-	-	-	46.7%	-	20.0%
10	Albania	14.3%	28.6%	-	-	-	35.7%	-	21.4%
	Portugal	21.4%	7.1%	-	-	-	35.7%	-	35.7%
	Romania	21.4%	7.1%	-	7.1%	-	28.6%	-	35.7%
Non-Belgians		31.1%	15.3%	1.1%	7.0%	2.1%	26.8%	-	16.6%
Sample		25.5%	17.1%	3.1%	12.1%	2.1%	22.0%	0.4%	17.8%

Figure 11: Main nationalities in the sample broken down by retail category - Source: hub.brussels, 2019

In summary, we see that only Belgians are present in all retail categories and that only three categories include all 10 main nationalities: daily consumer goods, hospitality and services. The following are among the other results that stand out:

- The "Transport" category (primarily automotive accessories stores) employs more than one Turkish entrepreneur-retailer of the sample out of ten whereas the rest account for barely 2%;
- the "Daily consumer goods" category includes over two-thirds of the Afghan and Pakistani retailers in the sample, where it normally employs one retailer of every four; while these two nationalities are quite common in night shops, as would be expected based on certain stereotypes (two-thirds of night shop managers surveyed are Afghans or Pakistanis), it should be noted that this type of establishment only accounts for a small share of the retail outlets managed by Afghans and Pakistanis. In fact, they primarily manage grocery stores which, alone, account for 45% to 60% of respondents of these two nationalities;

- There are many non-Belgians in the hospitality category although no one nationality predominates.

While the data collected do not allow for an in-depth analysis of the relationship between certain types of retail outlets and non-Belgian entrepreneur-retailers, the limited findings here demonstrate the special appeal of basic essential goods shops for non-Belgians. The latter are likely a preferred business choice given that they require no (or few) professional qualifications, little capital investment and/or are often the link between socio-economic integration in Brussels and the culture of origin and/or local community of the retailer.

3.2.3. Retail culture. A gender issue?

Note that the data collection method used was intended as a survey by retail outlet. It is possible that a cultural bias may have had an impact on the results of the gender and nationality topics. Answering the survey may have been perceived as a task for men or for women depending on the culture of origin.

The preceding topic provided key figures for the age of entrepreneur-retailers (43 on average) and the male-female distribution in the sector (34.7% women). With respect to data about nationality, it is possible - initially - to differentiate the sample between Belgians and non-Belgians.

The two groups do not have very different profiles, given that Belgian entrepreneur-retailers are 44 years old on average whereas non-Belgian entrepreneur-retailers are slightly younger at 42 on average. As for women, they are 36.0% Belgian and 32.8% non-Belgian, respectively.

Nationality figures must be further refined to obtain more detailed results, with the same caveats with respect to the significance of the results for nationalities at the bottom of the classification (see Figure 12).

Ranking	Country	Number	Average age	Share of women
1	Belgium	772	44	36.0%
2	Morocco	108	42	19.4%
3	France	63	39	47.6%
4	Turkey	62	40	27.4%
5	Italy	45	48	33.3%
6	Pakistan	39	41	0.0%
7	Afghanistan	20	33	0.0%
8	Spain	18	50	33.3%
9	Poland	15	35	93.3%
10	Albania	14	35	64.3%
	Portugal	14	41	57.1%
	Romania	14	36	92.9%
Non-Belgian		529	42	32.8%
Sample		1,301	43	34.7%

Figure 12: Gender and age broken down by the main nationalities in the sample - Source: hub.brussels, 2019

Among the points that stand out, it should be noted that all of the Pakistani and Afghan entrepreneur-retailers surveyed were men. On the other hand, women dominated among entrepreneur-retailers from Eastern Europe (Poland and Romania exceeded 90%, whereas Albania had nearly 65%) and Portugal (57%). Next came France, virtually at par. Note that the findings were the same for the barometer of female entrepreneurship with respect to French and Polish woman entrepreneurs[17].

[17] womeninbusiness.brussels, op.cit., 2020.

The entrepreneur-retailers from Eastern European countries were also among the youngest in the sample. At approximately 35, they are nearly 15 years younger than Italian and Spanish entrepreneur-retailers, who are amongst the oldest.

3.3. Studies and training

The study covered the topic of education from two different angles. The first was the education level of retailers. The second, more qualitative, was their opinion about the usefulness of their studies for their business. This assessment, was done on a scale of 1 to 5 where 5 indicated that studies were felt to be important.

3.3.1. Vocational training is preferred

Of the sample, 1,285 entrepreneur-retailers accepted to answer the two questions about studies. With respect to the first question, the entrepreneur-retailers could choose between nine different education levels. The latter were based both on the education level and the programme.

Three items must be highlighted before presenting the results. First, people who studied in other countries had to find an equivalent diploma among the options available. Next, the people who took additional training courses after they completed their studies (sandwich courses, short training courses, etc.) are included in the "Other" category. The latter group consists of everyone who took steps to obtain a management/accounting certificate and/or those people who received training for a specific profession (hairdresser, beautician and hotels, in particular). Lastly, given that the question about complementary training was not asked explicitly (it was freely provided by the respondents), this category may have been underestimated.

The category with the highest number in the sample consisted of people who completed their secondary school studies in a programme other than general studies (see Figure 13). This category accounted for 20.4% of respondents. The respondents who provided their study programme included both profiles who received training in the retail trade they work in (cooking, hairdressing, bodywork, etc.) and less typical profiles (performing arts, childcare or infographics).

Last diploma/degree obtained	Sample	
	Number	%
Primary school with or without a diploma	79	6.2%
Lower secondary general education	144	11.2%
Lower secondary technical, arts or vocational studies	89	6.9%
Upper secondary general education	224	17.4%
Upper secondary technical, arts or vocational studies	365	28.4%
Higher vocational studies	96	7.5%
University studies	214	16.7%
Other	74	5.8%
Total	1,285	100.0%

Figure 13: Education level of the retailers in the sample - Source: hub.brussels, 2019

It should also be noted that over 75% of the entrepreneur-retailers completed their secondary studies. Of this group, 24.2% went on to post-secondary studies. With respect to these results, it is worth noting that certain professions (pharmacist and travel agent, among others) require special studies to have access to the profession. An analysis at the retail category level may highlight this type of training.

On the other hand, it is interesting to note that 25% of the entrepreneur-retailers ended their education at the lower secondary level or earlier. This percentage indicates that the retail sector (still) provides an entrepreneurial avenue for people with few qualifications and/or a lower-level or no diploma.

Although being an entrepreneur-retailer requires the mastery of certain practical skills like accounting, administration and management, it is reasonable to assume that there are many people who do not feel that it was necessary to prolong their studies to run a retail business or who entered retail because it is a sector in which certain types of activities do not require a high level of qualifications certified by a diploma/degree.

However, a paradox appears on analysis of the results of the question about the usefulness of studies (see Figure 14). While people with the fewest diplomas believe that their studies didn't help them to run their retail business, the feeling that studies are useful is greater among the entrepreneur-retailers with the most diplomas. As indicated previously, given that the professional qualifications required for some types of retail businesses include a university degree (pharmacist, optician, travel agent, etc.), it is probably normal that people with more diplomas/degrees feel more positive about education. Aside from regulated professions, it is also normal that they value the symbolic value of their diploma/degree more.

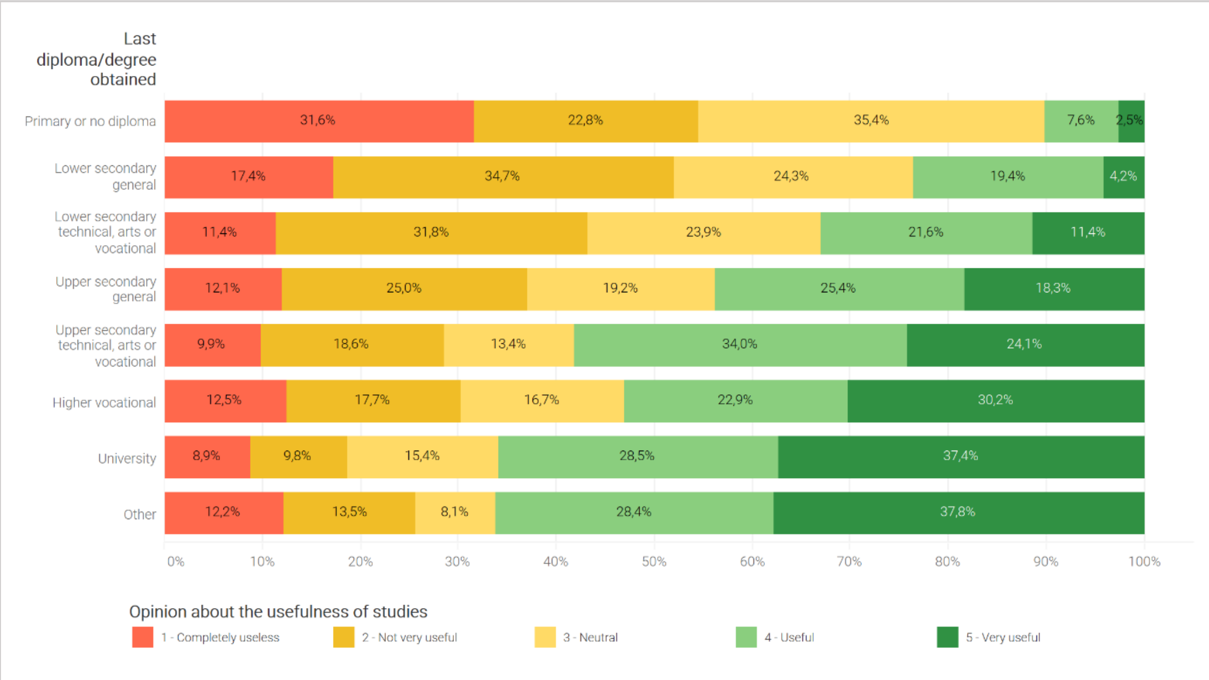

Figure 14: Opinions about the usefulness of studies - Source: hub.brussels, 2019

It is also interesting to note that people who finished their studies in the same programme, those that completed a vocational programme rather than a general programme, feel that they were better prepared to manage their business. While this may make sense, it underscores the importance of vocational, technical and arts studies as fertile ground for the commercial fabric.

Lastly, people who took special training courses after their general studies are the ones who feel that their studies have been the most useful. Once again, although this result would appear to be logical, it highlights the usefulness of this type of training. These training courses have demonstrated their value for entrepreneurs and contribute to their business activity, regardless if they are intended to support people who have dropped out of school, looking to change career paths or have arrived in Belgium without a suitable education.

3.3.2. A geographical rather than a sectoral variation

Before analysing the results broken down by retail categories, it is important to stress that entrepreneur-retailers must have additional certifications (usually a secondary school diploma or, sometimes, training taken outside of school) for fifteen types of establishments (butcher shops/charcuteries, restaurants, hairdressers, garage owners and gunsmiths), in addition to a certificate of competency in management. However, of these types, only a handful require a post-secondary education diploma/degree, which is the case of retail outlets in the health care sector (pharmacists, truss makers, opticians and hearing specialists), travel agencies and real estate agencies.

Therefore, when broken down by retail categories, the results reflect very different profiles (see Figure 15). First, the "Daily consumer goods" category has the most entrepreneur-retailers who didn't complete their secondary studies (33.9%, of which 9.5% don't have a diploma or only have a primary school diploma).

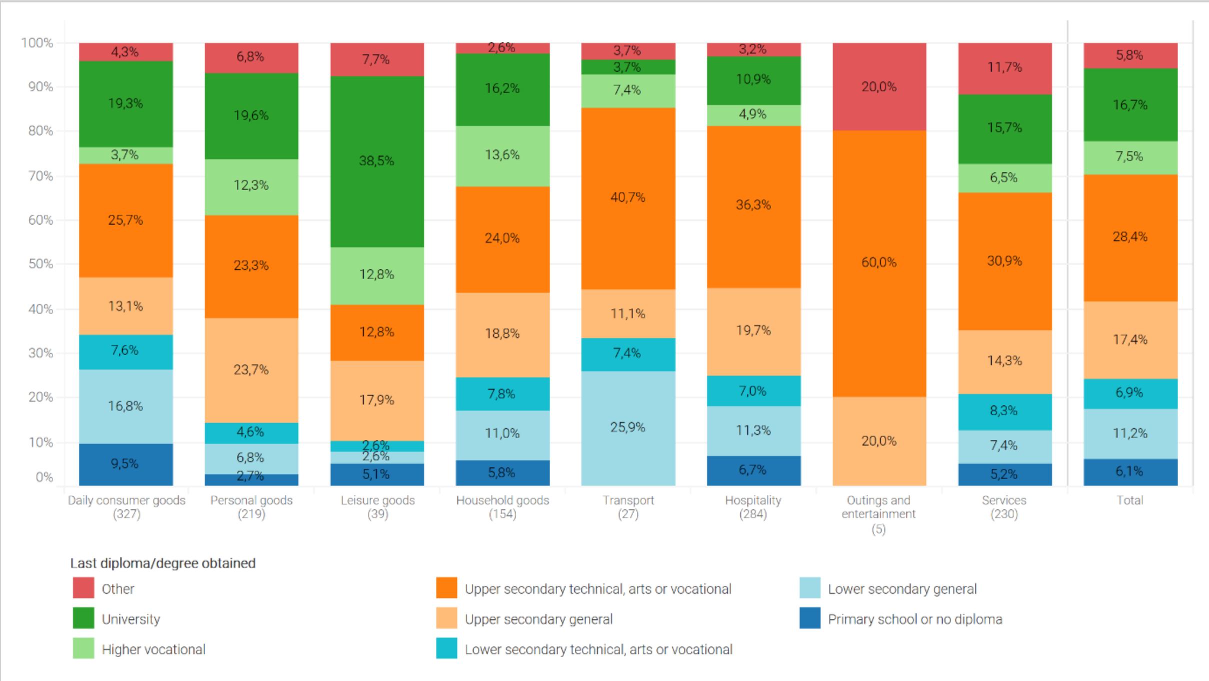

Figure 15: Education level of retailers broken down by retail category - Source: hub.brussels, 2019

Although they are present in most of the retail outlets in the category, the majority of entrepreneur-retailers without an upper secondary school diploma are found in general foodstuffs outlets: grocery stores (56 entrepreneur-retailers out of 104, i.e. 53.9%, foreign speciality foodstuffs (9 of 16, i.e. 56.3%) and night shops (3 out of 5).

On the other hand, as expected, only one category of retailers in this category is dominated by retailers with a post-secondary school diploma/degree, i.e. pharmacies (23 entrepreneur-retailers out of 29 have a university degree).

In addition to the "Daily consumer goods" category, the "Transport", "Hospitality" and "Household goods" categories have many entrepreneur-retailers who did not continue their studies beyond the lower secondary studies level (respectively 33.3%, 25.0% and 24.6% of the category total). However, contrary to the previous category, no type of retail outlet stands out in this group.

The "Services" category has a unique profile. On the one hand, it has a non-negligible share of retailers without a diploma (20.9%). However, they are concentrated in a few types of retail businesses (clothing repairs, beauty clinics and hairdressing salons). On the other hand, it includes several types of businesses - more focused on financial services - in which there is, logically, a majority of people with post-secondary degrees (real estate and insurance agencies, banks and service voucher agencies).

Lastly, in the "Leisure goods" category, over half of retailers have a higher education degree. While the retail businesses in this category don't require a specific diploma (record, board game, sports equipment and stationery/book shops), they are nonetheless retail outlets which sell high cultural capital goods. It is, therefore, not surprising to see a link between education level and diplomas in this category.

While there are differences between the retail categories, they are also seen at the regional level (see Figure 16). One of the most striking results is the fact that there is a difference between municipalities in terms of the numbers of entrepreneur-retailers with no or lower-level diplomas and those that have many entrepreneur-retailers with higher education diplomas/degrees.

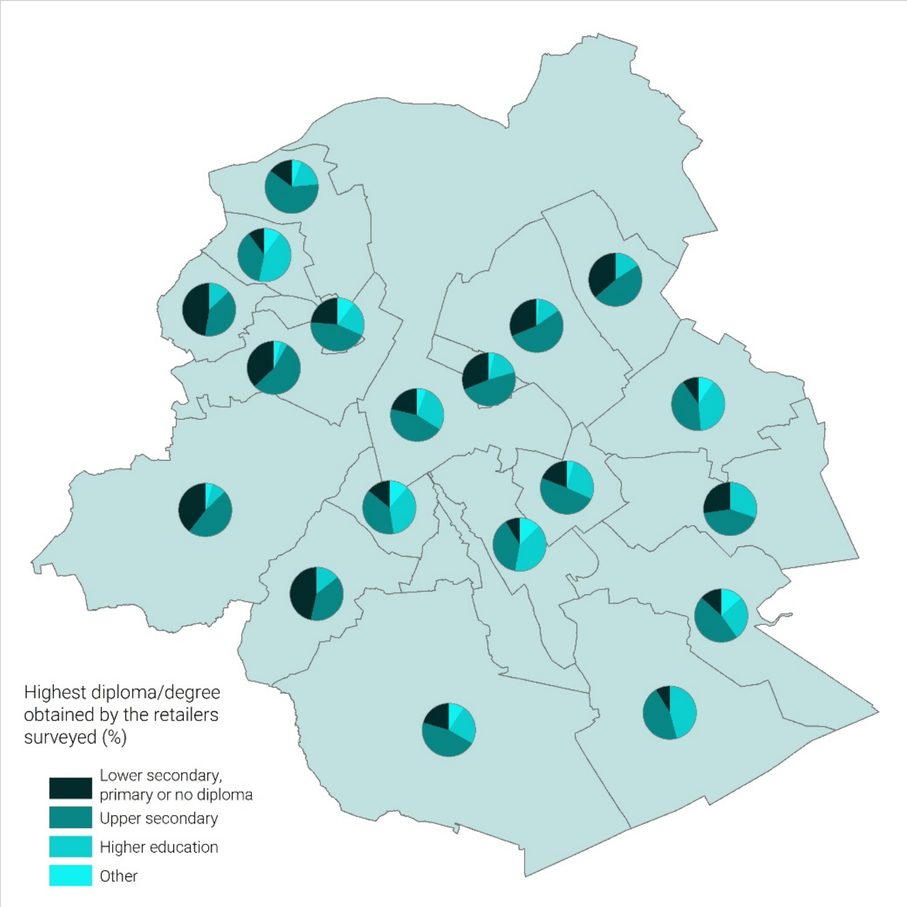

Figure 16: Education level of retailers broken down by retail category - Source: hub.brussels, 2019

The former primarily include the municipalities in the west and north of the Region (Anderlecht, Berchem-Sainte-Agathe, Evere, Forest, Molenbeek-Saint-Jean, Saint-Josse-ten-Noode and Schaerbeek). The share of retailers with no or lower-level diplomas ranges between 31.0% and 47.4% of the entrepreneur-retailers surveyed.

With the exception of Ganshoren (and Jette, to a lesser extent), which is located in the north, it is primarily in the municipalities in the east and south of the Region which have the most entrepreneur-retailers with a higher education diploma/degree (Ixelles, Saint-Gilles, Watermael-Boitsfort and Woluwe-Saint-Lambert). In fact, in these entities, the share of respondents with a higher education diploma/degree ranges from 35.9% to 45.7%.

In conclusion, this overview shows that there is significant diversity in the profiles of people in Brussels' retail fabric. While there is a clear difference between the municipalities of the northeast and southwest[18], the results of the sectoral reading are more homogeneous. In fact, apart from a few specific retail businesses which require professional qualifications, there are people with very different education levels in all categories.

This finding reinforces the idea that urban retail is a sector which allows anyone to start a business and that it is sometimes one of the only options available to people with no or lower-level diplomas to become entrepreneurs.

[18] Note that this geographical distribution reflects the overall distribution of diplomas/degrees among Brussels' general population fairly closely.

3.3.3. Women and young people are better educated

This point takes a look at the differences in education levels based on gender, age and nationality. In order to avoid analyses of little value due to the fact that they are based on limited numbers, the following analysis restricts age to the four major categories used above (under 35, 35-50, 50-65 and over 65) and the issue of nationality to Belgians and non-Belgians.

The most striking aspect of gender is that female entrepreneur-retailers generally remain in school longer than male entrepreneur-retailers (see Figure 7). In fact, 31.8% of the women in the sample have a higher education diploma/degree whereas only 20.0% of the men do. In addition, 29.0% of the men in the sample don't have an upper secondary school diploma compared to just 15.6% of the women.

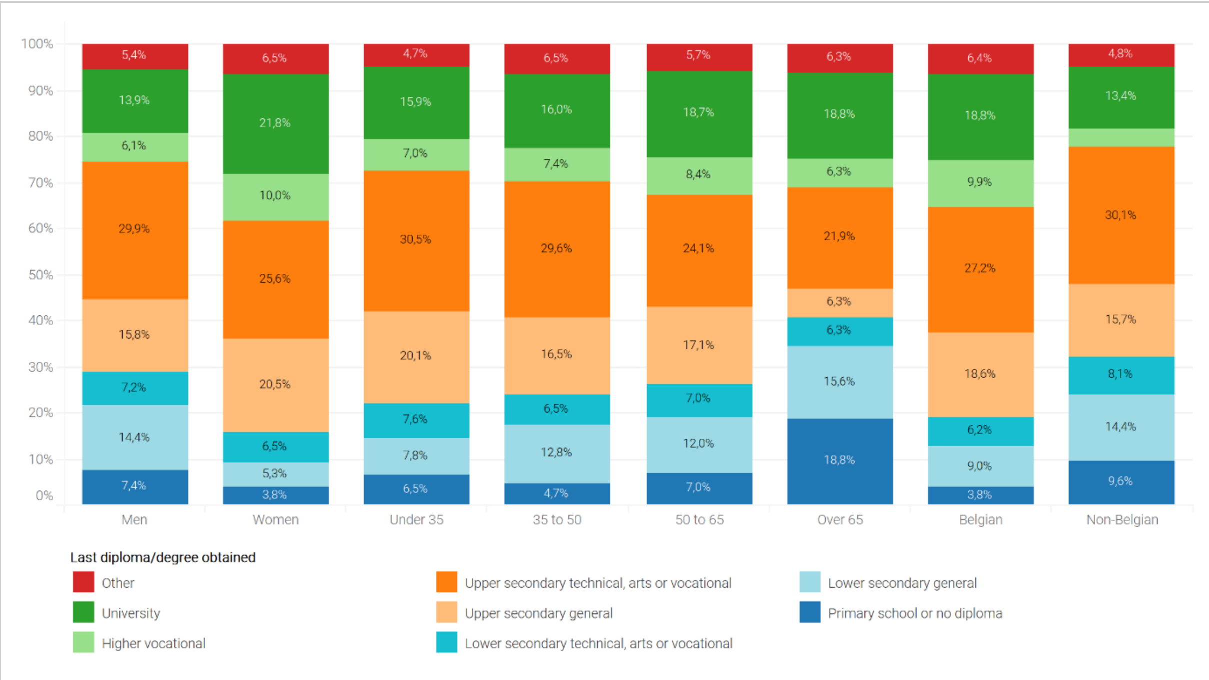

Figure 17: Education level of retailers broken down by gender, age and nationality - Source: hub.brussels, 2019

This result coincides with the findings for Brussels' overall entrepreneurial fabric given that, in 2018, 66% of self-employed women had a higher education diploma/degree whereas men with the same education level only accounted for 48% of entrepreneurs[19].

The breakdown by age group reveals very significant differences. While the share of retailers with higher education diplomas/degrees is relatively close among the four groups, the share of people who completed their secondary education varies significantly. In fact, 40.7% of entrepreneur-retailers over 65 did not obtain an upper secondary diploma, which is twice as many as entrepreneur-retailers under 35. If we only look at people who do not have a diploma, or only a primary school diploma, they are three times more common among retailers over 65 than in the other age groups. There is a clear generational effect. The importance and employability provided by a primary or secondary school diploma has eroded over time, in line with the spread of higher education studies among the general public.

This study is not intended to investigate the implications of this difference, especially given that the retail world has changed significantly over the past decades. On the other hand, the study reveals that young entrepreneur-retailers are increasingly well educated. Given that we previously showed that the perceived usefulness of studies increases with the diploma/degree level, we can assume that young entrepreneurs feel an obligation to be better prepared than their elders to manage their business.

Lastly, with respect to the link between diplomas/degrees and nationality, there is a clear difference between Belgian and foreign entrepreneur-retailers. While nearly a third of Belgian entrepreneur-retailers

[19] womeninbusiness.brussels, op.cit., 2020

have a higher education diploma/degree and only 20% don't have an upper secondary school diploma, the ratio is reversed for non-Belgian entrepreneur-retailers, who have fewer diplomas/degrees overall. Once again, this result strengthens the conclusion that retail is an option open to all and that, despite a lower level of education (or the non-recognition of diplomas/degrees), foreign nationals can create their own business and employment in the country.

3.4. Professional experience

To pursue the logical corollary of training, the survey also wanted to gain a better understanding of the career path and experience of entrepreneur-retailers. The study included a question about the year in which the respondent began to work in the retail sector (excluding student work, but as an employee, if this was the case). In addition to quantifying experience, when combined with age, this information also makes it possible to determine when the entrepreneur-retailer began working in the sector.

3.4.1. A career option at any age

Among respondents, 1,277 provided the year they started working in the sector. The 25 others didn't refuse but simply couldn't remember the exact year. Five other entrepreneur-retailers didn't provide their age, which means that the age at which retailers entered the sector could only be determined for 1,272 respondents.

The sample shows that, for the Brussels-Capital Region overall, entrepreneur-retailers have on average 14 years of experience in the sector and that they started working in it at 28 on average. However, the averages hide a value dispersion.

The number of years of experience must first be cross-referenced with the age of the respondents because it would seem logical that the older entrepreneur-retailers are also the most experienced ones (see Figure 18).

This cross-referencing shows that, while there is a link between the two variables, age doesn't seem to be the only factor for the high level of experience of the survey respondents since there are both entrepreneur-retailers with little experience among older retailers (nearly 15% of 50-65-year-olds have less than 10 years of experience) and experienced respondents among younger retailers (nearly 20% under 35 have over 10 years of experience.

However, the most striking result is the number of entrepreneur-retailers who have few years of experience in the sector. In fact, 9.3% of respondents have fewer than two years of experience and 24.6% have worked in the sector for less than five years. Among the youngest entrepreneur-retailers, over one respondent out of two has fewer than five years of experience. On the other hand, less than one third of the retailers surveyed have worked more than 20 years in the sector. Most are retailers over 50.

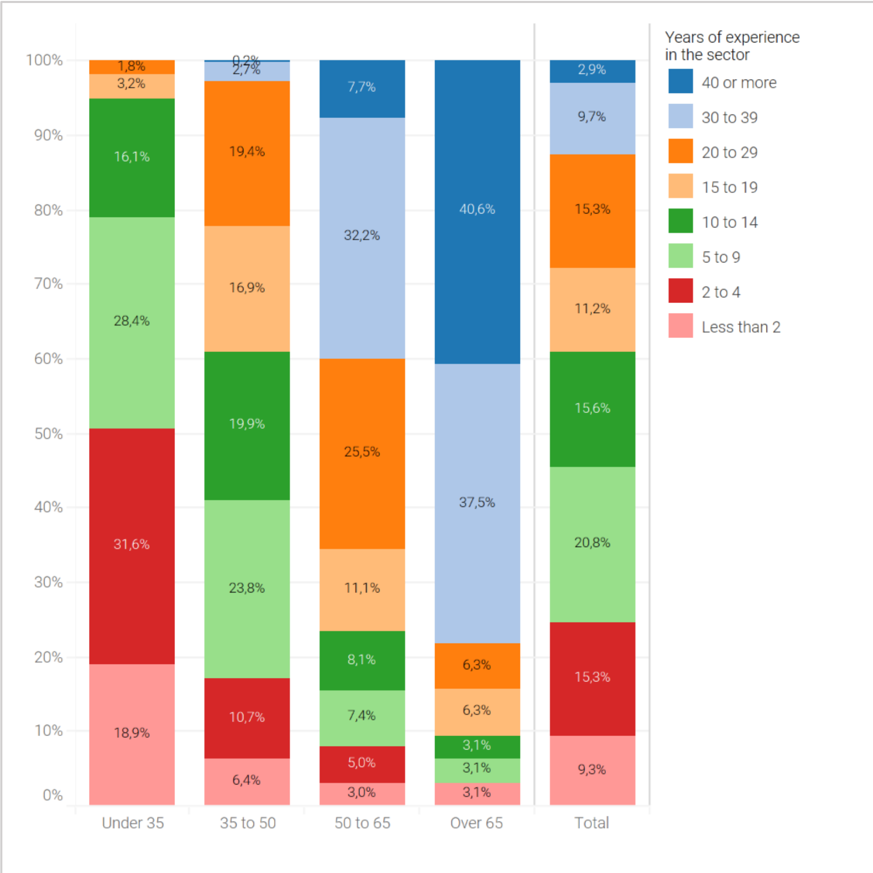

Figure 18: Respondent age and experience - Source: hub.brussels, 2019

While the survey figures don't provide an explanation for the relatively high number of retailers with few years of experience, it is possible that turnover in the sector is one of the factors. Brussels' retail sector is highly versatile with a turnover rate of 18% (creations and removals) in the VAT registers in 2018[20].

While it isn't possible to fully define the phenomena observed, two major sets of reasons may explain the salience of retailers with little experience. On the one hand, it is difficult to ensure the sustainability of a retail outlet beyond a few years. The complexity of the different business lines and skills of entrepreneur-retailers coupled with the economic stress implicit in this type of business make it a difficult venture from the outset. This is the reason for many of the failures.

On the other hand, the retail business can also be a phase or a business project, rather than a life-long commitment. Among the retailers who go into business, not all plan to operate their business until they retire. Opening a retail outlet is often a medium-term project, for example, a transition period between two phases of life. In the best of cases, the entrepreneur will have been able to create a valuable business which can be sold.

A more in-depth analysis of the reasons for selling should be carried out, but this already reminds us of the societal role of urban retailing, which provides a pool of entrepreneurial opportunities and highlights two sensitive aspects of the life of a retail business: its sustainability and its sale.

The number of years of experience can sometimes - when coupled with the year of birth - provide the age at which the entrepreneur-retailer began to work in the sector. While the average is 28, more granular results show that a significant share of entrepreneur-retailers enter the retail world much earlier (see Figure 19).

[20] Wayens, Debroux, Godart, Mahieu, Strale and D'ieteren, op.cit., 2020.

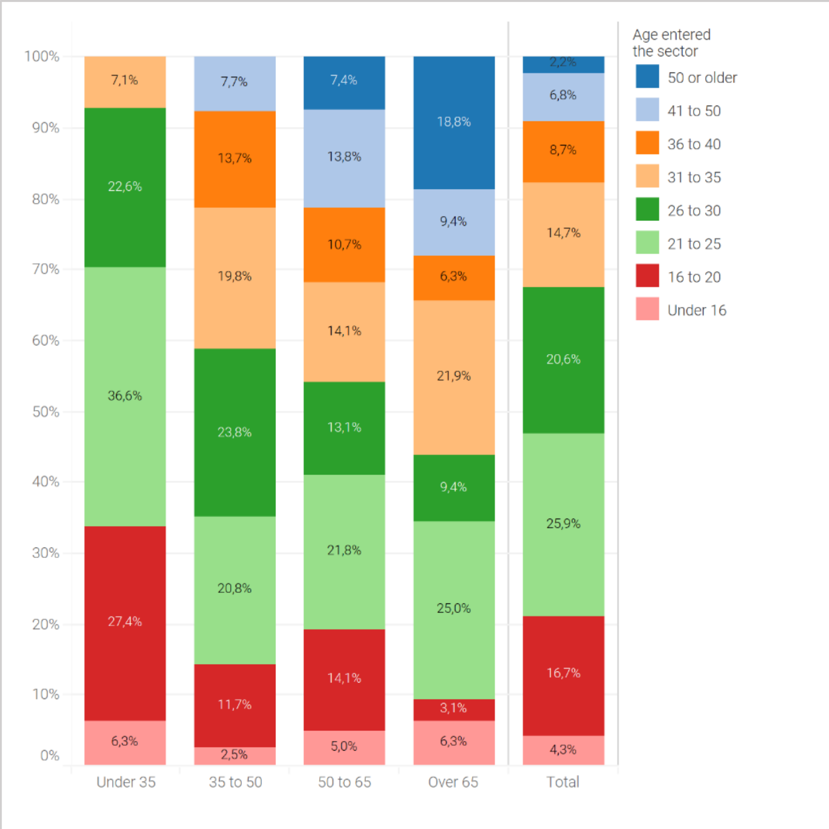

Figure 19: Age of respondents when they enter the sector- Source: hub.brussels, 2019

Although age logically has an impact on the results[21], cross-referencing shows a less clear-cut relationships between the two variables. For example, regardless of the current age of the respondents, all categories include people who started very young. While, overall, one respondent out of ten began their career before reaching twenty, this phenomenon appears to be more common among the youngest retailers where one-third of respondents entered the sector that early. On the other hand, while less than 10% of respondents entered the sector after 40, it should be noted that this applies to over 20% of retailers over 50.

These findings confirm that retail provides many career options. It allows people to enter the work force very early, as we have already seen in the results for education, and it provides opportunities for older people (changing careers, too few qualifications, etc.) to start their own business.

3.4.2. The food sector, fertile ground for young entrepreneurs

The analysis at the municipal and sectoral levels focuses on two segments of the sample. The first consists of entrepreneur-retailers with little experience and includes respondents with fewer than five years of experience in the sector. The second segment consists of entrepreneur-retailers who began to work in the sector relatively late, approximated by calculating the share of retailers who entered the retail sector after 30 (see Figure 20).

At the sector level, the "Hospitality" and "Daily consumer goods" categories stand out because they have above-average results for these two indices. The activities consist of more retailers with little experience (26.1% and 28.7%, respectively) who started their career in retail later in life (32.4% and 37.7%).

[21] For example, respondents can't be under 50 and have entered the sector after that age.

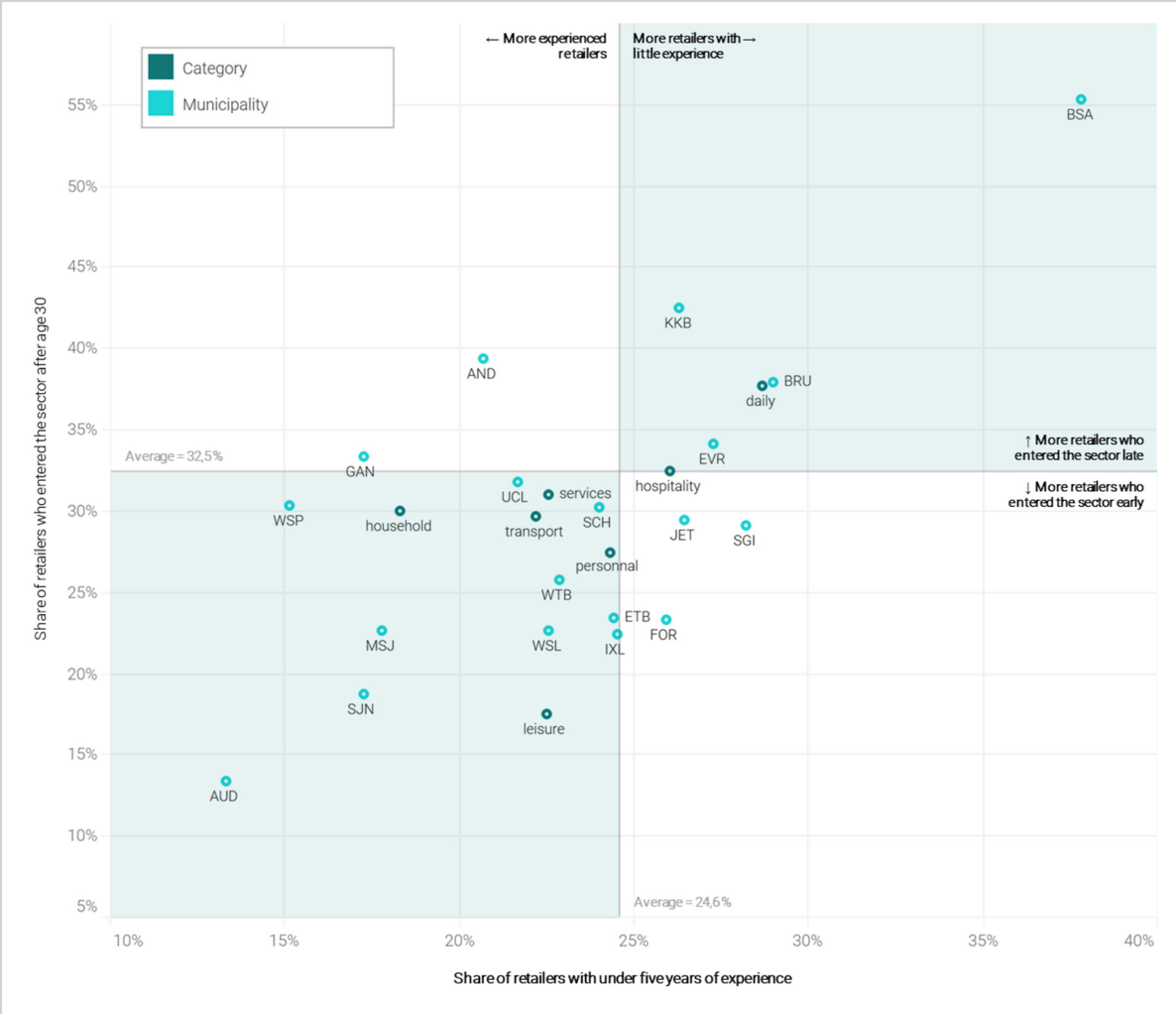

Figure 20: Experience and age of entry of retailers broken down by municipality and retail category
Source: hub.brussels, 2019

As seen previously, these are also the categories with the most non-Belgian entrepreneur-retailers and/or those with lower level or no diplomas. Creating a retail business in one of these categories to make ends meet is not an easy task. These are businesses which meet an essential need, which normally guarantee a large customer base, have few requirements in terms of location, and have quick stock rotation and, therefore, require relatively low capital investment.

Note that the success of these two categories is also due to their ability to integrate innovative concepts designed by young entrepreneurs with less experience but more education.

Regardless of the entrepreneur's profile, the success of these two categories can be seen in the field, notably at hub.brussels where most of the retail trade candidates requesting support are looking to open an establishment in one of these two categories. In fact, of the support provided to 209 candidates between early 2017 and early 2020, 160 (i.e. 76.6%) were in the food and/or hospitality sectors[22].

The "Leisure equipment" category includes few entrepreneur-retailers who started working late in the sector. Note that this is also a category in which the number of recently-opened retail businesses is high (nearly 25%), which could partially explain this result.

The "Household goods" category has a smaller number of retailers with little experience. This confirms the finding at the start of the study which showed that this category has more older retailers. These results

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can be interpreted in three different ways. On the one hand, there is greater offering stability since the retailers have been able to ensure the continued existence of their business. On the other, it assumes that it may be difficult and/or unappealing for new retailers to open an establishment in this category. Lastly, the composition of the sample (isolated self-employed persons) and the fact that new openings in the sector may primarily be by chain retailers should also be noted.

The results are more contrasted from a municipal standpoint. Berchem-Sainte-Agathe stands out from the other entities by providing high scores for the two indices: 55.3% of entrepreneur-retailers surveyed started in the sector after 30 and 37.8% have under five years of experience.

On the contrary, Auderghem has very few retailers with little experience and retailers who entered the sector when they were older (13.3% for the two indices). To a lesser extent, Molenbeek-Saint-Jean and Saint-Josse-ten-Noode have a similar profile.

Note that the three municipalities do not, however, have the same dynamics. If we look at their retail vacancy rate[23], it becomes apparent that Auderghem has nearly 12% empty units whereas the rate in Molenbeek-Saint-Jean and Saint-Josse-ten-Noode is close to 20%. Thus, while for Auderghem, we can still posit that the low share of retailers with little experience is *a priori* a sign of stability, for the other two municipalities, it is rather a matter of turnover and a fragile offering.

In terms of the other municipalities, there is also a low number of "young" entrepreneur-retailers" in Woluwe-Saint-Pierre. As is the case for Auderghem, we can assume that the result is related to a stable offering since Woluwe-Saint-Pierre has the lowest commercial space vacancy of the Region (8%).

3.4.3. An opportunity for non-Belgians to create their own employment

A few findings emerge when experience in the retail sector is considered in light of the other variables studied so far (gender, origin and education level) (see Figure 21).

Group	Retailer share	
	Entered the sector after 30	Fewer than five years of experience
Men	34.1%	22.4%
Women	29.4%	28.6%
Belgian	27.9%	20.3%
Non-Belgian	39.2%	30.8%
Lower primary or secondary diploma	37.0%	22.5%
Upper secondary diploma	29.8%	24.0%
Higher education diploma/degree	35.8%	30.8%
Diploma from another type of training	21.4%	12.5%
Average	32.5%	24.6%

Figure 21: Experience of the retailers surveyed - Comparative analysis
Source: hub.brussels, 2019

First, we note that the share of women who became entrepreneur-retailers after age 30 is lower. However, we note, in particular, that women with fewer than five years of experience are, logically, proportionally more common than men. These results imply that the number of women who become entrepreneur-retailers is increasing over time. While it is difficult to back this observation with the results of the survey, the figures provided by the Baromètre de l'entrepreneuriat féminin tend to confirm it since, between 2013 and 2018, the number of self-employed women in Brussels increased by 14.7%[24].

With respect to the difference between Belgian and non-Belgian entrepreneur-retailers, the difference is clear given that, on the one hand, 39.2% of non-Belgian respondents began working in the retail sector after age 30 and, on the other hand, over 27.9% of them have fewer than five years of experience. The figures for Belgian retailers are below 10% for both indices.

[23] analytics.brussels database, hub.brussels, 2020
[24] womeninbusiness.brussels, op.cit., 2020.

Given these results, we can assume that non-Belgians see retail as an opportunity to change career direction and/or to create their own income stream. As seen above, the results indicate that retail may even be one of the methods used by foreign nationals coming to Belgium to meet their needs.

Lastly, cross-referencing with data about studies shows that there is likely no link between education level and the age people enter the sector. However, it should be pointed out that people who received additional training are primarily those with more than five years of experience in the sector.

3.5. Languages

The study covers the topic of language via several questions. In addition to their mother tongue, respondents were asked to provide the languages they speak with different people: their family, their customers, and the people they work with. The entrepreneur-retailers weren't restricted in the number of languages they could enter and their fluency in the languages was left to their discretion.

Reminder: the surveys were conducted by field team members who primarily speak French but who also have a basic knowledge of English Dutch, Arabic and/or Turkish. However, under-representation of retailers who don't speak these languages well is a distinct possibility.

3.5.1. French, the dominant language among entrepreneur-retailers

Of the respondents, ten didn't want to answer this portion of the questionnaire. The sample on which the analyses were based therefore totalled 1,292 entrepreneur-retailers. In the previous points, we found that the sample included retailers of 52 different nationalities. In this case, the retailers surveyed spoke 46 different mother tongues. This number decreases to 38 when we consider the languages spoken with the family. Lastly, it should be noted that 86.4% of respondents use a single language at home.

While these numbers are not directly related to the retail business, the languages spoken with family provide a better understanding of the ones that are used in a professional environment. The five languages most spoken by the retailers in the sample at home are: French (spoken by 67.3% of retailers), Arabic (14.0%), Turkish (7.1%), Dutch (4.0%) and Urdu, a language spoken in India and Pakistan (2.5%).

This shows that a large share of Brussels retailers is French-speaking and less than 5% are Dutch-speaking. The other three languages are in line with the findings about nationalities, since there were many Moroccans and Turks in the sample.

While French is one of the main languages used at home, it is even more predominant at work given that 95.7% of the retailers surveyed stated that they use it to speak with their customers (see Figure 22). Next come English, spoken by nearly a third of respondents, Dutch and Arabic.

Ranking	Language	Retailers who speak one language with their customers	Retailers who speak two languages with their customers	Retailers who speak three languages with their customers	Retailers who speak more than three languages with their customers	Overall sample
1	French	93.4%	98.4%	98.8%	100.0%	95.7%
2	English	4.8%	56.2%	90.9%	91.7%	32.6%
3	Dutch	0.4%	18.0%	64.0%	68.3%	16.0%
4	Arabic	0.9%	15.8%	10.4%	38.3%	7.6%
5	Spanish	-	2.8%	6.7%	46.7%	3.7%
6	Italian	-	2.5%	8.5%	16.7%	2.5%
7	Turkish	-	2.8%	1.8%	18.3%	1.8%
8	German	-	0.3%	2.4%	21.7%	1.4%
9	Portuguese	-	1.6%	1.2%	5.0%	0.8%
10	Russian	-	-	1.2%	10.0%	0.6%
Entrepreneur-retailer	Number	746	322	164	60	1,292
	%	57.7%	24.9%	12.7%	4.6%	100.0%

Figure 22: Level of fluency in the main languages spoken by the retailers surveyed
Source: hub.brussels, 2019

These results match those provided by Brussels' language barometers[25]. They cover the use of languages in retail and French is the leading language used by retailers. In addition, the results of the barometers show that, while French is the language used most often, it is increasingly used in combination with English and Dutch. Retailers see these two languages as increasingly useful ones to speak with their customers.

In order to verify this finding, the sample was split according to the number of languages spoken with customers. This stratification immediately reveals that language use is variable. It indicates that 57.7% of entrepreneur-retailers surveyed only use one language with their customers. Next, 29.4% of respondents use a second language and 12.7% use a third language. Lastly, 4.6% of respondents are fluent in more than three languages.

French predominates among entrepreneur-retailers who only speak one language. It is used by 93.4% of respondents in this group. Among the others, a few people stated that they only use English (4.8% of the group) and, to an even lesser extent, Dutch, Arabic and even Chinese and Bulgarian (which are not included in the figure above because of their low numbers).

Entrepreneur-retailers who speak two languages primarily use English, after French. In fact, 56.2% of respondents stated that they speak English with their customers. It is followed by Dutch and Arabic, which are spoken in nearly the same proportion (18.0% and 15.8%, respectively). Note that a few other languages are used by a small number of retailers (Spanish, Italian, Turkish, etc.).

As for entrepreneur-retailers who speak three languages, French and English are used by nearly all respondents. Dutch stands out from Arabic in this case because it is used by 64.0% of the respondents in this group, whereas Arabic reaches 10.4%.

While these figures already provide an inkling at the use of languages in retail, it is difficult to determine if the use of a single language is sufficient for half of the retailers to operate their businesses correctly. A question about the need for retailers to know another language (or to hire staff with this skill) would have provided a finer analysis, but wasn't asked as part of this survey.

It is also difficult to say if the languages spoken are a reflection of the patrons or if the latter also adjust to the retailers to make their purchases. Having better knowledge of the languages spoken by patrons would very likely explain the extent of the use of English, which is most certainly the *lingua franca* for both retailers and their customers in a cosmopolitan tourist city like Brussels.

Janssens Rudi, 2018. Baromètre linguistique 4 - La pratique du multilinguisme [online]. Bruxelles: Région de Bruxelles-Capitale. Brio. Available at: https://www.docu.vlaamserand.be/node/14784?language=fr

The questionnaire covered one other aspect of this topic: the languages spoken with employees. These results were similar to those seen for customers. While 30 different languages are used within the sample, French is the primary language used by retailers to speak with their employees, suppliers, etc. In fact, 84.4% of respondents use this language. Next come Arabic (6.5%), English (3.9%) and Turkish (3.5%). Note also that a significant number of respondents only use one language in this context (91.3%). Given these results, it can be can inferred that retailers hire employees that speak the same language they do.

3.5.2. A marked geographical distribution for the other languages

While at the regional level more than one in two entrepreneur-retailers only use one language with their customers, there are significant differences between municipalities (see Figure 23). In fact, while some municipalities have results in line with the regional average (Ixelles, Woluwe-Saint-Pierre, Molenbeek-Saint-Jean and Brussels), others returned far more contrasted results.

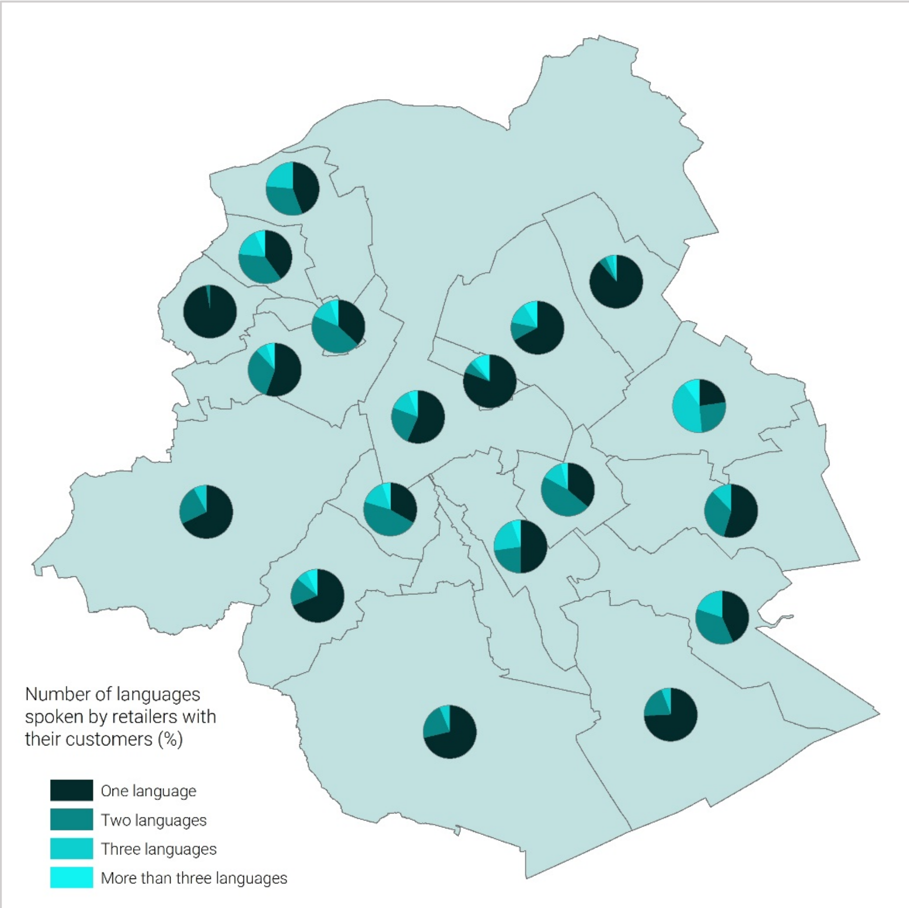

Figure 23: Number of languages used by the retailers surveyed with their customers
Source: hub.brussels, 2019

For example, over 80% of entrepreneur-retailers surveyed in the municipalities of Saint-Josse-ten-Noode, Evere and Berchem-Sainte-Agathe are monolingual. In the latter, only 2.6% of entrepreneur-retailers surveyed are bilingual. At the other extreme, those in Woluwe-Saint-Lambert and Saint-Gilles are mostly multilingual. In the first one, 77.4% of the people surveyed are bilingual and, of that group, 51.6% speak three or more languages. As for Saint-Gilles, two-thirds of entrepreneur-retailers surveyed speak at least two languages (46.2% are bilingual and 20.5% speak at least three languages).

While the number of languages used by entrepreneur-retailers to speak with their customers changes from one municipality to the next, it is valuable to take a look at their distribution in the various municipalities. French is spoken by virtually all of the entrepreneur-retailers surveyed. Note that the result was slightly lower for Brussels where "only" 87.7% of retailers speak the language.

The results for the other three languages noted previously (English, Dutch and Arabic) vary more across the region (see Figure 24). With respect to English, the retailers of the eastern part of the region (Etterbeek, Woluwe-Saint-Lambert, Woluwe-Saint-Pierre, Ixelles and Auderghem) are more fluent in the language. The presence of the European institutions, the ULB and VLB campuses and several major tourist attractions (Parc du Cinquantenaire, Parc Leopold, etc.) most certainly imply a more international clientèle and, as a result, the use of English. There are many municipalities in the rest of the region in which less than 10% to 15% of retailers speak English.

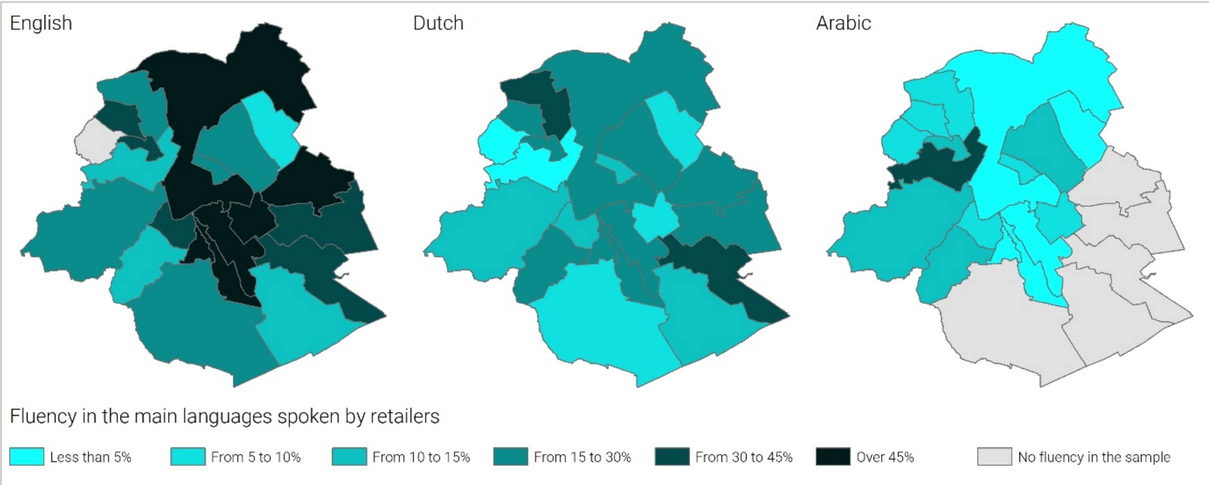

Figure 24: Mastery of English, Dutch or Arabic among the retailers surveyed - Source: hub.brussels, 2019

Fluency in Dutch is less important. However, it should be pointed out that all of the municipalities have at least a few entrepreneur-retailers who use the language. The municipalities of Jette and Auderghem have the highest shares [26] (respectively 44.1% and 36.7% of entrepreneur-retailers surveyed) whereas Berchem-Sainte-Agathe and Molenbeek-Saint-Jean did not reach 5.0%.

Lastly, we found that Arabic was not used very extensively by entrepreneur-retailers in the southwest of the Region. It is primarily used in Molenbeek-Saint-Jean where 35.1% of the people surveyed use the language with their customers. In the other municipalities of the western first-ring suburbs, Arab is used primarily in Anderlecht, Forest, Ganshoren, Koekelberg and Schaerbeek, where one out every ten entrepreneur-retailers uses the language. Given these results, it seems obvious that the use of the language owes its spatial distribution to the presence of Arab speakers, particularly in the northwest of the Brussels region.

Depending on the retail categories, fluency in the different languages does not appear to be tied to a particular type of business. While the number of languages spoken differs depending on the category in question, this is primarily due to the number of entrepreneur-retailers with diplomas/degrees in each category, as we will see further on.

Thus, the "Leisure goods" and "Personal goods" categories are the only ones to have more multilingual than monolingual retailers, followed closely by the "Household goods" category (see Figure 25). As for the others, they account for approximately 60% of monolingual retailers (even up to 77.8% for businesses in the "Transport" category).

[26] The proximity of a VUB campus in these two municipalities should also be noted.

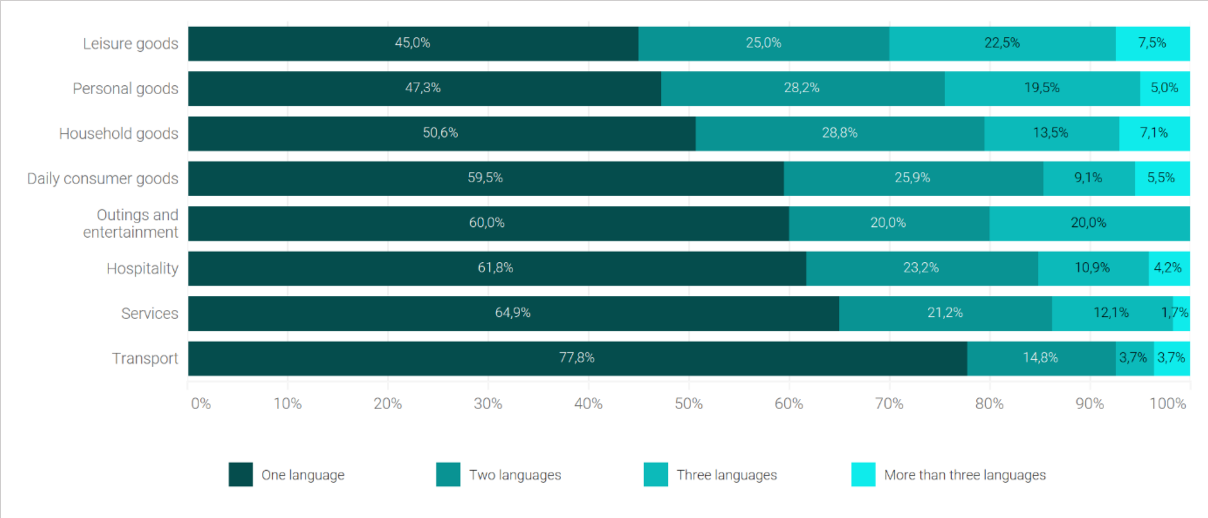

Figure 25: Number of languages used by the retailers surveyed with their customers
Source: hub.brussels, 2019

It is interesting to note that hospitality is one of the categories with the fewest multilingual entrepreneur-retailers. A better result would have been expected due to its role in tourism and the potential for significant contacts between retailers and customers. Note that while multilingualism is not a required skill for the entrepreneur, it may be for their employees.

In conclusion, it should be noted that the use of languages by entrepreneur-retailers seems to be more a question of region, and therefore, of clientèle and/or of the origin of the entrepreneur-retailers than of the business itself. Whether due to the number of languages spoken or fluency in certain languages, the results of the spatial approach are much more contrasted than those of the sectoral approach.

3.5.3. The influence of education on multilingualism

The analysis of the languages used can be refined based on retailer nationality, their level of education and their experience in the sector.

With respect to nationality, it is interesting to note that Belgian entrepreneur-retailers speak more languages with their customers than non-Belgian retailers (see Figure 26). This result is notably due to the fact that many non-Belgians do not use their mother tongue or the language spoken at home with their customers (47.7% of non-Belgian respondents in the sample). French and English may be the main language they use with their customers, but it is their second or third language.

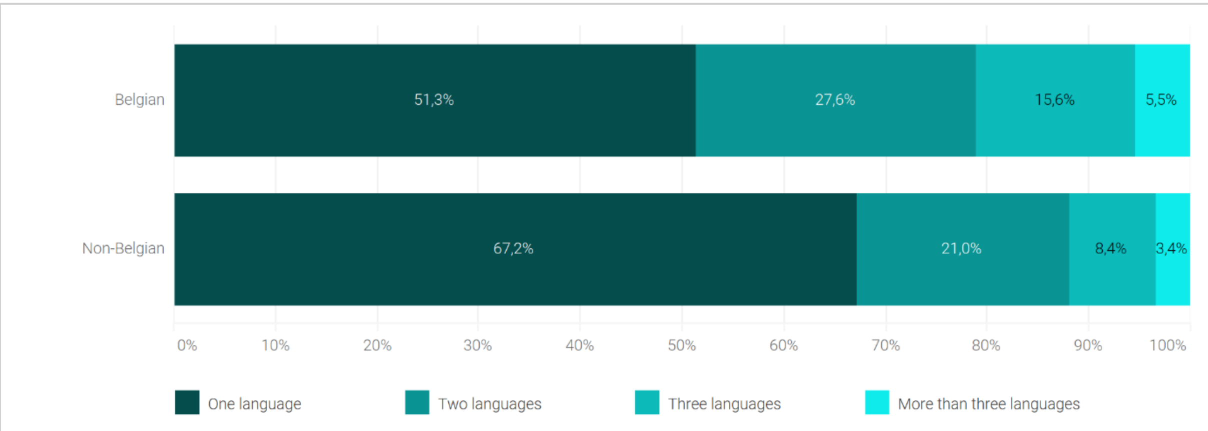

Figure 26: Number of languages spoken based on the origin of the retailers surveyed - Source: hub.brussels, 2019

Note also that the share of entrepreneur-retailers who speak the four main languages is always higher among Belgian retailers. While the results are close for French (96.5% of Belgian respondents and 92.6%

of non-Belgians) and for Arabic (8.0% and 6.8%), there is a slight difference for English (36.8% compared to 25.8%). As for Dutch, it is used more often by Belgian retailers (22.3% compared to 6.6%).

In addition, these results match those of the language barometers given that the latter indicate that the use of several languages - notably English - is increasing among Belgian retailers. This phenomenon is not due to new allophone entrepreneur-retailers but to the fact that French-speaking and Dutch-speaking Belgian entrepreneur-retailers are speaking new languages[27].

Cross-referencing with education level clearly shows that respondents who undertook university studies speak more languages. (see Figure 27). Among the entrepreneur-retailers of the sample who completed primary or lower secondary school, 29.1% are multilingual. On the other hand, over half of retailers who did higher education studies speak two or three languages.

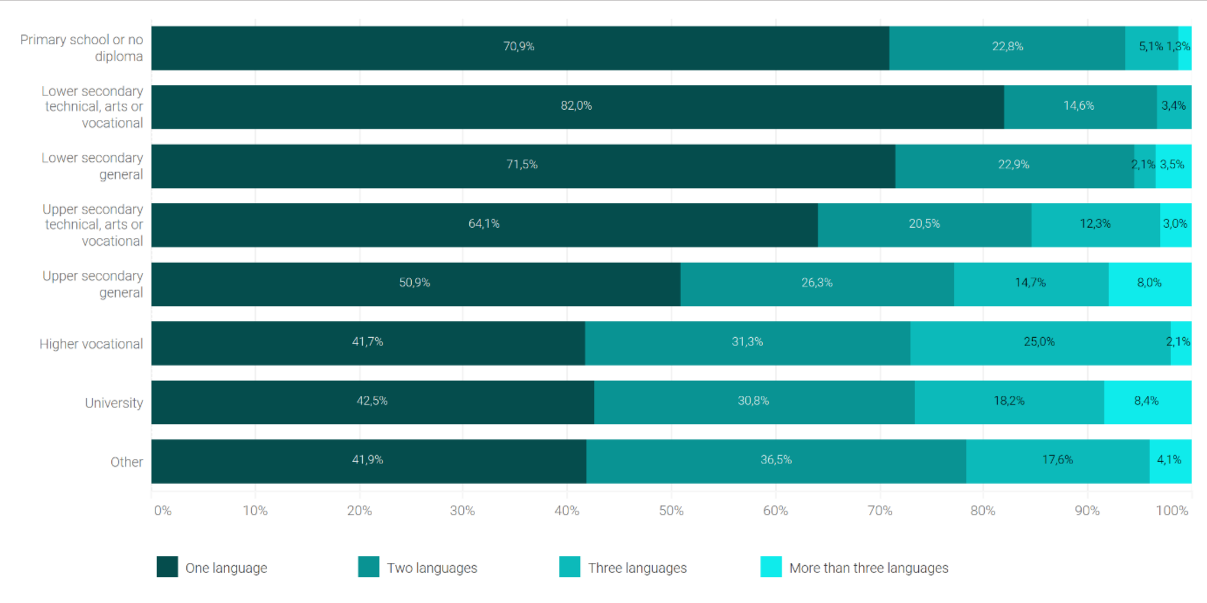

Figure 27: Number of languages spoken based on the education level of the retailers surveyed - Source: hub.brussels, 2019

Therefore, even though their studies don't always train entrepreneur-retailers in the subjects they will need to operate their business, it appears that they provide them with additional language skills.

Lastly, cross-referencing with the number of years of experience in the sector shows that the entrepreneur-retailers with the most experience are also the ones most likely to speak several languages (see Figure 28). It seems logical to assume that the retailers in business for many years have had many opportunities to learn/use other languages with their customers. Another theory would be that the multilingual retailers have an "advantage" which ensures better service and helps them sustain their business.

[27] Janssens, op.cit., 2018.

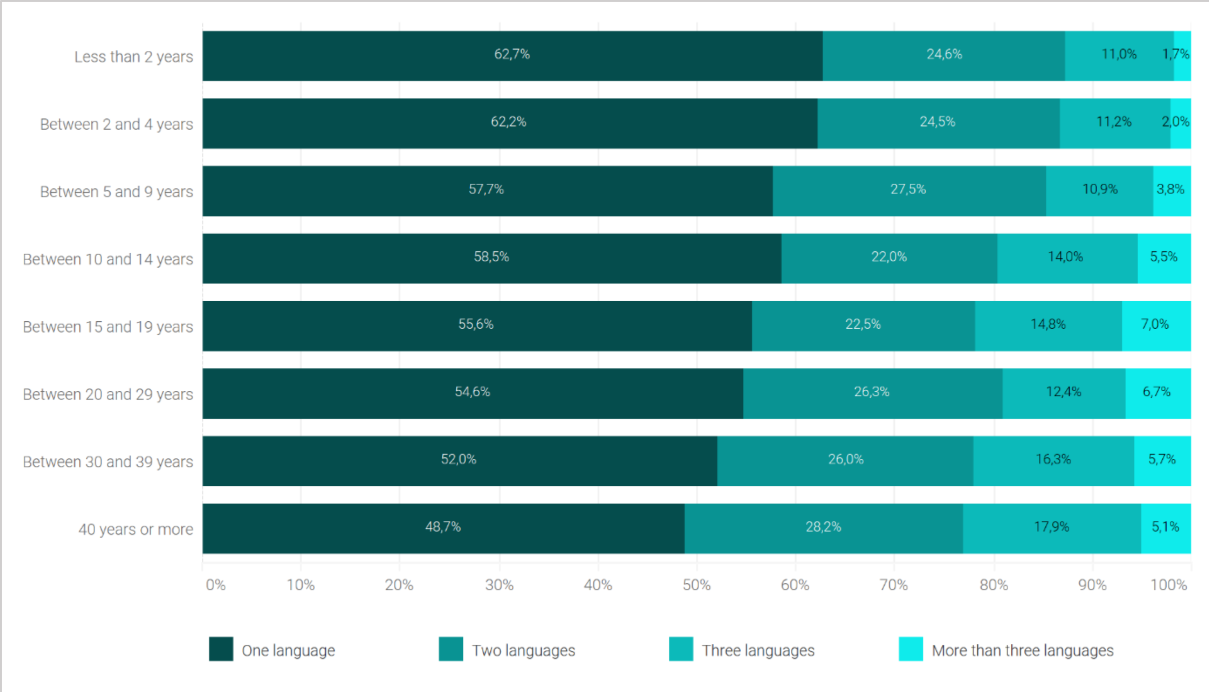

Figure 28: Number of languages spoken based on the experience of the retailers surveyed - Source: hub.brussels, 2019

3.6. Mobility and place of residence

The survey covers the issue of mobility in three ways. First, respondents were asked if they live in the same building their business is in. Next, if this isn't the case, they were asked for the post code of their residence. Lastly, they were asked what mode of transportation they usually use to travel between home and work.

There are two aspects to the latter question. First, only one mode of transport - the main one - was requested from the retailers. Multimodal transport was not covered and this is, therefore, a significant area of potential bias. Next, among the possible answers, public transport counted as a single option. There is, therefore, no distinction made between travel by bus, tram and train.

3.6.1. Brussels entrepreneur-retailers are from Brussels

Of the sample, 1,273 entrepreneur-retailers accepted to answer the questions on this topic. The most striking result is the fact that most entrepreneur-retailers surveyed live in Brussels. Over 80% stated that they live in the region. While 20 years ago the retail sector was the one in which the rate of Brussels residents was highest[28], the findings of this survey indicate that this is still the case today.

Of the 80% of respondents residing in Brussels, 36.2% live in the postal district where their business is located (see Figure 29). It is important to note that since the analysis is done according to administrative boundaries and not distance, this percentage provides a first indication but obscures some realities. Some retailers may live at the other end of the postal district in which their business is located. Inversely, the retail outlet and the residence may be located a few hundred metres from each other, but in two different postal districts.

[28] Marissal Pierre and Roelandts Martine, 1999. *La remétropolisation des activités économiques : conséquences sociales et emplois à Bruxelles*. Analyses et perspectives : Vers une nouvelle métropolisation des activités économiques, Actes du colloque « Economie urbaine », Brussels, 10-11 December 1998, pp. 99-114.

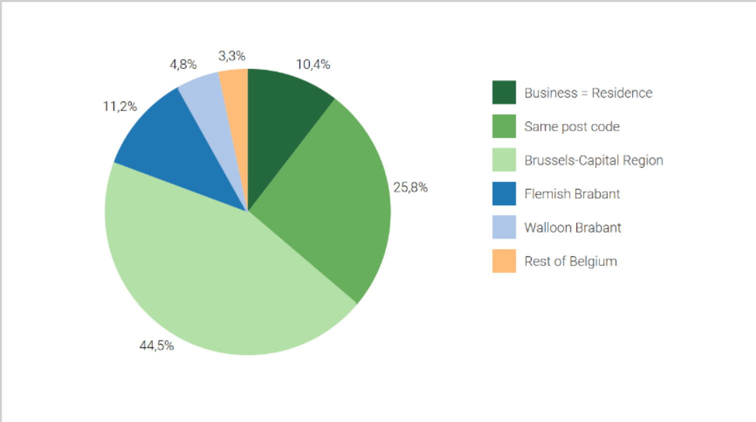

Figure 29: Origin of the retailers surveyed - Source: hub.brussels, 2019

Lastly, 10.4% of respondents stated that they live in the same building their business is located in. On the other hand, as no questions were asked about property ownership, it is difficult to know if the entrepreneur-retailers are renters or own the building.

Of the nearly 20% of entrepreneur-retailers who do not live in Brussels, many live in the immediate vicinity of the Region. Of these, 11.2% of respondents live in the province of Flemish Brabant whereas only 4.8% live in Walloon Brabant and 3.3% outside of those two provinces.

With respect to the main mode of transport used, the survey revealed that the car comes at the top of the list with 39.6% of respondents stating that they use one to travel to work. Next come walking and public transport at 28.4% and 25.5%, respectively, for the retailers surveyed. Nevertheless, breaking down the answers about modes of transport based on the place of residence reveals differences (see Figure 30).

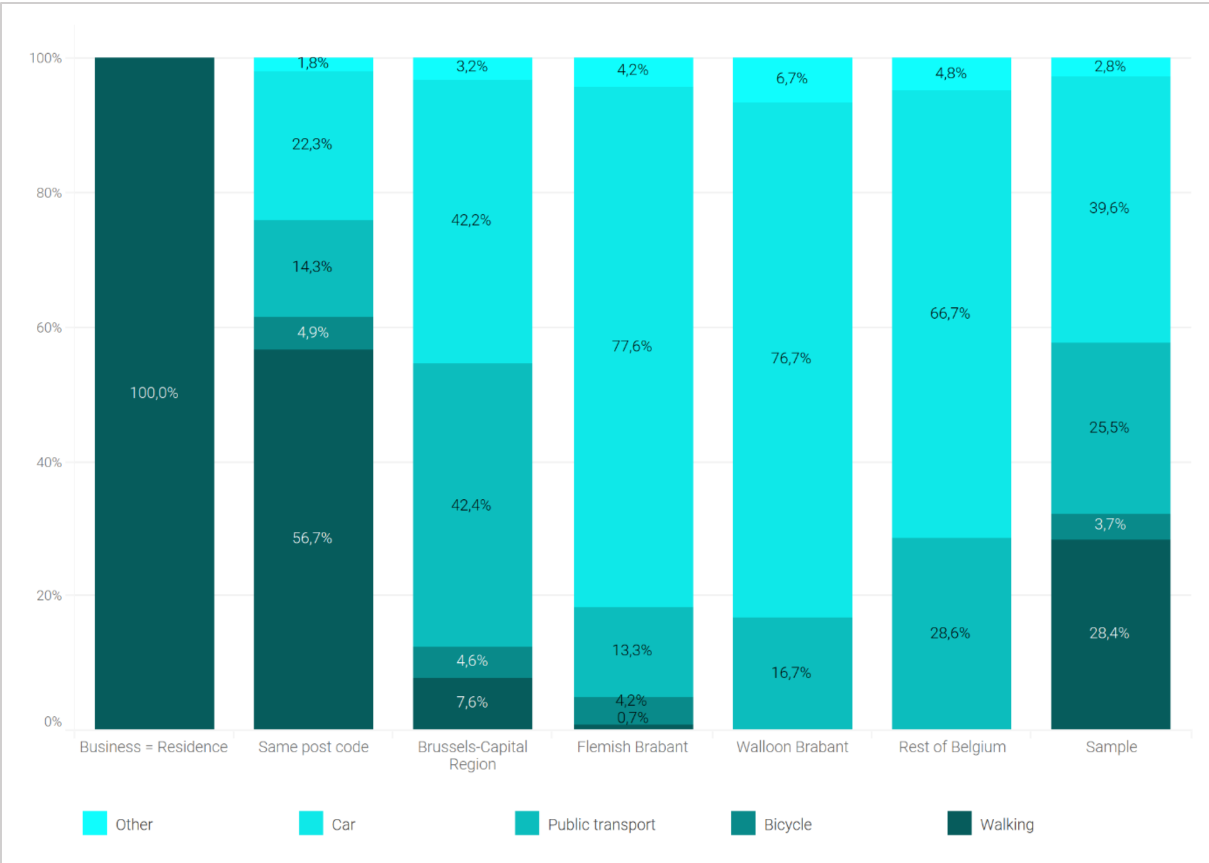

Figure 30: Home-work travel depending on the origin of the retailers surveyed - Source: hub.brussels, 2019

While it may seem trivial to point out that retailers who live where their business is located walk to work, it should be noted that the majority of respondents living in the same postal district as their shop usually walk to work also (56.7%). As for those who live in the rest of the Region, public transport and the car were tied (42.2%). In fact, the car is only the main mode of transport for entrepreneur-retailers living outside of the Region.

While many respondents who travel by car stated that they use this mode of transport because of its convenience for home-work travel, others said that their vehicle is a required tool for the business. Among the reasons cited by respondents, the use of this mode of transport for certain deliveries or to travel to suppliers, should be highlighted.

Note that the results for this topic echo the findings of Brussels Mobility for retail, in the context of its observatories[29]. While the samplings vary between the two surveys (entrepreneur-retailers in this case and bosses in the other), some of the findings converge.

The observatories show that over 60% of people working in hospitality travel less than 10 km to get to work. The same sector is also the one in which the share of people travelling less than 5 km is the highest (35% of their sample). For retail (analysed separately from hospitality), the results show that half of the people working in this sector travel fewer than 15 km.

The distribution of the modes of transport used varies somewhat[30]. For hospitality, the car has a 43.4% share and public transport and walking score 42.4% and 12.1%, respectively. As for the retail sector, the shares are 61.4% for the car, 28.1% for public transport and 8.4% for walking.

These results indicate that the car is used more frequently and for longer distances to get to the business premises. Although it isn't certain, the difference may be due to the fact that the sample used by the observatories takes employees as well as the entrepreneurs into account. A study clearly differentiating between the two profiles would reveal whether bosses in fact do live closer to their business than do their employees.

Lastly, while 80% of respondents to our study are Brussels residents, and most don't use a car, we can assume that the environmental impact from home-work travel for the business activity is small. However, this finding must be put in context since, according to Brussels Mobility, retail and hospitality are the business sectors which generate the greatest flows of internal workers in the Brussels-Capital Region (all modes combined), ahead of the health care sector and government employees (15.7% of total flows compared to 10.1% and 9.1%)[31]. Note that this isn't the case for flows entering the Region (and implicitly, the kilometres travelled) where the share of these two sectors is 9.2%, i.e. significantly less than the flows for government workers (20.0%) and the financial sector (13.0%).

All of the travel by customers and for goods transport (supplies for businesses and deliveries) must also be added in. In the end, these sectoral aspects impact mobility in the Brussels-Capital Region the most.

[29] Ermans Thomas, Brandeleer Céline, d'Andrimont Caroline, Hubert Michel, Lebrun Kevin, Marissal Pierre, Vandermotten Christian and Wayens Benjamin. Analyse des déplacements domicile-travail et domicile-école en lien avec la Région de Bruxelles-Capitale, 2019 [online]. Bruxelles : Région de Bruxelles-Capitale. "Cahiers de l'Observatoire de la mobilité de la Région de Bruxelles-Capitale n° 6", pp 65. Available at:
https://mobilite-mobiliteit.brussels/sites/default/files/bxl-mob-6ecahiers-fr.pdf

[30] Ermans Thomas *et al.*, op.cit., 2019. pp. 127

Ermans Thomas et al., op.cit., 2019. pp. 46

3.6.2. The car, a matter of gender, origin and age

While the sectoral analysis of the answers does not reveal any trends, the analysis of geographical distribution at the postal district level reveals three striking elements related to the place of residence (see Figure 31):

- the postal districts located in the west-northwest of the Region have more entrepreneur-retailers in the same postal district as their business (Anderlecht, Molenbeek-Saint-Jean, Ganshoren, etc.), which demonstrates the relatively local nature of recruiting in this part of the Region;
- the south-southeast districts of the Region (Woluwe-Saint-Lambert, Woluwe-Saint-Pierre and Uccle) host more entrepreneur-retailers who don't live in the same area as their retail outlet;
- the centre districts have the most retailers living in the Region, but not necessarily in the same postal district as their business (Pentagone, Saint-Gilles, Saint-Josse-ten-Noode, Ixelles, etc.).

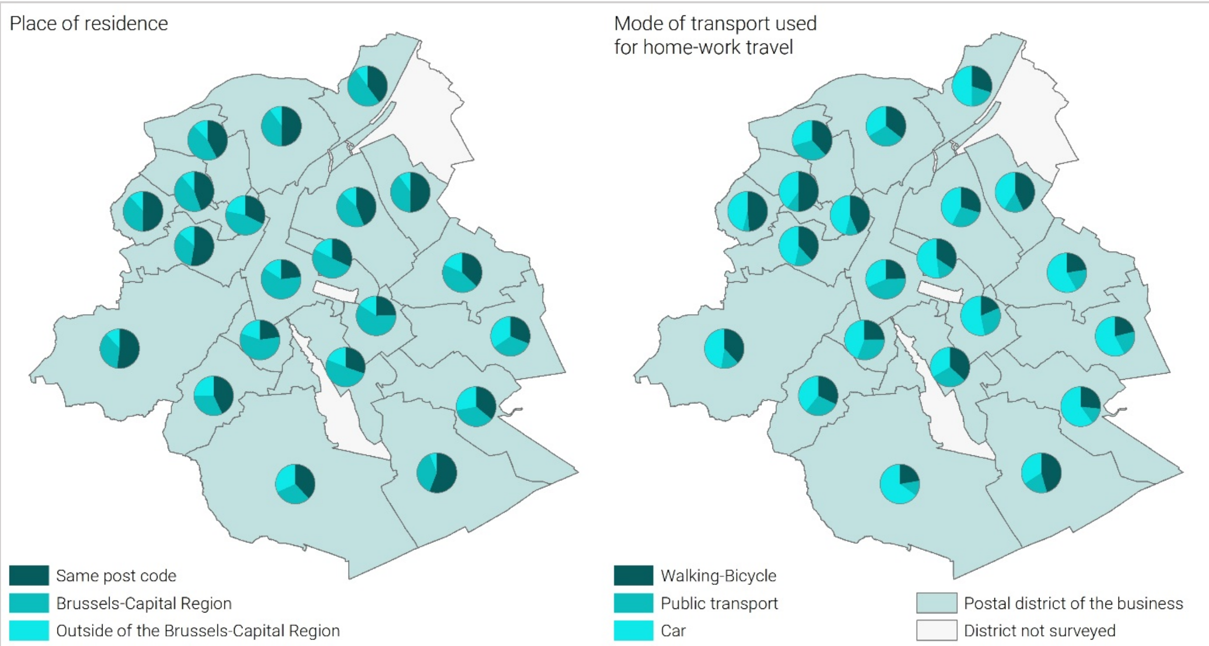

Figure 31: Origin of retailers and mode of transport used depending on the location of the business premises
Source: hub.brussels, 2019

Generally speaking, the mode of transport used reflects the place of residence and of work. Therefore, entrepreneur-retailers working in the south-southeast of the Region primarily use a car, those who work in the west-northwest generally walk and those in the centre normally take public transport.

In addition to this geographical distribution, there are differences in the use of modes of transport according to the gender, origin and age of the entrepreneur-retailer. With respect to gender, women use public transport more than men who tend to use the car much more (see Figure 32). This is the case for home-work travel in general, as analysed in the Observatoire de la mobilité[32].

Ermans Thomas et al., op.cit., 2019. pp. 113

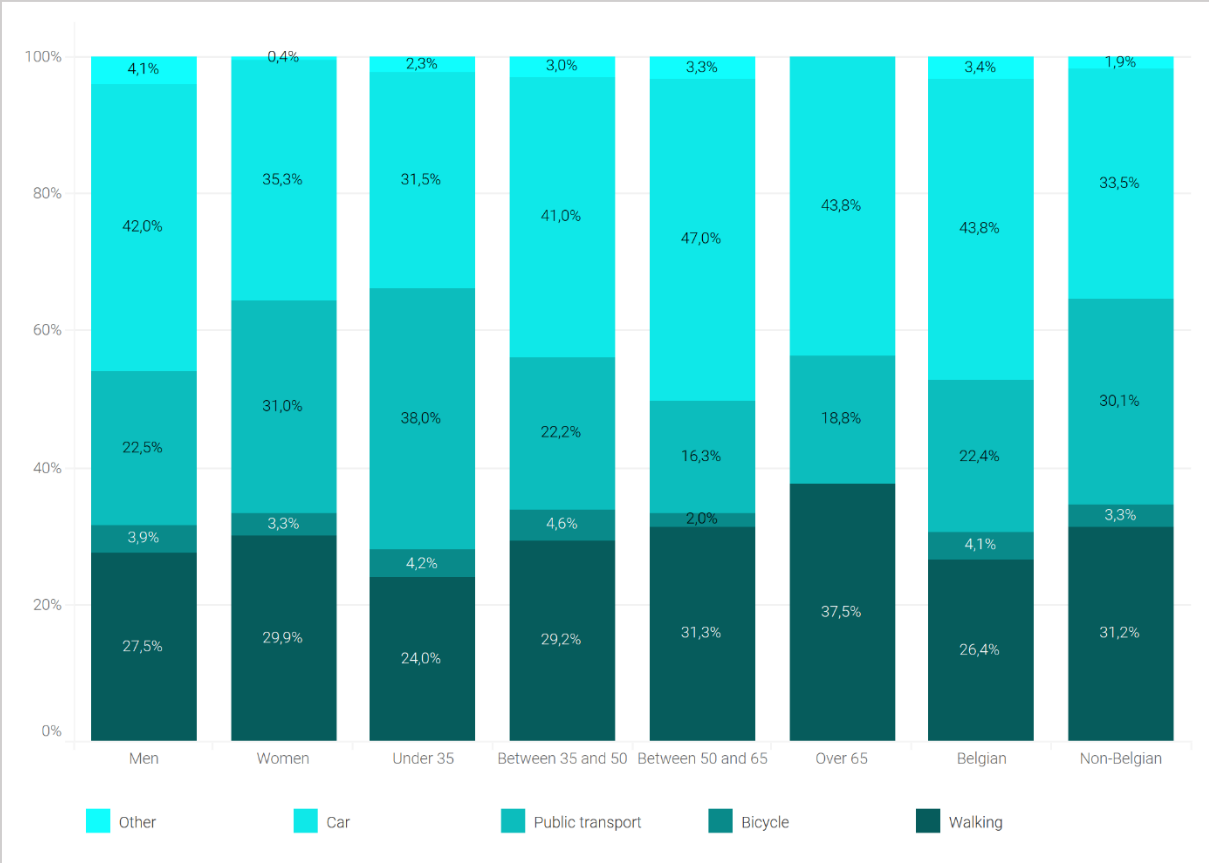

Figure 32: Mode of transport used for home-work travel - Breakdown according to the different classes of retailers surveyed
Source: hub.brussels, 2019

The same observation can be made for Belgians and non-Belgians. The latter use the car less (33.5% compared to 43.8% for Belgians). This difference may be explained by the place of residence of the retailers since 89.0% of non-Belgian respondents live in the Region whereas the percentage for Belgian respondents is 75.0%.

Lastly, the most striking result concerns the age of the retailers. Younger retailers tend to use cars less (31.5% of those under 35 compared to 47.0% of retailers 50-65 years old). This is offset by the use of public transport and bicycles.

It should also be noted that the share of retailers walking increases with age (from 24.0% for younger people to 37.5% for older retailers). This result is most probably due to the share of retailers living in the same building as their business (see Figure 33). In fact, while the figure is only 5.2% for younger retailers, the share increases to 18.8% for those over 65.

In addition to these results, cross-referencing of the age category and the place of residence shows that the two oldest categories are also those where the share of retailers living outside of Brussels is highest (more than one out of four retailers).

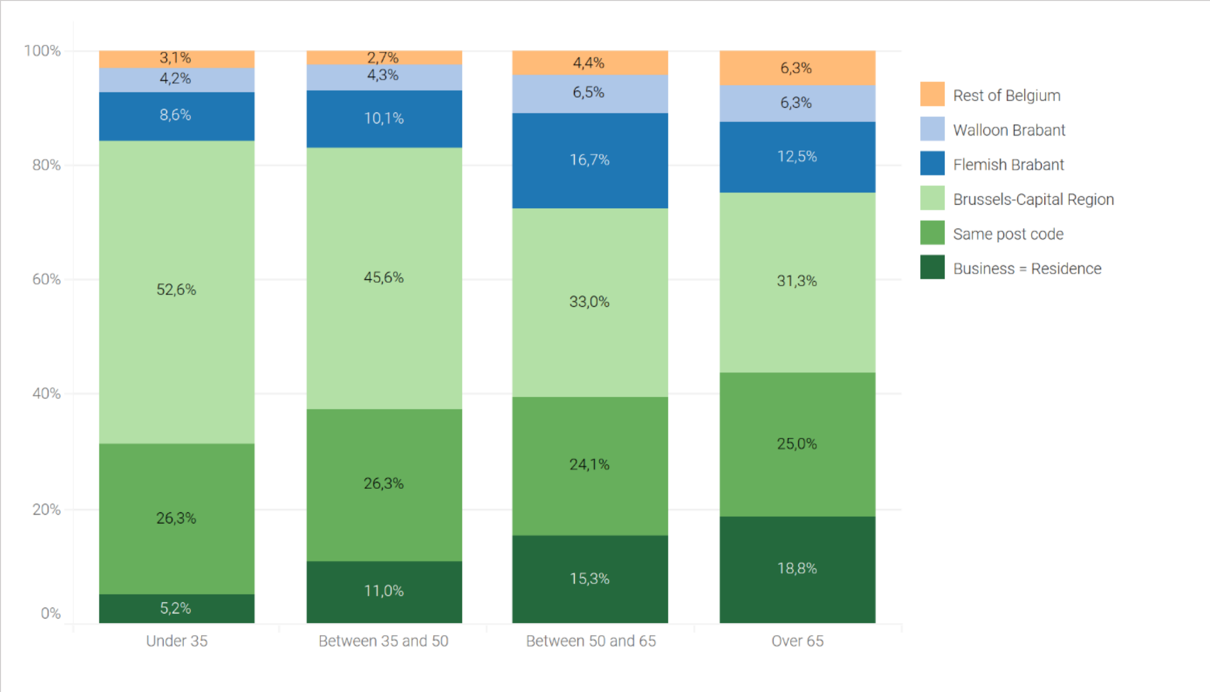

Figure 33: Origin of the retailers surveyed broken down by age - Source: hub.brussels, 2019

4. Conclusion

This study was initiated based on an observation: despite the many analyses carried out and the in-depth knowledge of Brussels' retail fabric, entrepreneur-retailers, important players in the sector, are not well known. Who are they? Is there one or more type(s) of entrepreneur-retailers? What path leads people to this type of business?

To answer these questions and compensate for the lack of knowledge about the topic, a vast study was carried out during the second half of 2019 with over 1,300 non-chain and non-franchised retail business owners.

Covering topics including education, professional experience, nationality and language use, the study enabled the collection of extensive data about entrepreneurs in the retail sector.

Analysis of the data enabled many new and more in-depth findings.

Note, for example, that there are two times fewer female entrepreneur-retailers than male ones in Brussels. Nevertheless, this should balance out over time since we are seeing a larger number of people with few years of experience in retail (i.e. normally new entrepreneurs) among women than among men.

Brussels is different from the rest of the country in terms of the age of its entrepreneur-retailers. While one retailer out of two is under 35 in Belgium, over two entrepreneur-retailers out of three are younger than that in the Brussels-Capital Region.

This youth is also visible via other indicators, which describe the careers of the people surveyed. Thanks to an estimate of the age at which retailers enter the sector (as management or as employees), it appears that approximately 50% of respondents started their career in retail before they were 25 (including 20% before their twenties). With respect to the estimated number of years of experience, the survey shows that 10% of respondents have worked in retail for less than two years. This ratio increases to 25% when people working fewer than five years in the sector are taken into account.

Analysis of the careers of the entrepreneur-retailers surveyed indicates that over 75% finished their secondary school studies and that 25% of those went on to higher studies. Note that the higher the level of education of the respondents, the more useful they felt their studies were for their business.

The use of different languages with customers for business has been documented. In the sample, nearly 60% of entrepreneur-retailers only use one language with their customers, whereas 25% use two. French is virtually a must given that all of the entrepreneur-retailers surveyed use it. Next come English, spoken by nearly a third of people surveyed and, to a lesser extent, Dutch and Arabic.

While the four languages listed are those which are primarily used by the entrepreneur-retailers, the sample identified over 30 languages used in exchanges with customers. The languages are closely tied to the origin and nationality of the entrepreneur-retailers. In addition, they also illustrate a cosmopolitan aspect of the Brussels-Capital Region.

Its cosmopolitan character stands out clearly with respect to the nationalities of the entrepreneur-retailers since the retail sector in Brussels has a non-Belgian population three times greater than Wallonia or Flanders. In the Brussels sample surveyed, over 40% of respondents were foreign nationals and represented 51 different nationalities. However, as is the case for language use, while there is diversity, some nationalities are more present than others: Moroccan (one non-Belgian entrepreneur-retailer out of five), French and Turkish (one non-Belgian out of ten).

The survey also investigated the issue of residence and travel between home and work. There were two main findings. First, 80% of the people surveyed live in Brussels and one third of them live in the postal district in which their business is located. Next, the car is the most popular mode of transport used, ahead of walking and public transport (40%, 28% and 25% of respondents, respectively). Nevertheless, and logically, we found that its use decreases when the retailer lives close to their business premises.

While the study highlighted these overall findings, the analyses carried out at a finer level showed that Brussels' entrepreneurial retail fabric is very diverse.

While some retail categories have specificities (few women in transport businesses, more retailers with little experience in daily consumer goods retail outlets, etc.), and while there are some logical regional aspects (second-ring municipalities have reached male/female parity, those in the east and south host more retailers with a higher level of education, etc.), the findings point to real diversity among entrepreneur-retailers.

The diversity of profiles among retailers is a very interesting finding, notably when it comes to highlighting what can be done to further promote retailing and the quality of support services. It would appear to be imperative, first of all, to guarantee support services which are accessible to all, regardless of origin, educational level or age.

This finding is even more relevant given that the study demonstrated to what point retail provides entrepreneurial opportunities for categories of people whose employability is less secure, notably people who did not receive a diploma beyond lower secondary level (25% of the people surveyed) and foreign nationals (over one third opened their business later in life and have little experience in the field, which implies that their retail business was the only source of income and integration available).

Among the other striking findings, was the high proportion of entrepreneur-retailers with little experience. This observation may reveal two dynamics. On the one hand, a positive dynamic in which the sector is seeing the arrival of many new entrepreneurs. On the other, a negative dynamic in which retailers find it difficult to sustain their business.

This finding is very valuable because it confirms the need to assist future entrepreneur-retailers to increase the chances of success of their business. Next, it demonstrates the need to consolidate support for people who already have an active business and are looking for ways to ensure its sustainability. Lastly, it also points to the need to study the reasons careers are ended and to implement actions to limit this occurring.

The study also highlighted some interesting aspects of education which, in one respect, is completed by support services. It's very positive that young retailers are increasingly becoming more educated. As the perceived usefulness of studies increases with the level of the diploma/degree obtained, we can assume that young entrepreneurs feel better prepared to manage their business than before.

Next, the study shows that vocational training and, especially, complementary training, is seen as more useful by the people surveyed. It is therefore necessary to raise the awareness of people interested in becoming entrepreneur-retailers about making the right choices with respect to their training to guarantee the success of their venture.

In conclusion, this survey provides a first look at entrepreneur-retailers and highlights certain future challenges for the support organisations that assist them and the public authorities that supervise them. This new information also shows that the collective need to maintain the vitality of urban retailing is not a romantic anachronism or a fashion trend, but a real challenge for society reflecting the times.