

## Summary Table of Peer Country Comments

	Situation in the peer country relative to the host country	Assessment of the policy measure	Assessment of success factors and transferability
<b>Estonia</b>	<ul style="list-style-type: none"> <li>▪ There is no specific statute for self-employed persons in Estonia. Their status is regulated by different legislative acts depending on the type of self-employment.</li> <li>▪ All employed persons, including the self-employed, are subject to minimum social security contributions. All employed persons have the same rights regardless of the type of employment provided the social protection contributions have been paid.</li> <li>▪ The share of self-employment in Estonia is lower than in Belgium and the rest of the EU-28 among both men and women.</li> <li>▪ The number of self-employed women has decreased during the last years while the share of self-employed men has increased contrary to the trends in Belgium.</li> <li>▪ There is no specific information on the situation and challenges of reconciling work and family life of self-employed in Estonia. The general trend indicates that reconciliation of work and family life is mainly an issue for women.</li> </ul>	<ul style="list-style-type: none"> <li>▪ There are no policy measures targeted specifically at self-employed people.</li> <li>▪ Self-employed parents have some advantages (i.e. may receive unlimited income when receiving parental benefit) and disadvantages (no right for maternity, paternity or child leave) within the pregnancy and parental benefit and leave system.</li> <li>▪ Self-employed parents are entitled to numerous maternity, parental and family benefits on even terms with employees.</li> <li>▪ Self-employed parents are entitled to child care services, provided by local municipalities, on even terms with employees.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The Belgian example of implementing specific measures for self-employed persons that takes into account their situation and needs is exemplary. The Estonian system does not provide specific measures depending on the type of employment.</li> <li>▪ In Estonia, the financial measures are set up as replacement income and have been successful as such.</li> <li>▪ Flexibility in the Belgian maternity leave system that allows self-employed persons to use maternity leave either full- or part-time is a good practice of supporting reconciliation.</li> <li>▪ The service vouchers system in Belgium is a good practice of supporting reconciliation but as such a considerable step up from the current priorities and situation in Estonia, where the main attention is on providing care services for children, children with disabilities and adults who need car.</li> </ul>
<b>Germany</b>	<ul style="list-style-type: none"> <li>▪ In contrast to Belgium, the German social security system lacks a compulsory pension insurance, which</li> </ul>	<ul style="list-style-type: none"> <li>▪ The Belgian policy initiative aimed at reconciling family life and entrepreneurship is highly appreciated.</li> </ul>	<ul style="list-style-type: none"> <li>▪ It is important to justify the scheme very carefully. Otherwise the approach is likely to be criticised for not meeting all of the</li> </ul>

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	<p>will presumably lead to problems around retirement poverty.</p> <ul style="list-style-type: none"> <li>▪ In Germany, parental benefits are granted for a much longer period than in Belgium.</li> <li>▪ A remarkable difference between the Belgian “maternity” benefits and the German “parental” benefits is the attempt to encourage fathers to participate in child care by granting an extra month of benefit allowance if both parents take parental leave.</li> <li>▪ The Belgian voucher system does not exist in Germany.</li> </ul>	<ul style="list-style-type: none"> <li>▪ In Germany, self-employed people who take parental leave do so on average for 7.5 months. This shows that there is a demand for a further extension of parental leave in Belgium.</li> </ul>	<p>many possible goals at the same time.</p> <ul style="list-style-type: none"> <li>▪ Increasing fathers’ involvement in child care is of great importance to create equal opportunities for women and men. Integrating explicit paternity leave into the Belgian scheme would increase the long-term effect of the scheme considerably.</li> </ul>
Ireland	<ul style="list-style-type: none"> <li>▪ Maternity Leave (26 weeks) is available to self-employed women who fulfil the eligibility criteria, compared with 12 weeks in Belgium</li> <li>▪ Maternity Benefit of €235 per week is available to self-employed women in Ireland who fulfil the eligibility criteria, compared with €458.31 per week in Belgium</li> <li>▪ Compared with Belgium self-employed mothers have no option to avail of a part-time maternity benefit</li> <li>▪ Start-up supports and finance are available in Ireland but no assistance is envisaged towards childcare and other forms of care – are there similar start-up schemes in Belgium?</li> </ul>	<ul style="list-style-type: none"> <li>▪ Maternity leave provision in Belgium is relatively short and may not be adequate for self-employer mothers</li> <li>▪ Maternity benefit in Belgium is generous – though of limited duration</li> <li>▪ There is flexibility in take up of maternity benefit to facilitate part-time take-up in Belgium</li> <li>▪ Paternity leave and benefit are available to self-employed persons in Ireland (10 days) though not in Belgium</li> <li>▪ Self-employed people are exempt from paying social security contributions while on maternity leave in both Ireland and Belgium (in Ireland this applies to paternity leave also).</li> </ul>	<ul style="list-style-type: none"> <li>▪ A combination of longer duration of maternity leave (Ireland) with generous maternity benefits (Belgium) would be desirable for self-employed women but also with the option for flexible part-time take-up (Belgium)</li> <li>▪ Maternity aid is an important recognition of the need for practical (and paid) supports while self-employed women are on maternity leave</li> <li>▪ The gap which is evident in both countries is for childcare provision and supports – solutions that Belgium and Ireland should explore</li> <li>▪ Ireland’s Paternity leave and entitlements – though limited to 10 days – demonstrate a commitment to self-employed fathers and other partners of mothers on maternity</li> </ul>

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	<ul style="list-style-type: none"> <li>▪ No equivalent of Belgium’s maternity aid (voucher) provision exists in Ireland. However, no provision for childcare, or financial supports for it, exist in either country for self-employed women.</li> </ul>		<p>leave</p> <ul style="list-style-type: none"> <li>▪ Entrepreneurial policy must address and take account of the need for work/life balance and reconciliation of family and entrepreneurial activities.</li> </ul>
Italy	<ul style="list-style-type: none"> <li>▪ Difference typologies of workers within the general group of “self-employed” for which different rights are granted.</li> <li>▪ Generally speaking the number of self-employed persons are higher in Italy than in the rest of EU and this is motivated by a strong incidence of the group of self-employed people without employees which is around 6 percentage points higher than the EU average in 2015.</li> <li>▪ Since 2007 a progressive extension of maternity rights and benefits to the self-employed have resulted in a coverage and generosity levels quite similar to those offered to employees.</li> <li>▪ Support to care through vouchers can be claimed only if optional maternity leave is not claimed.</li> <li>▪ No support is available for the self-employed in case of serious illness or disability of a child or relative.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Maternity aids go along with maternity leave which implies stronger support to care than what is in place in Italy.</li> <li>▪ Strong support in case serious illness or disability of a child or relative.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Support to care (maternity aids) as described in the host country paper could be transferred to the Italian system through financial efforts by the State. This financial effort could provide maternity aids even if optional maternity is claimed. Even in presence of this financial effort, the transferability can be hampered by the low availability of care services (especially for children under 3 years and especially in the central and southern regions of Italy) and by the widespread diffusion of “the black market” especially for individual babysitting services.</li> <li>▪ The support in case of serious illness or disability implies strong financial social security contributions either by the self-employed person and/or by the State. At the moment only employees are allowed to claim days for supporting children and other close relatives with serious illness and /or disability. Extending this to all the categories falling under the self-employed would imply a great financial effort. Moreover, for the self-employed this will impact with their work sustainability. A reduction of social contribution by the self-employed who are in the above situation</li> </ul>

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			(namely they have children or other close relatives suffering for a severe illness or have a situation of disability, could be another option to be explored.
Spain	<ul style="list-style-type: none"> <li>▪ Self-employment plays a significant role in the Spanish economy. In 2016, the share of self-employed was about 16.4% of total employment in Spain, versus a rate of 14% in Belgium. The Spanish share is 1.8 percentage points higher than EU28 average (14.6%) and ranks Spain in eighth position.</li> <li>▪ Around 3.2 million self-employed workers were registered with the Spanish Social Security system at the end of 2016. The figure has fallen from 3.3 million at the end of 2008 due to the impact of the economic crisis, resulting in an overall decline of 3.2% over this period.</li> <li>▪ Good news is that, after reaching a low in 2012 (3.1 million), the number of self-employed workers has continuously recovered from 2013 onwards.</li> <li>▪ As observed in Belgium, self-employment typically remains a male-dominated affair, with women in Spain being also only one third of the total number of self-employed persons.</li> <li>▪ Regarding social protection, self-employed persons in Spain are</li> </ul>	<ul style="list-style-type: none"> <li>▪ Since 2007, the Spanish Government has implemented a series of major institutional changes aimed to increase the level of social protection of self-employed workers, in order to enhance convergence between the RETA scheme and the General Scheme. The basis of this new comprehensive scheme has been the adoption of the Law 20/2007 on the Self-employed Workers' Statute in July 2007, aimed at becoming the basic regulation of self-employment work</li> <li>▪ Definition and special protection are given to TRADE workers, those self-employed workers whose economic activity is carried out for a single client on which they depend for at least 75% of their income.</li> <li>▪ Law 32/2010 established a specific system of protection for the cessation of activity of self-employed workers. The Royal Decree-Law 1/2015, incorporated Social Security benefits in those cases in which the self-employed professional must attend to family obligations that influence his/her activity.</li> <li>▪ Law 31/2015 included the possibility that TRADE workers can hire a worker in cases of risk during pregnancy and breastfeeding, maternity or paternity, care of children under seven years or having a family member in charge or in a situation of dependency or</li> </ul>	<ul style="list-style-type: none"> <li>▪ Recent reforms in the Spanish Social Security Scheme for self-employed workers focused on reducing social security contribution rates. It was necessary to improve maternity benefits and care initiatives.</li> <li>▪ The introduction of service vouchers could be further explored in Spain in order to improve the situation of self-employed mothers who resume their professional activity. It would also be positive from the employment creation perspective, particularly important given the current high unemployment rate in Spain.</li> <li>▪ The Belgian informal care scheme has been of major interest as it allows self-employed persons to continue their activities despite the serious illness of their child or the palliative care for their child or partner. It shares a philosophy included under the Spanish Law 39/2006. But care is needed with the potential 'gender effect' to avoid perpetuating gender stereotypes and having a negative impact on working conditions of carers 95% of whom are women.</li> <li>▪ The adaptation of the Belgian female entrepreneurship barometer to Spain would be of major interest in order to gather and</li> </ul>

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	<p>required to register with the social security system, where they are included in the Special Scheme for Self-Employed Workers 'RETA scheme'</p> <ul style="list-style-type: none"> <li>▪ Self-employed have similar access (subject to some specific arrangements) to social protection as those employees insured under the General Scheme and are entitled to: In-kind benefits: healthcare in cases of maternity, common or occupational disease, and accidents (whether work-related or not); cash benefits: in case of temporary incapacity, pregnancy, maternity, paternity, breastfeeding, permanent invalidity, old-age, widowhood, and having dependent children.</li> </ul>	<p>disability. This is the only exception made to the requirement of not employing third parties to be considered a TRADE worker.</p> <ul style="list-style-type: none"> <li>▪ A legislative proposal (122/000043) is currently under discussion at the Spanish Parliament. Within this framework, the approval of a series of measures is expected to favour the reconciliation of the self-employed work and his/her family life.</li> </ul>	<p>monitor clear data on the evolution of male and female entrepreneurship, as a basis for further policy reforms.</p>
<b>Netherlands</b>	<ul style="list-style-type: none"> <li>▪ The definition of self-employed in the Netherlands is wider than in Belgium, but for the purpose of this paper only 'zzp'ers' are considered, i.e. self-employed without personnel.</li> <li>▪ The number of self-employed in the Netherlands has grown rapidly and especially among women.</li> <li>▪ The income of self-employed women in the Netherlands is more than 40% lower than that of men and they work significantly fewer hours.</li> <li>▪ Self-employed persons in the Netherlands are not covered by the</li> </ul>	<ul style="list-style-type: none"> <li>▪ In the Netherlands the self-employed have a larger gender income gap than in Belgium.</li> <li>▪ Dutch self-employed women work few hours compared to their colleagues in other countries. This is probably one of the causes of the relatively large gender income gap.</li> <li>▪ Between 20 and 30% of the Dutch self-employed feel they lack time for family and other private activities because of their work.</li> <li>▪ The only arrangement the Netherlands have in the field of the work-life balance for self-employed is a maternity leave.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Introducing part-time maternity leave for pregnant self-employed women might be a good idea for the Netherlands as well.</li> <li>▪ The same applies to adoption leave, although it is to be doubted whether there would be sufficient political support in this respect.</li> <li>▪ Introduction of maternity vouchers and of care benefits appears to be too far-fetched at present for the Dutch situation. Firstly the debate on the (income) position of self-employed in general has to crystallize.</li> </ul>

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	<p>social security system nor is there any specific arrangement for them in the field of care. There is a maternity leave for self-employed women though.</p> <ul style="list-style-type: none"> <li>▪ Self-employed in the Netherlands are supported through tax deductions.</li> </ul>		
Sweden	<ul style="list-style-type: none"> <li>▪ Self-employment is lower among women than among men in Sweden.</li> <li>▪ Parental leave benefits are mainly paid out in form of earnings-related allowances.</li> <li>▪ The calculation of sickness benefit qualifying income earnings is important.</li> <li>▪ The system has been criticized for being unpredictable and for it being difficult to foresee the level of benefits.</li> <li>▪ This might hinder women from becoming self-employed.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Flexible use of maternity leave is important.</li> <li>▪ It should be possible to combine parental leave and self-employment in a flexible way. Not only between weeks but also within a week.</li> <li>▪ Exemption from social security contributions could create an incentive for self-employed women on parental leave to take up some work in the firm while on parental leave.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Flexible use of maternity leave is important.</li> <li>▪ The Belgium system of maternity aid would be difficult to implement in Sweden.</li> <li>▪ Exemption from paying social security contributions when on parental leave could be an alternative also in Sweden.</li> <li>▪ The Belgium informal care system would be difficult to implement in Sweden.</li> </ul>