



**Universität Vechta**  
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Diet er Bögenhold, Uwe Fachinger

**Female Solo-Self-Employment between  
Need and Innovation Challenge: Observations  
on Gender and Entrepreneurship in Germany**

Discussion Paper 10/2012  
Institut für Gerontologie - Ökonomie und Demographischer Wandel

## **IMPRESSUM**

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Fachgebiet Ökonomie und Demographischer Wandel

Kontakt

Universität Vechta

Institut für Gerontologie

Fachgebiet Ökonomie und Demographischer Wandel

Driverstr. 23

D-49377 Vechta

Tel.: +49 4441 15 620oder -627

Fax: +49 4441 15 621

Email: [gerontologie@uni-vechta.de](mailto:gerontologie@uni-vechta.de)

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Informationen zu Autoren:

Univ.-Prof. Dr. Dieter Bögenhold, University of Klagenfurt, Department of Sociology,  
Faculty of Economics

Univ.-Prof. Dr. Uwe Fachinger, University of Vechta, Institute for Gerontology,  
Department Economics and Demography

## **Abstract**

The paper combines conceptual thoughts on the development of self-employment within stratified modern societies with empirical reflections based on public census data for Germany. Talk about the rise and future of self-employment must be linked to the discussion about changes in the structure of occupations, labour markets and regulations. The more or less steady increase of the service sector as well as the continuous rise of the liberal professions mirror changes within the category of self-employment. All different items are embedded into a general trend of a growing knowledge society.

A fundamental question is how gender matters when investigating these trends. Do we find specific “gender patterns” within recent developments of an increasing expansion of self-employment e.g. in Germany, or will the new chances and risks lead to a greater equality of opportunities? Is the increase of solo-self-employment of females driven by the need to earn a living, or is it the result of females taking the risk e.g. to become more economically independent?

Prima facie, we learn to acknowledge that the rise of self-employment is mostly supported by the rise of micro-firms and solo-self-employment, of which especially solo-self-employment is a female domain. The independent liberal professions also indicate a significant revival of female labour. The research tries to delve deeper into the different segments of the employment system and to connect empirical findings with the theoretical discussion on professional groups in modern capitalist societies. One basic question is whether female solo-self-employment is primarily driven by necessity in order to take part in the labour market or if those emerging activities reflect new innovative modes of labour market integration and reveal new opportunities and markets which are, in wide parts, especially due to the development of the service and health care sector.

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## 1 Introduction

Talk about the rise and future of self-employment must be linked to the discussion about changes in the structure of occupations, labour markets and regulations. At the same time, all different items are embedded within the general trend of a growing knowledge and service society. A main reason for the growing relevance of self-employment can be identified in the employment shift from the industrial to the service sector (e.g. *van Es/van Vuuren* (2010)). To a large extent this sector is characterized by personnel-intensive or technologically innovative fields of work, often requiring flexible organizational arrangements. Thus the service sector seems to be particularly suitable for self-employed activities.

In light of this, it has become clear that the steady growth of the service sector mirrors changes within the category of self-employment. One of those fundamental changes is the increase in female solo-self-employment as there is prima facie evidence that the rise of self-employment is mostly a rise of micro-firms and solo-self-employment, of which especially solo-self-employment is a female domain. But it is not clear, whether the development is primarily driven by necessity in order to take part in the labour market (*Poschke* (2010)) or if those activities reflect new modes of labour market integration revealing new opportunities and markets which are, in wide parts, especially due to the service and health care sector (*Wölfl* (2005), *Caliendo/Kritikos* (2009)).

A fundamental question is how gender matters when investigating the above mentioned trends. Do we find specific “gender patterns” within recent developments of an increasing expansion of self-employment e.g. in Germany, or will the new chances and risks lead to a greater equality of opportunities? Is the increase of solo-self-employment of females driven by the need to earn a living, or is it the result of females taking the risk e.g. to become more economically independent (*Caliendo/Kritikos* (2009))?

Those developments raise the question whether self-employment can be seen as a strategy for women to achieve work-life balance (*Henninger / Gottschall* (2007), *van Es / van Vuuren* (2010), *Kirkwood / Tootel* (2008), *Wellington* (2006), *Aidis / Wetzels* (2007)) and whether these changes in the organisation of work are leading to an improvement of the quality of (working) life. One of the most consistent findings in studies on women’s labour force participation is the negative effect of the presence of young children on the probability of participation. It could be argued that difficulties in combining work and family enhance the transition or entry into self-employment.

Solo self-employment may deliver possibilities for women to use their strength to overcome weaknesses and it may open up opportunities that help to counter threats. In particular, solo-self-employment may deliver options that could lessen the constraints which family care places on women’s employment. It may be the case that women value nonwage aspects more than men do (*Heller Clain* (2000)), and women with greater family responsibilities may trade earnings for the family-friendly aspects of self-employment. Therefore self-employment may reflect the

development of more or less successful strategies for coping with the conflicts arising from the difficult balance of self-employment and family life (*Aidis / Wetzels*(2007), *Duberley / Carrigan*(2012)).

However, can female solo-self-employment be seen as a representation of a new paradigm of employment, which does not fit the well-known traditional type of self-employment? To get more reliable information it is necessary to explore the relationship between self-employment, partner's employment, the household and children. We will examine the influence of personal characteristics, household and labour market characteristics for both mothers and fathers in a family context and their probability of being self-employed as compared to parents who have chosen formal, gainful employment.

The paper combines conceptual thoughts on the development of self-employment within stratified modern societies with empirical reflections based on public census data for Germany. The analysis is based on German Microcensus data from the Statistical Office Germany, which are available for the period from 1989 till 2009. The Microcensus is a representative sample of Germany's population, which covers 1 per cent of all households in Germany and it contains labour market data in particular (*Schimpl-Neimanns / Herwig* (2011), *Statistisches Bundesamt* (2012)).

## **2 Competing Approaches to Deal with Gender Related Labour Market Disparities**

When analysing social structures and patterns of inequality, gender is one of the items which highlights social disparities. Disparities are sometimes interpreted as indicators of discrimination practices. Regarding the fact that divisions of social structure show significant differences in gender participation and in gender distribution, discussion has to evaluate carefully the reasons which are responsible for those gender gaps (*Verheul et al.*(2012)).

In public, but also in academic gender discourse, different explanations can be found why gender imbalances exist and which factors can be held responsible. A more fundamental feminist explanation interprets female over- or underrepresentation as a mirror of male power strategies in society and as proof of the limited power of women to obtain the same positions in the same percentages as held by men. While this position is close to a model of gender domination, a competing position argues more moderately by claiming that the gender division of different social classes and labour market categories is itself a reflection of more complex factors, to which different patterns of gender decisions in education and further education also belong (*Casarico et al.* (2011)). In particular, we see that gender decisions for different university study subjects are obvious, which initialize the result that engineers and many natural sciences are overwhelmingly male while the teaching profession is dominated by women (*Leoni / Falk* (2010)). Gender based discussion is very rich in divergent sets of academic argumentation in that respect (*Minniti*(2010)).

Finally, one can interpret the landscape of social and occupational (asymmetrical) distribution not only as a result of societal discrimination practices or divergent individual decisions by genders but as a mirror of complex *household* decisions rather than individual actors' decisions. When following that line of thought, households gain the status of acting subjects, which appear to have their own distinguished rationality for making occupational decisions and organizing the structure and philosophy of life-courses. When employing this perspective, patterns of explanation become more diverse than simple dichotomic black-white modes usually offer and, finally, causes and effects become difficult to separate, which also has to be reflected when teaching entrepreneurship (*Heinonen / Hytti (2010)*).

However, not only do household decisions have to be taken into account as a factor of influence but so do labour market influences and global contextual changes in economy and society, commonly referred to as the trend of tertiarization (*Wölfl (2005), Welsh / Dragusin (2006), Bögenhold (1996)*). Last but not least, sectoral changes towards a service sector based economy and society are ongoing in an irreversible way. To condense a complex phenomenon to one denominator, those professional groups that Max Weber (*Weber (1972), 179*) described as the "*poor Intelligentsia and with specialised knowledge*", are meanwhile well on their way to becoming the majority of society. As far as the work, which is not directly done in productive parts of economy and especially manufacturing, will further expand, it will become an important as well as difficult task to capture it in appropriate words (*Castells (2010)*). Common labelling of a knowledge based service sector society fosters new professions, new firms and employment structures, which exemplify a meaning of so-called creative destruction (*Schumpeter (1963)*) in which old facets are continuously substituted by newer ones.

The ongoing trend towards service sector employment serves as an institutional push factor to increase the numbers of the self-employed. By its nature, the self-employment quota in agriculture has always been the highest amongst economic sectors, whereas those in manufacturing have represented the smallest group. The self-employment quota in the service sector is much higher than that in manufacturing, which consequently leads to an increase in self-employment when service sector employment increases. The trend towards services has had – among others – the following social and economic/structural effects: (1) Since the self-employment quota in the service sector is higher than in any other branch of the economy apart from agriculture, a shift in the economy towards the direction of an expanded service sector will inevitably lead to a rise in the amount of self-employed activity. A large part of this – currently dubbed 'new self-employment' – is quite simply a structural consequence of tertiarization. Service sector trends generally go hand in hand with processes of outsourcing and it is often difficult to decide, which of these the cause is, and which is the consequence.

All changes within the division of work and related gendered labour market participation take place within a societal environment. First of all, we have to ask whether the division of occupations is primarily the result of free choice by individual actors rather than of pressure through contextual variables to which

factors like unemployment or missing alternatives also belong. Contextual variables exist at different levels, they consist of sectoral trends but also in the form of different national managerial styles to influence companies, their organizational structures and industrial relations (*Javidan et al. (2006), Tung / Verbeke (2010)*).

Hence, dynamics in markets and firm population affect the occupational structure, patterns of flexibilization and social mobility. Four interdependent trends regarding the socioeconomic situation of self-employed labourers in the employment system can be distinguished when looking at the past 15 years.

Increased *unsteadiness* of labour market activity with multiple changes between waged work and unemployment or lack of contracts is significant. New forms of occupational dynamics and career patterns are increasing, and these are connected to a high degree of uncertainty, sometimes implying high financial risks. The socioeconomic category of self-employment seems to be in a state of permanent creation and re-creation, and parts can be ascribed to a category of vulnerable work. In parallel, a high extent of *destandardisation* within the category of self-employment has become evident. While Kuznets (1966) expected that self-employment ratios would decrease within the course of further economic development, recent cross-national comparisons indicate very diverse tendencies in which self-employment ratios very often increase rather than decrease (*Acs et al. (2008)*).

At the same time considerable *divergencies* concerning social situations are emerging, which have become especially clear through the economic activities. One indicator of divergencies is working time. Weekly workloads are very heterogeneous. Many individuals have working hours, which are considerably higher than 40 hours per week, but also significant proportions of marginal working hours can be registered. Different aspects of destandardisation demonstrate a high degree of diversity within self-employment.

In the context of unsteadiness, destandardisation and heterogeneity of different *hybrid forms of labour market activity* are emerging (*Folta et al. (2010), Sørensen / Fassiotto (2011)*). The individual employment biography covers not only different periods of dependent employment and self-employment consecutively, but also the possibility of multiple employment activities and combinations at the same time, e.g. being a free-lance quasi self-employed translator in the morning hours, tutoring pupils in a private coaching institute on an hourly basis in the afternoon, working as a salary-dependent supervisor in a cinema in the evenings, and giving paid tennis instruction at the weekends. Employment patterns and careers increasingly look like a patchwork of nodes functioning sequentially and simultaneously.

The problem in relation to the question of self-employment is that the economic and social material is rich and diverse, from both a theoretical and an empirical standpoint (*Verheul / van Stel (2010)*), because the reservoir of self-employed labour is highly diverse and the socio-economic factors governing people's motives for seeking to move in the direction of self-employment are extremely

varied and divergent (Shane 2003). The category of self-employed personnel includes social winners and losers simultaneously, but also new indefinite types have appeared, which are difficult to characterize. Therefore the image of an “entrepreneurial society” (Audretsch (2007)) has become multi-linear. We observe secular changes of employment and industrial relations, which also affect self-employed workers (Kalleberg (2009), Kalleberg (2011)). The scenario is structured quite simply: We observe increased forces towards heterogenization and segmentation of labour, which mirror rising social dynamics and related mobility.

With growing self-employment (Arum / Müller (2004), Bosma et al. (2009), Kelley et al. (2010)) new facets in the structure of the labour market and in the division of occupations have emerged (Shane (2008), Buchmann et al. (2009)). What is happening at present is paradoxical in that a succession of mega-mergers between economic giants has been announced in recent months and years, while at the same time small companies are visibly sprouting in the shadow of these emerging amalgamations and oligopolies. Small businesses and micro-firms have been growing vigorously for some years (Müller / Arum (2004)). How is the landscape of self-employment changing and which effects are emerging for those at the lower fringes of economic stability and financial income? The forces which are responsible for the new emergence of those stakeholders are of crucial research interest. Must they be regarded primarily as a result of „pushes“ by labour market deficiencies? Are they a response to new lifestyles and working demands, which act as „pulling“ factors into self-employment?

### **3 Empirical Data on Self-employment in Germany**

The analysis of self-employment and gender disparities has to acknowledge a bundle of influencing factors, labour market trends towards flexibilization and individualization (Beck (2009)), sectoral changes and decision rationalities by households and individual agents, which are based upon the idea of rational choices to maximize individual (household) wealth (Veenhoven (2000)) including happiness and life-satisfaction (Andersson (2008), Benz / Frey (2008), Binder / Coad (2010)).

The standard of describing the structural changes within an economy summarises the economic activities in three sectors. We follow this method but chose to divide the third sector into two parts in order to acknowledge its heterogeneity and to get a better look at the tertiarization within the economy. Tertiary sector I mainly consists of services connected with the trade of products whereas tertiary sector II comprises immaterial, respectively intangible items. In the following table the economic sections A to U are listed, which belong to the specific sectors in accordance to NACE Rev. 2.0 (Eurostat (2008)).

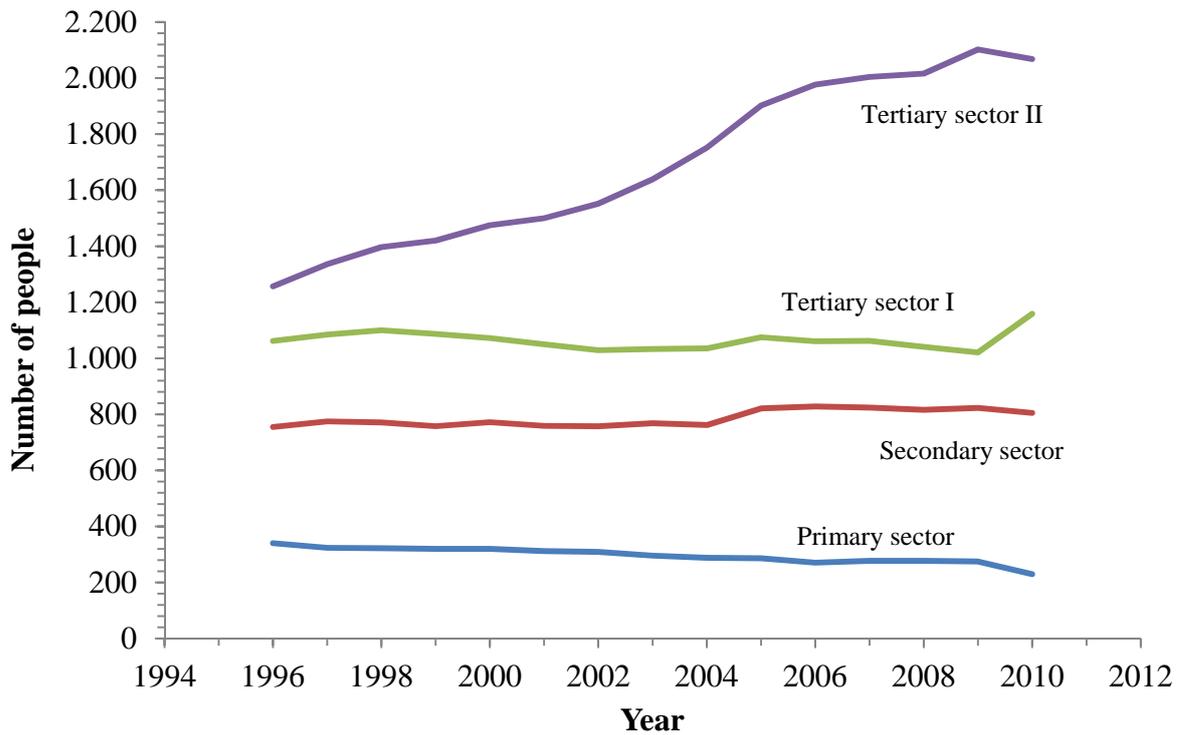
**Table 1: Economic sectors**

Primary sector	A	Agriculture, forestry and fishing
	B	Mining and quarrying
Secondary sector	C	Manufacturing
	D	Electricity, gas, steam and air conditioning supply
	E	Water supply, sewerage, waste management and remediation activities
	F	Construction
Tertiary sector I	G	Wholesale and retail trade; repair of motor vehicles and motorcycles
	H	Transportation and storage
	I	Accommodation and food service activities
Tertiary sector II	J	Information and communication
	K	Financial and insurance activities
	L	Real estate activities
	M	Professional, scientific and technical activities
	N	Administrative and support service activities
	O	Public administration and defence; compulsory social security
	P	Education
	Q	Human health and social work activities
	R	Arts, entertainment and recreation
	S	Other service activities
	T	Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use
U	Activities of extraterritorial organisations and bodies	

Source: *Eurostat* (2008): 47.

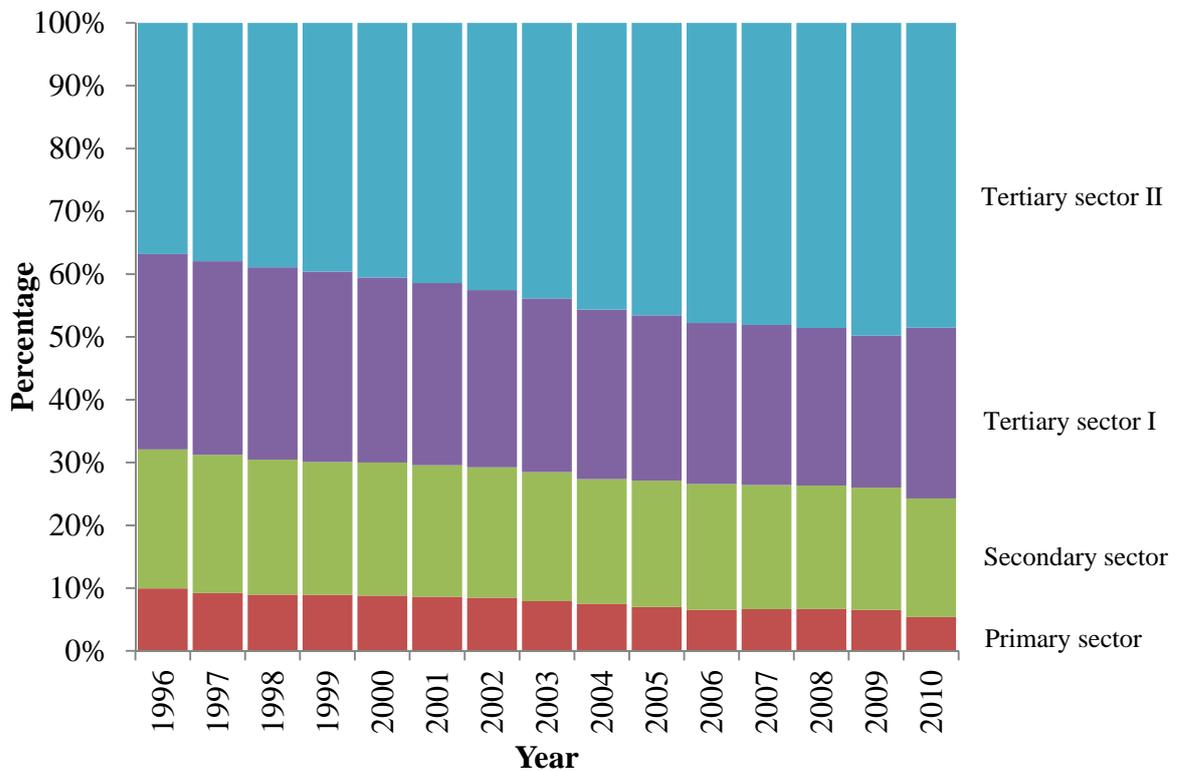
Figure 1 shows the development of (absolute) self-employment numbers in Germany between 1996 and 2010 within four economic sectors. The numbers declined in the primary sector, remained nearly stable in secondary sector, increased slightly in the area of tertiary sector I, especially during the last two years, and finally boomed in the field of the tertiary sector II. Figure 2 visualizes these changes as changes of percentages of self-employment.

Figure 1: Number of self-employed people per economic sector



Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

Figure 2: Percentage of self-employed people per economic sector



Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

First of all, the rapid increase of self-employment in tertiary sector II becomes clear. In 2010, nearly every second self-employed person belonged to this category. If we add the two tertiary sectors, nearly three quarters of all self-employment belong to these two areas, while self-employment in industry and agriculture has further shrunken towards one quarter of the self-employed population during the last 14 years in Germany.

While looking at Figure 1 it becomes clear why the third sector was divided into two sub-sectors, as the rise in self-employment belongs mostly to the sector where intangible items represent the core of the activities.

Many further specific aspects can be analysed. For example, one central item of interest is concerned with the type of self-employment. Are these self-employed people owners of “bigger” companies or of small and smallest firms? Earlier investigations already highlighted the strong relevance of smallest firms during the economic period of the last 20 years, when the revival of self-employment in Germany was virtually carried out by a revival of micro-firms defined as firms, which are run by owners who have no further employees in their firms (*Bögenhold/Fachinger (2010), Bögenhold/Fachinger (2012)*). The owners are commonly called solo-self-employed workers.

Distinguishing between economic sectors, gender and the question if self-employed people work with or without further employees, Table 2 gives additional information about trends in self-employment in Germany during the last 15 years.

**Table 2: Changes in the composition of self-employment 1996 to 2010**

	All sectors		Primary sector		Secondary sector
Total	14,1	Total	-31,8	Total	28,0
Men		Men		Men	
Total	11,5	Total	-32,0	Total	6,9
Solo	24,2	Solo	-39,2	Solo	39,7
With employees	2,1	With employees	-17,6	With employees	-9,1
Women		Women		Women	
Total	23,2	Total	-30,8	Total	-13,6
Solo	32,4	Solo	-34,6	Solo	-18,5
With employees	14,4	With employees	-23,1	With employees	-9,4

	Tertiary sector I		Tertiary sector II
Total	1,9	Total	45,3
Men		Men	
Total	7,0	Total	35,4
Solo	25,1	Solo	46,5
With employees	-3,9	With employees	25,4
Women		Women	
Total	-10,7	Total	70,3
Solo	-12,4	Solo	87,2
With employees	-9,4	With employees	51,1

Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

The data in Table 2 highlight several previous findings in more detail and with greater clarity: The overall trend towards services not only pushes self-employment but develops differently when distinguishing for men and women and when distinguishing for the type of self-employment (with further employees versus solo-self-employment). Only the primary sector features a reduction in self-employment for all categories and both genders, while the secondary sector and the tertiary sector I differ for men and women, showing losses for women and gains for men. Table 2 illustrates the drastic increase of self-employment in the tertiary sector II for men and women.

Comparing the two categories of self-employment with and without employees shows that “small” entrepreneurs with their micro-firms increased in weight tremendously between 1996 and 2010 in Germany; female self-employed people even more so than male. Significant differences occur when comparing economic sectors: While the proportion of female solo-self-employment declined in the secondary sector and in tertiary sector I, male solo-self-employment increased in the same areas at the same time. The increase takes place for nearly 40 per cent within the category of male solo-self-employment in the secondary sector.

The situation within the socioeconomic field of tertiary sector II reflects a contrast: Both genders and all size categories display considerable growth ratios in those 15 years but the increase of female solo-self-employment is extremely high compared with all other figures. Female self-employment gained 70 per cent in the tertiary sector II over a period of 15 years but, here, 87 per cent in solo-self-employment whereas men “merely” gained 46 per cent. In addition to organizational and sectoral changes, the growth ratio of female self-employment, mainly in the liberal professions and in diverse further social services, has

contributed to and mirrors a drastic transformation in the composition of the labour market.

## **4 Self-employment by Gender in the German Economy and Society**

With growing solo-self-employment, a new social phenomenon in the structure of the labour market and the division of occupations has emerged. We observe not only a rapid tertiarization but also fragmentation and segmentation of labour market trends in which the different developments are overlapping each other. Of crucial research interest are the driving forces and the features of self-employment. Are they a response to new lifestyles and working demands, which act as *pull* factors into self-employment or are they driven by needs and necessities? In other words, does solo-self-employment serve as a valve on a pressurized labour market, or must it be regarded more positively as a new option in the classic division of labour through which an increasing number of people find new self-supporting and stable jobs? Furthermore, can we verify appropriate trends at the level of genders, which indicate different rationalities, opportunities and needs (*Lombard(2001), Wellington(2006), Georgellis/Wall(2005)*)?

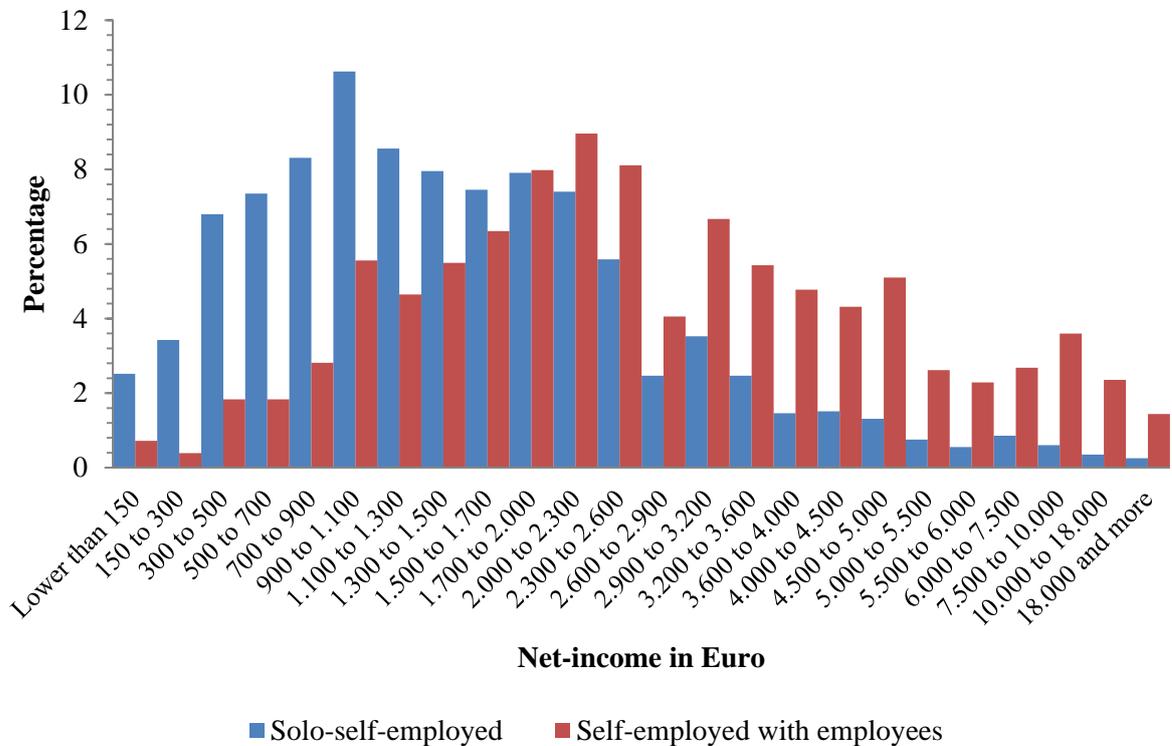
Although different developments appear quite similar regarding their directions, if we control for gender, fundamental differences remain significant: Female self-employment is based to a much greater extent upon solo-self-employment and it is much more highly represented in the service sector than male self-employment.

Under the aspect of heterogeneity we also find that a considerable dispersion of workload can be seen. It differs between less than 15 hours per week up to more than 40 hours per week. Those differences have diverse causalities when looking at logics of individual agents. They may mirror bad business situations because of insufficient orders or intentional decisions in favour of part-time self-employment. Whereas less than 45 % of women work more than 40 hours per week, more than 70 % of men report to be working full-time. For women, part-time work seems to be more “normal” than for men. This could be an indication that women use the flexibility of self-employment and the “freedom” of self-determination regarding the workload. On the other hand, the normal case for men leans much more towards full-time work with 40 hours or more than 40 hours per week (*Bögenhold/Fachinger(2011)*).

A large array of factors is responsible for new contours in the composition of occupations. In academic discourse, very often trends are postulated based on empirical speculations, since data which can shed reliable light on those questions are not always available. The German Microcensus provides further reliable information regarding the socioeconomic situation of self-employed workers. Figure 3 gives an idea regarding the heterogeneity of the net incomes of self-employed people. What becomes clear is that the incomes cover a broad range of diverse levels ranging from very low to comparatively high incomes. Differentiating for solo-self-employed people and self-employed people working

with further employees shows that the incomes of the solo-self-employed are, on average, much lower than those of entrepreneurs with employees.

**Figure 3: Net-income of self-employed people, according to self-assessment, Germany 2009**

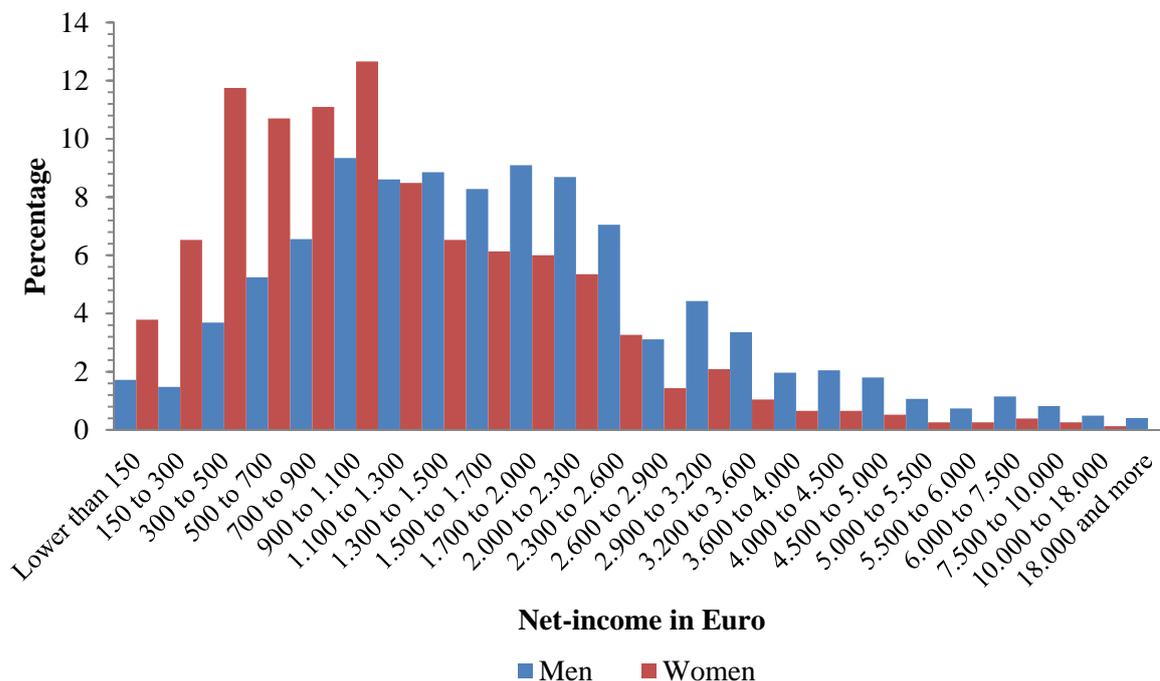


Source: Own calculations based on the scientific use file of the Microcensus of the Federal Statistical Office Germany.

A comparison between male and female solo-self-employment incomes (see Figure 4) shows that the income distribution differs between men and women. Both genders cover a range of incomes from lowest incomes to comparatively high incomes, but female incomes are concentrated much more densely at the lower end than the incomes of men. Since these incomes are the net incomes (based on self-assessment) of individual agents, two questions are of specific further interest:

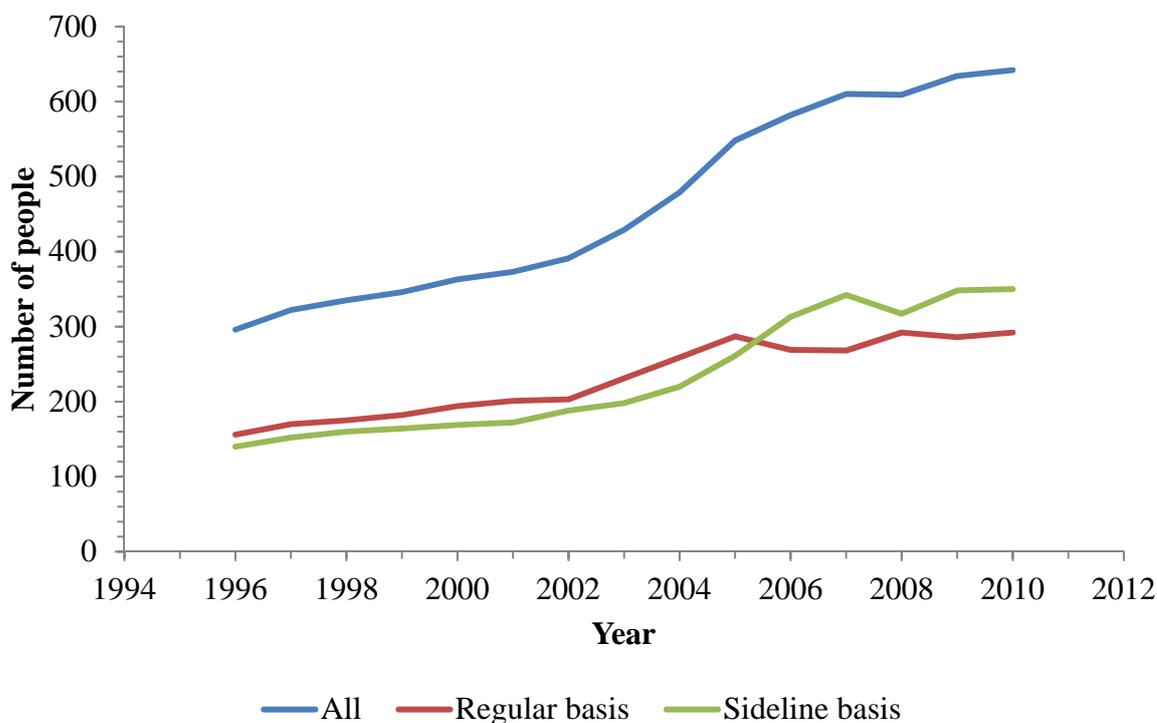
1. Do these incomes stand alone or do they contribute to specific household incomes?
2. Are the incomes related to fulltime or part-time work?

**Figure 4: Gender-specific income of solo-self-employed people, according to self-assessment, Germany 2009**



Source: Own calculations based on the scientific use file of the Microcensus of the Federal Statistical Office Germany.

**Figure 5: Number of solo-self-employed women in the service sector**



Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

As Figure 5 shows, solo-self-employed women increasingly work on the basis of a side-line employment which has become a more important economic activity than solo-self-employment on a regular basis.

When asking for reasons why people work part-time as entrepreneurs, huge differences can be found between genders and between the status of the different agents (solo-self-employed, self-employed with employees, employee). One such difference between men and women is the factor that women claim that they work part-time (instead of full-time) because they have private or family commitments or because they care for a child or disabled person (see Table 3).

**Table 3: Reason for working part-time**

Men			
	Solo-Self- Employed	Self-Employed with employees	Employees
Full-time employment not available	17,2	5,8	38,8
Education	8,8	3,8	14,6
Illness, accident	3,3	3,8	7,0
Private or family commitments	5,1	7,7	5,1
Full-time employment not possible or not wanted	39,8	53,8	23,5
Caring for child or disabled person	2,9	1,9	3,1
n.a.	23,0	23,1	7,8
Total	100,0	100,0	100,0
Women			
	Solo-Self- Employed	Self-Employed with employees	Employees
Full-time employment not available	10,9	5,9	20,1
Education	5,3	1,5	3,5
Illness, accident	1,8	2,9	2,1
Private or family commitments	20,8	23,5	23,8
Full-time employment not possible or not wanted	27,1	25,0	21,0
Caring for child or disabled person	21,7	25,0	26,3
n.a.	12,4	16,2	3,2
Total	100,0	100,0	100,0

Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

To obtain more reliable information about the factors behind those statements, it is necessary to explore the relationship between self-employment, partner's employment, the household and children. Our analysis examines the influence of personal characteristics, household and labour market characteristics for both mothers and fathers in a family context and their probability of being self-employed as compared to parents who have chosen formal, gainful employment. Observing labour market data at the level of households allows an investigation of the forms of work hybridity (*Folta et al. (2010)*). This strategy combines different income sources of different household agents to a common whole on a rational basis.

**Table 4: Relationship between main income earner and the reference person representing the household**

	Men		
	Solo-Self-Employed	Self-Employed with employees	Employees
Main income earner in the household is the reference person and is an independent farmer	5,9	4,4	0,0
Main income earner in the household achieves highest income class by him-/herself	59,6	70,1	75,2
Main income earner in the household achieves the highest income class jointly with additional person	5,4	4,1	5,0
Other main income earner (reference person in the household)	7,0	8,2	3,6
Person in the household with main income earner being an independent farmer (full time)	0,3	0,1	0,2
Person achieving the highest income class, but not main income earner	1,3	0,9	2,1
Person declaring income, but not in the highest income class	15,2	6,5	12,2
Person does not declare income, but other members of the household provide details for individual incomes	4,6	4,9	0,9
Person does not declare income, no other household members declare income	0,7	0,8	0,8
<b>Total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Women	Solo-Self-	Self-Employed	
	Employed	with employees	Employees
Main income earner in the household is the reference person and is an independent farmer	0,3	0,4	0,0
Main income earner in the household achieves highest income class by him-/herself	34,9	46,6	38,0
Main income earner in the household achieves the highest income class jointly with additional person	1,5	2,0	1,7
Other main income earner (reference person in the household)	2,8	4,0	1,3
Person in the household with main income earner being an independent farmer (full time)	1,3	1,1	0,4
Person achieving the highest income class, but not main income earner	4,3	9,3	6,2
Person declaring income, but not in the highest income class	47,4	27,1	48,7
Person does not declare income, but other members of the household provide details for individual incomes	4,0	3,8	0,6
Person does not declare income, no other household members declare income	3,6	5,8	3,0
Total	100,0	100,0	100,0

Source: Own calculation on the basis of *Piorkowsky/Buddensiek* (2011).

Data in Table 4 throw light on the family and/or household background of those entrepreneurial agents who were treated as full-time or part-time entrepreneurs in our previous discussion. Now, when turning to the perspective of the households, completely new horizons emerge. While female solo-self-employed people and female employees contribute to a household income in about 48 per cent of the cases (compared to 27 % for self-employed people with employees), which is not the strongest income source of the household, one can interpret the data in the sense that a very broad share of the female agents simply want to gain additional income in order to contribute to the overall volume of household income (*Minniti / Arenius* (2003): 11). Taking together the reasons for working part-time (Table 3) and the information provided in Table 4, the interpretation comes to mind that especially female part-time entrepreneurship is led by a rationality geared towards generating additional income for the financial package of a household. An argumentation which highlights different gender aspects in entrepreneurship by emphasizing new meanings of reliability and risk-moderation (*Hytti* (2005)) may find specific proof here. A life course can be adequately interpreted as a story

leading from birth to death, which includes different transitions and trajectories. These changes also affect entrepreneurship and provide underlying sense to rationalities within entrepreneurship and related agents within economic and societal developments. During one's life course, entrepreneurship can be one source of income among other sources, and its role in the income portfolio changes. Consequently, it makes sense to understand entrepreneurship in the larger context of employment, career, life course and personal well-being. Therefore the biographical perspective of looking at life courses as lives of cohorts in transition is a further axis of discussing intentions and choices (*Kohli (2007), Mayer(2009)*).

These turbulences within the existing organisations – the need to downsize, rationalise, delayer, outsource, restructure, flatten or shape the organisation for the future – have changed the concept of a career from the perspective of the individual. From a positive point of view, it has been suggested that the changes enhance the emergence of a new 'boundary-less career' or 'portfolio career', where individuals accumulate skills and personal reputation as key career resources through frequent movements between firms and in and out of self-employment and job opportunities that extend beyond a single employment setting. In other words, employment relations are increasingly in transition, working contracts are becoming insecure and work is often precarious, which emerges as a more visible downside of current labour markets and societies (*Kalleberg(2009)*).

## **5 The Liberal Professions**

To shed further light on the issue of the increase of self-employment within the third sector, a closer look at the self-employed people is taken, e.g. asking whether the increase is due to the expansion of mainly new branches or niches, or whether the development can also be accounted for by the increase in the classic field of the liberal professions (*Walby(2012): 9 ff.*).

Most occupations belonging to groups of liberal professions are based on academic training and academic curricula<sup>1</sup>. They can be regarded as the manifestation of overall tendencies of professionalization, as they have already been discussed in the Anglo-American debate since the 1930s(e.g. *Parsons(1954), Marshall(1939)*). In the course of increasing academic knowledge within education and further education we can observe that occupational specialists have been advancing for decades. Self-employed specialists with expertise in different areas of a growing variety of use in differentiated market societies are among them. More complex market societies are evolving along with the creation of new branches and niches (*Shane (2003)*), where independent businessmen find new opportunities to exploit (*Bögenhold (2000)*). The emergence of the (self-employed) liberal professions must be regarded within that context. They mirror secular tendencies towards the establishment of so-called knowledge societies

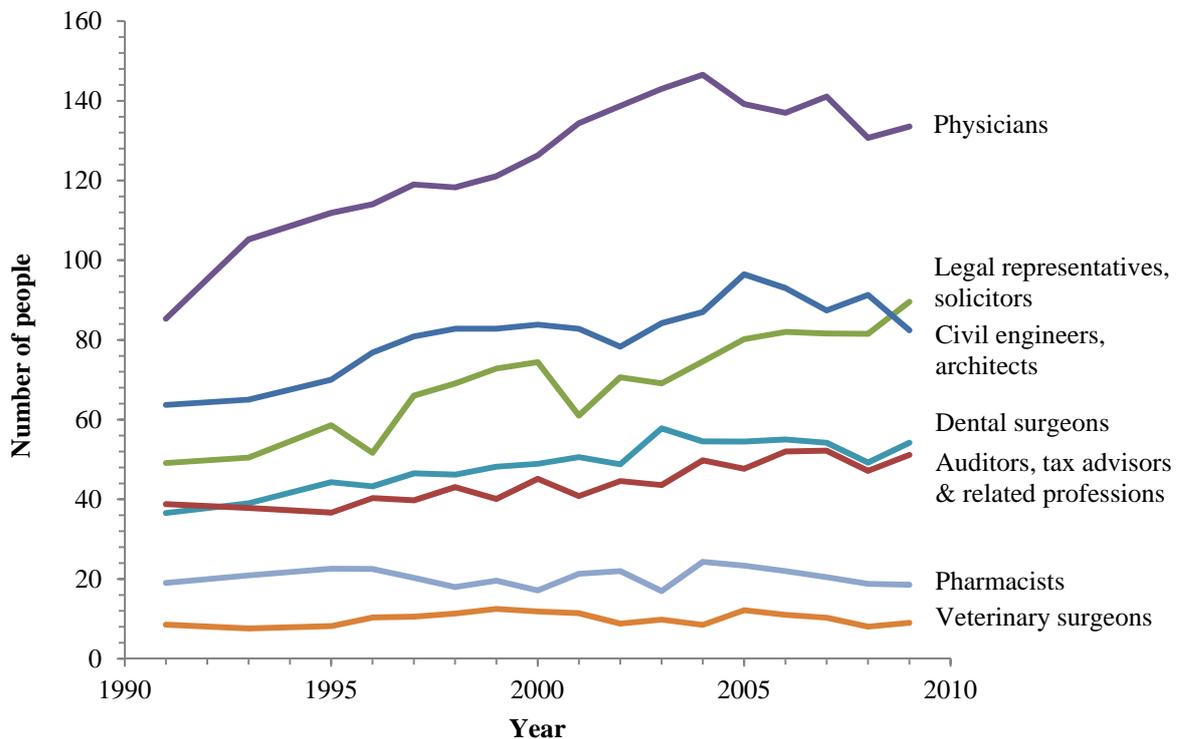
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<sup>1</sup> See e.g. Betzelt 2007, chapter 2, or for the special occupational group of the cultural professions *Betzelt/Gottschall(2007): 126*.

(Stehr (2005)) in which the stock of academic education is much higher than in any historical society before<sup>2</sup>.

Within this context a look at the liberal professions as a well-established subcategory of self-employment with own firm interest groups and related organizations is taken<sup>3</sup>. As can be seen in Figure 6, the development of the self-employed liberal professions was neither steady nor homogeneous for most occupational groups. What catches the eye is the sharp rise of the numbers of physicians as well as the increase of self-employed legal representatives, solicitors and the group of civil engineers and architects.

**Figure 6: Liberal professions, self-employment, Germany 1991 to 2009**



Source: Own calculations based on the scientific use file of the Microcensus of the Federal Statistical Office Germany.

The developments in Figure 6 are, to some part, the reflection of special regulations regarding access to the labour market. For example, the number of chemists is limited so that the number of self-employed pharmacists has remained almost constant over time.

<sup>2</sup> Audretsch (2007) made very clear how central the issue of knowledge has become in modern entrepreneurial societies.

<sup>3</sup> See for a detailed analysis of a specific group of freelancers in Germany: the publishing and new media professions Betzelt (2006) and Betzelt/Gottschall (2004).

Table 5 summarizes the development between 1991 and 2009 for men and women as well as for solo-self-employed and self-employed people with employees for each occupational group.

**Table 5: Liberal professions – changes in per cent, 1991 to 2009**

Occupation	Total	Men	Women	Solo-Self-employment	Self-employment with Employees
Civil engineers, architects	43.3	19,9	/	80.1	/
Auditors, tax advisors and related professions	21.6	21,9	58,8	17.4	37.1
Legal representatives, solicitors	66.0	45,5	408,0	195.3	50.2
Physicians	53.2	29,9	137,2	131.6	45.4
Dental surgeons	34.6	25,5	111,2	/	50.6
Veterinary surgeons	-0.6	-25,2	/	/	/
Pharmacists	-1.2	-4,0	/	/	-2.6
Liberal professions, total	41.7	25,7	124,7	87.2	33.2
Self-employed people, total	39.3	28.7	70.0	43.1	34.7

/ = cell-number too small

Source: Own calculations based on the scientific use file of the Microcensus of the Federal Statistical Office Germany.

During the observation period the group of liberal professions increased by nearly 42 per cent, which is higher than the increase for the category of self-employed people in general. In particular, physicians and legal representatives and solicitors increased their numbers considerably, whereas veterinary surgeons and pharmacists show a reduction. What is striking is the increase of self-employed women in the liberal professions. This number more than doubled, whereas the increase for men is even lower than the overall average for self-employed people. This led to a change in the relation between women and men. For example, in 2009 ca. 36.8 per cent of physicians were women, whereas in 1991 only 24.2 per cent of the self-employed physicians were female. The gender gap in the liberal professions in the previous decades was very pronounced.<sup>4</sup> However, the results indicate that the gender gap in the liberal professions seems to be on the path of narrowing.

Distinguishing whether the liberal professions employ further employees or work in solo-self-employment, Table 5 indicates the over-averaged increase of solo-self-employment for the most part.

<sup>4</sup> *Stephan/El-Ganainy (2007)* analyses the gap between university scientists and shows some interesting factors, which should be taken into account when explaining the reasons behind the gender gap.

However, an even closer look reveals which groups are the top beneficiaries of the development. Therefore, in Table 6 the self-employed people are further divided by gender.

**Table 6: Liberal professions – gender specific changes in per cent, 1991 to 2009**

Occupation	Men		Women	
	Solo-Self-employment	Self-employment with Employees	Solo-Self-employment	Self-employment with Employees
Civil engineers, architects	73,3	-13,6	112,4	/
Auditors, tax advisors and related professions	9,4	25,4	28,5	/
Legal representatives, solicitors	104,6	27,9	664,3	/
Physicians	38,5	29,0	288,1	102,5
Dental surgeons	/	29,9	/	110,7
Veterinary surgeons	/	/	/	/
Pharmacists	/	-0,7	/	/
Liberal professions, total	53,1	18,3	188,2	98,8
Self-employed people, total	56,7	8,2	104,6	28,2

/ = cell-number too small.

Source: Own calculations based on the scientific use file of the Microcensus of the Federal Statistical Office Germany.

As can be seen in Table 6, the “beneficiaries” of the development are especially women. Self-employment increased for 39.3 per cent whereas the number of solo-self-employed women “exploded” during the same time by 188.2 per cent. The most striking changes are visible when looking at the solo-self-employed women where the number of physicians nearly tripled. The extremely high percentages for the legal representatives and solicitors are due to the fact that in 1991 the overall number was very low – well beneath 10,000 – and now lies around 26,000 women. However, solo-self-employment for these groups can be seen as a transitional phenomenon, as physicians or solicitors who become economically successful, are likely to employ additional assistants and/or receptionists.

Furthermore, Table 6 gives some indication of the two faces of being self-employed as a liberal professional. On the one hand, the number of self-employed individuals with employees increased overall, indicating that the increase of service sector II is not only caused by new opportunities but also by the development within the classic professions (for a more detailed discussion see e. g. *Kovalainen / Österberg-Högstedt* (2011)). On the other hand, it becomes clear that the free professions can be seen as a role model of the restructuring within the group of self-employed people. For example, the different patterns of gender decisions in education and further education are reflected in the changes of the

structure (*Casarico et al. (2011)*). Even if the gender decisions for different university study subjects remain the same over time, this will cause an increase in the group of liberal professions. As girls have better school grades on average the limited access to university places (*numerus clausus*) leads *ceteris paribus* to relatively more female students and therefore to more educated women, which are consequently able to enter a liberal profession. Therefore, higher education can be seen as a pull factor to become a liberal professional and the increase can be seen to some parts as an effect of a more highly educated labour force. The outcomes are to partially contradictory to the results of *Llussá (2010)*, who comes to the conclusion that the main difference across genders is the lower impact of secondary education. The development within the liberal professions can be seen as an indication that "... for women, entrepreneurship is a journey out of poverty and toward equality ..." (*Minniti / Arenius (2003): 22*) and that the journey in Germany may have been successful to date.

## **6 Conclusion**

The results of the analyses indicate that tertiarization not only leads to an overall increase of the number of self-employed people in new branches or niches, but also in the classic professions. Especially women have a chance to gain access to more occupations with a high social reputation – especially the physicians – and a high income. Therefore, the development not only points to a significant revival of female labour but also to a change of the structure within each occupational group.

Beside the four interdependent trends regarding the socioeconomic situation of the self-employed – unsteadiness, destandardisation, divergencies and hybrid forms – the development into a service oriented and knowledge based society results in a status where classic forms are also contributing to the overall increase of self-employment. Therefore, it seems as if intra-sectoral developments are important in stimulating self-employment. In particular, it has become more common for women to be self-employed.

Overall we show that the rise of self-employment is mostly supported by a rise of micro-firms with the solo-self-employment of women indicating a significant revival of female labour. The structure of the self-employment of women seems to be driven by necessity in order to take part in the labour market on the one hand and on the other hand it reflects both the increase in participation in classic professional self-employment and the new innovative modes of labour market integration. It also reveals new opportunities and markets which are especially due, in wide parts, to the development of the service and health care sector. Even more clearly, the results of the analyses show the heterogeneity of self-employment, which makes it necessary to be careful when drawing conclusions about the overall development.

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