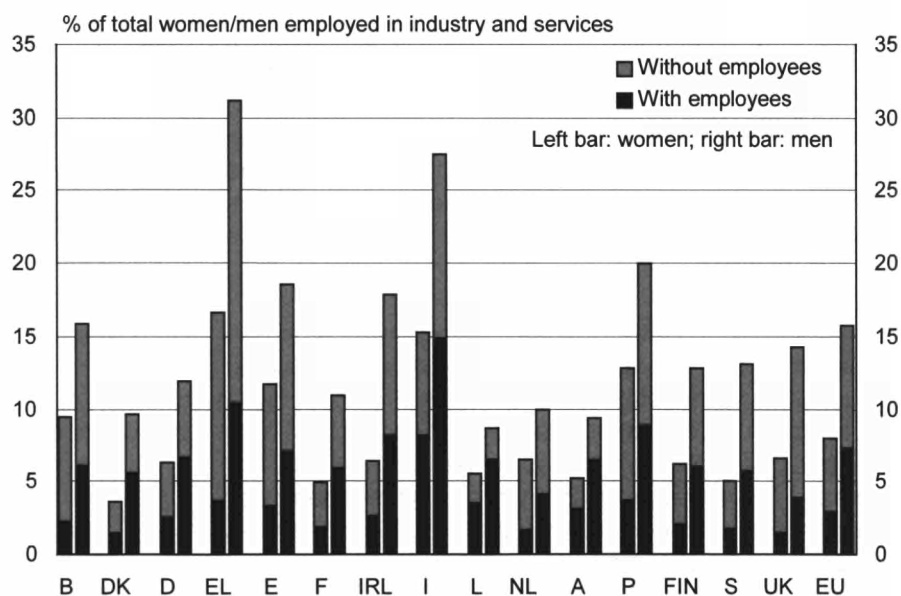


# The entrepreneurial gap between women and men

*Ana Franco & Karin Wingvist*

Promoting entrepreneurship and self-employment is one of the four Pillars of the Employment Guidelines which lie at the heart of the European Employment Strategy. Although the question of women's self-employment is not explicitly addressed in the actual Guidelines themselves, it is explicitly mentioned in the preamble to the fourth Pillar, that of ensuring Equal Opportunities for women and men, one of the concerns of which is 'to give particular attention to obstacles which hinder women who wish to set up new businesses or become self-employed'. In practice, the number of women who are self-employed across the European Union is very much smaller than that of men and the number of women entrepreneurs, or those with employees, smaller still.

**Fig. 1 Women and men self-employed as a proportion of total employed in industry and services, 2000**



## Statistics in focus

### POPULATION AND SOCIAL CONDITIONS

THEME 3 – 11/2002

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## Many fewer women entrepreneurs than men

Leaving aside agriculture, in which a large proportion of both women and men were self-employed (41% of women, 57% of men), the number of women who were self-employed in the Union as a whole in 2000 amounted to just 8% of the total number of women in work, according to the EU Labour Force Survey (Fig. 1). This was only half the proportion of men in work who were self-employed.

The difference in relative numbers is even more marked for self-employed with employees, which can be taken as a rough proxy for those running businesses or, therefore, for the number of entrepreneurs. This, it should be emphasised, is only a partial indicator of those in charge of businesses, since many of these – especially those in larger businesses – are likely to be classed as employees rather than as self-employed, since they draw a salary from their companies. Moreover, whether a person is classed as self-employed or as an employee may depend as much on the legal framework governing company operations in different Member States as on the specific tasks they perform. Nevertheless, this partial measure might still be indicative of differences between men and women in this respect, if not of the differences in the relative number of 'entrepreneurs' as between EU countries. At the same time, since the measure is likely to capture proportionately more entrepreneurs in small businesses than large and since women are more likely to be in control of small firms than larger ones (see below), the differences in the number of women entrepreneurs relative to men reported here will tend to understate the true overall difference.

Whereas almost 7½% of men in employment in the Union in industry and services (ie again excluding agriculture) were classified as self-employed with employees in 2000, only 3% of women fell into this category. The difference was especially evident for Denmark and Sweden, two countries where particular importance is attached to ensuring equal opportunities between women and men, in both of which only around 1½% of women in work were self-employed with employees as opposed to some 5½% of men. The relative number of women entrepreneurs, measured in this way, was highest in Italy, where the figure was over 8% of women in employment – though this was still much less than the figure for men (15%). In all other Member States, the proportion was less than 4%.

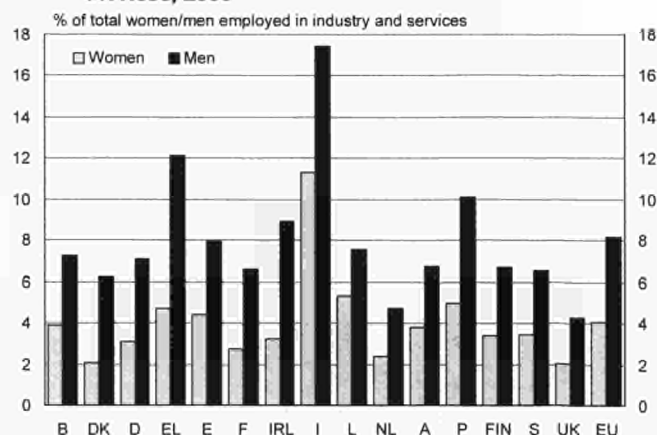
The small number of women who are self-employed, however, arises partly from the large proportion of women employed in communal services, in health, education and public administration, especially in Denmark and Sweden (46% of all women in employment in Denmark, 50% in Sweden as opposed to 15-16% of men in each case) but also elsewhere (35%

of women in the EU as a whole as against 15% of men). Since these services are predominantly in the public sector, but since also the way that they are organised varies between Member States, the possibility of self-employment is, therefore, not only small in most countries but varies between them. Excluding these sectors – so effectively confining the analysis to the enterprise sector – increases the proportion of both women and men who are classed as self-employed with employees, but more for women than for men. The increase, moreover, varies between countries because of the differing importance of communal services as an employer of women (in Greece and Portugal, they accounted for only 24% of all women in work, half the proportion in Sweden).

In 2000, some 4% of women in employment in the Union in industry and services, excluding communal services, were self-employed with employees as against just over 8% of men, a difference of around 2 to 1 (Fig. 2). The exclusion of communal services makes most difference to the figures for Sweden, where the proportion of women who are self-employed with employees is increased to 3½%, still only around half of the proportion of men, but in line with the difference in other Member States. The difference between women and men is also reduced to close to the EU average in Finland, though in Denmark, it remains at 3 to 1, wider than anywhere else in the Union (it was just over 2½ to 1 in both Greece and Ireland).

These relative proportions have changed only slightly over recent years. Between 1995 and 2000, the proportion of women who were self-employed with employees in the enterprise sector as defined above increased marginally in the EU as a whole (though the absolute number rose by around 3% a year), while the proportion of men remained unchanged.

**Fig. 2 Women and men self-employed with employees as a proportion of total employed in industry and services, 2000**



**Fig. 3 Share of women relative to share of men self-employed with employees in industry and services by age group, 2000**



Note: Public administration, Education, Health and Extra-territorial organisations are excluded

### Fewer women self-employed than men in all age groups

Older women of 40 and over in employment, as would be expected, are more likely to be self-employed than younger women. In the EU as a whole in 2000, just over 3% of women aged 25 to 39 in employment were self-employed with employees in the enterprise sector as defined above as compared with 4½% of those in their 40s and some 5½% of those aged 50 and over. In all age groups, however, these proportions were only around half those for men (Fig. 3, which shows the ratio of the share of women who are self-employed to the share of men who are self-employed in each age group).

Accordingly, only 21 to 24% of 'entrepreneurs' in each of the age groups in the Union were women (slightly more in the younger age group than the older one), whereas they accounted, on average, for some 34 to 38% of employees (again more in the younger age group). Women were, therefore, much more likely than men to be working as paid employees than as entrepreneurs and much more likely to be employed by a man than a woman.

A similar pattern is evident in most Member States. Although older women aged 50 to 64 in employment were generally more likely to be entrepreneurs relative to men than those in younger age groups in all countries apart from Germany, France and the Netherlands, it was still the case that the likelihood of them being in such a position was considerably less than that of men and the probability of them being employees substantially greater.

Nevertheless, despite these low figures, there was still an increase, if relatively small, in most Member States over the 5 years 1995 to 2000 in the likelihood of women in work being self-employed with employees, especially in the under 40 and 50 and over age groups, whereas for men, it remained much the same.

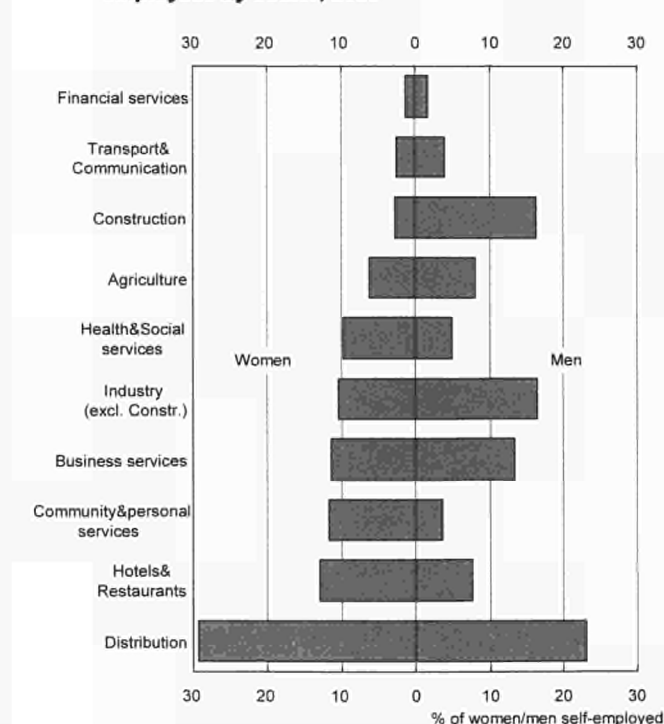
### More self-employed men than women in all sectors

Almost 30% of women self-employed with employees in the Union worked in retail and wholesale distribution in 2000 as compared with some 23% of men (Fig. 4). This was over twice the proportion of women in this category working in the two next most important sectors in this respect, community and personal services and hotels and restaurants, which each accounted for around 12-13% of women entrepreneurs. Some 54% of women self-employed with employees, therefore, worked in these three basic service activities, which accounted for only around 27% of employees (Table 1). By comparison, only just over a third of men self-employed worked in the three sectors (and 19% of male employees).

In contrast, almost a third of men entrepreneurs worked in industry and construction, as opposed to only 13% of women, while around 13½% were in business services, slightly more than the proportion for women, despite the fact that the relative number of women employees working in this sector was greater than for men. Similarly, whereas twice the proportion of women self-employed as men worked in health and social services, this sector accounted for almost 5 times the share of women employees as for men. Men working in this sector, as in business services, were, therefore, much more likely to be employers than women.

A similar pattern of relative proportions is evident in most Member States (Table 1). In all countries, apart from Greece (where distribution is more important for

**Fig. 4 Distribution of women and men self-employed with employees by sector, 2000**



**Table 1: Distribution of women and men self-employed with employees and distribution of employees by sector, 2000**

Sector	Sex	Status	% of women/men self-employed, % of women/men employees															
			B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK	EU
Agriculture (A+B)	Women	self-employed	3	4	4	21	4	11	5	7	9	7	6	5	11	4	4	6
		employees	0	1	1	1	2	1	1	2	0	1	1	2	1	1	0	1
	Men	self-employed	4	19	7	15	7	9	12	9	16	9	6	6	11	9	6	8
		employees	1	3	2	1	4	2	3	3	1	2	1	3	3	1	1	2
Industry (C-E)	Women	self-employed	2	6	6	15	15	9	7	14	1	5	4	21	11	8	7	10
		employees	12	13	17	15	14	13	15	21	5	8	14	27	14	11	11	15
	Men	self-employed	13	12	16	19	21	14	12	20	4	9	16	22	17	15	8	16
		employees	30	26	35	23	27	28	27	32	19	23	32	28	33	30	28	30
Construction (F)	Women	self-employed	3	3	4	1	2	4	3	2	4	7	1	2	3	4	2	3
		employees	1	1	2	0	1	1	1	1	1	1	2	1	1	1	1	2
	Men	self-employed	12	14	17	14	19	18	25	14	8	12	10	27	17	14	17	16
		employees	9	11	13	13	17	10	16	10	14	9	15	22	11	9	9	12
Services (G-Q)	Women	self-employed	92	88	87	64	78	77	85	78	87	81	88	71	76	85	86	81
		employees	87	86	80	84	82	85	83	76	93	89	84	70	84	88	87	83
	Men	self-employed	72	55	60	52	53	58	51	58	73	70	68	46	55	62	69	59
		employees	60	60	50	63	51	60	55	54	67	66	52	47	53	60	62	58
Distribution (G)	Women	self-employed	48	28	26	21	36	26	26	32	30	27	33	29	37	25	29	29
		employees	13	13	17	15	16	12	16	12	14	17	21	13	12	11	17	15
	Men	self-employed	33	17	18	24	23	21	19	27	24	27	20	24	18	22	22	23
		employees	10	14	11	13	12	13	13	10	11	15	12	13	11	12	14	12
Hotels, restaurants (H)	Women	self-employed	16	19	13	13	15	13	17	11	19	14	17	15	14	12	14	13
		employees	4	4	4	4	4	4	4	4	4	4	4	2	5	4	4	4
	Men	self-employed	10	1	8	11	12	8	8	6	13	6	12	10	5	10	7	8
		employees	2	2	2	5	4	3	5	2	4	3	3	2	2	2	3	3
Transport, communication (I)	Women	self-employed	2	0	4	1	3	2	4	1	2	4	3	2	5	8	3	3
		employees	4	4	4	4	4	4	4	4	4	4	4	2	5	4	4	4
	Men	self-employed	2	6	4	4	4	3	5	4	4	4	4	2	13	8	4	4
		employees	12	10	7	10	7	9	8	8	9	8	10	6	10	10	10	9
Financial services (J)	Women	self-employed	1	0	1	1	0	1	1	2	0	2	0	2	0	0	1	1
		employees	4	4	5	5	3	4	6	4	12	4	5	2	3	3	5	4
	Men	self-employed	4	2	2	0	1	2	1	2	0	3	1	1	0	1	1	2
		employees	4	3	3	4	3	3	4	4	10	4	4	3	1	2	4	3
Business services (K)	Women	self-employed	11	9	11	10	10	11	9	13	15	12	8	7	13	17	11	11
		employees	9	7	8	6	10	10	7	8	12	8	5	9	9	10	9	9
	Men	self-employed	15	22	14	7	9	13	12	12	19	19	14	7	14	17	22	13
		employees	7	9	6	3	5	9	8	4	5	12	5	3	11	13	11	7
Public admin, education (L+M)	Women	self-employed	0	2	1	7	2	1	5	3	1	1	2	0	1	0	2	2
		employees	27	15	17	25	19	23	16	28	21	15	17	19	16	17	20	20
	Men	self-employed	1	0	1	2	1	1	0	1	1	1	1	1	1	1	1	1
		employees	18	12	13	20	12	15	11	18	18	15	11	13	11	12	12	14
Health, social services (N)	Women	self-employed	5	22	18	3	3	12	10	5	8	16	13	4	6	2	14	10
		employees	23	33	18	12	12	18	16	11	16	28	15	12	28	35	20	18
	Men	self-employed	5	6	9	1	2	7	3	3	9	8	9	1	2	2	7	5
		employees	4	5	4	3	3	4	3	4	3	5	3	3	3	5	4	4
Community, personal services (O-Q)	Women	self-employed	8	9	12	7	10	12	14	12	12	10	18	7	7	8	16	12
		employees	3	4	7	12	16	9	11	7	14	6	11	15	7	5	7	8
	Men	self-employed	2	1	4	2	2	4	3	4	3	3	6	2	2	1	5	4
		employees	3	4	4	4	4	4	4	4	4	7	3	3	3	4	4	4

men), a much larger proportion of women self-employed than men worked in distribution, community and personal services and hotels and restaurants, both individually and collectively. In all countries, apart from the four southern Member States, business services accounted for a larger proportion of men self-employed than women, while in health and social services the reverse was universally the case.

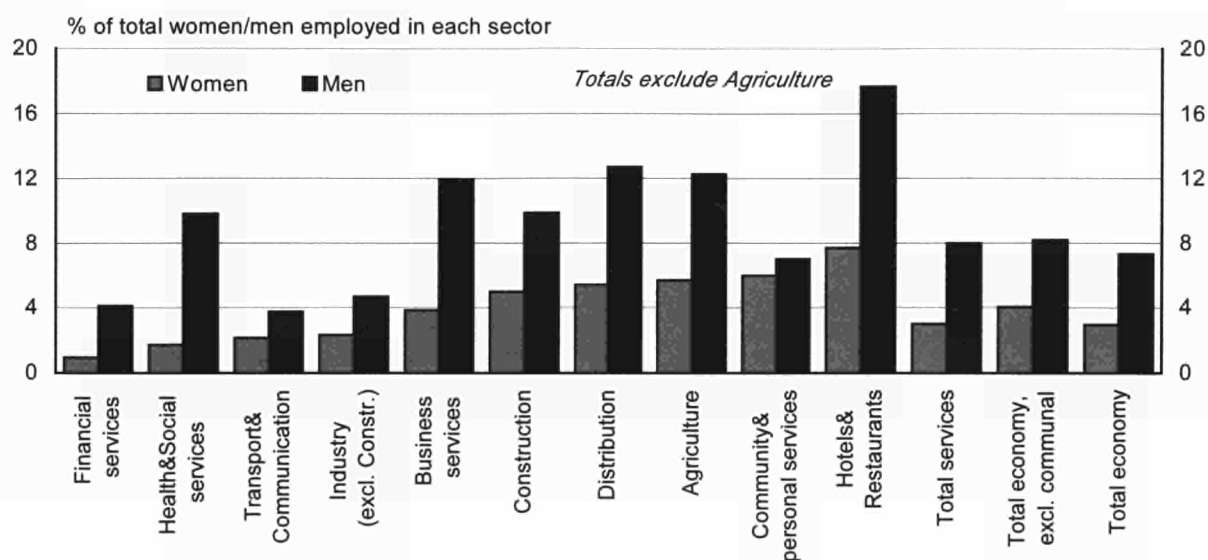
In all sectors of activity, men in employment were more likely to be self-employed with employees than women. The difference in likelihood was particularly large in the advanced services, in health and social services, where almost 10% of men working in the sector in the Union in 2000 were self-employed with employees as against

under 2% of the women in the sector, in financial services, where the relative number of men who were self-employed was over 4 times that of women, and in business services, where the difference was over three times (Fig. 5). In most other sectors, the difference in the share of men self-employed relative to the share of women was around 2 to 1, as at the aggregate level. The one exception was community and personal services, where the share for women was only some 20% below that for men.

Again similar differences are evident in all Member States and there are very few instances in any country or sector where the proportion of women self-employed was greater than men. The main exception is

Community and personal services, where the proportion was higher for women than for men in 6 Member States (Table 2). Otherwise, apart from hotels and restaurants in Denmark and financial services in Portugal, the relative number of men in work who were employers was uniformly higher than for women in all sectors.

**Fig. 5 Women and men self-employed with employees as a share of total women/men employed by sector in the EU, 2000**



**Table 2: Women and men self-employed with employees by sector, 2000**

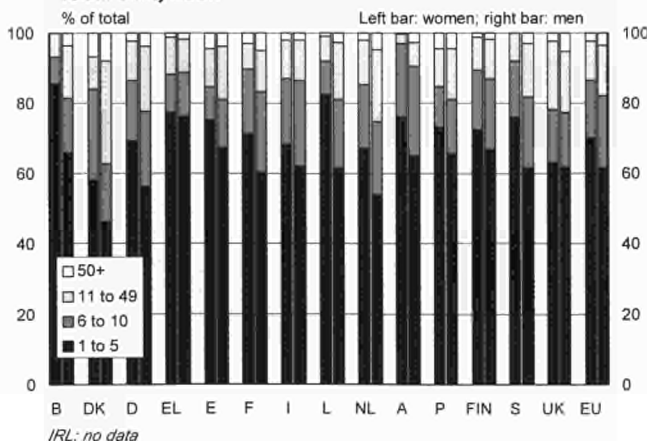
Sector	Sex	% women/men employed in each sector															
		B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK	EU
Agriculture (A+B)	Women	7	3	5	4	3	8	6	12	22	5	3	1	6	4	9	6
	Men	9	25	15	10	6	11	8	23	39	10	7	4	8	12	11	12
Industry (C-E)	Women	0	1	1	5	4	1	1	6	1	1	3	2	1	1	2	
	Men	3	3	3	11	6	3	4	11	2	2	4	8	4	3	1	5
Construction (F)	Women	8	4	4	10	6	6	7	11	10	9	2	8	8	7	2	5
	Men	7	8	9	13	8	11	13	19	4	5	5	11	9	9	6	10
Services (G-Q)	Women	2	2	3	4	3	2	3	9	4	2	3	4	2	2	2	3
	Men	7	6	8	10	7	6	8	16	8	5	8	9	7	6	5	8
Distribution (G)	Women	7	3	4	5	6	4	4	16	8	2	4	8	5	6	2	5
	Men	16	8	11	15	11	10	12	27	15	8	10	14	10	10	6	13
Hotels, restaurants (H)	Women	9	9	8	7	6	7	5	19	13	5	6	7	7	7	4	8
	Men	22	5	21	19	15	15	14	29	21	8	22	23	17	24	9	18
Transport, communication (I)	Women	1	0	3	2	3	1	3	4	2	2	3	4	2	4	1	2
	Men	1	4	4	5	4	2	5	8	3	2	3	3	8	5	2	4
Financial services (J)	Women	1	0	1	1	1	1	0	5	0	1	0	3	0	0	0	1
	Men	6	4	4	2	2	5	3	10	0	4	2	2	3	3	1	4
Business services (K)	Women	3	2	3	7	3	2	2	13	7	2	3	5	3	3	2	4
	Men	11	14	13	17	11	9	13	27	22	6	16	15	8	7	8	12
Health, social services (N)	Women	1	1	3	1	1	1	2	4	2	1	3	1	1	0	1	2
	Men	6	8	15	5	6	10	10	10	19	7	17	3	4	3	7	10
Community, personal services (O-Q)	Women	4	2	5	7	6	5	6	16	12	3	10	7	2	2	4	6
	Men	5	1	6	6	4	6	7	19	9	4	12	5	3	2	4	7
Total economy (excl. Agriculture)	Women	2	1	3	4	3	2	3	8	4	2	3	4	2	2	2	3
	Men	6	6	7	10	7	6	8	15	6	4	6	9	6	6	4	7
Total economy (excl. Agriculture, P.A., Education, Health and Extra-terr. Orgs.)	Women	4	2	3	5	4	3	3	11	5	2	4	5	3	3	2	4
	Men	7	6	7	12	8	7	9	17	8	5	7	10	7	7	4	8

## Women self-employed tend to work in smaller local units than men

In addition to women self-employed being less numerous than men, they also tend to work in slightly smaller local units, which in some degree might be regarded as indicative of the size of business they control. For both women and men self-employed with employees, the average size of the local unit in which they work is small. In 2000, around 70% of women self-employed in the EU, here excluding agriculture alone, worked in local units, or establishments, with under 5 people employed and another 16½% in units with between 6 and 10 employed (Fig. 6). Only 11% worked in units with between 11 and 49 employed and just 2½% in units with 50 or more. The proportions are not so different for men, though slightly more worked in establishments with 50 or more employed and 14½% in ones with between 11 and 49. Some 82% of men self-employed, therefore, worked in establishments with 10 or fewer employees as opposed to 86½% of women.

The same general pattern is evident in almost all Member States, the main exceptions being Greece, Italy and the UK, where there was not much difference between the proportion of women and men working in establishments with 10 or fewer employed. The difference was particularly pronounced in Denmark, where some 37% of men self-employed worked in establishments with more than 10 employed as against only 16% of women, Germany, where 22½% of men against 13½% of women worked in establishments of this size, the Netherlands, where the figures were 25% against 14½% and Sweden, where they were 18% against 8%.

**Fig. 6 Distribution of women and men self-employed with employees working in industry and services by size of local unit, 2000**

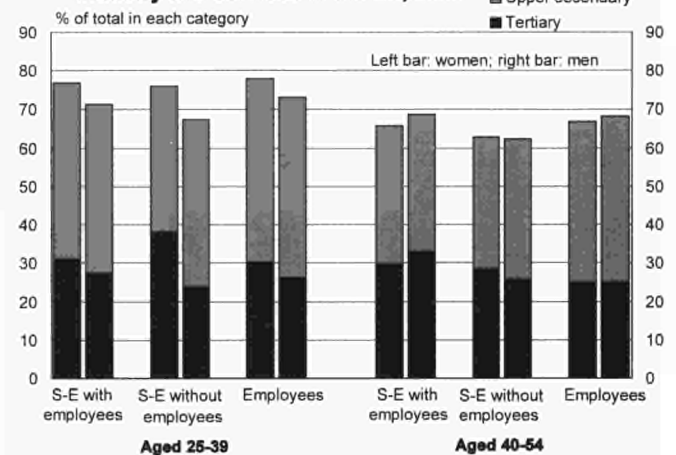


## Education levels are similar for women and men

Surprisingly perhaps, there is not much difference in educational attainment levels between women and men who are self-employed and those who are employees, while for those under 40 at least, women self-employed tend to have higher education levels than men, though this is also true of employees. In 2000, some 31% of women self-employed with employees in the Union and aged between 25 and 39 had tertiary level (ie university or equivalent) qualifications and a further 46%, upper secondary level ones (Fig. 7). This compares with 27½% of men with tertiary level qualifications and 44% with upper secondary level.

The picture is different for those of 40 and over. In this age group, there was a larger proportion of men self-employed with employees with tertiary level education (32%) than women (30%). These proportions were higher than for employees as regards tertiary education (25% for both women and men) though less as regards upper secondary level (42% and 43% respectively).

**Fig. 7 Women and men self-employed and employees, aged 25-39 and 40-54 by education attainment level in industry and services in the EU, 2000**



## Both women and men self-employed tend to work long hours

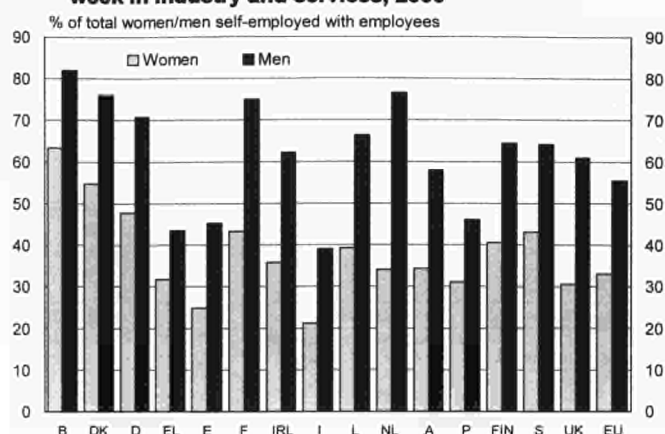
The self-employed, whether women or men, generally work much longer hours than employees throughout the Union. This is particularly so for those with employees. In 2000, some 55½% of men in the latter category employed in industry and services usually worked 50 or more hours a week (Fig. 8), as compared with only 10½% of employees. For women, the difference was equally wide. Around a third of women employers usually worked 50 hours more a week as against only 3% of employees.

Similar differences are evident in all Member States. In all countries, both women and men employers work longer hours than employees. Only in the four southern

Member States, did less than 50% of men self-employed and less than a third of women have a shorter working week than this. In the Netherlands and France, where reduced working hours have become more of a policy objective in recent years than in other parts of the Union, as well as in Denmark, where average working hours of employees are among the shortest in the Union, some 75-76% of men employers reported normal working weeks of 50 hours or more.

In general, there was relatively little change over the five years 1995 to 2000 in the relative numbers of either self-employed or employees working long hours.

**Fig. 8 Proportion of women and men aged 25-54 self-employed with employees, usually working 50+ hours a week in industry and services, 2000**



## ➤ ESSENTIAL INFORMATION – METHODOLOGICAL NOTES

The analysis is based on the EU Labour Force Survey for 2000. Those in employment are defined as any persons who did any work during the reference week, even for as little as one hour, or who had a job or business from which they were temporarily absent during the reference week. Within this, those self-employed are defined as:

A person who works in his own business, professional practice or farm for the purpose of earning a profit, even if the enterprise is failing to make a profit, or who spends time on the operation of a business, professional practice or farm even if no sales were made, no services supplied or nothing produced (for example, someone undertaking maintenance activities, waiting for a client or attending a conference), or who is in the process of setting up a business, farm or professional practice.

The self-employed are further divided between those who employ at least one other person and those who do not. The analysis here is focussed on the former.

Agriculture and fishing (NACE Sections A and B) are excluded from the aggregate analysis throughout. Communal services are also excluded from part of the analysis in order to improve the comparability of the relative number of self-employed between Member States. The activities excluded in this regard are: NACE, Section L, Public administration and defence; compulsory social security, Section M, Education, Section N, Health and social work and Section Q, Extra-territorial organisations and bodies.

'Local unit' is defined as the geographical location where a person's job is mainly carried out or where they are normally based. It usually consists of a single building or part of a building.

Data on education attainment levels are defined in terms of the International Standard Classification of Education 1997 (ISCED 97) and relate to the highest level of education achieved. 'Upper secondary education' consists of ISCED 3 and 4, which typically begin at the end of full-time compulsory education, usually at age 15 or 16, and which either prepare students for tertiary education or for a vocation. 'Tertiary education' is more advanced in terms of content than ISCED 3 or 4 and usually requires the successful completion of programmes at this level. It typically leads to a university degree or equivalent qualification. It includes education leading to post-graduate or advanced research qualifications. For the UK, those classified with ISCED 3c (shorter than 3 years) qualifications, which in this country includes those with GCSEs usually taken at the end of compulsory education, are excluded from the upper secondary group in order to improve the comparability of the data with other Member States.

# Further information:

## ➤ Databases

NewCronos, Domain: LFS

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