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Different aspects of women's participation in self-employment with particular reference to the costs

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Summary. Over the last twenty years a growing number of researchers have been interested in female entrepreneurship. It is worth noting that being a self-employed person, for certain women, is the only chance to participate actively in social and economic life. Women choose self-employment because of flexibility of schedule and family-related reasons. This study aims to increase knowledge about self-employment as one of multiple labor market choices. The most important findings of this work concern the identification of trends, crucial topics with particular attention to the costs, and potential future research towards a better understanding of female entrepreneurship. Selected from Google Scholar and EBSCO written in Polish and English studies were classified considering different criteria: main theme, impact, country of research and year.

Introduction

Complex interaction of technological development and socio-demographic change has caused a structural change in the economy, which results in a changing working environment and new forms of employment. In this field, a growing trend towards one-person enterprises can be observed. These newly developing firms are regarded as an alternative choice to wage- or salary-dependent work. Especially female self-employment plays an important role and shows disproportional growth rates.

Researchers have produced significant work examining female entrepreneurship and analysing varied and complex characteristic of self-employed women.

Research on women and self-employment is constantly evolving as well as a dynamic research field which demands a continuous examination of current state of research, the recognition of trends and possible future research areas in order to develop new knowledge. Unfortunately no important literature reviews have been realised in order to recognise the state of this field of research and its possible future directions.

Current paper aims to contribute to the ongoing debate in the field of research on self-employed women. It reviews studies published on this topic between 1998 and 2018 in order to understand the present state of the research and its potential future directions.

For this purpose, there have been defined the following research questions: What is the evolutionary trend of the field? What's new in the (very) recent debate on self-employed women? Which themes are more likely to be faced from a Polish perspective? Results are presented in order to: compare 1998–2004, 2005–2011 and 2012–2018, identify current trends and emerging topics and suggest possible future research directions.

The paper is organised as follows. Firstly, a short overview on previous study on women's involvement in self-employment is presented. Secondly, the methodology is described, followed by the main results that have stemmed from the analysis. Finally, implications for future research and conclusions are described.

1. Self-employed women: what is already known

The term “self-employment” has not been legally regulated or clearly defined. It does not appear in the legislation and is used most commonly to describe activity in the form of a one-person business. In literature, there are two approaches for self-employed women. The first one focuses on entrepreneurship (understood as active undertaking of business activity), the latter treats self-employment as one of non-standard forms of employment and a way to combat unemployment.

During the last two decades women's formal labour force participation has grown substantially (Cloin, Keuzenkamp, Plantenga, 2011; DiCecio, Engemann, Owyang, Wheeler, 2008; Gutierrez-Domenech, Bell, 2004; Buchelt, Pauli, Poczowski, 2016). Mirroring this trend, more women are also choosing careers in self-employment while men continue to be more than twice as likely to be self-employed (Díaz-García, Welter, 2013).

Female-owned businesses are one of the fastest growing entrepreneurial population in a world of growth rates (Brush, De Bruin, Welter, 2009; Kelley et al., 2012). According to stereotypical ideas, there are professions that are generally considered suitable for women. It is easier to set up own company and be its owner than to be promoted to a senior position in the company led by men. That is why many women would choose self-employment (Polkowska, 2007).



2. Methodology: method, literature search and analytical framework

The current paper uses a structured literature review method as suggested by Massaro et al. (2016) with necessary adaptation. This method is different from a traditional review. With the latter, the researcher 'summarises and interprets previous contributions in a subjective and narrative fashion' (Denyer, Tranfield, 2006) without predefined rules to follow in searching and analysing contributions (Massaro, Dumay, Guthrie, 2016). Using a structured literature review method is a process based on a set of clear and exact rules for selection and evaluation of contributions, and for analysing and summarising data with the aim of producing transparent and comprehensive findings (Massaro, Dumay, Guthrie, 2016).

Based on this method, the current paper provides a literature review customizing the following steps. Firstly, the research questions have been defined which guide the process of review. Secondly, the literature search has been carried out. Then, the analytical framework for the analysis has been defined identifying criteria of classification of studies, research themes and issues.

In this paper, the following two databases were selected: EBSCO and Google Scholar. It has been decided to select papers published in English and Polish in reviewed scientific journals only in the Economics, Business, Management and Social Sciences Area.

The selection of the papers refers to the studies published between 1998 and 2018. There has been performed a keyword search within titles, abstracts and keywords of the studies using various combinations of the following terms: woman/women, female and self-employed/self-employment.

This search process provided an initial sample of 524 papers. Since several papers covered, duplicates were removed from the sample reducing the number to 187 studies. Then, the sample was revised in order to eliminate introductions to special issues, interviews, book reviews and papers which did not provide insights related to the women's self-employment. Finally, the sample comprises of 67 selected papers in English and 55 in Polish.

Selected scientific papers were classified according to the following criteria: year of publication, journal in which the study was published, research location and impact. Contributions were also analysed with the aim to identify the research focus and themes addressed by various papers.

3. Results

Year of publication and journals

The year of publication allows the analysis of contributions over time (Massaro, Dumay, Guthrie, 2016). Even if there is not a linear trend of growth in the period



1998-2018, findings present dynamism and evolution of this field of research (fig. 1). An important finding appears when comparing the first and last period. Number of papers (both in Polish and English) on women and self-employment have increased nearly four times, making a leap from 19 to 75. This result confirms the growing interest on this topic, clearly showing the increasing interest in research and offering challenges for numerous further research.

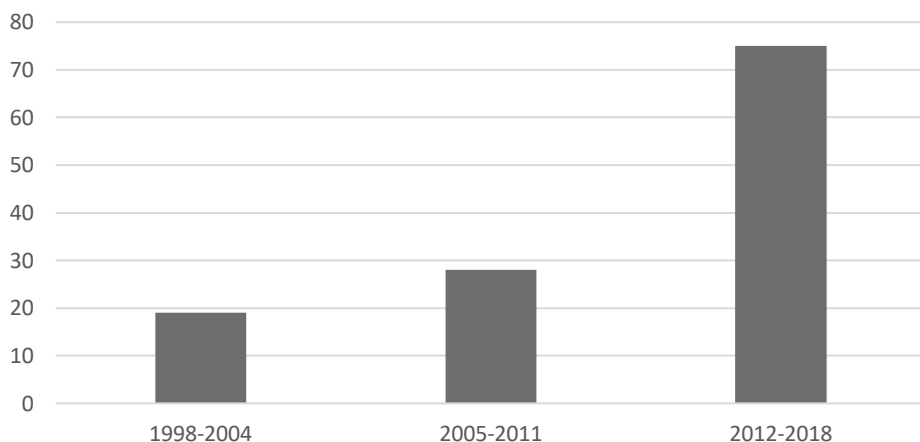


Figure 1. Number of papers

Source: own research.

The publication of articles is fragmented within a large number of English-language journals (28 in total). The leading journals that are more likely to publish academic papers on self-employed women are *The Journal of Socio-Economics* (10; 15%) and *Gender, Work & Organization* (7; 10%) and *Small Business Economics* (6; 9%). More than 34% of articles on this topic was published by these journals. The other 25 journals published the remaining 66% of the articles with one or at most two contributions published in each review during the period of observation.

Location

The location is considered with regard to the country in which the research was carried out. The location of empirical research, according to Massaro et al. (2016), should be considered because it allows scholars 'to understand what are the geographic areas that are more investigated and if there are other countries that require attention'. The geographical focus was Europe which was investigated in a half of the English-language



papers, followed by Africa (15; 22%) and North America (9; 13%). Sweden (11; 16%), the UK (10; 15%) and Italy (6; 9%) were the most common locations in Europe, while Asia, the Middle East and South America remained less investigated. These findings highlight the fact that the researchers' interest has changed from the locations in which studies on women have a long tradition such as Europe and North America towards countries that can be recognised as new areas for research in this field.

Impact of publications

As recommended for a structured literature review to be viable, a citations measure is included in order to emphasize which papers have more citations and the highest impact within the literature. Because papers receive few, if any, citations in the first few years (Massaro, Dumay, Guthrie, 2016), there are articles eliminated from 2016 to 2018. Even if studies only published between 1998 and 2015 (57 in number) are considered analysis presents that the impact of selected papers within the literature was limited (tab. 1). Only 10 contributions (18% of the sample) have received more than 10 citations, while the majority of the sample (38 contributions; 67%) has had a number of citations between 0 and 5. A significant number of papers (25; 44%) has never been cited. Within the sample, three contributions result the most cited: Boden 1999 (329 citations); Hundley 2000 (293); Lombard 2001 (198).

Table 1. Impact of contributions

Number of citations	English-language papers	%	Polish-language papers	%
0–5	38	67	36	86
6–10	9	16	4	10
11–30	1	2	1	2
31–50	3	5	1	2
> 50	6	11	0	0
Total	57	100	42	100

Source: own research.

Research themes

In order to identify themes faced by selected articles provided by Google Scholar and EBSCO, titles, abstracts, and because of limited information included in many abstracts, full papers were examined. Based on the analysis, six topics were identified: businesswoman, work – life balance, gender inequality, immigrant ventures, female self-employment in the context of incurred costs and self-employment in rural areas. Self-employed woman as a businesswoman is the main focus of research over the period



(41%), followed by work–life balance (22%), gender inequality (16%), immigrants ventures (11%), female self-employment in the context of incurred costs (8 %) and self-employment in rural areas (2 %).

In some papers, there is a partial overlap between the issues, but a tentative classification is necessary in order to have a general view of different publications concerning self-employed women. In the following sub-section, themes and associated issues are described and discussed.

Regarding the first theme, there have been associated studies that focus on the features of female entrepreneurship with identifying major lines of argumentation which treat female self-employment in the context of its determinants (Bögenhold, Klinglmair, 2015). The under-representation of women in entrepreneurship and self-employment are common across cultures and countries, but the reasons for this pattern are still poorly understood. Several drivers of entrepreneurial aspirations and entrepreneurial motivations are investigated using country-level data (Hessels, Gelderen, Thurik, 2008). The influence of personal characteristics, as well as household and labour market ones, on women in family context and their probability of being self-employed, as compared to those who have chosen formal, gainful employment, are also analysed in several papers (Bögenhold, Dieter, Fachinger, Uwe, 2014).

The second theme concerns social factors such as work–life balance (Shelton, 2006), parenthood (Georgellis, Wall, 2005), childcare (Kirkwood, Tootell, 2008) and esteem issues (Taylor, Newcomer, 2005) which have a great impact on women self-employment. They reflect gender stereotypical assumptions, where women are considered to prioritize socially-related issues when considering self-employment, and are less concerned with economic factors than their male counterparts (Noseleit, 2014). Several authors investigate the direction of the causal relationship between children and women's self-employment (Bağard, 2013) because understanding this relationship is important for policy designs. Recent studies ask the question whether self-employment can be seen as a strategy for women to achieve work-life balance (Kirkwood, Tootell, 2008; Wellington, 2006) and whether these changes in the organisation of work are leading to an improvement in the quality of (working) life and whether self-employment is more attractive to women because they have children or the occupation-specific characteristics of self-employed women impact their fertility (Noseleit, 2014). Another studies examine the influence of women's family and household situation including the presence of children and their ages, the role of the partner and the household's financial resources (Sawicka, Łagoda, 2015; Ronsen, 2014).

Papers associated with the third theme have been attempting to answer the following questions: Do we find specific 'gender patterns' within recent developments of an increasing expansion of self-employment (Landmesser, 2017), is the increase of 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, or do women as a labour market category differ concerning their attitudes towards entrepreneurship (Dabic, Daim, Bayraktaroglu,



Novak, Basic, 2012), towards growth (Dautzenberg, 2012; Costin, 2012) or regarding their social capital (Sapleton, 2009)? Evidence suggests men and women prioritize differing factors within self-employment (DeMartino, Barbato, 2003; Kepler, Shane, 2007) and the results indicate that women have smaller companies, are intensively part-time self-employed, represent vast majority in solo self-employment, earn less and have shorter times of involvement (Bögenhold, Klinglmair, 2015).

Contributions included in theme 4 focused on immigrants and female self-employment among ethnic minorities. Entrepreneurs and their characteristics are investigated usually using a framework in which the self-employment decision is influenced by ethnic-specific attributes as well as sectoral earnings differentials (Clark, Drinkwater, 2000; Hammarstedt, 2004). The following two themes were mainly identified in Polish papers.

Analysis from publications addressing female self-employment in the context of incurred costs shows that the costs can contribute substantially to the decrease in the perceived level of satisfaction and entrepreneurs well-being (Czechowska-Bieluga, 2010). Authors mention various types of costs: costs of childcare, social security contributions, taxes, non-wage costs (total), labor costs (total), training, bureaucratization and accounting services, advertising and promotion costs, costs of closing a business, costs of employing employees, initial costs, financial costs.

The most frequent cost of women self-employment indicated by researchers is the cost of childcare. Thus, direct costs of running a business are not the only type of economic costs incurred by mothers who want to be self-employed (see Kurowska, 2013). Potential entrepreneurs considering resignation from personal care for a child to start a venture must take into account the costs associated with providing care in a kindergarten, nursery or babysitter. Limited access to institutionalized childcare is a barrier to entrepreneurship experienced by women (Haponiuk, 2014).

The limitation is not only the insufficient number of public care facilities available, but also the costs of this type of services which are disproportionately high. The lower the potential wages of women in relation to men's pay, and the higher costs of care, the more probable is that a woman will give up her work for a personal care of a child (see Szepelska, 2015). Furthermore, the minimum level of earnings (profit) known as reservation wage (see Matysiak, 2011) at which entrepreneurial activity becomes profitable, in the case of mothers is higher than in the case of fathers (see Kurowska, 2013).

Not only institutional solutions are significant, especially regarding the availability of nurseries and kindergartens, but also regulations concerning maternity / paternity and parental leave. Analyses show that greater availability of institutional care and the possibility of more equal sharing of responsibilities related to childcare with a partner positively affects the professional activity of women. Almost as often as the costs of childcare, the costs of self-employment of women related with the need to pay social security contributions are mentioned in the analysed papers (Kalinowska-Sufinowicz, 2014).

The costs for social security contributions incurred by entrepreneurs are higher for women planning a child than for men. Usually people who take maternity leave are



mothers not fathers. Self-employed women planning conception, birth of children and a personal care over them in the first year of their life must pay a sickness insurance contribution, which is voluntary for all entrepreneurs. Men planning fatherhood do not need to pay such insurance (Kurowska, 2013).

The general concept of non-wage labor costs of self-employed women was defined as the basic barrier to entrepreneurship in the analysed papers (Szczygieł, Piecuch, 2014). Similarly, the term “high labor costs” often occurs – Matuszewska-Janica (2016), Warat, Krzaklewska (2016).

The issue of the cost of employing workers in women’s enterprises is considered by, *inter alia*, Lisowska (2004). The importance of training costs is noticed by for example Borowska (2013), Lisowska (2004), Misiak (2015) and they recognize them as framework conditions for female entrepreneurship.

The issue of initial costs which enable to start up a new venture was also undertaken in the context of self-employment of women (Misiak, 2015). Financial costs (Gródek-Szostak, Szelağ-Sikora, 2017) represent a significant barrier to women’s entrepreneurship. It is worth mentioning that the sources of financing are a frequently raised issue in the field of female entrepreneurship. The economic activity of women is characterized by greater problems than of men in obtaining funds for starting a new business as well as there are greater problems in financing the development of the enterprise (Adamiec, 2008).

The analysis of the papers shows that fixed costs of self-employment are related to the acquisition of customers. The authors of the publications emphasize that the cost of advertising and promotion, activity in social media, especially in the first phase of functioning on the market, may occur as a significant barrier to achieving any profits. Expenditures on promotion are important in the context of highly competitive markets (Buchelt, Pauli, Poczowski, 2016). However, it is a burden which entrepreneurs experience equally, regardless of gender.

Many Polish authors show interest in self-employment in less-favoured or remote areas. In rural areas, the division of roles especially in farming families has a more traditional character. Women on farms are mainly only partners for their husbands (Rykowska, Stawicka, Stolarczyk, 2013). Non-agricultural individual economic activity undertaken in rural areas is an extremely important factor and indicator of the level of economic development.

Conclusions and implications

The current paper aims to yield an updated literature review on self-employed women, referring to the period 1998–2018 and analysing the contributions, where the empirical and theoretical research is conducted and also suggests possible future directions. To this aim, a structured literature review method was adopted. This method enables researchers to analyse and classify publications following several criteria and provides



critical reflections in order to contribute to this growing and developing area of research.

With regard to one of the research questions – What is the evolutionary trend of the field? – analysis has shown a positive evolutionary trend of the studies. Comparing the first and the last period, papers on self-employed women increased nearly four times and this result shows increasing researchers' interest in this field. Nevertheless, publication is fragmented within different journals and, with few exceptions, the impact of articles is limited.

Coming to another research question – What's new in the (very) recent debate on self-employed women – six main themes were identified: businesswoman, work – life balance, gender, inequality, immigrants, ventures. The features of female entrepreneurship, entrepreneurial aspirations and motivations remain a crucial theme in this area of research, as well as the analysis of different roles that women may assume within family firms. With regard to all the themes, there is some novelty about the geographical areas, and at the same time the cultural context considered. An increasing amount of attention has also been devoted to self-employed women in Africa and Asia. Finally, a new topic such as self-employed female immigrants emerged creating new important perspective of study for researchers.

From the perspective of the development of the research into the self-employment of women, the issue concerning the formation of entrepreneurial attitudes of young women, especially those educated, seems to be important. It is therefore worth developing the research on the students' intentions to run a business (see Łuczka, Rembiasz, 2016), especially in modern sectors of the economy (high-tech). It is also relevant to study the level of business knowledge of women because its high level would enable them to reduce the costs of running a business – which is an important barrier to entrepreneurship.

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PROBLEMY SAMOZATRUDNIENIA KOBIEC ZE SZCZEGÓLNYM UWZGLĘDNIENIEM KOSZTÓC PROWADZENIE JEDNOOSOBOWEJ DZIAŁALNOŚCI GOSPODARCZEJ

Słowa kluczowe: samozatrudnienie, przedsiębiorczość kobiet, koszty

Streszczenie. W ciągu ostatnich 20 lat zainteresowanie badaczy przedsiębiorczością kobiet wyraźnie wzrosło. Warto zauważyć, że samozatrudnienie jest dla części kobiet jedyną możliwością aktywnego uczestnictwa w życiu gospodarczo-społecznych, ponieważ, ze względu na elastyczny czas pracy, umożliwia łączenie ról rodzicielskich i zawodowych. Celem artykułu jest określenie trendów w obecnych badaniach związanych z problemami dotyczącymi samozatrudnienia kobiet, a szczególnie ze związonym z nim kosztami, za pomocą przeprowadzonej analizy studiów literatury zagranicznej i polskiej oraz zaprezentowanie wniosków dotyczących możliwych przyszłych kierunków badań w opisywanym obszarze.

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Cytowanie

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