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Haasler, Simone; Hokema, Anna

Veröffentlichungsversion / Published Version

Zeitschriftenartikel / journal article

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Gefördert durch die Deutsche Forschungsgemeinschaft (DFG) - Projektnummer 491156185 / Funded by the German Research Foundation (DFG) - Project number 491156185

Empfohlene Zitierung / Suggested Citation:

Haasler, S., & Hokema, A. (2022). Female Solo Self-Employment in Germany: The Role of Transitions and Learning From a Life Course Perspective. *Social Inclusion*, 10(4), 150-160. <https://doi.org/10.17645/si.v10i4.5743>

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Article

Female Solo Self-Employment in Germany: The Role of Transitions and Learning From a Life Course Perspective

Simone R. Haasler ^{1,*} and Anna Hokema ²

¹ Leibniz Institute for the Social Sciences (GESIS), Germany

² SOCIUM Research Center on Inequality and Social Policy, University of Bremen, Germany

* Corresponding author (simone.haasler@gesis.org)

Submitted: 3 May 2022 | Accepted: 18 July 2022 | Published: 10 November 2022

Abstract

Based on a qualitative analysis of 12 solo self-employed women's work biographies, this article investigates the (re)structuring effects of solo self-employment on the professional and private lives of women in Germany in their mid- and late-career stages. While solo self-employment has been gaining significance in the German labour market in the last two decades, it is largely an underresearched subject from the perspective of female labour market participation. Our study shows that the transition to working solo self-employed constitutes a marked break in female work biographies with lasting restructuring effects on their life courses. Constituting a deviation from the female standard life course, this move can be understood as a coping strategy of biographical discontinuities, which translates into specific patterns against the background that women (still) assume most of the care and housework responsibilities. How the transition to solo self-employment is being prepared and managed and what role learning and risk management play in the transition process is the focus of our article. Our aim is to better understand the underlining rationalisation logics of female solo self-employment in terms of labour market participation, reconciling work and family life, and professional self-realisation. While in the German welfare system solo self-employed bear higher risks of precarity and financial old age insecurity, solo self-employment is functional as an individual strategy for action, giving women the opportunity to do justice to their (mid) life courses and intrinsic needs to pursue both professional work and freedom of choice when and how to work. This may act as a corrective for gender inequalities in the world of work, especially when it comes to working in a self-determined way.

Keywords

female work biographies; Germany; hybrid employment; solo self-employment; work autonomy; work transitions

Issue

This article is part of the issue "Life Course Justice and Learning" edited by Aija Lulle (University of Eastern Finland), Remus G. Anghel (SNSPA–National University of Political Studies and Public Administration / Romanian Institute for Research on National Minorities), Caitriona Ní Laoire (University College Cork), and Russell King (University of Sussex).

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1. Introduction

The emergence of new forms of flexible work, the blurring of work boundaries, and the spread of non-standard employment form part of the dynamic labour market restructuring of the past years (Eichhorst & Marx, 2015). Of these dynamics, part-time work and marginal employment are particularly characteristic of women's employment (Haasler, 2016a), often aligned with precar-

ious employment. In this context, solo self-employment, which has grown in significance in Germany in the last two decades, has also come more into focus.

While forms of (solo) self-employment are very diverse and difficult to assess (see Section 4), all solo self-employed people provide services for the market or a client in return for payment in a sole business (i.e., without employees). To that extent, they can be regarded as a special category of employment in distinction to classical

entrepreneurship or self-employment, which typically operates with employees (Pongratz, 2020). In Germany, solo self-employment is closely linked to the flexibilisation and destandardisation of employment, the expansion of the service sector, and hybrid employment (Bührmann et al., 2018; Kay et al., 2018). For our study, two developments in solo self-employment are of particular interest: (a) the proportion of women, which has been rising continuously and roughly doubled since 2000 and (b) the change in age structure, which resembles the growing labour force participation of older persons (over 50 years to beyond working age) and whose share in solo self-employment has grown to almost 50 percent (Brenke & Beznoska, 2016, p. 21).

Our article examines how solo self-employed women in the second half of their working lives depict their careers throughout their life course. Our aim is to better understand what solo self-employment means to female labour market participation and how it impacts their work biographies. Based on interviews with solo self-employed women aged 45 to 69, we ask, first, about women's routes into solo self-employment and their motivation. Studies have analysed solo self-employment of women as either a preference-based strategy for combining care and paid work or as a last-resort-strategy when dependent employment is not accessible (Bari et al., 2021; Besamusca, 2020; Ferrín, 2021). We investigate whether this holds true for our sample. Second, we examine how our interviewees organise their current work situation and whether specific challenges, including precarity, can be associated with solo self-employment. Here we address aspects of (self-)organisation, the combination of different forms of employment, employment and income (in)stability and (in)security, the compatibility of work and family, and work autonomy and professional self-realisation. Finally, we ask what role education plays for female solo self-employed and the meaning they attribute to learning, thereby connecting the role of lifelong learning with the life course perspective (Meliou & Mallett, 2022). With this approach, we aim to identify individuals' rationalisation logics such as labour market integration, compatibility models, or professional self-realisation with greater work autonomy typically related to solo self-employment. For solo self-employed, the maxim of active and rationalised control of the use of one's own labour is constitutive (Böhle, 2002). This interconnects with the economic framework conditions and the market as a place to prove oneself. The labour market, in turn, is shaped by global developments such as the growing importance of the service industries and the digitalisation of work. For solo self-employment, it is relevant that digitalisation has increased opportunities for working solo self-employed in the creative and knowledge-intensive industries (often based on telework), while the growing importance of personal social services provides work opportunities that are attractive to women.

The article is structured as follows: First, developments of solo self-employment in Germany in the context

of multiple employment are presented. This is followed by a description of the methodological approach and sample description and the presentation of the results. The article concludes with a discussion of the empirical results in light of the outlined research questions.

2. Country Context

During the last 20 years, the number of self-employed in Germany moved to around four million, which corresponded in 2018 to just under 10 percent of the working population (Statistisches Bundesamt, 2019, p. 359). Of this, the share of solo self-employed was slightly more than half, characterised by a steady increase between 1994 to 2012 and a growing share of women (from 31 percent in 1991 to 42 percent in 2020; see Bonin et al., 2020; KfW Research, 2020a, 2020b). With a self-employment rate of 9.6 percent, Germany thereby ranks fairly low compared to the European rate at 15.2 percent (OECD, 2022).

The reasons for the expansion of solo self-employment in Germany are manifold. On the one hand, in the course of labour market flexibilisation and rationalisation, tasks and services were increasingly outsourced by companies and public authorities since the mid-1990s. This concerns, for example, personal services, further education, transport, and logistics as well as production. On the other hand, the expansion of the creative industries and knowledge-based services supported by the diffusion of digital work and communication has opened new areas of activity for solo self-employed (Statistisches Bundesamt, 2019). The increasing importance of the service sector in the overall economy plays an important role, too, which is reflected in abundant start-up activities (KfW Research, 2020a, 2020b). In addition, start-ups and solo self-employment were subsidised and promoted by the German state during phases of cyclical high unemployment (especially in the mid-1990s and from 2002 to 2005).

During the upswing in solo self-employment, we could also observe the expansion of part-time employment and the low-wage sector combined with labour market deregulation. While since 2012 the number of solo self-employed has been slightly declining due to reasonably good employment prospects and low unemployment rates, the proportion of older solo self-employed has been rising steadily. Today, people aged 65 and over account for around half of all new entrepreneurs (KfW Research, 2020b). Solo self-employed in this age group often work in higher-skilled jobs with relatively high hourly wages, suggesting that solo self-employment is increasingly being used as a way to postpone retirement or to keep on working while drawing an old age pension (Engstler et al., 2020).

At the individual level, solo self-employed workers exhibit a wide range of qualifications, income, jobs they perform, and material and social security statuses. Despite this great variation, all self-employed and solo

self-employed work for their own account and thus bear the entrepreneurial risk. In addition, and in contrast to dependent employees, they are for the most part not included in the German social security system and thus finance their health insurance and old-age provision without employer support or contributions. In the last years, we could observe the highest increase in the largely female-dominated artistic, domestic, educational, and social occupations as well as in cleaning and some manufacturing professions (e.g., carpenters, plumbers, opticians, technicians). In addition, the proportion of solo self-employed is increasing in high-qualified academic occupations (Bonin et al., 2020). Looking at income by occupational groups, academic professionals for finance and administration, engineers, lawyers, and IT workers achieve the highest incomes, whereas hairdressers, cooks, waiters, cleaners, and people in nursing and health professions rank at the lower end (Brenke & Beznoska, 2016). Due to the gender-specific segmentation of the German labour market by occupation (Haasler, 2016a), the income of solo self-employed women is particularly low and often comparable to the income of employees in the low-wage sector. The high rate of part-time work, which amounts to about 50 percent among female solo self-employed (Bonin et al., 2020, p. 34), also correlates with low income. In contrast, men dominate among the high-earning solo self-employed (Mai & Marder-Puch, 2013). While the gender income gap is higher for the self-employed than for dependent employees (Gather et al., 2010), solo self-employment is also characterised by higher risks in terms of social security and poverty in old age (Bühmann & Pongratz, 2010). Whereas a portion has some level of capital, property, or other forms of material security (Brenke & Beznoska, 2016), about two-thirds cannot build up savings from their current income (Bonin et al., 2020, p. 42). Many start their solo business without additional capital and only about one in five solo self-employed has working capital (KfW Research, 2020b). Regardless of the occupational field and income level, less than half of all solo self-employed have retirement provisions based on regular insurance payments (Brenke & Beznoska, 2016, p. 53), which means that any assets also function as retirement provisions.

3. Theoretical Framework: Hybrid Employment and Solo Self-Employment

Solo self-employed show not only great heterogeneity in terms of their qualifications, professional activities, and income but also the nature of solo self-employment can vary considerably, involving, for example, micro-entrepreneurship, freelance activities, contracted jobs, or start-ups (Mai & Marder-Puch, 2013). For solo self-employed, a combination of jobs and forms of employment, including a combination of dependent and self-employed work, is more frequent than for all other employment groups (Brenke & Beznoska, 2016; Kay et al.,

2018). Particularly when solo self-employment alone cannot generate sufficient income, attempts are made to cushion income risks through multiple employment. This situation has increased significantly in recent years (Bonin et al., 2020).

In Germany, the (simultaneous or consecutive) combination of different forms of employment has been discussed for some years as a key element of the transformation of work and as closely related to the expansion of solo self-employment (Bögenhold & Fachinger, 2013; Bühmann et al., 2018). Forms of hybrid employment are furthermore connected to the destandardisation of employment (including the erosion of classical entrepreneurship), leading to increased discontinuities in both self-employed and dependent employment (Bühmann & Pongratz, 2010; Eichhorst & Marx, 2015). While at the structural level these developments are blurring the boundaries between different kinds of employment, employment discontinuities induce new precarity risks for both self-employed and employed workers.

At the individual level, hybrid or multiple employment often follows a strategy of diversifying employment opportunities to secure individual or household income. Solo self-employed hence seek to enhance their employment security and continuity of labour market participation and income by combining different employment arrangements. Multiple employment is furthermore a reaction to higher precarity risks and insufficient social security. The typical trade-off is that dependent employment offers greater employment stability, predictability, and social security, while solo self-employment provides for greater flexibility and self-determination at work. At both the individual and household level, the combination of secure and flexible employment can be understood as a “support leg-free leg” strategy, particularly when work and care responsibilities are to be aligned. In addition, the combination of different forms of employment may facilitate the expansion of professional networks, which plays a major role for solo self-employed (Gottschall & Kroos, 2003). At the same time, combining different forms of employment requires a high degree of organisational ability, which can easily turn into a significant stress factor.

From a life course perspective, hybrid employment may not only represent a transitional situation but is increasingly observed as a permanent arrangement, leading to the multiplication of known and established career paths (Fachinger, 2014). The work biographies of solo self-employed are particularly characterised by discontinuities. They use solo self-employment to reconcile career and life plans with labour market requirements in flexible ways, thereby exploring different types of employment and crossing the borders between them. Analysing the working lives of solo self-employed women from a life course perspective allows us to consider past experiences and processes to understand their influence on an individual’s current work situation (see, for example, Elder et al., 2003). Additionally, the life course can

be seen as a system of rules to which individuals orient themselves and align their actions. In that way, it structures their everyday life and biography (Kohli, 1986). This perspective supports understanding the structuring effect of solo self-employment on female work biographies and the rationalisation logic that can be associated with it (and vice versa).

As female labour market participation is steadily rising, the gender model has changed and today can be described as a modified male breadwinner model. The institutionalised life course of women was not explicated in the founding texts on the life course approach but typically follows a pattern of (a) education in childhood and youth, (b) a period of full-time employment, (c) unpaid care work after marriage and birth of children, and (d) return to part-time work or permanent homemaker. Hence, women are still mainly responsible for family care, and paid work is mostly pursued part-time. We follow a gender-integrated life course perspective as formulated by Krüger and Levy (2001), focusing on the interconnection between individualisation and institutional structuring of the life course and the complex configurational obligations in female biographies. Due to care and family work, complex relational dependencies arise for women that generate specific patterns of work biographies (Conen et al., 2016; Gottschall & Kroos, 2003). Moen (2010, p. 9) calls this the “gendered life course” because the modified male breadwinner model is ingrained in state and business policies and practices as well as in expectations and assumptions about paid and unpaid work, which lead to the institutionalisation of different life courses for men and women. Against this backdrop, we consider female solo self-employment as a possible coping strategy for biographical challenges and work transitions.

4. Data and Methodological Approach

The empirical assessment and statistical recording of the situation of (solo) self-employed is particularly challenging due to low case numbers, hybrid and changing forms of employment, and strong income fluctuations, among other issues (Bonin et al., 2020; Gather et al., 2010). Since survey programmes show many deficiencies in accurately assessing forms, constellations, and material circumstances of self-employment, qualitative studies can be a valuable approach to complement quantitative assessments.

For investigating the rationalisation logic and structuring effect of solo self-employment in women’s life courses, we combine a qualitative secondary and primary analysis based on 12 semi-structured interviews with solo self-employed women in their mid- and late-career stages. Four of these interviews were taken from a research project funded by the German Science Foundation (DFG), looking at employment after retirement age in Germany and the UK (Scherger et al., 2012). Five interviews came from a European study on learn-

ing for career and labour market transitions (Haasler, 2016b). These nine interviews were re-analysed for this article. Both projects did not focus on women working as solo self-employed but concentrated on female work biographies and contained longer biographical narratives. In these work biographies, the transition to solo self-employment was analysed to constitute a marked biographical turning point that overshadowed other life events such as reaching the state pension age. This observation provided the impetus for our secondary analysis presented here. In addition, we conducted three interviews for this analysis based on a newly developed interview guide, which included the themes of the data already collected as well as setting a special focus on solo self-employment.

In the literature, the integration of new data and data already collected in other contexts is referred to as “assorted analysis” (Heaton, 2008, p. 39). Secondary analysis of qualitative data is not yet widely used but provides a useful approach to analysing rich material and exploiting existing data. Frequently discussed challenges in secondary analyses of cross-project data are the diversity of research questions, research designs, and methods (Medjedović, 2010). For this reason, the prior examination of the fit of the data should verify that the topic of the secondary analysis is covered by the original studies and that the data collection methods of the primary study do not limit the secondary analysis (Medjedović, 2010, p. 87). The data assessment for our secondary analysis showed that the thematic proximity, as well as the similarity of data collection instruments, were given. As the authors were involved in the research projects where the data were collected in the first place, they had access to the interview material and were informed about the contexts of origin. Against this background, we developed the research questions, being aware of the explorative character of our study and the limited scope of our results.

The secondary data analysis design set the framework for our sample selection criteria. Interviews were included when the interviewee was, at the time of the interview, (a) solo self-employed, (b) female, and (c) over 40 years old. For the newly collected data, a selective sampling followed the same selection criteria. All interviews were semi-structured and gave interviewees room to address topics they considered relevant and to outline their work biographies. They were fully transcribed verbatim, anonymised, and analysed in a two-step procedure: In a first step, the interviews were coded, whereby the first coding round was more open and the second analytically oriented towards the research questions (Saldaña, 2013). Both inductive and deductive coding rounds aimed to capture the thematic range of transitions and work experiences in the institutional context of the life course. Since coding is usually a dissecting method, individual case reconstructions were written in a further step to keep the entirety of the case in view. Both evaluation steps were used to answer our research

questions. Analytically, more in-depth evaluation methods could not be used because of the secondary analytical approach.

Our sample covers an interesting range of professions, age groups, and family and employment constellations (see Table 1), representing some key developments of female solo self-employment: Interviewees either work in creative fields (copywriter, sculptress, dressmaker) or provide personal services in so-called “semi-professional” areas (midwife, speech therapist, physiotherapist). The courier driver represents the expanding low-wage sector. Overall, the qualification level of the sample can be described as intermediate. Six interviewees are working in the area they trained for, two have no recognised professional qualification, and the rest studied mainly at a university of applied sciences. Except for two women, all have been working as solo self-employed for a relatively long period (nine of the 12 for more than 10 years) and are well established in their professional field. The four interviewees from the DFG-funded project represent the growing proportion of self-employed women working past pension age.

5. Results

For the presentation of findings, we have divided our results into three thematic sections: First, we discuss the transition to solo self-employment; second, we describe how the current work situation is organised and perceived; finally, we present the meaning of learning and further training for women working solo self-employed. One overarching finding frames our results: The life course perspective reveals that all interviewees started their working life in dependent employment. This early experience constitutes the framework of reference as “normal” or “typical employment” for all subsequent biographical decisions and reflections. “Normal employment” was in all cases negatively connoted.

5.1. Transition to Solo Self-Employment

Solo self-employment as the only solution when not finding dependent employment as it is often portrayed in the literature (on pull and push factors into self-employment see Ferrín, 2021), did not emerge in our study. Our analysis shows that the main drivers for working solo self-employed are working in a self-determined way or escaping from a dependent job that is perceived as restrictive. Two biographical patterns become visible in our data: One group of interviewees moved into solo self-employment after a longer period of dissatisfaction with a dependent job to then continue working on their own account. The other group changed back and forth between independent and dependent employment. Among the first group, the transition to solo self-employment is described as a radical change in their career, typically linked to a preceded break due to further education, unemployment, or a family-related employment interruption. This caesura was described as a turning point that opened up new possibilities to reflect and try out new directions that were perceived impossible when working in dependent employment. The midwife describes her transition as follows:

[I] was unemployed for a while and I also had a two-year-old child, so I didn’t really have much pressure then. But when he was with his dad a lot [after their separation]...I was very bored. I applied, first to the clinic, and then I saw this advertisement from [association of self-employed midwives] and already knew how they worked because I had done an internship with them during my training. And yes, I thought, yes, that’s great, because now, I actually have the time and I also totally want to, and now I’m going to apply there....And this topic of self-employment was a big one, I think, because I just don’t like this feeling that someone decides for me.

Table 1. Sample overview.

Age	45–54	7
	55–64	1
	65+	4
Qualification	No vocational qualification	2
	Vocational qualification	6
	Vocational qualification and higher education degree	2
	Higher education degree	2
Family status	With partner, no children	2
	With partner and children	7
	Single/divorced with children	3
Transition to self-employment	After completion of initial or further training	2
	From unemployment	2
	After career break due to caring responsibilities	1
	From dependent employment	7

I can't deal so well with authorities. (Ip2, translated from German)

Most interviewees portrayed the transition to work solo self-employed as a well-considered and long-planned step. Typically, the transition was organised without any kind of institutional support, special know-how, or experience; however, support from the partner, relatives, or friends was always vital as the historian illustrates:

I only did it together with my husband. Well, okay, a friend of mine, who is a web designer, said he would finish the homepage. And otherwise, yes, with my husband and a friend who was also very good. She helped me in the beginning. But financially, for example, not at all, because I basically didn't need anything. I already had a computer and that's why it wasn't necessary. (Ip11, translated from German)

The women evaluated this move as positive and drastic, which the physiotherapist describes as follows:

I really enjoyed this further training [in osteopathy], and I actually wanted to work with it, but I didn't see any chance of being employed somewhere and then having one patient after another every 20 or 30 minutes. I was no longer prepared to do that. So, basically, the only thing I could do was to work self-employed. The children were out of the house, there were free rooms in the house, the whole children's wing in the back, and then I went through with it. It was difficult, but it worked. And today I'm self-employed....I've been self-employed for ten years at the beginning of the year, and it's really been worth it and I'm glad I did it. (Ip4, translated from German)

Other motives included the rejection of hierarchies, being able to determine the monetary value of one's own work, and having control over working hours. These reasons were also mentioned by the interviewees with biographical discontinuities and who had frequent changes between dependent and independent employment. Self-fulfilment and being able to shape one's own working conditions remain other central motives.

The close interlinkages between work and family life also came out strongly. Quantitative studies show (for example, Conen et al., 2016) that the compatibility of work and family life can act as an important motive for working solo self-employed. However, in our sample, only one interviewee emphasised the better alignment between caring responsibilities and work as a reason to work solo self-employed. The childcare worker described her transition as follows:

Yes, and then I was at home, and I don't think I had been at home for a month when the bell rang for the first time, they had heard I was at home, and that I was a nursery school teacher and whether I could

look after their children for a few hours. And [her child] was 14 or 15 months or so. And then I started with a few hours a week, I think two mornings....That was a really good time, so I would do it again any time. (Ip2, translated from German)

This interviewee had quit a dependent job because it was incompatible with taking care of her infant. She then realised that working solo self-employed as a childcare worker would make it possible to combine paid and family care in a more comfortable way. In our sample, however, this was the exception. The more differentiated picture reveals that some women could only work independently when their children were older or had moved out, or only with a well-functioning (family) support network, such as the midwife, who moved closer to her parents before taking up solo self-employment. These women did not decide to work solo self-employed to better align family responsibilities as so-called "mumpreneurs" to meet both norms of being a good mother and a good worker (Besamusca, 2020, p. 1285). Rather they made the transition to solo self-employment despite having caring obligations or they waited until they felt the time was right. Hence, decisions for and organisation of solo self-employment are highly intertwined with family arrangements as the quote from the dressmaker underlines:

So, but of course the family supported me a lot. My children were really great, too. My husband and my whole family, my siblings, my parents and so on. I couldn't have done it without them, not at all. (Ip10, translated from German)

Notably, our sample represents women in the second half or at the end of their careers who have been in solo self-employment for a relatively long period. The pattern of short-term self-employment due to lack of alternatives may therefore not be represented.

5.2. Work Organisation and Working Conditions

To better understand the specific challenges associated with solo self-employment and how these are managed, we look at how independent work is organised and perceived. As discussed in the literature (see Section 3), hybrid employment in Germany is closely connected to labour market flexibilisation. Several women in our sample reported phases during which they worked solo self-employed and were holding dependent employment at the same time. Two of them described this constellation as an involuntary and transitional arrangement to stabilise their financial situation. Some interviewees described their solo self-employment as project-based, thereby pursuing several solo self-employed activities at a time. The music teacher, for example, directs a choir, organises musical activities for dementia patients in nursing homes, and works as a freelancer in early music education at the music school. This diverse portfolio of work

activities can be by own choice or to stabilise the financial situation (for a similar discussion of the portfolio careers of cultural workers see Stokes, 2021).

The women, who represent the sub-sample with frequent changes between independent and dependent work arrangements, evaluated their discontinuous work biographies differently: Some described their paths as self-determined, underlining that their professional goals could be better realised through self-employment or dependent employment at a given point in time. In these descriptions it becomes clear that individuals actively direct their work biographies. Others described their paths as arduous and characterised by compromises, with earning a living having been the key concern for many years. Nevertheless, in these cases too, independent work has a positive connotation and stands for self-determined work characterised by creativity and autonomy, thereby giving women the opportunity to do justice to their life courses and intrinsic needs to pursue both professional work and freedom of choice when and how to work.

As interviewees generally underlined great satisfaction with working independently, negative aspects were mostly hinted at in minor comments and only substantiated when followed up by the interviewer. "Working hours" was a recurring theme discussed in different facets. Three of the four pensioners and one other interviewee had opted to work part-time. For the historian, the reconciliation of care and work thereby was in the foreground, whereas for the pensioners work-life balance more generally was the main reason. Furthermore, irregular working hours due to fluctuations in order situations, working despite being ill, and taking less time off than desired (e.g., for holidays) were other issues frequently addressed. The issues revolving around working hours (despite being able to self-direct working time) reveal a particular challenge of solo self-employment, not least due to the absence of legal regulations on working hours and holiday entitlement. Interestingly, nobody in our sample reported longer periods of no work due to order fluctuations. Overall, all interviewees were confident that they could revert to their established networks and/or would have a financial cushion to bridge a lean period. This means that while order slumps were perceived as a possible risk, this did not have a structuring effect on the organisation of work and daily activities. This even holds true for the interviews conducted in April 2020 at the time of the Covid-19-related lockdown in Germany, which threatened the existence of many solo self-employed. Also, for these individuals, the work base remained stable, although some had to change their work practices like in the case of the midwife, who started to give virtual courses, or the sculptress, who lost a long-standing independent job but who quickly found a new job in another institution:

However, I already had a new job at the end of the week. So, I could start immediately in a salaried posi-

tion, which is not the worst thing now in the times of Corona. But as an artist, and as a freelance artist, that also means a terribly low, terrible salary and more hours of work. That means I work there now ten hours more a week and earn less. (Ip3, translated from German)

Interviewees appreciated that independent work can be financially rewarding and may give them some leeway to negotiate rates and remuneration. However, the downside is lower income security, which relates to higher social security risks. Our interview partners mainly worked in typical female professions such as childminding, speech therapy, midwifery, or physiotherapy, all of which are characterised by lower pay in relative terms (Hall, 2012). This is reflected in insufficient provision for old age. While some can negotiate good rates, others are confined to fixed rates, as was the case for the midwife and the childminder, whose remuneration rates are determined by the health insurance funds or the municipalities.

As addressed in other studies (Bühmann & Pongratz, 2010; Conen et al., 2016), linkages between solo self-employment and precarity could be identified along different facets. The two single female pensioners stated that they could only live very modestly on their pension and needed the additional income to lead a comfortable life. This includes the 78-year-old tutor:

It is so that I could just about live on my pension, but there must not be any big expenses and I could live in such a way, let's say, that I could then just move around here, so to speak, within my four walls. So, I think gym would not be in it, I don't travel much now either, because, according to the motto, either I have time and no money or no time and money. But what is also important for me is that you simply have the feeling that you don't need anyone. You really have such a small cushion at a minimal level. (Ip7, translated from German)

Interviewees who lived in a partnership were financially more secure in the household context, whereby three interviewees explicitly mentioned higher levels of economic security through their partner's (higher) income. Some respondents also mentioned little financial reserves and leeway, which could be also an indication of precarity. Another issue related to solo self-employment is higher social risks, including health and unemployment risks, in old age. While in Germany very few occupational groups are covered by compulsory pension insurance (like the midwife and daycare provider in our sample), the vast majority of solo self-employed need to take care of private insurances to not bear high risks of precarity. As this provides a major challenge for most solo self-employed, a considerable number is not adequately covered (Conen et al., 2016). Solo self-employed often lack relevant knowledge and

competence to take care of adequate pension provision themselves. While some interviewees mentioned a financial cushion through real estate property, life insurance, or other sources of old-age provision, continuing to work after having reached the state pension age also came out as a viable option, pointing to the symbolic nature of state pension age for solo self-employed.

Despite some indication of precarity, the 12 solo self-employed women in our study assessed their labour market participation overall as stable and, for the most part, financially secured. This may be due to the fact that our sample represents a specific and established segment of female solo self-employment, as all women had been working independently for a longer period. The perception of financial stability, however, does not rule out higher risks of precarity, as individual risk perception may deviate from actual risks of precarity, including those related to old-age security.

5.3. *The Meaning of Education and Learning*

Another recurring theme in our interviews related to education, learning, and further training, all of which fulfil several key functions for solo self-employed. While according to the literature especially low and highly qualified women work self-employed (Ferrín, 2021), our investigation shows that sustainable solo self-employed careers can also be built on intermediate qualifications. However, what our examination also shows is that these women go on a long journey, moving back and forth between paid employment, education, and further training, until they find their place in the world of work (for a similar discussion see Meliou & Mallett, 2022). The speech therapist illustrates this journey as follows:

Well, I finished school in 1979, that is, secondary school. But I was already, ah, it was at the same time that I also already moved out of the house. And I had always worked in a self-managed youth centre on a fee basis and financed myself through that....And then I did a kind of pre-study internship for a year in a kindergarten, which, at that time, was a prerequisite for starting vocational training as a nursery teacher. And then I did, well, when was that, in 1982, the graduation was over and then followed another year of recognition. Then I worked in a school of special education...and then I moved to [city]....There I worked from 1983 to 1985 and I just noticed that it didn't fulfil me. Already then, I had an affinity for language and providing support, which prompted me to train as a speech therapist in [another city] from 1985 to 1987. (Ip12, translated from German)

Starting in a female-dominated domain was a dominant pattern in our sample, but also a later career redirection when realising that this had not been the right decision. This pattern reflects the pressure for young women to follow a gender-specific vocational track and career

path. Studies and labour market analyses have shown that this is a result of the specific and persisting institutional interlocking mechanisms between the German vocational education and training system, occupational labour markets, and the German social welfare system (Haasler, 2016a, 2016b; Haasler & Gottschall, 2015). It is not uncommon for women that career redirections also involve higher education after having completed a vocational qualification followed by some years of dependent employment. These transitions related to university education and/or further training can then turn into important "breathing spaces" to evaluate and redirect one's career, whereby solo self-employment may turn into a viable option. Re-training can then be understood as an enabler or prerequisite for working independently.

Apart from acting as enablers for self-employment as a career path, education and training also support female solo self-employment by providing a forum for exchange and networking. They are hence positively connoted and a key source of getting innovative impulses for work and of supporting professional peer exchange that many solo self-employed are missing as they do not have "colleagues." Finally, education and training also foster personal development. These aspects seem to be closely linked to a striving for self-optimisation in the work context as an important motivator. Interestingly, further training was not strategically used to organise and optimise the business aspects of solo self-employment. Bookkeeping and client acquisition were often mentioned as negative aspects of independent work. Interviewees stated that it was difficult for them to deal with the administrative and financial aspects of their work and that this had been the main hurdle that had made them hesitate to move into solo self-employment. Some were frustrated that their education had not prepared them to deal with entrepreneurial tasks, although their domain is often practised that way. Only the sculptress used the support of a financial expert continuously. Lack of skills in handling the administrative aspects in a way contrasts with the reported frequent participation in further training that the interviewees used strategically to stay in business and open up new areas of work activities.

6. Conclusion

In the context of dynamic labour market developments and the restructuring of dependent as well as self-employment, solo self-employment, which is characterised by a growing share of women and older workers, is often discussed. For our sample of solo self-employed women in their mid- and late-career stages, the desire to work in a self-determined way could be identified as the main driver for moving into solo self-employment. This transition was almost unanimously reflected as a well-considered step and constructed as an alternative to dependent ("normal") employment. Experiences with dependent employment

were used as the comparative foil to bring the specific demands of solo self-employment into a (coherent) narrative, thereby aligning job demands with individual aspirations and professional expectations. While the individual work situation and arrangements were consistently positively connoted, former dependent employment was typically used as a (negative) frame of reference for all subsequent career decisions and changes.

Evaluating solo self-employment as self-determined and creative was also the dominant discourse of those women, who had moved relatively frequently between self-employment and dependent employment and who displayed (partly involuntarily) discontinuous employment histories. Furthermore, the transition to solo self-employment was consistently experienced as a radical decision that felt “right” at a given point in time to realise professional goals and exert agency over their professional life. Particular challenges due to lack of institutional protection, for example against working overtime and absence due to illness, were also addressed, but rather as “side effects.” In addition, support networks and a safety net through family arrangements played an important role for the respondents as did the aspect of considerable investments in terms of time and social capital, also through network and customer care. To pursue professional and personal development goals, in particular related to building up networks and staying in business, education and training were used and perceived as instrumental, although not to develop specific administrative or organisational competence.

Our exploration of female solo self-employed from a life course perspective highlights biographical discontinuities as well as continuities, the complexity of hybrid employment, and the normative framework of reference of standard employment. It also underlines the intertwining of female careers with family interdependencies, whereby solo self-employment may offer greater flexibility for women to reconcile work and care obligations. Against this background, solo self-employment is functional as an individual strategy for agency and may act as a corrective for gender inequalities in the world of work, especially when it comes to professional self-realisation and working in a self-determined way. In this way, the women, de facto, were doing justice to their (mid) life courses and intrinsic needs to pursue both professional work and freedom of choice when and how to work. Issues of financial security and precarity of female solo self-employed could only be sketched with our approach. Here, more data and detailed analyses of forms of protection are needed. While our study is explorative with methodological limitations, our qualitative secondary analysis revealed commonalities between the individual motivations for moving into solo self-employment with the autonomous, self-determined, and self-regulated aspects of work and labour market participation being the dominant rationalisation logic among the women we interviewed.

Conflict of Interests

The authors declare no conflict of interests.

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About the Authors



Simone R. Haasler (PhD) is head of the Transfer Unit and deputy head of the department Research Support of the Goethe University Frankfurt. Before that she was leading the department Knowledge Exchange & Outreach (KEO) at GESIS Leibniz Institute for the Social Sciences, from 2017 to 2022. She is also adjunct professor of sociology (PD) at the University of Bremen, Germany. Her research interests evolve around the relationships between education and work, including skill formation, labour markets, changing working worlds, work biographies, adult education, and social inequality. In these research fields she has managed numerous European research projects and provided advice to European programmes. Before starting her academic career, she worked as an education specialist for the World Bank in Washington DC, USA.



Anna Hokema is a post-doctoral researcher at SOCIUM Research Center on Inequality and Social Policy (University of Bremen) and the German Institute for Interdisciplinary Social Policy Research (University of Duisburg-Essen/University of Bremen, Germany). Her research and teaching interests focus on age(ing) and work, gender, as well as social policy.