SELF-EMPLOYED FEMALES AND THE WORKFORCE: SOME COMMON ISSUES ACROSS THE ATLANTIC

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ABSTRACT

While many significant studies have been made of small firms from economic, business and sociological perspectives, the bulk of the work to date has concentrated upon the male-owned enterprise. The role of women as owner/managers and employers has been largely neglected as an area of serious academic study (1) despite the fact that greater numbers of women are now choosing self-employment (2).

SOMMAIRE

L'article abordera tout d'abord les rapports conceptuels qui existent entre le sexe des étudiants et les études entreprises en vue d'un emploi, puis il traitera, dans cette même perspective, de certains aspects significatifs que les chercheurs ont noté parmi les femmes établies à leur compte et enfin il identifiera les points qui devront être sujets d'étude à l'avenir.

INTRODUCTION

There has been a sustained rise in the number of women starting businesses in Canada and elsewhere. The United States Small Business Administration reported in 1985 that over the previous decade the number of female business owners grew by 74 per cent — now accounting for 37 per cent of all new enterprises. Accordingly, business receipts from women-owned businesses increased from $44-billion to $53-billion in 1983 alone. Similar trends in the growth of female entrepreneurship have been reported in other countries. Women still, however, represent only a minority of entrepreneurs in proportions varying from one country to another. In Canada, for example, only about 18 per cent of small businesses were owned in full, or as a majority shareholder, by women in 1986. However, over the 1981/1986 period, the number of females starting businesses increased by 20 per cent, comparatively for 4 per cent in the case of men, suggesting a "catching up" trend in female self-employment.

Despite the increased proportion of women choosing self-employment, research has not kept pace with the growing importance of the issue and our knowledge of female entrepreneurship is limited. Much of the research which has been undertaken in the area has tried to identify the extent to which women are compliant with a pattern of entrepreneurial behaviour established with male subjects. In Canada, the literature is mostly descriptive of the female entrepreneurial phenomenon; however, a few recent studies deal with specific problems and needs confronting female entrepreneurs (3) (4) (5).

It is, therefore, important to consider to what extent the level and type of support provision for female entrepreneurs should either mirror or be different from that given to male entrepreneurs. This article will first present the conceptual relations between gender and employment-related studies, then discuss gender-related dimensions identified by researchers among self-employed females and, finally, identify some areas needing research in the future.

GENDER AND EMPLOYMENT-RELATED STUDIES

The last three decades have witnessed great changes in the role of women in society. Throughout the industrialized world, legislation, brought about by social pressure, has ensured that women are participating more actively in all spheres of society. Yet despite social change regarding sex roles, the economic environment is still resistant to change towards more equality among the sexes. Abundant examples continue to be reported in the literature about inequalities encountered by women in the business world (6) (7) (8).

In the past three decades, research focusing upon gender differences has been developing in three directions:

1. Gender differentiation based on psychological differences.
2. The socio-economic context of women in the labour market.
3. Female self-employment and business ownership.

GENDER DIFFERENTIATION

Psychological research in general identifies only tenuous differences between male and female characteristics. Bennett and Cohen (9) found important similarities between male and female thinking. However, they observed that men tended to be less intense than women in their thinking, but more concerned with achievement than women. In general, most of the gender differences observed were related by scholars to social conditioning or to schooling patterns. Kagan (10), as well as Fagot and Patterson (11) explained the better early performance of girls in schools as being the result of an environment where the female role is reinforced by female teachers, thus placing boys in a contradictory role-expectancy situation.

Achievement

Level of achievement, a characteristic considered as prevalent among entrepreneurs, was where the most evident gender difference was discovered: the proportion of female underachievers was shown to increase with age until the late teens (12). A number of studies went on to suggest that males tended, more often, to be motivated to achieve than females. The latter, when doing so, displayed a strong need for affiliation and performing social skills. Such reasoning led researchers such as Crandall (13), Veroff (14) and Stein & Bailey (15) to suggest that males and females were motivated to achieve in different areas because of the cultural environment. Therefore, social acceptability and skill, or a strong need for affiliation, appear as major areas in which females wish to achieve. This would then suggest that early definitions of achievement motivation encompass a predominantly masculine characteristic. Other studies went on to suggest that females with a high achievement orientation feel restricted by marriage and make child rearing an achievement goal (16). Again, achievement in this case is seen as being task or skill specific, as opposed to the general personality patterns defined by McClelland (17), Table 1.

TABLE 1
Achievement Characteristics Associated with Entrepreneurial Behaviour

1. Moderate risk-taking as a function of skill, not chance decisiveness
2. Energetic and innovative activity
3. Individual responsibility for actions leading to results
4. Knowledge of results of actions
5. Ability for long-range planning

Source: McClelland, D.C. (1961), 207-239.

The rising participation, coupled with the apparent underachievement, of women in the labour force triggered the emergence of a new research area, devoted to female behaviour and reactions to a male dominated workplace. Sex role stereotypes (18); male managerial models, role-conflicts and job choice (19); fear of success (20); discrimination (21) and other problems related to female presence in traditionally male work roles started to be exemplified.

Sex Role Stereotypes

Researchers such as O'Leary (18) identified a number of gender stereotypes present in society. Males, for example, are viewed as achieving, active, vigorous, competent, rational and assertive, while females are considered as being sensitive, warm, nurturant, gracious and expressive. Positive traits about each gender are held as negative for the opposite; females are perceived as lacking assertiveness and rationality, while males are judged as being insensitive and self-controlled.

These sex-role definitions, both positive and negative, are widely accepted, to the extent that they are part of the self-concepts of both men and women, and are considered as desirable. Stereotypically masculine traits are more often perceived to be desirable than feminine characteristics, with the consequence that women tend to develop more negative self-concepts than men do. Bennett and Cohen (9) report women as perceiving themselves as ". . . nervous, anxious, uncertain, stupid, hasty, domestic and timid." It becomes, therefore, very difficult for women in a workplace situation to compete against men while the female stereotypes are in conflict with male standards of behaviour. At the same time it has been observed that, ". . . masculinity as a feeling is recognized more by its absence in women than by its presence in men" (9).

O'Leary (18) stresses the fact that at work, the competence model for management coincides with the male sex role stereotype. As McGregor (22) puts it: "The model of the successful manager is aggressive, competitive, firm and just. He is not feminine, he is not soft and yielding or dependent or intuitive in the womanly sense. The very expression of emotion is widely viewed as a feminine weakness that would interfere with effective business processes."

Role Conflicts

As defined by Kahn et al. (23), role conflicts are mutually competing demands by role senders (people who communicate role expectations). Most women who have entered the workforce experience some form of role conflict between their career activities and the expectations coming from their social environment. Such conflicts have been shown as being resolved either by crisis (for example, quitting a career or divorce), or by compromise (such as managing one's career to allow for the pursuit of the otherwise expected female roles). Research shows that, to reduce role conflicts, women tend more often to choose traditional female occupations.

Fear of Success

The fear of success is defined as ". . . the expectancy or anticipation of negative consequences as a result of success in competitive achievement situations" (46). In the case of women, these consequences may be social rejection. The effect of fear of success is to reduce one's level of achievement and has been observed in situations of aggressive competitiveness. This phenomenon brings insight into the nature of the discontent women experience when entering traditionally male occupations (20).

It is apparent from the discussion above that there has been a great deal of research conducted into the way women, as a group, underachieve in the workforce and as individuals, how they react to their working environment.

However, despite the volume of research, studies taking a sociopsychological approach have only been able to demonstrate limited differences between male and female characteristics. It is now obvious that, on the basis of research conducted so far, this approach cannot explain the structural inequalities of the labour market and the occupational and industrial segregation of women in the workforce. Our understanding of the structural inequalities which affect women has come, largely, from a sociological perspective.

THE SOCIO-ECONOMIC CONTEXT OF WOMEN IN THE WORKFORCE

While there has been an increase both in the number of women in the labour force and in the continuity of their working lives, the position of women in the labour market has remained largely unchanged since the immediate post-war years (24) (25) (26). The majority of women still hold low-paid, unskilled or semiskilled positions. Employment is often part-time, and concentrated in the service sectors. In 1965 only 5 per cent of all British working women were managers or employers; this figure was the same in 1980 (27). In 1965 the largest concentration of working women was within the category of junior non-manual workers at 39 per cent. In 1980 this group was still the largest at 36 per cent of all working women. Additionally, distinctions between male and female earnings levels have led to a bimodal profile of national earnings distribution patterns.

The Dual Labour Market

Labour market segmentation on the basis of, among other factors, skill, social class, ethnicity and age has led many scholars to conclude that there is a "dual labour market", made up of primary and secondary sectors. Barron and Norris (24) define a dual labour market as having four main characteristics:

1. A pronounced division into high (primary) and low (secondary) paying sectors.
2. Restricted mobility between these sectors.
3. Only high-paying sectors offer career or promotional opportunities.
4. Only high-paying sectors offer stability (security).

Thus, the primary sector of the labour market is made up of well-paid, secure jobs offering career opportunities and a multitude of fringe benefits to its employees. By contrast, the secondary sector is characterized by low-paid, insecure occupations offering poor working conditions.

Barron and Norris conclude that there are five main attributes that make a particular social group likely candidates for secondary sector workers: ". . . dispensability, clearly visible social difference, little interest in acquiring training, low economism and lack of solidarity." They go on to argue that there are sexual divisions within the dual labour market and that, as a group, women generally fulfill the characteristics of secondary sector workers. They conclude that ". . . women are the main secondary workforce in Britain, and the fact that the primary/secondary division coincides with sexual divisions in the labour market has obscured the existence of dualism in the British labour market."

Research has shown that within specific occupational sectors, women often hold the lower-paid positions. Research into patterns of industrial distribution also shows that women are likely to be concentrated into particular sectors of the economy; for example, retailing and service sectors.

It has been hypothesized that many women turn to self-employment as a means of escaping the segregation and occupational confines of the labour market. Goffee and Scase (28), for example, argue that some women are motivated to start in business to counteract their subordination in the labour market: ". . . setting up a small business . . . can represent an explicit rejection of the exploitive nature of the capitalist work process and labour market. In this sense, then, business proprietorship may be seen as a radical — albeit short-term and individualistic — response to subordination."

They go on to point out that: ". . . women who both own and manage business enterprises — especially those in male-dominated sectors — serve to undermine conventional and stereotyped notions of 'a woman's place'. Female entrepreneurs such as these, therefore, have a symbolic importance which explicitly questions popular conceptions of the position of women in society. Finally, proprietorship can enable women to enjoy some material independence and, in many circumstances, the opportunity to control the products of their own labour."

FEMALE SELF-EMPLOYMENT AND BUSINESS OWNERSHIP

Most of the research into the nature and experience of the female entrepreneur has been produced in North America (29). Early, influential studies about female entrepreneurs tended to describe their motives for starting a business (30), their characteristics (31) and the problems they encountered, such as lack of business experience and access to finance (32) (33) (34) (35).

Schreier's study demonstrated that the female entrepreneur had much in common with her male counterpart. One difference, however, did emerge. The businesses owned by women tended to reflect traditional female employment in the labour market, mainly in the service sectors.

Schwartz (36) also found a predominance of service-based businesses. This study concluded that female motivations for starting businesses were similar to those of men, that is, independence and the challenge of business ownership. The greatest barriers to their business success, however, were financial discrimination, lack of training and business knowledge, and underestimating the cost of sustaining a business.

Hisrich and O'Brien (33) concentrated on motivations for business start-up and examined the demographical characteristics of female entrepreneurs. Motivations for business start-up were: job satisfaction, independence and achievement. Major problems were under-capitalization, and lack of experience, knowledge and training in business skills. Half the respondents reported difficulties in ". . . overcoming some of the social beliefs that women are not as serious as men about business."

Hisrich and O'Brien found evidence of contrasting experience of women operating in different sectors. Women in non-traditionally female sectors (that is, those dominated by male employees, such as construction and manufacturing) experienced more problems in raising finance. In both non-traditional and new sectors (for example, business services and new technology based industries), female business owners were hampered by their lack of business training. They concluded that barriers experienced by female entrepreneurs often relate to the sectors in which they trade. In their follow-up study (37) they focused on different types of female-owned business. They confirmed the lack of support offered to female proprietors in non-traditional sectors.

In her study of 183 Canadian female-owned businesses, Stevenson (38) found a number of barriers facing female business-owners. These included: a lack of confidence, intimidation, lack of credibility and lack of peer support. Many interviewees experienced a sense of guilt (or role conflict) because of their difficulties in meeting both business and family commitments. Such experiences are also reported in Britain (28)(39).

In Britain, studies investigating female entrepreneurship have been scarce in comparison with the volume of work undertaken in the area of small business and proprietorship. As Curran (2) states "To date there have been only two influential (British) studies (40) (1) plus a more recent study of female aspiring small business owners ".(41)

Using a sample comparing 58 women and 43 male business owners Watkins & Watkins (40) found that the backgrounds and experiences of women differed significantly from those of men. Men were more likely to have work experience which was related to their present venture. Self-employment provided them with an essentially similar occupation with the added attraction of autonomy. The study also found that most women were unprepared for business start-up and consequently could be seen to take greater risks than their male counterparts.

Women often had no relevant experience which facilitated their entry into non-traditional areas. They concluded that this lack of prior experience affected the choice of sectors in which women were capable of establishing viable businesses, forcing them into traditionally female sectors. Moreover, in traditional sectors, successful female entrepreneurs acted as role models, helping other women to confront and overcome problems. Choice of business sector was determined by consideration of which areas posed the least obstacles to their success. These were perceived to those where technical and financial barriers to business entry were low and where managerial proficiency was not essential to success. As Watkins & Watkins emphasise:

". . . choice is determined by high motivation to immediate independence tempered by economic rationality, rather than by a conscious desire to operate 'female-type' businesses".

A more recent study (1) identified a number of motivations for starting in business. Using a sample of 54 female proprietors, they identified a typology of female entrepreneurs, based on two factors. Firstly, their relative attachment to conventional entrepreneurial (Smilescan-derived) ideals in the form of individualism and self-reliance. Secondly the willingness of the female entrepreneur to accept conventional gender roles, often subordinate to men. A similar, although independently derived, profile of the female entrepreneur was described by Cromie and Hayes (42).

Four "types" of female entrepreneur were identified by Goffee and Scase (1):

1. "Conventional" entrepreneurs, who were highly committed to both entrepreneurial ideals and conventional gender roles.
2. "Innovative" entrepreneurs, who held a strong belief in entrepreneurial ideals, but had a relatively low attachment to conventional gender roles.
3. "Domestic" entrepreneurs, who organized their business life around the family situation, believed very strongly in conventional female roles and held low attachment to entrepreneurial ideals.
4. "Radical" entrepreneurs, who held low attachment to both, often organizing their businesses on a political collectivist basis.

This typology has been criticized by two later studies. Allen and Truman (43) argue that the two factors upon which the typology is based — entrepreneurial ideals and adherence to conventional gender roles — are not appropriate for the analysis of female entrepreneurial behaviour. They state that the socio-economic reality of women's lives means that the majority have very little choice over how attached they can be to "entrepreneurial ideals".

"For example, 'self-help and personal responsibility and reliance' have different connotations in different contexts. A single parent trying to earn an income for her family, may indeed demonstrate 'entrepreneurial ideals', but the outcome of her entrepreneurship would be quite different from that of a single, childless, male entrepreneur."

Their criticism of the second factor identified by Goffee and Scase, ". . . conventionally defined gender roles or the extent to which women accept their subordination to men", centres around the fact that:

> "An immediate problem with this approach is that it implies a homogenous experience of women's subordination by men. There is ample evidence in published literature to suggest that female subordination differs in relation to social class, ethnic origin and marital status as well as numerous other factors, both structural and personal."

Carter and Cannon (44) point out that while the Goffee and Scase typology highlights to the (often overlooked) fact that female entrepreneurs are not a homogeneous group, it perhaps underestimates two important features of business ownership. First, business ownership, especially in the small firms sector, is a dynamic and often turbulent process: businesses expand, contract, and diversify. Owner/managers may seek to stabilize their businesses, but firms rarely exist in the same form for long. While small firms often remain small, diversity exists within these limits. Thus, cottage industries can become stable, thriving firms; self-employed designers can become manufacturers; and manufacturers can diversify to produce specialized products.

Second, the typology underestimates the effect business ownership has on the individual entrepreneur, many of whom change with experience. Thus, the "domestic" entrepreneurs, as defined by Goffee and Scase, may — by the very experience of business ownership — become dedicated business owners with a very strong attachment to entrepreneurial ideals.

CONTEMPORARY RESEARCH

The lack of national databases on female entrepreneurs makes the construction of a representative sample impossible. Most studies of female owner/managers have used small samples constructed according to the particular interests of the researchers (2). Goffee and Scase, for example, employed a sample of 54 women ". . . for home-based, self-employed proprietors to owner/managers of international enterprises" (1). Their sample, however, was skewed both towards those sectors in which women traditionally participate and to a particular geographical region (the South East of England).

A more recent British study (44) constructed a sample more closely related to the profile of female self-employed and owner/managers as suggested by the General Household Survey (2). Carter and Cannon again found that the motivations for female start-up superficially replicated those of male entrepreneurs. However, while the "search for independence" was the most-cited reason for start-up, this study emphasized that a single notion of independence masked the complexities of the issue. Women at different stages of their lives defined independence differently, usually depending upon their background, age and experience. While some women felt that business ownership would free them from the perceived confines of the formal labour market and gender-related career blocks, others used proprietorship as a means of returning to the labour market after a period devoted to motherhood.

Two major questions addressed by the study were:

1. Do problems commonly associated with business ownership have a gender dimension which exacerbates the effect of these problems for women in business?
2. Do women face additional gender-related problems which do not affect men?

The study found that, broadly, the same operational problems (marketing, finance, legal) are faced by all business owners and it is difficult to establish the extent to which these problems are exacerbated by gender. Certain specific areas of business ownership

were perceived by the respondents as being gender related, such as the late payment of bills by clients, a tendency to undercharge, getting business and finding clients and, finally, the effect of proprietorship upon personal, domestic circumstances. The effects of these operational problems and the strategies used to overcome them varied between firms.

Younger women, running businesses with only a small capital base, were less able to cope with late payments. Lack of assertiveness in collecting debts was perceived by some respondents as a gender-related problem. Similarly, while price cutting is used by many proprietors as a market-entry strategy, for many respondents undercharging often reflected a lack of confidence in both their products and their business skills.

Difficulties in accessing start-up capital, coupled with delayed payments and undercharging, had an inevitable impact on many companies. Few of the newer businesses in the sample were able to achieve the growth desired by the proprietor within the first two years. Older businesses, most of which invested heavily at start-up, demonstrated an ability to access ongoing and growth capital and a subsequently greater rate of growth. It seemed, therefore, that once obstacles regarding finance had been overcome, usually at start-up, female proprietors had few problems with recurrent finance. The barriers seemed to occur at certain key transitional stages; the move from part to full-time working, the start-up and the move to a new market requiring large capital inputs.

Employee relations were perceived as posing the most difficult and intractable of all problems. Even respondents with management experience in larger companies felt a need to learn new skills. Older women often successfully used an overtly matriarchal style, characterized by a unitaristic view of employee relations. Younger women, inexperienced in management and lacking the age to develop a credible management style, struggled most. Some suggested that male employees were unwilling to accept female employers and dealt with this by channelling requests through a male manager or supervisor. One respondent referred to an "assumed competence", which tends to be attributed to most men, but not to most women. As in other studies (38) (33) (37), many respondents stated that they had to earn credibility, not just with their business colleagues and customers, but also with their employees. Most women felt strongly that many of the problems of credibility were gender-related.

The study concluded that female business proprietors face certain business problems. However, the extent to which these are either caused or exacerbated by gender is difficult to quantify. While many self-employed women perceived gender-related problems, others had either differing experiences or did not recognize problems as having a gender dimension. Carter *et al.* (39) also concluded that there are certain strategies which women adopt to counter either direct or indirect discrimination associated with proprietorship. These vary from firm to firm and are often dependent upon the age and experience of the proprietor. They were, undoubtedly, influential in the ultimate success of the enterprise.

FEMALE ENTREPRENEURS AND SUPPORT ENVIRONMENT

From the discussion above, it is clear that contemporary research is beginning to demonstrate that women do have different experiences of entrepreneurship from their male counterparts. The studies surveyed indicate that female entrepreneurs do also encounter distinct problems in both starting and managing businesses. These problems fall into two main categories:

Specific gender-related problems
Business ownership problems.

Specific gender related problems may include:

Social stereotyping of women
Conflict between domestic commitments and business ownership

Lack of confidence
Lack of role models
Feelings of personal isolation
Lack of access to information and expertise
The "invisibility" of women in the business community.

Business ownership problems which can have a gender dimension may include:

Lack of credibility
Restricted access to finance
Lack of relevant business skills and experience
The length of time which may be needed for some women to establish their enterprises.

If these problems exist, and the research indicates that this is likely, then the logical progression is to investigate how this knowledge affects (and whether it should affect) small-business counselling and support agencies.

Let us deal with the latter point first. Should the problems which have been identified influence the form of support available for (prospective) female entrepreneurs?

There may be two answers to this question. The first approach is that as both male and female entrepreneurs have to trade in the same marketplace, to provide any special provision for women will merely have the effect of protecting "lame ducks" and perpetuating the view that females are inferior. This approach, which assumes that it is largely up to the individual (male or female) to overcome personal difficulties, is supported by many women themselves who are reluctant to use any special 'female-only' services. It may, therefore, be undesirable to provide special provisions for women.

The second perspective to this question is that small-business advisers should at all times provide the appropriate form of support to any person intending to start in business. The research outlined above demonstrates that women may have specific needs. Therefore, in the light of the obstacles which some women who wish to start a business face, the support that business counsellors provide could be crucial.

An increasing number of small-business advisory agencies is accepting the second perspective. The measures that many of these agencies have adopted include:

Single-sex training programmes for females intending start in business
Single-sex training programmes for women to assist them in the ongoing management of their companies
Increasing the number of female counsellors and advisory staff
Encouraging more private sector firms to second female staff to enterprise agencies
Providing childcare and creche facilities in enterprise parks and other infrastructure developments
Establishing soft-loan schemes for women to increase their access to finance
Encouraging women to join local business clubs and networks.

CONCLUSIONS

Although there has been a great deal of research investigating the socioeconomic position of women, the specific focus of interest has changed in recent years. The initial research approach of gender differentiation based on psychological differences was largely abandoned in favour of research investigating the structural inequalities of women in the labour market. But it is only in recent years that female self-employment and small-business ownership have become legitimate areas of study.

Thus, research specifically investigating female entrepreneurship and the role of women as proprietors and employers has, until comparatively recently, been neglected as an area of serious academic study (1). Influenced by the existing small-business and entrepreneur-

ship literature, early studies of female entrepreneurship concentrated mainly upon the motivations for business start-up and the (gender-related) barriers perceived or experienced during this phase of business ownership. Few of the studies developed sophisticated taxonomies of female entrepreneurs, preferring to identify female proprietors as a homogenous group and, until recently, there has been an implicit acceptance by researchers that — beyond the start-up phase — few significant differences exist between male and female-owned and managed companies. Thus, scholars of small business have noted that our cumulative knowledge of female entrepreneurship remains limited (2) (8), generally lacks utility (45) and presents a static, and therefore, distorted view of the process of female business ownership (44).

Previous research does, however, provide some insight into gender-related barriers experienced by women starting in business. These studies suggest that it is more difficult for women to start in business and that, once trading, they face problems which may inhibit company growth. But the identification of which women may be more susceptible to problems than other women, and the extent of their susceptibility has not yet been fully addressed.

While the question remains under debate in Canada, in Britain many small-business advisory agencies are beginning to address these problems by providing special services for female clients. The services which they are providing vary between agencies, most however, include an element of single-sex training and an increase in the number of female counselling staff. The important question of whether these measures are successful or not can only be analysed over time.

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