

DIANE:

SELF-EMPLOYMENT FROM

A GENDER PERSPECTIVE

**- COMPARISON BETWEEN BELGIUM, GERMANY, GREECE, ITALY, SPAIN,
SWEDEN, THE NETHERLANDS AND THE UNITED KINGDOM -**

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ESF: BIJDRAGEN TOT DE ONTWIKKELING VAN DE WERKGELEGENHEID DOOR HET BEVORDEREN VAN INZETBAARHEID,
ONDERNEMERSCHAP, AANPASBAARHEID EN GELIJKE KANSSEN EN DOOR HET INVESTEREN IN MENSELIJKE HULPBRONNEN.



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PREFACE

This publication is part of the research project “DIANE”. This project has been submitted to Equal by “Centrum voor Zelfstandig Ondernemende Vrouwen” (CEZOV) and “Union des Classes Moyennes” (UCM). DIANE is a transnational project, realized thanks to the cooperation of Belgian, German, Greek, Italian, Spanish, Swedish, Dutch and British partners. The main purpose of the research project is to encourage female entrepreneurship.

CEZOV commissioned SEIN to compile labour market statistics with respect to self-employment. The analyses are based on figures from the Labour Force Survey delivered by Eurostat. We analysed the 8 partner countries. This publication contains an overall comparison of the situation of the self-employed in the eight above-mentioned participating European countries. It is important to place the results in the national context of each country, considering that legislation, policies and culture differ for each country.

The figures of the Labour Force Survey are based on the definition of the labour market characteristics (e.g. employment, unemployment, active population) according to the International Labour Organisation.

The diverse initiatives, that make up the project “DIANE”, are undoubtedly a forward step for the stimulation and guidance of female entrepreneurship.

CHAPTER 1: GLOBAL LABOUR MARKET INFORMATION

1.1 PROFESSIONALLY ACTIVE POPULATION

Charts 1 and 2 summarize the composition of the professionally active population in the above-mentioned eight countries. According to the International Labour Organisation, a person belonging to the active population either has a job or is unemployed but actively in search of work. The unemployed not looking for work or not available yet for the labour market (e.g. students) belong to the inactive population. Note that a country with a large share of part-time workers (e.g. The Netherlands), probably will have a larger number of economically active persons.

- ***Women***

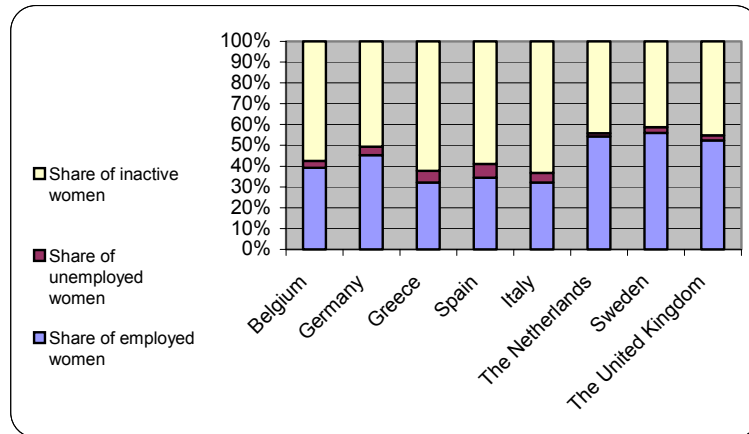
Chart 1 shows the composition in terms of labour market participation of women older than 14. The labour market participation of women is high in Sweden, the Netherlands and the United Kingdom. On the other hand, in Italy, Greece and Spain is the labour market participation of women low. Belgium and Germany are situated somewhat in between.

In Sweden, the Netherlands and the United Kingdom, the percentage of working women is considerably higher than in other countries. More than 50% of the women in these countries are active on the labour market (Sweden: 56,0%; The Netherlands: 54,3%; The United Kingdom: 52,4%). The percentage of inactive women is low. The level of unemployment is also considerably low.

In Italy, Spain and Greece approximately one third of the women older than 14 are active. The percentages of inactive women amount to 63,2% in Italy, 62,3% in Greece and 58,9% in Spain. The share of unemployed women is also larger in these countries. Respectively 5,5%, 4,6% and 6,7% of the Greek, Italian and Spanish women were unemployed in 2002. Paragraph 1.2 'Level of unemployment' confirms that the Mediterranean countries and Spain in particular are characterised by the highest level of female unemployment.

Belgium and Germany are situated in between. In Belgium, nearly 40% of the women have a job. In Germany 45,3% of women are active on the labour market.

CHART 1: BASIC FACTS ABOUT THE LABOUR MARKET, WOMEN



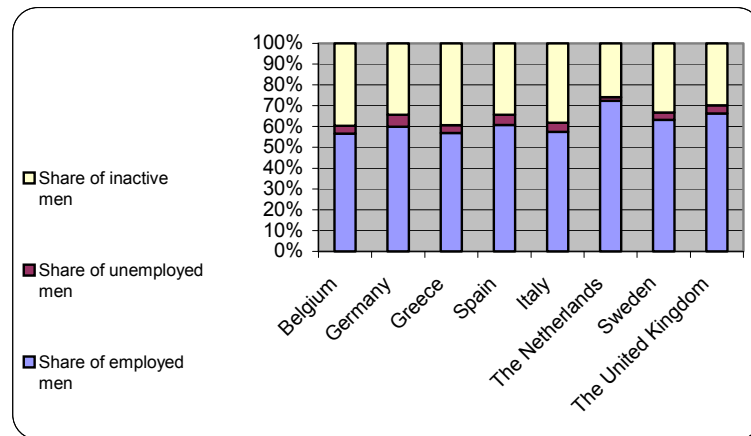
- **Men**

When we look at the male population from the age of 15, we notice that the percentage of working men in seven of the eight countries fluctuates between 56,6% and 66,3%. The situation in the Netherlands is remarkable. The percentage of working men amounts to as much as 72,4%. We must remark here that The Netherlands is also the country with the highest level of part-time workers.

The percentage of inactive men is the lowest in the Netherlands (25,9%) and the highest in Belgium (39,6%).

In addition to the high percentage of active men and the low percentage of inactive men, the percentage of unemployed men is very low in the Netherlands: 1,7% of men older than 14 is unemployed. The percentage of unemployed men is the highest in Germany; 5,7% of the men is unemployed.

CHART 2: BASIC FACTS ABOUT THE LABOUR MARKET, MEN



Comparing chart 1 and 2, we see that the difference between men and women is the smallest in Sweden.

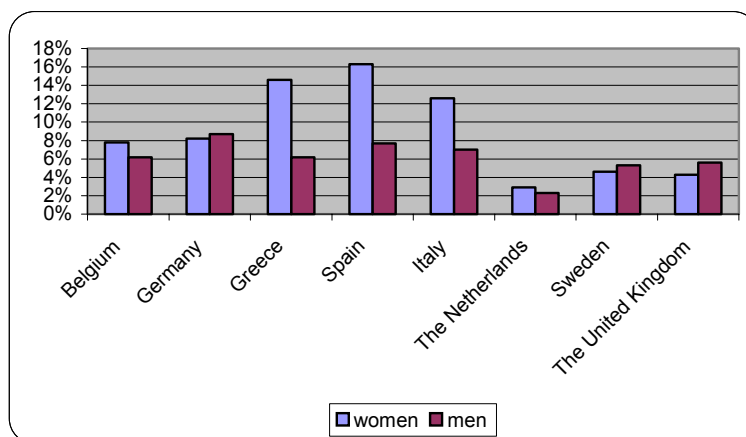
1.2 LEVEL OF UNEMPLOYMENT

The level of unemployment is the ratio in terms of percentage between the number of unemployed people and the combined number of working and unemployed people (total active population starting from the age of 15). Chart 3 shows the level of unemployment in terms of gender.

There are some remarkable conclusions. Overall, the level of unemployment is the lowest in the Netherlands. In 2002, the level of unemployment of Dutch men and women respectively was 2,3% and 2,9%. The difference in level of unemployment between men and women are the highest in Greece, Spain and Italy.

In most countries (five of eight) the level of unemployment is higher for women than for men. Only in Germany, Sweden and the United Kingdom the level of unemployment is higher for men than for women.

CHART 3: LEVEL OF UNEMPLOYMENT BY GENDER, 2002



1.3 LEVEL OF EMPLOYMENT

The level of employment is the ratio in terms of percentage between the number of working people and the population at a professionally active age (>14). Chart 4 shows the level of employment by gender. The calculations apply to the entire population from the age of 15.

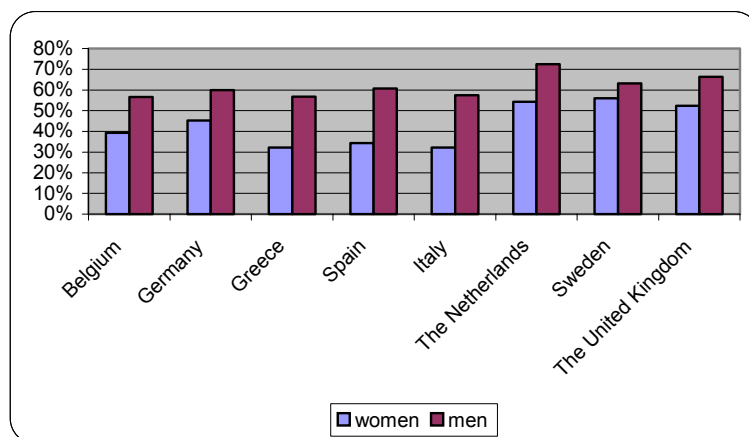
In each country the level of employment of men is higher than the level of employment of women. Intuitively we would expect then that the level of unemployment of men is lower than the level of unemployment of women, but that is not for each country the case (see paragraph 1.2 'Level of unemployment'). The number of inactive people declares this apparent contradiction.

Comparing between countries we see that Sweden has the highest level of employment for women (56,0%). In the Mediterranean countries (Greece, Spain and Italy) the level of employment for women is the lowest.

For men, the Netherlands has the highest level of employment (72,4%). The other northern countries also show a relatively high level of employment for men.

Generally speaking, Sweden, The Netherlands and The United Kingdom are characterised by a relatively high level of employment for both men and women.

CHART 4: LEVEL OF EMPLOYMENT BY GENDER, 2002



1.4 PROFESSIONAL STATUS OF THE ACTIVE POPULATION

TABLE 1: DIVISION EMPLOYEES – FAMILY WORKERS – SELF-EMPLOYED, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
Employees	84,6%	88,9%	60,2%	80,7%	72,6%	88,3%	89,3%	88,3%
Family workers	1,8%	1,1%	7,8%	1,8%	4,1%	0,6%	0,5%	0,3%
Self-employed	13,6%	10,0%	32,0%	17,5%	23,3%	11,1%	10,2%	11,4%
Total	100%	100%	100%	100%	100%	100%	100%	100%

The active population of each country is divided into employees, self-employed and family workers. The importance of each category is not similar in every country. In each country the majority of the professionally active population is employee.

Concerning the percentage of family workers and self-employed there are differences between the countries. The proportion of self-employed is larger in the southern countries (Greece, Spain and Italy). We can assume that the economy in these countries is more focused on tourism and agriculture and that therefore the proportion of self-employed is higher.

Nearly 8% of the Greek working population is active as family workers. This is a lot compared to other countries.

1.5 NUMBER OF SELF-EMPLOYED

The previous paragraph differentiated between countries concerning the professional status of the active population. That division however says nothing about the absolute numbers of the self-employed in each country. Those are the subject of this paragraph. When interpreting the subsequent figures, please keep in mind that these absolute values are partly dependent on the size of the population and the share of the active population of the specific countries. According to table 1 for instance, the highest percentage of self-employed persons (32,0%) comes from Greece, whereas in absolute numbers we encounter Greece again at the bottom of charts 5 and 6. The main reason therefore is probably that Greece has one of the lowest shares of professionally active people.

Chart 5 illustrates the evolution in the number of the female self-employed from 1996 until 2002 in the different countries. Italy has the most self-employed women and Sweden the least (in thousands). In all countries, except for Sweden, the number of self-employed women increased since 1996. In Sweden the number of self-employed women decreased.

CHART 5: FEMALE SELF-EMPLOYMENT IN THOUSANDS, 1996-2002

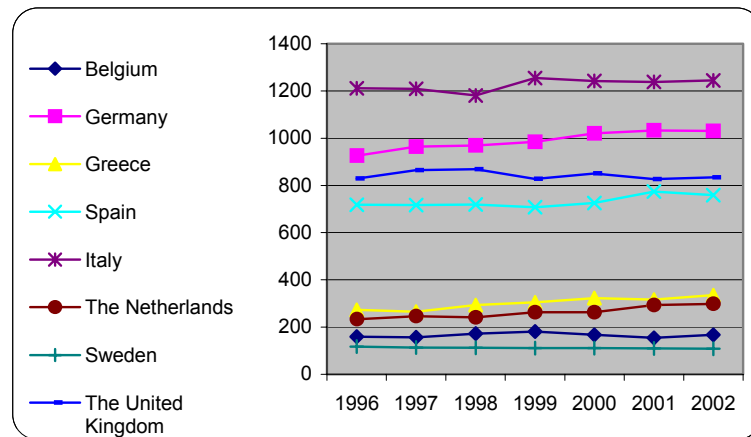
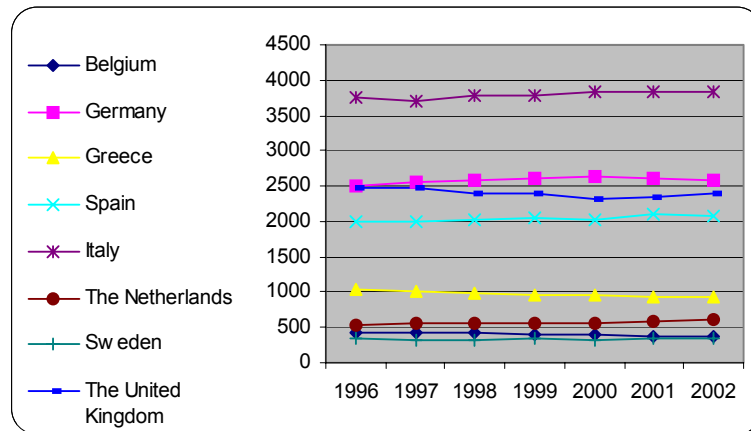


Chart 6 illustrates the evolution in the number of male self-employed from 1996 until 2002. As with women, Italy has the most self-employed men and Sweden the least (in thousands). When we look at the evolution in the number of self-employed from 1996 until 2002 we see that in four countries the number of self-employed men increased: Germany, Spain, Italy and the Netherlands. In the other four countries the number of self-employed men decreased: Belgium, Greece, Sweden and the United Kingdom.

CHART 6: MALE SELF-EMPLOYMENT IN THOUSANDS, 1996-2002



Comparing men with women, we can conclude that more men than women choose for self-employment. That counts for every country in the comparison.

CHAPTER 2: CHARACTERISTICS OF THE SELF-EMPLOYED

The active population consists of employees, the self-employed and family workers. This chapter only compares the characteristics (educational level, age, working hours, civil status and atypical working hours) of self-employed men and women in the following countries: Belgium, Germany, Greece, Spain, Italy, The Netherlands, Sweden and The United Kingdom.

2.1 LEVEL OF EDUCATION

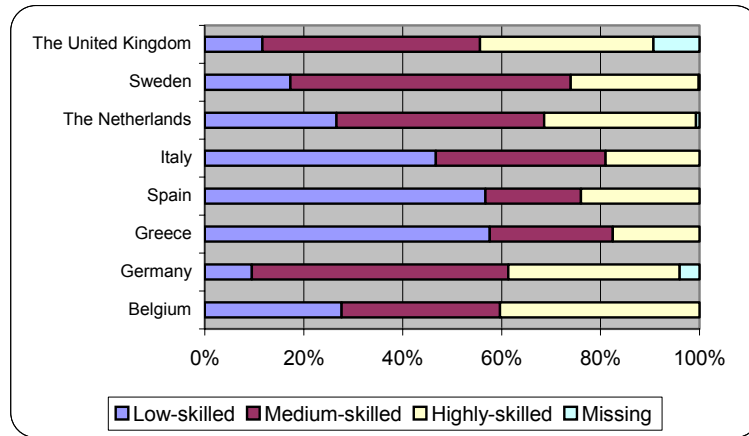
We use the International Standard Classification for Education:

- Low-skilled: no education, primary education, secondary education – lower degree.
- Medium-skilled: secondary education higher degree.
- Highly-skilled: higher non-university education, university education.

• *Women*

In the Mediterranean countries (Spain, Italy and Greece), the largest part of the self-employed women are low-skilled. Respectively 57,6% of the Greek, 56,7% of the Spanish and 46,7% of the Italian self-employed women are low-skilled. In the other countries (except for Belgium) the largest part of the self-employed women are medium-skilled. In Sweden and Germany, even the majority of self-employed women are medium-skilled. In Belgium, self-employed women are frequently highly-skilled; 40,3% of the Belgian self-employed women has finished a higher non-university or university education.

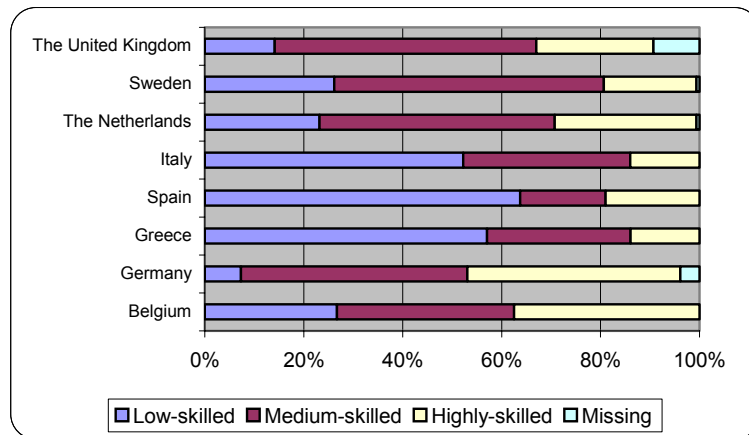
CHART 7: DISTRIBUTION OF SELF-EMPLOYED WOMEN BY LEVEL OF EDUCATION, 2002



- **Men**

As for self-employed women, in Greece and Spain, the majority of self-employed men are low-skilled. Respectively 57% of the Greek and 63,7% of the Spanish male employees are low-skilled. In Sweden and the United Kingdom, more than 50% of the self-employed men are medium-skilled. The segment of high-skilled men is the biggest in Germany and Belgium. 43% of the German and 37,5% of the Belgian self-employed men are highly-skilled.

CHART 8: DISTRIBUTION OF SELF-EMPLOYED MEN BY LEVEL OF EDUCATION, 2002



Comparing men and women, we can conclude that self-employed women more often have a higher non-university or a university degree compared to self-employed men. Only in Germany that is not true. German self-employed men are higher educated than German self-employed women.

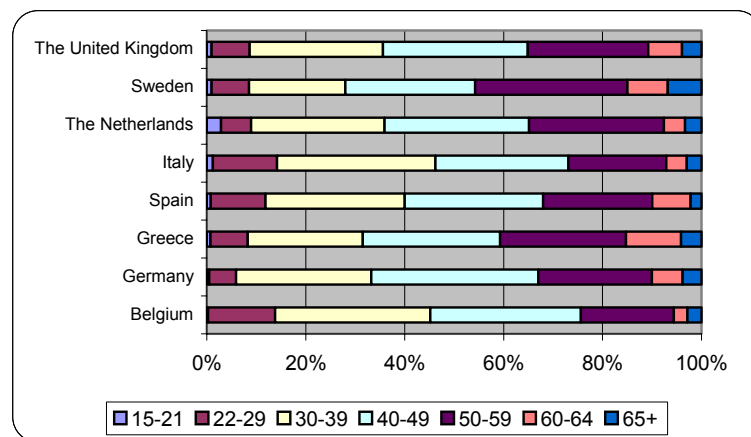
2.2 AGE CATEGORIES

The calculations in this paragraph are based on the total working population (>14 years). We also look at the population older than 64.

- **Women**

In Italy and Belgium the self-employed women are the youngest: 13,9% of the Belgian self-employed women and 14,2% of the Italian self-employed women are younger than 30. In the other countries we find a smaller proportion of self-employed women younger than 30. The segment of self-employed women older than 60 is the biggest in Sweden and Greece. 15,3% of the self-employed women in Greece and 15% of the self-employed women in Sweden are older than 60.

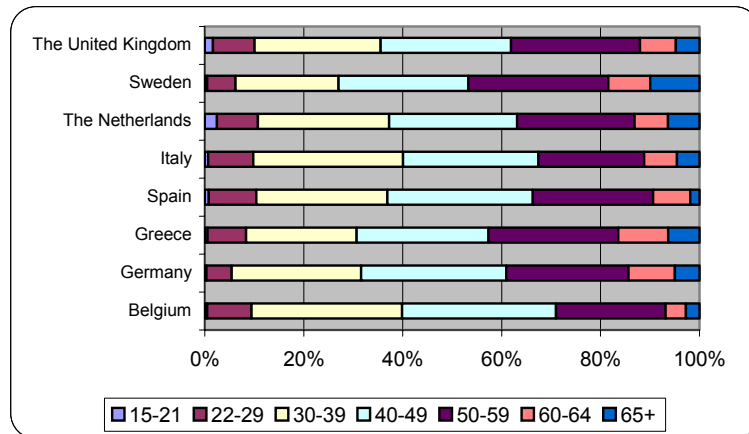
CHART 9: AGE OF FEMALE SELF-EMPLOYED IN 2002



- **Men**

The proportion of self-employed men younger than 30 is the biggest in the Netherlands and in Spain. 10,7% of the Dutch and 10,4% of the Spanish self-employed men are between 15 and 29 years old. In Sweden (18,5%) and in Greece (16,4%) we find the largest share of self-employed men older than 60.

CHART 10: AGE OF MALE SELF-EMPLOYED IN 2002



2.3 FAMILY SITUATION

This paragraph focuses on the family situation of self-employed men and women in the several countries.

2.3.1 CIVIL STATUS

The figures of the Labour Force Survey distinguish the following groups: married people, single people, widowed and divorced people.

The majority of self-employed women are married. 77,9 % of the Greek self-employed women are married. In Sweden, the percentage married women is lower: 60,1% of the Swedish self-employed women are married. In Germany, Sweden and the United Kingdom the proportion of divorced self-employed women is bigger compared to the other countries.

TABLE 2: SELF-EMPLOYED WOMEN BY CIVIL STATUS, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
Single	23,0%	18,4%	12,3%	17,5%	24,5%	18,9%	25,1%	17,0%
Married	66,2%	65,5%	77,9%	74,6%	66,0%	70,5%	60,1%	67,8%
Widowed	4,2%	4,8%	6,0%	3,5%	4,0%	2,4%	3,3%	3,6%
Divorced	6,6%	11,4%	3,8%	4,4%	5,6%	8,3%	11,5%	11,5%
Total	100%	100%	100%	100%	100%	100%	100%	100%

The majority of self-employed men are married. 73,3% of the Italian self-employed men are married. In Spain, this percentage is lower: 60,8% of the Spanish self-employed men are married. Only a small proportion of the self-employed men are widowed.

TABLE 3: SELF-EMPLOYED MEN BY CIVIL STATUS, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
Single	22,8%	21,3%	34,2%	36,7%	22,7%	28,3%	28,1%	21,2%
Married	73,0%	70,9%	63,8%	60,8%	73,3%	62,6%	61,3%	67,2%
Widowed	1,0%	1,2%	0,4%	0,4%	0,9%	1,5%	1,1%	1,3%
Divorced	3,2%	6,6%	1,6%	2,1%	3,1%	7,6%	9,5%	10,3%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Comparing men and women, we can conclude that self-employed men are more often single than self-employed women. This is true in all countries except for Belgium and Italy. Women are more often widowed or divorced compared to men.

2.4 SECTOR OF EMPLOYMENT

This paragraph describes which sectors self-employed men and women are active in. We compare the different countries.

• *Women*

Self-employed women in the several countries are active in similar sectors of employment. The top 5 of most important sectors of employment is the same in several countries. The sequence in which the sectors occur can differ. The declaration of the letters can be found in the appendix.

Same top 5 in:

- Belgium, Germany and The United Kingdom (G, H, K, N, O)
- Greece and Spain (A, K, G, H, O)

Overall, we can conclude that 7 sectors of employment cover the top 5 for the self-employed women: A, D, G, H, K, N, O.

The following 3 sectors belong to the top 5 of every country:

- G – Wholesale and retail trade
- K – Real estate, renting and business activities
- O – Other community, social and personal activities

TABLE 4: TOP 5 SECTORS OF EMPLOYMENT SELF-EMPLOYED WOMEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The UK
1	N-27,0%	G-19,6%	A-39,9%	G-35,1%	G-30,1%	O-13,8%	O-21,5%	O-19,7%
2	G-25,4%	O-18,2%	G-22,7%	A-13,2%	K-16,3%	N-13,5%	G-20,0%	K-17,6%
3	O-12,0%	N-15,2%	K-9,8%	K-10,9%	O-12,7%	G-13,1%	K-19,9%	N-16,7%
4	H-11,2%	K-15,2%	H-8,1%	H-10,7%	D-10,8%	K-12,8%	A-10,9%	G-15,7%
5	K-9,8%	H-9,5%	O-5,5%	O-9,9%	A-8,1%	A-9,0%	N-9,9%	H-6,2%

- **Men**

For men, we also see that the sectors of employment are very similar in the several countries. Greece and Spain have the same top 5, although the sequence differs. Also Germany, Italy and Sweden have the same top 5 of sectors of employment, only the sequence in which they occur differs. 8 sectors of employment cover the top 5 for self-employed men in the different countries. The sectors F (Construction) and G (Wholesale and retail trade) appear in the top 5 of every country.

TABLE 5: TOP 5 SECTORS OF EMPLOYMENT SELF-EMPLOYED MEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The UK
1	G-26,5%	K-17,9%	A-30,0%	G-20,5%	G-26,8%	K-19,1%	K-22,4%	F-28,6%
2	K-16,5%	G-16,9%	G-22,3%	F-17,3%	F-15,5%	G-14,6%	G-17,3%	K-18,2%
3	F-12,9%	F-13,9%	D-11,1%	A-16,6%	D-15,0%	A-12,6%	A-14,2%	G-13,9%
4	N-10,2%	D-11,7%	F-9,7%	D-12,5%	K-12,7%	F-12,3%	F-13,9%	I-8,7%
5	A-7,9%	A-9,9%	I-7,4%	I-9,9%	A-9,7%	O-7,6%	D-9,8%	O-7,1%

Comparing the male self-employed with the female self-employed, we see two important sectors for the male that never appear in the top 5 list of the female: F (Construction) and I (Transport, storage and communication). There is another very important sector for the male self-employed: the Manufacturing sector, but this sector does appear in the top 5 list for the female self-employed of one country, namely Italy. Those sectors are typical for the male self-employed. Sector H (Hotels and restaurants) however is a typical sector for the female self-employed. Sector H never appears in the top 5 sectors of employment of self-employed men.

2.5 OCCUPATION

The sector of employment already says something about the kind of occupation of self-employed men and women. The major occupation group for each country is highlighted.

In five out of eight countries the majority of self-employed women are active as legislators, senior officials or managers. In Greece, the agricultural sector is very important for self-employed women; 39,9% of the self-employed women work as a skilled agricultural or

fishery worker. In Italy and Sweden a great part of the self-employed women are active as service workers or shop, market sales workers.

TABLE 6: OCCUPATION GROUPS OF SELF-EMPLOYED WOMEN, 2002

	The							
	Belgium	Germany	Greece	Spain	Italy	Netherlands	Sweden	The UK
Legislators, senior officials, managers	39,0%	27,2%	27,4%	44,1%	6,5%	34,5%	10,7%	22,0%
Professionals	23,4%	25,6%	14,0%	11,1%	15,6%	21,8%	21,9%	16,8%
Technicians & associate professionals	12,1%	18,7%	4,0%	7,4%	12,4%	14,2%	16,6%	18,4%
Clerks	1,2%	2,1%	1,4%	2,9%	3,2%	3,7%	6,2%	9,1%
Service workers & shop, market sales workers	15,9%	14,5%	7,3%	13,5%	39,1%	12,2%	27,9%	18,5%
Skilled agricultural & fishery workers	3,0%	5,3%	39,9%	12,7%	7,1%	0,9%	9,7%	2,5%
Craft & related trades workers	3,8%	4,0%	3,5%	3,9%	7,4%	2,6%	3,3%	2,9%
Plant & machine operators, assemblers	0,6%	1,0%	0,9%	2,1%	1,6%	1,5%	1,4%	2,1%
Elementary occupations	1,0%	1,4%	1,4%	2,4%	7,1%	3,9%	2,2%	7,6%
Missing	0,0%	0,2%	0,0%	0,0%	0,0%	4,8%	0,1%	0,0%
Total	100%	100%	100%	100%	100%	100%	100%	100%

As with women, a large percentage of self-employed men in Belgium, Germany, Spain and the Netherlands are active as legislators, senior officials or managers. Greek men work as agricultural and fishery workers. For Italian, Swedish and British self-employed men craft and related trade work is very important.

TABLE 7: OCCUPATION GROUPS OF SELF-EMPLOYED MEN, 2002

	The							
	Belgium	Germany	Greece	Spain	Italy	Netherlands	Sweden	The UK
Legislators, senior officials, managers	38,1%	25,5%	28,1%	30,2%	8,8%	42,1%	12,8%	15,9%
Professionals	20,7%	22,1%	8,5%	7,5%	11,0%	19,4%	16,5%	15,3%
Technicians & associate professionals	9,2%	15,4%	3,2%	6,7%	17,4%	11,3%	16,4%	12,6%
Clerks	0,5%	0,8%	0,7%	1,0%	0,8%	0,6%	0,7%	0,8%
Service workers & shop, market sales workers	4,7%	3,0%	2,9%	3,1%	17,4%	1,4%	6,6%	2,0%
Skilled agricultural & fishery workers	7,3%	9,4%	30,7%	15,6%	8,5%	0,7%	13,1%	6,1%
Craft & related trades workers	16,0%	20,1%	17,9%	22,6%	26,6%	14,7%	20,0%	32,9%
Plant & machine operators, assemblers	1,8%	2,3%	7,3%	11,2%	4,9%	3,4%	12,0%	8,6%
Elementary occupations	1,7%	1,2%	0,9%	2,1%	4,5%	2,1%	1,6%	5,9%
Missing	0,0%	0,3%	0,0%	0,0%	0,0%	4,2%	0,4%	0,0%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Overall, we can conclude that a few occupation groups are very important for self-employed men and women. The major sector differs between the countries, but within the countries the differences between men and women concerning the largest occupational group are small.

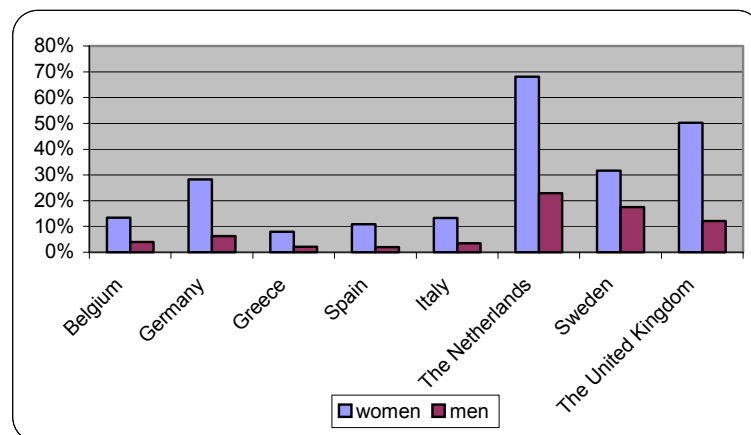
But, nevertheless, there are differences between men and women. Self-employed women more often choose for an occupation such as “Service workers & shop, market sales workers”. In every country, the proportion of the female self-employed working as a clerk is larger than the proportion of the self-employed men working as a clerk. For self-employed men, the emphasis is on manual work (craft and related trade workers – plant and machine operators – assemblers).

2.6 PART-TIME EMPLOYMENT OF THE SELF-EMPLOYED

Significant differences exist between the countries in question concerning the occurrence of part-time employment of self-employed men and women. The Netherlands really stand out. Part-time employment is very common in the Netherlands, for women and for men. 68,1% of the self-employed women and 22,9% of the self-employed men work part-time.

Part-time employment is also common for self-employed British women; one out of two British self-employed women work part-time. In Sweden, the men relatively work a lot part-time: 17,5% of the Swedish self-employed men works part-time. In the other countries, part-time employment is very rare for the self-employed, especially for self-employed men.

CHART 11: PART-TIME EMPLOYMENT OF SELF-EMPLOYED MEN AND WOMEN, 2002



2.7 NUMBER OF WORKING HOURS

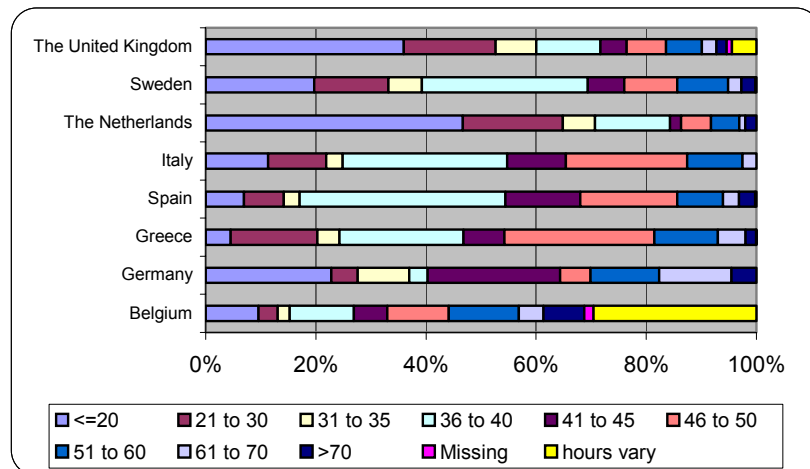
- **Women**

The number of working hours is of course related to the occurrence of part-time employment. In the Netherlands self-employed women frequently work part-time. The number of working hours is for that reason lower in the Netherlands compared to other countries. We find the same phenomenon in the United Kingdom:

Working hours that can change from week to week only appear in the United Kingdom and in Belgium (and sometimes also in Spain). Belgium even has a very high percentage of self-employed people who work variable hours. We suspect that this has something to do with a different registration of variable hours between the countries.

30,1% of the German self-employed women works more than 50 hours a week. This is a great share in comparison with other countries.

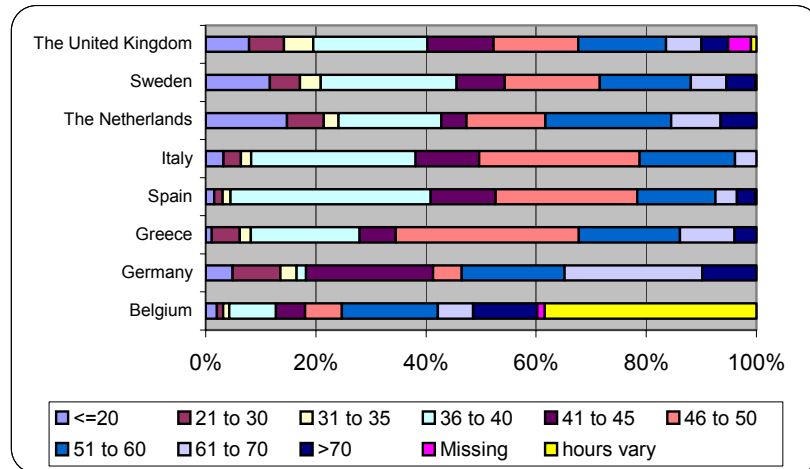
CHART 12: NUMBER OF WORKING HOURS OF SELF-EMPLOYED WOMEN, 2002



- **Men**

Self-employed men work more hours a week than self-employed women. Only a small proportion of the men work less than 30 hours a week. As with women, German men work a lot of hours a week. More than 50% of them work 50 hours a week and more.

CHART 13: NUMBER OF WORKING HOURS OF SELF-EMPLOYED MEN, 2002



2.7.1 AGE AND THE NUMBER OF WORKING HOURS OF SELF-EMPLOYED MEN AND WOMEN

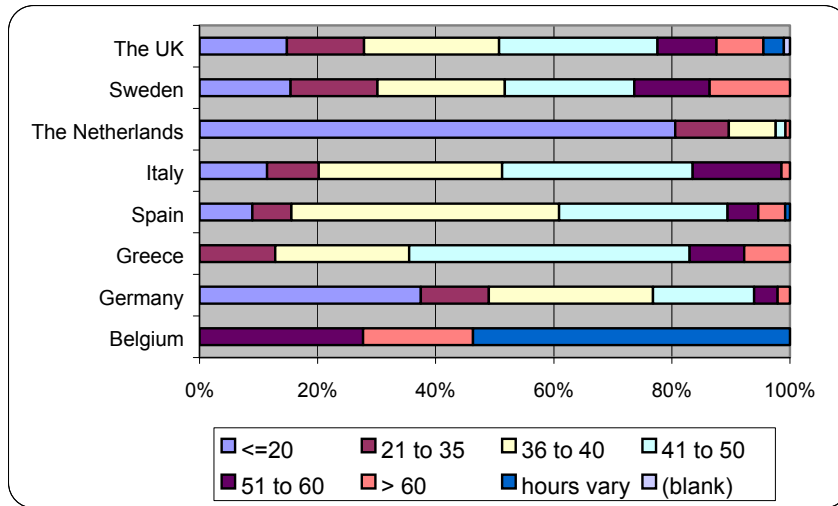
We thought that the finding that self-employed men work more hours a week than self-employed women could be caused by one or a few age categories. Therefore we first distinguished between men and women when configuring charts 14 until 20. The so obtained figures however seemed to be so small, that it would be scientifically incorrect to draw conclusions from them. For this reason, we did not make the distinction between sexes in the final report and only considered the relation between age and number of working hours of the self-employed in general. In this paragraph we will make an effort to draw some conclusions.

Charts 14 until 20 show for every age category that, compared to the other countries, there are not many persons in Belgium and the Mediterranean countries (Greece, Spain and Italy) who work less than 20 hours a week.

From the same charts another conclusion can be drawn: Spain is for each age category the country in which a normal working week of 36 to 40 hours a week is the most common.

The Dutch self-employed more often work less than 20 hours a week than their colleagues from the other countries. The large amount of part-timers in The Netherlands is probably the cause of this phenomenon.

CHART 14: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 15-21 YEARS, 2002



From chart 14 can be deduced that self-employed youngsters in every country, except for Belgium, less frequently than their older colleagues work more than 50 hours a week. Instead, the 15 to 21 year old more often work less than 20 hours a week. That is true in every country but Belgium and Greece. No less than 80% of the Dutch self-employed people between 15 and 21 years old, work less than 20 hours a week. That is remarkably much compared to other countries.

Variable hours more often appear within the age category of the 15 to 21 year old self-employed. Chart 14 obviously demonstrates this for Belgium and Spain. Later on it will become clear that variable hours are also more common to the older self-employed (see charts 19 and 20).

CHART 15: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 22-29 YEARS, 2002

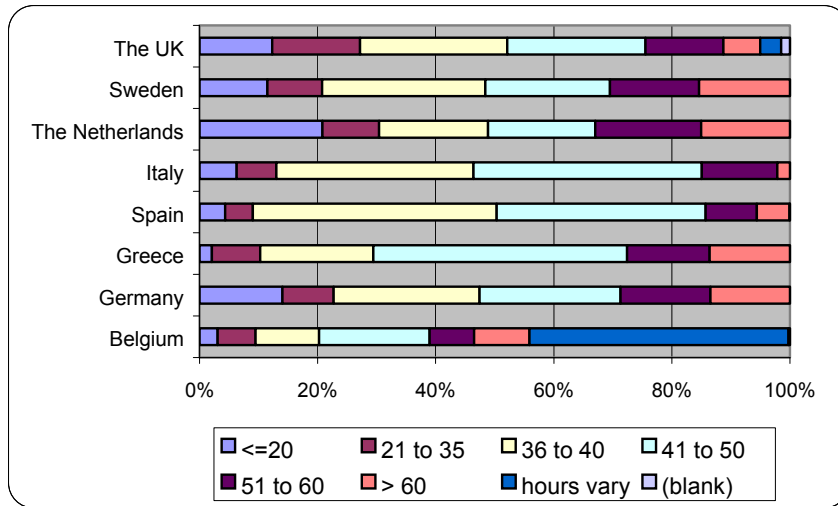
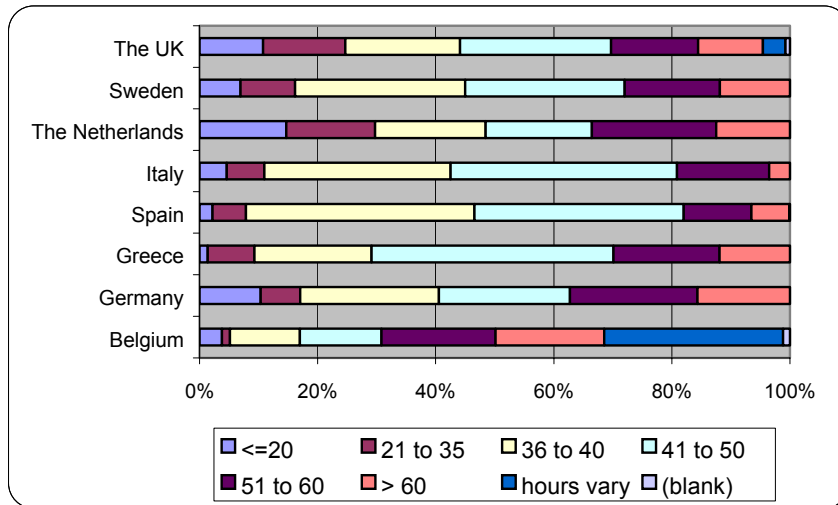


CHART 16: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 30-39 YEARS, 2002



When comparing the older self-employed with their younger counterparts, it is clear that older people in self-employment more often work 50 hours a week or more. That can be very obviously seen by comparing charts 16, 17 and 18 to charts 14 and 15. It is true in every country.

CHART 17: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 40-49 YEARS, 2002

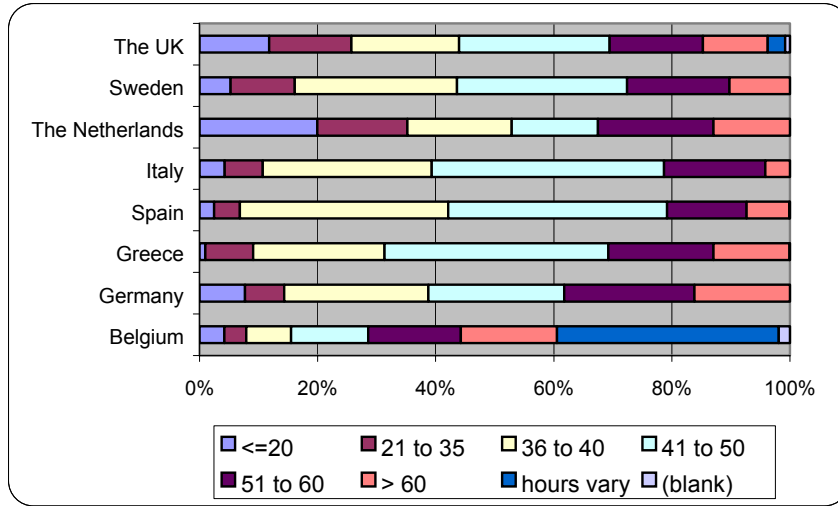


CHART 18: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 50-59 YEARS, 2002

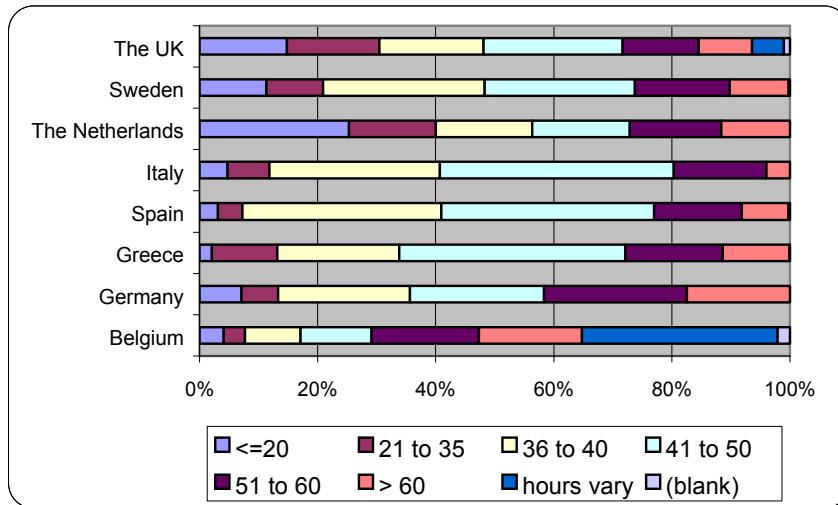
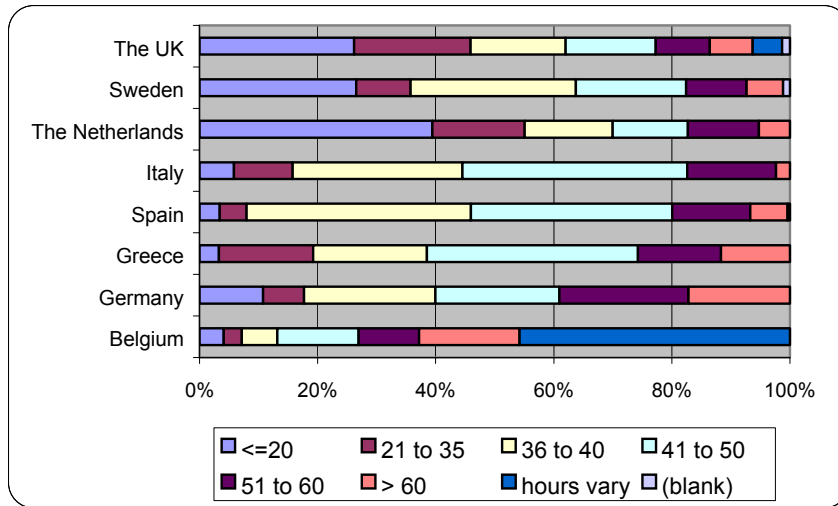
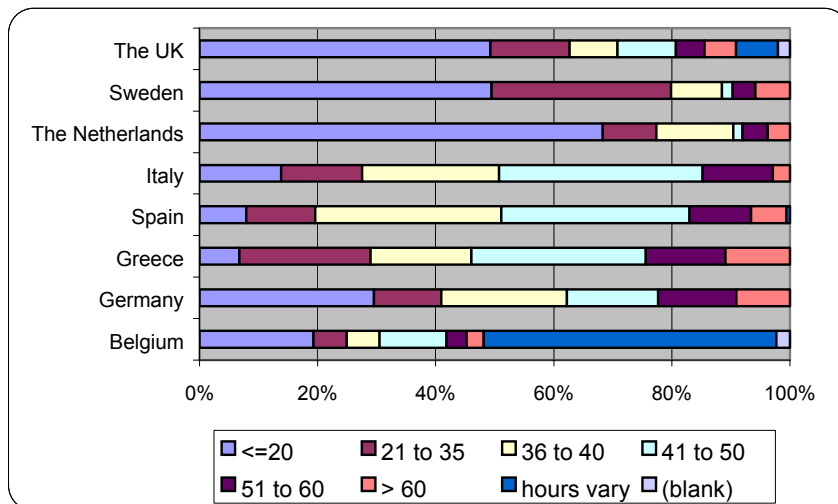


CHART 19: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 60-64 YEARS, 2002



The number of working hours of the self-employed decreases in each country from the age of 60. Comparing chart 19 with chart 18, the older self-employed more often work 20 hours a week or less. The number of self-employed working more than 50 hours a week also decreases when passing from chart 18 to chart 19. Both conclusions seem to be more obviously present looking at the differences between charts 19 and 20.

CHART 20: NUMBER OF WORKING HOURS OF THE SELF-EMPLOYED AGED 65 YEARS AND OLDER, 2002



Charts 19 and 20 prove for the self-employed that the occurrence of variable working hours increases with rising age at least in Belgium, The United Kingdom and Spain. An important remark must be made with regard to these variable working hours: these seem to be almost

only in Belgium present. The occurrence of variable working hours probably has been measured differently in the different countries.

2.7.2 EDUCATIONAL LEVEL AND THE NUMBER OF WORKING HOURS SELF-EMPLOYED MEN AND WOMEN

In the six hereafter following tables, we highlighted the two most important classes of working hours for each country. The classes that hold the first and second position apparently lie very close to each other. In most cases, those are even neighbouring classes. At first sight, that seems to be untrue for Belgium, because there the category of variable working hours occupies the largest part. If we do not consider that category, the just above-mentioned statement also counts for Belgium.

Mostly more than half of the investigated population belongs to the two most common classes of working hours. Sometimes even more than two third or nearly three quarters of the population fall in the two most important categories of working hours. On average, nearly 60% of the population make up the two most remarkable classes of working hours.

For the self-employed women, the two most important categories of working hours do not vary with different levels of education when considering each country apart. For the male self-employed there is a little bit more variance present. In most cases though, it can be said that the number of self-employed (male as well as female) working more than 60 hours a week diminishes with an increasing level of education. The highly-skilled self-employed less frequently work more than 60 hours a week compared to their medium-skilled colleagues. The same counts for the medium-skilled self-employed compared to their low-skilled peers.

Going through tables 8 until 13, it can be concluded that the Mediterranean countries (Greece, Spain and Italy) share the same two classes of working hours as their most important (except for the Greek low-skilled self-employed women and the Greek medium-skilled self-employed men). This is certainly true for the low-skilled and the highly-skilled self-employed women and for the low-skilled and medium-skilled men.

The tables also very clearly show that the male self-employed make more working hours a week than their female counterparts. That can be proven by the place occupied by the two most important categories of working hours. For the self-employed men, those two classes

seem to be situated nearer to the middle of each table (41 to more than 60 hours a week). The two most important categories of the female self-employed are more often situated in the upper part of each table (less than 20 to 40 hours a week). That statement however does not hold true for the Mediterranean countries. There the two most important classes of working hours for both sexes usually are '36 to 40 hours' and '41 to 50 hours'. The percentage of self-employed men working 41 to 50 hours a week is in each Mediterranean country higher compared to the percentage of the female self-employed working that same number of hours a week. From that, the statement that self-employed men work a larger number of working hours than their female peers can also be justified for the Mediterranean countries.

TABLE 8: NUMBER OF WORKING HOURS OF LOW-SKILLED SELF-EMPLOYED WOMEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	4,8%	23,3%	5,1%	6,7%	10,4%	55,5%	19,2%	41,0%
21 to 35	3,7%	11,7%	23,6%	8,4%	11,7%	22,9%	19,5%	20,0%
36 to 40	11,1%	22,5%	17,6%	32,6%	28,6%	9,4%	30,4%	11,6%
41 to 50	17,8%	14,2%	34,4%	33,1%	33,8%	5,7%	18,1%	9,6%
51 to 60	10,2%	12,0%	10,7%	10,4%	12,2%	3,9%	9,2%	4,8%
> 60	15,3%	16,3%	8,6%	8,4%	3,3%	2,6%	3,6%	6,2%
missing	3,6%	0,0%	0,1%	0,0%	0,0%	0,0%	0,0%	1,1%
hours vary	33,3%	0,0%	0,0%	0,3%	0,0%	0,0%	0,0%	5,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

TABLE 9: NUMBER OF WORKING HOURS OF MEDIUM-SKILLED SELF-EMPLOYED WOMEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	6,1%	23,6%	3,6%	7,8%	10,5%	45,6%	17,3%	36,8%
21 to 35	3,1%	11,5%	12,4%	9,7%	13,9%	22,3%	19,9%	25,4%
36 to 40	7,3%	23,7%	23,4%	37,9%	28,6%	14,1%	29,0%	10,4%
41 to 50	18,4%	18,2%	40,8%	33,7%	34,7%	8,8%	16,8%	11,9%
51 to 60	15,4%	13,2%	13,9%	7,7%	10,1%	5,4%	11,7%	5,4%
> 60	16,9%	9,9%	5,9%	3,1%	2,2%	3,8%	5,1%	4,9%
missing	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,3%	1,1%
hours vary	32,0%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	4,1%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

TABLE 10: NUMBER OF WORKING HOURS OF HIGHLY-SKILLED SELF-EMPLOYED WOMEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	15,5%	22,4%	4,2%	6,8%	14,9%	40,0%	24,9%	33,7%
21 to 35	9,1%	14,6%	17,6%	14,4%	17,8%	27,5%	18,9%	23,9%
36 to 40	15,5%	25,2%	37,4%	48,2%	35,1%	16,8%	32,6%	13,4%
41 to 50	15,9%	18,8%	27,0%	24,7%	26,2%	7,0%	13,9%	12,2%
51 to 60	12,5%	13,2%	10,7%	3,8%	4,8%	6,0%	3,9%	7,8%
> 60	5,4%	5,8%	3,0%	2,0%	1,2%	2,6%	5,7%	3,4%
missing	1,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,9%
hours vary	25,0%	0,0%	0,2%	0,0%	0,0%	0,0%	0,0%	4,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

For the female self-employed, the ones with a higher level of education more often seem to work a normal working week than the ones with a lower or medium level of education. The percentages in row '36 to 40' in table 10 are higher than the ones in the same rows in tables 8 and 9.

After having compared charts 8, 9 and 10 with tables 11, 12 and 13, we can tell that, no matter what educational level, the Dutch and British female self-employed are more inclined to work solely 20 hours or less.

TABLE 11: NUMBER OF WORKING HOURS OF LOW-SKILLED SELF-EMPLOYED MEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	2,4%	4,6%	1,4%	1,4%	2,7%	14,4%	12,8%	9,0%
21 to 35	2,1%	5,7%	8,9%	2,5%	4,1%	9,2%	8,5%	11,8%
36 to 40	11,7%	22,5%	17,1%	35,0%	28,3%	20,1%	25,1%	21,1%
41 to 50	14,3%	20,5%	39,4%	37,0%	42,7%	19,1%	22,8%	24,8%
51 to 60	13,5%	20,4%	17,7%	15,6%	17,8%	19,7%	17,0%	14,8%
> 60	15,4%	26,3%	15,6%	8,4%	4,4%	17,6%	13,6%	12,7%
missing	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,2%	1,0%
hours vary	38,6%	0,0%	0,0%	0,2%	0,0%	0,0%	0,0%	4,8%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

TABLE 12: NUMBER OF WORKING HOURS OF MEDIUM-SKILLED SELF-EMPLOYED MEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	1,7%	5,1%	0,6%	1,7%	3,3%	13,6%	10,1%	5,9%
21 to 35	2,0%	4,1%	4,0%	1,9%	4,6%	6,7%	8,7%	10,4%
36 to 40	5,9%	23,2%	17,9%	34,0%	30,6%	15,2%	24,6%	23,1%
41 to 50	10,3%	23,6%	42,3%	41,0%	39,8%	19,1%	27,1%	28,9%
51 to 60	18,3%	25,1%	20,9%	13,9%	18,0%	26,8%	17,0%	16,4%
> 60	20,8%	19,0%	14,2%	7,2%	3,8%	18,6%	12,5%	10,9%
missing	1,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,1%	0,8%
hours vary	39,8%	0,0%	0,0%	0,2%	0,0%	0,0%	0,0%	3,6%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

TABLE 13: NUMBER OF WORKING HOURS OF HIGHLY-SKILLED SELF-EMPLOYED MEN, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The United Kingdom
<=20	2,0%	4,6%	1,0%	1,9%	5,0%	16,6%	14,9%	11,9%
21 to 35	2,6%	4,9%	6,7%	5,3%	9,6%	13,9%	10,7%	13,4%
36 to 40	8,7%	23,2%	34,0%	43,2%	34,0%	23,0%	24,4%	16,2%
41 to 50	11,9%	25,1%	36,6%	36,1%	35,0%	18,8%	27,4%	27,3%
51 to 60	19,4%	26,0%	15,4%	9,8%	14,4%	19,1%	14,7%	16,2%
> 60	17,2%	16,3%	6,3%	3,5%	2,0%	8,6%	7,4%	9,8%
missing	1,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,5%	1,1%
hours vary	37,1%	0,0%	0,0%	0,1%	0,0%	0,0%	0,0%	4,2%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Having a closer look on the figures of the male self-employed, The Netherlands, Sweden and The United Kingdom show a far greater scatter within the number of working hours compared to the other countries. For the other countries, the self-employed are more or less concentrated in a few categories of working hours.

For both sexes, the category of more than 60 working hours is one of the most important for the Belgian self-employed as well as for the German self-employed.

The same conclusion for highly-skilled self-employed women holds true for highly-skilled employed men: the percentage of the self-employed working a normal working week is the highest for the highly-skilled.

2.8 ATYPICAL WORK

2.8.1 WORK AT HOME

Comparing the 8 countries we see that there are remarkable differences.

When we look at the data we can see that there are three groups:

1. In the Mediterranean southern countries outwork is very rare for self-employed women.
 - 91,2% of the Greek self-employed women never work at home
 - 94,9% of the Spanish self-employed women never work at home
 - 84,5% of the Italian self-employed women never work at home

In these countries outwork even seems to be less frequent for self-employed men.

- 94,6% of the Greek self-employed men never work at home
- 97,4% of the Spanish self-employed men never work at home
- 85,1% of the Italian self-employed men never work at home

2. Outwork is somewhat more frequent in Belgium, Germany and the United Kingdom for both sexes, except for the male British self-employed.

- 27,7% of the Belgian self-employed women and 28,3% of the Belgian self-employed men usually work at home
- 23,7% of the German self-employed women and 18,1% of the German self-employed men usually work at home
- 29,8% of the British self-employed women usually work at home compared to only 6,9% of the British self-employed men.

3. Working at home is very common in the northern countries. Self-employed women are more inclined to work at home than self-employed men.

- 47% of the Dutch self-employed women usually work at home compared to 36,9% of the Dutch self-employed men
- 42,6% of the Swedish self-employed women usually work at home compared to 35,4% of the Swedish self-employed men

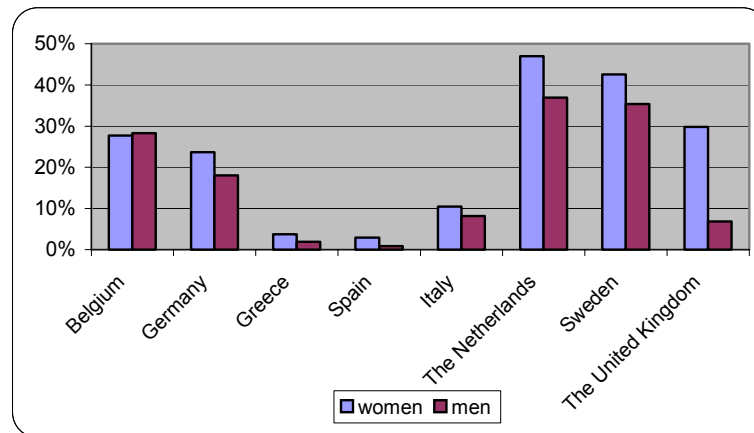
TABLE 14: WORK AT HOME OF FEMALE SELF-EMPLOYED, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The UK
Usually	27,7%	23,7%	3,7%	2,9%	10,5%	47,0%	42,6%	29,8%
Sometimes	15,9%	22,3%	5,1%	2,2%	4,8%	0,0%	15,8%	34,7%
Never	56,5%	53,3%	91,2%	94,9%	84,5%	42,9%	39,5%	31,3%
No answer	0,0%	0,7%	0,0%	0,0%	0,2%	10,1%	2,2%	4,2%
Total	100%	100%	100%	100%	100%	100%	100%	100%

TABLE 15: WORK AT HOME OF MALE SELF-EMPLOYED, 2002

	Belgium	Germany	Greece	Spain	Italy	The Netherlands	Sweden	The UK
Usually	28,3%	18,1%	1,9%	0,9%	8,2%	36,9%	35,4%	6,9%
Sometimes	19,5%	27,7%	3,5%	1,8%	6,7%	0,0%	22,5%	42,0%
Never	52,2%	53,4%	94,6%	97,4%	85,1%	57,2%	40,0%	44,5%
No answer	0,0%	0,8%	0,0%	0,0%	0,0%	5,9%	2,1%	6,7%
Total	100%	100%	100%	100%	100%	100%	100%	100%

CHART 21: PERCENTAGE SELF-EMPLOYED MEN AND WOMEN WHO USUALLY WORK AT HOME, 2002



2.8.2 WORK IN THE EVENING

For several countries there are no data available concerning the occurrence of evening work. Only for the following countries we present the data for evening work: Belgium, Greece, Italy, Sweden and the United Kingdom.

In Italy, evening work is rare for self-employed women: 70% never works in the evening. Greek and British women are more familiar with evening work: 40% of the Greek and 36,7% of the British women usually work in the evening.

Belgium and Sweden are somewhat situated in between. Evening work for self-employed women occurs, but it is not common.

TABLE 16: EVENING WORK OF SELF-EMPLOYED WOMEN, 2002

	Belgium	Greece	Italy	Sweden	The United Kingdom
Usually	22,4%	40,0%	15,7%	27,5%	36,7%
Sometimes	28,7%	46,4%	14,3%	34,2%	23,9%
Never	48,8%	13,6%	70,0%	36,0%	34,1%
No answer	0,0%	0,0%	0,0%	2,3%	5,2%
Total	100%	100%	100%	100%	100%

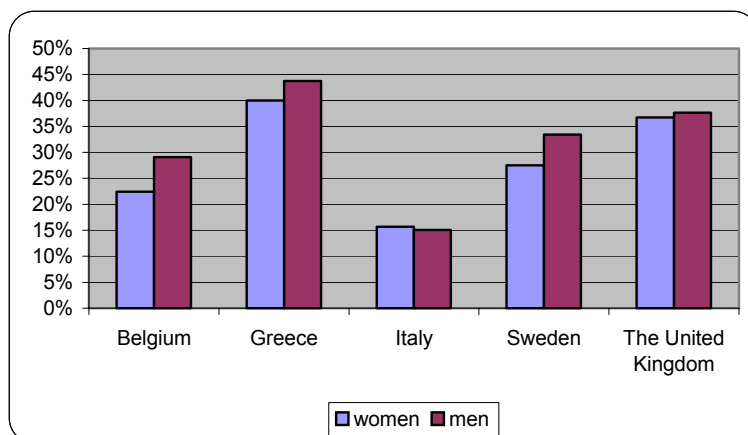
For self-employed men, we also see that Italian men rarely work in the evening. Only 15,1% of the Italian self-employed men usually work in the evening. Evening work is more common for Greek and British self-employed men. 37,7% of the British and even 43,7% of the Greek self-employed men usually work in the evening.

TABLE 17: EVENING WORK OF SELF-EMPLOYED MEN, 2002

	Belgium	Greece	Italy	Sweden	The United Kingdom
Usually	29,1%	43,7%	15,1%	33,4%	37,7%
Sometimes	33,8%	43,0%	19,1%	35,6%	28,6%
Never	37,1%	13,3%	65,8%	28,8%	27,0%
No answer	0,0%	0,0%	0,1%	2,1%	6,8%
Total	100%	100%	100%	100%	100%

When we look at chart 15 we see that there are more self-employed men who usually work in the evening compared to self-employed women. Only in Italy the differences between men and women are very small: in Italy the percentage of self-employed men who usually work in the evening is even slightly smaller than the percentage of their female counterparts.

CHART 22: PERCENTAGE SELF-EMPLOYED MEN AND WOMEN WHO USUALLY WORK IN THE EVENING, 2002



CONCLUSIONS

This comparative report concerning the self-employed illustrates a sharp difference between south and north. Most of the time, the Mediterranean countries Greece, Italy and Spain could be discerned from the more central and northern situated European countries Belgium, Germany, Sweden, The Netherlands and The United Kingdom. What's more Greece, Italy and Spain form a quite homogeneous group whereas the other countries show a rather heterogeneous character. Some countries even dispose of a few singularities. Some of the most remarkable findings are summarized hereafter.

- The labour market participation of women is high in Sweden, The Netherlands and The United Kingdom. In Italy, Spain and Greece the labour market participation of women is low. Belgium and Germany are situated somewhat in between. The level of female unemployment is the highest in the Mediterranean countries Spain, Greece and Italy. In general, the labour market participation of men is higher than that of women. The difference between men and women is the smallest in Sweden.
- In five countries the level of unemployment is higher for women than for men. Only in Germany, Sweden and The United Kingdom the level of unemployment is higher for men than for women. The level of unemployment is for both sexes the lowest in the Netherlands. The level of unemployment is fairly high in the Mediterranean countries Spain, Italy and Greece.
- Sweden, The Netherlands and The United Kingdom show a relatively high level of employment for men as well as for women. In each of the eight countries the level of employment is higher for men than for women.
- In all countries, except for Sweden, the number of self-employed women increased since 1996. In Sweden the number of self-employed women decreased. In each of the eight countries, more men than women choose for self-employment.
- In the Mediterranean countries the majority of the self-employed are low-skilled. In the other countries, the largest part of the self-employed are medium-skilled. Only

the Belgian self-employed (men and women) and the German self-employed men more frequently are highly-skilled.

- Self-employed women more often have a higher non-university or a university degree compared to self-employed men. Only in Germany that is not true. German self-employed men are higher educated than German self-employed women.
- The most self-employed women younger than 30 live in Belgium and Italy. Spain and The Netherlands have the most self-employed men younger than 30. The segment of the self-employed older than 60 (men and women) is the largest in Sweden and Greece.
- Self-employed men are more often single than self-employed women. That is true in all countries except for Belgium and Italy. Women are more often widowed or divorced compared to men.
- “Construction”, “Transport, storage and communication” and “Manufacturing” are typical male sectors of employment. Self-employed women more often work in the “Hotels and restaurants” sector. Other important sectors of employment for the self-employed (as well for men as for women) are: Agriculture, hunting and forestry; Wholesale and retail trade; Real estate, renting and business activities; Health and social work; Other community, social and personal service activities. Notice that the “Manufacturing” sector, a typical male sector of employment for the self-employed, appears on the fourth position of the top 5 list of sectors of employment of the Italian self-employed women!
- Self-employed women more often choose for an occupation in the service sector. For self-employed men, the emphasis is on manual work.
- Part-time employment is very common for self-employed Dutch people. Also a lot of self-employed British women work part-time. In the other countries, part-time employment is very rare for the self-employed, especially for self-employed men.
- The number of working hours is related to the occurrence of part-time employment. Variable working hours almost only in Belgium exist. The German self-employed more often work more than 50 hours a week.

- Self-employed women are more inclined to work at home than self-employed men. Outwork is very common in Sweden and The Netherlands. It is less usual in the Mediterranean countries.
- There are more self-employed men who usually work in the evening compared to self-employed women. Italians rarely work in the evening. Evening work is more common for the Greek and British self-employed.

APPENDIX

Statistical classification of economic activities in the community labour force survey.

NACE Rev.1 from 1992:

Section A	Agriculture, hunting and forestry
Section B	Fishing
Section C	Mining and quarrying
Section D	Manufacturing
Section E	Electricity, gas and water supply
Section F	Construction
Section G	Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods
Section H	Hotels and restaurants
Section I	Transport, storage and communication
Section J	Financial intermediation
Section K	Real estate, renting and business activities
Section L	Public administration and defence; compulsory social security
Section M	Education
Section N	Health and social work
Section O	Other community, social and personal service activities
Section P	Private households with employed persons
Section Q	Extra-territorial organizations and bodies