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Executive Summary

Self-employed craftswomen as (expectant) mothers – results of a survey conducted across North Rhine-Westphalia

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Summary

The birth of a child generally marks a significant turning point in both the personal and professional lives of (expectant) mothers. Still, knowledge about the professional implications of pregnancy and motherhood for self-employed women is limited. There is therefore a clear need for scientific evidence on the specific challenges faced by these women, in order to identify potential areas for policy action and appropriate support instruments.

The Institut für Mittelstandsforschung (IfM) Bonn, in cooperation with the Westdeutscher Handwerkskammertag (WHKT – West German Chambers of Crafts and Skilled Trades Council), conducted a survey to examine the professional impact of pregnancy and motherhood on self-employed craftswomen in North Rhine-Westphalia. The study focused primarily on working conditions and necessary adjustments due to pregnancy and motherhood, the resulting financial consequences at both business and personal levels, the level of information on and adoption of financial protection measures via health insurance, as well as assessments of potential policy support options for self-employed women in the skilled trades.

Sickness Benefit Largely Unknown

Although self-employed craftswomen in principle have the option of covering income losses resulting from pregnancy and maternity through a sickness benefit insurance, fewer than one in three actually received such benefits during the statutory maternity leave period. The main reason was a lack of information about this form of financial protection. This information gap is particularly widespread among those craftswomen who were pregnant at the time of the survey or who could imagine having (further) children while self-employed: Two-thirds of them reported feeling poorly informed about this topic.

Most craftswomen perform tasks during pregnancy that involve work-related risks

89% of self-employed craftswomen regularly carried out tasks during pregnancy that, in the case of employees, would typically trigger specific protective measures or employment restrictions under the Maternity Protection Act. More than half engaged in activities involving significant stretching, bending, or prolonged squatting or stooping postures. Over four in ten lifted loads exceeding 5 kilograms. Added to these physical strains were psychological burdens: the

majority of craftswomen reported experiencing (significant) concern for their business during this period.

Around childbirth, operations typically pause for only a brief period

To alleviate their workload, self-employed craftswomen adjust their working conditions around the time of childbirth. More than one in three take on fewer orders, delegate tasks more frequently, and/or reduce their working hours. However, most craftswomen only fully cease their professional activities shortly before giving birth and tend to return to work soon afterwards. The majority would have preferred to work less during the period surrounding childbirth.

How Restrictions Affect Business Revenue and Income

The necessary business adjustments and the temporary absence of the craftswomen lead to significant losses in turnover. Among those affected, around half report that it takes at least a year for their revenue to return to pre-birth levels, while for more than a third, this has not happened even after three years. As a result, the average personal income of the craftswomen drops by around 50%. To compensate for these losses, they primarily postpone business investments. Private financial shortfalls are bridged through support from family members and by drawing on personal savings.

Company Size Determines Extent of Restrictions

More than one in three craftswomen ran their business without employees prior to pregnancy, primarily in the field of personal services. As solo self-employed individuals have fewer opportunities to delegate tasks, clear differences emerge when compared with craftswomen who employ staff. Around the time of childbirth, they are more likely to accept fewer orders, significantly reduce their working hours, and interrupt their professional activity for a longer period. Consequently, they are more frequently affected by revenue losses due to pregnancy and maternity.

Craftswomen Support the Introduction of Maternity Benefit

The majority of self-employed craftswomen consider the introduction of maternity pay during the maternity period—similar to that received by employees—to be both useful and practically feasible. By contrast, a support scheme involving temporary operational business assistance is viewed more sceptically, in particular in terms of its practical implementation.