

Ambitions of own account workers

*An exploratory study regarding ambitions and their underlying determinants,
focused on own account workers in the sectors construction, business services and care.*



Master thesis

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Colophon

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Preface

Dear reader,

The past couple of months have been an enervating period of time. Many different aspects came across while writing my thesis.

Firstly, writing this thesis has been educational. Not only in terms of knowledge regarding the ambition of own account workers, but also in terms of using and developing my social skills. Motivating and persuading unknown people to take part in my research has been challenging. Moreover, writing this thesis brought me new insights into conducting scientific research.

Because of the pioneering character of my research, one of the biggest challenges has been to picture the situation of own account workers regarding subjects about which literature is only abundant for the situation of bigger firms. Moreover, it has been a challenge for me to set up my own questionnaire and gather data.

During the period of approaching respondents I was overwhelmed by the number of people that were pleased to take part in my research. Furthermore, numerous respondents gave suggestions, ideas and personal messages. This support has been very motivating.


I would like to thank my supervisor Dr. B. Hoogendoorn for her enthusiastic and patient support. She has given me the opportunity to realize my ideas. This has been of undeniable value for my research. Her feedback has also been of great value in my research and I am grateful for that.

I could not have done this research without the effort of my respondents. More than 500 people were willing to indicate their ambitions by taking part in my survey. I am grateful to all those people for their time and effort to complete my questionnaire. Furthermore, several organizations and individuals helped me distributing my questionnaire, for which I am thankful as well.

In addition I would like to thank my parents, Bea and Harrie Ramackers, for their support in writing my thesis. With them I could share my thoughts and they helped me in various ways. I am also pleased with the valuable input and support that I received from my boyfriend, Sascha Vervloet. Additionally I am grateful for the help that I received from my friends in conducting part of the questionnaires and for the statistical help that I received from my fellow student Paul Hendriks.

By ending my work on this thesis it is time to contemplate about new things in my life, such as a professional career. I might become an employee or start my own business as an own account worker someday. In any case, I will reflect on my own ambitions in the upcoming period.

I hope that you enjoy reading my thesis and that it is enlightening.

A handwritten signature in grey ink. It features a stylized, sweeping line that curves upwards and to the right, ending in a small flourish. Above the flourish are three vertical lines. Below the flourish, the initials "B.R." are written in a simple, blocky font.

Esther Ramackers

Abstract

More and more people choose to become an own account worker. Currently, there are around 800.000 own account workers in the Netherlands (de Volkskrant, 2012a). This specific type of entrepreneur contributes both at the aggregate as well as individual level. They contribute to GDP by their labor productivity and by performing innovative activities (SER, 2010). Moreover, they create employment by hiring other own account workers and contribute to society for instance by offering services at a lower rate to people being less fortunate. Additionally, own account workers enrich their personal lives by creating a better balance between working and private life (van der Kamp, 2011).

Results often start with the ambition to achieve something. The link between ambition and results has been established for entrepreneurship in general. It is of interest to know what the drivers are of the ambitions of a non-negligible specific group of entrepreneurs: the own account worker. Their ambitions are the engines of future developments.

There has been found a gap in literature regarding ambitions of own account workers. The aim of this study is to provide exploratory insights into the ambitions of own account workers and the drivers of these ambitions. The focus is on various social, growth, innovative and operational ambitions. Moreover several internal (e.g. main start-up reason, forms of capital) and external factors (e.g. entrepreneurial climate) are considered as potential drivers of ambition.

Data has been conducted by means of a questionnaire and more than 500 own account workers participated in the survey. Insights are provided into the level of existence of various ambitions by means of a descriptive analysis. It turns out that the level of ambition varies across different types of ambition. Results of ordered logistic regressions indicated the drivers of ambitions. Some factors are specifically related to certain ambitions. In general, it turned out that need for achievement, social capital, educational level and occupational involvement are important drivers of numerous ambitions.

1. Introduction

The subject of this research concerns own account workers in the Netherlands. The number of own account workers has risen tremendously during the last couple of decades. Nowadays, around 800.000 people are active as an own account worker in the Netherlands (de Volkskrant, 2012a). The huge increase in the number of own account workers has several underlying causes, such as a favorable entrepreneurial climate, individualization (Vroonhof et al., 2001; van der Kamp, 2011) and flexibilisation (Vroonhof et al., 2001). The government interferes with own account workers in several respects, thereby influencing the entrepreneurial climate. For instance, the government stimulates own account workers by providing tax benefits and providing financial support. The government also imposes obligations on own account workers, such as administrative tasks. Policy is formed according to objectives set by the government.

Own account workers do not only receive attention from the government. They are ubiquitous in the news. Recently it has been confirmed in court that, for specific situations, the client hiring an own account worker has a duty of care (de Volkskrant, 2012a). Unclearness by the clients regarding duties with respect to the own account workers they hire is not an one-off event (Vroonhof et al., 2001). Insurance issues regarding unemployment bring about media attention as well (Trouw, 2011). Moreover, the still rising amount of own account workers itself leads to attention in the media (Haarlems Dagblad, 2012).

Entrepreneurs contribute to the economy in various respects, for instance in terms of wealth creation (Tominc and Rebernik, 2007). Small firms are also of interest from an economic point of view, for instance they create employment and contribute to GDP (Carland et al., 1984).

Own account workers bring about results both on the aggregate as well as individual level. On the aggregate level they contribute to society in an economic as well as social way. Unambiguous is their contribution in terms of labor productivity, innovative activities and the employment which they generate for themselves (SER, 2010). Own account workers also contribute to society by means of social involvement. From orienting conversations with own account workers¹ it became clear that for instance, own account workers occasionally offer their services at a lower rate to those people being less fortunate. The activities of an own account worker can also provide enrichment in their personal lives, thereby providing results

¹ An overview of the participants can be found in Appendix A.5.

on the individual level. This enrichment might for example take the form of flexibility in working place and working hours that provide a better balance between working and private life (van der Kamp, 2011).

The above mentioned are examples of actual results. Based on the assumption that an individual has the possibility to become an entrepreneur, he or she also has the possibility to decide whether or not he or she wants to grow (Ginn et al., 1989). People vary in these ambitions.

It is of interest to gather insights into the ambitions of own account workers, since it can be said that results often begin with having the ambition to achieve something. Intentions are a good forecaster of actual behavior (Fishbein et al., 1975).

Several studies found a link between ambition and actual results for entrepreneurship in general (Cassar, 2007; Wiklund et al., 2003; Kolvereid et al., 1996; Davidsson, 1991). Therefore, ambitions might lead to these results. For that reason it is of interest to know more about the ambitions of own account workers. What are their ambitions? What factors influence these ambitions? The tremendous amount of own account workers implies the relevance of conducting insights into the ambitions of this specific type of entrepreneur.

A gap in literature is found when it comes to knowledge regarding ambitions of own account workers. This study is therefore of substantial value from a scientific viewpoint as well as a policy viewpoint. Ambitions of bigger firms have been studied (e.g. Kolvereid, 1992; Liao et al., 2003; Hart et al. (2010); Tominc et al., 2007). However, existing literature is inconsistent in the way concepts and measurements are used. Moreover and most importantly, ambitions of own account workers as a specific group of entrepreneurs have not been studied before. Since own account workers are considered as a specific type of entrepreneur with distinct characteristics and because they are by their number non negligible, this study regarding their ambitions is of great importance.

This research provides pioneering insights into the ambitions of own account workers. The main focus is on the sectors health care, construction and business services, since these sectors attract a lot of own account workers in the Netherlands (van der Kamp, 2011; ter Beek et al., 2009). Hence, the study sheds light on the ambitions of those own account workers that are representative for a big part of the own account workers in the Netherlands. Not only becomes clear what their ambitions are, but it will also be elucidated what the drivers of these ambitions are.

Those ambitions are investigated by means of the following research question:

What are the internal and external factors influencing ambitions of own account workers?

Ambitions can take various forms. For instance, own account workers might have the ambition to cooperate with other own account workers or to build upon their pension by their work as own account worker.

By knowing the factors influencing ambition, specific policies or action plans can be developed by those parties that have an interest in influencing ambitions, such as authorities, support organizations and unions. Knowing what factors influence certain ambitions enable people to influence these ambitions. This can have considerable implications. For instance, stimulating ambitions with respect to innovative ways of working can be used to increase innovative activity. Depending on the desired result, policies can be developed. Such policies can be very fruitful due to the link between ambitions and actual results.

In order to answer the research question, a survey has been conducted to gather primary data. After studying literature and conducting orienting conversations with several people, a questionnaire has been set-up. The questionnaire has been brought to the attention of a large number of own account workers and resulted in a comprehensive response rate.

A discussion of descriptive statistics provides insights into the level of existence of various ambitions amongst own account workers. By means of an extensive analysis of various ordered logit regressions an answer is provided to the question which factors are determining for various ambitions.

The empirical analysis provides interesting insights. For example, it turns out that the eight ambitions studied are existent at different levels. There seems to be consensus regarding the ambition to use the business as main income. Around 70% of the own account workers certainly has the ambition to use the business as main income. Moreover, the results indicate that most forms of capital are not related to ambitions, except for social capital and general human capital. Social capital (available network), general human capital (educational level) and need for achievement are determining factors regarding various ambitions.

These are just a few insights into the ambitions of own account workers, that are provided by this study.

The thesis is structured as follows. The first part consists of the theoretical framework. Careful reading of literature resulted in a theoretical basis for this study including the generation of hypotheses. Due to the exploratory character of this study, orienting conversations have been conducted as well. The practical experience of own account workers and people working with own account workers resulted in useful insights which is also part of the theoretical framework.

The second part entails the empirical set up. Several aspects of the survey held under own account workers are discussed here. It covers practical decisions such as the way of approaching respondents and the number of respondents, as well as more formal information like the way concepts are measured.

The third part covers the analysis of the data. The model is considered and hypotheses are tested. Several techniques are applied in a statistical program to investigate the data.

The fourth part entails the discussion, starting with a discussion of the results followed by the limitations and implications of the study. This part also elaborates on suggestions for further research in the field of ambitions of own account workers.

The fifth part entails the conclusion. Based on the empirical analysis conclusions are drawn.

2. Theoretical framework

The theoretical framework elaborates on literature that serves as the basis for this research. The section is structured as follows. The first part discusses the concept *own account worker* (Dutch translation: Zelfstandige Zonder Personeel; ZZP'er). The second part elaborates on the concept *ambition*. A clarification of the term is provided as well as an elucidation of the various concepts and measurements used. After that a classification of the various types of ambitions is provided. The third part addresses literature concerning the *factors influencing ambition*. Based on existing literature, several hypotheses are formulated.

2.1 Own account worker

Own account workers are at the heart of this study. What exactly is an own account worker? Who are covered by this term and who are not? This paragraph elaborates on that issue.

Due to a lack of literature regarding ambitions of own account workers, this study focuses mainly on literature concerning the ambitions of entrepreneurs in general. Literature regarding entrepreneurs can be applied to own account workers. Entrepreneurs is a very broad term and own account workers are a subcategory of this group. Namely, own account workers form a so-called specific type of entrepreneur.

Rendering to Davidsson (1989), beginning a business is an entrepreneurial act. This description is applicable to an own account worker.

Stam et al. (2012) mention that literature distinguishes mainly two perspectives where one can hold on to when defining the term entrepreneur: an occupational and behavioral perspective. The occupational perspective argues that, based on the utility evaluation, a person might decide to become self-employed instead of being an employee. The behavioral perspective focuses on development and renewal of an organization, economy or society (Stam et al., 2012). Relating to this viewpoint, entrepreneurship is a process of identification, evaluation and persecution of entrepreneurial opportunities (Shane et al., 2000). Own account workers can also be considered as entrepreneurs with respect to the behavioral perspective. By qualifying people as entrepreneur based on their behavior instead of the requirement for someone to have a business, the behavioral perspective is somewhat broader defined than the

occupational perspective. However, this research reflects only on those people having their own business and therefore the occupational perspective is considered.

The occupational perspective is considered in this research, since own account workers are self-employed. This perspective is in line with the idea that self-employed people are owning and managing a business at their own benefit and risk and have no regular wage (Parker, 2009). Not having an employer and having a business qualifies the self-employed person as being an entrepreneur (Parker, 2009). Own account workers are a type of self-employed people. They qualify as being self-employed. Moreover, they do not have any employees.

Interesting to mention is that Davidsson (1989) focused his study specifically on small businesses (starting with businesses having 2 employees). Morris et al. (2006) also focused on small firms and even 65% of their respondents were sole proprietors. Both Davidsson (1989) and Morris et al. (2006) reflected on literature regarding entrepreneurs in general. This practical example is another justification for this research to also reflect on literature regarding entrepreneurs in general, while specifically studying own account workers.

From the above definitions of the term entrepreneurship, it has become clear that own account workers can be seen as entrepreneurs. A more specific definition of own account workers is provided in the following section.

The definition of the term own account worker is divergent across literature. Several characteristics are taken into consideration when defining the term. Additionally, the definitions differ from being very broad to being more precise.

A widely used book amongst own account workers in the Netherlands is the so-called ZZZP Gids. In the ZZZP Gids 2011-2012 (Bosman, 2011) own account workers are referred to as those entrepreneurs offering services without the help of employees. According to this book both sole proprietors and freelancers are covered by the term own account workers. CBS Statistics Netherlands also applies a broad definition of own account workers: 'Self-employed without personnel (zzp'ers) are individuals who carry out work on their own account and at their own risk in their own business or practice or work in an independent professional setting without personnel.' (cited in van der Kamp, 2011, p.4).

Literature discusses several characteristics of own account workers that leads to a more precise definition of own account workers. Widely mentioned characteristics of own account workers mentioned in literature are (Vroonhof et al., 2001):

- Having a very limited business premises or not having a business premises at all.
- Not having employees.
- Having one or a few clients (with one main client).

Besides these extensively mentioned characteristics there are some other features that are distinctly for own account workers. Some of these are: responsibility for own activities, payment on the basis of a job, work is done on request and not on initiative of the own account worker, the work done by the own account worker is usually carried out under employment (Meijer et al., 1999), focus on knowledge and skills in own knowledge field, dependency on the external economic infrastructure, no or hardly any time spend on customer acquisition and no or hardly any investment in capital (Meijer, 2000), own account worker works at own risk and for own account (Pleijster et al., 2007).

The legal requirements for the qualification of an entrepreneur consider the following aspects: profit (level), time spend in business, entrepreneurial risk, advertising, number of clients, responsibility for debts of the company (Rijksoverheid², 2012). Moreover, own account workers can also be distinguished by their legal form. The main legal forms used by own account workers are the so-called ‘eenmanszaak’ (sole proprietorship), ‘vennootschap onder firma’ (partnership) and ‘commanditaire vennootschap (limited partnership) (SER, 2010).

Similarities as well as differences are present in literature regarding the definition of own account workers. The features are related to the personal level, which is logical since the own account worker shapes the business by himself. Additionally, several studies show overlapping characteristics. The main overlapping characteristic is the absence of employees. On the other hand, studies differ in their definitions by using very broad characteristics (e.g. having no employees) or very specific characteristics (no or hardly any time spend on customer acquisition). Moreover, some definitions consider a lot, whereas other studies consider only a few aspects. Hence, there is clearly no agreement on the definition of own account workers.

After shedding light on the definition of own account workers, the discussion will be continued by looking at literature concerning ambitions.

² www.rijksoverheid.nl, specific link in reference list.

2.2 Ambitions

2.2.1 Definition of ambition

Ambitions, almost everyone has them. Some people might have more ambitions than others, but almost all of us want to achieve something. This also applies to own account workers.

As stated by the dictionary ambition is ‘a strong wish to be...’ (Cambridge Dictionary Online), ‘a strong desire to do or achieve something’ (Oxford Dictionary online). Stam et al. (2012, p. 24) refer to the definition of ambition (Oxford Dictionary) as: ‘determination to succeed’ and they refer to ambitions by themselves as that it may be ‘the wish to perform well as an entrepreneur’.

These descriptions imply that ambition is intentional, that it is about plans, rather than about actual results. This delineation of the concept ambition is in line with several studies (e.g. Andersen et al., 1998; Davidsson, 1989; Kolvereid, 1992; Hart et al., 2010).

It is debatable which entrepreneur can be considered as being ambitious. According to Stam et al. (2012, p. 26) the following description can be given to those entrepreneurs being ambitious: ‘An ambitious entrepreneur is someone who engages in the entrepreneurial process with the aim to create as much value as possible.’

Literature specifically focusing on ambitions of own account workers as a single group is hardly existent. The bulk of literature focuses on ambitions of entrepreneurs as one group, in which sometimes subcategories are considered such as nascent entrepreneurs and early stage entrepreneurs (Autio et al., 2007; Verheul et al., 2008; Tominc et al., 2007; Hessels et al., 2008a/b). Own account workers can be part of these samples but they are not studied as a single group. As a result, existing literature does not provide a clear profile of the ambition of own account workers. In the clarification of the concept own account worker, which is discussed in the previous section, it is argued that own account workers can be seen as entrepreneurs. Therefore literature regarding ambitions of entrepreneurs is taken into consideration. Additionally orienting conversations with own account workers and professionals in the branch of own account workers have been taken place in order to gain knowledge of people with practical experience. Those conversations complement the literature. Both elements form the basis for subparagraph three, which is an explanation of the various types of ambitions.

2.2.2 The use of terms and measurements

Before addressing the studies measuring ambitions, a general remark needs to be made. Literature regarding ambition concepts is not unambiguous when it comes to using terms and ways of measuring. Some papers apply only a specific term for what they investigate whereas others explicitly use synonyms in their research. Additionally, papers differ in the terms they use while they sometimes use the same data measuring these different terms.

A recapitulation of the different terms used when looking at the concept ambition, is: ambition, aspiration, willingness, intention, attitude, goal, orientation, motivation. These different terms are measured by looking at different aspects. However overlap is existing as well. Table 1, which is displayed on page 18, contains an overview of the reviewed literature regarding the concept ambition. The studies are organized by the terms and measurements the authors applied.

As mentioned above, literature regarding ambitions is also not unambiguous when it comes to measuring ambition. For instance, different terms are used across papers while the same measurements are applied. Furthermore, studies can differ in the type of measurements they use. In most studies ambition is measured by plans, before any actual behavior has taken place (e.g. Kolvereid, 1992; Morris et al., 2006; Liao et al., 2003; Hart et al., 2010; Davidsson, 1989; Andersen et al., 1998; Autio et al, 2007; Gundry et al., 2001; Verheul et al., 2008; Tominc et al, 2007). Other studies measure ambition by plans and actual results (e.g. Hessels et al., 2008a/b). The result indicators have been established after actual behavior has taken place.

The renowned project GEM³ (Global Entrepreneurship Monitor) gathers data from individuals across numerous countries on a yearly base, 55 countries participated in 2011. GEM focuses on entrepreneurial activity, attitudes and aspirations of individuals. GEM measures ambition by looking at expectations (expected number of employees) and by looking at results (percentage of clients living abroad and percentage of clients considering product as being new and unfamiliar). Measuring results as an indicator for ambition can be done since the link between ambition and actual results has been accomplished (e.g. Cassar, 2007; Wiklund et al., 2003; Kolvereid et al., 1996; Davidsson, 1991). Some criticism on using results as a measure for ambition can be made. Namely, some ambitions might actually not

³ www.gemconsortium.org

lead to results. Success can also be the result of some kind of factor that can be called luck, resulting in absence of the intention to achieve those things. Therefore I believe that using plans rather than results is a more accurate measure of ambitions and the perspective of plans is applied in this research.

The disunity in the use of terms and measurements is also recognized by literature (Stam et al., 2012; Verheul et al., 2008). Stam et al. (2012) elaborate on the divergent and inconsistent use of terms and measurements regarding the topic growth ambitions. Stam et al. (2012) make an extensive distinction between different concepts related to ambition. The main distinction is between the concept of motivation and the concept of attitude. The authors mention that the concepts have an almost similar meaning. Both of the concepts consists of three components: intention, affection, cognition/belief. Within these components distinctions in designations can be made as well. These are as follows: intentions (willingness to grow; aspiration to grow; intention to grow), affection ((affective) growth attitude), cognition/belief (cognitive growth attitude). Several authors have measured the elements within the intentional aspect in the same way.

Verheul et al. (2008) mention a distinction between those studies focusing on the willingness to grow, those studies concentrating on willingness plus an element of effort to grow (intentions, aspirations) and those studies regarding willingness plus an element of ability and opportunities to grow (expectations). Thus, roughly three different concepts related to ambition can be distinguished: willingness, intentions/aspirations, expectations.

This study applies the term ambition throughout the whole thesis and focuses on the intentional aspect. The way of measuring is discussed in the data & method section. In general this study focuses on intentions (synonym: plan) to do something specific (e.g. use business as main income, co-operate with other own account workers). Thus the intentional aspect is applied in this research.

Despite the fact that a distinction can be made between various terms and measurements (e.g. willingness, intentions/aspirations and expectations), this study considers literature related to all aspects. In this manner it is possible to identify the factors that might influence the ambition of own account workers. Since there is a huge gap in literature regarding the ambition of own account workers, it makes sense to reflect on a broad range of literature in order to determine factors that might influence the ambition of own account workers.

Although individual studies are unambiguous in the terms they use in their studies relating the concept ambition, for the sake of clarity, this research refers to all those studies by using the term ambition. An overview of the specific terms and measurements used by each source is provided in table 1.

Table 1: Different terms and measurements for the concept ambition.

Term	Measurement
growth willingness	ideal turnover, ideal number of employees (Davidsson, 1989)
growth aspirations	willingness to grow firm, intention to hire employees (Kolvereid, 1992) expected number of jobs (Autio, 2007) expectations (Liao et al. (2003) ideal turnover, ideal number of employees (Davidsson, 1991) intendend job growth, plan market expansion/creation, newness of technology (Tominc et al., 2007) scale with four questions (Wiklund et al., 2003)
goals, personal aspirations	specific goals in business field or personal field (Bhide, 1996)
entrepreneurial aspirations	innovativeness (newness product / newness technology / limited competition rate (only in 2008b)), growth aspirations: export orientation, expected job growth (Hessels et al., 2008a/b)
growth ambition, growth intention, growth orientation, willingness to grow, desire to grow	actual sales growth, strategic growth intention (Gundry et al., 2001)
growth orientation, goals, growth aspirations	quested level of growth. importancy of goals: e.g. growth in terms of employees and sales, loyalty customers, creation of personal wealth, contribution to community (Morris et al., 2006)
ambition	explicit growth ambition (ter Beek et al., 2009) build upon pension (Vaerndal, 2008) level of importance: elements of social ambition and career ambition (de Visser et al., 2009) long term ambition regarding various aspects (I want to...): stay active as freelancer, have permanent employment on the long-term, cooperate with other freelancers, expand business and possibly hire personnel (van den Born, 2009)
growth aspiration, growth orientation, ambition	number of expected employees (Hart et al., 2010)
growth ambition, willingness to grow aspirations	willingness regarding size firm (Verheul et al., 2008) newness product/service, export orientation, expected job growth (GEM)
growth ambition	intended growth strategy (Andersen et al., 1998)
growth preference	Preference regarding: unconstrained growth / high-risk return (Cassar, 2007)
Notice: explicitly mentioned as synonyms by Hessels et al. (2008a): growth intentions, growth attitudes, goals, ambitions, aspirations.	

2.2.3 Classification of ambitions

It became clear in paragraph 2.2.1 what the general definition of ambition is. There are various ambitions and there are different possibilities for grouping ambitions. This section elaborates on various classifications and discusses the classification of various ambitions that is adapted in this study. It gives insights into the representativeness of the ambitions included in this study, since various kinds of ambitions are considered. Moreover concrete examples of ambitions of own account workers are discussed.

The empirical analysis of this research gives insights into the underlying factors of various ambitions of own account workers. Elaborating the various ambitions first will therefore enable a better understanding of the ambitions of own account workers.

A distinction can be made between personal and business goals. Bhide (1996) argues that one can have goals in the business field and personal field. These different types of goals are related to each other. First of all, one has to define personal goals. These type of goals embrace what the entrepreneur himself desires from his business. Secondly, business goals can be set up. Goals might also change in time.

Spenner et al. (1978) put emphasis on the difference between those ambitions relating to a certain role and those ambitions relating to performance. The first category includes for example the respect that is obtained by fulfilling a certain role. The second category captures for instance the number of clients.

De Visser et al. (2009) elaborate on the distinction made in literature between social ambition and career ambition. Social ambition focuses on the ambition from the perspective of various roles, such as the willingness to achieve something as a family member. Career ambition can be subdivided into intrinsic and extrinsic ambition. Intrinsic ambition focuses for instance on socially relevant, challenging work and on personal development. It is about aspects that lie within the individual. Examples of an extrinsic ambition are growth opportunities and a higher wage. Extrinsic ambition focuses on external aspects, on aspects where specific behavior can lead to. This ambition is concentrated on aspects outside the individual.

The division between social and career ambitions is adapted by this study. Social and career ambitions are referred to in this study as two forms of ambitions. Moreover, several kinds of ambitions are recognized while studying the literature. These kinds of ambition are classified as social or career ambitions in the following way.

- *Social*. This ambition can be at play at the personal or society level, e.g. in terms of social contacts or undertaking activities on behalf of society.
- *Career, extrinsic*.
 - Growth. By far the most extensively investigated form of ambition in literature is growth ambition, e.g. in terms of using the business as main income.
 - Innovation. Another distinct form of ambition that is also widely discussed in literature is innovation, e.g. in terms of offering services in a new way.
 - Operational. Ambition from an operational perspective can also be at play, e.g. in terms of specialization.

Ambitions related to growth, innovation and operational aspects are categorized as extrinsic ambitions since these ambitions focus on external aspects. Not the behavior in itself is central, but the aspects that can be achieved by performing certain behavior, e.g. the focus is on financial growth and innovative services.

The above mentioned selection has been composed for this study. Various kinds of ambitions are mentioned in literature. Despite the fact that social ambition and operational ambition are less prominent in literature they are definitely taken into consideration in this study. Orienting conversations with professionals working with own account workers and with own account workers themselves have shown that ambitions on social and operational levels are existent amongst own account workers. In addition to the literature, it is of interest to take information from the orienting conversations into consideration because of the pioneering character of the study.

The different forms of ambitions can be subdivided in different types, which are also displayed in figure 1. The various types and examples are discussed in the subsequent part.

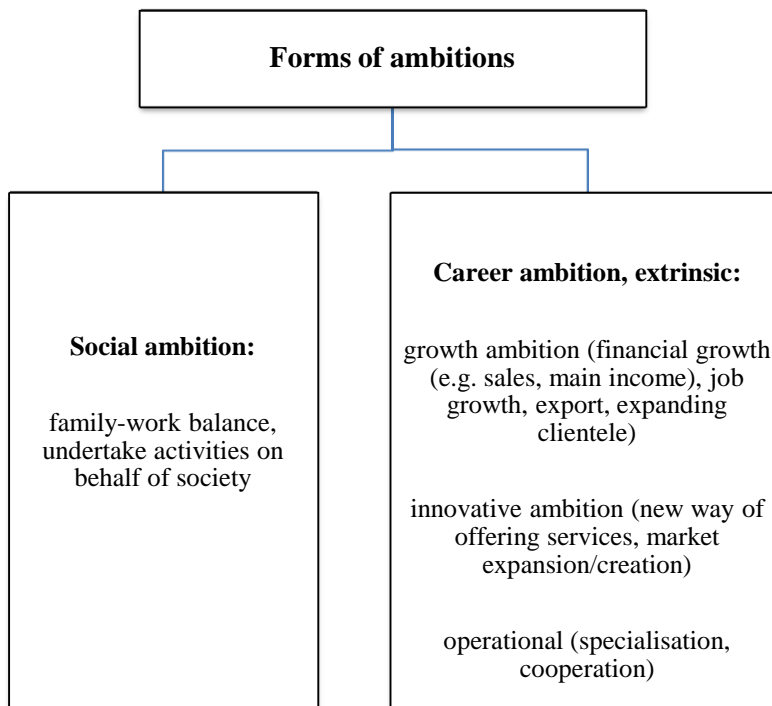


Figure 1: Schematic representation of different ambitions.

Social ambition

Certain ambitions focus on social aspects (de Visser et al., 2009). Social ambition can relate to the personal life of the own account worker. For instance, he might desire to spend more time on his social contacts. It has been demonstrated that self-employed people spend more time on their work than employees (Eden, D., 1973). Therefore own account workers might have the ambition to obtain a better balance between working and their social life. The balance between working and private life as a motivation has been studied before, in a study focusing on freelancers (van den Born, 2009).

This study considers the social ambition to obtain a better balance between working life and social contacts as a certain type of ambition and refers to this ambition by the term family-work balance.

Social ambition can also relate to the societal level. The own account worker might want to undertake activities on behalf of society, such as volunteering or offering services at a lower rate to those people being less fortunate. The relevance of the aforementioned examples became clear after orienting conversations with own account workers. The distinction between the personal and society level has also been made in literature (de Visser et al.,

2009). They focus primarily on ambitions on the personal level but they also recognize that social ambition can be manifested at the societal level, like volunteering.

Operational

Ambitions on the operational level are existent as well. Someone might have the desire to specialize (Bikhan, 2010). This means that he gains knowledge in a specific knowledge field and become very good at specific tasks. Someone might also have the ambition to co-operate (van den Born, 2009; Bikhan, 2010). During a conversation with the chairman of FNV ZBO⁴, it became clear that within the construction industry ambitions regarding co-operation with other own account workers and specialization are widely existent. Both operational ambitions relating to co-operation and specialization are considered in this study.

Growth ambition

Growth ambition is by far the most extensively investigated type of ambition. Different aspects can be taken into consideration when looking at this type of ambition. One of them is financial growth, of which sales can be an indicator. Gundry et al. (2001) investigated the strategies of entrepreneurs with growth ambition (actual sales) and found differences between high and low growth oriented entrepreneurs. Other aspects that can be considered for financial growth ambition are revenue (Kolvereid, 1992; Liao et al., 2003) and turnover (Davidsson, 1989).

In the case of own account workers reaping the fruits of a generous pension is not reachable for each own account worker. An own account worker receives the standard benefits of the so-called AOW (full description: Algemene Ouderdoms Wet), which are pension benefits provided by the government. Own account workers do not benefit from a pension fund. Employees on the other hand do benefit from a pension fund. Although some industries (e.g. painters) have a mandatory pension fund (FNV, 2007), the majority of the own account workers does not have a pension fund. The AOW is by many own account workers not considered as sufficient and therefore a part of the own account workers aspire to gather additional benefits from their pension. This can for example be by means of savings (Vaerndal, 2008). Using their business in order to complement their pension, can therefore be

⁴ C. Verhoef is chairman of FNV ZBO, a trade union for self-employed people in the construction sector.

considered as a financial ambition of own account workers. This can take any form, such as gathering enough money for savings or selling the business eventually in order to have money to complement their pension.

Out of orienting conversations with own account workers it became clear that mostly due to the current economic circumstances, it is a challenge to use the business as a main source of income. Because of a lack of work they feel obligated to scale down their activities as own account worker and perform complementary work, while they would prefer to use their business as main income. Given the economic crisis and its consequences it is useful to consider whether or not own account workers have the ambition to use their business as main source of income.

Besides financial growth ambitions, creating employment is also an existing growth ambition (Davidsson, 1989; Hessels et al., 2008a/b; Hart et al., 2010; Kolvereid, 1992; Tominc et al., 2007). Growth ambition can also be aimed at export (Hessels et al., 2008 a/b).

From orienting conversations with own account workers and the chairman of FNV ZBO it became clear that ambitions regarding expansion of the clientele are also existent amongst own account workers. The chairman also pointed out that within the construction industry, expanding clientele is one of the most common growth ambitions.

Innovative ambition

Innovativeness is a widely used measure of ambition (e.g. Hessels et al., 2008 a/b; Tominc et al., 2007). Stam et al. (2012) state that when measuring ambition, one must measure ambition in terms of innovation as well. This idea is related to the entrepreneurial definition of Schumpeter.

According to Schumpeter (1934), innovations are the main driver behind economic growth. Entrepreneurs play a very important role when it comes down to establishing innovations. They can innovative in a lot of different ways, such as applying a new way of offering services and achieving new markets (Brue et al., 2007).

Innovative entrepreneurs can be characterized by the following definition: ‘individuals establishing a business that does significantly differ from existing organizations in the market they enter’ (Stam et al., 2012, p. 40). What became clear after an extensive conversation with

the owner of a successful business⁵, is that many own account workers have the ambition to fulfill their services in a distinct way than their previous employer did or their current competitors do. For instance, by offering more quality. This behavior can be qualified as innovative behavior and is considered as such in this study.

Tominc and Rebernik (2007) look at the ambition of market expansion/creation. The authors classify this type of ambition as a growth ambition. This study however classifies the ambition to expand/create markets as a separate type of ambition, an innovative ambition. This is in line with the study of Hessels et al (2008 a/b).

In this paragraph it became clear that there are various forms of ambitions and these can focus on various aspects. The empirical part of this study contemplates on social ambition (family-work balance and undertake activities on behalf of society), growth ambition (build upon pension with business, use business as main source of income) innovative ambition (new way of offering services and enter new markets), and operational ambition (specialization and cooperation with other own account workers). This selection has been made based on the idea that for the situation of own account workers these are the most valid ambitions.

It is chosen not to focus on various growth ambitions, namely ambitions related to export (internationalization), job growth, expanding clientele and financial in terms of turnover and sales. This is because own account workers are mostly working on a small scale thereby making it likely that export is not the most popular ambition. Moreover since own account workers are characterized by the fact that they do not have employees, job growth is not the most accurate measure. Expanding clientele is an obvious ambition which will probably not vary that much across own account workers. Lastly, financial growth is not considered in terms of turnover or sales since this information might be too sensitive for respondents to provide. If the respondent would answer such a sensitive question it is presumably that the answer is biased. Moreover it is difficult to compare the value of these indicators.

2.3 Factors influencing ambition

Literature is very comprehensive when it comes down to discussing factors that can influence ambitions. That is to say that determinants of ambitions are widely explored. Existing literature is discussed in this section. Based on this literature a selection is made of those factors taken into consideration in this study.

⁵ drs. ing. D. Roseboom, owner of Ro-Ad. As a successful business owner he hires own account workers.

Given the scarcity of literature on ambition of own account workers, this study can be considered as being exploratory. The exploratory character of this research provides the incentive to include a broad range of factors. To be able to determine which factors influence the ambition of own account workers, numerous factors are considered. Therefore, this research has been set-up in a broad way rather than in a in depth way. Within this section hypotheses are formulated based on existing literature.

Hessels et al. (2008a) relate social security and start-up motivations with ambition. In their paper it is mentioned that influences on ambitions can be studied on different levels: the individual level, firm level, industry level and national level. Some examples of determinants of ambition on each of those levels are:

- Individual level (e.g. expectancies, social capital, ability, education, motives)
- Firm level (e.g. past growth)
- National level (e.g. social security)
- Industry level (e.g. opportunities, type of sector)

In the case of own account workers the individual level and firm level coincide each other. The owner of the business is also the person who runs the company and makes all the decisions.

The factors can also be categorized by means of the classification as being internal and external factors (Davidsson, 1989). Regarding this categorization the following can be mentioned. Certain factors are determined within the firm (individual level, firm level) and others are determined outside the firm (national level, industry level).

An overview is given of these internal and external factors that are mentioned in literature as influencing factors on ambition. The perception of the own account worker is central throughout the whole study, since the focus is on the individual level. This implies that the empirical part of this study covers the perception of own account workers regarding the various internal as well as external factors.

The main focus of this research is on motives and capital (internal factors) and the entrepreneurial climate (external factors) Some additional factors might also be at play but less emphasis is put on those factors. These factors are taken into consideration as being control variables in the quantitative analysis that follows.

2.3.1 Internal factors

Various factors can be distinguished at the individual and business level. One can think for instance of factors related to capital, motives, socio-demographic aspects and factors related to past growth. The main internal factors that are considered in this study are motives and capital.

Motives

Motives are widely considered as being an important determination of ambitions. Several motives can be at play.

Roughly speaking there are two main motives for becoming an entrepreneur: push motives (necessity entrepreneurs) and pull motives (opportunity entrepreneurs). According to Pleijster et al. (2007) most of the own account workers are in the business because of pull motives rather than because of push motives.

The influence of opportunity/necessity motivations on ambitions is proven by Hessels et al. (2008a/b). They found that people motivated by an increase in wealth (opportunity) are positively associated with ambitions when measured as job growth expectations and export rate. Hessels et al. (2008a/b) mention that entrepreneurs who started their business out of necessity reasons are more likely to be located in regions with a lower income level, implying a lower access to resources (e.g. human and financial capital) which probably hinders the potential of these type of entrepreneurs. A lower level of ability could negatively influence ambitions as entrepreneurs recognize the difficulty of achieving certain ambitions. Morris et al. (2006) also found another relation between this motive and growth orientation. Reynolds et al. (2002) found as well that ambition is higher amongst opportunity entrepreneurs compared to necessity entrepreneurs.

Need for achievement is a deeper motive for people to start a business (McClelland, 1961). McClelland (1961) links need for achievement with entrepreneurial behavior and people with higher levels of need for achievement seek after satisfaction regarding achievements. According to Davidsson (1989), people with a higher need for achievement have higher ambitions to grow in turnover. Davidsson (1989) mentions that it is logical that individuals differ in striving for accomplishments and their striving influences behavior and attitude. Need for achievement has also been related to ambition by Morris et al. (2006) and Kolvereid (1992). People having a higher need for achievement seem to be more ambitious.

Several other psychological traits can be considered as possible determinants of ambition, such as locus of control and risk-taking (Kolvereid, 1992). However, this study focuses on the main start-up reason and need for achievement.

Regarding the start-up motive and need for achievement motive, the following hypotheses are formulated.

Hypotheses 1a: Opportunity own account workers have higher social ambitions than necessity own account workers.

Hypotheses 1b: Opportunity own account workers have higher growth ambitions than necessity own account workers.

Hypotheses 1c: Opportunity own account workers have higher innovative ambitions than necessity own account workers.

Hypotheses 1d: Opportunity own account workers have higher operational ambitions than necessity own account workers.

Hypotheses 2a:

The level of need for achievement of own account workers is positively related to social ambitions.

Hypotheses 2b:

The level of need for achievement of own account workers is positively related to growth ambitions.

Hypotheses 2c:

The level of need for achievement of own account workers is positively related to innovative ambitions.

Hypotheses 2d:

The level of need for achievement of own account workers is positively related to operational ambitions.

Capital

Capital can be divided into various forms. These are human capital, financial capital, social capital and physical capital. All these types of capital are discussed in the following section.

Human capital is basically the knowledge and experience of an individual in the case of an own account worker. Becker (1964) made a distinction between general and specific human

capital. An increase in human capital brings about an increase in marginal productivity. General human capital is applicable in several working environments, whereas specific human capital is only useful in a particular working environment (Brue et al., 2007).

Hart et al. (2010) argue the importance of human capital. The idea is that when people are more capable of growing (by means of having more capital), they will have higher ambitions. So capability leads to intentions. The authors argue that people with more human capital have higher opportunity costs of being an entrepreneur compared to another job and therefore they will merely become an entrepreneur if it is very attractive in terms of financial and intellectual benefits. These type of businesses imply a high growth orientation.

According to Baum et al. (2004) entrepreneurs having specific abilities for acquiring and systemize operating resources stimulate higher growth ambitions. People having higher levels of self-efficacy are also more likely to have higher goals (Bandura 1997, Baron 2000). Hart et al. (2010) found that people are more likely to have higher growth expectations if they are graduated. Kolvereid (1992) also found a positive relation between education and ambitions. Gundry et al. (2001) on the other hand did find that those firms being high growth oriented have less human capital (experience) than those firms being low growth oriented. Liao et al. (2003) did not find a relation between human capital and ambitions.

Second, financial capital is another type of capital. According to Gundry et al. (2001) enhanced financial capital influences ambitions positively. Hart et al. (2010) argue that ambition is a function of the resources. Financial capital such as income is an example. The reasoning behind this is that the necessary resources enable fast growth. The authors confirm that financial resources influence the growth ambitions amongst women.

Third, another form of capital that can be relevant in the determination of ambitions is social capital. The following definition can be given to social capital: 'social capital is the sum of the actual and potential resources embedded within, available through and derived from the network of relationships possessed by an individual or social unit.' (Nahapiet et al., 1998, p. 243.) Liao et al. (2003) relate social capital and growth aspiration. They focus on three different levels of social capital (structural, relational, cognitive) and find that indeed social capital is related to growth ambitions. They argue that the existence of social capital provide that entrepreneurs have better access and appropriateness of the resources that can be conducted from their networks. According to Morris et al. (2006) ability is reflected in the network.

Physical capital is the fourth form of capital. Also known as the productive possibilities (Penrose, 1959). Running a business often requires having certain physical assets, such as computers and tools. Having these assets are a requisite for doing business.

Based on the previous paragraphs, the following hypotheses are formulated:

Hypothesis 3a: The level of capital (financial, physical, human, social) of own account workers is positively related to their social ambitions.

Hypothesis 3b: The level of capital (financial, physical, human, social) of own account workers is positively related to their growth ambitions.

Hypothesis 3c: The level of capital (financial, physical, human, social) of own account workers is positively related to their innovative ambitions.

Hypothesis 3d: The level of capital (financial, physical, human, social) of own account workers is positively related to their operational ambitions.

2.3.2 External factors

Several factors are determined outside the firm (at industry or national level). One of the main focuses of this study is the entrepreneurial climate, which is mostly determined at the national level. That is to say that these are external factors. This study considers the perception of own account workers regarding the entrepreneurial climate.

There are diverse aspects of institutions that determine the entrepreneurial climate. For instance obligations regarding administrative tasks, social insurance, tax and labour market regulations, provided information. The importance of external factors with respect to ambitions is recognized (Davidsson, 1989; Kolvereid, 1992; Tominc et al., 2007; Autio et al, 2007; Hessels et al. 2008a/b).

Ter Beek et al. (2009) state that the administrative burden is a bottleneck for the own account worker. Entrepreneurs are obligated by the tax authority to keep records (Belastingdienst⁶, 2012). They need to register their outgoing invoices, income, received invoices and private use of goods and services. These obligations take time and part of the own account workers experience this as unpleasant. Davidsson (1989) also recognizes the administrative burden.

⁶ www.belastingdienst.nl, specific link in reference list

The government makes information regarding numerous aspects of entrepreneurship available. In addition, the Chamber of Commerce provides information in various ways, like offering courses and organizing meetings. This way of support contributes to a favorable entrepreneurial climate because it strengthens the position of own account workers. The government provides several tax incentives and tax disadvantages. These influence the entrepreneurial climate in a positive respectively negative way. Tominc et al. (2007) studied the relation between cultural support and ambition. They found that ambition is related to cultural support.

Social insurance can be difficult for an own account worker to achieve. Part of the own account workers is not insured (Vroonhof et al., 2001). Hessels et. al (2008a/b) found that ambition can be explained by looking at factors which are determined at the national level. They found that a generous social security system influences ambitions in a negative way. The logical reasoning behind this is that a generous social security system does not put the focus on the responsibility of the entrepreneur for the survival of his business, possibly hindering the ambitions of the entrepreneur (Hessels et. al (2008a/b). A less generous insurance system would stimulate own account workers more to put in effort by themselves in order to achieve things.

Autio et al. (2007) emphasize the importance of both individual and country level determinants of ambition. They found that factors at the country level (taxation, intellectual property rights, economic growth) moderate the individual factors when looking at ambition. Tax influences income, which in turn influences growth ambition. This shows that a generous insurance system can counteract ambitions.

A favorable entrepreneurial climate is expected to have a positive influence on ambitions, since it strengthens the position of an own account worker. A stronger position reflects more abilities, which has a positive effect on ambitions since ambitions are easier to realize in case of more abilities. With respect to social security specifically it is expected that a generous social security system has a negative impact on ambitions. This study considers the perception of own account workers regarding both the entrepreneurial climate and social security.

Hypotheses 4a: Own account workers' perceptions of the entrepreneurial climate are positively related to their social ambitions.

Hypotheses 4b: Own account workers' perceptions of the entrepreneurial climate are positively related to their growth ambitions.

Hypotheses 4c: Own account workers' perceptions of the entrepreneurial climate are positively related to their innovative ambitions.

Hypotheses 4d: Own account workers' perceptions of the entrepreneurial climate are positively related to their operational ambitions.

Hypotheses 5a: Own account workers' perceptions of the social insurance system are negatively related to social ambitions.

Hypotheses 5b: Own account workers' perceptions of the social insurance system are negatively related to growth ambitions.

Hypotheses 5c: Own account workers' perceptions of the social insurance system are negatively related to innovative ambitions.

Hypotheses 5d: Own account workers' perceptions of the social insurance system are negatively related to operational ambitions.

2.3.3 Additional factors

The following factors are taken into consideration as control variables.

Some general socio-demographic characteristics can also be at play in the determination of ambition. For instance whether someone has a partner or not. Van der Kamp (2011) recognizes the importance of a (working) partner for support. Own account workers also highlighted the importance of support received from their partner during the orienting conversations. Therefore marital status is considered.

The importance of human capital is already highlighted in the previous paragraph. This study considers both specific human capital (knowledge, skills and experience for the business) and

general human capital (educational level). The specific form of human capital is one of the main explanatory variables and general human capital is considered as control variable.

Age can also have an impact on ambitions. Hart et al. (2010) found that younger people are more likely to have higher ambitions. No influence of gender has been found by Kolvereid (1992). Hart et al. (2010) on the other hand did find gender differences. Location might influence ambitions because in some regions it is more likely for a firm to grow (Kolvereid, 1992). Own account workers can therefore locate their company and be active in the market in those regions that are favorable for them. Because of this, location is considered as a control variable.

Past growth is another determination of ambition (Davidsson, 1987; Kolvereid, 1992). Previous growth stimulates entrepreneurs to grow further, thereby likely to influence their ambitions.

The sector to which a company belongs can influence ambitions. Following the same logic as for the location, some industries are more attractive because of a higher likelihood to grow (Kolvereid, 1992). Both Kolvereid (1992) and Hart et al. (2010) found sector influences on ambition.

The level of competition also has an impact on ambitions (Kolvereid, 1992). The researcher argues that the competition level is likely to be higher in bigger markets and that bigger markets have more potential. This potential would influence ambitions.

As mentioned before, some own account workers cannot perform their business activity as their daily job since they have a lack of work. They feel obligated to do other work as well. Additionally, part-time involvement in entrepreneurship may serve as a route into full-time entrepreneurship by gradually increasing their involvement into entrepreneurship when opportunities arise, individual circumstances change or confidence grows (Smallbone et al., 2001). Since it is logical that ambitions vary between people who have their business as daily job or as an outside activity, level of occupational involvement is also taken into consideration. That is to say, whether or not own account workers use their business as daily job, part of a daily job or an activity outside a daily job.

Moreover the study controls for the way the survey has been conducted and for the age of the business. It is likely that own account workers with older businesses have a different ambition level than own account workers with younger businesses since these firms differ in the resources and possibilities they have.

2.4 Framework

This chapter reflected on literature regarding own account workers, ambition and the factors influencing ambition. The various ambitions and underlying factors considered in this study are displayed in figure 2.

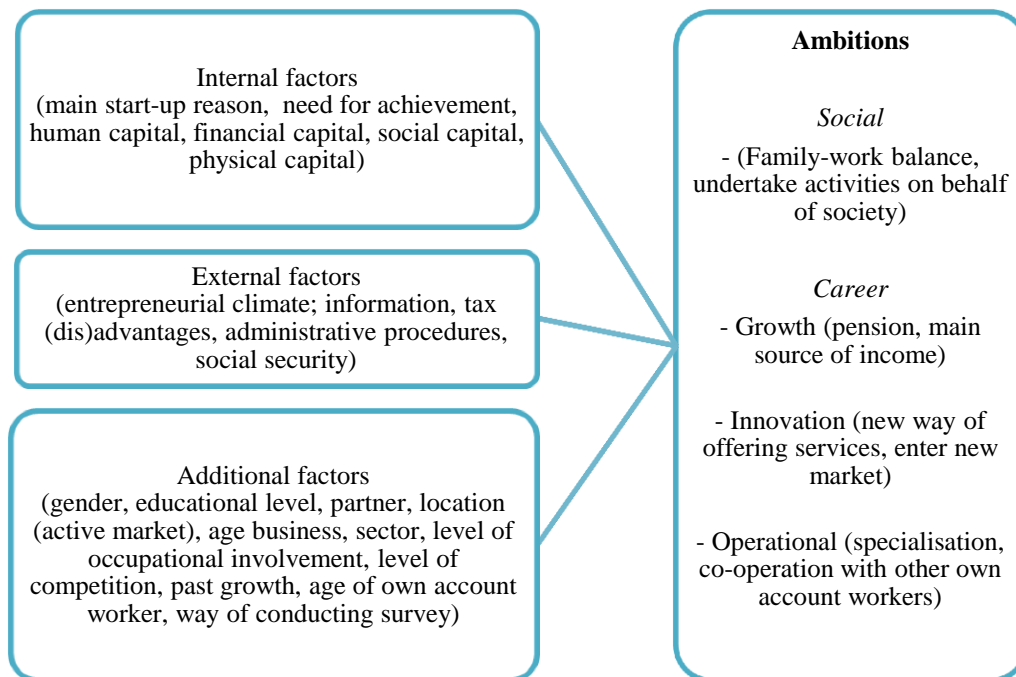


Figure 2: Representation of the framework.

3. Data & method

After composing the framework in the previous chapter this section elaborates on various matters regarding the data and method of the study. This way, insights are given in the various steps that are taken in the survey.

This section is structured as follows. First of all a description is given of various aspects in relation to the set-up of the survey. For instance it is discussed in which way the pilot has been held and how the respondents have been approached. An overview of the structure of completed questionnaires is displayed as well. Furthermore, accountability is given for the way of measuring ambitions and the underlying factors.

The second part consists of a description of the method and elaborates on different statistical facets such as the analyses, regressions and tests that are performed.

This question is divided into two sub questions:

1. What are the ambitions of own account workers?
2. What are the underlying factors of influence on the ambitions of own account workers?

3.1 Data

The study has a pioneering character due to the gap in literature regarding ambition of own account workers. This also implies that data had to be obtained. In order to test the hypotheses as formulated in the previous section, primary data has been gathered by means of a questionnaire, which can be found in Appendix A3. The questionnaire has been conducted in Dutch, the English version of the questionnaire is included in the thesis.

The questionnaire that has been set-up for the purpose of this research is a structured way of collecting data and enables a statistical analysis. It retrieves all requirements for being structured (Baarda et al., 2010).

This subparagraph is divided into two parts. First the set-up of the survey is discussed. The second part elaborates on various aspects of the questionnaire, such as validity and the accountability of the way of measuring the variables.

3.1.1 Set-up of the survey

Conducting a survey involves many decisions that influence the research. It is therefore of importance that these decisions are clarified, which is the content of this section. Process information such as information about the type of respondents, pilot, ways of distributing the questionnaire and response rate is described.

Respondents

The target group of this study are own account workers. Respondents filled out the questionnaire on the basis of their self-perception of being an own account worker. The following comment is stated at the beginning of the questionnaire: 'This survey is aimed at obtaining knowledge regarding own account workers. It is therefore of interest that the respondent is the own account worker.' This remark clarified that the respondent should be an own account worker.

As became clear after studying the literature regarding the concept own account workers, there is no clear cut definition of what account workers are and what they are not. Therefore this study considered the term own account workers as broad as possible when carrying out the questionnaire. That is to say that in case the respondent perceived himself as an own account worker he was eligible to fill in the questionnaire. Specific questions were included in the questionnaire in order to be able to evaluate to what extent the respondents met the criteria that this study utilizes for being an own account worker. This so-called way of screening makes it easy to identify people that actually do not belong to the target group.

This study considers own account workers as entrepreneurs. Own account workers are self-employed, they have their own enterprise. Therefore the occupational perspective of the definition entrepreneurship is considered. Moreover own account workers are entrepreneurs without having any employees. Hence, the two main criteria for being an own account worker are:

- Having an enterprise or being a legal entity.
- Not having employees.

The obligation to register at the Chamber of Commerce arises in case someone has his own business or is a legal entity. By law this means that someone offers goods or services to others

with the intention to make profit (Kvk⁷, 2012). All different legal forms need to be registered. In case someone has a sole proprietorship it depends on certain criteria whether or not someone is an entrepreneur and needs to register. But most importantly and determinative for sole proprietors is whether or not someone has the intention to meet the criteria in time. In case someone has these intentions, he is able to register and is considered as being an entrepreneur (Kvk, 2012). Hence, someone is an entrepreneur if he is registered at the Chamber of Commerce. The questionnaire contains a screening question regarding the legal form of the business. This study considers the respondent as being an entrepreneur in case he indicated the legal form of his business. Eight respondents have been dropped out of the questionnaire because they did not indicate their legal form.

The second condition for being an own account worker that is considered in this study is not having any employees. Twelve of the respondents have been dropped out because of the fact that they actually had employees.

The main focus of this study is on those own account workers in the following three sectors: care, construction and business services. Within those sectors own account workers are present at a high level (Regioplan, 2009; van der Kamp, 2011). Own account workers belonging to other sectors could also take part in the survey. However these own account workers are all considered in the same category, namely the category 'other'.

Pilot

After the questionnaire had been set-up a pilot has been held under nine family members, acquaintances and professionals in order to check for intelligibility and completeness of the questionnaire. An overview of the participants can be found in Appendix A.5. It could have been the case that some answer possibilities were missing or that certain aspects were not considered in the questionnaire. Moreover it was of interest to verify whether the questionnaire was easy to understand for people without having an economic background. Specific points of interest were brought to the attention of people taking part in the pilot, such as verifying completeness, intelligibility, how long it takes to fill in the questionnaire and mentioning any other suggestions that they might have. This resulted in useful information.

⁷ www.kvk.nl, specific link in reference list.

Distribution of the questionnaire

After considering the remarks of the pilot the final version of the questionnaire has been completed and send out to the respondents. People have had the possibility to participate in the survey from the first of May till the end of May 2012. The questionnaire has been widely distributed in order to come to a good response rate. The respondents have been approached in various ways, both digitally and in person.

The biggest part of the distribution has taken place by means of e-mailing. There has been made use of several possibilities to gather contact information of own account workers: individual websites of own account workers, online platforms for own account workers and own account workers in my own personal network. All these own account workers have been approached by means of an e-mail.

The questionnaire has also been distributed in other ways. Zipconomy is a platform for independent interim professionals and they placed an article of mine on their website. An individual home care center (CIT⁸) also spread the questionnaire in a newsletter. Furthermore, a business coach wrote an article about ambition and promoted my research in this article, which she placed on the blog at her website. All three articles can be found in Appendix A.7. Moreover, respondents were asked to spread the questionnaire in their network of own account workers. Both the own account workers that have been approached by e-mail and the respondents that have been approached via a platform, article or other own account workers have completed the questionnaire online.

Besides the online possibility to fill in the questionnaire respondents were also approached in person. Together with a few family members and friends I visited the member day of trade union FNV ZBO⁹ during a day at an amusement park. More than hundred people were asked to participate in the survey. These questionnaires were verbally conducted.

Response rate

The precise number of people that have been approached cannot be traced. There is no exact overview since respondents have been asked to spread the questionnaire and a platform has

⁸ www.citthuiszorg.nl

⁹ FNV ZBO (Federatie Nederlands Vakverbond Zelfstandigen in de Bouw) is a trade union for self-employed people in the construction industry.

been used. However an approximation of the minimum number of approached people can be made. At least 1540 own account workers were aware of the survey, around 1400 e-mails were send out and 140 people were approached during the member day of FNV ZBO. Several parties have spread the questionnaire and so the exact number of approached own account workers is probably much higher.

An overview of the structure of completed questionnaires is provided in table 2. A total of 535 own account workers filled out the questionnaire, 436 people completed the survey online and 99 people gave their answers in a personal conversation during the member day of FNV ZBO.

Not all respondents were qualified. Some respondents did not met the criteria of being an own account worker: 12 respondents indicated that they had employees and 8 respondents did not indicate their legal form. A total of 20 respondents have been dropped out because of qualification reasons. Moreover only fully completed questionnaires are considered in this study, which means that another 104 questionnaires were dropped out. Using fully completed questionnaires ensures that the dataset is pure, which enables a clear analysis.

The rule of thumb regarding a good response rate is about ten respondents per predictor (Field, 2009). Having more than 400 qualified and fully completed questionnaires is therefore sufficient.

	Number of respondents	Way of conducting questionnaire	Sector
Completed questionnaires	535	99 in person 436 online	
Of which:			
Having employees	12		
Not being an entrepreneur	8		
Missing answer(s)	104		
	—		
Qualified and fully completed questionnaires	411	98 in person 313 online	112 construction 191 business services 92 care 16 other

Table 2: An overview of the completed questionnaires

3.1.2 The questionnaire

Various aspects of the questionnaire are addressed in this paragraph. First a description is given of the type of questions and the validity and accessibility of the questionnaire is discussed. After that a description is given of the structure of the questionnaire. What follows is a clarification of the way the variables are measured. The questionnaire can be found in Appendix A.3. The perception of the entrepreneur regarding the current moment is central throughout the whole study.

Types of questions

The questionnaire contains multiple choice questions, open questions and statements. Multiple choice questions were applied in case knowledge regarding facts is studied and when the number of alternatives is not too big. Open questions were applied if it concerns facts but there are indeed numerous alternatives. Statements with a five point likert scale have been used for questions referring to an opinion (Baarda et al., 2010). By using five points, the respondent is not forced to have an explicit opinion. He can indicate a neutral answer. A central category has been used since respondents might have a dubious feeling about a certain aspect and they should be able to indicate this. For this study five points are considered as sufficient since they cover a wide range of answer possibilities.

Using statements has several advantages. Firstly the use of statements enables the respondent to indicate their general idea. It might be difficult for the own account worker to be aware of precise information. However, it is plausible to assume that the respondent recalls the general feeling regarding issues such as the amount of financial capital.

The second advantage of using general statements is that absolute numbers are not interesting in this study. Exact numbers provide no information about their value for the own account worker. For instance, an own account worker in the construction sector with an amount of start-up capital of 30.000 euro might just have enough to buy the basic tools required for his business, whereas his colleague might think that 1.000 euro is sufficient. How does the respondent perceives certain matters? The perceptions of own account workers become clear by means of using statements. Tominc and Rebernik (2007) clarify the importance of the perceptual way of asking.

Accessibility

Accessibility is considered as an important issue. The intention of this study is to gather useful insights into the ambition of own account workers. The set-up of the survey is broad rather than in depth, which implies the coverage of a lot of aspects in the questionnaire. In addition it is important that the questionnaire is respondent-friendly, meaning that it does not take too much time for the respondent to take part in the survey. Completing the questionnaire took about 15-20 minutes of each respondent. Furthermore, the questionnaire was anonymous. An anonymous survey ensures that people are more willing to participate.

Validity

The questionnaire contains several questions that are indicators for the same aspect, which contributes to the validity of the research. For instance, there is not one specific statement regarding the entrepreneurial climate from which it is deduced how own account workers perceive the entrepreneurial climate. Several statements are used as indicators, in order to verify a more underpinned measurement.

Structure of the questionnaire

The questionnaire is structured in three parts. Each part contains questions regarding certain variables. Socio-demographic aspects are asked for in the first part, they are used as control variables in multivariate analysis. The screening questions can also be found in the first part. The second part covers the questions regarding the independent variables, i.e. motives, resources and entrepreneurial climate. The third part consists of questions that are related to the dependent variables, i.e. the various types of ambitions.

At the end of the questionnaire, respondents had the possibility to give any comment or suggestion. This resulted in interesting information regarding a wide range of topics. For example what respondents perceive as the biggest obstacles and their opinion about unfair competition and social security. A selection of those comments has been made and provided in Appendix A.6.

Measurements

In order to gain insights into those issues that are of interest the questions have been set-up in such a way that they relate to the required knowledge. This paragraph gives accountability to the way concepts are measured. Almost all questions have been composed by the researcher and are inspired by existing questionnaires (GEM 2005 Adult population survey, Flash Eurobarometer 'Entrepreneurship' 2009) and inspired by questions included in an existing study (de Vries et al., 2010). The statement regarding need for achievement is based on an article, in this case accountability is given regarding the reliability of the source. This paragraph first elaborates on the way ambitions and their underlying factors are measured. The paragraph concludes with an elucidation of the screening questions.

Appendix A.4 provides an overview of the variables, indicates the corresponding questions in the questionnaire and mentions the type of variable.

Measuring ambitions

The classification of ambitions consists of four different types: social ambition, growth ambition, innovative ambition and operational ambition. For reasons mentioned in the theoretical framework this research refers to these ambitions by using the verb: to intend. All questions regarding ambition are asked in the same way. They capture whether or not somebody intend to have a specific ambition and the answer possibilities are displayed on a likert scale.

The questionnaire contains various questions for each type of ambition. The various aspects of ambitions considered for the empirical analysis of the study are displayed in table 3. The social type of ambition focuses on the family-work balance and has been investigated by asking to what extend the respondent intends to spend more time on social life. The other social ambition relates to the intention to undertake activities on behalf of society. Regarding growth ambition it is asked to what extend someone intends to use the business as main income and build upon a pension by means of using the business. Regarding the innovative ambition it is asked to what extend someone intends to offer services in an innovative way and enter new markets. With respect to the operational type of ambition it is asked to what extend someone intends to specialize and cooperate with other own account workers.

Type of ambition	Aspect
Social ambition	Family-work balance Undertake activities on behalf of society
Growth ambition	Use business as main income Build upon pension by means of using business
Innovative ambition	Offer services in an innovative way Enter new markets
Operational ambition	Specialize Cooperate with other own account workers

Table 3: Aspects of the various types of ambitions

Measuring independent variables

The independent variables are the variables regarding motives & capital (internal) and the entrepreneurial climate (external). An overview of the independent variables is provided in table 4.

Two different types of motives are considered, namely the main start-up reason and need for achievement. Regarding the main start-up reason the straightforward question has been asked whether or not the main reason to start the business was because of opportunity or necessity reasons. Since it refers to the main start-up reason a multiple choice question was in place.

On the subject of need for achievement a question has been asked to what extent people agree with a certain statement. This statement is used by Davidsson (1989). This study has been cited many times and the author goes into detail about need for achievement. Instead of focusing on four statements like Davidsson (1989) did, only one statement regarding need for achievement has been applied in this study because of the broad scope of the research. The respondents indicated their answer on a likert scale.

Several questions regarding capital have been included in the questionnaire. That is to say that the concept capital consists out of several aspects. The questionnaire contains statements regarding financial resources, devices, knowledge skills and experience, personal network. The respondents could indicate on a likert scale to what extent they agree with the statement. All the statements are set- up in terms of ‘I have sufficient...’.

The entrepreneurial climate has also been considered by considering various components. These relate to available information, tax benefits and tax disadvantages, administrative procedures and social security.

The statement regarding available information has been set-up in terms of sufficiency, just like the capital statements. The set-up of the other statements is based on characteristics or general knowledge. Both tax incentives and tax disadvantages are included and their statements are in accordance with their nature; stimulating or hindering. The hinder of administrative burden has been recognized by ter Beek et al. (2009). The problems that own account workers experience with respect to social insurance is mentioned by Vroonhof et al. (2001).

Independent variable	Aspects
Motives	
	Opportunity or necessity entrepreneur
	Need for achievement
Capital	
	Financial resources (financial capital)
	Devices (physical capital)
	Knowledge, skills and experience (specific human capital)
	Personal network (social capital)
Entrepreneurial climate	
	Available information
	Tax benefits
	Tax disadvantages
	Administrative procedures
	Social security

Table 4: Structure of the independent variables.

Measuring control variables

Some other variables are included as control variables. Questions have also been composed for these variables.

These questions are straightforward. Most of them are questioned in multiple choice format and several are asked as an open question. The set-up of the questions about the following aspects is self-evident: gender, education level, marital status, location of market, age of the

business, sector, occupational involvement, competition, past growth, age of the own account worker. Both age of the own account worker and business are measured in years.

The way of completing the questionnaire might influence the answers of the respondent. Hence, another control variable is included that captures the way the questionnaire has been completed.

Screening questions

As already mentioned, those people who consider themselves as being an own account worker could fill in the questionnaire. The questionnaire contains two screening questions in order to be able to determine whether or not the respondent meets the criteria from the literature for being considered an own account worker within the framework of this study: being an entrepreneur and not having employees. The first criterion is verified by a question regarding the legal form of the business. The second criterion is verified by asking whether or not the respondent has any employees.

It is also asked whether or not the respondent hires own account workers. This question is only considered for the purpose of clearness. In this way the respondent can make a clear distinction between the possibility of hiring people or having employees and does not get confused by both of the possibilities.

Various levels

Ambitions, capital and entrepreneurial climate are measured by using two different likert scales, which are displayed below.

The more positive the answer of the respondent regarding a certain ambition, the more ambitious he is. The more positive the answer regarding a certain element of capital, the higher the level of capital. The more positive the answers (right side of the scale) regarding certain elements of the entrepreneurial climate (stimulate: available information, tax advantage), the more positive he perceives the entrepreneurial climate. The more positive the answers (right side of the scale) regarding other elements of the entrepreneurial climate (hinder: tax disadvantage, administrative burden, difficulty to obtain social security), the more negative he perceives the entrepreneurial climate. Specifically regarding social security, the

more positive the answer (right side of the scale), the less generous he considers social security since he perceives social security as difficult to obtain.

Scale used for ambitions

No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
○	○	○	○	○

Scale used for capital and entrepreneurial climate.

Strongly disagree	Disagree	Partially agree/disagree	Agree	Strongly agree
○	○	○	○	○

3.2 Method

The statistics that are applied in this research are implemented in the statistical program Stata (version 11.2). The analysis of the data is performed in several steps. Each of those steps lead to a well-founded conclusion of the two sub questions that are considered in this study:

1. What are the ambitions of own account workers?
2. What are the underlying factors of the ambitions of own account workers?

The first step has been providing some basic information regarding characteristics of the respondents, in order to give an impression of the own account workers included in this study. The second step consists of descriptive statistics of the various ambitions of the own account workers, from which the answer to sub-question one is derived. Ordered logit regressions are performed in step three in order to test the hypotheses. Correlations are provided as well. Based on the outcome of the regressions an answer is provided to sub-question two.

Descriptive statistics

The descriptive statistics of certain variables is discussed, in order to explore the data and get an impression of the respondents. This information includes for instance the descriptive statistics of certain variables such as gender, age and sector, number of clients and number of hours spend on business.

Moreover descriptive statistics of the ambitions are discussed. As mentioned in the theoretical framework, literature regarding the ambitions of own account workers is hardly existent. Based on the entrepreneurial definition, literature regarding ambitions of entrepreneurs is considered, as own account workers are a specific type of entrepreneur. Moreover certain ambitions were considered since orienting conversations pointed out the importance of those ambitions.

In order to find out to what extend the ambitions mentioned in literature and pointed out during conversations are existent amongst the respondents, the descriptive statistics have been analyzed. Per type of ambition is considered how ambitious the respondents are. In this way an answer is provided to sub-question one: what are the ambitions of own account workers?

Collinearity

Before the regressions were performed, it has been considered whether possible multicollinearity issues were existent. In order to detect possible collinearity problems the correlation between all the independent variables is considered.

Regressions

Regressions are performed to test the hypotheses. De dependent variable in all regressions is an ordered dependent variable, based on five point likert scales varying from strongly disagree to strongly agree. Therefore ordered logistic regressions have been performed.

The regressions include several independent variables. Some of these variables are continues variables, whereas other variables are categorical. Categorical variables have been recoded to dummy variables. The base levels of these variables is chosen as follows. Some base levels are based on the fact that they capture most of the observations. In this way a comparison can

be made between the other groups and the group that captures the majority (Field, 2009). Some other base levels are chosen because they represent the 'lowest level' in the answer categories, which makes it easy to compare the other levels with. Moreover this is in line with the hypotheses that are formulated.

Furthermore, two control variables have been simplified. Regarding the location of the market it is chosen to group certain provinces together, based on an existing categorization. Three categories are distinguished based on an existing classification (Verkade et al., 2006): Randstad (Noord-Holland, Zuid-Holland, Utrecht), transition area (Flevoland, Gelderland, Noord-Brabant), other area (Friesland, Groningen, Drenthe, Overijssel, Limburg, Zeeland). The fourth category captures own account workers who are active in the market abroad.

Concerning the educational variable three groups are distinguished as well (national Kompas¹⁰, 2012): low, medium, high. Belonging to the low category are primary school, practical education and preparatory secondary vocational education. The medium category consists of senior general secondary education, pre-university education and secondary vocational education. The third category captures higher professional education, university education and other (such as post master).

The regressions that are performed provide an answer to sub-question two: what are the underlying factors of the ambition of own account workers? Based on several hypotheses it is considered which factors have an effect on the various types of ambitions and whether this association is positive or negative.

This implies that the regressions are performed for each dependent variable (ambition): intention to undertake activities on behalf of society, intention to spend more time on social contacts, intention to use the business as main income, intention to offer services in an innovative way, intention to enter new markets, intention to cooperate with other own account workers, intention to specialize. So the various types of ambitions are all considered separately, which makes a total of 8 regressions. Figure 3 provides an overview of the main model and indicates the various regressions.

An overview of the set-up of the performed regressions for the complete model is displayed in table 5. The complete model captures all variables, whereas the simplified models capture a selection of variables.

¹⁰ www.nationaalkompas.nl , specific link in reference list.

Table 5: Regression set-up complete model

ambition = β_0 + start-up reason* β_1 + need for achievement* β_2 + financial capital* β_3 + physical capital* β_4 + human capital* β_5 + social capital* β_6 + available information* β_7 + tax incentives* β_8 + administrative procedures* β_9 + tax disadvantages* β_{10} + social security* β_{11} + gender* β_{12} + education* β_{13} + partner* β_{14} + location market* β_{15} + age business* β_{16} + sector* β_{17} + occupational involvement* β_{18} + competition* β_{19} + past growth* β_{20} + age own account worker* β_{21} + way of conducting questionnaire* β_{22} + ε

A recap of the main model of this study is provided in figure 3.

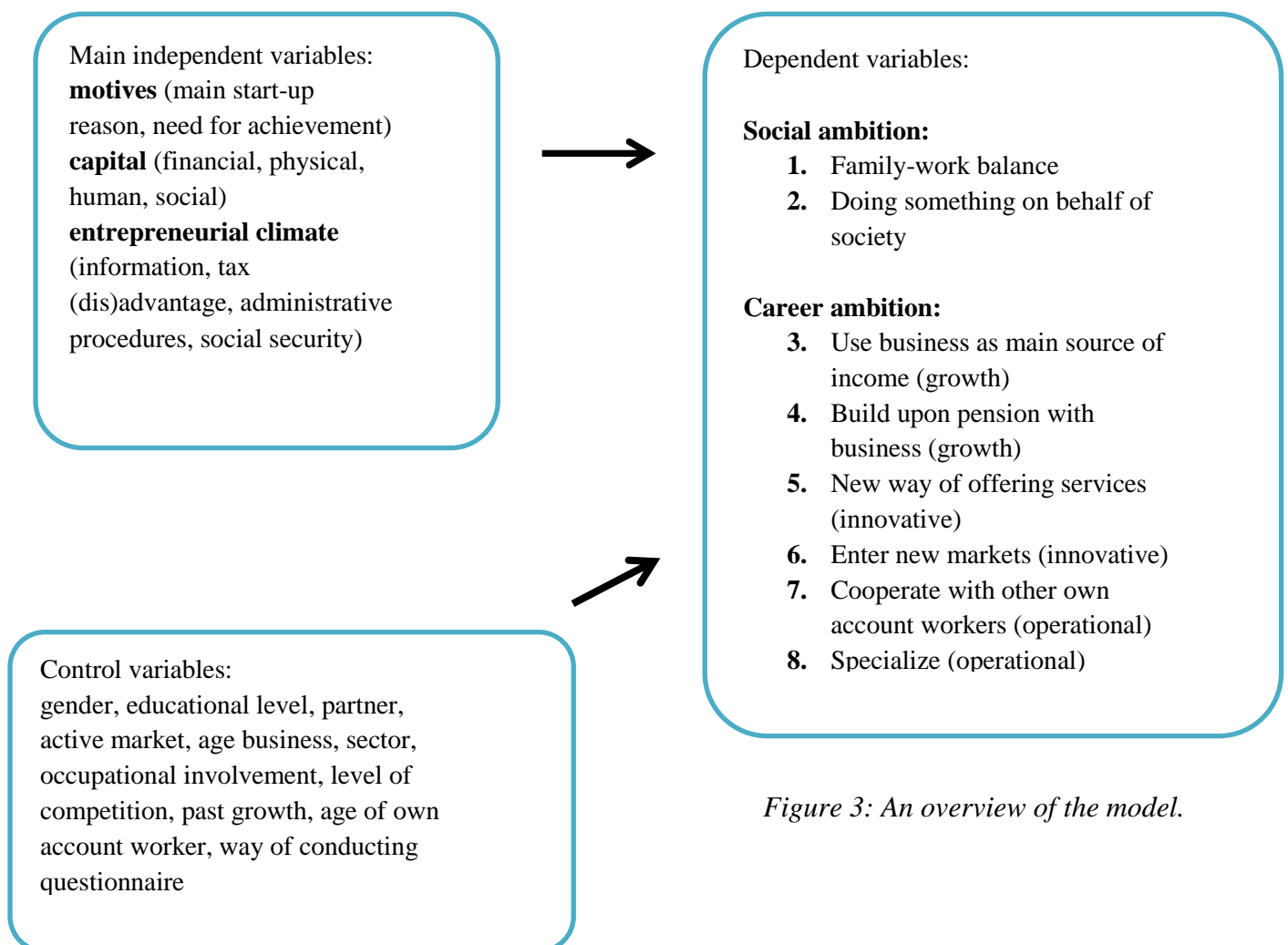


Figure 3: An overview of the model.

4. Results

This section elaborates on the empirical part of the study. The various sub-questions are answered by analyzing the data that have been gathered for the purpose of this study.

The first part of this section elaborates on various descriptive statistics which provide an impression of the respondents. The second part discusses to what extent the various ambitions are existent amongst own account workers by considering descriptive statistics. The third part elaborates on the determinants of the various ambitions of own account workers.

4.1 An impression of the respondents

A total of 535 people took part in the survey. Eventually, 411 questionnaires are taken into consideration for the empirical analysis due to eligibility and completeness reasons mentioned in the previous chapter. In order to give an impression of the own account workers studied in this research, some characteristics are described. Detailed information is provided in table 6.

Diversity in characteristics ensures that the studied group of own account workers is variegated, which denotes a representative group of respondents. The following features characterize the group.

More men than women took part in the survey and the average age of the respondents is 47 years. The youngest person that took part in the survey is 22 years old and the oldest person is 69 years old. The vast majority of own account workers has a high educational level.

Most of the respondents are active in the sector business services and a considerable part of the respondents is active in the construction or care sector. Some businesses are very young and have just been started in 2012. The average age of firms is quite young, namely 6 years old. The oldest firm has been started in 1984.

The own account workers have on average 27 clients per year. Strikingly is the highest number of clients, around 1200 clients per year. The average amount of time spend on the business is 40 hours per week.

Most of the respondents perform the activities as own account worker as their daily job. Moreover, quite some own account workers hire other own account workers. At most 28 other own account workers are hired.

Table 6: An impression of the own account workers

	frequencies	percentage	
gender	161	39,2	women
	250	60,8	men
age	22		minimum
	47		mean
	69		maximum
	9,6		standard deviation
education	74	18,0	Low educational level (primary school, practical, preparatory secondary vocational education (VMBO))
	85	20,7	Medium educational level (senior general secondary school (HAVO), pre-university education (VWO), secondary vocational education (MBO))
	252	61,3	High educational level (higher professional education (HBO), university education (WO), other (such as post HBO or post WO))
sector	112	27,3	construction
	191	46,5	business services
	92	22,4	care
	16	3,9	other
year of start-up business	2012		youngest business
	2006		mean
	1984		oldest business
	4,7		standard deviation
number of clients	0		minimum
	27		on average
	1200		maximum
	71,2		standard deviation
number of hours per week spend on business	2		minimum
	40		on average
	85		maximum
	16,7		standard deviation
occupational involvement	338	82,2	daily job
	48	11,7	part of daily job
	25	6,1	activity besides daily job
hiring other own account workers	160	38,9	Yes
	251	61,1	no
number of hired own account workers	0		minimum
	1,3		on average
	28		maximum
	3,0		standard deviation

4.2 Ambitions of own account workers

This study considers several ambitions: social ambitions and various career ambitions (growth ambition, innovative ambition and operational ambition). Two different forms are considered for each ambition.

In order to provide insights into the ambitions, several histograms are plotted. In this way it becomes clear to what extent the various ambitions are existent amongst own account workers. Several features are discussed, such as the answer category with the highest number of observations and a comparison between the various answer categories.

Ambitions

The own account workers indicated their level of intention (ambition) on a five point likert scale, implying that the answers could vary from: no, certainly not - to- yes, certainly. Differences as well as similarities are apparent regarding the extent to which the various ambitions are existent amongst own account workers. All ambitions are displayed in figure 4 and indicated by various letters: a-h.

The survey did not inquire information about the importance of the various ambitions. Therefore, no conclusions regarding the popularity of the ambitions can be drawn. Conclusions can be drawn based on a comparison of patterns.

The two different social ambitions indicate a quite similar pattern, although the various social ambitions show clear differences in the level of existence as well. The ambition to undertake activities on behalf of society can for example be volunteering or offering services at a lower rate to those people being less fortunate (a). The ambition to work on a better family-work balance relates to the time spend on social contacts (b).

A considerably part of the own account workers certainly intend to undertake activities on behalf of society and certainly intend to spend more time on social contacts. Moreover, a considerably amount of people can be found in the other answer categories for both ambitions, indicating a less strong intention or indicating that they do not have the intention. Around 40 percent of the own account workers indicated that they certainly intend to undertake activities on behalf of society, whereas around 20 percent of the own account workers indicate that they certainly intend to spend more time on social contacts.

There are quite some differences in the extent to which the various growth ambitions are existent amongst own account workers. The growth ambitions are related to the pension of own account workers (c) and their main source of income (d).

Around 40 percent of the own account workers certainly intend to build upon their pension with their business, for instance by putting aside savings that resulted from the business or selling the business eventually. There are also quite some people who certainly do not intend to build upon their pension with their business. Moreover a considerably amount of people are less explicit and indicated some doubts regarding the ambition to build upon their pension with their business. So there are considerable differences in the extent to which own account workers intend to build upon their pension with their business.

The intention to use the business as main income is existent at different levels. Approximately 70 percent of the respondents certainly intend to use their business as main income. So it is clear that a large proportion of own account workers certainly intend to perform their activities as own account worker as their main source of income.

The extent to which the various innovative ambitions are existent amongst own account workers is also quite diverse. A considerable part of own account workers, more than 40 percent, certainly intend to offer their services in an innovative way (e). This implies offering services in another way than for example their competitors do or their previous employer did. A positive but less strong intention to offer their services in an innovative way is also indicated by an additional 20 percent of own account workers.

Entering new markets seems to be less popular (f). Around 30 percent of the own account workers certainly does not have the intention to enter new markets and less than 20 percent certainly has the intention. A substantial part of the respondents are dubious and do not have an explicit intention to enter new markets or not.

From the innovative ambitions it can be concluded that a considerable part of respondents certainly intend to offer their services in a new way and that numerous own account workers certainly not intend to enter new markers.

The various operational ambitions show the most similar pattern compared to the other types of ambitions. The operational ambitions relate to the intention to cooperate with other own account workers (g) and the intention to specialize (h).

There are almost as many own account workers who probably do intend to cooperate with other own account workers as own account workers who probably do intend to specialize. Around 40 percent of the own account workers certainly intend to cooperate with other own

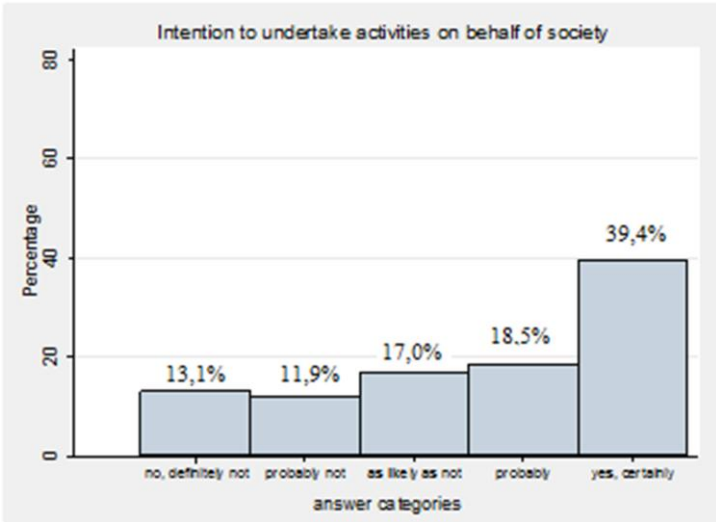
account workers and around 30 percent of the own account workers certainly intend to specialize.

From the above stated analysis it can be concluded that given the ambition to use the business as main income there seems to be consensus. The vast majority has the ambition to use the business as main income.

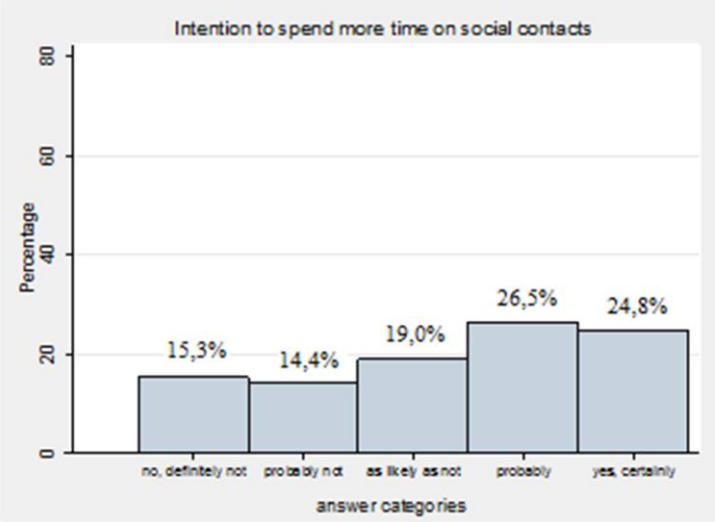
The ambitions to undertake activities on behalf of society, build upon a pension with the business, offer services in a new way, and cooperate with other own account workers are also considerably high. Less prominent ambitions are the intention to spend more time on social contacts, enter new markets and specialize.

Figure 4: Level of existence of various ambitions

Social ambitions

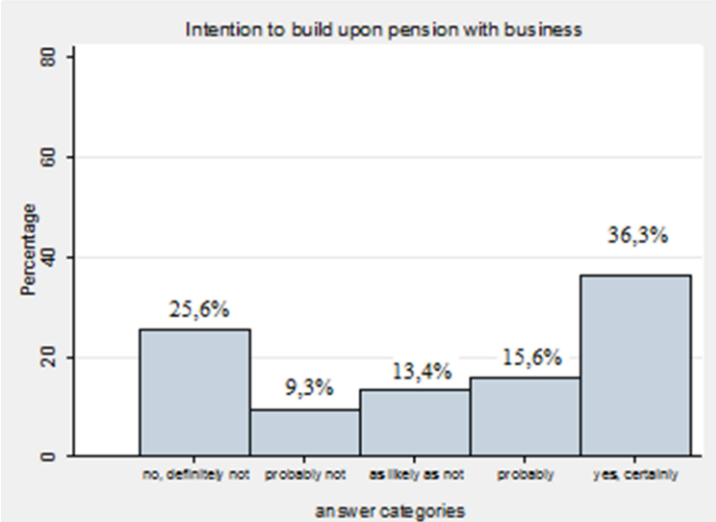


(a)

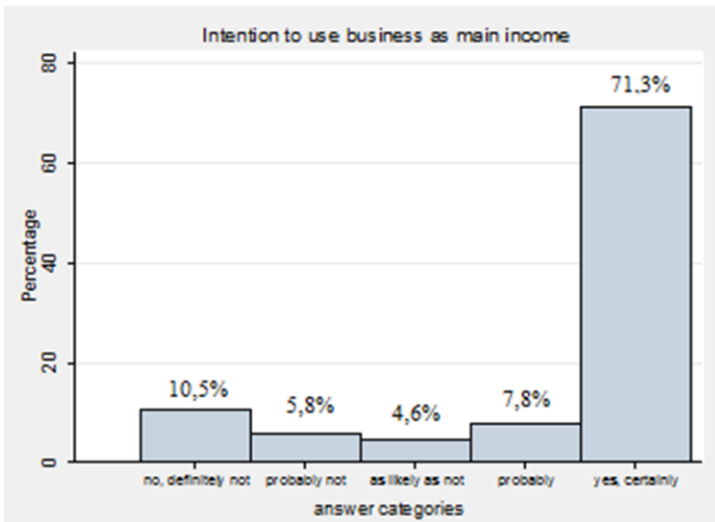


(b)

Career ambitions, growth



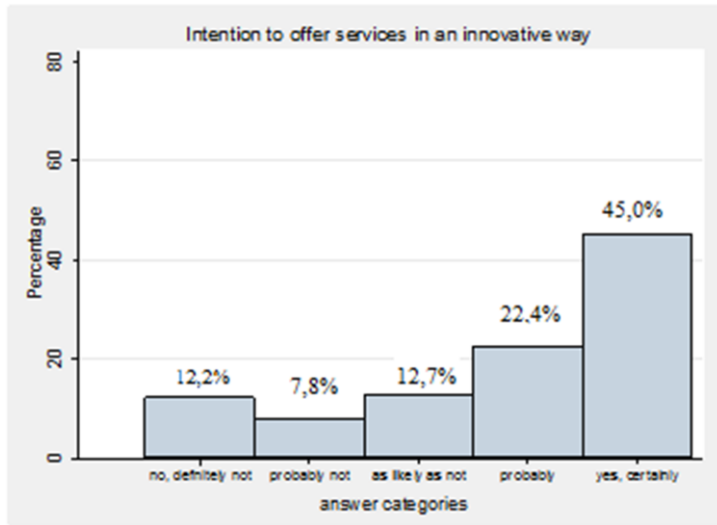
(c)



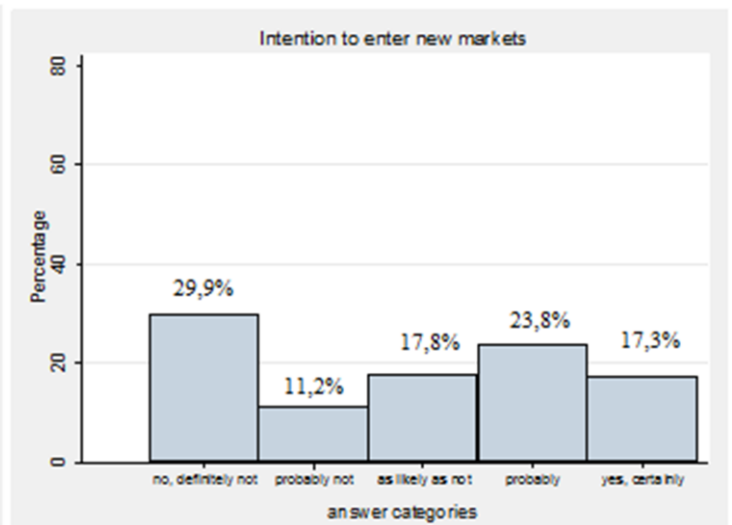
(d)

Figure 4: Level of existence of various ambitions (continued)

Career ambition, innovation

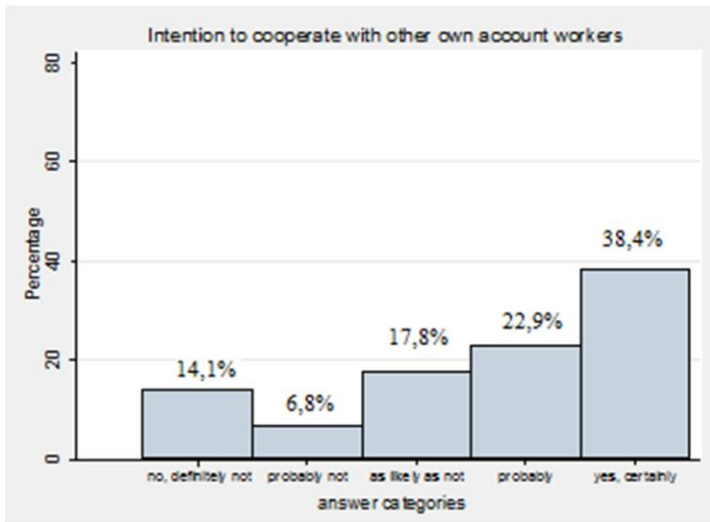


(e)

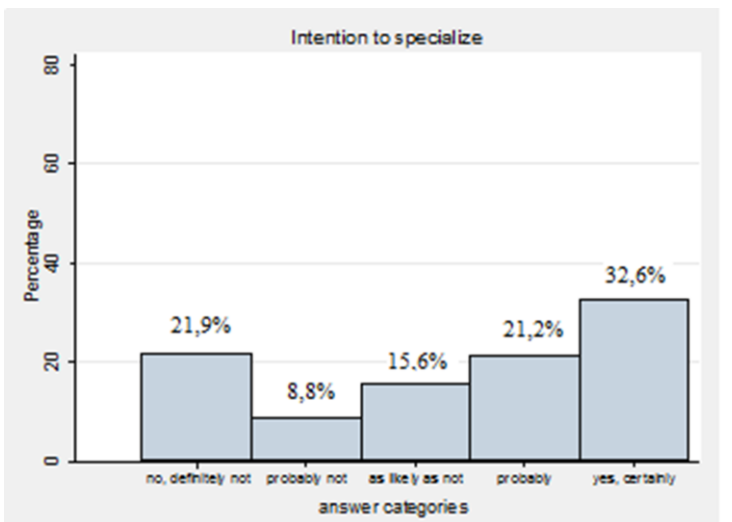


(f)

Career ambition, operational



(g)



(h)

4.3 Factors influencing ambitions

The previous paragraph elaborated on various ambitions of own account workers. This paragraph provides an answer to sub-question two: what are the underlying factors of the ambitions of own account workers? The results of the performed ordered logit regressions are discussed and hypotheses are tested, leading to an underpinned conclusion.

Correlations between the various ambitions and the correlations between the various independent variables are discussed before the results of the performed regressions are addressed.

Eight regressions are performed, each with another ambition as dependent variable. All regressions are performed in four steps. Model I specifies the relationship between motives (i.e. main start-up reason, need for achievement) and the ambition. Model II specifies the relationship between capital (i.e. financial, physical, human, social,) and the ambition. Model III specifies the relationship between entrepreneurial climate (i.e. information, tax incentive, administrative procedures, tax disadvantages, social security) and the ambition. Finally, model IV (complete model) captures the relationship between all explanatory variables and the ambition. All models include control variables.

The first part of the regression results elaborates on the determinants of various social ambitions, i.e. the intention to undertake activities on behalf of society and the intention to acquire a better family-work balance. The second part elaborates on determinants of career ambitions: growth ambitions (i.e. the intention to use the business as main income and the intention to build upon a pension with the business), innovative ambitions (i.e. the intention to offer the services in an innovative way and the intention to enter new markets) and operational ambitions (i.e. the intention to cooperate with other own account workers and the intention to specialize).

4.3.1 Assumptions

Several assumptions are considered, before performing the regressions. It is assumed that there is linearity between the continuous predictors age of the own account worker and age of the business and the log of the outcome variable ambition. It is also assumed that the errors are independent, since the various cases are not related to each other, the own account workers did only fill in the questionnaire at one point in time.

Moreover the logit model has been performed since this type was more accurate for the regressions with the complete models than probit. Namely, the log likelihood of the logit was closer to zero. This implied a better model fit.

An assumption of the ordered logit model is the proportional odds assumption. This assumption assumes that the relationship between each level of ambition is the same. Although this assumption does not hold for all the performed regressions, it is chosen to perform the ordinal logistic regressions instead of the generalized ordinal logistics regressions because of practical reasons. Due to the exploratory character of the study, a wide range of variables are considered and performing a generalized ordinal logistic regression would increase the number of coefficients by a very large amount. I am aware that the normal ordinal logistic regressions is a parsimonious model, but I consciously choose to work with one set of coefficients. As a robustness check, the results of the generalized ordered logit regression have been looked at. It appears that the coefficients are fairly stable. The normal ordered logit regression is performed and interpreted.

The final assumption that has been made is related to the main independent variables measured by means of likert scales. These variables are included as continues variables. It is assumed that the distance between the various points on the likert scales is constant. Although this assumption is quite strong, it is a conscious choice to use the independent likert scales as continuous variable again. Due to the exploratory character of the study a wide range of variables in the study are included. In this way it can be find out which factors are related to the ambitions of own account workers. Using the independent variables measured by likert scales as continues variables instead of categorical variables implies that no large amount of dummies needed to be created which would make an interpretation of the regressions very difficult and unclear.

Regarding the three ordered control variables (i.e. level of occupational involvement, level of competition and past growth) it is decided to include these variables as categorical variables and so dummies are added for these variables, as well as for the other categorical independent variables that are not ordered.

4.3.2 Correlations

An overview of the correlations between the various ambitions can be found in table A1.1 in the Appendix. It appears that a lot of ambitions are significantly, but not highly, correlated with each other. The highest significant correlation is between the intention to build upon a pension with the business and the intention to use the business as main income, which is a correlation of 0.47. Observable is also that the intention to offer services in an innovative way and the intention to enter new markets have a significant correlation of 0.43. The division made in the theoretical framework identifies both as extrinsic ambitions, the former is considered on growth ambition and the latter is considered on innovative ambition. The elements of other kinds of ambitions are less strongly correlated. This is not very strange, since the elements of a certain kind of ambition are related to a different aspect. For instance, someone might certainly intend to spend more time on social contacts but does not want to undertake activities on behalf of society.

No multicollinearity issues are observed. Table A1.2 captures the correlations between the main independent variables. Overall correlations are low and mostly insignificant. According to Field (2009) a high correlation is around 0.70 and higher. The highest significant correlation is between financial and physical capital and takes a value of 0.61. Thus, there are no multicollinearity problems. The correlations between the control variables and main independent variables have also been considered and show no high significant correlations either (not included in table A.1.2).

4.3.3 Regression results

The subsequent section discusses the regression results. An answer is provided to the second sub question of this study: Which factors are related to the ambitions of own account workers? The results of the performed regressions are discussed and hypotheses are tested.

Displayed in the table of the regression results is the coefficient and between brackets the odds-ratio. The significance levels are indicated by the following signs: ***= $p < 0.01$, **= $p < 0.05$, *= $p < 0.10$. The coefficient specifies the association. A positive significant coefficient indicates a positive significant association between the independent and dependent variable. For instance, regarding the social ambition it can be concluded that own account workers who have a higher level of need for achievement are more likely to have a higher

level of ambition.

The odds ratio indicates how many times more likely it is that the own account worker has a higher level of the ambition. A one unit increase in the independent variable indicates that the own account worker is more likely to have a higher level of ambition compared to an own account worker who has a lower level of the independent variable or who belongs to the base level of the variable, given that the other variables remain constant. For example, the results of the social ambition suggest that own account workers who have a higher level of need for achievement are 1.3 times more likely to have a higher level of ambition than own account workers who have one level lower of need for achievement.

Comparisons between the various models are made in all regressions. In case the simplified model and complete model (model IV) indicate the same associations, the complete model is interpreted. Model IV determinates whether or not the hypothesis is supported, since this model has the best model fit.

Social ambition: improve family-work balance

One of the social ambitions considered in this study is the intention to achieve a better family-work balance by spending more time on social contacts, such as contact with family members and friends. However, the p-values of the likelihood ratio Chi^2 of the four models regarding this ambition are not significant, indicating that the models are not significant compared to models with no predictors. Therefore it is decided not to elaborate on the determinants of this ambition.

Social ambition: undertaking activities on behalf of society

The other social ambition considered in this study is the ambition to undertake activities on behalf of society, for instance by offering services at a lower rate to those people being less fortunate. The results of this ambition can be found in table A.2.1 in the Appendix and are discussed below. Table 7 indicates whether or not the hypotheses are supported.

Models I and IV indicate that there is no significant association between the main start-up reason and the intention to undertake activities on behalf of society. Hence, hypothesis 1a is not supported.

Observable from models I and IV is that there is positive significant association between need for achievement and ambition. It can be concluded that own account workers who have a higher level of need for achievement are more likely to have a higher level of ambition. The results suggest that own account workers who have a higher level of need for achievement are 1.3 times more likely to have a higher level of the intention to undertake activities on behalf of society than own account workers who have one lower level of need for achievement. So, hypothesis 2a is supported.

Model II, III and IV indicate that the various aspects of capital and entrepreneurial climate are not significantly associated with the intention to undertake activities on behalf of society. Thus, hypotheses 3a, 4a and 5a are not supported.

Several control variables appear to be significant as well. Education is significant in all models. The results suggest that own account workers with a medium/high level of education are 3/3.8 times more likely to have a higher level of the intention to undertake activities on behalf of society than own account workers with a low level of education. Moreover models I and IV show that there is a negative association between own account workers who are active in markets located in the transition area (Flevoland, Gelderland, Noord-Brabant) and the intention to undertake activities on behalf of society. Level of occupational involvement is significant in all models. The results suggest that own account workers who have their business as part of a daily job/as daily job are 3.9/3.0 times more likely to have a higher level of intention to undertake activities on behalf of society than own account workers who have their business as an activity outside their daily job. A negative significant association is found between level of competition and the intention to undertake activities on behalf of society (all models). Past growth only seems to influence the intention to undertake activities on behalf of society on certain levels and not in all models. Increased growth in turnover during the last year is only significant in model II. Own account workers whose turnover remained constant during the past year are more likely to have a lower level of intention to undertake activities on behalf of society compared to own account workers who experienced a strong decline in turnover last year (model II and model IV).

Table 7: Results of the hypotheses regarding the social ambition to undertake activities on behalf of society

Proposed effects	Outcome
Hypothesis 1a Opportunity own account workers have higher social ambitions than necessity own account workers.	Not supported.
Hypothesis 2a The level of need for achievement of own account workers is positively related to social ambitions.	Supported.
Hypothesis 3a The level of capital (financial, physical, human, social) of own account workers is positively related to their social ambitions.	Not supported.
Hypothesis 4a Own account workers' perceptions of the entrepreneurial climate are positively related to their social ambitions.	Not supported.
Hypothesis 5a Own account worker's perceptions of the social insurance system are negatively related to social ambitions.	Not supported.

Career ambition: use the business as main income

One career ambition related to the aspect growth considered in this study is the intention to use the business as main income (table A.2.2 in the Appendix). Table 8 displays whether or not the hypotheses regarding this ambition are supported.

There is no significant association between the main start-up reason and the intention to use the business as main income (model I and IV). Hence, hypothesis 1b is not supported.

There is a positive significant association between need for achievement and the intention to use the business as main income, but only in model I. The complete model does not capture this association and so the effect is taken over by other variables that are included in model IV. Hence, hypothesis 2b is not supported.

Most of the various forms of capital are insignificant, except for social capital. There is a positive significant association between social capital and the intention to use the business as main income (models II and IV). It can be concluded that own account workers who have a higher level of social capital are more likely to have a higher level of the ambition. The results suggest that own account workers who have a higher level of social capital are 1.5 times more likely to have a higher level of the intention to use the business as main income than own

account workers with one lower level of social capital. So, hypothesis 3b is partially supported.

Tax incentives are positively significantly associated with ambition in models III and IV. The results suggest that own account workers who are more positive towards tax incentives (as they perceive tax incentives as more stimulating for their business) are 1.3 times more likely to have a higher level of ambition to use the business as main income than own account workers who are less positive towards tax incentives (one level lower of positivity). So hypothesis 4b is partially supported. There is a positive significant association between administrative procedures and the intention to use the business as main income (model III and IV). The results suggest that own account workers who are more negative towards administrative procedures (as they perceive administrative procedures as more hindering for their business) are 1.3 times more likely to have a higher level of intention to use the business as main income compared to own account workers who are less negative towards administrative procedures (one level lower of negativity). This result does not support hypothesis 4b. There is a negative significant association between social security and the intention to use the business as main income (model III and IV). The results suggest that own account workers who are more negative towards social security (as they perceive social security as more difficult to achieve) are 1.0 time more likely to have a lower level of intention to use the business as main income compared to own account workers who are less negative towards social security (one level lower negativity). The associations regarding administrative procedures and social security are contradictory to the expected association. However, tax incentives are positively significantly associated with the ambition. So, hypotheses 5b is not supported and 4b partially.

Several control variables are significantly related with the intention to use the business as main income. Models II and IV indicate a positive significant association between level of education and the intention. The results suggest that own account workers with a high level of education are 2.9 times more likely to have a higher level of intention to use the business as main income than own account workers with a low level of education. Moreover there is a positive significant association between the age of the business and the intention to use the business as main income (all models). The results suggest that own account workers whose business is one year older are 1.1 times more likely to have a higher level of intention to use the business as main income compared to own account workers whose business is one year younger. Own account workers in the sector care are 0.4 times more likely to have a lower

level of the intention to use the business as main income compared to own account workers in the sector business services (all models). Also, there is a positive significant association between level of occupational involvement and the intention (all models). The results suggest that own account workers who use their business as daily job are a strikingly 10.4 times more likely to have a higher level of intention to use the business as main income compared to own account workers who use their business as an activity outside their daily job. There is a negative significant association between the age of the own account worker and the intention to use the business as main income (all models). Past growth is only significantly positively associated in simplified models, the complete model does not capture this significant association. The intention to use the business as main income is also significantly positively related to the way the survey has been conducted.

Career ambition: build upon pension with the business

The regression results of the second growth ambition that is considered in this study can be found in table A.2.3 in the Appendix. Table 8 indicates whether or not the hypotheses regarding the intention to build upon the pension with the business are supported.

There is a significant negative association between main start-up reason and the ambition (models I and IV). It can be concluded that necessity own account workers are more likely to have a lower level of intention than opportunity own account workers. The results suggest that necessity own account workers are 0.6 times more likely to have a lower level of intention to build upon a pension with the business than opportunity own account workers. So, hypothesis 1b is supported.

There is a positive significant association between need for achievement and the intention (model I and IV). It can be concluded that own account workers who have a higher level of need for achievement are more likely to have a higher level of ambition. The results suggest that own account workers who have a higher level of need for achievement are 1.3 times more likely to have a higher level of the intention to use the business as main income compared to own account workers with one lower level of need for achievement. Therefore hypothesis 2b is supported as well.

The various forms of capital are not significant, except for social capital (models II and IV). There is a positive significant association between social capital and the ambition. It can be concluded that own account workers with a higher level of social capital are more likely to

have a higher level of intention. Own account workers with one higher level of social capital are 1.3 times more likely to have a higher level of the intention to build upon a pension with the business than own account workers with one lower level of social capital. That is to say, hypothesis 3b is partially supported.

Most of the elements of the entrepreneurial climate are insignificant so hypothesis 4b is not supported (models III and IV). There is only a negative significant association between social security and the intention (models III and IV). Own account workers who are more negative towards social security (as they perceive social security as more difficult to achieve) are more likely to have a lower level of intention to build upon a pension with the business. So the stimulation of ambition based on a less generous social security system that was suggested by literature has not been found, hence hypothesis 5b is not supported.

Having a partner is only significant in model III. Moreover the positive significant association between age of the business and the intention (models I-III) is nonexistent in the complete model. The location Randstad only has a positive significant association with the intention in model IV. The sector ‘other’ is negatively significantly associated with the intention. Moreover, own account workers who use their business as daily job are more likely to have a higher level of ambition (all models). The results suggest that own account workers who use their business as daily job are 4.2 times more likely to have a higher level of intention to build upon a pension with the business compared to own account workers who use their business as an activity outside their daily job. Moreover level of competition is significantly associated with the ambition (all models). The results suggest that own account workers experiencing a medium/high level of competition are 6.8/7.7 times more likely to have a higher level of intention to build upon a pension with the business than own account workers who experience a low level of competition. Furthermore and not surprisingly, there is a negative significant association between the age of the own account worker and the intention to build upon a pension with the business.

Table 8: Results of the hypotheses regarding growth ambitions.

Proposed effects	Outcome	Outcome
	Use business as main income	Build upon pension with business
Hypothesis 1b Opportunity own account workers have higher growth ambitions than necessity own account workers.	Not supported.	Supported.

Hypothesis 2b	Not supported.	Supported.
The level of need for achievement of own account workers is positively related to growth ambitions.		
Hypothesis 3b	Partially supported (with respect to social capital).	Partially supported (with respect to social capital).
The level of capital (financial, physical, human, social) of own account workers is positively related to their growth ambitions.		
Hypothesis 4b	Partially supported (with respect to tax incentives).	Not supported.
Own account workers' perceptions of the entrepreneurial climate are positively related to their growth ambitions.		
Hypothesis 5b	Not supported.	Not supported.
Own account worker's perceptions of the social insurance system are negatively related to growth ambitions.		

Innovative ambition: offer services in an innovative way

This section elaborates on the determinants of the intention to offer services in an innovative way. The results can be found in table A.2.4 in the Appendix. Table 9 indicates whether or not the hypotheses are supported.

Main start-up reason is only significantly associated with the intention in model I. Model IV does not capture this association. Hence, hypothesis 1c is not supported.

Need for achievement is positively significantly associated with the intention (models I and IV). It can be concluded that own account workers with a higher level of need for achievement are more likely to have a higher level of ambition. The results suggest that own account workers who have a higher level of need for achievement are 2.4 times more likely to have a higher level of the intention to offer services in an innovative way compared to own account workers who have one lower level of need for achievement. Hypothesis 2c is supported. Surprisingly, results suggest no relationship between various forms of capital and innovative ambition (models II and IV). The complete model only captures a negative significant association between the level of financial capital and the intention to offer services in a new way. Own account workers with a higher level of financial capital are more likely to have a lower level of the intention to offer services in a new way. Hence, hypothesis 3c is not supported.

The various elements of entrepreneurial climate are not significant, except for information (models III and IV). However, the significant association between the existent level of

information and the intention to offer services in a new way is negative. Therefore, hypothesis 4c is not supported either. Social security is insignificant as well, implying that hypothesis 5c is not supported.

Additionally, the innovative ambitions are positively significantly associated level of education (all models). Own account workers with a medium/high level of education are 2.6/3.1 times more likely to have a higher level of intention to offer their services in an innovative way compared to own account workers with a low level of education. The way the survey has been conducted is only significant in the simplified models and not in the complete model.

Innovative ambition: enter new markets

The other innovative ambition considered in this study is the intention to enter new markets, of which the regression results are displayed in table A.2.5 in the Appendix. Table 9 also captures an overview of whether or not the hypotheses regarding this ambition are supported.

The main start-up reason is insignificant, hence hypothesis 1c is not supported. There is a positive significant association between need for achievement and the intention to enter new markets (models I and IV). Own account workers having a higher level of need for achievement are 1.5 times more likely to enter new markets compared to own account workers with a lower level of need for achievement. Therefore hypothesis 2c is supported. The results suggest no relationship between the various forms of capital and the intention to enter new markets (models II and IV). Consequently, hypothesis 3c is not supported.

The various elements of the entrepreneurial climate or not significant, except for administrative procedures. There is a positive significant association between administrative procedures and the intention. That is to say that own account workers who are more negative towards administrative procedures (as they find administrative procedures more hindering) are more likely to have a higher level of intention to enter new markets. This association is in contradiction with the proposed effect. Hence, hypothesis 4c is not supported. Social security is insignificant so hypotheses 5c is not supported either.

There is a positive significant association between level of education and the intention. Own account workers with higher levels of education are more likely to have a higher level of the

intention to enter new markets (all models). The results suggest that own account workers with a medium/high level of education are 2.2/2.9 times more likely to enter new markets than own account workers with a low level of education. Moreover, own account workers who have their market in the ‘other area’ (Friesland, Groningen, Drenthe, Limburg, Zeeland) and own account workers who have their market abroad, are more likely to have a higher level of intention to enter new markets compared to own account workers who do not have their market abroad or in the ‘other area’ (all models). Moreover own account workers who use their business as daily job are 2.5 times more likely to enter new markets compared to own account workers who use their business as an activity outside their daily job. Additionally, there is a negative significant association between level of competition and the intention to enter new markets (all models). The way the survey has been conducted is only negatively significantly related to the intention to enter new markets in model II.

Table 9: Results of the hypotheses regarding innovative ambitions.

Proposed effects	Outcome Offer services in an innovative way	Outcome Enter new markets
Hypothesis 1c Opportunity own account workers have higher innovative ambitions than necessity own account workers.	Not supported.	Not supported.
Hypothesis 2c The level of need for achievement of own account workers is positively related to innovative ambitions.	Supported.	Supported.
Hypothesis 3c The level of capital (financial, physical, human, social) of own account workers is positively related to their innovative ambitions.	Not supported.	Not supported.
Hypothesis 4c Own account workers’ perceptions of the entrepreneurial climate are positively related to their innovative ambitions.	Not supported.	Not supported.
Hypothesis 5c Own account worker’s perceptions of the social insurance system are negatively related to innovative ambitions.	Not supported.	Not supported.

Operational ambition: cooperate with other own account workers

The results of the regressions regarding the intention to cooperate with other own account workers are discussed in this section. Table A.2.6. in the Appendix captures the regression results and table 10 indicates whether the hypotheses regarding this ambition are supported or not.

The main start-up reason is insignificant (models I and IV). Hence, hypothesis 1d is not supported. Both model I and IV capture a positive significant association between need for achievement and the intention. It can be concluded that own account workers with a higher level of need for achievement are more likely to have a higher level of ambition. The results suggest that own account workers with a higher level of need for achievement are 1.4 times more likely to have a higher level of the intention to cooperate with own account workers than own account workers with a lower level of need for achievement. Hence, hypothesis 2d is supported.

Regarding the various forms of capital it can be concluded that the results only indicate a significant positive association between the level of social capital and the intention (models II and IV). Not surprisingly, own account workers who have a higher level of social capital are more likely to have a higher level of the ambition. The results suggest that own account workers with a higher level of social capital are 1.5 times more likely to have a higher level of intention to cooperate with own account workers than own account workers with a lower level of social capital. As a result hypothesis 3d is partially supported.

There is a positive significant association between information and the intention. Own account workers who are more positive towards the level of available information (as they perceive the available information more as sufficient) are more likely to have a higher level of ambition. That is to say that the results suggest that own account workers who are more positive towards the level of available information are 1.4 times more likely to have a higher level of intention to cooperate with other own account workers compared to own account workers who are more negative towards the level of available information (one level lower of positivity). The other elements of entrepreneurial climate are not in conformance with the proposed effect. Hence, hypothesis 4d is partially supported. Moreover, social security is only significant in model III and not in model IV. Hence, hypothesis 5d is not supported.

Various control variables are of interest as well. Educational level is positively significantly associated with the ambition (all models). Own account workers with a medium/high level of

education are 2.3/3.5 times more likely to have a higher level of the intention to cooperate with other own account workers than own account workers with a low level of education. Additionally, own account workers active in the market ‘other area’ (Friesland, Groningen, Drenthe, Limburg, Zeeland) are 1.7 times more likely to have a higher level of ambition to cooperate with other own account workers than own account workers not active in the market ‘other area’. Past growth only seems to be negatively significantly associated with the intention to cooperate with other own account workers in model III, this association is not captured in the complete model.

Operational ambition: specialize

The last ambition that is considered in this study is the operational ambition to specialize. The results of the regressions regarding this ambition are displayed in table A.2.7 in the Appendix and table 10 shows whether the hypotheses are supported or not.

The main start-up reason is not significant, so hypothesis 1d is not supported. Need for achievement is significant (models I and IV). There is a positive significant association between need for achievement and the intention to specialize (models I and IV). It can be concluded that own account workers with a higher level of need for achievement are more likely to have a higher level of intention to specialize. The results suggest that own account workers with a higher level of need for achievement are 1.4 times more likely to have a higher level of intention to specialize compared to own account workers with a lower level of need for achievement. Therefore hypothesis 2d is supported. The results suggest no relationship between capital and the intention to specialize (models II and IV), so hypothesis 3d is not supported.

Model III indicates a negative significant relationship between tax incentives and the intention to specialize, however this association is not captured in the complete model. Administrative procedures are positively significantly associated with the intention to specialize, which is not the proposed effect (model III and IV). Hence, hypothesis 4d is not supported.

No significant association is found between social security and the intention to specialize so hypothesis 5d is not supported either (models III and IV).

Regarding education it can be concluded that there is a positive significant association between level of education and the ambition (all models). Own account workers with a

medium/high level of education are 2.1/2.4 times more likely to have a higher level of intention to specialize compared to own account workers with a low level of education. Own account workers active in the Randstad/abroad are 1.7/2.6 times more likely to have a higher level of intention to specialize than own account workers not active in the Randstad/abroad. Past growth and the way the survey has been conducted is only significantly associated with the intention to specialize in simplified models, the complete model does not capture this association.

Table 10: Results of the hypotheses regarding the operational ambitions.

Proposed effects	Outcome Cooperate with other own account workers	Outcome Specialize
Hypothesis 1d Opportunity own account workers have higher operational ambitions than necessity own account workers.	Not supported.	Not supported.
Hypothesis 2d The level of need for achievement of own account workers is positively related to operational ambitions.	Supported.	Supported.
Hypothesis 3d The level of capital (financial, physical, human, social) of own account workers is positively related to their operational ambitions.	Partially supported (with respect to social capital).	Not supported.
Hypothesis 4d Own account workers' perceptions of the entrepreneurial climate are positively related to their operational ambitions.	Partially supported (with respect to information)	Not supported.
Hypothesis 5d Own account worker's perceptions of the social insurance system are negatively related to operational ambitions.	Not supported.	Not supported.

Model statistics

All models of the interpreted regressions have a significant likelihood ratio Chi^2 , indicating that the various models are statistically significant and better than a model without explanatory variables. The pseudo- R^2 of the complete model (IV) is highest in every

regression and so model IV has the best model fit. The pseudo- R^2 of the complete models are as follows: undertake activities on behalf of society (0.0512), use business as main income (0.2041), build upon a pension with the business (0.1129), offer services in an innovative way (0.1060), enter new markets (0.0685), cooperate with other own account workers (0.0591) and specialize (0.0678). In general the pseudo- R^2 is not that high, although the model fit of the intention to use the business as main income is not that low (0.20).

Since this is an exploratory study, emphasis is put on finding associations between factors and ambitions. Therefore, no emphasis is put on the exact value of R^2 .

5. Discussion

This study explored the ambitions of own account workers and the determinants of these ambitions. Insights into ambitions are provided and associations are made between various factors and ambitions. This chapter starts with a discussion of the results, followed by an elucidation of limitations and implications of the study. Suggestions for future research are addressed in the three elements of this chapter.

5.1 Discussion of the results

This study considers two indicators for each type of ambition. Namely, social ambitions, growth ambitions, innovative ambitions and operational ambitions. Social ambitions concern the intention to undertake activities on behalf of society and the intention to acquire a better family-work balance. Growth ambitions relate to the intention to build upon a pension with the business and the intention to use the business as main source of income. Innovative ambitions focus on the intention to offer services in an innovative way and the intention to enter new markets. Operational ambitions concern the intention to cooperate with other own account workers and the intention to specialize.

Ambitions exist at different levels. There seems to be consensus regarding the ambition to use the business as main income. Namely, the vast majority of own account workers has the ambition to use the business as main source of income. Furthermore, a considerable number of own account workers has the ambition to build upon a pension with the business.

Both of these subjects bring about media attention. Own account workers have a hard time due to the economic crisis, which puts pressure on tariffs and increases the number of bankruptcies (de Volkskrant, 2012b). The article indicates that own account workers perceive it as more and more difficult to derive enough income from their business, but that the average own account worker does not give up his work easily. Because of the economic crises and the poor labor market, it appears that own account workers focus on the survival of their business so that they can get an income out of it. The numerous own account workers who indicated in this study that they intend to use their business as main source of income may perceive financial pressure due to the economic crises, but certainly have the ambition to derive their main income from the business.

Furthermore, there is a debate regarding the pensions of own account workers. Own account

workers would not contribute enough to their pension. This study indicates that a considerable part of the own account workers intend to build upon their pension, implying that own account workers consider their pension as an important matter. However, there is also a considerable number of own account workers who do not share this ambition. From an economic point of view it is disturbing that numerous own account workers do not intend to build upon their pension with the business, since it brings along a lower level of purchasing power than in a situation where the own account worker builds upon an additional pension fund.

Given the results of this study, it is not strange that both the income and pension of own account workers are debated. Both topics are points of interest for future research. For instance, the results indicated that the intention to build upon a pension is not very explicit, so more light can be shed on the diversity of the ambition levels. The focus could be on specific aspects of insurance systems (e.g. level of rates, duration of the payments) in order to find out which specific aspects are considered as being important for own account workers. In this way, more specific determinants of the ambition to build upon the pension can be distinguished.

Ambitions regarding the intention to undertake activities on behalf of society, offer services in an innovative way and cooperate with other own account workers are quite explicit. Numerous own account workers indicated that they certainly have these ambitions. Less explicit ambitions are the intention to acquire a better family-work balance, specialize and enter new markets.

Thus, the different ambitions exist at various levels. However, it should be noticed that this study focuses on two different indicators per type of ambition. Other indicators could be relevant as well, since more aspects can be distinguished. For instance, growth ambition can also be expressed in terms of job growth or expanding clientele. Other indicators could lead to different results for the various types of ambitions since each indicator focuses on a different aspect. Future research could elaborate on other indicators. Additionally, future research could focus on one aspect and measure this aspect in various ways, thereby increasing the validity of measuring one aspect.

The hypotheses formulated in the study captured a proposed effect. Some of these effects were supported by the survey, other effects were not supported.

The various models regarding the social ambition to acquire a better family-work balance

were not significant and so it was decided not to elaborate on the determinants of this social ambition. The insignificance of the models may be explained by the fact that this study reflected on literature regarding entrepreneurship in general. Apparently, there are other factors that determinate this social ambition of own account workers, that were not suggested by literature. Moreover, the use of literature regarding entrepreneurship in general may also explain the low model fit of various models. The various models capture several associations but apparently the models can be improved by including other factors. These factors might not be at play for the ambition of entrepreneurs in general but can be relevant for own account workers specifically. Additionally, the models might be improved by considering additional factors suggested in literature but not considered in this study, such as more in depth psychological factors.

It was expected that opportunity own account workers have higher growth ambitions than necessity own account workers. The results did not support this relation, except for the intention to build upon a pension with the business. This could be explained by the possibility that own account workers who started their business out of opportunity reasons might be more focused on the long term and so might be more busy with pension plans. Own account workers who started their business because of necessity reasons such as unemployment, might be more focused on the short term. These own account workers might therefore not contemplate about their pension plans. More research is needed on the ambitions of necessity own account workers, which elaborates on the lower level of ambitions of this type of entrepreneur. There might be a link with educational level. As indicated by this study, educational level is positively associated with ambition. It might be that the educational level of necessity own account workers is lower. This indirect effect might be related with the lower ambitions of necessity own account workers.

Need for achievement is positively related to almost all ambitions. This is understandable since ambitions imply the willingness to achieve something. Ambitions are about changing a status quo. Need for achievement captures change of the status quo as well, since it is about achieving something. Need for achievement is not related to the intention to use the business as main income. This might be explained by the possibility that own account workers do not perceive using the business as main source of income as a certain achievement, but more as a 'normal' event just like earning a wage as employee. Given that need for achievement is related to almost all ambitions it is of interest to elaborate further on this factor. Future research could measure need for achievement more in depth so that more light can be shed on

the relation between this psychological motive and ambitions of own account workers.

It was expected that the various forms of capital were positively related to the various ambitions. The results suggested no relation between financial capital, physical capital and ambitions. This might be explained by the possibility that own account workers did not make the link between possibilities and ambitions. The various forms of capital enable the own account worker to proceed certain ambitions. However, in case the own account worker does not recognize the possibilities that arise from the various forms of capital it might not influence their ambitions. Specific human capital (level of knowledge, skills and experience for business) is not related to the various ambitions, whereas general human capital (educational level) is positively associated with numerous ambitions. Educational level is often used in literature as an indicator for human capital. This study considers both general (objective measure) and specific (subjective measure) human capital. The differences in their relation with ambitions gives room for new research.

The results suggest that social capital is positively associated with the intentions to use the business as main source of income, to build upon a pension and to cooperate with other own account workers. This might be because work is generated from the network and work implies more financial possibilities. Not surprisingly, is the positive relation between the available network and the intention to cooperate, because networks are a source of social contacts from which the own account worker can benefit in case he wants to cooperate. Since social capital is related to various ambitions, future research could specifically go more in depth on this relation. Distinctions could be made between various dimensions of social capital: structural, relational and cognitive (Liao et al., 2003). In this way, more specific forms of social capital can be related to the ambitions of own account workers.

Regarding various aspects of the entrepreneurial climate (available information, tax incentives, administrative procedures, tax disadvantages) it was expected that there is a positive relation between the way own account workers perceive the entrepreneurial climate and ambitions. Overall, this was not supported by the survey. The various aspects were insignificant or indicated an opposite association than the proposed effect. So, it seems to be that factors determined at the national level are of less interest regarding ambitions. Hinder of administrative procedures seems to positively influence ambitions. This might be explained by some indirect effect. More hinder of administrative procedures might reflect that the own account worker has more work since the amount of administrative work increases if the own

account worker has more clients. More work (having more clients) enables more ambitions. Future research is needed to further explore the relationship between the entrepreneurial climate and ambitions of own account workers. The focus could be on different aspects of the entrepreneurial climate or more in depth regarding certain aspects of the entrepreneurial climate.

One should notice that the determinants at national level, various aspects of the entrepreneurial climate, are measured by subjective indicators. The perception of the own account workers is central in this study. However, literature used found determinants at the national level by using objective measures. This could cause the discrepancy between results found in studies for entrepreneurship in general and this study. New studies could focus on an objective measure of the entrepreneurial climate and relate this to the ambitions of own account workers.

The obtainability of social security is another aspect of the entrepreneurial climate that has been studied. The way own account workers perceive the obtainability of social security is negatively related to both financial growth ambitions (intention to use the business as main income and to build upon a pension with the business). Own account workers who are more negative towards social security (as they perceive social security as more difficult to achieve) are more likely to have a lower level of ambition. This is not in line with the proposed effect, which suggested a stimulation of ambitions by a less generous social security system, which would serve as a stimulus for people to put in effort by themselves. It might be that the relation turned out to be negative because in a situation where own account workers perceive social security as hard to achieve, they have to do more by themselves. This could lead to the possibility that own account workers become more realistic and set priorities. Their first goal might not be to obtain financial growth, such as building upon a pension. Many own account workers do not have their pension well planned (de Volkskrant, 2012 (c)). Future research could elaborate on various aspects of the social security system. It might be that own account workers perceive various aspects of the social security system quite differently, and that these perceptions relate differently to ambitions.

This study also included several control variables to capture possible other associations. Striking is that most results suggest a positive association between educational level and ambitions. Education is a general form of human capital which makes the own account worker more capable, leading to ambitions. Own account workers with a medium/high level of education are more likely to have higher ambitions than own account workers with a low

level of education.

Remarkably is that the market in which the own account worker is active, is associated with various ambitions. For instance, own account workers who are active abroad are more likely to have higher intentions to specialize and to enter new markets than own account workers not active in a market abroad. It is possible that for an own account worker to succeed abroad it is needed to stand out, which could be achieved by being more specialized or by offering a new service.

Noteworthy is also that age of the business is not associated with most of the ambitions, except for a positive association with the ambition to use the business as main source of income. This might be because a more established firm may have more possibilities and clients. This makes the own account worker more able to derive a main income from his business.

Logically is the association found between most ambitions and occupational involvement. Own account workers who use their business as daily job or part of a daily job are more likely to have a higher level of ambition compared to own account workers who use their business as an activity outside their daily job. It could be that own account workers who spend more time on their business are involved on a higher level, resulting in higher ambitions. Reversely, it could also be the case that more ambitious own account workers spend more time on their business since they are highly motivated.

Noteworthy is that competition does not have an unambiguous effect. Own account workers who experience a medium/high level of competition are more likely to have a lower level of intention to undertake activities on behalf of society and to enter new markets. The former might be explained by a reduction in possibilities. Higher levels of competition imply a less strong position of the firm. This could make it less likely that the own account worker offers services at a lower rate to those people being less fortunate. On the other hand, own account workers who experience a medium/high level of competition are much more likely to have a higher level of intention to build upon a pension with the business. Competition could bring along insecurities regarding the future. This could stimulate own account workers to build upon their pension in order to obtain certainties in an ever changing environment.

Older own account workers are less likely to have a higher level of intention to use the business as main source of income. It is conceivable that older own account workers have established more financial growth than younger entrepreneurs. Therefore older own account workers probably have a lower ambition to use the business as main income. Moreover, it is

not surprising that older own account workers have a lower ambition to build upon their pension, since they probably already established most of their pension.

Future research could go more in depth about aspects that are in this study considered as control variable, given that these variables are associated with various ambitions. For example, the relation between the market in which the own account worker is active and his ambitions can be more explored. This study captures four regions (Randstad, transition area, other area, abroad) in which the provinces are divided. Differences across the twelve provinces could be explored in new studies. Alternatively, other categorizations can be used to explore the relationship between various regions and ambitions. For instance, based on income level or ethnicity.

5.2 Limitations

As in any other study, this research has several limitations.

First, the gap in literature regarding ambitions of own account workers entails several limitations. One of them is the implied need to reflect on literature regarding ambitions of entrepreneurs in general. Although own account workers can be a part of the group of entrepreneurs studied in existing literature, in academic literature they are not studied as a separate group. Own account workers can be considered as entrepreneurs based on the occupational definition of entrepreneurship, but the ambitions and their underlying factors found for entrepreneurs in general do not have to be the same for own account workers specifically. Own account workers are often considered as a specific type of entrepreneur with distinct characteristics, for instance not having any employees. It may well be the case that own account workers have different ambitions and or different underlying factors. So, literature regarding entrepreneurs in general might therefore not be the most adequate, but it is the best point of departure. Although it needs to be said that additional sources of information are used as well, such as orienting conversations and surveys, thereby increasing the specificity level.

Moreover, the exploratory character of the study entails a broad rather than in depth set-up of the study, in order to find out about the level of existence of ambitions of own account workers and their determinants. This study provides some pioneering insights into the ambitions of own account workers, however it does not provide detailed information. More research is needed on ambitions of own account workers so that it is possible to deepen

certain aspects that were found to be of interest in this study. Furthermore, the models regarding various types of ambition considers the same factors because of the comparability across types of ambitions. Future research could focus on a specific type of ambition and factors related to this specific type.

Second, the set-up of the survey has several limitations. Some questions in the survey might be perceived differently by the respondents, possibly causing some kind of measurement error (Davidsson, 1989). It might also have been the case that respondents answered some questions in a social desirable way, for instance regarding the question to undertake activities on behalf of society. Moreover, due to the exploratory set-up of the survey it is chosen not to elaborate on various aspects very deeply. For instance, need for achievement is in this study only measured by one question, whereas there is a lengthy discussion in literature regarding the extensive way need for achievement should be measured. As future research focuses on specific aspects there is room to extensively measure certain issues.

Additionally, the focus of this study is on the intentional aspect. As stated in the theoretical framework, measurements and terms used regarding the concept ambition are not unambiguous and a distinction could be made regarding various concepts. Although this study gives insights into the intentions of own account workers it does not give insights into for instance expectations. Future research could elaborate on this.

Third, the scope of this study entails several limitations as well. The main focus of this study has been on the sectors construction industry, business services and care in the Netherlands. Conclusions drawn from this study are therefore not generalizable to other sectors and other countries. This gives also room for future research to focus on more sectors and on own account workers in other countries. Moreover the focus of this study has been on several internal and external factors (e.g. certain motives, capital, entrepreneurial climate). Future research could take more factors into consideration, such as more in depth psychological factors like risk taking propensity. Additionally, due to the scope of the study this research does not reflect on the possibilities to achieve the various ambitions. Ambitions are related to feasibility. It needs to be mentioned that ambitions must be realizable in order to become a success (McClelland, 1961). Future aspects could also focus on the possibilities to achieve ambitions. Lastly, there is room for new studies to elaborate on the importance of ambitions of own account workers. By knowing how own account workers rank various ambitions, more specific comparisons between ambitions can be made. The level of importance can be taken into account.

5.3 Implications

This study is relevant in various respects. Regarding the aggregate level, it can be said that entrepreneurs contribute to the economy in terms of employment and wealth and that the quality of entrepreneurship is of importance in this respect (Tominc et al., 2007). Ambitious entrepreneurs have value for the economy since the link between ambition and actual growth has been established (e.g. Cassar, 2007; Wiklund et al., 2003). Moreover, social ambitions lead to a contribution at society level as well.

The number of own account workers has risen tremendously during the last couple of decades. This group of entrepreneurs contribute to the economy, for instance by increasing GDP. The growth ambition of a manager or owner of a small business is probably more important than the growth ambition of a manager or owner of a big firm (Tominc et al., 2007). Ambitions of own account workers are valuable.

This study provides pioneering insights into the ambitions of own account workers and their underlying determinants. These insights are of interest for several parties, such as authorities and support organizations. Knowledge concerning the factors that underlie ambitions of own account workers provide possibilities for specific policies aimed at stimulating ambitions. Implications are provided both for authorities and support organizations.

Authorities

As mentioned in the discussion of the results, own account workers currently experience the disadvantages of the economic crises (de Volkskrant, 2012b). For instance, the tariffs that own account workers can charge are under pressure and the number of clients decrease. The orienting conversations also pointed out that part of the own account workers feels obligated to scale down their activities as own account workers and perform additional work. This study shows that the ambition to use the business as main source of income is existent at a very high level.

The government could set up policies which enable the own account worker to use their business as main income in the future. For instance a minimum tariff for specific branches that ensure a certain revenue level for a specific amount of work. Additionally, specific loans can be provided for own account workers who currently have a very low number of clients. These kinds of measures serve as bridge in a period of economic adversity. It might prevent

bankruptcies of own account workers who might be very fruitful for the economy in the future.

The negative association between necessity own account workers and the ambition to build upon a pension with the business could be a reason for the government to stimulate necessity own account workers to build upon their pension. Moreover a lot of own account workers do not intend to build upon their pension. The purchasing power of own account workers is lower in case they only have the base pension level which is provided by the government (AOW) and if they do not have an additional pension fund. This negatively influences the economy. The government could for instance develop an incentive premium through the tax authorities for own account workers who start working to build upon their pension. Several Dutch political parties are currently working on initiatives to stimulate own account workers to build upon their pension. D66 wants to give own account workers access to a voluntary pension fund¹¹ and VVD aims at the possibility for own account workers to build upon a collective pension¹².

The positive association between need for achievement and many ambitions put emphasis on the importance of the willingness of people to achieve something. Stimulating campaigns could be a way to enhance the level of need for achievement of own account workers. The government could for example use billboards and commercials to approach and stimulate own account workers to be more ambitious. The government applies campaigns related to policy goals (Rijksoverheid¹³) and stimulating ambitions can be such a goal.

The way own account workers perceive the accessibility of social securities as an own account worker is related to several growth ambitions. The more negative own account workers are towards social security (as they perceive social security as more difficult to achieve), the more likely they are to have a lower level of intention to use the business as main income and to build upon a pension with the business. In case authorities would like to enhance financial growth ambitions of own account workers, policies could be developed aimed at a better accessibility of social securities for the own account worker. As mentioned earlier, several political parties such as the VVD and D66 work on initiatives regarding the accessibility of social securities for own account workers.

¹¹ www.d66.nl

¹² www.vvd.nl

¹³ www.rijksoverheid.nl

Specific links in reference list.

Occupational involvement is also relevant from a policy perspective. This study indicates a positive association between higher levels of occupational involvement and various ambitions. Although it is not clear whether higher occupational involvement results in higher ambitions or vice versa. However, the importance of occupational involvement is recognized and this might be a reason for the government to stimulate a higher level of occupational involvement. Several own account workers are a so-called part-time own account worker¹⁴. These own account workers are not only an entrepreneur but are also active as employee. The number of part-time own account workers is rising in the Netherlands (de Pers, 2012). Own account workers might choose to become a part-time entrepreneur or use the business as an activity outside their daily job because a business brings along insecurities. For instance, insecurities regarding their clientele and income. Employment ensures a certain level of income. The government could develop policies aimed at a reduction of the insecurities that come along with a business. For instance by offering financial incentives such as tax incentives or premiums. Support organizations could enhance the position of own account workers by serving as an intermediary between entrepreneur and client, for instance by using social media. This reduces the insecurity regarding available work.

Support organizations

By knowing the level of existence of various ambitions of own account workers it is possible to pursue specific interests. For instance, the results suggest that there seems to be consensus regarding the ambition to use the business as main source of income. Organizations could represent this interest of own account workers. Several organizations act on behalf of own account workers, such as union FNV Zelfstandigen¹⁵ and association PZO¹⁶.

Social media is increasingly important in daily activities, which can also be of interest for policies aimed at stimulating specific ambitions. The positive relation between social capital and the ambitions to use the business as main source of income, build upon a pension with the business and cooperate with other own account workers emphasize that networking is an important factor in the determination of ambition. Various support organizations such as unions, platforms and branch organizations could enhance the networks of own account

¹⁴ www.cnvzelfstandigen.nl, specific link in reference list.

¹⁵ www.fnvzpp.nl

¹⁶ www.pzo.nl

workers. For instance by organizing meetings such as the yearly organized ‘day of the self-employed’ (Dutch translation: dag van de zelfstandige¹⁷) or by organizing a member day or meetings. Moreover, networks could be enhanced by initiatives through social media. Own account workers connect with each other through various platforms, forums and profiles. Support organizations could respond to this by actively participating in social media. By enhancing the networks of own account workers, support organizations pursue the interests of own account workers. Several branch organizations focus on specific sectors and improve the quality within this sector by pursuing the interests of their members.

¹⁷ www.dagvandezelfstandige.nl

6. Conclusion

This exploratory study focused on the ambitions of own account workers and the determinants of these ambitions. The research question of this study is:

What are the internal and external factors influencing ambitions of own account workers?

Data has been conducted by means of a questionnaire, which resulted in a comprehensive response rate of 535 own account workers. The main focus has been on own account workers in the sectors construction, business services and care.

Four ambitions were considered, each with two specifications: social (intention to undertake activities on behalf of society, intention to obtain a better family-work balance), growth (intention to use the business as main source of income, intention to build upon a pension with the business), innovative (intention to offer services in an innovative way, intention to enter new markets), operational (intention to cooperate with other own account workers, intention to specialize).

Emphasis has been put on factors that are internal to the own account worker (the main start up-reason, need for achievement and various forms of capital) and factors that are related to the environment of the own account worker, external factors (various aspects of the entrepreneurial climate). Several other factors were considered as control variable, such as occupational involvement, age of the business and past growth.

The results indicated that the various ambitions are existent at different levels. Striking is that by far the largest part of the own account workers intends to use their business as main source of income. The determinants of the various ambitions differ, although some factors are related to numerous ambitions.

Undertaking activities on behalf of society is one of the social ambitions. Factors that seem to positively influence social ambition levels of own account workers are need for achievement, educational level and occupational involvement. The level of competition and active markets in the transition area (Flevoland, Gelderland, Noord-Brabant) seem to negatively influence the social ambition levels of own account workers.

Social capital, hinder of administrative procedures, educational level, age of the business and level of occupational involvement seem to positively influence the levels of the growth ambition to use the business as main source of income. Difficulty to obtain social security, the sector care and age of the own account worker seem to negatively influence the levels of the growth ambition.

Factors that seem to positively influence levels of the growth ambition to build upon a pension with the business are need for achievement, social capital, active market in the market in the Randstad area (Noord-Holland, Zuid-Holland, Utrecht), level of occupational involvement and competition level. Necessity own account workers, difficulty to obtain social security, sector 'other' (active in other sector than care, business services or construction sector) and age of the own account worker seem to negatively influence the levels of the growth ambition.

Need for achievement and educational level are factors that seem to positively influence the levels of the innovative ambition to offer services in an innovative way. Financial capital and available information seem to negatively influence seem to negatively influence the levels of the innovative ambition.

Factors that seem to positively influence levels of the innovative ambition to enter new markets are need for achievement, hinder of administrative procedures, educational level, active market in the other area (Friesland, Groningen, Drenthe, Overijssel, Limburg, Zeeland), active market abroad and occupational involvement. Level of competition seems to negatively influence the level of the innovative ambition.

Need for achievement, social capital, available information, hinder of administrative procedures, educational level and active market in the other area seem to positively influence levels of the operational ambition to cooperate with other own account workers.

Factors that seem to positively influence levels of the operational ambition to specialize are need for achievement, hinder of administrative procedures, educational level, active markets in the Randstad area and active markets abroad.

Own account workers are ambitious entrepreneurs and these ambitions reflect potential value, both on an aggregate as well as individual level.

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Appendices

A.1: Correlation tables

Table A1.1 Correlation table of ambitions

	1	2	3	4	5	6	7	8
1	1.00							
2	0.47***	1.00						
3	0.05	0.11**	1.00					
4	0.12**	0.06	0.43***	1.00				
5	0.01	-0.02	0.25***	0.24***	1.00			
6	0.04	0.11**	0.10**	0.12**	0.11**	1.00		
7	0.10**	0.09*	0.23***	0.32***	0.20***	0.03	1.00	
8	0.03	0.04	0.31***	0.38***	0.21***	0.17***	0.19***	1.00

***p<0.01 **p<0.05 *p<0.10

Description:

1. use business as main income
2. build upon pension with business
3. offer services in an innovative way
4. enter new markets
5. undertake activities on behalf of society
6. spend more time on social contacts
7. cooperate with other own account workers
8. specialize

Table A1.2 Correlation table of main independent variables

	1	2	3	4	5	6	7	8	9	10	11
1	1.00										
2	-0.07	1.00									
3	-0.13**	0.17***	1.00								
4	-0.02	0.12**	0.61***	1.00							
5	0.02	0.20***	0.46***	0.58***	1.00						
6	-0.08*	0.21***	0.44***	0.40***	0.53***	1.00					
7	0.04	0.04	0.13***	0.10**	0.09*	-0.01	1.00				
8	-0.05	-0.05	0.18***	0.08	0.08	0.08*	0.18***	1.00			
9	-0.00	0.05	-0.03	-0.13***	-0.06	-0.04	-0.09*	-0.05	1.00		
10	-0.02	-0.02	-0.10**	-0.18***	-0.12**	0.01	-0.24***	-0.07	0.45***	1.00	
11	0.06	-0.05	-0.09*	-0.09*	0.02	-0.04	-0.06	0.01	0.23***	0.16***	1.00

***p<0.01 **p<0.05 *p<0.10

Description:

1. main start-up reason
2. need for achievement
3. financial capital
4. physical capital
5. human capital
6. social capital
7. information
8. tax benefit
9. administration
10. tax disadvantage
11. social security

A.2: Regression results

Table A.2.1: Results ordered logistic regression: intention to undertake activities on behalf of society

		Model I	Model II	Model III	Model IV
start-up reason	necessity	0.03 (1.03)			0.06 (1.07)
(base: opportunity)					
need for achievement		0.34 (1.40)***			0.28 (1.33)**
financial capital			0.21 (1.23)		0.17 (1.19)
physical capital			-0.31 (0.74)		-0.31 (0.73)
human capital			0.04 (1.04)		0.03 (1.03)
social capital			0.13 (1.13)		0.10 (1.11)
information				0.14 (1.15)	0.11 (1.11)
tax incentives				-0.10 (0.91)	-0.10 (0.90)
administrative procedures				0.08 (1.08)	0.04 (1.04)
tax disadvantages				0.00 (1.00)	0.00 (1.00)
social security				-0.15 (0.86)	-0.13 (0.87)
gender (base: men)	women	-0.03 (0.97)	-0.01 (0.99)	-0.02 (0.98)	-0.04 (0.96)
education	medium level	1.06 (2.89)***	1.13 (3.10)***	1.04 (2.82)***	1.10 (2.99)***
(base: low level)	high level	1.30 (3.67)***	1.38 (3.99)***	1.25 (3.50)***	1.32 (3.76)***
partner	yes	-0.05 (0.95)	-0.02 (0.98)	-0.00 (1.00)	-0.11 (0.90)
(base: no)					
active market	randstad	0.23 (1.26)	0.21 (1.23)	0.17 (1.19)	0.25 (1.29)
	transition area	-0.36 (0.70)*	-0.31 (0.73)	-0.29 (0.75)	-0.36* (0.70*)
	other area	-0.02 (0.97)	0.02 (1.02)	-0.01 (0.99)	-0.03 (0.97)
	abroad	-0.26 (0.77)	-0.29 (0.75)	-0.14 (0.87)	-0.17 (0.84)
age business		-0.00 (1.00)	-0.01 (0.99)	-0.01 (0.99)	-0.01 (0.99)
sector	construction	-0.28 (0.75)	-0.17 (0.84)	-0.22 (0.80)	-0.23 (0.80)
(base: business services)	care	0.07 (1.07)	0.00 (1.00)	0.10 (1.11)	0.09 (1.09)
	other	0.35 (1.42)	0.44 (1.55)	0.58 (1.78)	0.54 (1.72)
occupational involvement	part-time	1.41 (4.09)***	1.22 (3.38)***	1.31 (3.71)***	1.37 (3.94)***
(base: activity outside daily job)	full-time	1.13 (3.09)***	1.01 (2.76)***	1.10 (3.01)***	1.09 (2.97)***
competition	medium	-1.52 (0.22)**	-1.62 (0.20)**	-1.63 (0.20)**	-1.62 (0.20)**
(base: low)	high	-1.68 (0.19)***	-1.69 (0.19)***	-1.75 (0.17)***	-1.72 (0.18)***
past growth	decreased	-0.46 (0.63)	-0.67 (0.51)	-0.44 (0.64)	-0.51 (0.60)
(base: strongly decreased)	remained constant	-0.71 (0.49)	-0.88* (0.41*)	-0.69 (0.50)	-0.79 (0.45)*
	increased	-0.67 (0.51)	-0.85* (0.43*)	-0.62 (0.54)	-0.75 (0.47)
	highly increased	-0.06 (0.94)	-0.26 (0.77)	-0.00 (1.00)	-0.15 (0.86)
age own account worker		-0.00 (1.00)	-0.00 (1.00)	-0.00 (1.00)	-0.00 (1.00)
way of conducting	in person	0.26 (1.30)	0.17 (1.18)	0.26 (1.29)	0.22 (1.24)
(base: online)					
LR Chi²		56.22	52.13	52.86	63.22
P-value Chi²		0.0002	0.0017	0.0021	0.0012
Pseudo R²		0.0456	0.0423	0.0428	0.0512

Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10

Table A.2.2: Results ordered logistic regression: intention to use the business as main income.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	-0.26 (0.77)			-0.19 (0.83)
(base: opportunity)					
need for achievement		0.30 (1.36)**			0.21 (1.24)
financial capital			0.12 (1.13)		-0.06 (0.94)
physical capital			-0.17 (0.84)		-0.10 (0.91)
human capital			-0.15 (0.86)		-0.17 (0.85)
social capital			0.45(1.57)**		0.42 (1.52)**
information				0.22 (1.24)	0.21 (1.24)
tax incentives				0.26 (1.29)**	0.25 (1.29)*
administrative procedures				0.29 (1.34)**	0.25 (1.29)*
tax disadvantages				-0.02 (0.98)	-0.03 (0.97)
social security				-0.25 (0.78)**	-0.23 (0.80)*
gender (base: men)	women	0.18 (1.20)	0.15 (1.16)	0.15 (1.16)	0.11 (1.12)
education	medium level	0.19 (1.21)	0.51 (1.67)	0.24 (1.27)	0.38 (1.46)
(base:low)	high level	0.75 (2.12)	1.13 (3.09)**	0.90 (2.46)	1.07 (2.92)*
partner	yes	-0.34 (0.71)	-0.32 (0.73)	-0.31 (0.74)	-0.40 (0.67)
(base: no)					
active market	randstad	0.28 (1.32)	0.24 (1.28)	0.14 (1.15)	0.25 (1.28)
	transition area	0.21 (1.24)	0.27 (1.31)	0.28 (1.32)	0.22 (1.25)
	other area	-0.18 (0.83)	-0.20 (0.82)	-0.08 (0.93)	-0.12 (0.89)
	abroad	-0.18 (0.83)	-0.18 (0.83)	-0.01 (0.99)	-0.13 (0.88)
age business		0.10 (1.11)***	0.10 (1.10)***	0.10 (1.10)***	0.09 (1.10)***
sector	construction	-0.02 (0.98)	0.24 (1.28)	0.07 (1.07)	0.12 (1.13)
(base: business services)	care	-0.84 (0.43)**	-0.92 (0.40)***	-0.87 (0.42)**	-0.89 (0.41)***
	other	-0.32 (0.73)	-0.28 (0.76)	-0.10 (0.90)	-0.26 (0.77)
occupational involvement	part-time	0.15 (1.16)	0.02 (1.02)	0.02 (1.02)	0.11 (1.12)
(base: activity outside daily job)	full-time	2.47 (11.76)***	2.32 (10.14)***	2.36 (10.64)***	2.34 (10.40)***
competition	medium	-0.76 (0.47)	-0.93 (0.39)	-1.03 (0.36)	-0.89 (0.41)
(base: low)	high	-0.67 (0.51)	-0.73 (0.48)	-0.89 (0.41)	-0.68 (0.51)
past growth	decreased	0.66 (1.93)	0.22 (1.25)	0.76 (2.14)	0.54 (1.71)
(base: strongly decreased)	remained constant	1.23 (3.41)**	0.80 (2.22)	1.25 (3.49)**	0.93 (2.54)
	increased	1.03 (2.80)*	0.54 (1.71)	1.06 (2.89)*	0.65 (1.92)
	highly increased	1.26 (3.54)*	0.76 (2.14)	1.35 (3.85)**	0.96 (2.62)
age own account worker		-0.04 (0.96)***	-0.04 (0.96)***	-0.03 (0.97)**	-0.03 (0.97)**
way of conducting	in person	1.11 (3.03) *	0.90 (2.46)	1.31 (3.69)*	1.21 (3.36)*
(base: online)					
LR Chi²		148.54	152.10	156.60	165.14
P-value Chi²		0.000	0.000	0.000	0.000
Pseudo R²		0.1836	0.1880	0.1936	0.2041

Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10

Table A.2.3: Results ordered logistic regression: intention to build upon the pension with the business.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	-0.57 (0.57)**			-0.56 (0.57)**
(base: opportunity)					
need for achievement		0.26 (1.29)**			0.23 (1.26)*
financial capital			0.11 (1.12)		0.01 (1.01)
physical capital			-0.27 (0.76)		-0.21 (0.81)
human capital			-0.08 (0.93)		-0.05 (0.95)
social capital			0.31 (1.37)**		0.28 (1.32)**
information				-0.14 (0.87)	-0.15 (0.86)
tax incentives				0.11 (1.12)	0.12 (1.13)
administrative procedures				0.06 (1.06)	0.03 (1.03)
tax disadvantages				0.10 (1.10)	0.09 (1.09)
social security				-0.28 (0.75)***	-0.28 (0.75)***
gender (base: men)	women	-0.21 (0.81)	-0.25 (0.78)	-0.21 (0.81)	-0.24 (0.78)
education	medium level	0.09 (1.09)	0.21 (1.24)	0.13 (1.14)	0.13 (1.13)
(base:low)	high level	-0.11 (0.90)	0.04 (1.04)	-0.04 (0.96)	-0.06 (0.94)
partner	yes	0.37 (1.45)	0.40 (1.50)	0.44 (1.56)*	0.32 (1.38)
(base: no)					
active market	randstad	0.33 (1.40)	0.32 (1.37)	0.34 (1.41)	0.44 (1.55)**
	transition area	0.09 (1.09)	0.10 (1.11)	0.15 (1.16)	0.10 (1.10)
	other area	0.16 (1.17)	0.16 (1.17)	0.19 (1.21)	0.15 (1.16)
	abroad	-0.27 (0.76)	-0.39 (0.68)	-0.21 (0.81)	-0.28 (1.76)
age business		0.05 (1.05)**	0.05 (1.05)**	0.04 (1.05)*	0.04 (1.04)
sector	construction	-0.29 (0.75)	-0.37 (0.69)	-0.41 (0.66)	-0.38 (0.69)
(base: business services)	care	-0.15 (0.86)	-0.23 (0.80)	-0.14 (0.87)	-0.15 (0.86)
	other	-1.09 (0.34)**	-1.15 (0.32)**	-0.94 (0.39)*	-0.98 (0.37)*
occupational involvement	part-time	0.08 (1.08)	-0.07 (0.94)	-0.06 (0.94)	0.08 (1.09)
(base: activity outside daily job)	full-time	1.57 (4.83)***	1.40 (4.06)***	1.40 (4.06)***	1.44 (4.21)***
competition	medium	1.90 (6.68)***	1.75 (5.74)***	1.80 (6.03)***	1.91 (6.75)***
(base: low)	high	1.93 (6.88)***	1.88 (6.53)***	1.90 (6.67)***	2.04 (7.71)***
past growth	decreased	0.22 (1.25)	0.07 (1.07)	0.26 (1.29)	0.17 (1.19)
(base: strongly decreased)	remained constant	0.65 (1.92)	0.49 (1.63)	0.58 (1.79)	0.49 (1.63)
	increased	0.82 (2.26)*	0.67 (1.95)	0.75 (2.12)	0.57 (1.77)
	highly increased	0.54 (1.72)	0.41 (1.51)	0.56 (1.74)	0.36 (1.44)
age own account worker		-0.06 (0.94)***	-0.06 (0.94)***	-0.06 (0.94)***	-0.06 (0.94)***
way of conducting	in person	0.24 (1.28)	0.25 (1.29)	0.46 (1.58)	0.37 (1.45)
(base: online)					
LR Chi²		122.10	118.24	123.03	138.80
P-value Chi²		0.000	0.000	0.000	0.000
Pseudo R²		0.0993	0.0962	0.1001	0.1129

Notes: N=411, coefficient (odds ratio), ***p<0.01 **p<0.05 *p<0.10

Table A.2.4: Results ordered logistic regression: intention to offer services in an innovative way.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	-0.52 (0.60)**			-0.61 (0.55)
(base: opportunity)					
need for achievement		0.77 (2.15)***			0.87 (2.38)***
financial capital			-0.20 (0.82)		-0.32 (0.73)**
physical capital			-0.37 (0.69)*		-0.22 (0.80)
human capital			0.23 (1.26)		0.18 (1.19)
social capital			0.03 (1.03)		-0.14 (0.87)
information				-0.28 (0.75)**	-0.31 (0.73)**
tax incentives				-0.08 (0.92)	0.00 (1.00)
administrative procedures				0.15 (1.16)	0.11 (1.11)
tax disadvantages				0.03 (1.04)	0.02 (1.02)
social security				-0.02 (0.98)	0.01 (1.01)
gender (base: men)	women	0.14 (1.15)	0.18 (1.19)	0.27 (1.32)	0.21 (1.23)
education	medium level	0.91 (2.48)**	0.98 (2.66)***	0.95 (2.57)***	0.94 (2.56)**
(base:low)	high level	0.98 (2.67)**	1.13 (3.09)***	1.09 (2.96)***	1.12 (3.07)***
partner	yes	0.14 (1.15)	0.36 (1.43)	0.37 (1.44)	0.29 (1.34)
(base: no)					
active market	randstad	0.15 (1.16)	0.03 (1.03)	0.06 (1.06)	0.30 (1.35)
	transition area	0.11 (1.11)	0.23 (1.25)	0.23 (1.26)	0.13 (1.13)
	other area	0.15 (1.17)	0.23 (1.26)	0.28 (1.33)	0.17 (1.19)
	abroad	0.37 (1.45)	0.25 (1.29)	0.34 (1.40)	0.21 (1.23)
age business		0.02 (1.02)	0.03 (1.03)	0.01 (1.01)	0.03 (1.03)
sector	construction	0.29 (1.34)	0.39 (1.48)	0.34 (1.40)	0.16 (1.17)
(base: business services)	care	0.20 (1.22)	0.05 (1.05)	0.07 (1.07)	0.13 (1.14)
	other	0.27 (1.31)	0.06 (1.07)	0.16 (1.17)	-0.03 (0.97)
occupational involvement	part-time	-0.38 (0.68)	-0.60 (0.55)	-0.65 (0.52)	-0.26 (0.77)
(base: activity outside daily job)	full-time	-0.02 (0.98)	-0.19 (0.83)	-0.17 (0.85)	0.03 (1.03)
competition	medium	0.25 (1.29)	0.01 (1.01)	0.02 (1.02)	0.35 (1.42)
(base: low)	high	0.19 (1.21)	0.07 (1.07)	0.11 (1.11)	0.27 (1.31)
past growth	decreased	-0.04 (0.96)	0.21 (1.24)	0.06 (1.07)	0.49 (1.63)
(base: strongly decreased)	remained constant	-0.39 (0.68)	-0.04 (0.96)	-0.25 (0.77)	0.08 (1.09)
	increased	-0.11 (0.89)	0.27 (1.31)	0.03 (1.03)	0.35 (1.43)
	highly increased	-0.14 (0.87)	0.43 (1.54)	0.09 (1.09)	0.37 (1.45)
age own account worker		-0.00 (1.00)	-0.00 (1.00)	0.00 (1.00)	-0.01 (0.99)
way of conducting	in person	-1.02 (0.36)**	-0.97 (0.38)**	0.90 (0.41)**	-0.78 (0.46)
(base: online)					
LR Chi²		97.68	61.56	61.61	122.94
P-value Chi²		0.000	0.000	0.000	0.000
Pseudo R²		0.0842	0.0531	0.0531	0.1060
Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10					

Table A.2.5: Results ordered logistic regression: intention to enter new markets.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	-0.20 (0.82)			-0.25 (0.78)
(base: opportunity)					
need for achievement		0.36 (1.43)***			0.39 (1.48)***
financial capital			-0.08 (0.92)		-0.15 (0.86)
physical capital			-0.10 (0.91)		-0.03 (0.97)
human capital			0.25 (1.28)		0.21 (1.23)
social capital			-0.13 (0.88)		-0.19 (0.83)
information				0.01 (1.01)	0.01 (1.01)
tax incentives				-0.16 (0.85)	-0.13 (0.88)
administrative procedures				0.21(1.24)**	0.21 (1.23)**
tax disadvantages				-0.10 (0.91)	-0.11 (0.90)
social security				-0.03 (0.97)	-0.03 (0.97)
gender (base: men)	women	-0.19 (0.82)	-0.15 (0.86)	-0.15 (0.86)	-0.16 (0.85)
education	medium level	0.79 (2.20)**	0.84 (2.31)**	0.86 (2.35)**	0.78 (2.18)**
(base:low)	high level	1.07 (2.92)***	1.12 (3.07)***	1.11 (3.03)***	1.05 (2.86)**
partner	yes	-0.28 (0.75)	-0.18 (0.84)	-0.17 (0.84)	-0.25 (0.78)
(base: no)					
active market	randstad	0.15 (1.16)	0.06 (1.06)	0.10 (1.10)	0.17 (1.19)
	transition area	0.02 (1.02)	0.06 (1.06)	0.09 (1.10)	0.03 (1.03)
	other area	0.57 (1.77)***	0.59 (1.81)***	0.59 (1.81)***	0.59 (1.81)***
	abroad	0.75 (2.12)*	0.78 (2.17)**	0.77 (2.16)**	0.78 (2.18)*
age business		0.02 (1.02)	0.02 (1.02)	0.02 (1.02)	0.02 (1.02)
sector	construction	-0.17 (0.84)	-0.19 (0.83)	-0.19 (0.82)	-0.24 (0.78)
(base: business services)	care	-0.10 (0.90)	-0.16 (0.85)	-0.12 (0.89)	-0.09 (0.92)
	other	-0.19 (0.82)	-0.24 (0.79)	-0.18 (0.83)	-0.30 (0.74)
occupational involvement	part-time	0.46 (1.59)	0.34 (1.40)	0.28 (1.32)	0.45 (1.57)
(base: activity outside daily job)	full-time	0.86 (2.36)**	0.82 (2.26)**	0.78 (2.19)**	0.90 (2.45)**
competition	medium	-1.44 (0.24)***	-1.46 (0.23)**	-1.44 (0.24)***	-1.35 (0.26)**
(base: low)	high	-1.53 (0.22)***	-1.56 (0.21)***	-1.55(0.21)***	-1.51 (0.22)***
past growth	decreased	0.01 (1.01)	0.13 (1.13)	0.12 (1.13)	0.33 (1.39)
(base: strongly decreased)	remained constant	-0.11 (0.89)	0.05 (1.06)	0.03 (1.03)	0.23 (1.25)
	increased	-0.22 (0.80)	0.01 (1.01)	-0.02 (0.98)	0.14 (1.15)
	highly increased	-0.10 (0.90)	0.18 (1.19)	0.09 (1.10)	0.26 (1.29)
age own account worker		-0.01 (0.99)	-0.01 (0.99)	-0.01 (0.99)	-0.01 (0.99)
way of conducting	in person	-0.85 (0.43)*	-0.78 (0.46)	-0.71 (0.49)	-0.67 (0.51)
(base: online)					
LR Chi²		76.91	69.03	73.86	87.76
P-value Chi²		0.000	0.000	0.000	0.000
Pseudo R²		0.0600	0.0539	0.0577	0.0685

Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10

Table A.2.6: Results ordered logistic regression: intention to cooperate with other own account workers.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	-0.20 (0.82)			-0.20 (0.82)
(base: opportunity)					
need for achievement		0.41 (1.51)***			0.37 (1.44)***
financial capital			-0.06 (0.94)		-0.19 (0.83)
physical capital			-0.18 (0.84)		-0.07 (0.93)
human capital			-0.16 (0.85)		-0.23 (0.80)
social capital			0.43 (1.54)***		0.42 (1.51)***
information				0.31 (1.37)**	0.32 (1.37)**
tax incentives				-0.14 (0.87)	-0.12 (0.88)
administrative procedures				0.36 (1.43)***	0.35 (1.42)***
tax disadvantages				-0.10 (0.91)	-0.14 (0.87)
social security				0.04 (1.04)	-0.09 (0.99)
gender (base: men)	women	0.06 (1.06)	0.08 (1.09)	0.08 (1.08)	0.02 (1.02)
education	medium level	0.72 (2.06)*	0.89 (2.43)**	0.75 (2.12)**	0.82 (2.27)**
(base:low)	high level	1.02 (2.78)**	1.23 (3.44)***	1.14 (3.13)***	1.25 (3.48)***
partner	yes	-0.26 (0.77)	-0.24 (0.79)	-0.14 (0.87)	-0.26 (0.77)
(base: no)					
active market	randstad	0.17 (1.18)	0.17 (1.19)	0.09 (1.09)	0.19 (1.21)
	transition area	-0.22 (0.80)	-0.17 (0.85)	-0.17 (0.85)	-0.23 (0.79)
	other area	0.49 (1.63)**	0.49 (1.64)**	0.60 (1.82)***	0.56 (1.74)***
	abroad	0.17 (1.19)	0.03 (1.03)	0.16 (1.17)	-0.11 (0.90)
age business		-0.01 (0.99)	-0.01 (0.99)	-0.01 (0.99)	-0.01 (0.99)
sector	construction	-0.41 (0.66)	-0.29 (0.75)	-0.35 (0.71)	-0.46 (0.63)
(base: business services)	care	-0.24 (0.79)	-0.34 (0.72)	-0.27 (0.76)	-0.34 (0.71)
	other	-0.42 (0.66)	-0.51 (0.60)	-0.41 (0.66)	-0.64 (0.53)
occupational involvement	part-time	0.07 (1.07)	-0.07 (0.93)	-0.16 (0.85)	0.04 (1.04)
(base: activity outside daily job)	full-time	0.34 (1.41)	0.17 (1.19)	0.24 (1.27)	0.25 (1.28)
competition	medium	0.69 (2.00)	0.64 (1.90)	0.31 (1.37)	0.52 (1.68)
(base: low)	high	0.87 (2.39)	0.92 (2.52)	0.52 (1.68)	0.72 (2.06)
past growth	decreased	-0.21 (0.81)	-0.40 (0.67)	-0.13 (0.88)	-0.09 (0.91)
(base: strongly decreased)	remained constant	-0.46 (0.63)	-0.60 (0.55)	-0.22** (0.80)	-0.32 (0.72)
	increased	-0.47 (0.62)	-0.63 (0.53)	-0.16* (0.85)	-0.31 (0.73)
	highly increased	-0.45 (0.64)	-0.59 (0.56)	-0.24** (0.79)	-0.37 (0.69)
age own account worker		-0.01 (0.99)	-0.00 (1.00)	-0.01 (0.99)	-0.01 (0.99)
way of conducting	in person	0.60 (1.83)	0.53 (1.69)	0.65 (1.92)	0.75 (2.11)
(base: online)					
LR Chi²		43.28	39.33	50.06	71.53
P-value Chi²		0.0092	0.0453	0.0045	0.0001
Pseudo R²		0.0358	0.0325	0.0414	0.0591

Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10

Table A.2.7: Results ordered logistic regression: intention to specialize.

		Model I	Model II	Model III	Model IV
start-up reason	necessity	0.28 (1.32)			0.24 (1.27)
(base: opportunity)					
need for achievement		0.27 (1.31)**			0.31 (1.36)**
financial capital			-0.16 (0.86)		-0.18 (0.83)
physical capital			-0.00 (1.00)		0.03 (1.03)
human capital			-0.12 (0.89)		-0.21 (0.81)
social capital			0.07 (1.07)		0.05 (1.05)
information				0.07 (1.07)	0.07 (1.07)
tax incentives				-0.21 (0.81)**	-0.17 (0.84)
administrative procedures				0.22 (1.25)**	0.22 (1.25)**
tax disadvantages				-0.13 (0.88)	-0.17 (0.84)
social security				0.03 (1.03)	0.04 (1.04)
gender (base: men)	women	0.06 (1.06)	0.08 (1.08)	0.09 (1.09)	0.05 (1.05)
education	medium level	0.77 (2.17)**	0.76 (2.13)**	0.82 (2.27)**	0.75 (2.11)**
(base:low)	high level	0.84 (2.33)**	0.88 (2.42)**	0.88 (2.42)**	0.89 (2.43)**
partner	yes	-0.31 (0.73)	0.23 (0.80)	-0.23 (0.80)	-0.21 (0.81)
(base: no)					
active market	randstad	0.41 (1.50)*	0.42 (1.52)*	0.41 (1.51)*	0.51 (1.67)**
	transition area	-0.16 (0.85)	-0.10 (0.91)	-0.10 (0.91)	-0.15 (0.86)
	other area	0.12 (1.13)	0.12 (1.13)	0.17 (1.18)	0.16 (1.18)
	abroad	1.12 (3.07)**	1.01 (2.75)**	1.08 (2.94)**	0.95 (2.58)**
age business		0.00 (1.00)	0.00 (1.00)	-0.01 (0.99)	0.00 (1.00)
sector	construction	0.58 (1.78)	0.67 (1.95)	0.64 (1.89)	0.55 (1.73)
(base: business services)	care	0.31 (1.36)	0.29 (1.34)	0.31 (1.36)	0.33 (1.39)
	other	0.04 (1.04)	-0.01 (0.99)	0.07 (1.08)	-0.11 (0.90)
occupational involvement	part-time	0.40 (1.49)	0.39 (1.48)	0.31 (1.36)	0.47 (1.59)
(base: activity outside daily job)	full-time	0.54 (1.71)	0.55 (1.73)	0.57 (1.76)	0.61 (1.84)
competition	medium	0.68 (1.97)	0.66 (1.94)	0.61 (1.85)	0.68 (1.97)
(base: low)	high	0.47 (1.60)	0.49 (1.63)	0.42 (1.53)	0.46 (1.59)
past growth	decreased	-0.04 (0.96)	-0.04 (0.96)	0.02 (1.02)	0.20 (1.22)
(base: strongly decreased)	remained constant	-0.83 (0.44)**	-0.83 (0.44)*	0.71 (0.49)	-0.59 (0.55)
	increased	-0.33 (0.72)	-0.33 (0.72)	-0.20 (0.82)	-0.08 (0.92)
	highly increased	0.42 (1.52)	0.47 (1.60)	0.51 (1.66)	0.69 (1.99)
age own account worker		-0.00 (1.00)	-0.00 (1.00)	-0.00 (1.00)	-0.01 (0.99)
way of conducting	in person	-0.94 (0.39) **	-0.90 (0.41)*	-0.87 (0.42)*	-0.77 (0.46)
(base: online)					
LR Chi²		71.76	68.59	75.19	85.27
P-value Chi²		0.000	0.000	0.000	0.000
Pseudo R²		0.0571	0.0546	0.0598	0.0678
Notes: N=411, coefficient (odds ratio), ***p<0.01**p<0.05 *p<0.10					

A.3 Questionnaire



Questionnaire

Regarding knowledge about own account workers

Dear respondent,

In front of you is lying a questionnaire for the purpose of my master thesis. I follow a master's degree in Economics and Business, that is to say the master Entrepreneurship and Strategy Economics. I am investigating the ambition of own account workers. Specifically is studied what factors are related to ambitions.

Belonging to the target group of this questionnaire are own account workers.

Completing the survey takes about 20 minutes of your time and is anonymous. By participating in this survey you contribute to the field of knowledge regarding own account workers.

Would you also be so kind to circulate the questionnaire within your network of own account workers?

Thank you for your participation in this survey.

Yours sincerely,

Esther Ramackers BSc.

Comments:

This survey is aimed at obtaining knowledge about own account workers. It is therefore of interest that the respondent is the own account worker.

It is also the intention that the respondent focuses on the **same company** in answering all questions.

Some questions are asked twice, one of them applies to the situation at the start of your company and one question applies to the current situation of your company.

The first part of the survey consists of several socio-demographic questions.



1. What is your gender?

- Female
- Male

2. What is your year of birth?

(You can fill in the specific year in the box.)

3. What is your highest education level (completed with a certificate)?

(Mark only one response option.)

- Primary school
- Practical education
- Preparatory secondary vocational education (VMBO)
- Senior general secondary school (HAVO)
- Pre-university education (VWO)
- Secondary vocational education (MBO)
- Higher professional education (HBO)
- University education (WO)
- Otherwise, namely

4. What was your marital status at the start of your business?

What is currently your marital status?

(Mark only one response option for each situation.)

	At the start	Currently
Single	<input type="checkbox"/>	<input type="checkbox"/>
Cohabiting	<input type="checkbox"/>	<input type="checkbox"/>
Married	<input type="checkbox"/>	<input type="checkbox"/>
Divorced	<input type="checkbox"/>	<input type="checkbox"/>
Widow/widower	<input type="checkbox"/>	<input type="checkbox"/>

The socio-demographic questions have now been completed. What follows are some questions regarding your background.

5. How would you define your situation before you became an own account worker?

(Mark only one response option.)

- Parttime employee
- Fulltime employee
- Self-employed
- Student
- Working in own household
- Looking for a job
- Retired
- Otherwise, namely

6. Did you become an own account worker because of opportunity or necessity reasons?

(Notice: Focus on the main reason for starting your business. A chance might be a market opportunity. A necessity is for instance a situation of unemployment and the need to find a job.)

(Mark only one response option.)

- Opportunity
- Necessity

7. Is (has been) one of your parents or are (have been) both of your parents self-employed?

(Mark only one response option.)

- Only my father
- Only my mother
- Both
- Neither of them
- I do not know

8. Did you have the knowledge, skills and experience that is needed for your business at the start of your business?

Do you currently have the knowledge, skills and experience that is needed for your business?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**9. To what extent do you agree with the following statement:
Being faced with new challenges and managing to cope with them is important to me.**

(It is the intention that you mark the answer that best represents your opinion.
Mark only one response option for each situation.)

	Strongly disagree	Disagree	Partially agree/disagree	Agree	Strongly agree
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The questions regarding your background are now completed. What follows are several questions regarding business characteristics and the operation of your business.

10. When did you start your own business?

(You can fill in the specific year in the box.)

11. To which sector belongs your business?

(Mark only one response option.)

- Construction
- Business services
- Care
- Otherwise, namely

12. What was the legal status of your business at the start?

What is currently the legal status of your business?

(Mark only one response option for each situation.)

	At the start	Currently
Sole proprietorship	<input type="checkbox"/>	<input type="checkbox"/>
Private limited company, alone	<input type="checkbox"/>	<input type="checkbox"/>
Private limited company, with somebody else	<input type="checkbox"/>	<input type="checkbox"/>
Partnership	<input type="checkbox"/>	<input type="checkbox"/>
Joint venture	<input type="checkbox"/>	<input type="checkbox"/>
Limited partnership	<input type="checkbox"/>	<input type="checkbox"/>
Otherwise, namely	<input type="text"/>	<input type="text"/>

13. How much time did you put into your business at the start, in number of hours per week?

How much time do you currently put into your business, in number of hours per week?

(You can fill in the specific year in the boxes, one response answer for each situation.)

At the start	Currently
<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>

14. How many clients did you have at the start of your business, on average per year?

How many clients do you currently have, on average per year?

(You can fill in the specific year in the boxes, one response answer for each situation.)

At the start	Currently
<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>

15. In which province was your business located at the start?

In which province is your business currently located?

(Mark only one response option for each situation.)

	At the start	Currently
Brabant	<input type="checkbox"/>	<input type="checkbox"/>
Drenthe	<input type="checkbox"/>	<input type="checkbox"/>
Flevoland	<input type="checkbox"/>	<input type="checkbox"/>
Friesland	<input type="checkbox"/>	<input type="checkbox"/>
Gelderland	<input type="checkbox"/>	<input type="checkbox"/>
Groningen	<input type="checkbox"/>	<input type="checkbox"/>
Limburg	<input type="checkbox"/>	<input type="checkbox"/>
Noord-Holland	<input type="checkbox"/>	<input type="checkbox"/>
Overijssel	<input type="checkbox"/>	<input type="checkbox"/>
Utrecht	<input type="checkbox"/>	<input type="checkbox"/>
Zeeland	<input type="checkbox"/>	<input type="checkbox"/>
Zuid-Holland	<input type="checkbox"/>	<input type="checkbox"/>
Otherwise, namely (for instance, when your company is established abroad.)	<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>

16. In which province(s) was your business active in the market at the start?

In which province(s) is your business currently active in the market?

(You can mark multiple response options for each situation.)

	At the start	Currently
Brabant	<input type="checkbox"/>	<input type="checkbox"/>
Drenthe	<input type="checkbox"/>	<input type="checkbox"/>
Flevoland	<input type="checkbox"/>	<input type="checkbox"/>
Friesland	<input type="checkbox"/>	<input type="checkbox"/>
Gelderland	<input type="checkbox"/>	<input type="checkbox"/>
Groningen	<input type="checkbox"/>	<input type="checkbox"/>
Limburg	<input type="checkbox"/>	<input type="checkbox"/>
Noord-Holland	<input type="checkbox"/>	<input type="checkbox"/>
Overijssel	<input type="checkbox"/>	<input type="checkbox"/>
Utrecht	<input type="checkbox"/>	<input type="checkbox"/>
Zeeland	<input type="checkbox"/>	<input type="checkbox"/>
Zuid-Holland	<input type="checkbox"/>	<input type="checkbox"/>
Otherwise, namely (for instance, when your company is (also) active in the market abroad.)	<input type="text"/>	<input type="text"/>

17. Were you acquainted with other self-employed people on a personal level at the start of your business and are you currently acquainted with other self-employed people on a personal level?

(Mark only one response option for each situation.)

	At the start	Currently
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

18. Were your activities as an own account worker at the start of your business: your daily job, a part of your daily job or an activity outside your daily job?

Are your activities as an own account worker currently: your daily job, a part of your daily job or an activity outside your daily job?

(Mark only one response option for each situation.)

	At the start	Currently
Daily job	<input type="checkbox"/>	<input type="checkbox"/>
Part of daily job	<input type="checkbox"/>	<input type="checkbox"/>
Activity outside daily job	<input type="checkbox"/>	<input type="checkbox"/>

19. Had you been engaged in a course that you considered as being important for your business before you started a business?

Have you been engaged in a course that you considered as being important for your business in the period between starting your business and the current situation?

(Notice: Examples are a bookkeeping course, entrepreneurship course.)

(Mark only one response option for each situation.)

	At the start	Currently
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

20. At the start of your business, were there: many, few or no competitors offering the same products or services to potential clients?

Are there currently many, few or no competitors offering the same products or services to potential clients?

(Mark only one response option for each situation.)

	At the start	Currently
Many competitors	<input type="checkbox"/>	<input type="checkbox"/>
Few competitors	<input type="checkbox"/>	<input type="checkbox"/>
No competitors	<input type="checkbox"/>	<input type="checkbox"/>

21. Did you hire other own account workers at the start of your business?

Do you currently hire other own account workers?

(Mark only one response option for each situation.)

	At the start	Currently
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

22. How many own account workers did you hire at the start of your business and how many own account workers do you currently hire?

(Mark only one response option for each situation.)

At the start	Currently
<input type="text"/>	<input type="text"/>

23. Did you have any employees at the start of your business?

Do you currently have any employees?

(Mark only one response option for each situation.)

	At the start	Currently
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

The general business questions have been completed. What follows are several statements regarding the resources in your business.

Two tables are displayed. The first table is applicable to the situation at the start of your business. The second table is applicable to the current situation of your business.

You can only mark one response option per statement. It is the intention that you mark the answer that best represents your opinion.

24. Resources at the start of your business.

(Mark only one response option for each statement.)

Strongly disagree	Disagree	Partially agree/disagree	Agree	Strongly agree
At the start of my business, I had sufficient financial resources available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
At the start of my business, I had sufficient devices available for my business. (Explanation: Devices are for instance computers, tools.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
At the start of my business, I had sufficient knowledge, skills and experience available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
At the start of my business, I had sufficient personal network available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. Resources during the current phase of your business.

(Mark only one response option for each statement.)

Strongly disagree	Disagree	Partially agree/disagree	Agree	Strongly agree
Currently I have sufficient financial resources available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently I have sufficient devices available for my business. (Explanation: Devices are for instance computers, tools.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently I have sufficient knowledge, skills and experience available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently I have sufficient personal network available for my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. How did your turnover develop during the last year?

(Mark only one response option.)

Greatly decreased	Decreased	Remained constant	Increased	Greatly increased
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The statements regarding resources are completed. What follows are several statements regarding the entrepreneurial climate.

You can only mark one response option per statement. It is the intention that you mark the answer that best represents your opinion.

27. Entrepreneurial climate.

(Mark only one response option for each statement.)

Strongly disagree	Disagree	Partially agree/disagree	Agree	Strongly agree
Available information on entrepreneurship is sufficient. (Explanation: For instance information obtained from the Chamber of Commerce.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax incentives stimulate my business. (Explanation: Advantages are for instance tax deductions such as the tax deduction for self-employed, special arrangement income tax entrepreneurs.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative procedures hinder my business.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax disadvantages hinder my business. (Explanation: Disadvantages are for instance required amount for trade organizations.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social securities are difficult to achieve as an own account worker. (Explanation: Social securities are for instance savings for a pension, disability insurance.)				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee protection is very strict.				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The statements regarding the entrepreneurial climate are completed. What follows are several questions regarding ambitions.

28. Did you want to let your business grow at the start of your business?

Do you currently want to let your business grow?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. Which part of your clients were coming from abroad at the start of your business and which part of your clients are currently coming from abroad?

Is it 0%, 1-25%, 26-50%, 51-75%, 76-100?

(Mark only one response option for each situation.)

	At the start	Currently
0%	<input type="checkbox"/>	<input type="checkbox"/>
1-25%	<input type="checkbox"/>	<input type="checkbox"/>
26-50%	<input type="checkbox"/>	<input type="checkbox"/>
51-75%	<input type="checkbox"/>	<input type="checkbox"/>
76-100%	<input type="checkbox"/>	<input type="checkbox"/>

30. How many of your clients would have considered your product or service as new and unfamiliar at the start of your business?

How many of your clients would currently consider your product or service as new and unfamiliar?

(Mark only one response option for each situation.)

	At the start	Currently
All clients	<input type="checkbox"/>	<input type="checkbox"/>
Some clients	<input type="checkbox"/>	<input type="checkbox"/>
No clients	<input type="checkbox"/>	<input type="checkbox"/>

31. Did you intend to take employees at the start of your business?

Do you currently intend to take employees?

(Notice: Subcontractors and other own account workers that you might hire are not considered as employees.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

32. Did you intend to enter new markets at the start of your business?

Do you currently intend to enter new markets?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

33. Did you intend to expand your services at the start of your business?

Do you currently intend to expand your services?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

34. Did you intend to cooperate with other entrepreneurs at the start of your business?

Do you currently intend to cooperate with other entrepreneurs?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

35. Did you intend to specialize at the start of the business?

Do you currently intend to specialize?

(Notice: With specialization is meant that you limit the number of services you offer in your sector and that you indulge in specific services in order to strengthen your company (specialized).)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

36. Did you intend to build upon your pension through your business at the start?

Do you currently intend to build upon your pension through your business?

(Notice: Building upon your pension through your business means each way in which you put aside money for you pension by means of your business. For instance, profits that are put aside, selling your business in the future to which the proceeds benefit your pension.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

37. Did you intend to use your business as your main revenue at the start?

Do you currently intend to use your business as your main revenue?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

38. Did you intend to expand your clientele at the start of your business?

Do you currently intend to expand your clientele?

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

39. Did you intend to offer your services in an innovative way at the start of your business?

Do you currently intend to offer your services in an innovative way?

(Notice: An innovative way is for instance offering your services in another way than your former employer did, or your competitors do; by offering more quality.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

40. Did you intend to become an employee (again) at the start of your business?

Do you currently intend to become an employer (again)?

(Notice: Permanent employment means that you become an employee and that you are no longer an own account worker.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

41. Did you intend to spend more time on your social life at the start of your business?

Do you currently intend to spend more time on your social life?

(Notice: With social life is intended for instance your household, family, friends, acquaintances.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. Did you intend to undertake activities on behalf of society at the start of your business?

Do you currently intend to undertake activities on behalf of society?

(Notice: For instance, you can think of volunteering.)

(Mark only one response option for each situation.)

	No, certainly not	Probably not	As likely as not	Probably	Yes, certainly
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

43. To what extent did you intend to grow your turnover at the start of your business?

To what extent do you currently intend to grow your turnover?

(Mark only one response option for each situation.)

	Greatly decreased	Decreased	Remained constant	Increased	Greatly increased
At the start	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Currently	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

44. Do you have any comments?

The survey has been completed.

Thank you for your participation.

A.4 Overview of the variables, corresponding question and type of variable

Dependent variable	Question in the questionnaire (all are ordered variables)
Intention to undertake activities on behalf of society	42
Intention to acquire a better family-work balance	41
Intention to use the business as main income	37
Intention to build upon pension with the business	36
Intention to offer services in an innovative way	39
Intention to enter new markets	32
Intention to cooperate with other own account workers	34
Intention to specialize	35

Main independent variables	Question in the questionnaire	Type (used in regression as)
Opportunity/necessity entrepreneurship	6	Dummy variable (base: opportunity)
Need for achievement	9	Continues variables
Capital (financial capital, physical capital, specific human capital, social capital)	25	Continues variables
Entrepreneurial climate (information, tax (dis)advantages, administrative procedures, social securities)	27	Continues variables

Control variables	Question	Type (used in regression as)
Gender	1	Dummy variable (base level: men)
Education (general human capital)	3	Categorical variable. Simplified into three categories: low, medium, high. Included a dummy variable for each category (base level: low education).
Partner	4	Categorical variable. Simplified into dummy variable: yes, no. (base level: no)
Active market	16	Categorical variable. Simplified into four categories: Randstad, transition

		area, other area, abroad. Included dummy variable for each market area.
Age business (in years)	10	Continues variable
Sector	11	Categorical variable, recoded to dummies with base level business services.
Occupational involvement	18	Categorical variable, recoded to dummies with base level low occupational involvement.
Competition	20	Categorical variable, recoded to dummies with base level low competition level.
Past growth	26	Continues variable
Age own account worker (in years)	2	Continues variable
Way of conducting survey	Noted	Dummy variable

A.5: Pilot participants & orienting conversations

Participants in the pilot

- Drs. ing. D. Roseboom
- Mr B. Ramackers-van Vliet
- H. Ramackers
- Msc Vervloet
- A. Vervloet
- T. Vervloet
- M. van Vugt
- Ir M. Oostrom
- H. Visser

Orienting conversations:

- C. Verhoef, chairman of FNV ZBO
- Drs. ing. D. Roseboom (owner Ro-Ad)
- 20 anonymous own account workers across various sectors.

A.6: Comments of the respondent

A selection of comments stated in the questionnaires:

– own account workers in the construction sector –

“Believe in yourself.”

“Disability insurances should be cheaper.”

“I am an employee as well as an entrepreneur.”

“The entrepreneurial climate is not getting easier.”

“Cooperation is necessary. Other own account workers are my colleagues and not my competitors.”

“It is annoying that so many people become an own account worker. The tariffs are under pressure because of this.”

“Own account workers should be obligated to insure themselves. This would prevent too low prices.”

“I recommend that own account workers specialize. Do what you do best and enjoy it.”

“Many own account workers who are active in the same branch offer their services at a lower rate than the market price. There are many foreign own account workers, creating unfair competition.”

“Other entrepreneurs offer their services at a very low price, which is troublesome. They are able to do this because they are not insured or they do not build upon their pension.”

“As a self-employed person it is important to think out of the box. For instance by entering new markets or offering services in a non-traditional manner.”

– own account workers in the sector business services –

“The income that I derived from my business last year has not been enough. There are more and more similar businesses. Nowadays, I am an entrepreneur as well as a part-time employee.”

“I wanted to be a part-time entrepreneur at the start of my business. Looking back I realize that nowadays I work more than ever before. There needs to be a better balance. But entrepreneurship is great and I never want to become an employee again.

“I work as an employee. Additionally I am an own account worker, so that I can have some fun in the jobs that I do and I can extend my network.”

– own account workers in the sector care –

“During daytime I work as an employee. I practice my business in the evenings.”

“I am a part-time employee and I started my business because I want to practice other qualities of mine as a coach. But I will never be able to use it as my main source of income. But the future may bring other possibilities, since my permanent job is not very secure and at my age it is difficult to become an employee again in a new job. So I have spread my opportunities, which implies that I develop my business on a limited scale. However, I derive a lot of pleasure from my business.”

“I work as a maternity nurse and as an own account worker in this branch, you are limited in the amount of clients that you can take. My business will not grow nor will I become richer if I keep on working alone. “

A.7: Articles regarding distribution of the questionnaire

Enquête ten behoeve van masterscriptie. Onderzoek naar het ambitieniveau van ZZP'ers.

8 mei 2012 Door [ZipRedactie](#) Reageer



Ik volg een master in economie en bedrijfseconomie, namelijk de master ondernemerschap en strategie. Voor mijn masterscriptie doe ik onderzoek naar het ambitieniveau van ZZP'ers. Specifiek wordt onderzocht welke zaken gerelateerd zijn aan ambities.

Tot de doelgroep van deze enquête behoren ZZP'ers. Het invullen van de enquête neemt ongeveer 20 minuten van uw tijd in beslag en is anoniem.

Door deel te nemen aan dit onderzoek helpt u mee om het kennisveld over ZZP'ers te verbreden. De kennis omtrent ZZP'ers staat nog in de kinderschoenen. Zelfstandigen zonder personeel vormen, over diverse sectoren verspreid, een aanzienlijk deel van de beroepsbevolking. Aangezien ambitie in vele gevallen de sleutel tot succes vormt, is kennis van de factoren die van invloed zijn op ambitie van essentieel belang.

Aan de hand van deze kennis kan doelgericht te werk worden gegaan als het gaat om het stimuleren van ambitieuze ZZP'ers. Dit is van belang vanuit bijvoorbeeld het economisch perspectief en maatschappelijk belang. Tevens is de kennis van belang op individueel niveau. Inzichten in de zaken die leiden tot ambities kan worden gebruikt om doelen te bereiken.

Zou u zo vriendelijk willen zijn om deel te nemen aan mijn enquête? U kunt de enquête invullen via: <http://www.thesistools.com/web/?id=269898> Ook wil ik u vragen om de enquête binnen uw netwerk van zelfstandigen zonder personeel te verspreiden.

Hartelijk dank voor uw deelname.

Met vriendelijke groet,
Esther Ramackers BSc.

*Zipconomy wil jongeren meer betrekken bij de enorme veranderingen die plaats vinden op de arbeidsmarkt. Daarom hebben we het initiatief genomen voor een jaarlijks terugkerende **Scriptieprijs** voor master-studenten en ondersteunen we dit soort onderzoeken graag.*

Source: <http://www.zipconomy.nl/2012/05/enquete-ten-behoeve-van-masterscriptie-onderzoek-naar-het-ambitieniveau-van-zzpers/>. Specific reference in reference list.



Centrum Individuele Thuiszorg

Interesse in een enquête over het ambitie niveau van de ZZP-er?

www.thesistools.com/web/?id=269898

Esther Ramackers volgt een master in economie en bedrijfseconomie, namelijk de master ondernemerschap en strategie. Voor haar masterscriptie doet zij onderzoek naar het ambitieniveau van zelfstandigen zonder personeel. Specifiek wordt onderzocht welke zaken gerelateerd zijn aan ambities.

Zij heeft ons gevraagd of wij haar wellicht kunnen helpen met het bereiken van haar respondenten.

Heb je hier interesse in en wil je Esther Ramackers helpen, volg dan bovenstaande link.

Het CIT heeft geen belang in deze enquête en helpt Esther Ramackers alleen door, voor haar anoniem, deze link naar jullie door te sturen.

Met vriendelijke groet,
Yolanda Rieter

PR, marketing en kwaliteit

Source: Newsletter from Centrum Individuele Thuiszorg.

Ambities, ambities

Ik ontving van de week een mail van Esther, zij studeert aan de Erasmus Universiteit van Rotterdam. Voor haar masterscriptie doet zij onderzoek naar de ambities bij zzp'ers. Omdat dit een onderwerp is wat mij natuurlijk erg boeit besloot ik om mee te doen.

Grappig genoeg liggen er al een tijdje 2 artikelen op mijn 'e-zine onderwerpen stapel' die ook over ambitie gaan. Tijd dus om er zelf iets over te gaan schrijven.

Nadenkend over het begrip 'ambitie' is het goed om eerst maar eens de definitie op te zoeken: Van Dale zegt over De Ambitie = streven, eerezucht.

Goed, dus je streeft naar het bereiken naar iets, je hebt een sterk verlangen naar eer. Tja, en wat is eer? Heeft dat te maken met erkenning? Lof? Een bepaalde reputatie? Aanzien?

Ambitie is dus wat mij betreft een containerbegrip. Iedereen geeft hier een eigen invulling aan. Mijn ambitie als business coach is: Een helder beeld, een droom, èn een visie hebben en dat willen omzetten in een succesvol bedrijf waarin ik anderen help hun ambities waar te maken en waarmee ik financieel vrij kan zijn. En het is mijn ambitie om mezelf actief te blijven ontwikkelen. Mijn ambitie als moeder: Mijn kinderen op zo'n manier voeden (letterlijk en figuurlijk) dat ze straks op een evenwichtige en zelfstandige manier hun leven kunnen voortzetten.

Het FD kopte op 15 maart jl: 'Nederlandse ondernemer niet ambitieus genoeg' (klik op de link voor het betreffende artikel). De ondernemers, waarvan een heel groot deel zzp'ers, willen niet echt groeien met hun bedrijf. Ze hebben vooral weinig vertrouwen in hun eigen ondernemerskwaliteiten. De overheid zou verder belemmeringen (lees: regeltjes) weg moeten nemen en groei stimuleren door middel van het uitbreiden van programma's. Het ondernemerschap kan veel meer worden gestimuleerd.

Ik denk dat de belemmerende gedachtes van de ondernemers zelf veel belangrijker zijn dan de belemmeringen die de overheid oplegt. Iemand met een gezonde ambitie en een goed plan die gaat gewoon beginnen, die is volhardend en leert door te doen. Die zoekt geen excuses buiten zichzelf waarom groei niet zou lukken. Die leert wat er geleerd moet worden. Door ervaring op te gaan doen. Door het volgen van trainingen. Door het vinden van een goede mentor. Door zich te laten inspireren door andere ondernemers. Door vooral niet te luisteren naar mensen die zeggen dat het 'echt heel moeilijk' is en 'weet je wel waar je aan begint'.

Een hele tijd geleden was er een item op het Journaal op 3 dat ging over vrouwelijke ondernemers. Volgens de gegevens zijn er daar 350.000 van in Nederland. Gaaf hè! Het zullen er zeker meer worden want vandaag de dag is een uitstekende tijd voor vrouwen om een eigen bedrijf te hebben maar daarover een andere keer meer. Over deze 350.000 vrouwen werd gezegd:

- Dat ze minder winst maken dan mannen - Dat de helft van deze groep wil groeien, die zijn erg ambitieus - En dat dit vaak toch niet lukt - Reden: de vrouwen denken te bescheiden over hun eigen kunnen.

Dit is dus Mindset dames! We zijn veel te bescheiden en houden onszelf klein.

Er komen gelukkig steeds meer vrouwelijke ondernemers die hiermee willen afrekenen, die wel gaan voor groei en winst. Die gaan voor wat ze waard zijn. Het advies in het item was: Zoek een coach en laat je begeleiden.

Waarom mag een voetballer wel tonnen per jaar verdienen en een coach, die mensen helpt om weer grip op hun leven te krijgen niet? Waarom vinden wij het oké dat een presentator op radio of tv een dik salaris heeft maar een professional die door training en coaching binnen bedrijven zorgt voor minder verzuim moet steeds knokken voor zijn prijzen en kan geen fatsoenlijk pensioen opbouwen?

Dit zijn zomaar een paar vragen waarmee ik je wil uitnodigen om eens over jezelf, je ambities en je waarde na te denken. Het is helemaal oké als je tevreden bent met hoe het nu gaat met je bedrijf. Laat je vooral niets aanpraten. Of kriebelt er toch iets van binnen? Wat ik maar wil zeggen: Is het een mindset die je tegenhoudt, zijn het belemmerende gedachtes? Dan hou je jezelf echt onnodig klein, je doet jezelf tekort en dat hoeft dus helemaal niet!

Als laatste naar een paar vragen uit het onderzoek van studente Esther. Wat leuk dat ik direct kan refereren aan artikelen op mijn blog:

- Heeft u momenteel de kennis, ervaring en vaardigheden die nodig zijn voor uw bedrijfsvoering?
- Wilt u uw bedrijf en omzet laten groeien in de toekomst?
- Bent u van plan zich te gaan specialiseren (lees: niche kiezen)?
- In hoeverre bent u het eens met de volgende stelling: Het geconfronteerd worden met nieuwe uitdagingen en het erin slagen ermee om te gaan is belangrijk voor mij.

Ik help Esther graag aan zoveel mogelijk ingevulde vragenlijsten. Wil je deze studente ook helpen, heb je 10 minuten, dan kun je meedoen met het onderzoek. Namens Esther bedankt! En natuurlijk kom ik tzt terug op de uitslagen van dit onderzoek.

10 mei 2012

Source: <http://www.businesscoachmarieke.nl/blog/ambities-ambities/> Specific reference in reference list.