

MENTAL HEALTH OF AUSTRALIAN MICRO-BUSINESS OWNERS: FINAL RESEARCH GRANT REPORT

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1. INTRODUCTION

According to the Australian Small Business and Family Enterprise Ombudsman (2020), 98% of all Australian businesses are small with fewer than 20 employees, and 64% of those are sole operators. Further, the Australian Bureau of Statistics (ABS) identifies 89% of Australian businesses as 'micro-businesses' (hereafter, MBs), that is, businesses that have four or fewer employees (ABS, 2021a; ABS, 2021b).

In the past 10 years, several frameworks have been developed to identify the effect of job design, positive leadership and mental health literacy on the creation of a mentally healthy workplace (SafeWork Australia, 2019; LaMontagne et al., 2014; Petrie et al., 2018). These studies focus on employees in large organisations and adopt a health practitioner perspective. Therefore, the unique context of MBs has been underexplored, particularly using a business research perspective (Stephan, 2018).

This study seeks to explore the realities of mental health in micro-business owners (MBOs) as a first step in identifying the nuances of this subsector. While positive mental health is recognised as a desirable goal for all businesses, little is understood about how this manifests in MBs. Improving this understanding will support government initiatives regarding MBOs and help MBO communities build their mental health capabilities. For example, the New South Wales (NSW) Government has a commitment to encouraging mental health improvement in 90,000 businesses state-wide by 2022 (SafeWork NSW, n.d.).

It is hoped that the findings and recommendations in this report will underpin the development of a response to mental health customised for MBOs. For example, identification of these specific issues will guide the relevance of ongoing service development geared towards mentally healthy MBs. Additionally, they will inform whether or not the existing frameworks need amendment to work in this sector of the economy.

Research questions explored in this study are:

- What are the mental health hazards and consequences for MBOs? Specifically:
 - What are the workplace antecedents that produce workplace psycho-social hazards?
 - How do MBOs respond to these hazards?
 - What are the consequences of these responses for MBs?

In response to these research questions, this report presents the findings of a qualitative, in-depth investigation of the lived experiences of MBOs, captured via a series of interviews conducted between September 2020 and May 2021.

The findings are presented in two main sections. The first examines the challenges to MBO mental health that were revealed by interview participants. Second, the report explores some of the positive practices and measures MBOs rely upon in order to maintain and improve their mental health.

The report concludes with a list of suggested recommendations that are derived from the analysis of the interview data. These recommendations will add to the discussion of solutions for MBO mental health issues.

2. AN OVERVIEW OF KEY INSIGHTS AND RECOMMENDATIONS

2.1 Key Insights

Insight 1: Perception of Power and Its Effect on MBO Mental Health

Although it is commonly thought that self-employment brings personal work freedom, investigation into the realities of MBOs' daily work practices reveals limits to their sense of personal power and their ability to control all situations. These power shifts are often evident in interactions with clients and are driven by obligations to meet client demands. MBOs with a client management system defined process for managing clients and projects feel more able to assert their needs and maintain the power equilibrium in business relationships. Finances are also a stress trigger for many MBOs and a source of power inequality. Many of the interviewees were concerned about customer demand for their work in the future. This vulnerability results in a loss of personal power and MBOs respond by agreeing to undertake projects they would otherwise choose not to do, or over delivering to keep the customer happy. The uncertainty of future work also affects pricing decisions. MBOs risk undervaluing their work and time for fear of losing client demand. Self-efficacy impacts pricing decisions too. Feeling confident about the value of the work produced boosts confidence to charge accordingly, without the worry of losing a client. Trusting the value placed on skills and expertise increases with business experience.

Insight 2: Unique Characteristics of Job Autonomy and Control in Micro-business

Many interviewees like being their own boss. This brings the flexibility to choose when to work and a feeling of autonomy between projects. Contrary to the traditional understanding of workplace autonomy, MBOs lose their sense of personal control while engaged in clients' projects. Self-regulation means many MBOs find it difficult to disengage from work. The temptation to work extended hours is strong because there are no daily signals to stop. Truly flexible work practices are elusive because the business demands excessive work hours to remain viable. Guilt that they should be working instead mars MBOs' enjoyment of leisure time. MBOs reported having to learn that taking time away from their business is essential to their mental and/or physical health.

Insight 3: Loneliness of Sole Operation Can Impact MBO Mental Health and Undermine Confidence

Reflecting the business landscape, most of the MBOs interviewed for this study work alone. Many described feeling lonely at work, which affects their mental wellbeing. At times, the absence of work peers affects their motivation to complete tasks and robs them of shared creative energy. Working without a team and having sole responsibility magnifies stressful periods. The absence of a work culture and protocols make the MBO more reliant on informal environmental cues that are often provided by the MBOs' friends and family. Some of the interviewees reported lacking a sense of belonging at work.

Insight 4: The Role of Networks in Micro-business Owner Mental Health

MBOs are proactive in seeking out external resources and guidance outside their organisation. Many interviewees explained that they value the support of their business peers and seek out advice from those with suitable industry experience. Advice helps with price-setting, business ideas and establishing client connections. Networking with peers in the same industry sector is more valuable than networking with broader social groups. The lack of organisational norms means that MBOs value their peer network because it provides opportunities for benchmarking and affirming their work performance against industry practice. Both face-to-face and online community connections are accessed by the MBOs in our sample. An extension of these connections is the role of mentors. Many identified great value in the mentor relationship they have fostered, particularly when the mentor has proven experience in their work domain. The most valued mentors are those who are relatable and demonstrate values aligned to those of the MBO.

Insight 5: Continual Learning

Most of the MBOs identified a steep learning curve at the inception of their businesses. As their businesses developed, they acquired new skills to aid business growth. MBOs overall have a pragmatic approach to learning—making time to learn only if they believe there will be a return on their investment, and learning just-in-time. A lot of their learning comes from informal sources, and MBOs value podcasts, YouTube and the experience of others to help develop their required skills. Asking business peers for guidance is the quickest and easiest way for MBOs to learn something new.

Insight 6: Facilitators of Positive Wellbeing

The absence of a traditional workplace influences the self-care messages that might otherwise be modelled by fellow employees or managers. In non-standard MB workplaces, family and friends, instead of other work colleagues, provide emotional support. In particular, it is often partners or significant others who set work and personal boundaries for the MBO. Several of the interviewees said they found making time for self-care challenging given their business demands. Moreover, higher value is placed on business activities than on finding time away to focus on self-care. Indeed, many MBOs do not link self-care and business success. Those who do are very active and sometimes incorporate recreational pursuits in a typical work day. Affirming self-talk, seeking the company of positive people and planning work-life balance are some of the ways in which self-care is achieved. MBOs who have well-established business systems and practices are more likely to adopt positive mental health practices.

2.2 Recommendations

This list of recommendations arises from the findings. Each of these is discussed in more detail at the end of the report.

1. Educate MBOs about how government legislation, regulations and codes of practice can contribute to positive workplace mental health practices.
2. Adapt mentally healthy workplace policies, strategies and campaigns to reflect a new understanding of autonomy in a MB.
3. Use industry networks to promote the introduction of mentally healthy workplace strategies.
4. Include family and friends in workplace mental health campaigns for MBs.
5. Promote networking opportunities for MBOs. Develop a networking portal and share networking events both face-to-face and online so that MBOs can find networks that are either industry-based, business-based or geographically located. Promote the portal to the small business sector via online campaigns and small business influencers.
6. Initiate collaborative projects with training providers like NSW Business Connect and others with selected industry associations to provide industry-specific business skills relevant to the age/stage of the business. Meet the just-in-time preference for learning that MBOs prefer, with mini learning opportunities that are tailored to the skills gap of the MBO and which are relevant to their existing business experience.
7. Adapt workplace mental health policies, strategies and campaigns to acknowledge the existing wisdom and experience of the MBO.



3. METHODOLOGY

A literature review conducted by the researchers in February 2021 identified specific challenges for MBOs because their workplaces are operationally different from those of larger businesses. Some questions posed by the literature review include: Who establishes performance boundaries and feedback in a sole-operator business? Where and when does work end if there are no environmental cues like the end of a shared workday? What role do clients and other stakeholders play in determining what work must be completed each day? What happens to work when a person is sick or on holiday?

Building on this literature review, the researchers developed a series of theoretically inspired interview questions. The broad topics covered by the interview questions include:

- business background and location, business owner experience;
- identification of antecedents that trigger workplace stress;
- the links between work demands and time management;
- the impact of the business ecosystem on MBO wellbeing;
- self-analysis of MBOs' skills and the application of these; and
- the nature and perceived importance of social networks to the MBO's mental health.

Subsequently, 34 one-hour semi-structured interviews were conducted, commencing on 7 September 2020 and ending on 6 May 2021. Participants for these interviews were recruited via three channels. First, by promotion in the Council of Small Business Organisations Australia newsletter, which is sent to email subscribers nationally. Second,

via online platforms including Instagram, Facebook and LinkedIn. In particular, the LinkedIn post was viewed over 1400 times and this resulted in a significant number of registrations. The third channel was public presentation at various business networking events. To qualify for inclusion in the study the interviewees had to:

- work as a sole trader or own a MB;
- be in business for at least two years, thus ensuring well-established business practices and experience;
- work in the business themselves, thus ensuring that they could share their lived experiences as a MBO;
- work in a business that is operating in Australia.

As the research was conducted under COVID-19 restrictions, the interviews took place via an online video conferencing system and were audio-recorded. All interview recordings were transcribed verbatim. One member of the research team was the primary interviewer, that is, this researcher was present at and conducted all of the interviews. They were accompanied and assisted at various interviews by both of the other members of the research team. Transcripts were read and coded using qualitative data analysis software (NVivo) by a member of the research team other than the primary interviewer. The coding approach was reviewed by the primary interviewer at various stages of analysis and interpretation.

This report draws primarily from the data collected in the interviews. Further integration of these findings and existing understanding drawn from the literature is undertaken in the discussion in each sub-section.

4. STUDY PARTICIPANT DETAILS

The following demographics describe the cohort of 34 interviewees:

- **Location of business (state):**
 - NSW: 26
 - South Australia (SA): two
 - Tasmania (TAS): three
 - Queensland (QLD): one
 - Australian Capital Territory (ACT): one
 - Victoria (VIC): one
- **Number of employees:**
 - Sole operator (zero employees): 25
 - Sole operator with contractors: two
 - One to four employees: seven
- **Industry type:**
 - Professional services: 17
 - Retail: two
 - Tourism: one
 - Marketing: four
 - Health care and services: four
 - Education: one
 - Arts: five
- **Years of experience as a MBO:**
 - Two to four years:¹ seven
 - Five to 10 years: 10
 - More than 10 years: 10
 - Unidentified: three

Table 1 provides the demographic data as they relate to each of the 34 interviewees and their businesses. The interviewees are identified throughout this report using the pseudonyms in this table.

I. MBOs with fewer than two years of experience were excluded from the study.



TABLE 1: Interviewee demographics

PSEUDONYM	YEARS OF EXPERIENCE AS A MBO	AGE (where provided)	GENDER (where specified)	STATE WHERE BUSINESS IS LOCATED	INDUSTRY OF BUSINESS	NUMBER OF EMPLOYEES IN BUSINESS (other than the owner)
Rachel	>10	Over 50	F	ACT	Arts	0
Lisa	>10	Over 45	F	NSW	Professional services	0
Mary	2–4	Over 30* ²	F	NSW	Retail	0
Shona	>10	Over 40	F	NSW	Arts	0
Margaret	5–10	Over 60	F	NSW	Marketing	0
Lily	5–10	Over 45*	F	NSW	Health	0
Sam	5–10	Over 40	M	NSW	Arts	2
Patricia	>10	Over 40	F	NSW	Professional services	0
Jessica	2–4	Over 50*	F	NSW	Professional services	0
Steven	>10	Over 50	M	NSW	Professional services	0
Robyn	5–10	Unknown	F	NSW	Professional services	0
Alice	5–10	Over 60	F	TAS	Marketing	3
Lauren	>10	Over 40	F	NSW	Marketing	0
Bruce	2–4	Over 50	M	NSW	Professional services	0
Meredith	5–10	Over 30*	F	NSW	Education	2
Rhonda	2–4	Over 20	F	NSW	Arts	0
Emma	2–4	Over 50	F	NSW	Health	0
Alex	>10	Over 50	M	NSW	Professional services	2
Tracey	2–4	Over 30*	F	NSW	Marketing	0
Jessica	>10	Over 50	F	QLD	Professional services	0
Clara	>10	Over 50	F	NSW	Professional services	0
Tamsin	5–10	Over 30	F	NSW	Tourism	0
Lindy	2–4	Over 50*	F	NSW	Professional services	0
Jane	2–4	Over 50	F	VIC	Retail	3
Mike	>10	Over 40	M	NSW	Professional services	0
Pam	5–10	Over 50	F	NSW	Professional services	0
Maree	Unknown	Over 70	F	TAS	Health	0
John	5–10	Over 40	M	NSW	Professional services	0
Adam	5–10	Over 40*	M	SA	Professional services	0
Lachlan	>10	Over 40	M	TAS	Arts	0
Samuel	>10	Over 50	M	NSW	Professional services	0
Barbara	>10	Over 30*	F	NSW	Professional services	0
Justin	>10	Over 60	M	NSW	Professional services	0

2. Asterisk (*) indicates age estimate; where this was not possible, age is specified as 'Unknown'.

5. CHALLENGES TO MENTAL HEALTH IDENTIFIED IN MBOs

Thematic content analysis of the transcribed interviews reveals three key challenges associated with the mental health of MBOs. These are:

1. Power in business relationships and its possible impact on MBO mental health.
2. Unique characteristics of job autonomy and control for MBs.
3. Loneliness of sole operation and its impact on MBO mental wellbeing and confidence.

Each of these overriding themes and associated sub-themes is now discussed in turn, supported by narrative and quotes from the interviewees.

5.1 Perceptions of Power and Its Effect on MBO Mental Health

KEY INSIGHTS



- Financial insecurity is a key source of stress for MBOs. The concern that demand for services will reduce in the future is persistent, even when there is high demand in the present.
- Fear of a future without work often results in MBOs accepting work that is not aligned with their values or accepting work even when they are too busy.
- The uncertainty of work influences MBOs' experience of pricing. MBOs are concerned that raising prices, even to a 'market standard', will reduce demand for their services.
- MBOs' self-efficacy is attached to the pricing of their services. When MBOs feel confident in their expertise, they are more likely to price accordingly without the fear of losing work. Valuing one's skills and expertise usually comes with experience.
- Implementing client management practices can help MBOs feel more in control of their interactions with clients. This involves the implementation of structured processes to direct client interactions and set expectations, as well as educating clients about the nature of MB ownership.

Comments from the MBOs in our study demonstrate that feelings of power and powerlessness are related to their mental health. As Anicich et al. (2021, p. 1) state, 'People with power experience the world differently than people who lack power'. Prior research has linked autonomy, and the ability to control one's outcomes, to power differentials between individuals (van Gelderen, 2016). Individual psychological distress for the powerless can occur in relationships where there is a power imbalance (Anicich et al., 2021). Conversely, experiencing a sense of power helps to protect a person from the physiological effects of stress on the body (Anderson & Brion, 2014). People who have established work routines are often in a better position to predict behaviours required for specific events. However, sole-operators may have to manage different situations demanded by different stakeholders and this can result in unpredictable changes in the perceived power within the business relationship. This complexity produces a more stressful state of mind (Anicich et al., 2021). Further, unequal access to valuable resources—more likely when your business is small—can create an uneven distribution of social power (Tost, 2015).

Power imbalance reveals itself in three spheres amongst the MBOs in the sample. First, is the influence of MBO perceptions of financial stability on their sense of power. Second, is the stress that arises from setting prices that communicate value accurately. Third, are the challenges of navigating and improving clients' understanding of MB.

5.1.1 Perceptions of Financial Stability Influence MBO's Sense of Power

Our findings support prior understanding that the uncertainty of work that MBOs experience creates insecurity (Otto et al., 2020). ABSFEO (2020) identifies that 93% of businesses in Australia have turnover of less than \$2 million, and 59% of the small business sector has turnover of less than \$200,000. Current and expected cash flow and financial difficulties are a clear source of stress for the majority of MBOs and this shapes the type and quantity of work they accept. Not only do MBOs often not know what work is in the pipeline, they have little certainty over its timing:

I still never know when work is coming, that's also a major stress point. I never know what's coming. (Rhonda)

As in many small businesses, cash flow is a constant worry for MBOs:

One of the hardest things has always been that I've got to pay my bills, like my gas, my electricity, the mortgage, put food on the table for the kids, buy them stuff. And there could be at any one time six, seven, eight thousand dollars owing for two to three months. (Rachel)

Past experience of financial pressure influences MBO decision-making, even in the good times. MBOs want to be 'moving forward' from a financial perspective (John). Prior financial stress raises anxiety of a repeat in the future:

There is still that kind of, "Well what happens if next month is a bad month?", or "What about in 12 months?", or "Can I rely on this? Is this going to last?", and that creates anxiety ... it's there constantly—I wouldn't say it's loud all the time, but I think it's at the back of my mind at all times. (Barbara)

As a result of this financial uncertainty, MBO decision-making around the type and quantity of work to accept is constrained. This is particularly the case when MBOs lack a clear pipeline of work creating income certainty, or when they perceive that this pipeline is under threat. Earning a living is a constant source of anxiety:

How am I going to make money? How am I going to support myself? It's constantly on my mind. (Rachel)

MBOs expressed being constantly worried about sustaining this pipeline, despite prior experience of overcoming the cyclical nature of their business.

... the feast or famine nature of freelancing, so the fear of the downturn's going to be coming up soon. This is the feast period, take everything you can because next month you may have no work. (Lauren)

This anxiety that work will cease to flow is not always rational given years of successful trading.

... as a small business owner, I think there's a scarcity mentality, a scarcity farce that we develop that we have to say yes to everything just in case, because this could be the last time the phone ever rings, when in actual fact, we know the phone will continue to ring. (Steven)

I still never know when work is coming, that's also a major stress point. I never know what's coming.

Confidence in existing and potential client interactions is closely linked to the confidence MBOs have in financial sustainability. The powerlessness often experienced by MBOs as a result of financial uncertainty is highlighted in one MBO's reflection on the positive financial impact of JobKeeper payments:

I have been quite happy to not worry about money and I have heard myself say many times in these past few months, "That is so empowering not worrying about where the money's coming from", but just to be happy to work on this project and not even think ... I'm doing this for nothing and there's no work. (Patricia)

Many MBOs identified the importance of choosing work that is aligned with their personal values:

If a company wants to work with us and that doesn't align with those [values] then we don't do work with them. It's not worth the hassle and the stress. (Meredith)

However, even Meredith acknowledges that this ability to refuse work is a 'luxury' attached to being 'really busy'. Others agree that the compromise of taking on work that may not align with personal values is an ongoing tension:

I can't always afford to be picky like that ... even though I can say, "These are my principles and this is what I won't do". As a small business owner, sometimes I just have to roll over and shut my mouth and just do it. (Steven)

But as an individual artist it's quite disheartening at times because you know 10 years, 20 years down the track you're still explaining yourself.

Further, refusing work from a particular client at a particular time because of current workload pressures might have ramifications for ongoing work in the pipeline:

And the other reason would be saying no to a client is really scary. If they're a really good client, it can be [that] you think that if you say no to them they might be less inclined to give you work next time. (Lauren)

5.1.2 Setting and Communicating a Price That Represents the Value of Work is Stressful

Not only do MBOs struggle with decisions to accept or reject work, many find determining and communicating the pricing of their work highly stressful:

Pricing has always been and will always be my number one most hated thing because it's so difficult to value ourselves, price ourselves. (Tracey)

Stress in pricing work arises for two key reasons. First, pricing is viewed as a direct representation of capability. That is, MBOs often feel uncomfortable raising pricing, or even setting pricing equivalent to competitors because they feel unsure that their skills and expertise warrant this much cost to their clients. A number of MBOs referred to 'imposter syndrome'. For example, Sam described himself as his 'harshest critic'; Tracey wondered, 'Why would anyone want to pay me that money?' Lauren described her lack of self-belief:

I don't ever think I saw myself as a successful business person ever ... and I still don't think I am. I still think I've got a long way to go. (Lauren)

Second, MBOs fear lost work resulting from price increases.

I think [it's] just the fear of losing them. Which is silly saying it out loud because the worst they can do is say no and I know that they're still going to give me work ... I think that's where I do lack confidence sometimes in negotiation and I've always lacked confidence in that. (Lauren)

These two concerns mean that MBOs often keep pricing lower than their competitors, even when advised by others to raise their prices:

Anyone not within the industry [says] ... "Your rates are too low. You need different prices for consulting" ... that's too hard a basket and I don't still have the confidence to charge like that. (Rhonda)

Management of a client's value perceptions related to service appears to be more challenging for MBOs in certain sectors, for example, graphic design and creative arts. Here, MBOs feel that the value of what they do is poorly understood and therefore they need to communicate the value not only of the very service but themselves as a potential provider.

However, you're not so much reinventing yourself, you're restating yourself over and over ... But as an individual artist it's quite disheartening at times because you know 10 years, 20 years down the track you're still explaining yourself. (Lachlan)

In contrast, having a tangible benchmark from other similar service providers boosts confidence and simplifies pricing. Lisa, a chartered accountant, relies on this knowledge, and draws confidence from her experience in the field:

When I started I was a chartered accountant so I think I had a lot of that technical background and that way of looking at things. So from that point of view, I'm a chartered accountant, I'm going to charge this. (Lisa)

Lachlan shared his perceptions of pricing inequity arising from the type of work performed:

... say you're a tradie, a welder, boiler-maker ... you get all your tickets for working in confined spaces, and high spaces and everything like that. Once you get those certificates and keep them up to date, you just automatically get paid at the certain rate ... You know you're going to get paid a certain rate, you don't have to explain yourself and then put in an application [stating] why you want to do it. (Lachlan)



For some MBOs, confidence in properly valuing their own skills and knowledge and price in a way that reflects their perceived level of expertise increases over time:

I've grown in comfort ... I've been able to negotiate a better contract with [a key client], to feel comfortable about asking for more money ... I think it's as simple as I'm much more confident in the value that I bring now. In the beginning, I wasn't sure so I took a rate that they offered me. (Lindy)

5.1.3 Managing Client Expectations and Improving Their Understanding of Micro-business

From the discussion about pricing and the power attributed to a stable pipeline of work, it is apparent that there is often a power imbalance between MBOs and their clients. Clients, especially larger businesses, are described as having unrealistic expectations of what they can expect from a MBO. These expectations may arise from lack of consideration of the impact that short timeframes, slow payment or constant changes might have on the MBO.

MBOs seek to redress this power imbalance in their management of their relationships with clients. Managing client relationships helps MBOs feel in control and helps reduce fluctuations in work demands. However, this activity requires mental energy, effort, deep insight into clients' expectations and implementation of individualised client-management plans.

The way that big business often treats small business in terms of payment, in terms of invoices, is not just condescending but it's also incredibly cruel. They would pay 30-day invoices, anywhere between two to five months. And meanwhile, we're sitting at home just going, "How do I pay my lease payment?"

I think I just try and manage it by getting a guide on [client B] and ... almost having a mental note about you as a client that I probably need to give myself a bit more of a head start with you because you're a bit of a time lagger or I know that you're really efficient on that side of your business ... as long as I touch base with you. (Bruce)

Meredith finds it important to spend time 'gauging the personality and how they think', and then matches her response to the client's personality. With regard to a specific client, she said:

'Okay, this person is a micro manager. They like to know a lot of detail; they like regular communication on this; they need to have the clear parameters, project management, the Gantt chart; they want everything ... It's heavier on administration for us, but it means that person wasn't irritating us or giving us a bad name'.

Implementing formal processes and policies is another example of client management used by MBOs. Creating these processes takes time (Lauren). Robyn described her policy for clients changing appointments:

I get the clients to sign an agreement. In the agreement I say there is a policy: 24 hours no notice for rearranging ... that I am flexible up to three times. So, I have a client right now ... he's signed up for a second stage ... I was very strict ... I was quite specific about, "Let's find a slot that you don't need to change so much", because he was changing every week ... Yes, I will be flexible if it suits my schedule. (Robyn)

Another client-management process involves coaching and training. MBOs perceive their clients often do not understand the realities of operating a MB and attempt to educate their clients accordingly.

Some clients who run late on documents, and then say, "Oh sorry, it's late. But we still want it back by the same time" ... They take a bit of training. They seem to have no idea what it's like to be either working on your own, or with a very small team. Some of my bigger clients, I've really managed to kind of train over the years. And they're really a lot more mindful to book things in, let me know if the dates are changing ... (Alice)

MBOs like Lauren 'learnt over time that I just needed to have everything in writing'. Mike, for example, reflects on the tension between managing client expectations and the fear of losing their business:

I think it always sits over you. Now, creating boundaries and process and procedure and not contacting the clients at seven or eight [pm] at night and all of those things is part of a discipline that is really hard to do because you can't afford to lose that client ... But at the same time, what I've also seen is very successful small business owners have very clearly defined process, procedures, "This is when we communicate with you. We don't talk to you outside of these hours". (Mike)

However, not all client relationships can be effectively managed. MBOs cannot always influence the behaviour of larger clients in particular. The inability of MBOs to compel larger organisations to meet their payment terms can result in significant cash flow issues. As Rachel indicates, the power and size imbalance between MBOs and their 'big business' clients means they have to accept the client's payment policies: 'But they've just said to me, no our payment policy is one month. That's what we do'. MBOs feel 'resentful' (Rachel) and powerless. Steven provides an example:

I was doing some work for [a large Australian retailer]. They would pay 30-day invoices, anywhere between two to five months ... And all of a sudden, everything that you're planning for just goes out the window. The way that big business often treats small business in terms of payment, in terms of invoices, is not just condescending but it's also incredibly cruel. Because you know somebody somewhere in the finance team is being remunerated for having as much cash as possible in the bank, earning interest as much as they possibly can to make their figures look better and therefore pay their invoices slower, and there will be [a] bonus paid on that. And meanwhile, we're sitting at home just going, "How do I pay my lease payment?" (Steven)

5.2 Unique Characteristics of Job Autonomy and Control in Micro-businesses



KEY INSIGHTS

- Many MBOs appreciate the flexibility to choose when they work. It is one of the biggest attractors of being a business owner.
- Some find it hard to disengage from their business because they have few external signals or drivers that assist them in creating clear boundaries around when work should start and end. This means that some MBOs feel guilty when they are not working.
- MBO experiences of autonomy don't align with the common definition of autonomy—they have autonomy between client demands.
- Flexibility is impossible for some MBOs due to the sheer number of hours they feel they must work in order to ensure business viability.
- Taking time away from their business is essential for the mental and/or physical health of MBOs.

We find that, contrary to popular belief, MBOs don't always enjoy autonomy in their role because they are often working to the demands of their clients. We posit that they experience 'intermittent autonomy' instead, that is, the freedom to control their work tasks when between clients or jobs. Often, job control is negotiated via transparent work practices and regular communication with the client to manage expectations. MBOs' low power position relative to their clients and others makes them dependent and undermines their authority (Lammers et al., 2016). This lack of autonomy is perhaps most evident when they continue to work while unwell or stressed. As Cocker et al. (2013) find, this practice is linked to significant drops in MBO productivity levels, sometimes as large as 50%. van Gelderen (2016) argues that if a business owner is highly dependent on others for financial gain, their personal autonomy will be low. 'The amount of autonomy experienced tends to be a function of the balance between power, which furthers autonomy, and dependencies which serve to reduce autonomy' (van Gelderen, 2016, p. 555).

Autonomy over MBOs' working hours is hampered by similar obstacles noted in the preceding discussion of the impact of financial insecurity on MBOs' decisions. Because financial pressures mean they are sometimes unable to decline work even when they are busy or can be forced to accept work perceivably misaligned with their values, MBOs experience tension around owning their time. For example, Mike commented on the pressure to immediately answer emails from clients irrespective of the time of day or night:

In a small business when you lose clients, it can have a catastrophic effect if they're a bigger client. So that's one side of it. The other side of it is, well, if I just keep them happy by answering it, then things will be okay ... they will stay as a client, they will keep paying you, they won't leave you. (Mike)

Despite this tension, for many MBOs, the ability to choose when to perform their work is one of the most attractive aspects of being a business owner.

When I look back to the reasons I did this, which probably started a couple of years before I actually did it, the thinking around it, for me: having the autonomy is something I love. (Lindy)

Many MBOs knowingly traded potentially higher income for this freedom:

I have made a choice to earn a lot less than most people, in order to have a lifestyle that I enjoy. (Rachel)

Autonomy is closely related to perceived flexibility, which allows MBOs to work at times they feel most productive, to work around other life commitments or to slow down during periods of reduced demand. Flexibility also allows for leisure. For example, Patricia describes having the choice to 'go paddling' or to 'do yoga' within her regular schedule. Sam notes that the lulls are balanced by periods of intense focus:

If we're not that busy, then we kind of float and do a bit more in all around, but we know that when things start getting busy and tight, then there's a process ... we need to knuckle down and this is my focus. (Sam)

Otto et al. (2020, p. 8) suggest that autonomy is 'created not only by self-employed work within a specific market and product context itself' but derives its 'boundary conditions' from 'its market rules, customer needs or supplier conditions'. Like Sam, other MBOs acknowledge that the flexibility they experience is often constrained by demand and client expectations. This means that MBOs can experience 'pockets' of time during which they can work flexibly, interjected with periods with less autonomy over work times. The customer or client often determines the time frames around deliverables, with heightened intensity around client deadlines.

I think it just really depends on what's on. How much work has come in ... The flexibility I suppose is between jobs, because the customers always have a timeframe of when you've got to turn up and what they want done. (Rachel)

For some, additional stress is caused by internalised pressure to work longer hours because the business relies solely upon their time and effort. That means it is sometimes difficult to truly disengage from MBs. Barbara, for example, indicates that, 'There is never a point where I go, "Oh, there's nothing for me to do today"'. In part, this pace is driven by a sense that letting go for a short time might result in negative impacts for the business. However, Tamsin acknowledges that it is partly habitual:

I think it's just because it's been habit just to keep going ... I do find it hard to stop ... I remember at one time I [said], "Okay you know what, I'm not going to work my weekends". And I find that I do work on my weekends, but ... then you justify it. (Tamsin)

In our sample, some MBOs explained that they have gradually reduced their working hours to a level they feel is balanced. Others described hours being shaped directly by work demand: 'some weeks I might do 15 or 20 hours and then sometimes I might do, like I could do 40 hours in three days' (Rachel). However, over half of the MBOs described working more than 40 hours per week. Some described periods of extreme working, which ultimately creates health issues: 'I will sit there on a day that ends up being

a seventeen-hour day and ... I was doing far too many of them which is kind of why I ended up in trouble' (Adam).

Wolfe and Patel (2019) suggest that the cycle of over commitment as a result of autonomous responsibility could exacerbate imbalances that exist between effort and reward. One way in which this manifests is in high levels of guilt about exercising flexibility or taking leisure time, and makes autonomy a double-edged sword. MBOs explain that because they can choose when to work, they often feel guilty if they do take time off, that they take few or only short holidays and often work while on holiday.

I had something personal I wanted to do on Friday with my wife and so I took Friday off. But having said that, I kept an eye on my phone and I had my phone on ... I had my laptop in the car, I could've logged on ... if I had to. (Bruce)

Having your own business, you can't just say, "I'm off for three weeks, I will see you later". (Barbara)

Although most MBOs expressed difficulty in balancing the desire for autonomy over when to work and the ever-present demands of their businesses, it is clear from the interviews that some find setting boundaries between work and personal life critical for their wellbeing. Tracey derives wellbeing from being able to choose when to work:

I'm pretty strict, so from the beginning I knew I didn't want to work nights and weekends. So some days when there's a lot on, I might have to work in the evening or on the weekend. Usually, if I do turn my laptop on on the weekend, I've chosen to. I might be excited about an idea and do some research or something. But basically my clients know that we work office hours and they kind of respect that. So I set that expectation in the beginning. So for me I try to be strict because if I leave it too flexible I might not ever get anything done. (Tracey)

Tracey is unusual in her ability to maintain 'strict' boundaries. In most cases the MBOs in the study report their boundaries are more flexible and susceptible to client demands or busier work periods. That

is, the ability to choose to take time away from the business for self-care activities or socialising, for example, is perceivably negated when business requirements become urgent.

... unless there's a deadline and then there are certain things that have to be sacrificed of course ... I don't think that's different to others. And I commit to that, so whatever it takes. (Patricia)

5.3 Loneliness of Sole Operation Can Impact MBO Mental Wellbeing and Undermine Confidence



KEY INSIGHTS

- Being a 'soloist' results in loneliness for some MBOs, which affects their overall wellbeing.
- At times, MBOs find it difficult to stay motivated due to the lack of a team to facilitate their creativity or drive work efforts towards goals.
- Being unable to share business-related challenges with a team can make it more difficult for MBOs to manage stressful periods.
- Working alone leaves MBOs feeling overly burdened by the full responsibility of the business.
- Working alone makes it more challenging for MBOs to develop and maintain boundaries between their personal and work lives. For example, MBOs lack both formal and social signals for determining work start and finish times.
- Some MBOs lack a sense of belonging at work.

Connecting with others (relatedness) in a workplace has been identified as an important part of workplace mental health good practice (Petrie et al., 2018; LaMontagne et al., 2014). In many ways, a sense of belonging and community enables a MBO to satisfy both their desire to work autonomously while still remaining connected with others and deriving a sense of relatedness to peers in similar roles (Garrett et al., 2017). Davidson and Cotter (1991) determine that fostering a sense of community is good for an individual's happiness and general wellbeing. Four positive psychological states are argued to come from this sense of community (McMillan & Chavis, 1986). They are: membership of a selective group that not everyone can join;

influence, where your expertise is valued and sought by the group; reinforcement, where personal needs are met by the group; and a shared emotional connection with other group members.

Relatedness is difficult for MBOs by virtue of the structure of their businesses. This sample of 34 MBOs includes 25 who are sole operators and a further two who rely on outside contractors but mostly work alone. This is representative of the NSW state demographics. According to the NSW Department of Industry Profiles (NSW Government, 2018), 60% of all businesses in NSW have no employees and 30% have one to four employees. Since this is an important subset of the economy, this section explores the challenges to mental health arising from working alone in an organisation. Impacts identified in the study include loneliness; blurred social norms; no feedback, validation or motivation from team members; and stress as a result of having to perform multiple diverse tasks and absorbing all the responsibility for decision-making.

5.3.1 Evidence of Loneliness and Its Impact on MBOs

MBOs often work in isolation, with minimal opportunities to connect with others at work (Stephan, 2018; Schonfeld & Mazzola, 2015). Self-employed people 'lack resources such as performance feedback from supervisors, social support and sufficient resources needed to implement their plans and strategies' (Cardon & Patel, 2013, p. 383). Shona finds 'a lot of the nature of [her] contractual work is quite lonely and isolating'.

Rachel refers to the stress caused by loneliness that is a result of not having colleagues. This isolation has an impact on her ability to maintain currency in her work:

Well there is being lonely ... you're by yourself all the time. So I know sometimes I won't talk to anyone all day other than ... my children. And sometimes I worry about my vocabulary—whether I have enough of the right words, because you know when you're out working in the public service or whatever there's all these keywords. (Rachel)

More concerning is the impact on wellbeing and workplace motivation. Both Patricia and Lauren reported significant anxiety and its impact on them as people. Patricia suggested that there are flow-on effects for her personal life:

The anxiety's a big one ... just, what it does to your mental state and then how it flows on to other aspects of your life. I would imagine that this is going to be something you'll encounter a fair bit with people that work on their own, because when you're on your own, you get in your head. There's nobody to bounce off and sometimes when you get into that space, it [be]comes hard to even get out of that head, because you think you're going to sound stupid and you talk to somebody else about that. (Patricia)

In Lauren's case, the loneliness is closely linked to her sense of wellbeing:

... the only people I saw were family, husband and kids. And it actually had a massive impact on me. So, at first I was feeling isolated and lonely and I lost a lot of passion for my work, more and more sleeping in, not getting out of my pyjamas, more and more just watching TV or reading a book and not actually doing my work and then feeling just like a failure and worthless. (Lauren)

5.3.2 Responsibility: Wearing All the Hats

Closely linked to loneliness is the weight that MBOs feel from bearing the concerns of their businesses alone (Tamsin). Steven highlights that his family's financial security relies upon his business and therefore him as a MBO. Jane describes herself as 'responsible for their [employees'] jobs'. The stress associated with this responsibility burden should not be underestimated:

... when the buck stops with me that has been horribly stressful. At the end of the day it's just me. It's what I can do, it's what I am capable of. It's my decision. Having that responsibility has been one of the biggest stress points for me. (Rhonda)

Resources to address these responsibilities are limited when you are a sole operator or a MB operator with few employees. MBs are characterised by basic flat organisational structures (Baumeler & Lamamra, 2019). The MBO needs to fulfil almost all business roles (Mathias & Williams, 2017). There is a breadth of skills required for these tasks and for many this means working outside of their comfort zone or core skill set. Rachel, for example, describes herself as a 'one man band' who, amongst other things, needs skills to do bookkeeping, administrative tasks and website design. Mary describes her work as marketer, manufacturer, picker and dispatcher:

If I'm not making or packing orders, there's photography to be done, I do my own photos ... Then you've got to edit them and put them on the website, think of something funny and quirky to say on Instagram, and write a newsletter. (Mary)

Mike and Pam likened this to wearing multiple hats as a business owner:

You put your sales hat on, you put your marketing hat on, you put your HR hat on, you put your operations hat on. You've got many hats to wear. (Mike)

Many MBOs identified the need to work across multiple business functions as a source of stress. MBOs described 'wearing all the hats' as particularly overwhelming (Pam) in the early stages of their business ownership. For some, the solution came in gradually building their skill sets across diverse areas. For others it involved being in a position that allowed them to outsource some functions to others.

You put your sales hat on, you put your marketing hat on, you put your HR hat on, you put your operations hat on. You've got many hats to wear.

5.3.3 The Blurring of Social Norms

Wolfe and Patel (2019, p. 3) identify the boundaries that arise in organisations because of 'standard working hours, explicit statements of job duties and tasks, and even commonly held social norms regarding appropriate levels of work'. These boundaries serve to regulate and balance the tendency of some to excessive effort in the workplace. However, these authors note that 'these potential balances do not necessarily apply for those who are self-employed'.

This study finds evidence to support this notion of blurred social norms. Isolation and working from home means that MBOs often forget to take breaks or limit their work days:

When I am at home by myself sometimes ... my partner will come home and I am sitting here in the dark still doing things. So, I am hopeless as my own boss ... I think the pressure is different [in] that I have to supervise myself so there is almost more pressure. There is a greater sense of responsibility to not be bludging off when you work at home and you are by yourself and no one is watching you. (Shona)

This lack of managerial oversight and blurred organisational rules can result in procrastination:

I think when you work for someone else ... you have to be up and out the door and at work at a certain time ... [My business] has certain opening hours, but even when I get here ... I find I procrastinate a lot about getting started on something ... Because it's my own business I'm not going to get in trouble. (Mel)

5.3.4 Teams Can Affect MBO Confidence

For many MBOs, lacking a team of people within their place of work affects motivation and leaves them without the support structure that is found when working as part of a team toward a common goal:

It was hard not having other people to bounce ideas off, or—when you're having a down day, for someone else to perk you up or give you your vision that you'd forgotten or why you're doing it. (Pam)



Thus, it appears that working within a supportive team structure can be a positive influence on individual mental health without the individual realising it. Interviewees noted that while they are motivated by others, the team is not always a formal workplace structure. MBOs are motivated by working towards a similar goal by engaging contractors in their businesses, or by acting as contractors within a like-minded network.

**How do you get your motivation back?
And for me, definitely bringing on other people to help me write and getting their viewpoints, really helped for me to get my motivation, because I felt like in some ways the business was all on my shoulders. So having them do some of the writing and they've got different voices and a different perspective—it's been really good to have that. (Tamsin)**

Specific positive impacts were noted by Shona, who reported feeling 'looked after and remembered' when a team she had been contracting with took the effort to update her with good news. Steven reflected on the 'negative energy' that is released when we are able to complain about co-workers, bosses and customers. He laments the absence of these opportunities:

There are less opportunities to debrief and less opportunities to have those outlets as a micro-business owner, particularly when you are a business owner of one. (Steven)

Another option for dealing with loneliness is to have a business partner. Barbara is the only MBO in our sample who has a formal partner, and she gains positive reinforcement from this person. She recalled an instance when a decision to decline work was under consideration:

... from my perspective it did create anxiety around the financial loss that that meant for us ... a lot of debriefing with my partner as well. [We] spoke with each other, that's again where we are so fortunate. I know for a lot of small business owners the isolation and feeling alone is a big one, a big issue, so we do have each other to be there for one another in that sense. (Barbara)

6. PRACTICES AND MEASURES TO MAINTAIN AND IMPROVE MENTAL HEALTH

One of the domains around which existing mental health frameworks are designed is the modelling of positive leadership practices in the workplace (LaMontagne et al., 2014; Petrie et al., 2018). Since MBs can have very different business practices from those of the large organisations for which the frameworks are designed, we examined the interview data for information about practices and measures related to mental health that exist in MBOs.

This section explores the positive roles played by networks of peers and mentors; how MBOs embrace continual learning; and other methods used by MBOs to facilitate a mentally healthy workplace and foster positive wellbeing.

6.1 The Role of Networks in MBO Mental Health

KEY INSIGHTS

- MBOs look beyond their 'organisation' for resources, guidance and a community.
- MBOs value advice and support from their MBO peers, particularly those in the same sector. These interactions can aid price-setting, assist with the generation of business ideas and boost confidence in client interactions.
- MBOs value online and local face-to-face groups for advice and connectivity.
- Locating a group that aligns with a MBO's values and approach to business significantly enhances the sense of value that a MBO derives from a network.
- MBOs' most relevant mentors are individuals who are relatable and inspiring.
- MBOs appreciate mentors when they are emotionally supportive and also provide tangible advice.
- MBOs lack organisational norms and other indicators of performance. Insights from other MBOs can be a source of benchmarking and validation.



The outward-facing nature of the MBOs' experience suggests that there is a need to re-examine what constitutes an organisation in this context. That is, given that family, friends, business owner peers and formal advisors all assist in reducing isolation and provide important feedback and validation for MBOs, strategies for supporting MBO wellbeing will need to extend beyond the MB itself.

We all know that business is hard, anyone that says it's not is kidding themselves and lying. It's a grind and if [it] wasn't then everyone would do it and everyone would succeed. So, having the right support and knowing where to get the right support and having those trusted advisors around you is really, really important. (John)

6.1.1 Peer Networks and MBO Mental Health

Peer networks offer access to others who own a MB. Sawang et al. (2020) find that local business networks help to provide emotional support to MBOs, especially when they feel they are losing job autonomy due to client demands. MBOs often seek the opinions and help of peers in the same sector rather than look for external support. Talking to others (either in online groups or networking events) in similar businesses generates ideas and provides confidence to price services appropriately, to manage difficult clients or to cope with stressful situations. As MBOs don't have co-workers who naturally set the tone for work, working with external groups can be a way to manufacture this for MBOs.

The learning and increased productivity that comes through these networking groups is highly valued by MBOs. This interaction allows MBOs to gain nuanced insight from others about specific issues.

Once a month we have one of those sessions where ... three people bring a business problem to the meeting. And say, "I'm wondering whether to do this? Or introduce this new product? Or how should I approach this?", and we get to see the issues in advance ... And so it's fascinating not only just being involved, but hearing other people's thoughts about all those business matters. (Alice)

As Lindy explained, being part of an industry-specific networking group is more appealing than one-on-one coaching sessions:

She gets us together for two hours every month and we might reflect on something from a professional ... and then I might say, "I've got this particular client and I'm struggling with—what does everybody think?" (Lindy)

MBOs' connections are facilitated by technology that broadens the scope of their interactions beyond their geographic location. Facebook is an important

I really enjoy the networking groups ... you're dealing with other people who are in some respects in the same boat as you.

channel for networking (Tracey). Margaret described an industry focus group that helps her stay motivated:

They run a Zoom session four times a day ... in different time zones around the world and so I log onto that every weekday morning ... They just greet everybody and then you're put into a chat [about] what you're going to do. Then you mute ... you work for 50 minutes and then you compare notes at the end and they have a bit of social mingling ... once a week they have a social mingle and they have talks and things. I find [that group] really, really good. (Margaret)

However, networking groups are not all geographically dispersed. Local knowledge is still relevant, and the emphasis is on finding the right network. For example, Lily and Jessica are amongst others that benefit from the direct intervention of a smaller group for 'inspiration, inspiration, ideas, encouragement, support ... friends' (Lily):

I have a little sort of clique of about two or three women that we meet twice a month more or less—once a month at least. And we just get to push each other on with our business. (Jessica)

It isn't always easy, but it is important, to find the right group to connect with. Sometimes other business owners are reluctant to share business advice or are fearful of truly opening up about their challenges. Some



MBOs create their own community because they can't find the 'right' one. Others eventually find the 'right' fit, and this is a real source of comfort for them. Steven shared the difficulty of finding people who are truly open and who also align with his values:

I realised that a lot of facilitators really keep their cards close to their chest [and] talk about how well they're doing ... I decided that I would approach things differently and I would help communities and have people that I would network with and mentor and I would just ring up and just go, "Hey, how are you doing?" And so I've got a lot of people that we don't necessarily work together but we will ring each other and we will support each other. (Steven)

Other groups require application and vetting of participants or charge a fee for participation. The cost and effort required to be part of these groups is reflective of the value the MBOs place on their participation. Vetting limits interaction within the group to those who have similar backgrounds and needs, as opposed to the less-useful 'breakfast-type groups' (Alice):

... everybody has to have seven references, and to have worked in their business for seven years, or in that area before they can even join. So it's a highly vetted group, which is brilliant. So you already have confidence in those people. (Alice)

Patricia referred to the benefits she derives as a member of a longstanding group, which is a closed, almost 'elite' group. People have to pay to participate and must be introduced through a reference:

I tried other business networks ... because I am an introvert and I need to find my comfortable fit and so I went to a few different ones ... [Local networking group] has just been a really good fit for me ... A really supportive group of people. I think one of the things is consistency of the core group, so you get to know people really well ... An investment, not just in my business but in my mental health as a business owner because the value there is so great because you ... develop that trust. (Patricia)

For MBOs, networks are models of positive behaviour as well as sources of business advice. Shona talked about listening to others 'around self-care and being forgiving towards yourself'. Meredith continues to meet with groups that don't provide any immediate business outcome, such as a sales opportunity, because she values the learning opportunities and likes working with like-minded individuals:

... constantly learning from my professional learning network is what keeps me good at my job, it keeps me current in terms of ideas and thinking ... I think valuing people in your network is not just about making money, it's about really valuing their experiences and what you can learn from them. (Meredith)

Groups allow isolated MBOs to be vulnerable, ask difficult questions and belong. For example, regularly sharing COVID-19 experiences has allowed Lisa's group of accountants to honestly move past the 'façade [that] everyone's doing well, everyone's nailing it, everyone's got all these followers, they've got all these clients, they're making all this money', and learn from others' real experiences, 'which will actually make them thrive in the future'. This need to learn vulnerability over time most likely stems from an initial reluctance to share for fear of looking silly amongst peers. For example, MBOs can even be nervous about asking each other questions online:

[In] accounting you think you've got to know everything ... someone actually messaged me saying, "Can I ask you a question? I'm happy to pay you for it, I just don't want to ask even in the other accounting groups because I don't want to sound dumb". (Lisa)

Networking meetings also provide a space in which MBOs can raise these questions, but wouldn't otherwise make contact to ask. Networking groups are important 'spaces' that create a dynamic that is more open and collaborative than MBOs might otherwise have access to:

I really enjoy the networking groups ... you're dealing with other people who are in some respects in the same boat as you ... and they'd be afraid to pick up the phone and say, "Well what do you reckon?" (Bruce)

6.1.2 Mentors

Networks provide MBOs with access to mentors. The interviews reveal the critical role these individuals play in providing insight, inspiration, coaching and operational advice. It is likely a result of the self-selection bias of the study's sample that many of the MBOs have a mentor or coach. MBOs in the study did acknowledge that not all MBOs seek out coaches and mentors. They feel this leaves those MBOs insufficiently supported:

... a lot of small business owners ... don't have that support around them, often because they feel they can't afford it, but maybe they can't afford not to. (Mike)

Many business owners seek support from someone who shares the same contextual business experience (Dalley & Hamilton, 2000). The most helpful mentors are not necessarily aspirational but are rather experienced in similar fields and relatable:

... we need to have somebody who's just that one or two steps ahead of us. But we also need to see the bigger picture ... Because otherwise I think that the temptation is to only look that one or two steps ahead. (Jessica)

Women MBOs related the importance of sharing 'stories' (Tamsin) and learning from the experiences of other successful women MBOs who are 'not just telling me what to do, she's showing me how she did it' (Anna). Despite the existence of highly successful and well-known women entrepreneurs, Meredith noted that these individuals are 'too intangible' and not relatable role models. Mentors' help in reorienting their gendered thinking is common for these women:

I think the biggest obstacle about being a business person was myself. I thought a business person was a middle aged white guy in a suit. So I didn't have any female role models on "What does a business person do?" (Meredith)

It is valuable when mentors relate both inspirational experiences and their own failures and mistakes. Dalley and Hamilton (2000) find that transfer of learning between mentor and mentee is often easier when the expert demonstrates similar values and practices to the business looking to learn new skills. Learning is derived by making

sense of the mentor's experience and training can have a direct impact on the MBO's current situation (Barrett, 2006). Understanding that successful MBOs have also experienced hard work and pain in their journeys adds 'forevermore learning' (Lindy), realistic expectations of the time mastery takes (Lindy) and context in the absence of other MB colleagues.

I met this great, incredible woman at one conference ... "Wow", I said, "You know, it's really impressive what you've done" ... She said, "This has been a journey that I've done for the last 8 years" ... "Along the way", she said, "I've had lots of mistakes and failures that you don't see". (Tamsin)

However, some mentors are only able to provide valuable strategic input rather than empathy and emotional support. One mentor was described as:

... not a very relational kind of person, he's more of a you know strategic sort of thinker, high thinker sort of person. So, he's probably not as empathetic as the lady that I had but he's more strategic and ... probably better for my business though. (Lily)

6.1.3 Reducing Isolation

As identified in this study (see 5.3.1), loneliness and isolation are sources of stress and anxiety for MBOs. Similarly, Fernet et al. (2016) find that occupational loneliness in entrepreneurs can contribute to stress and burnout, and argue that business networking, coaching and mentoring can provide many benefits to the MBO and therefore the organisation. The regulations enforced to stop the spread of COVID-19 in 2020 and 2021 further exacerbated this isolation, but also caused the proliferation of support networks:

... last year with COVID ... We weren't in lockdown. But we were fairly isolated down here in the country. And it absolutely has given me a group of professional people that I love talking to every week. It's very supportive, and there's just a very good sense. So for somebody working from home, who otherwise would feel quite isolated, it's made a bit of difference. (Alice)

Lauren reinforced that these online communities existed prior to COVID-19:

I've always been a member of this online community ... for many years and it's just like a really supportive network ... still to this day such an amazing resource that she has brought [together] Australia's work from home community—before COVID, you know all the freelancers out there that have always worked remotely, to get us so that there's somewhere for us to go—because it's all online ... I've made so many friends out of it. It's a really good community and there's no pitching—it's nothing to do with that, it's just all about supporting. (Lauren)

6.1.4 Feedback and Validation

From this discussion of peer networks and mentors, it is clear that MBOs need to look outside their businesses to get a sense of how they are doing. This is largely because they set their own KPIs and lack internal colleagues against whom they can benchmark their performance. Validation of their progress comes from peers as well as customers, who provide informal industry benchmarks to help with pricing, deliverables and customer management. Industry networks are also a source of work referrals for some interviewees. Lisa noted the usefulness of conferences to 'talk numbers and metrics ... and ... see where we were'.

Customer feedback and reviews help MBOs to deal with daily feelings associated with 'imposter syndrome' (Tracey) and provide 'direct, one-off' word-of-mouth referrals that in themselves are positive and affirming (Pam). This ongoing narrative is important because:

... you're only as good as your last job, and that's certainly the case for me as an independent sole trader ... word of mouth is really crucial and I have ... experienced quite a lot of stress ... around [it]. (Shona)

Relying upon these external sources for validation and feedback does come with challenges. MBOs must learn to effectively navigate these unfiltered avenues of measurement to avoid the potential negative impacts on their wellbeing.

6.2 Continual Learning



KEY INSIGHTS

- The early period in the life of a business is the most intense time of learning for MBOs.
- MBOs identify resources for learning when their business requires new knowledge or skills.
- Informal resources are the key learning sources for most MBOs.
- Learning from other MBOs is valued as a source of relevant and easily accessible knowledge.

Ongoing and continual learning was discussed by many of the MBOs in this study. The sources and timing of this learning vary. MBOs identified steep learning curves relating to both business skills and the context of their business or service during start-up. Later in the business cycle, MBOs access just-in-time learning from their networks to learn the skills needed to juggle their many responsibilities. Their learning is informal and often necessity-driven. MBOs appear to focus on finding free resources wherever possible and are happy to share learned knowledge with others.

Many MBOs described a steep learning curve motivated by 'bare necessity' (Jessica), particularly during the early years of business ownership. As Steven noted:

When you start your small business, every day you're learning something and often you are encountering problems for the first time and you're solving problems for the first time and you are dealing with situations for the first time. (Steven)

At other times in the business cycle, MBOs learn when needed. For example, Shona waited for a request from a head-hunter to access formal training to 'upskill in some ... necessary areas ... and become more qualified'. Others mentioned resorting to online Facebook forums (Mary) and Google for training. Tamsin shared how she created her first website in 2012:

Lots of it was on the website Googling different things. And so in the beginning ... it was just going in, finding information ... I had lots of late nights where things would break down ... I had looked at how much is it going to cost me to get someone else to do

a website? And when I saw some of the prices I thought, “I can’t afford to do that, especially when I’m not making any money from it”. (Tamsin)

MBOs rely on just-in-time learning because requests for help happen when the MBO has a desire to learn and is able to apply the learning immediately in their business.

New knowledge comes from many places, both formal and informal. As Sam explained, supplementary learning comes ‘from experience, from mentors, from podcasts, books and other resources’. It happens outside of normal work hours: ‘at night my husband’s watching a movie and I’m on YouTube learning’ (Mary). Alex explained that a common form of learning happens ‘on the job’:

I do training with the staff and quite often on webinars ... There’s a couple of breakfast meetings that we go to ... that’s all the structured formal stuff. At the same time we’re constantly having to look up different tax law things and research. (Alex)

Unsurprisingly, choosing when to learn depends on when the MBO feels like it. As Sam described it, ‘that moment of, “I’m in the zone to absorb some education so whatever comes my way”’. Sue limits her learning to ‘whatever I need to learn, but I don’t learn any more than that’. Ironically, Barbara noted the need to learn about boundaries:

... boundaries have been something that we’ve both had to actively be aware of and that’s something that I have actually tried to research and learn more about how to do that effectively in a communication context. (Barbara)

As businesses and technologies change, the need to ‘keep up with things’ is ‘constant’ (Tamsin) and, as Lindy indicated, necessary to tackle the sense of ‘feeling like you’re behind’:

I’ve got books on my bookshelf ... I pick one up when there’s something particular I want to explore. So let’s say I’m about to engage with a particular client and there’s a particular range of issues ... that’s when I ... will go and explore. (Lindy)

Other MBOs mentioned the importance of learning from those around them: ‘I learn a lot from [working with mentees] as well, just through conversations and so on’ (Barbara). Alice learns from ‘going to all sorts of little business functions, and seminars ... and networking like mad, and asking lots of questions ... And joining one of those breakfast groups ... absorbing everywhere’. Further, Barbara finds benefit in ‘personal development, participating in courses and workshops myself’.

6.3 Facilitators of Positive Wellbeing



KEY INSIGHTS

- Family and friends are an important source of emotional support for MBOs.
- Partners, in particular, help MBOs set work and personal boundaries.
- MBOs practise different forms of self-care, including affirming internal dialogue, exercise, getting outdoors and planning for work-life balance.
- Many MBOs find taking time to undertake self-care activities challenging, particularly as they often view self-care and business outcomes as conflicting, rather than complementary.
- MBOs view their role as a business owner as a key part of their personal identity. This constrains their focus on taking time away from their business for self-care.
- For MBOs, prior experience, age and learning is critical to their ability to weather the challenges of business ownership. MBOs are better able to rationalise business challenges and fluctuations in business demand.

Current frameworks used to guide the development of mentally healthy workplaces include the opportunity for employees to thrive at work by modelling positive leadership practices, encouraging the application and development of individual skills and fostering a positive, goal-oriented work culture (LaMontagne et al., 2014). However, without connecting to others in the workplace, MBOs often become dependent on family and friends for emotional support (Clinton et al., 2006). This is certainly the case with the majority of the interviewees, whose family and friends have a positive influence on self-

care practices. Otto et al. (2020) identify the important role customers and clients can play in providing MBOs with meaning for the work allocated and subsequent feedback on goals achieved.

However, not all MBOs connected physical wellbeing to positive business performance and some failed to see a link between personal wellness and business fortitude.

6.3.1 Family and Friends

Partners were often referred to by MBOs as important relationships for their wellbeing. These individuals provide a sounding board for relief of a MBO's business stress. Patricia described talking and sharing as a 'huge thing'. It is also essential that the partner is supportive of the decision to be a MBO. Maree described her 'beautiful husband' as a 'really a safe container for me, and he enjoys the safe containment that I offer him'. Steven went further, crediting his partner with his survival and success:

If I didn't have him, I don't think that I would have been able to survive and be as successful as I have been. (Steven)

MBOs are aware that they often 'unload' on their partners and are concerned that the burden is at times too heavy. Lachlan identified his partner and friends as important people to talk to, admitting that his partner 'probably cops a fair bit of it'. Sam agreed, saying of his partner, 'She gets the brunt of most everything, good or bad'. Lily also voiced her concern for her partner's wellbeing:

I do offload quite a bit onto him about business stuff. But he doesn't mind so I've just got to be careful not to do it too much. (Lily)

For other MBOs, friends play a similar role to partners. When she's stressed, taking time out for a coffee with 'really good friends' is important for Meredith, as it is for Lindy:

I've got certain friends I will walk with—we've got mutual work interests, so I suppose then we ... amongst other things, talk about work, even maybe particular client issues or that kind of thing. (Lindy)

Otto et al. (2020) suggest that these family members (and friends) may play a support role similar to work peers in traditional work environments. They are particularly important in assisting with boundaries. These can be set simply by the patterns of another person:

I live with my partner and when he comes home which is usually about six or seven [pm] that tends to be when I stop. That's a good marker in time for me. (Barbara)

Adam's wife negotiates the boundaries 'generously' and carefully. He described them as 'far too grey and fluid and moving'. She struggles with 'an unfair burden because what I do is I say, "Well this is all the stuff that I need to do", and it's ... a list that has no obvious end'. He described her as 'supportive of the mission. She will say, "You know you need to sleep; you know it's time to go to bed". Or, "You know it's important for you to be at dinner tonight with the kids or I need you to help me to go and take the kids to sport"'. However, Adam also conceded that the stress is 'self-imposed' rather than as a result of deadlines imposed by clients, and that the rules created are mostly artificial.

6.3.2 Self-care Practices

Self-care takes different forms in the MBO sample, including the use of affirming internal dialogue, exercise, getting outdoors and planning for work-life balance. Internal dialogue is a mechanism used by MBOs to overcome potentially limiting self-talk. MBOs consistently mentioned the need to overcome 'imposter syndrome' and explained that consciously reflecting upon their performance and trying to be more objective in their self-assessment is an important process in maintaining wellbeing.

If I'm not in the mood and I don't get things done ... then it's not a nice feeling to walk away from your day and think, "Oh, you know I didn't get those things done when I could've been using that time better and more wisely". But then I've got to remind myself I will get those things done and not be hard on myself. (Lily)

Exercise, like riding a bike (Lachlan) or going for a run (Lindy), plays a similarly important role in maintaining mental wellbeing. Exercise is a critical part of the daily routine for several of the MBOs. For others, physical activity relieves stress during particularly challenging periods. Lachlan described his bike ride as his 'best place' and 'probably the most helpful' de-stressor.

The outdoors and being outside, especially at the ocean, is a place of solace and rejuvenation:

That is such a big part of mental health for me. It's more mental health—no, it's both—physical health and mental health. But I'm very conscious of keeping my mind and emotions in check by doing those things. Getting outside, getting some sun, getting on the ocean because you can't just think about work out there, because you've got to concentrate around the ocean you know. (Patricia)

It's very easy to take what you're doing very seriously and one of our mantras is we're not curing cancer, because you do sometimes get into that headspace of this is a catastrophe where it's actually not.

Effective boundary management is also needed to manage the blurring that often occurs between work and personal life. For example, Sam works hard to 'make it a practice where weekends are set for weekend time of getting out and doing some things'. Work-life balance and a focus on personal wellbeing was recognised by some MBOs as essential for better business outcomes:

I'm starting to realise if you plan well enough you can fit things in. You can continue to tell yourself that you're too busy or you haven't got time, but you have to find time for that. I'm getting a bit of stick off my doctor at the moment that I need to lose a bit of weight and look after myself a bit better and that would be better for me as a business person anyway. So I just have to find time to do some exercise in the morning ... you can fit it in. (Bruce)

Not all MBOs are able to recognise when the 'balance' isn't working and most MBOs find it difficult to make adjustments. Healthy routines with time to focus on physical and mental health are elusive for some. These MBOs are aware of the perceived negative impact of working overly long hours in their business, but find it difficult to make changes. Sometimes the choice seems to be mutually exclusive—it is either business or health. As Tracey said, 'I've put my health on the backburner and really invested in my business'. Tamsin elaborated:

I know I need to take better care of myself and exercise ... the times that I want to do that, that's early in the morning. But ... I find that's my most productive time for me in front of the computer and getting work done. So then, there's this battle about, "Well, when do I do this?" ... I know it sounds really trivial ... I know I need to do the exercise, but when exactly do I fit it in? (Tamsin)

Jessica described the link between her MB and her identity as a 'certain addiction'. Despite the realisation that this is not always healthy, and that being overly serious creates 'catastroph[ies]' (Barbara) where there are none,

it's very easy to take what you're doing very seriously and one of our mantras is we're not curing cancer, because you do sometimes get into that headspace of this is a catastrophe where it's actually not. (Barbara)

Jessica gave an example of the enormity of this addiction:

My clients were more important in needing to get it done than my health. So in the year before, I ended up in an intensive care unit with a heart virus and 30 kilos heavier than I am now, and on a Sleep Apnoea machine and blood work that was just quite horrible. And I had all of the information that I needed to go, "How long do you want to live for?" Basically. But that still didn't stop me from going, "Yeah, that's interesting, but I've still got to get this job done" ... There is an addiction to it and I think within that addiction there's a sense of competitiveness around if I don't do it, someone else will. And there's also a lot of self-identity attached to it. So who am I without it? (Jessica)

6.3.3 Wisdom Derived from Past Experience and Age

The study identifies the importance of prior experience, age and learning to the development of healthy habits in MBOs. As Uy et al. (2013) argue, prior start-up experience influences the coping strategies adopted by small business owners in stressful situations. 'Previous experiences could influence the entrepreneurs' mindset and consequently the entrepreneurs' ability to deal with the venture situation' (Uy et al., 2013, p. 592). This is similar for many of the MBOs in this sample.

MBOs demonstrated the value of their past experiences in their discussions about handling cash flows and client payments. Prior knowledge is a calming influence, and provides certainty over future cash flows:

In the first few years I spent a huge amount of time panicking and really, really just riding the ups and downs of when it was busy—feeling great and feeling validated ... but then thinking that things weren't going to go so well in the immediate or short term or medium term; that I was a failure and also that it was never going to get better ... These days it's fine because I have 11 years of financials and 11 years of cash flow and accruals history to be able to look at. (Steven)

Patricia derives a sense of accomplishment from reflecting on her past achievements, particularly as she now focuses less on monetary success as her measure of wealth:

I am rocking up in my 2008 model car, but ... as I've become older and been in this business longer ... I'm obviously good at what I do because I'm still here and it supports me and my family. I've come to realise that wealth comes in many forms. I have far less than I used to ... as far as monetary wealth goes but I feel a lot more wealthy, rich. (Patricia)

Sam described the luxury of being able to decide which clients to accept now compared with his early experiences and the significantly positive impact that these choices have had on his wellbeing:

When I first was doing this, especially just as a solo, the only person in the business, I think I made a lot more of those decisions



of I'm going to take on clients and take on work that doesn't fit or, because I need the money or I didn't make budget or whatever, and I stopped doing that ... Granted, it might be a bit scary and we might have some very close months, but ... looking back on those two scenarios, the mental health that I went through doing stuff that wasn't working or just because I needed the money [created] ... damage to me in the long run with mental health ... It took a long time to figure that out and I'm not going to lie, it's still hard and scary ... I didn't understand how much mental health played into how productive I can be until I kind of made that decision. (Sam)

Allied with age and experience is increased skill that brings confidence to MBOs like Rachel, a photographer:

I think it's definitely confidence with age ... you do get better through taking your photographs and looking at them and seeing, "How could they have been better? How you could have improved them" or "Why [are they] so good?"... when you're photographing people you learn more how to relax them as you're getting older and you're more settled within yourself. (Rachel)

Other habits that improve with age include 'trusting that I have good quality work. But I still have my moments, particularly with certain clients and I become anxious knowing that that project is coming up' (Patricia). Steven discussed the assurance of not

questioning his decision to become an owner (something he did a lot in his early years):

... in 2020 I'm so much more confident, so much more self-assured and I have so much experience now to be able to say this ... in the first couple of years, I would just sit at home at night and I would [think], "Hey, am I doing the right thing? ... What have I done?" (Steven)

Self-efficacy also grows with age, and experienced MBOs look for less external validation. Jessica commented, 'I don't have to be liked or approved of by everyone'. Patricia added:

I'm better at it now but I used to seek approval, I needed approval, and I'm better, I'm more comfortable in not needing that as much now ... I've become more comfortable in who I am, as I've become older and been in business longer. (Patricia)

As Pam says, 'now Cinderella wants to go to the ball':

You'll laugh, but I think it was the menopause ... I hit 50 and I was like, "I just cannot do this anymore. I just can't be everything to everybody", and I used to laugh with my husband and say, I feel like Cinderella. And now Cinderella wants to go to the ball. And I didn't want to be mean about it, but there was a determination that I couldn't go on living feeling miserable, the way I was. And no one else could do it for me. (Pam)



7. RECOMMENDATIONS

Based on our findings, we present recommendations for consideration. These are drawn from the researchers' analysis and knowledge of the MB sector.

Educate micro-business owners about how legislation, regulations and codes of practice can support their workplace mental health

Power in business relationships can affect MBOs' wellbeing. Government legislation, regulation and codes of practice may be used by MBOs as bargaining tools to assert their rights in the business sector. For example, the new *Code of Practice—Managing Psychosocial Hazards at Work* (SafeWork NSW, 2021) can be used to contextualise the legislation as a negotiation lever to help the MBO manage client relationships, calibrating the balance of power between both parties.

Adapt mentally healthy workplace policies, strategies and campaigns to reflect a new understanding of autonomy in a micro-business

The demands of external stakeholders often take precedence over MBO work flexibility preferences and this loss of control means autonomy is different in MB environments. Adapting workplace mental health policies, strategies and campaigns that promote self-care between projects/clients acknowledges that although MBOs must manage customer demands and statutory deadlines, a mentally healthy workplace strategy is still possible between jobs.

Use industry networks to promote the introduction of mentally healthy workplace strategies

Business mentors and networks have been identified as a critical driver of MBO wellbeing. Industry networks can connect business-specific experts with members to foster mentoring/coaching opportunities. For example, the NSW SafeWork Mentally Healthy Workplace Coaches could partner with selected networks or industry associations to establish a mentoring role to small business members. A partnership that understands and addresses the nuances of particular sectors would contextualise the value of adopting workplace mental health strategies for MBOs.

Include family and friends in workplace mental health campaigns for micro-businesses

Non-traditional workplaces and blurred work-life boundaries highlight the important role played by the social network of the MBO. Often, it is people external to the MB that are the closest to the MBO. These cohorts should be included in the mentally healthy workplace education strategy to champion mentally healthy practices in a MB and use their new understanding of workplace mental health to support the wellbeing of their connected MBO.

Promote networking opportunities for micro-business owners

Connecting with others is important to maintain positive mental health at work. Networking groups and industry associations are important to the wellbeing of MBOs. Business networks provide MBOs with emotional support, assistance with work challenges and incidental training opportunities. Promoting MBO community groups increases access to peer-to-peer support networks. This could be provided via a webpage (networking portal), which is easily accessible to all. The site could be supported with an online promotional campaign, and shared with key MB influencers who can direct MBOs to the resource.

Initiate collaborative projects with training providers like NSW Business Connect and others with selected industry associations to provide industry-specific business skills relevant to the age/stage of the business

Self-efficacy is recognised as an important element of workplace mental health because it contributes to the sense of control a person can exercise in their workplace. An MBO's decision to undertake skill development depends on the experience of the MBO and the growth-stage of the business.

Completing an industry-wide training needs analysis will help to identify gaps in key business skills relevant to the experience and age of the business. The analysis can be used to develop bespoke training that recognises industry-specific nuances. Additionally, this research has identified skills that impact the wellbeing of the MBO regardless of their industry. They are:

1. Building a strong sales pipeline.

Interviewees who are confident of future sales are better able to control their work demands. Helping MBOs to develop prospecting and sales skills can facilitate a greater sense of control, subsequent autonomous work practices and ultimately wellbeing.

2. Developing accurate price points.

Pricing with confidence supports mentally healthy work practices for the MBO. Learning how to value work outputs and communicate this to a client promotes shared power relationships and enhances workplace autonomy.

3. Managing clients confidently.

Learning how to moderate client demands and deadlines within a MBO's capacity to complete work would provide a MBO with an opportunity to level the power in the business relationship without risking the quality and service of the relationship. Helping MBOs to implement client management and education practices can facilitate more positive and balanced relationships, particularly with larger businesses.

4. The return on an investment in self.

Educate MBOs about the link between personal positive wellbeing and business success. Provide them with tools and resources to implement a personal wellbeing plan and ensure they recognise the value of investment in their wellbeing to their business.

Adapt workplace mental health policies, strategies and campaigns to acknowledge the existing wisdom and experience of the micro-business owner

Perspectives about business stressors differ depending on the life and business experience of the MBO. Tailoring the mentally healthy workplace interventions to acknowledge the experience of the business owner and the size of the business may make the mental health message more relevant to the MB community. Specifically, providing support to experienced sole operators must be appropriate for a workplace that is very likely non-traditional.

Depending on the extent of their experience, MBOs have varying approaches to their workplace mental health. For some, awareness of past business stressors sets a precedent for coping with current business challenges. Reflection on the past helps to build resilience in the present. This means that a 'one-size-fits-all approach' to the development of mentally healthy workplace initiatives is not appropriate in MBs. In addition, acknowledgement of past challenges could contribute to the continual learning process adopted by MBOs and shared with other MBOs via community networks to model effective coping strategies and mentally healthy workplace practices.



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