

# What are psychosocial risk factors for entrepreneurs to become unfit for work? A qualitative exploration

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## Abstract.

**BACKGROUND:** Entrepreneurs may have to deal with different psychosocial risk factors than employees. Understanding relevant psychosocial risk factors for entrepreneurs is important for occupational health practice to develop effective measures to prevent work disability. This knowledge will be used to adjust the Work and Wellbeing Inventory an existing screening tool for employees.

**OBJECTIVE:** The aim was to explore psychosocial risk factors and relevant personality traits to adjust and further develop the Work and Wellbeing Inventory to predict work disability for entrepreneurs.

**METHODS:** In a qualitative explorative study, we interviewed 17 entrepreneurs varying in type of business and demographic background. By semi-structured face-to-face interviews, we explored their experiences with psychosocial risk factors related to entrepreneurship. Transcripts were analyzed by qualitatively coding procedures and constant comparative methods.

**RESULTS:** According to these entrepreneurs financial insecurity, conflict of interest, large responsibility, high number of working hours, managing tasks, and administrative burden were the major themes they had to deal with. Relevant personality traits for successful entrepreneurship were stress resistance, being all round, flexible, a good communicator, good leadership, and being able to set limits.

**CONCLUSIONS:** The results of this study are relevant for occupational health practice focusing on the wellbeing of entrepreneurs, and will be used to adjust items in the Work and Wellbeing Inventory.

Keywords: Self-employed, work and wellbeing inventory, work disability, occupational health practice, prevention

## 1. Introduction

The relevance of psychosocial risk factors for the health and sustainable employability of workers is undisputed in occupational health care [1–6]. Too much psychosocial risk factors or in disbalance with the coping mechanism and resilience of the individual

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may lead to work related stress and, if not corrected or counterbalanced on time, may eventually lead to mental and physical health disorders [7–9]. The interplay of these risk factors with potential resources for workers are conceptualized in various models and form the basis for assessment tools used in occupational health practice to screen for the risk of work related stress in employees [5]. Some of these tools focus more on risk factors such as those measuring stressors related to work e.g. job demands [3], others have a particular focus on potential resources such as resilience in workers [4].

The Work and Well-being Inventory (WBI) (in Dutch: VAR-2) is a Dutch assessment tool for occupational health practitioners that combines a prediction of the risk of future absenteeism in employees and return to work of patients suffering musculoskeletal and common mental disorders together with an assessment of the underlying factors that contributes to that risk [10]. This inventory makes use of the job demand resources model of occupational stress and combines this with person related factors such as personality and home situation [10]. The WBI assumes that an imbalance between stressors and support leads to health symptoms, which then can also lead to absenteeism depending on the disability perception of the employee. Since its introduction in the '90 there has been a growing use of the WBI in the Netherlands as it answers to major topics in the occupational health field such as: "How long will this employee remain absent from work and why is that the case"? The WBI was up-to-now only validated for its screening purpose for employees at risk but not for self-employed workers or entrepreneurs at risk. The WBI for employees examines issues that are typical for employees, for example their relationship with their manager or supervisor and colleagues. However, these issues do not apply to the self-employed. Conversely, the current WBI lacks the stressors that self-employed people may have to deal with.

In the E.U. 15% of workers are entrepreneurs and they also have an impact in driving economic development through employment creation, innovation and growth [11, 12]. The vast amount of literature on psychosocial risk factors for employees is in contrast to the limited availability of research on these factors for entrepreneurs. It has been speculated that their health and employability may be also related to other risk factors and resources than those for employees. To illustrate, Dijkhuizen et al. reported that uncertainty and risk involved in owning a (small) company are potential stressors for entrepreneurs

[12, 13]. Prottas and Thompson also described various other stressors such as responsibilities, tough business competition and high commitment to customers which are unique for entrepreneurs [14]. These entrepreneurial factors may be better predictors of future sickness absence than risk factors for employees such as a lack of support from colleagues or supervisors [15]. Having a full understanding of these risk factors for this group of workers is valuable for occupational health practice and is necessary to develop better screening tools for sickness absence or work disability and to deploy more effective preventive measures for entrepreneurs. However, there is a lack of knowledge about what the relevant psychosocial issues are that put self-employed people at risk of incapacity for work. This is why we have opted for a 'bottom-up approach' by interviewing the self-employed themselves.

The aim of the present study was to compose a thematic overview of perceived psychosocial risk factors related to entrepreneurship and valuable personality traits of entrepreneurs in dealing with these risk factors. This study is the first phase of a 3 phase project to develop a version of the Work and Well-being Inventory (WBI) that is suitable for the self-employed. The current study will contribute to the development of new or adjusted items to help create a new version of the WBI suitable to screen for risk factors for work disability in entrepreneurs.

## 2. Methods

### 2.1. Design

We conducted a qualitative explorative study among entrepreneurs using semi-structured face-to-face interviews to collect information about their experiences with psychosocial risk factors related to entrepreneurship. An *entrepreneur* was defined as an individual who has started up a business or who owns a business with or without employees [16]. Entrepreneurial psychosocial risk factors are those physical, social, or organizational aspects of the job that require sustained physical or mental effort and are therefore associated with certain physiological and psychological costs [17]. In the interview we particularly focused on entrepreneurial risk factors. In addition, we asked which personality traits buffer these risk factors [18]. The methods and results were reported according to the Consolidated Criteria for Reporting Qualitative Research [19].

The ethics board of the VU University Medical Center confirmed that the Medical Research-Involved Human Subjects Act did not apply for this study.

## 2.2. Participants

The participants were selected by means of purposeful sampling, and were recruited via the network of the researchers. We aimed for maximum diversity in gender, age and type of entrepreneurs. We expected to need about 15 up to 20 interviews before saturation would be reached [20]. Beforehand we defined three groups of entrepreneurs: 1) Self-employed workers without employing others; 2) Small business owners with employees; and 3) Professionals whose activities are usually closely regulated by national governments such as doctors, dentists and lawyers (so called liberal professionals).

## 2.3. Topic list

Our topic list was based on data from a large survey conducted among nearly 5000 entrepreneurs in the Netherlands [21]. The interviews focused primarily on the experience of the participants with job demands and stressors related to running their own business or to being an independent worker. We inquired about the organization of their business, and why they became an entrepreneur. Previous experiences with work disability (insurance) were explored, their working hours, their future perspectives in running their business, and their opinion on failure in entrepreneurship versus successful entrepreneurship in relation to personality and competences. In total, we addressed six topics: 1) Introduction, describing the type of business and reason of becoming an entrepreneur; 2) Working hours; 3) Experience with work disability; 4) Job demands of entrepreneurship; 5) Future perspective of their business; and 6) Failure versus successful entrepreneurship in relation to personality and competences.

## 2.4. Data-analysis

Each interview was audio recorded and transcribed verbatim by one of the researchers (JL). The data were thematically analyzed based on grounded theory [19, 20]. First, the researcher (JL) read the transcripts and, by assigning meaning to groups of words, identified initial themes for possible psychosocial risk factors related to entrepreneurship (open coding) [21]. Then, to maximize reliability the second researcher (FS)

selected at random five transcripts and independently identified themes as well. The authors discussed the differences in assigned themes until consensus was reached. To improve the validity each transcript was summarized and sent to the involved participant for comments (member check). The received comments did not lead to new insights. Next, the themes were compared, rearranged and summarized by both researchers (JL and FS) using axial and selective coding. This iterative process of constant comparison was conducted manually until no more new information was revealed [22]. After grouping themes into categories, we used Schonfeld and Mazzola's [11] overview of specific workplace stressors of the self-employed as point of departure for the organization of themes.

## 3. Results

### 3.1. Participants

We invited 18 eligible people from our network for the interview. No one declined. However one person could not be interviewed for practical reasons. A total number of 17 entrepreneurs were interviewed between May and July 2016. The average recording time was 51 minutes (range 25–83 minutes). Three entrepreneurs were interviewed at their home address, twelve were interviewed at their business location, and two interviews took place at the home address of one of the researchers (JL) for practical reasons. All, but one participant had previously been an employee before becoming an entrepreneur. Autonomy and flexibility were seen as important and positive aspects of being an entrepreneur by all participants. Table 1 shows the characteristics of the participants.

### 3.2. Psychosocial risk factors of entrepreneurship

A complete overview of identified psychosocial risk factors (grouped into themes) is described in Table 2. We identified six major themes of risk factors and six personality traits to deal with these risk factors.

#### 3.2.1. Financial stressors

A common theme mentioned by the participants was the perceived stress related to the present or future financial situation of their business. The possi

Table 1  
Characteristics of participants

	Men (N = 11)	Women (N = 6)	Total (N = 17)
Mean age in years (range)	48 (33–68)	43 (34–56)	47 (33–68)
Type of employment			
• Self-employed workers without employing others	4	2	6
○ Painter			
○ Courier			
○ Marketing consultant			
○ Interior decorator			
○ Communications advisor			
○ Financial advisor			
• Small business owners with employees	4	2	6
○ Restaurant owner			
○ Owner company in advertising			
○ Owner industrial paint shop			
○ Wholesaler food			
○ Retailer with goods			
○ Ad salesman			
• Liberal professionals	3	2	5
○ Dentist			
○ General practitioner			
○ Rheumatologist			
○ Lawyer			
○ Architect			
Average number of working hours per week (range)	53 (30–90)	42 (30–60)	49 (30–90)

bility of a future decline in sales was an ongoing concern for many participants, regardless of their current financial status. Other important financial stressors were outstanding loans from suppliers, or defaults of client payments. It was considered very important to be able to deal with financial uncertainty, but also to be flexible in responding to the changing financial situations such as the continuing or cancelling of a new assignment or contract. An overly optimistic assessment of market conditions resulting in financial problems at the start of a business, was also reported by participants. The ability to make a critical estimation of the market condition is a prerequisite that comes with entrepreneurship and may lead to stress if not well executed.

### 3.3. Conflict of interest

Divergent interests is common in doing business. This can be the case with business contacts, with clients, with shareholders, and even with personnel. For example, small business owners with employees will have to deal with complaints about low salaries. A conflict of interest could also be the result of dif-

ferent demands by different involved stakeholders. To illustrate, a participant reported that he had trouble meeting all the demands and policy rules of local government, and at the same time meeting the demands of the insurance company when, for example, organizing a festivity at the restaurant. Conflicts of interest with clients are usually negotiated during the sales process. This can be a cause of stress when the agreed deal appears unfeasible afterwards, or already during the negotiation process itself because of the market position of the entrepreneur. An entrepreneur therefore needs to be stress resistant, but also a good communicator with the various stakeholders involved.

### 3.4. Responsibility

Twelve participants reported experiencing much responsibility as a possible stressor. To be self-employed means to bear sole responsibility for your product or service, your income and sometimes the income of your personnel. A participant mentioned the nonstop importance of delivering the best quality on the agreed time to fulfill the expectations of customers. If not, he would instantly be losing business. Three participants mentioned the need to always satisfy the customer's demands. Three others also mentioned another type of experienced responsibility, such as good patient care or dealing with health care costs. A successful entrepreneur needs to be all round to deal with the tasks related to management, stress resistant, and should be able to set clear limits to stakeholders and personnel.

### 3.5. Working hours

As mentioned in Table 1, the entrepreneurs reported to work on average 49 hours a week. Working 70 hours a week however, was not uncommon. Some participants also worked weekends, evenings and nights at peak moments. Although these abundant hours may cause work family conflicts, this was not the case for all participants. Some participants found it hard to accurately predict the time needed for services, and due to underestimation, they had to work overtime. Three participants noted the importance of stepping back from their businesses sometimes, to reduce the risk of burn out. An entrepreneur should be able to be flexible to deal with these working hours, but should also be able to set limits for him or herself in the amount of time working.

Table 2  
Themes of perceived psychosocial risk factors related to entrepreneurship

Themes	Statements of participants to illustrate themes
<b>Financial stressors</b>	
<ul style="list-style-type: none"> <li>● Financial uncertainty</li> <li>● High charge on loans from banks or suppliers</li> <li>● Default of payment by clients</li> <li>● Too positive evaluation of market conditions</li> <li>● Risk and return of investment</li> <li>● High operating expenses</li> <li>● Declining sales</li> <li>● Less income due to work disability</li> <li>● Tough business competition</li> </ul>	<p>“If you cannot stand uncertainty then you should not start a business”. [P1 Marketing consultant]</p> <p>“We had to deal with a lot of bankruptcies of our clients. You feel fooled. One time I even lost 44.000 euros because of this”. [P2 owner industrial paint shop]</p> <p>“Most entrepreneurs cannot make good calculations. Standing before a possible business location they immediately fall in love, and don’t consider the required turnover to pay the rent. Instead of continuing to search for a more appropriate business location, they go inside and sign the contract”. [P3 restaurant owner]</p>
<b>Conflict of interest</b>	
<ul style="list-style-type: none"> <li>● With clients or customers                             <ul style="list-style-type: none"> <li>○ Managing unrealistic client or customer expectations</li> </ul> </li> <li>● With personnel                             <ul style="list-style-type: none"> <li>○ Absenteeism</li> <li>○ Unreliable</li> <li>○ Dysfunctional</li> </ul> </li> <li>● Mandatory rules of (local) government and insurance company</li> <li>● With associates or share holders</li> </ul>	<p>“As a relatively small wholesaler food, it is tough negotiating with big clients. You have to deal with unrealistic expectations and demands”. [P4 wholesaler food]</p>
<b>Responsibility</b>	
<ul style="list-style-type: none"> <li>● To meet customer demands</li> <li>● In delivering excellent service/product or health care</li> <li>● As an employer for the income and wellbeing of personnel</li> <li>● In dealing with costs for health care</li> </ul>	<p>“I feel the responsibility for the income of 35 families”. [P5 owner company in advertising]</p>
<b>Working hours</b>	
<ul style="list-style-type: none"> <li>● Work overload (because of perfectionism) versus stand back</li> <li>● Deadlines</li> <li>● Underestimation of time needed for projects</li> <li>● Not setting aside enough time for the unforeseen/new project</li> </ul>	<p>“I cannot work 40 hours in three days. Sometimes it happens anyway and this gives me stress. Then, I have to tell myself to really stop”. [P6 communication advisor]</p>
<b>Managing</b>	
<ul style="list-style-type: none"> <li>● Too friendly leadership</li> <li>● Not willing to delegate tasks</li> <li>● Setting limits</li> <li>● Complex and extensive administrative procedures for dismissal</li> <li>● Lack of personnel for business growth</li> <li>● Complex and broad demands</li> </ul>	<p>“As a self-employed architect you can not only just make a good design. Being self-employed is much more than that. It is a total package of design, construction, supervision, but also marketing and administration”. [P7 architect]</p> <p>“Dismissal is nearly impossible”. [P8 owner industrial paint shop]</p>
<b>Administration</b>	
<ul style="list-style-type: none"> <li>● Keeping up with regulatory changes</li> <li>● Bookkeeping</li> <li>● Paying and managing taxes</li> </ul>	<p>“No, most energy flows to new imposed rules, this can be an annoyance”. [P9 retailer with goods]</p>

### 3.6. Management

Running a business of your own was considered more than just good craftsmanship according to three participants. They reported that particularly good leadership is required as an entrepreneur. With good leadership comes also being all round, a good

communicator and being stress resistant. A participant reported that he started his business many years ago with only one assistant. In recent years, partly due to government regulations, his business had grown, and now he had 13 employees. He reported having trouble with (personnel) management, as he felt more capable of appraising the health of a patient, than

managing his personnel. Moreover, he was forced to hire an additional employee because his personnel costs were out of control. He admitted being too kind as an employer, and was not able to make tough decisions towards his personnel. Another participant reported that he had no trouble in making tough decisions towards managing personnel, but experienced stress because of the long and intense, partly administrative, process when firing personnel. Another participant noted the sometimes lack of motivated personnel as a stressor in running a business. Three participants reported that newcomers are often not aware of the amount and complexity of tasks that come along with entrepreneurship.

### *3.7. Administration*

Dealing with regulatory changes and administrative requirements was perceived as an entrepreneurial job demand that could be stressful. A participant reported the administrative demands resulting from the changing energy and environmental regulations. Another participant mentioned that he had to submit a 26 page safety plan for the local government when organizing local festivities. A participant reported that he depended on his business partner to fill out 100 pages applying for an international food standard certificate. Most participants also reported many administrative tasks such as bookkeeping, and paying or managing taxes. For example, one participant who recently had become self-employed, reported worrying about settling all her invoices. Dealing with the administrative burden of entrepreneurship will require the entrepreneur to be flexible and all-round.

## **4. Discussion**

In this study we aimed to establish an empirical foundation for item composition of the adapted version of the WBI for entrepreneurs. We explored perceived psychosocial risk factors related to entrepreneurship. Based on seventeen interviews with entrepreneurs, we identified financial stressors, conflict of interest, high responsibility, many hours working, management and administration tasks as the major themes. Related personality traits for entrepreneurs in dealing with these risk factors are being stress resistant, all round, flexible, good communicator, good leadership, and being able to set limits.

### *4.1. Comparison with other studies*

Most of these themes are in line with the existing literature on entrepreneurial job demands and stressors [11, 13, 14, 23]. For example, Dijkhuizen et al. also reported that most entrepreneurs indicated that time management, high responsibility, and the ability to deal with financial uncertainty were important aspects for entrepreneurs to be successful [13]. Another study concluded that for the self-employed without personnel, financial insecurity, conflicts of interest, and time management were specific workplace stressors [11]. The perceived extensive responsibilities for entrepreneurs to always satisfy the customer was also previously described [13, 23]. The experienced burden of administrative tasks and meeting all regulatory requirements was not reported before as an important theme for entrepreneurs.

Some of the identified themes are not unique to entrepreneurship as some of the (sub)items also apply to employees such as managers. Regular employee job stressors (time pressure, high work load and responsibility) studied within the context of the Job Demands Resources (JD-R) model also resemble our reported themes [24]. The identified themes such as financial stress, conflicts of interest, managing and administration differ from regular employee job demands, and implicate that the entrepreneurial risk factors may be more complicated compared to job stressors of regular employees [14].

Not all participants experienced the same job stressors. For a large part these differences can be explained by the type of entrepreneurship. For example, those who are self-employed without employing others obviously do not experience stress due to personnel issues. Those who are 'liberal professionals' have less financial insecurity as the number of clients and consultation hours have been steady over the years due to municipal regulations or due to agreements with local hospitals. Financial stressors were mentioned by all participants. But pressure due to responsibility, managing and administrative tasks were common themes too and were not allocated to a specific group of entrepreneurs.

### *4.2. Methodological considerations*

The participants in this study varied in terms of age, gender, and type of business to provide a diverse view on entrepreneurial psychosocial risk factors. However, none of the participants appeared to be an

entrepreneur out of necessity, which may have influenced their opinions [25]. We did not enquire about the educational level, but it seems that the majority of participants were highly educated, which may also have biased the results limiting generalizability for all entrepreneurs. A strong aspect of this study was the semi-structured face to face method, which made it possible to ask both clarifying and supplementary questions to gain further in-depth insight into this topic compared to fully structured surveys or questionnaires [26].

When determining the themes of psychosocial risk factors, we continuously considered whether the reported item was specific for entrepreneurship. Factors considered to be more common aspects of working life were left out for further analysis, as they were not the focus of this study. Some of the suggested personality traits for successful entrepreneurs were relevant for dealing with several of the risk factors. For example, stress resistance was frequently reported as relevant for dealing with financial insecurity, with having responsibility, and with dealing with conflicts of interest. Although, we have fulfilled the quality standards of qualitative research (i.e. second reviewer, continuously discussing the emerging themes, checking our interpretation of the interview with the participants) we also acknowledge that appraisal of risk factors vary somewhat as a function of the characteristic of the individual doing the appraising [24]. Similarly, the suggested personality traits need to be further tested before they can be considered as relevant personal resources [18]. The generalizability of some of the results in this study to entrepreneurs in other countries with different national legislation may be questionable. To illustrate, in the Netherlands, workers with a permanent employment contract have legal protection for sudden dismissal, and they have a unique two-year entitlement to sick pay. This has large financial consequences for small business owners, as a result hiring personnel can give a lot of stress. It is nevertheless believed that the identified stressors are applicable for other countries as well.

#### *4.3. Implications for practice*

The emerged themes from this exploration provide leads or starting points for healthcare practitioners or insurance companies that cover work disability for entrepreneurs to discuss when confronted with entrepreneurs experiencing job strain. As these themes differ from stressors related to job demands

for employees, other screening tools, but also intervention tools to properly address these stressors may be applicable. To illustrate, (healthcare) providers could offer support in the form of coaching to entrepreneurs with job stress related to the high burden of administrative tasks by providing them with tools to better organize and cope with this issue, or to provide assistance in better time management to limit the number of working hours. As Dijkhuizen et al. reported, if an entrepreneur learns to deal with many of the entrepreneurial demands, they achieve an important competitive advantage over others, and this may also lead to a higher wellbeing of this group of workers [12, 13]. Also, for authorities and career counsellors, information about relevant entrepreneurial psychosocial risk factors and important personality traits is important when advising aspirant entrepreneurs.

#### *4.4. Implications for research*

The emerged themes form a solid basis for devising new items for the WBI, and to adjust the inventory with these new items. To illustrate, existing items of the WBI also focus on the perceived social support from supervisor and colleagues which needs adjustment. Based on the findings in this qualitative study more focus needs to be on personal qualities such as stress resistance, flexibility and management skills for entrepreneurs to deal with their particular psychosocial risk factors. Items related to these themes will be added to the WBI and together form a new entrepreneurial scale. This scale will replace the original work related support scale with items related to supervisory and colleague support. The adjusted WBI will be tested for validity and reliability in a larger setting of entrepreneurs in a future study [10, 15]. In this study, we also found a difference in experienced psychosocial risk factors between the different type of entrepreneurs. Future research should perhaps take greater account of the difference between entrepreneurs and develop suitable preventive measures.

## **5. Conclusion**

Entrepreneurs have to be able to deal with a moderately different set of work-related psychosocial risk factors such as financial stress and high responsibility compared to employees. To deal with these risk factors in a healthy way they need to be stress

resistant, flexible and have good management skills. The acquired knowledge will be used to adjust the existing WBI for employees for this group of workers.

### Conflict of interest

None to report.

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