

**Self-employed people navigating
difficult times -
business challenges and well-being
from a salutogenic perspective**

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Self-employed people navigating difficult times – business challenges and well-being from a salutogenic perspective

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Abstract

Background: Globally, the COVID-19 pandemic presented major difficulties for many self-employed people because it caused pressures such as decreased customer demand, production stagnation, disruptions in supply chains and increased uncertainty. The vast amount of the studies of self-employed people during the pandemic have focused on traditional pathogenic effects. Hence, overall aim of this thesis is to explore how self-employed people experienced and used internal and external salutogenic resources to navigate the pandemic, from a business challenge and an individual well-being perspective.

Methods: Different methods of data collection and analysis were employed in the thesis. For study I, a qualitative design was used to explore whether a sense of coherence was experienced, and any general resistance resources were used by small business managers in Sweden and Norway during the pandemic. For study II, a cross-sectional quantitative design was employed to investigate the well-being of self-employed people in Europe during the pandemic and whether their well-being was influenced by factors representing four socio-ecological levels. Lastly, study III applied a mixed-method

design including comparative policy analysis and interviews to gain an understanding of how different governmental financial support measures aimed to aid the resilience of Swedish and Canadian self-employed people and improve their ability to manage the COVID-19 pandemic. Study I was analysed through a deductive content analysis, study II was analysed using independent sample t-tests, correlations and linear regression, and study III used comparative policy analysis and inductive content analysis.

Results: Findings from the interviews in study I demonstrated that it was important for the participants to comprehend and manage challenges during the pandemic in a resourceful manner, and to see meaningfulness in their situations. In study II, the findings highlight that the socio-ecological factors of resilience, social support, doing useful work and experiencing rules as clear affected the self-employed people's well-being, and that these factors may be even more important for those who had difficulties running their business. Study III found that self-employed people in both Sweden and Canada who were unable to telework were relatively less resilient during the pandemic. The interviews revealed that many self-employed people in hard-hit industries were dissatisfied with government financial support measures and found them to be unfairly distributed. In addition, the

self-employed people who experienced difficulties running their businesses reported reduced well-being, which had a negative effect on their business survival.

Conclusion

While the three studies in this thesis had different foci, they collectively provide insights into the internal and external salutogenic resources that influenced how self-employed people navigated the pandemic. A sense of coherence, resilience and well-being were deemed important for handling the pandemic well, for both the individuals and their businesses. The research also indicated the interconnectedness between self-employed people and their businesses. For instance, financial difficulties may lead to increased stress and pressure to make decisions to sustain the business. Reduced well-being, in turn, made it harder to adapt and adjust positively to adversity. The importance of supporting factors at multiple socio-ecological levels was also highlighted, and these may be particularly important to those who had difficulties running their businesses.

Keywords: self-employed, COVID-19; sense of coherence; socio-ecological model; resilience; well-being; financial support; resources; salutogenesis

Summary in Swedish

Bakgrund: Globalt har COVID-19-pandemin inneburit stora svårigheter för många egenföretagare. Pandemin har bland annat resulterat i ökad osäkerhet, minskad kundefterfrågan, störningar i leveranskedjor och svårigheter att bedriva verksamheten. De flesta studier om egenföretagare under pandemin har haft ett patogent fokus och riktat in sig på negativa konsekvenser. Därför är det övergripande syftet med denna avhandling att utforska hur egenföretagare använt salutogena interna och externa resurser för att hantera pandemin, både i relation till företaget och till deras eget välmående.

Metod: I avhandlingen har olika metoder för datainsamling och analys använts. I studie I användes en kvalitativ design för att undersöka upplevelser av känsla av sammanhang och generella motståndsresurser hos småföretagsledare i Sverige och Norge under pandemin. Studie II var en kvantitativ tvärsnittsstudie som undersökte välmåendet hos egenföretagare i Europa under pandemin, och om deras välmående påverkades av faktorer på fyra socioekologiska nivåer. Studie III hade en mixad design med policyanalys och intervjuer för att få en förståelse för hur olika statliga ekonomiska stödåtgärder syftade till att stödja svenska och kanadensiska

egenföretagares resiliens och förbättra deras förmåga att hantera pandemin. Studie I analyserades genom deduktiv innehållsanalys och studie III genom komparativ policy analys och induktiv innehållsanalys. I studie II gjordes analysen med t-test, korrelationer och linjär regression.

Resultat: Resultat från intervjuerna i studie I visade att det var viktigt för deltagarna att förstå och hantera utmaningarna under pandemin på ett resursrikt sätt och att se meningsfullhet i situationen. I studie II belyste resultaten att de socioekologiska faktorerna resiliens, socialt stöd, att göra meningsfullt arbete och tydliga regler påverkade välmåendet och att dessa faktorer var ännu viktigare för de som hade det svårt att bedriva sin verksamhet. Resultaten i studie III visade att egenföretagare i både Sverige och Kanada som inte kunde arbeta på distans var mindre motståndskraftiga under pandemin. Intervjuerna visade också att många egenföretagare i hårt drabbade branscher var missnöjda med implementerade ekonomiska stödåtgärder och upplevde att de var orättvist fördelade. De egenföretagare som hade svårt att bedriva sina verksamheter upplevde sämre välmående, vilket hade en negativ påverkan på deras företag.

Konklusion: De tre studierna i avhandlingen hade olika fokus men gav tillsammans insikter om salutogena interna och externa resurser som bidragit till hur egenföretagare hanterat pandemin. Individuella

faktorer som känsla av sammanhang och resiliens bedömdes vara viktiga för att hantera pandemin väl. Det framkom även att det är viktigt att stödja faktorer på flera socio-ekologiska nivåer, och att det kan vara av extra stor vikt för dem som har svårigheter att bedriva sin verksamhet.

List of papers

This compilation thesis is based on three papers, which have been published in open-access journals. The papers are referred to using roman numerals throughout the thesis.

I: Hansson, J., Landstad, B. J., Vinberg, S., Hedlund, M., & Tjulin, Å. (2022). Small business managers and Covid-19—The role of a sense of coherence and general resistance resources in coping with stressors. *PLOS ONE*, *17*(3), e0265029.

II: Hansson, J., Nordenmark, M., Tjulin Å, Landstad, B.J., & Vinberg, S. (2022). Socio-Ecological Factors and Well-Being among Self-Employed in Europe during the COVID-19 Pandemic. *International Journal of Environmental Research and Public Health*, *19*(13), 7840.

III: Hansson, J., MacEachen, E., Landstad, B. J., Vinberg, S., & Tjulin, Å. (2024). A comparative study of governmental financial support and resilience of self-employed people in Sweden and Canada during the COVID-19 pandemic. *International Journal of Circumpolar Health*, *83*(1), 2298015.

Preface

This research journey started in March 2021 when I began as a doctoral student in a project funded by AFA Insurance named “Small businesses and COVID-19 – leaders' lessons for future crises”. The aim of that project was to study the government support measures, work environment and health in small businesses in different countries during the pandemic.

Given my background as a physiotherapist, I had no previous experience in the area of small businesses or self-employment but found the project interesting and important. In my profession as a physiotherapist, I work in a multidisciplinary team where we carry out a comprehensive examination of the patient’s challenges, we also consider their strengths and resources to support them in handling their illnesses and difficulties. This background experience inspired me to study self-employed people during the pandemic from a salutogenic perspective as I have witnessed the importance of supportive resources and environments during difficult times.

The thesis is positioned in the research field of health sciences which is an interdisciplinary field with multidisciplinary ambitions to raise awareness of how health can be promoted, maintained and regained. The thesis is also a contribution to the body of knowledge about self-employed people during the COVID-19 pandemic. While research about self-employed people is growing, research conducted during the pandemic is scant, especially from a salutogenic, health-promoting perspective.

The knowledge gained from this work may provide a better understanding of how self-employed people handled the pandemic and how their ability to navigate hardship may be strengthened through internal and external salutogenic resources.

Abbreviations

EU	European Union
Eurofound	The European Foundation for the Improvement of Living and Working Conditions
GRRs	General Resistance Resources
OECD	Organisation for Economic Co-operation and Development
SEM	Socio-ecological Model
SOC	Sense of Coherence
WHO	World Health Organization
WHP	Workplace Health Promotion

1 Introduction

The COVID-19 pandemic went from an acute and sudden stressful event among populations globally to a long period of struggling with the virus in daily life (Mana et al., 2021). The pandemic is unique in that it affected the entire world and had an instant impact on the global economy (Kuckertz et al., 2020). In contrast to other crises, such as Hurricane Katrina in 2005, which was localised in a specific region and time, or the financial crisis in 2008, which developed over a longer period of time, the COVID-19 pandemic developed globally and the necessary counter-measures put in place hurt economies abruptly (Kuckertz et al., 2020).

The pandemic demanded continuous efforts at individual, social and national levels to find ways to handle the pandemic and its various effects (Mana et al., 2021). Governments all over the world took different measures to tackle the pandemic, as each country had different capacities, risks, threats and political and socio-economic challenges (Yoo et al., 2020).

Many businesses were significantly impacted by the COVID-19 pandemic (Shafi et al., 2020), with the transport, tourism and

hospitality sectors among the most severely affected (Eurofound, 2020a; Naseer et al., 2022). Disruptions in supply availability, trade barrier enforcements and export restrictions led to widespread business disruptions (Hasan et al., 2023), and cascading consequences on a local and global scale (Viña & Liu, 2023). Governmental financial support measures such as income protection, expansion of paid sick leave, adjustment support and financial turnover support were rolled out in many countries to support businesses (Tetlow & Dalton, 2020).

Even though the pandemic impacted many types of businesses (Stemmler, 2022), research shows that, in terms of well-being and finances, the self-employed generally suffered more from the disruption caused by COVID-19 than other parts of the working population (Fairlie & Fossen, 2022; Stemmler, 2022). The effect on small businesses has generally been more severe due to their limited financial, human and technical resources compared to larger businesses (Klein & Todesco, 2021). In addition, the degree of government financial aid, in combination with changes in supply chains, strongly affected the operations and survival of small businesses (Klein & Todesco, 2021).

Despite these difficulties, studies carried out in the first phase of the pandemic also reported resilience among the self-employed in terms of being agile, finding new business solutions and being optimistic about the future of their businesses (Stephan et al., 2021). Some self-employed people not only weathered the storm, but also reported that their businesses were subsequently doing better than before the pandemic (Landstad et al., 2023).

Notwithstanding these positive results, the vast majority of research regarding the self-employed during the pandemic has adopted a pathogenic stance focusing on pathogenic questions and describing the negative effects of the crisis, such as detrimental health effects, burn-out, sickness presenteeism, depression and work stressors (Caliendo et al., 2022; Mustafa et al., 2021; Torrès, Benzari, et al., 2022; Vinberg et al., 2021). Studies have also indicated that many self-employed people did not apply for any governmental support since they believed that they did not meet the government requirements, or that they were ineligible for the support (Blundell & Machin, 2020; Eib & Bernhard-Oettel, 2020; Tjulin et al., 2022). This may have affected their ability to handle the pandemic in terms of

responding to and managing the challenges caused by the pandemic.

While it is important to identify and address problems that already exist, there is a lack of studies of the self-employed from a salutogenic point of view, seeking to get a better understanding of the positive factors and experiences during the pandemic. Salutogenesis is a resources-oriented concept which recognises the importance of internal and external resources in fostering well-being and positive outcomes (Mittelmark & Bauer, 2022).

1.1.1 Self-employed people

In 2018, self-employment in European countries encompassed a large number of individuals, with 32.6 million people aged 15 to 74 considered to be self-employed, representing 14% of the total EU employment (Eurostat, 2020). In Sweden, a slightly lower proportion, 6% of workers, or around 300,000 people, were self-employed in 2019 (SCB, 2022, 2023). Similarly, in Norway, the number was 5% in 2019, accounting for nearly 126,000 people (World Bank, 2019). In Canada, 15%, or around 2.9 million people of the working population, were self-employed in 2018 (Canada, 2019).

The vast majority (98.9%) of EU businesses in 2019 were micro (up to 10 employees) or small businesses, employing fewer than 50 people (Eurostat, 2022). Approximately 99% of Swedish businesses are considered as small businesses, with up to 49 employees (Statistics Sweden, 2019), while the corresponding figure for Norway is 98% (Regjeringen, 2019). In Canada, a small business has up to 100 employees. This group accounted for 97.9% of all businesses as of 2021 (Government of Canada, 2021).

Small businesses and self-employed people are interesting to study as they are highly important job and income generators and represent the majority of all companies worldwide (International Labour Organization, 2019). They are considered to be key drivers of economic growth and are an expanding group in many countries (Eurofound, 2017). Self-employed people most commonly work as a sole proprietor or have micro-sized or small businesses. The proportion of self-employed people who do not employ others has increased, as has the proportion of self-employed people in the service and public sectors, while there has been a decline in the agricultural sector (Greet et al., 2017). Policy-makers commonly want to stimulate self-employment because it is deemed to boost economic

growth, job creation and innovation (Greet et al., 2017; OECD, 2018).

1.1.2 Self-employment

Self-employment can be defined as the economic activity of those who work for themselves (as opposed to being hired), either with or without employees (OECD, 2021), such as sole proprietors or those running their own limited companies (Stephan, Li, et al., 2020). In a broader sense, self-employed people, small business owner-managers, and entrepreneurs can be understood as equivalent (Stephan & Roesler, 2010).

Self-employed people are a heterogeneous group, encompassing occupations ranging from highly paid professionals to low-skilled workers. Some self-employed people are forced to become self-employed due to unemployment, a lack of alternatives or financial challenges (Li & Setiawan Sanusi, 2023). Others enter self-employment because they have entrepreneurial characteristics such as innovativeness, creativity, a willingness to take risks and the ability to recognise opportunities (Gartner, 1990; Gevaert et al., 2018; Li & Setiawan Sanusi, 2023).

The concept “self-employed” is used in this thesis and encompasses the terms entrepreneur, small business owner, small business manager, small-scale business managers, and self-employed people. This categorization is the most comprehensive, but also includes quite heterogeneous groups of workers from different circumstances and occupational profiles (Binder, 2017; Williams & Horodnic, 2018). Self-employed people working in the gig-economy (performing platform work) are sometimes defined as self-employed (MacEachen et al., 2022). This group is excluded from this thesis as the focus is on traditional self-employment.

2 Theoretical framework and literature review

Concepts, theories and models that have influenced the research process are described in this section.

2.1.1 The salutogenic orientation

The salutogenic orientation is the study of the origins of health and is a scholarly orientation that focuses on internal and external factors that support health and well-being (Mittelmark & Bull, 2013; Mittelmark et al., 2022). The salutogenic orientation also aims to better understand resources, positive aspects and human experience, rather than focusing on avoiding negative outcomes (Mittelmark & Bauer, 2017). This orientation can be seen as an umbrella term including several health concepts and theories with salutogenic elements and dimensions focusing on resources for well-being (versus risk factors for illness) (Lindström & Eriksson, 2010; Mittelmark et al., 2022). Many health resources and assets concepts (e.g. the sense of coherence, social support, self-efficacy, resilience and ecological models) share similarities and can be placed under the salutogenic umbrella (Figure 1). The umbrella also includes

diverse positive health concepts such as flourishing, well-being and quality of life (Lindström & Eriksson, 2010) .

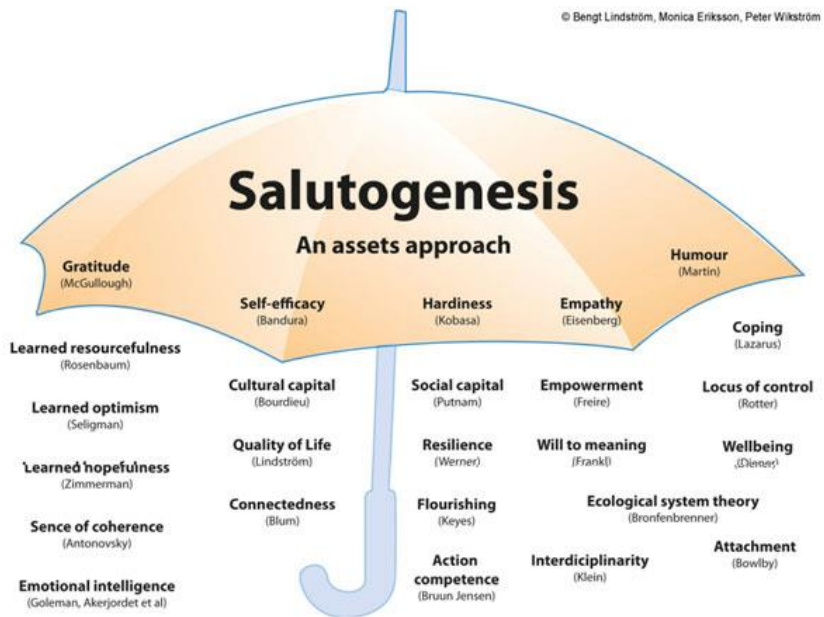


Figure 1. The salutogenic umbrella (Lindström & Eriksson, 2010).

As pandemics or other trying experiences are unavoidably part of the human experience, it is important to nurture the resources, opportunities and strengths that nourish thriving

individuals and societies (Mittelmark et al., 2022). The concepts chosen in this thesis are the sense of coherence, well-being, the socio-ecological model and resilience. These were chosen as they have been shown to be important for other populations, such as healthcare workers and teachers (Gómez-Salgado et al., 2020; Hennein et al., 2021; Reddy et al., 2023) in relation to handling the pandemic, but are unexplored in the context of self-employment. In addition, they are established concepts that may offer a comprehensive understanding of how self-employed people handled the pandemic from a salutogenic viewpoint. By using these concepts, a more holistic understanding may be obtained of the interplay between individual, interpersonal, community and societal factors that shape the experiences of the self-employed during hardship.

2.1.2 The socio-ecological model

The socio-ecological model (SEM) is a health promotion approach that recognises that an individual's health is not just a product of biological factors, but is influenced by various personal and environmental factors (McLeroy et al., 1988). The first socio-ecological model was introduced by Urie Bronfenbrenner in the 1970s to get an understanding of human

development (Eriksson et al., 2018), and it was formalised as theory in the 1980s (Bronfenbrenner, 1989). Since the initial SEM, many models have been developed with a multilevel focus for health promotion. For instance, the Stokols' Social Ecological Model of Health Promotion states that there is a cumulative effect on health that is affected by the physical, social and cultural aspects of the environment (Stokols, 1996). Another common model is the Dahlgren-Whitehead model of health determinants, which highlights the importance of taking broader societal factors into account, such as socio-economic status, living conditions and education when promoting health equity (Dahlgren & Whitehead, 2021). It is now common for ecological models to be incorporated into various fields, such as public health (Golden & Earp, 2012). Both the WHO (Blas & Kurup, 2010) and Healthy People 2010 (US Department of Health & Human Services, 2000) conceptualise health as being determined by an interplay of environments and individual factors. The national public health agency of the United States' Centers for Disease Control and Prevention advise many of their grantees to use a social ecological perspective when designing programmes (Golden & Earp, 2012).

According to McLeroy et al. (1988), the Socio-ecological model is one of the most commonly used versions due to its distinct levels of influence; intrapersonal, interpersonal, institutional, community and public policy (Figure 2).

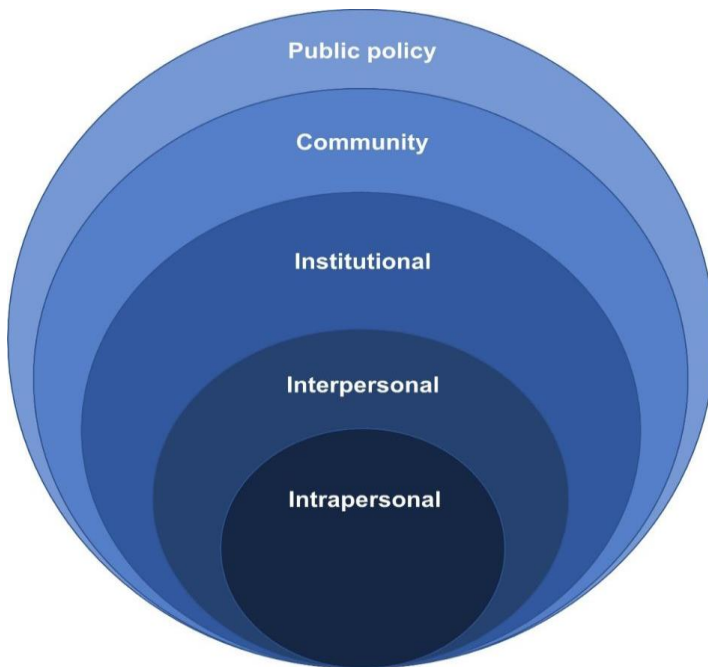


Figure 2. Adapted from McLeroy et al. (1988)

At the core of the model is the intrapersonal level, which incorporates attributes that affect behaviour, such as knowledge, beliefs, attitudes and personality traits. The second level, the interpersonal, focuses on the social influence of friends and family and the norms of the surroundings. The next level of influence is the institutional level which includes institutions that shape attitudes and behaviours due to organisational characteristics, rules (formal and informal) and cultural expectations. Following this is the community level, which explores settings in which people have social relationships, such as workplaces and neighbourhoods, and seeks to identify the characteristics of these settings that affect health. Lastly the public policy level is where national regulations with enforcement options are incorporated (McLeroy et al., 1988). A broad range of public health issues can be addressed through the model as it has a wide, holistic scope and integrates multiple factors (Lee et al., 2017). Depending on the constellation of each of the four elements and how they interact, health development may take a more salutogenic or pathogenic direction (Bauer et al., 2003). Previous research has used the model to identify barriers and facilitators to accessing health services by sex workers (Ma et al., 2017), to identify barriers and facilitators of malnutrition risk reduction among older adults

(Sadarangani et al., 2020), and to assess the predictors of physical activity among university students (Essiet et al., 2017).

The SEM has also been used in studies during the COVID-19 pandemic; to examine factors associated with mental health outcomes among healthcare workers (Hennein et al., 2021), to examine trust in the COVID-19 vaccine (Latkin et al., 2021), and to investigate preventive behaviours (Jang, 2022).

2.1.3 The SEM and self-employed people

There is limited SEM research in the context of self-employment and small businesses, both during the pandemic and in general. Even though no studies have specifically used the model to investigate linkages between personal and environmental factors in self-employed people, studies have provided evidence of the importance of factors at the intrapersonal, interpersonal, institutional and public policy levels of the model. At the intrapersonal level, resilience has been shown to protect the well-being of the self-employed during the pandemic (Caliendo et al., 2023; Stephan et al., 2021). Social support at the interpersonal level, has been demonstrated to help self-employed people cope with stress and protect their well-being during the pandemic (Stephan et al., 2021; Vinberg &

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Danielsson, 2021). At the institutional level, finding work meaningful and useful has also been found to be important for self-employed people (Geldenhuys & Johnson, 2021). For instance, a longitudinal study found that self-employed people's pre-pandemic perception of the usefulness of their work moderated the effect of the COVID-19 pandemic on their mental health (Caliendo et al., 2023). During the pandemic, many governments around the world provided support measures for small businesses, and there is evidence that at the policy level, eligibility for obtaining support was unclear and unfair for this group (Blundell & Machin, 2020; Dörr et al., 2022; Tjulin et al., 2022).

2.1.4 Resilience

The concept of resilience lacks a clear definition. However, almost all definitions of resilience comprise the core elements of severe adversity combined with a positive outcome (Pai & Vella, 2018). What separates setbacks that require resilience versus stressors that trigger regular coping responses is the severity of the event (Richardson, 2002). The severity may be perceived differently depending on the person and the availability of protective factors at their disposal (Bonanno et al., 2015). In previous research, resilience has been defined as

either a capability, a process or as an outcome (Hartmann et al., 2020). The capability concept has commonly depicted resilience as psychological resource capabilities such as self-efficacy, optimism, humour and hope that enables a person to manage stressors (Youssef & Luthans, 2007). In the process approach, resilience is seen as a fluid and dynamic process where positive adaptations are made in the context of adversity (Hartmann et al., 2020). Lastly, resilience as an outcome is often conceptualised as an absence of negative outcomes from stressful events or hardship (Seery et al., 2010). For the purpose of this thesis, resilience is defined as “the process in which an actor (e.g. an individual or organisation) builds and uses their capability endowments to interact with the environment in a way that positively adjusts and maintains functioning prior to, during, and following adversity” (Williams et al., 2017).

The conceptualisation of resilience as a process includes the capability and outcome approaches (Hoegl & Hartmann, 2021), and may be used in exploring responses that evoke positive adaptation to adversity (Shepherd & Williams, 2020). This is suitable when attempting to examine whether the self-employed adapted and used resources during the pandemic

and to relate this to outcomes achieved during and after the pandemic.

It has been suggested that the different aspects of resilience may be dependent on the researchers' perspective of their subjects. The perspective may differ if the research focuses on a period before adversity is faced, during the process of facing adversity, or if it investigates the outcomes after adversity has been faced. To use the concept appropriately, scholars recommend that researchers specify which aspects of resilience they are focusing on (Garrett & Zettel, 2021).

2.1.5 Resilience in self-employed people

Resilience in self-employed people is an issue that has been increasingly addressed in recent decades (Doern et al., 2019). Individual resilience in the self-employed has been described as either as a trait (Bullough & Renko, 2013; Zhao & Wibowo, 2021), a process (Yang & Danes, 2015) or an outcome (Shepherd & Williams, 2020). Irrespective of the definition, it is common for studies to acknowledge the multiple aspects of resilience. A narrative review of entrepreneurial resilience found that resilience could actually be represented in several ways in studies (Garrett & Zettel, 2021).

Research on resilience in self-employed people has been conducted in a variety of contexts. For instance, the role of resilience when people faced stressful circumstances has been investigated in the United States (Sergent et al., 2021), and it has been found that resilient self-employed people may handle higher levels of stress and that resilience may reduce the risk of burn-out (Hartmann et al., 2022). Other studies have highlighted the importance of individual well-being and resilience (Dijkhuizen et al., 2018). Adverse reactions (e.g. high levels of stress, burn-out, anxiety and general negativity), experienced by a self-employed person may reduce the chances for their business survival (Torrès & Thurik, 2019). Investing in accumulating resources before encountering hardship may also increase resilience in self-employed people during crises. A study conducted in England of self-employed people affected by the London riots in 2011, found that those who were able to draw on financial and emotional support were more resilient. Furthermore, these people were better at actively mobilizing resources after the event (Doern, 2016).

A recent review of the resilience of entrepreneurs highlights that resilience in self-employed people or managers of micro businesses is vital for the business survival in the face of

competition or external shocks (Hartmann et al., 2022). In small businesses, self-employed people usually have significant influence (Lobonțiu & Lobonțiu, 2014), and are responsible for decision-making processes and performance (Chollet et al., 2016). Resilient qualities of the self-employed at the individual level enable resilient actions at the business level and lead to numerous direct and indirect implications for resilience at the business level (Hadjielias et al., 2022; Hartmann et al., 2022). For instance, the resilience of small businesses is influenced by the activities and decisions made by self-employed people related to learning, planning and networking (Herbane, 2019). The individual resilience of self-employed people has also been found to be a predictor of success and determinant of business outcomes (Ayala & Manzano, 2014). When they are resilient, they may be able to deal with complex situations and find solutions, as well as look for alternatives during adversity (Santoro et al., 2021).

Against the backdrop of the COVID-19 pandemic, international research on the resilience of the self-employed has illustrated that, despite the challenges faced, many demonstrated resilience by being adaptive, agile, seeking new opportunities and applying for government support (Stephan et al., 2021).

Stephan et al. (2021) found that self-employed people who exhibited greater resilience during the pandemic had a more positive outlook for their business and higher levels of well-being. Similarly, a longitudinal study from Germany found that resilient self-employed people coped better with the pandemic and that resilience protected them from deteriorating mental health (Caliendo et al., 2023). The resilience of self-employed people and their businesses may also be dependent on the resilience of their ecosystems (Thukral, 2021). Government support or public policy, together with the efforts of self-employed people, may also be needed to help self-employed people and their businesses to survive during crises and in the aftermath of them (Hidayat et al., 2020). Recent Hungarian research during the pandemic found that small businesses that received financial support proved to be more resilient and optimistic in their outlooks compared to those that did not receive financial support, and this was applicable to all sorts of small businesses. It was assumed that more motivated and ambitious managers tended to achieve better productivity and competitiveness (Nyikos et al., 2021).

2.1.6 Sense of coherence

Sense of coherence (SOC) is the core concept of the salutogenic model, which focuses on the origins of health and well-being instead of disease (Antonovsky, 1979). According to Antonovsky, a person with a strong SOC is cognitively and emotionally capable of understanding problems and is willing to face them. In contrast, a weak SOC decreases the ability to cope with difficult situations effectively (Antonovsky, 1987). SOC consists of three components: comprehensibility, meaningfulness and manageability. *Comprehensibility* is a measure of the ability to perceive incidents and circumstances as structured and understandable. *Meaningfulness* is the belief that challenges and demands are worthy of investment. *Manageability* is the ability to cope with difficult situations. General resistance resources (GRRs) are another main construct of the salutogenic model and are considered to be the cornerstones in the development of a strong SOC (Eriksson, 2022). GRRs are all of the resources available to any of us at a given time and can for instance be attitudes, beliefs and material in nature. They can be found at the individual, group, sub-culture and society level (Antonovsky, 1979). According to Antonovsky, these resources can help us to overcome stress

and challenges in daily life and enhance our SOC. The acquisition of GRRs may also be enhanced by good health (Antonovsky, 1979).

What differentiates SOC from traditional theories on stress and coping is that traditional theories generally focus on the concept of control. SOC, on the other hand, emphasises the person's ability to use external and internal general resistance resources to manage omnipresent stressful situations (Eriksson, 2022).

According to Antonovsky (1979), a person's SOC develops in early adulthood and stabilizes around the age of 30. However, this assumption has no support in empirical research. In fact, SOC research has shown that the SOC develops over the entire cycle of life and may even increase with age (Eriksson & Contu, 2022). Studies using different interventions have shown that some interventions influence SOC levels, such as mindfulness (Weissbecker et al., 2002), activities that facilitated reflection on SOC (Vastamäki et al., 2009), and movement, sports and games (Ley et al., 2018). A person's SOC may also be increased through education. A study found that higher levels of academic education resulted in a greater SOC among nurses (Kretowicz & Bieniaszewski, 2015). Other studies have

pointed out the importance of a supportive social environment to developing and maintaining a strong SOC (Nilsson et al., 2003; Skärsäter et al., 2005).

2.1.7 Sense of coherence in self-employed people and work-related research

There is a lack of studies of the sense of coherence among self-employed people (Torrès & Thurik, 2019), and no qualitative studies appear to have been conducted in this group. However, the Life Orientation Questionnaire (SOC-13) by Antonovsky, which is used to measure the SOC, has been used in quantitative studies. For instance, it has been used to investigate whether conceptual entrepreneurial competencies predicted the SOC in female small-business managers in South Africa. Conceptual competencies relate to specific behaviours of the entrepreneur, such as their persuasion, communication and interpersonal skills. The study reported a significant positive correlation between the SOC and conceptual entrepreneurial competencies (Kusel et al., 2020).

In terms of workers, studies have shown that their SOC is positively related to work engagement (Rothmann et al., 2008; Rothmann et al., 2005), job satisfaction (Strümpfer & De Bruin,

2009) and personal accomplishment (Stoyanova & Stoyanov, 2021). Furthermore, researchers suggest that SOC can act as a mediating mechanism for organisational performance (Rothmann et al., 2005). SOC has also been demonstrated to be negatively related to depression, job stress (Feldt, 1997) and burn-out (Navarro Prados et al., 2022; Stoyanova & Stoyanov, 2021).

Applied to the COVID-19 pandemic context, research suggests that SOC may be a protective factor in reducing the stress brought about by the COVID-19 outbreak and in promoting well-being. A mixed-method study using the SOC scale (29-SOC life orientation) and interviews with managers in South Africa, found that the managers had a relatively strong SOC during the pandemic, and it was interpreted that they were resilient despite the challenges they faced during this period. The authors recommend training and resources to enhance managers' SOC and to support them in managing different work situations (Mayer et al., 2021).

2.1.8 Well-being

The concept of well-being does not have a clear definition and it lacks clarity with similar terms used interchangeably with the

concept (Keifer, 2008). For instance, a multi-disciplinary review stated that many attempts at expressing the nature of well-being have focused purely on dimensions of well-being, rather than on a definition (Dodge, Daly, Huyton, & Sanders, 2012).

As well-being means different things to different individuals, groups and cultures, it is difficult to reach a universally accepted definition of the concept (Faruk, Alam, Chowdhury, & Soron, 2021). However, a general description of well-being is that it is a multifaceted concept that includes subjective, psychological, physical and social dimensions (Bowling, 2017). The World Health Organisation considers positive well-being as another term for mental health (Topp et al., 2015) and states that “Mental health is a state of well-being in which an individual realises his or her own abilities, can cope with the normal stresses of life, can work productively and is able to make a contribution to his or her community” (WHO, 2022).

Two commonly used concepts of well-being in research are hedonic and eudaemonic well-being (Pergelova et al., 2023). Hedonic well-being refers to happiness as attaining pleasure and avoiding pain (Ryan & Deci, 2001). It has three components: the presence of positive affect, absence of negative affect and life satisfaction (Diener, Suh, Lucas, & 42

Smith, 1999). Eudaemonic well-being, on the other hand, involves meaning, self-realisation, and the degree to which a person is fully functioning and feels alive and thriving (Stephan, 2018; Ryan & Deci, 2001). Both are important, although eudaemonic well-being is possibly more strongly associated with overall functioning (Steger et al., 2008). This type of well-being is also related to resilience and adaptability in difficult situations (Ryff, 2017). For instance, eudaemonic well-being stems from succeeding in effortful, self-determined activities and goes beyond experiencing pleasure or removing pain, which is typically associated with hedonic well-being (Ryff, 2017; Steger et al., 2008). In this thesis both the hedonic and eudaemonic definitions as well as the WHO definition are used.

A large number of instruments have been proposed to measure well-being, ranging from subjective measures of affect, life satisfaction and psychological functioning to objective measures of physical health and social well-being (Wiklund et al., 2018). In order to measure well-being outcomes, a definition of the concept is needed as a starting point, and it is important that the measure is suitable for the context and for the population being studied (Bowling, 2017).

2.1.9 Well-being of self-employed people

The well-being of self-employed people is important because higher levels of well-being have been shown to boost their psychological resources, such as resilience, optimism and self-esteem. In addition, it can energize them to persist in challenging tasks that others often consider impossible (Foo et al., 2009).

There is currently no clear understanding of well-being in self-employed people. The research has been conducted in a variety of fields and disciplines, there is a lack of organising framework, and a substantial amount of data from different contexts. These factors limit the ability to conclude whether self-employment is better for well-being than working for someone else and if so, in which circumstances (Stephan et al., 2023). To be able to gain a better understanding of what influences well-being in self-employed people, it is important to theorize about the nature of well-being, as present research typically treats diverse indicators of well-being interchangeably and often assesses one indicator in a study to make general claims about well-being. In addition, it is important to take contextual factors into consideration. These can include resources, regulations and cultural norms, which may have both positive and negative

effects on self-employed people's autonomy and well-being (Stephan et al., 2023).

Most research on self-employed people's well-being has been in comparison to employees, and the results have been mixed. Some studies report better well-being in self-employed people (Andersson, 2008; Blanchflower & Oswald, 1998; Johansson Sevä et al., 2016), whereas others find a negative relationship between self-employment and well-being compared to employees (Bencsik & Chuluun, 2021; Binder, 2017; Jamal, 1997). In addition, no difference between the two groups has been reported in some studies (Lindström et al., 2011; Warr, 2018). The reason that well-being may differ between self-employed people and employees is that the working conditions for self-employed people may be more extreme and include uncertainty, time pressure, high levels of responsibility and long working hours (Stephan, 2018). These working conditions can be seen as stressors as they are typically experienced as overwhelming and threatening (Lazarus & Folkman, 1984). Research has found that these stressors affect the well-being of employees negatively (Häusser et al., 2010), and it is expected that they have similar effects on self-employed people (Stephan, 2018).

Compared to more traditional employment, self-employed people also tend to enjoy greater autonomy and control in their work. This can allow them to use their talents and skills as well as do meaningful tasks they have chosen themselves (Shir, 2015; Wood et al., 2016). When there is a higher level of autonomy, job stressors may also be experienced as less stressful or straining (Häusser et al., 2010). Overall, this suggests that self-employment entails both salutogenic and pathogenic aspects, which might be reflected in both a positive and a negative sense of well-being (Stephan et al., 2023; Torrès, Guiliani, et al., 2022; Torrès & Thurik, 2019).

Research on self-employed people's well-being during crisis is scarce (Doern et al., 2019) but growing (Stephan, 2018; Wiklund et al., 2019). Studies conducted during the COVID-19 pandemic indicate that the well-being of self-employed people was negatively affected by the pandemic due to financial struggles and the risk of the business not surviving (Backman et al., 2023; Stephan et al., 2021; Torrès et al., 2021; Vinberg & Danielsson, 2021; Wolfe & Patel, 2021). For instance, a study from the UK found that reductions in hours and income for self-employed people during the COVID-19 pandemic resulted in lower levels of well-being compared to employees. One

possible explanation for this was that their resilience was weakened when they faced unusual events, especially when the welfare support response was unequal and favoured employees (Yue & Cowling, 2021).

2.1.10 Concluding theoretical remarks

There is a lack of studies on the self-employed from a salutogenic point of view, that seek to gain a better understanding of positive factors and experiences during the pandemic. The concepts SEM, resilience, SOC and well-being provide a comprehensive framework for exploring how self-employed people handled the pandemic from a salutogenic perspective. While these concepts have distinct differences, what they all have in common is the connection between individual, social and environmental factors.

4 Rationale

Small businesses and self-employed people are highly important job and income generators and represent the majority of all companies worldwide (International Labour Organization, 2019). Self-employed people generally suffered more severely from the disruption caused by COVID-19 than other parts of the working population, in terms of well-being and finances (Fairlie & Fossen, 2022; Stemmler, 2022). The well-being of self-employed people is important for society. If their well-being declines, it makes them less productive and innovative, which, in turn, may lead to fewer jobs and decreased economic productivity (Stephan, 2018).

Most research on self-employed people during the pandemic has adopted a pathogenic stance focussing on negative effects. While it is important to identify and address problems that already exist, there is a lack of studies on the self-employed from a salutogenic point of view that seek to gain a better understanding of the positive factors and experiences of the pandemic. To fill this gap, salutogenic resources will be explored in this thesis.

In addition, the thesis takes an international perspective to increase the understanding of how different financial support approaches and public policies aided the resilience of the self-employed and improved their chances of managing the crisis. The international perspective aligns with the global nature of the pandemic and provides more comprehensive insights than studying one country alone.

5 Aim

The overall aim of this thesis is to explore how self-employed people experienced and used internal and external salutogenic resources to navigate the pandemic, from a business challenge and an individual well-being perspective.

Specific aims

Paper I: to explore whether a sense of coherence (SOC) and general resistance resources (GRRs) were experienced by small business managers in Sweden and Norway during the COVID-19 pandemic.

Paper II: to investigate the well-being of self-employed people during the pandemic and whether their well-being was influenced by factors representing four socio-ecological levels: resilience, social support, doing useful work and finding rules to be clear. The study also aimed to explore whether the four SEM factors would be more important for the self-employed who found it challenging to run their business during the pandemic, compared with those who found it easy to run their business.

Paper III: to conduct a comparative analysis of policies addressing government financial support in Sweden and

Canada to get an understanding of how different governmental financial support measures aimed to aid the resilience of the self-employed and improve their ability to manage the COVID-19 pandemic.

An additional aim was to explore how Swedish and Canadian self-employed people experienced the support measures in relation to their resilience, during restrictions and after the restrictions had ended.

6 Methodology

The thesis consists of three articles with different designs and data collection methods. A qualitative deductive design was adopted for study I. The study had a descriptive approach with exploratory elements as it combined deductive analysis, and also explored self-employed people during the pandemic where there is limited knowledge. Study II had a cross-sectional quantitative design which was descriptive in nature, and study III had an exploratory mixed-method design (Table 1).

Table 1. Designs, materials and methods used in the studies.

Study	Design	Countries	Participants	Data collection	Analysis
I	Qualitative deductive design	Norway & Sweden	Small business managers (n=16)	Individual interviews	Content analysis
II	Cross-sectional design	27 EU countries	Self-employed with and without employees (n=1,665)	Online survey	Independent sample t-tests, Pearson correlations and linear regression
III	Mixed-method design	Canada & Sweden	Self-employed (n=9)	Policy analysis and individual interviews	A comparative policy analysis and inductive content analysis

6.1 Delimitations

The research is limited to self-employed people in Norway, Sweden, the EU countries and Canada. These countries were chosen due to the particular research objective of each study, data accessibility and as they could give a multifaceted view of self-employment such as shared patterns and differences. In addition, the research is limited to self-employed people with fewer than 49 employees or those without employees, with the majority having fewer than 10 employees. In study I, self-employed people with up to 20 employees were included. This inclusion criteria was set before the start of the study as the participants had participated in a previous study and a longitudinal qualitative study was to be conducted on this group. In study II, self-employed people with or without employees were included. There was no option to specify the number of employees. However, approximately 93% of businesses in the EU are micro-enterprises with fewer than 10 people employed (Eurostat, 2022). Study III included self-employed people with up to 10 employees, which is the group that was most affected by the pandemic. Small businesses and self-employed people are a heterogeneous group and work in many businesses.

In study I, 76% of the participants worked in the service industry and the remaining people worked in the construction/building industry. In study II, the majority, 81%, worked in the service industry and the rest worked in agriculture, industry, transportation and construction. Lastly, in study III all participants worked in the service industry.

6.2 My role as a researcher and preunderstanding

I am the first author of the three articles included and have made significant contributions to the research ideas, design, data collection, data analysis and writing. During the research process I have discussed different parts of the research with, and received feedback from, my supervisors. Having supervisors with expertise in different methodologies was considered crucial when conducting studies with multiple methods. This enhanced the overall quality of the work and acted as an important learning opportunity. While I have made significant contributions to all studies, interviews with Swedish and Norwegian leaders in small businesses were predetermined to be included in the research, and I did not

recruit the participants. In addition, study II used data collected by Eurofound as secondary data was seen as a more time-efficient and cost-effective approach to studying several countries. Furthermore, it was considered inefficient and wasteful not to use pre-existing data that was available and suitable to answer the research question (Weston et al., 2019). Study III showed my progression as a researcher as I conducted all parts of the research process myself, including recruitment and data collection in Sweden and Canada.

Coming from a background as a physiotherapist, and with a master's degree in nutrition, I had no previous knowledge about self-employment when commencing the licentiate studies. Given this, it could be said that I have an "outside" perspective to the research, striving to explore the unknown environment (Finefter-Rosenbluh, 2017). In contrast, the inside perspective is when those who are the observers are also members of the group. Outsiders may allow for a broader and more objective understanding of the research, whereas insiders may get a deeper understanding and find it easier to access participants (Finefter-Rosenbluh, 2017).

6.3 Research approach

The overarching research paradigm employed in this thesis is post-positivism. In contrast to positivism, which focuses on the objectivity of the research process, post-positivism incorporates subjectivity as well, and utilises both quantitative and qualitative methods (Dawadi, Shrestha, & Giri, 2021). Post-positivists can be said to see the world as ambiguous, variable and multiple in its realities (...), and what might be the truth for one person or cultural group may not be the "truth" for another (O'Leary, 2017). The choice of using both qualitative and quantitative studies was made to get a comprehensive and holistic view of the impact of the pandemic on self-employed people through their own interpretations and statistical data. The qualitative insights offered depth and context whereas the quantitative data provided broader patterns (Lim, 2023). In study I, interviews with self-employed people resulted in rich, content-specific data, and the deductive approach with the main categories of SOC as a coding framework provided a structured approach to analysing the data. Study II was a cross-sectional, quantitative study that employed statistical analysis but also had a theory-driven approach with the socio-ecological model

which allowed for consideration of broader contextual factors. Lastly, study III combined macro-level policy analysis and micro-level interviews with self-employed people to get a better understanding of how measures implemented were experienced by those receiving them. This allowed for triangulation and the acknowledgment of multiple realities which is in line with post-positivism.

Furthermore, the international perspective of the thesis aligns with the post-positivistic emphasis on exploring multiple perspectives and recognising the influence of context in studies.

6.4 Participants

6.4.1 Study I

Sixteen managers were purposively recruited by two occupational health service providers in Norway and Sweden, selected from among their customers and through advertisements in newspapers. To fulfil the inclusion criteria, interviewees needed to be managers of small businesses with fewer than 20 employees representing different types of services in the private sector. Further criteria were that the businesses employed people of both genders and that they

were located in comparable geographic regions in Sweden and Norway. Half of the 16 managers making up the sample were women. Eight managers had university-level education, the others had either upper-secondary, vocational or high-school education. The age of the participants varied between 38 and 73 years. The majority, 13 managers, were employed in the service industry, and the remaining three were in the building and construction industry.

6.4.2 Study II

A total of 24,123 individuals from 27 EU countries participated in the study, of whom 1,665 were self-employed, with or without employees. Forty-eight percent of the participants were women. The mean age was 49 years and 63% had a primary or secondary level of education. The majority, 80.8%, worked in the service industry, and the remainder worked in the agriculture, industry, transportation and construction industries. 72% had a partner/spouse and 71% were self-employed without employees. Of the group that found it more challenging to run their business, more were female (54%), more had a lower mean age (48), fewer had tertiary education (27%) and

slightly fewer had a partner/spouse (70%) compared to those reporting that it was easy to run their businesses.

6.4.3 Study III

Nine self-employed people were purposively recruited in Jämtland, Sweden, and in Ontario, Canada for the interviews. Four were recruited in Sweden and five in Canada. The inclusion criteria stipulated self-employed people, with fewer than ten employees, representing different sectors in the service industry. These were selected through maximum variation purposive sampling by email, in which a Google search-engine was used to find participants that appeared to have different characteristics or experiences of the pandemic. In addition to the emails, snowball sampling was used to get a range of perspectives on the topic. Of the sample, four people were women and five were men. Four managers had university-level education, the others had either upper-secondary, vocational or high-school education. The age of participants varied between 38 and 63 years. The majority, seven people, were married or cohabiting. All participants worked in the service industry. Four participants had between 5 to 10 employees, one had two employees and three had no employees.

6.5 Data collection

6.5.1 Study I

Data was collected through individual interviews with self-employed people via video link or telephone between January and March 2021. A semi-structured interview guide was used for the interviews. The topics covered the self-employed people's health, work environment and leadership during the COVID-19 pandemic. Each interview lasted an average of 50 minutes and was audio-recorded and transcribed verbatim after the interview.

6.5.2 Study II

Data was drawn from a survey entitled "Living, working and COVID-19" developed by the European Foundation for the Improvement of Living and Working Conditions (Eurofound). The majority of the questions were based on existing surveys, such as the European Quality of Life Survey (EQLS) and the European Working Conditions Survey (EWCS) (Eurofound, 2015, 2016). Data collection was performed between 22 June 2020 and 27 July 2020 via a platform called SoSciSurvey. A non-probability sampling method was applied, with survey

participants recruited using a snowballing technique distributed via Eurofound's contacts and stakeholders. Complementary recruitment was conducted through advertisements on social media to target groups that were hard to reach. Data was weighted by age crossed with gender, education level and urbanisation level. For each country, weighting targets were based on population estimates from Eurostat by age and gender, education levels by age and gender from the Labour Force Survey, and self-defined urbanisation levels by age and gender from the 4th EQLS (Eurofound, 2020b).

6.5.3 Study III

Data consisted of documents describing policies for financial support during the COVID-19 pandemic, and interviews with self-employed people (i.e., entrepreneurs and small business owner-managers) in Sweden and Canada. For policy data, information on the main subsidies during the pandemic in Canada and Sweden was derived from the respective countries' governmental websites and their agencies.

The interviews were carried out in Jämtland, Sweden and Ontario, Canada either in person or by telephone, depending on individual preference. The interviews were performed in

November and December 2022, when the pandemic-related closures and restrictions had ended. The interview guide was semi-structured and included topics about the background of the self-employed person, governmental financial support during the pandemic and their work environment during and after the pandemic. The audio-recorded interviews lasted between 30 to 70 minutes and were transcribed verbatim after the interview.

6.6 Data Analysis

6.6.1 Study I

A deductive content analysis was used to analyse data from the interviews (Elo & Kyngäs, 2008). The SOC theory (Antonovsky, 1987) with the three main components of comprehensibility, meaningfulness and manageability acted as a conceptual framework for the analysis process.

Meaning units from the interview transcripts were coded into the *comprehensibility* category when managers discussed if and how they made sense of information or situations during the pandemic.

When statements concerned their motivation and desire to cope with the stimuli encountered, the meaning units were coded into the *meaningfulness* category.

Meaning units were coded into the *manageability* category when managers discussed the degree to which they felt that there were resources at their disposal during the pandemic. In addition, when they mentioned their ability to cope and solve problems and their willingness to invest time and energy to solve those, the meaning units were assigned to this category.

The coded meaning units in each category were then grouped and categorized according to their meanings and similarities into sub-categories which were based on GRRs.

6.6.2 Study II

The WHO-5 Well-being Index was used to examine the impact on well-being of factors at four socio-ecological levels: resilience, social support, doing useful work and understanding rules of conduct. These were grouped at four ecological levels: intrapersonal, interpersonal, organisational and public policy. Descriptive statistics were computed for background data using percentages and mean values. Independent sample *t*-tests assessed for differences between participants in the analytic

sample. Linear correlations were examined for all variables. In order to determine the assumptions for the regression analysis, Cronbach's alpha values were calculated to control the internal consistency of the multiple-item scales of well-being and resilience. A series of regression analyses, including interaction analyses, were performed to examine the relationships between the exposure variables and the outcome variable.

6.6.3 Study III

The analysis was performed in several steps. The first step involved reading and reviewing the policies for financial support in Canada and Sweden. Initial categories based on the main themes in the data were created. This was an important step as it laid the foundation for the subsequent analysis of interview data by helping to inform the development of the interview questions. Three initial categories were formed: employment protection, social insurance and unemployment protection. As a second step, data from semi-structured interviews were collected from each country to get an understanding of the actual implementation of policy and how it was experienced by those interviewed. An inductive approach was employed to

code the interview data based on its characteristics, to make sense of the new data, and to create initial sub-categories.

A content analysis was performed in step three, and coded data from policy documents and interview transcripts were merged (Elo & Kyngäs, 2008). To compare the coded interview data with the initial categories identified in the policy analysis, a constant comparative method was employed (Bowen, 2009). The data was compared with the other data and with codes in a back-and-forth interplay in order to organise ideas and pin-point concepts that could be clustered together. This approach allowed for the identification of similarities and differences across the two sources of data. A total of 34 sub-categories, seven generic categories and three main categories (Welfare protection and effects, Self-employed people's well-being and Agility during COVID-19) were formed from the analysis (Elo & Kyngäs, 2008).

6.7 Ethical considerations

The current research was developed in accordance with the ethical standards of the Helsinki Declaration (World Medical Association, 2018). Ethical application for the studies was

approved by Sweden's Ethical Review Board (Dnr 2020-05223). In studies I and III, the interview participants gave their written consent to participate in the study and were informed about their right to withdraw from the study without needing to give any reason. The data collected was processed so that unauthorised persons cannot access it, with any information provided being anonymised using a code so that third parties cannot identify who provided the information. The interviews were recorded, and the audio files did not contain information about who the informants were. The audio files were temporarily stored in a secure service location not accessible to unauthorised persons and will be saved until the analyses are complete. The transcripts of the interviews will be archived and saved for ten years and will then be deleted. All of the data will be properly stored according to the Swedish Act on Ethical Review of Research Involving Humans (SFS 2003:460).

Due to pandemic restrictions, the interviews in studies I and III were conducted either in person or via telephone/Zoom depending on individual preference. When conducting interviews via telephone, ethical issues, such as lost non-verbal communication may arise (Cowles, 1988). However, this may

not always be vital or helpful, as non-verbal communication can be misinterpreted (Sturges & Hanrahan, 2004). Furthermore, questions on sensitive topics during interviews may provoke emotional responses from the participants, such as sadness, embarrassment and anxiety which may be harmful to study participants (Allmark et al., 2009). In studies I and III the benefits to conducting interviews on sensitive topics were deemed to outweigh the risks of harm. Aspects such as the interviewee experiencing discomfort in connection with questions due to personal experiences or certain work-related situations were taken into consideration during the interviews. The interviewer was sensitive to such reactions and gave the informant the opportunity to interrupt the interview or change the topic of conversation if needed. One interview was interrupted as the participant showed signs of distress when discussing how the participant's well-being and business were negatively impacted by the pandemic.

In study II, respondents were informed that several security controls were in place to protect personal data from unauthorised access, use or disclosure. The data is stored on servers located in the European Union, hosted by www.soscisurvey.de with access permitted solely for authorised

research staff. The answers from respondents are used exclusively for research purposes and are kept strictly confidential. All results of the research are anonymised, and it is not possible to identify the self-employed people in any published results.

7 Findings

7.1 Study I

Within the three main sense of coherence categories (comprehensibility, meaningfulness and manageability), six general resistance resources were identified as being important for the managers to handle uncertainty during the pandemic.

In the *comprehensibility* category, understanding rules and regulations, and social support acted as sub-categories. The data in this category showed the importance of understanding information and regulations during the pandemic in order to feel confident in decisions and actions. Discussing and exchanging information with others helped the managers to gain a better understanding of the situation.

The category *meaningfulness* had two sub-categories, optimism and proactivity. This category revealed that the managers had a positive mindset, and saw the pandemic as an opportunity to stop and think about their future position.

The last category, *manageability*, included the sub-categories problem-solving and flexibility and cooperation.

The category showed that the managers were quick to find solutions to problems that occurred during the pandemic, and that digital technology made work more flexible and shortened the decision-making time.

In summary, findings from the interviews demonstrated that it was important for the managers to comprehend and manage the challenges during the pandemic in a resourceful manner, and to see the meaningfulness in the situation.

7.2 Study II

Descriptive findings and independent sample t-tests confirmed that well-being and the SEM factors were significantly higher among the self-employed who found it easy to run their business ($M = 14.32$, $p < 0.001$) compared to those who found it more challenging ($M = 11.22$, $p < 0.001$). A series of OLS regressions were then carried out, which showed that the socio-ecological factors of resilience ($\beta = 1.16$, $p < .001$), social support ($\beta = 0.88$, $p < .001$), doing useful work ($\beta = 0.68$, $p < .001$) and clear rules ($\beta = 0.76$, $p < .001$) were all positively correlated with well-being across the whole group, with resilience being the most strongly related.

To test which factors were significantly more important for the group that found it challenging to run their business, analyses of interaction variables were performed. The results showed that of the four SEM factors, finding rules clear ($\beta = -0.98$, $p < 0.001$) and social support ($\beta = -0.74$, $p < 0.001$) were of significantly greater importance for the well-being of the self-employed.

In summary, the findings highlight that the socio-ecological factors of resilience, social support, doing useful work and finding the rules clear affect well-being. The results also indicate that it is vital to consider factors at multiple socio-ecological levels to improve the well-being of the self-employed during adversity.

7.3 Study III

The first main category *Welfare protections and effects* had three generic categories; welfare, lived experiences and influence on business performance. This category found that one of the key differences between Sweden and Canada was that the federal government in Canada aimed to strengthen the resilience of self-employed people by providing unemployment insurance during the pandemic, whereas this was possible in Sweden even before the pandemic. Despite this contrast,

similarities were also found. For example, the self-employed people who could not telework were less resilient, and when providing financial support, the governments did not differentiate between businesses that were doing well and those that were having difficulties.

The second category *Self-employed people's well-being* included the generic categories personal struggles and easing factors. It was found that the well-being of self-employed people in the hardest hit businesses that struggled financially and were not able to obtain financial support was negatively affected. This illustrated that uncertainty and business difficulties had a negative impact on their well-being, which indirectly affected their resilience.

The last category *Agility during COVID-19* contained the generic categories digitalisation and problem-solving. This category found that due to the lack of support measures from the Swedish and Canadian governments, self-employed people in the hardest hit sectors were forced to start doing things differently. They showed agility by adapting plans and changed the way they worked to be able to attract customers.

In summary, self-employed people in both countries who were unable to telework were less resilient during the pandemic. The interviews revealed that some of the self-employed people in hard-hit industries were dissatisfied with the measures and found them to be unfairly distributed. In addition, the self-employed people experiencing difficulties running their businesses reported reduced well-being, which negatively affected their business survival.

8 Discussion

The overall aim of this thesis was to explore how self-employed people experienced and used internal and external salutogenic resources to navigate the pandemic. While all three studies had different foci, collectively they provide insights into the factors that influenced how self-employed people handled the pandemic. The discussion is structured by the themes internal and external resources. This aligns with the salutogenic perspective, which has a holistic approach and takes internal and external resources into account when focusing on positive outcomes instead of risk factors (Bauer et al., 2020; Mittelmark & Bauer, 2022; Pelikan, 2022). The discussion also includes implications on how these resources can be strengthened.

8.1 Internal resources

8.1.1 SOC

Study I indicated that the self-employed people's individual SOC was important during the pandemic. This is in line with other research which found that a person's ability to view life as comprehensive, manageable and meaningful during a pandemic was the most important coping resource in different national and social contexts (Mana et al., 2021). The self-

employed people in both Norway and Sweden had similar experiences when it came to comprehending, finding meaning and handling different situations. While this may have been due to a robust SOC, other factors, such as type of business and access to resources in the two countries may have played a role. However, SOC is considered a cross-cultural concept (Antonovsky, 1987), meaning that in all cultures and at all stages of coping with a stressor, a person with a strong SOC is at an advantage in terms of preventing tension from being transformed into stress. Different cultures may attain a similar level of SOC, regardless of socio-economic differences (Bowman, 1996). Hence, the components of SOC can be strengthened regardless of the country of operation of the self-employed person. Study I also emphasised the importance of finding and using GRRs. According to Antonovsky, GRRs may be found at the individual, group, and society levels (Antonovsky, 1987). People's perception of the stressor, of the available GRRs and of the meaningfulness of the challenge is dependent on the environment in which they operate (Super et al., 2016). This showed the importance of also looking at self-employed people's ability to handle the hardship in a broader environmental context.

8.1.2 Resilience

Individual resilience was important for the self-employed people in studies II and III. In study II, the intrapersonal factor, resilience, had the largest positive impact on well-being for the whole group of self-employed people, indicating that resilience should be considered when studying factors that can support the self-employed during difficult times. In study III, it was found that self-employed people in both Canada and Sweden who were unable to telework were less resilient during the pandemic due to facing challenges such as financial issues, lockdowns and restrictions. In addition, reduced well-being was reported in the self-employed who experienced financial hardship. This in turn had a negative effect on their resilience.

The results are congruent with other research during the pandemic, where resilience has been shown to be important to self-employed people's well-being and ability to navigate during the crisis (Stephan et al., 2021). Similar results have also been found in the general population, with resilience reportedly acting as a protective influence against the adverse psychological effects of pandemic stressors (Chan et al., 2021; Hou et al., 2021). According to a systematic review and meta-analysis,

individual resilience may play an important protective role in easing the negative effects of stress and adversity (Joyce et al., 2018).

8.2 External resources

8.2.1 Social support

Social support (“support accessible to an individual through social ties to other individuals, groups and the larger community”) (Lin et al., 1979) during the pandemic was highlighted as important in studies I and II. In study I, the majority of the self-employed people in both Norway and Sweden mentioned that social support from family, friends and colleagues was an important element to help them cope with the pandemic. This is consistent with the results from a large European survey that found that a high proportion of self-employed people in Sweden and Norway indicated that their family, friends and other small-business managers were willing to give emotional social support during the pandemic (Stephan et al., 2021). In study II, social support was positively correlated with well-being in the whole sample of European self-employed people. A plethora of research has demonstrated the protective effect of perceived social support on well-being (Eisman et al.,

2015; Gülaçtı, 2010; Kawachi & Berkman, 2001; Khan & Husain, 2010), and it has been found that additional social support may be needed in times of greater hardship (Cohen & Wills, 1985), which was also emphasised in study II.

8.2.2 Meaningful work

The importance of meaningful and useful work was brought up in study II. The perception of doing useful work is an important source of motivation to engage in work-related activities in self-employed people (Wolfe & Patel, 2019), and motivation has been shown to be an important component for self-employed people to run their businesses (Carsrud et al., 2017). There is a lack of consensus regarding the nature of meaningful work. In previous studies of self-employed people, useful work and meaningful work have been used interchangeably (Wolfe & Patel, 2019). According to Eurofound, task significance (a feeling of doing useful work) contributes to experienced meaningfulness of the work (UNECE, 2008).

Organisational-level factors can directly affect people's experiences of the meaningfulness of their work. People may be more likely to find work meaningful in situations in which they have basic work needs met and feel appreciated for their

contributions (Deloitte, 2017). Task significance, (e.g. doing useful work (UNECE, 2008)) the perception that one's work positively benefits others, has been stated as a key variable for enhancing the sense of meaningful work (Humphrey et al., 2007, Schnell et al., 2013). This was also seen in study I, where the participants had a positive mindset and embraced challenges imposed by the pandemic. They used the newly gained knowledge and reviewed their offerings and portfolios to decide which services or products to deliver after the pandemic. During the pandemic, a large European study found that self-employed people may benefit from prioritizing a more meaningful and happier work environment, with a focus on value-adding activities that make a difference (including activities that generate value for others and society) (Stephan, Zbierowski, et al., 2020).

8.2.3 Financial support

During the pandemic, governments all over the world took different measures to support businesses. Extensive governmental financial support measures such as income protection, expansion of paid sick leave, adjustment support and financial turnover support were rolled out in many countries (Tetlow & Dalton, 2020). In study II, it was identified that finding

rules to be clear for obtaining support (at the policy level) was the most important factor for well-being for the group that found it challenging to run their businesses. As discussed in study III, the majority of self-employed people in the hard-hit sectors found it hard to move forward with their businesses due to economic restraints, such as insufficient sales. Resource deprivation, such as financial support, may have a negative effect on even the most resilient of self-employed people (Levine, 2003). For self-employed people and their businesses to be able to thrive, their focus needs to be directed towards other matters than survival (Stephan, Zbierowski, et al., 2020). For viable businesses, access to financial support may provide the flexibility for adjustments that would allow self-employed people to be more agile, hence resilient, and make changes in the face of challenges (Garrett & Zettel, 2021).

8.3 Implications

The findings from these studies indicate that, in order to strengthen self-employed people's ability to handle hardship, it is vital to focus on individual resources such as SOC and resilience, but also to strengthen socio-ecological conditions, and ensure coherent policies. The implications have been

sorted into micro, meso and macro levels (Figure 3) to make it clearer and more comprehensible for various stakeholders.

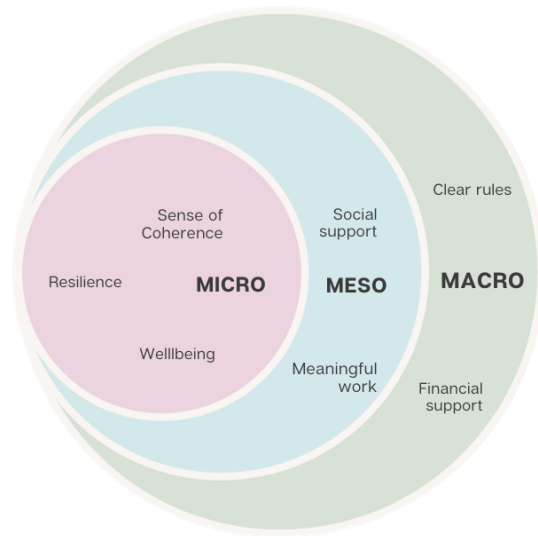


Figure 3. Implications at the micro, meso and macro levels.

8.3.1 Implications at the micro level:

Study I found that a strong SOC appeared to have been a crucial factor for handling the pandemic well, and a strong SOC

may help the self-employed to find and use existing resources. Empowering self-employed people to deal with stressors, and reflection aimed at enhancing the three SOC components of comprehensibility, meaningfulness and manageability is important (Super et al., 2016). Activities that successfully empower self-employed people to deal with everyday life stressors may strengthen their SOC, which may subsequently be applied in new situations to combat stressors (Super et al., 2016).

Individual resilience was important for both well-being and the ability to run the business in studies II and III. Individual resilience may, according to a meta-analysis, be strengthened through resilience training, such as mindfulness and/or cognitive and behavioural training (Joyce et al., 2018), but it is also important to take ecological resources into account. To strengthen individual resilience there must be adequate access to relevant resources as well as support in the individual's surrounding environment (Ungar, 2011).

8.3.2 Implications at the meso level:

Supporting the self-employed to make use of various social support resources may be important for their well-being and

ability to handle hardship. Emotional support from family and friends (Stephan et al., 2021) and discussing and exchanging information with peers is important for coping with challenges both during the hardship and for everyday stresses (Landstad et al., 2017). Local communities and organisations could foster a sense of social cohesion and support among self-employed people by organising professional network meetings where they share and exchange experiences with other. This was mentioned as an important factor in study I.

For the self-employed to feel that their work is useful and meaningful, it is important that the organisational culture has a shared set of values, meanings and assumptions about how things should be done every day in the organisation (Schein, 2010). Reflecting on the perceived purpose and goals for the business may act as a driving force for fulfilment and self-actualisation (Geldenhuis & Johnson, 2021). Even during challenging times, people can still find meaning at work. Studies have shown that even those employed in precarious work (e.g., the digital gig economy) may be able to find meaning in their work (Kost et al., 2018). This may for instance be achieved through adjusting expectations or standards, and shifting attention to non-tainted parts of the job (Ashforth et al., 2013).

8.3.3 Implications at the macro level:

Potential future policy responses to support self-employed people during crises or adversity should consider the diversity of small businesses and tailor programmes to viable businesses that have the greatest need for support, such as those in businesses that are not amenable to telework. In addition, support measures should ensure that small businesses benefit from policies to the same degree as larger businesses, which was emphasised as bring important for the resilience of self-employed people in study III.

In all three studies the importance of clarity of support measures was deemed important. When policy-makers implement support measures, it is important that the information regarding support measures is comprehensible, as many self-employed people reported that they were unsure of their eligibility for support (Blundell & Machin, 2020; Eib & Bernhard-Oettel, 2020).

While some countries, such as Sweden, have employment insurance for self-employed people, study III revealed that this was not the case for Canada. To make self-employed people more resilient, employment insurance could ensure that self-

employed people do not fall outside the social security system and thus lower the barrier for people considering self-employment (OECD, 2020).

In studies II and III, it was found that those having difficulties running their business during the pandemic had a lower level of well-being than those with relatively few difficulties. Previous studies have also found that well-being was connected to the resilience of the self-employed both before (Newman et al., 2018) and during the pandemic (Stephan et al., 2021). To increase the well-being of self-employed people, governments could allocate resources for workplace health promotion (WHP). This is important as, in contrast to larger businesses, small businesses usually have limited personnel resources, economic resources and competence for creating health-promoting workplaces (Landstad et al., 2017).

8.4 Methodological considerations

8.4.1 Qualitative research

Two of the studies are qualitative, but based on different data and data analysis methods. In study I, a deductive content

analysis was used. Limitations of this work may be that the self-employed people came from a single geographical context in Sweden and Norway and that those from industries most commonly affected by the COVID-19 pandemic, e.g., transport, tourism and hospitality were not included. The questions in the interview guide had a health promotion perspective, and were not specifically based on SOC, which can also be considered a limitation. During the analysis process, it was noticed that SOC could add value to the analysis and yield a salutogenic perspective. Hence, the study is of a more descriptive nature. Furthermore, the use of the SOC and its core components of comprehensibility, meaningfulness and manageability as an analysis tool might have entailed a potential neglect of other categories of importance to small business managers' ability to handle the pandemic. However, the pre-defined categories based on the SOC were not used to guide data collection or probe questions during the interviews, they were only applied during the analytical process.

The qualitative comparative policy analysis in study III combined document analysis and interviews. Combining different data sources and methods allowed for triangulation, as findings from both the policy documents and interviews were

compared and contrasted to validate and corroborate the findings. The small sample size of nine interviewees may be considered a limitation. However, as the material was rich (Fusch & Ness, 2015) and therefore adequate (Glenton et al., 2018), it was deemed sufficient. In order to ensure that perspectives and contexts varied from each other, maximum variation sampling was employed, which added depth and relevance to the research.

Ensuring *trustworthiness* is important to be able to evaluate qualitative research (Lincoln & Guba, 1985). Trustworthiness in qualitative research is commonly measured against four main criteria: credibility, transferability, dependability and confirmability, which were considered throughout studies I and III. In both studies, credibility (that the study examines what the researchers set out to study) was ensured by a thoroughly described recruitment process, that the interviewees were self-employed people with experiences of working during the pandemic, and through peer debriefing. In study III credibility was also established by triangulation (getting data from two sources: documents and interviews). To ensure confirmability (the stability of the data over time) and dependability (the neutrality or the degree to which findings are consistent and

repeatable), notes on decisions made during the research process, and reflective thoughts after interviews, sampling and research materials adopted were saved in order to be able to review the transparency of the research path (Moser & Korstjens, 2018).

Transferability for both studies was obtained through clear descriptions of the research process with a detailed description of the context, location and people studied.

8.4.2 Quantitative research

Study II was based on quantitative data from a survey. The survey included a large sample size of 1,665 self-employed people in 27 EU countries which provided a robust dataset for analysis. Limitations of the study were that the individuals were recruited based on a non-probability sampling method and were not part of a randomly selected sample.

However, due to the uncontrolled convenience sampling, the individual responses were re-weighted to represent the demographics of each respondent's country, increasing the reliability of the findings. Another drawback of the study is that a cross-sectional sample was used, making it hard to derive a

causal relationship from the study. However, the study provided a snapshot of the conditions experienced by self-employed people during the pandemic (Munnangi & Boktor, 2023). Future studies could consider a longitudinal study design to investigate changes over time (Grammer et al., 2013).

One strength of the study was that the survey questions have also been used in other European studies with validated questions and indices (Ahrendt et al., 2020). Furthermore, the indices in the study show Cronbach's alpha values of between 0.76 and 0.86, indicating satisfactory internal consistency (Taber, 2018).

9 Conclusion

The studies in this thesis have shown that self-employed people faced common challenges during the pandemic irrespective of their country of residence and welfare system. The three studies had different foci but together they provided insights on salutogenic resources contributing to how the self-employed people navigated the pandemic at an individual level and how this affected their businesses. While individual factors, such as a sense of coherence and resilience were deemed of importance for navigating the pandemic well, the importance of supporting factors at multiple socio-ecological levels was also highlighted, and these may be of particular importance for those people who had difficulties running their businesses. The research also indicated the interconnectedness between self-employed people and their businesses. For instance, a lack of support such as finances may lead to increased stress and pressure to make decisions to sustain the business. Reduced well-being, in turn, made it harder to adapt and adjust positively to adversity.

Overall, the results show that it is important to take a holistic approach to help self-employed people handle hardship. This

may be achieved through strengthening individual resources, supportive environments and fair access to financial support.

9.1 Looking ahead

For future studies, more quantitative and qualitative research studying internal and external salutogenic resources in self-employed people would be valuable. It is also important to perform studies with a longitudinal design to investigate changes over time.

The “implications” section provides suggestions on how resources could be strengthened at the micro, meso and macro levels, but how this could be carried out in practice remains unexplored.

External support may be useful in aiding self-employed people to find, use and develop resources. However, in order for any intervention to be effective, attention needs to be given to governmental integration and support of the programme, satisfactory funding of the programme, and training of those who deliver the services (Hagqvist et al., 2021; MacEachen et al., 2010).

Intervention studies are needed to strengthen the evidence-base and arguments for supporting resources for self-employed people at different levels through external services. When designing studies involving self-employed people, their heterogeneity and unique challenges need to be taken into account.

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