

Stress and Self-Care of SMME Owners in South Africa

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Leaders are increasingly facing personal challenges in the demanding world of business, and this is true also for entrepreneurs and business owners as they are closer, some may argue, to the vested interests of the economic sustainability of their businesses (as opposed to hired senior managers and leaders in corporate organizations). Small business owners, in particular, feel personally responsible for the success in their roles and when things go wrong. The result sometimes expresses itself in many forms in much of work-life, whether through debilitating health effects such as depression (on the scale from being clinically depressed to just mild versions thereof), anxiety and anxiety attacks, high-blood pressure, mild strokes, low testosterone levels, and many more, to factors affecting work such as low productivity, disengagement, lack of physical and emotional energy, resilience impairment, and many others. Entrepreneurs and small business owners, mostly fueled by their passion and internal need to succeed, are often blind through ignorance or busyness to the need to monitor the negative effects on their own bodies, their psychologies, their need for greater self-care, their ability to lead, and subsequently the impact on those around them.

Introduction

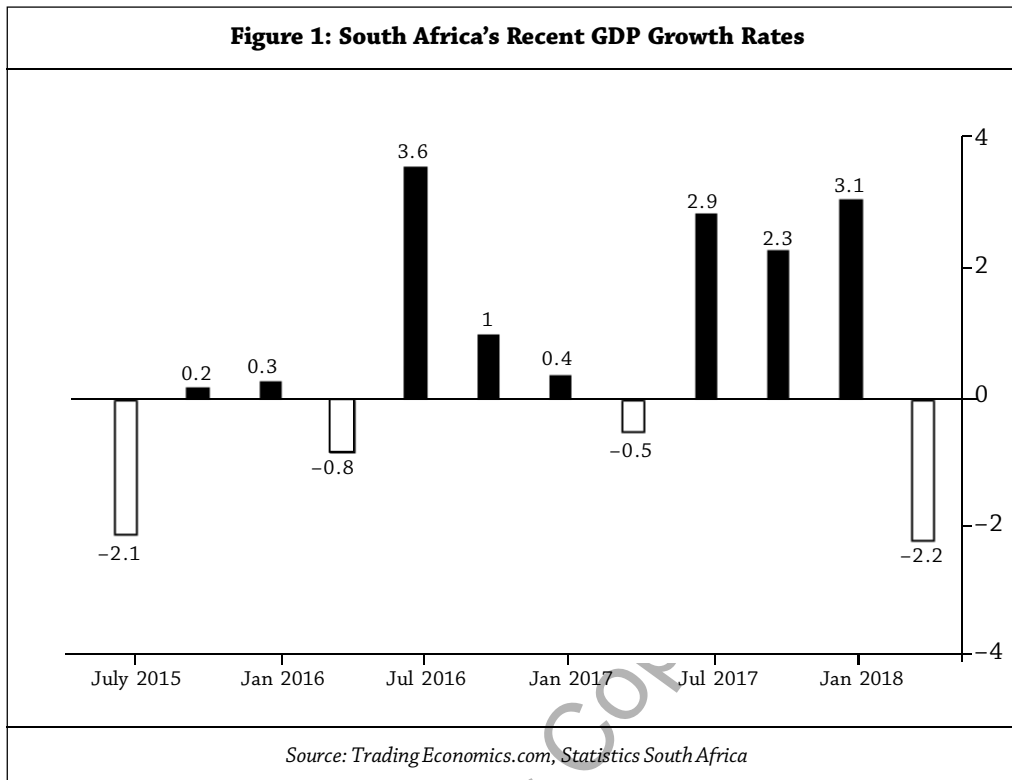
South Africa and SMMEs

In South Africa, the success of Small-, Medium- and Micro-Sized Enterprises (SMMEs) will play a significant role in the national economy (Ayyagari *et al.*, 2007). SMMEs are usually defined by the number of employees or the turnover of the business, i.e., enterprises with

less than 200 staff or an annual turnover of less than R50 mn, the equivalent of \$3.8 mn (Bureau for Economic Research, 2016). With weak, existing growth rates (Figure 1), corporates and the “traditional” South African economy are not in a position to address many of the underlying issues being experienced in South Africa—like crime, poverty

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eradication, health equality, education and unemployment (Bohlmann and Breitenbach, 2016).

To achieve the economic growth objectives, South Africa envisions (5% aspiration) that there has to be competitiveness on the one side and employment generation and income redistribution on the other side (Rogerson, 2008). Policy attention has increasingly focused on the promotion of the country's SMME economy, which can assist with the economic objectives by creating jobs, lowering unemployment and addressing the disproportional distribution of wealth in the country. Therefore, the role of small businesses to combine people and opportunities is fundamental in the South African context to both address the social innovation gaps, as well as provide the necessary skills and

knowledge development, job growth and income generation required to overcome some of the typical emerging market challenges. In an SMME, the owner plays a significant role in the business, and research shows that risk-taking tendency of owners is high due to the risks of doing business (Bickerton *et al.*, 2014). Business owners appear to be motivated by: (a) business benefits (the economic frame), (b) moral orientation (the enlightened social priority frame), and (c) the expectation of positive personal rewards and reputation (the self-interest frame). This, together with the positive narcissistic attributes of self-motivation (Strelan, 2007), correlates with the high levels of pressure on the owners that is compounded by the high failure rate of SMMEs (Bickerton *et al.*, 2014). In such stressful contexts, it is hard to find productive

change agents who, under prolonged stress, are willing to continuously run small businesses in order to provide the social and economic impetus a country needs (Wulffers, 2017)—unless they have a preoccupation with self-functioning, possess heightened levels of self-confidence, easily forgive themselves, and believe that they are special and therefore can make a success of their endeavors (Raskin and Terry, 1988). These personality traits can play a part in an owner's stress level, and the ability to deal with that stress.

Stress

Personal Wellbeing (PWB) is a measure of the state of contentment and the circumstances able to affect that contentment—it is not a short-term measure and is often related to long-term happiness (Dowson and Miner, 2015). PWB has been associated with harmful drinking, anxiety, depression, and suicidality; and has also been shown to predict positive mental and physical health outcomes. Rojas (2004), however, relates PWB to the perceived gap between actual and ideal life circumstances—which occupies the thoughts and often determines the actions/decisions of owners/leaders. Defining stress is difficult, as the concept carries different meanings for different people just as the concepts of success, failure or happiness (Dowson and Miner, 2015). The more negative reported effects on physiological and psychological structures relate to individual's behaviors, business efficiency and relationships with other people. Prolonged stress can lead to unproductive contemplation that saps energy and gives rise to more stress, which can dampen one's ability to be resilient and the ability to forgive others (Chiesa and Serretti, 2009; and Warner and

April, 2012). This relates directly to the effectiveness as an owner/leader within an organization. Taking this definition of stress as a foundation, Fournier (2009) notes that an individual's locus of control is an important factor in stress management, and further notes that an internal locus of control leads to better leadership through understanding of one's own capabilities. Distress, a form of 'negative stress' often attributed to entrepreneurial owners, is typically described as a subjective emotional state or reaction experienced by an individual in response to ongoing stressors, challenges, conflicts and demands (Barnett *et al.*, 2007). Distress is a natural form that cannot be escaped. Impairment, or impaired professional competence, may refer to the toxic impact of distress, if untreated over a period. Distress does not automatically result in impairment, but a lack of sufficient consideration to, and support in dealing with, distress makes impairment a more likely reality. Further, distress and impairment should not be seen as cause and effect, because distress and impairment are not just fully present or totally absent. They could both advance and progress if left unchecked (Barnett *et al.*, 2007). As a consequence of distress experienced over time that is not sufficiently attended to, professionals may experience what Freudenberger (1975 and 1990) termed "burnout". It is characterized by the feelings of depersonalization, emotional exhaustion, and a lack of feelings of satisfaction and accomplishment, and it may be a product of prolonged work in emotionally challenging situations (Baker, 2003). This is further seen in clinical work with victims of violence and other traumatic happenings that may result in displaced traumatization or secondary

victimization (Figley, 1995; and Pearlman and Saakvitne, 1995). If this were to manifest in the life of an owner/leader, this would lead to toxic leadership and could result in transfer of these emotions to followers/staff (Webster *et al.*, 2016). When we look at stress, it is important to determine where stress comes from. The first originator of stress is in the way individuals set goals for themselves. Stress for small business owners occurs because an owner must consider the competitive environment that exists in emerging economies and the constant need to be relevant (Gavin *et al.*, 2003). This is mainly due to the constantly changing environment that makes up the business world today. This unpredictability, coupled with the concern of being replaced as a business, or even as an individual/owner, is a major stress factor. A business owner is also responsible for the sustainability of the company, as a going concern, and its staff and their relationships, which further adds to the stress. Besides workplace-induced stress, psychological compromising can also lead to stress, e.g., stress is known to come from the inability to find 'scapegoats' or an appropriate defense mechanism. These help individuals deal with high levels of anxiety, which is a survival device. Without these defense mechanisms individuals find it hard to let go of anxiety or blame for a situation. These both lead to stress in an individual (Robinson, 1990).

Not all stress is bad for an individual. Selye, referred to as the father of stress, divided stress into two sections—'negative stress or distress' and 'positive stress' which invokes excitement, stimulation a persona to feel glad or happy (Gandhe, 2014). Stress levels which give off positive or negative stress, are different for

every individual, which are also dependent on individual personality and environment based on the Yerkes-Dodson curve law. The Person-Environment (P-E) fit theory (French *et al.*, 1974) states that stress is experienced when there is a disjoint between person and environment. Stress can ultimately be broken down into three categories: 'positive stress', 'tolerable stress' and 'toxic stress' (National Scientific Council on the Developing Child, 2015). The National Scientific Council of Harvard also stated the following: Positive stress comes about when exposure to a stressful situation is short-lived, which results in brief changes in the body. This can be overcome with the right support and abilities. Positive stress is commonly seen in the fear of dogs or other animals. When we look at tolerable stress, it has the potential to become a negative stress, however, the exposure is also short-lived. Due to this short exposure, the body is allowed to repair after the exposure to the stress. An example of this is the loss of a loved one or serious illness. Toxic stress is when an individual is exposed to tolerable stress for long periods without control—toxic stress response (National Scientific Council on the Developing Child, 2015). This then causes extended activation of the body's stress management system, which will have serious negative result on the physical and mental health of an individual (Liu *et al.*, 2017). Similarly, it is now well documented that exposure to toxic stress and traumatic events is associated with a large variety of problems in human health and functioning (Wegman and Stetler, 2009; and Danese and McEwen, 2012). This will also result in an individual's inability to deal with previously tolerable stress as their threshold for stress has deteriorated

(Gandhe, 2014). Therefore, while different types of stress exist, the wrong type of stress is detrimental to one's wellbeing and success (Liu *et al.*, 2017). To understand where stress comes from, we have to look at control, and how individuals perceive the extent of their control.

Locus of Control

Research shows that two types of locus of control exist. The first is the internal locus of control and the second is external locus of control (Lee-Kelly, 2006). An internal locus of control refers to a train of thought where an individual believes they have influence over the events and the outcomes in the environment in which they exist (Landy and Conte, 2004; and Martin *et al.*, 2005). An external locus of control refers to an individual who believes that outside factors, such as luck, powerful others and God, are the main causes of everything that happens in their life (Landy and Conte, 2004; and Martin *et al.*, 2005). Locus of control was first discussed in 1966 by Julian Rotter (Carrim *et al.*, 2006). It is believed that internal locus of control is better suited for leaders, however research has shown without good self-awareness and correct competencies there could be issues of mental illness, depression and anxiety (Fournier, 2009). Internal locus of control provides high perceived levels of responsibility, since such individuals believe their actions are attributed to the circumstances or situation, and often leading to high levels of stress in these individuals (April *et al.*, 2012). Responsibility and accountability for situations that are out of one's control are additive contributors for stress in individuals with an internal locus of control. An external locus of control has

always been perceived as negative orientation, particularly in Western academic literature, since previous research has shown that issues of psychological distress, vulnerability to depression and high rates of suicide (Marks, 1998) are correlated to having an external locus of control. However, as stated by April *et al.* (2012), a balanced bi-local mix of the two is seen to enhance greater levels of wellbeing. If you possess too much of an internal orientation, you feel overly responsible and anxious; however, if you are completely external, you feel as though the world is unkind to you and this can lead to depression.

Effects of Stress

Prolonged stress has a negative effect on the health of an individual. Research has shown that a stress response results in the release of hormones and neurochemicals in the body from the stress response system (Gandhe, 2014). The two main releases are Sympathetic-Adrenomedullary (SAM) which produces adrenaline and the Hypothalamic-pituitary-Adrenocortical (HPA) which produces cortisol (Glushkova *et al.*, 2010). Both adrenaline and cortisol help the body deal with stress but excess production leads to over-storing of energy (fats) and changes in blood flow (Glushkova *et al.*, 2010). Cortisol, in particular, with extended release can cause the immune system to shut down and is responsible for memory loss (Shern *et al.*, 2016). Therefore, prolonged exposure to a stressful situation, stressful circumstances, or stress-inducing people, will have a negative effect on the wellbeing of an individual (National Scientific Council on the Developing Child, 2015). Stress is known to cause health issues like weight gain, lack of sleep and insomnia (National Scientific Council on the

Developing Child, 2015). Taking this into account when we consider the role of a leader in their community or business, and add long-term, continued stress to their role, it would be virtually impossible to be a consistently effective leader.

Effect of Stress on Leaders

Being an owner of a business requires you have some input into the business, which generally requires some energy input from the owner. Cooper (2001) proposes that energy can be classified into two categories: 'calm energy' and 'tense energy', and in most cases, tense energy is brought about by stress or a stressful situation. Failure to adequately attend to one's own psychological wellness and self-care can place the psyche at risk of impaired professional functioning (Barnett *et al.*, 2007). Leaders face a number of challenges and stressors that place them at risk over time for experiencing distress, burnout, vicarious traumatization, and eventually impaired professional competence (Rogelberg *et al.*, 2013). As a result, they must engage in active attempts to effectively manage these challenges and demands through ongoing self-care efforts (Dorociak *et al.*, 2017). Failure to do so may result in harm to staff, customers, the business, oneself, and one's family.

Stress Management

Exercise

The potential of physical activity as a means of alleviating the negative health consequences of and preventing mental disorders in high-stress populations has been discussed since the early 1980s (Biddle *et al.*, 2000; and Faulkner and Taylor, 2005). Stress has been shown to be a major problem for healthcare workers (Stansfeld and Candy,

2006), and changes in lifestyle, especially physical activity, has been shown to result in lower stress. Levels of physical activity has also been proven to predict future developments of mental disorders (Lindwall *et al.*, 2014). A number of cross-sectional investigations (Vallance *et al.*, 2010) have shown that exercisers are generally less anxious and also less depressed than non-exercisers (Lindwall *et al.*, 2014). This leads us to conclude that looking after one's health is extremely important for stress management.

Self-Care

Self-care plays a major role in the management of stress. There is a definite correlation between self-care (looking after one's physical health, emotional health, psychological health and spiritual health) and stress levels. The use of mindfulness and self-awareness, in particular, are significant role players in self-improvements (Myers *et al.*, 2012). The main aspect of self-leadership is a person's internal or inner dialog (Manz and Neck, 2004), often referred to as 'self-talk'. Hackfort and Schwenkmezger (1993) defined self-talk as "dialogue through which the individual interprets feelings and perceptions, regulates and changes evaluations and convictions, and gives him/herself instructions and reinforcement" (p. 355). Houghton and Neck (2002, p. 674) observes that 'self-dialogs', either critical or sympathetic, usually take place at unobservable levels as individuals evaluate, instruct, and mentally react to themselves. It is also noted that self-talk is critical to self-leadership (Locke and Latham, 2004), and when sympathetic, can also be used to forgive one's self for wrongdoings or when falling short of personal expectations.

Self-Forgiveness

An effective way to manage stress is to practice self-forgiveness (Lee, 2016). However, the concept of self-forgiveness has attracted relatively little academic consideration. Self-forgiveness is relevant when a person has done something to hurt another, is aware of the nature and extent of his or her actions, and may subsequently experience hindering levels of guilt, shame, self-loathing, or some similar response (Macaskill, 2012). A person may also experience the same negative reactions in relation to self-inflicted hurts where the primary victim is the self, such as engaging in acts that violate one's moral code or lead to failure or regret (Ahadi and Ariapooran, 2009). Individuals may also inflict psychological harm on themselves through perceived wrongful thoughts, feelings or desires (Hall and Fincham, 2005). Taking accountability is an important characteristic of self-forgiveness, distinguishing it from the associated practise of the "self-serving bias," where individuals take ownership for positive results but not negative results (Heider, 1958). These are all important issues that can be compounded with unresolved stress. Self-care is a very effective way to manage individual stress and can lead to less stressed environment.

Outcomes of Effective Stress Management

Maintaining good energy levels is an important aspect to managing stress (Cooper, 2001). It is argued that stress is completely manageable (Liu *et al.*, 2017). With the help of modern science, we see that slow releases of energy throughout the day allow one to be more attentive to all aspects of life (Cooper, 2001). This then allows one to be less disturbed by stressful situations, by being less tired, and which leads to more tolerance of stress

(Cooper, 2001). Stress will have a negative effect on one's ability to function in their role effectively, and to run a successful business (Bickerton *et al.*, 2014). These findings have a significant impact on leaders and their effectiveness within their roles.

Data and Methodology

The research was qualitative and inductive in nature, as it sought to shed light on complex social phenomena (McCracken, 1988). The aim was to investigate the variety of lived experiences of SMME owners, specifically on how stress affects them and their businesses as a success factor, and to see how this differs from international findings. The main research question was: What are the organizational and personal effects of stress on SMME business owners? We also developed some secondary research questions: How effective are leaders at managing their stress levels? How does stress affect the direct effectiveness of an owner? What are the stress management strategies of SMME business owners, and what are the consequences of the lack thereof? How does a business owner's positive stress, or negative stress, affect the success of specific SMMEs in South Africa? Semi-structured interviews were used, as it allowed the researchers to extract the relevant information by creating some guiding questions and then allowed for follow up questions (Qu and Dumay, 2011). The 29 participants of the study were selected on a random basis, with a variety of ages and genders, and from a variety of industries (Table 1). All participants were owners of SMME businesses, culturally-different, and from three major cities in South Africa, namely, Cape Town, Johannesburg and Durban (Ajjawi and Higgs, 2007).

Ajjawi and Higgs (2007) developed stages of data analysis for hermeneutic phenomenology, which was adapted for this research (Figure 2). Data explication brings

together elements of phenomenological and hermeneutic principles in order to understand the data. The analysis required methodical processes to recognize crucial features and

Table 1: List of Participants

No.	Locus of Control	Industry	Age	Gender	Bus Cycle	Partnership	Stress Level
P1	Internal locus of control, knows where it ends	Hospitality Industry	37	Male	Startup	1 Partner	8
P2	High internal locus of control, does not know where it ends	Hospitality Industry	34	Male	Startup	1 Partner	8
P3	High internal locus of control, does not know where it ends	Marketing	36	Female	Established	1 Partner	8
P4	External locus of control	Fashion	26	Male	Startup	Investor	8
P5	High internal locus of control, knows where it ends	Fitness	37	Female	Established	No Partners	2
P6	External locus of control	Fitness	35	Male	Established	No Partners	8
P7	High internal locus of control, does not know where it ends	Construction	34	Male	Growth	2 Partners	8
P8	Internal locus, knows where it ends	Security	47	Male	Established	No Partners	5
P9	Internal locus, does not know where it ends	Tech	56	Male	Startup	No Partners	8
P10	Internal locus, does not know where it ends	Construction	26	Male	Startup	No Partners	7
P11	Internal locus, knows where it ends	Software Development	37	Male	Established	2 Partners	6
P12	Internal locus, knows where it ends	IT Banking	49	Male	Established	No Partners	7
P13	External locus of control	Dentist	37	Male	Established	No Partners	8
P14	Internal locus, does not know where it ends	Motor	38	Male	Startup	Investor	8
P15	Internal locus, does not know where it ends	Advertising	34	Male	Established	No Partners	6
P16	Internal locus, does not know where it ends	Fuel Retailer	51	Female	Established	No Partners	7
P17	Internal locus of control, does not know where it ends	Wedding	36	Female	Established	No Partners	8

Table 1 (Cont.)

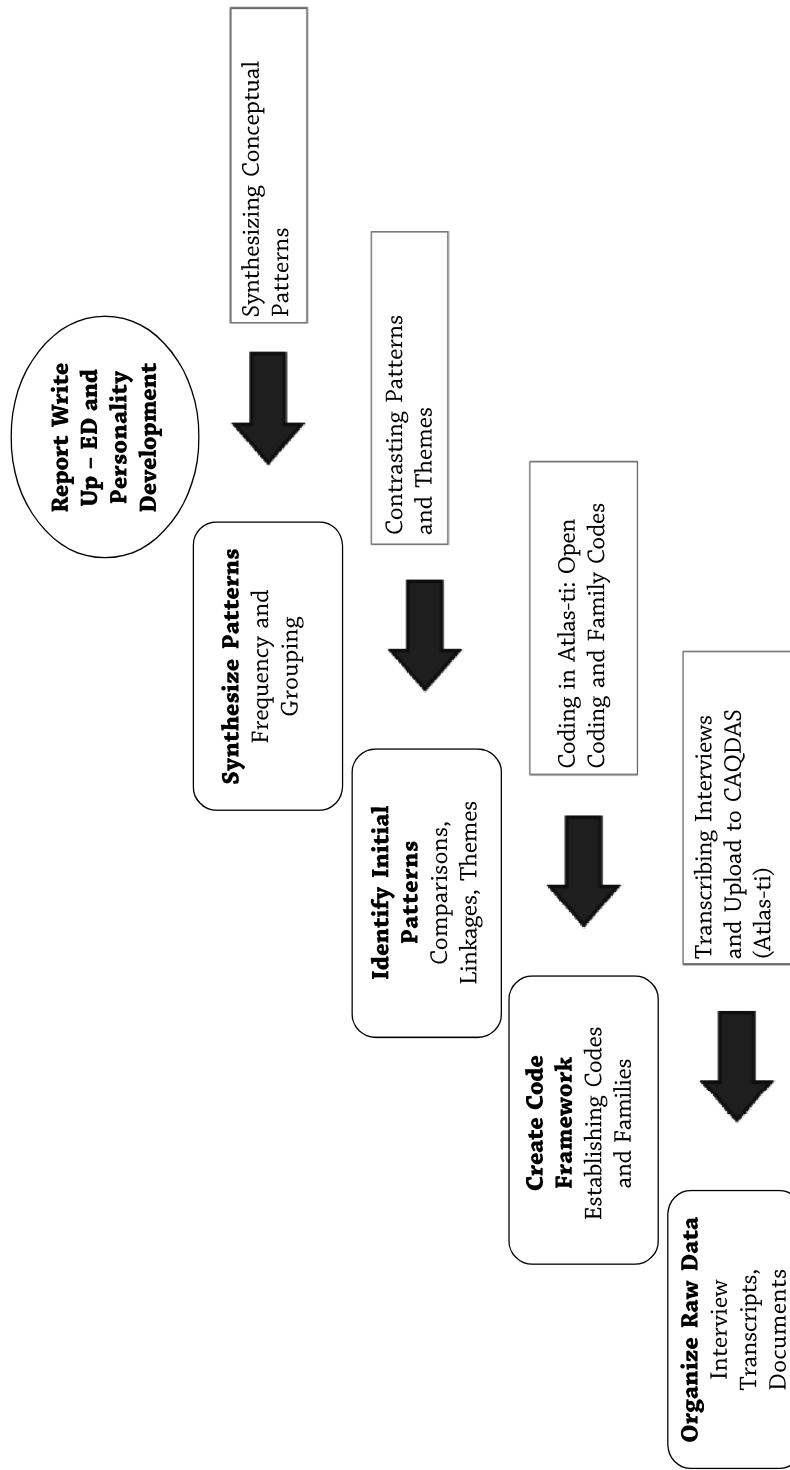
No.	Locus of Control	Industry	Age	Gender	Bus Cycle	Partnership	Stress Level
P18	Internal locus, knows where it ends	Health Food	62	Male	Established	2 Partners	7
P19	Internal locus, does not know where it ends	Entertainment	37	Male	Growth	1 Partner	6
P20	Internal locus of control, does not know where it ends	Fuel Retailer	30	Female	Established	4 Partners	8
P21	Internal locus, knows where it ends	Transportation	30	Male	Established	No partners	6
P22	Internal locus, does not know where it ends	Construction	34	Male	Growth	1 Partner	8
P23	External locus, does not know where it ends	Hair Saloon	42	Female	Established	1 Partner	6
P24	External locus, does not know where it ends	Construction	31	Male	Startup	1 Partner	6
P25	Internal locus of control, does not know where it ends	Fitness	42	Male	Established	1 Partner	4
P26	Internal locus, does not know where it ends	Fuel Retailer	56	Male	Established	1 Partner	4
P27	Internal locus, does not know where it ends	Fuel Retailer	60	Female	Established	1 Partner	4
P28	Internal locus, does not know where it ends	Car Sales	43	Male	Growth	No Partners	4
P29	Internal Locus of control, does not know where it ends	Construction	29	Male	Growth	No Partners	8

relationships (Coffey and Atkinson, 1996). Using Atlas.ti (the qualitative data analysis software program), the first stage entailed data immersion (reading of interview transcripts in the words of participants), followed by identification of relevant phrases (data reduction) and naming those (open coding) (Miles and Huberman, 1994). The next stage was synthesis and family code/theme development (axial coding). This stage involved moving back and forth from the literature and the texts, and moving from parts to whole (the hermeneutic cycle of understanding and interpretation) (Gadamer, 1998).

Results and Discussion

The initial open coding process produced 157 codes. However, non-relevant codes were discarded, leaving 69 relevant codes (Table 2) and these were categorized into 9 family codes/themes (Figure 3): (1) Background and experience; (2) Stress Causes; (3) Effects of stress; (4) Stress Management; (5) Locus of Control; (6) Leadership; (7) Positive Stress; (8) Personality; and, (9) Stress in Relation to Business. Table 3 lists the top 20 open codes, ranked in terms of frequency with their corresponding family code/theme.

Figure 2: Chain of Evidence Data Analysis Process



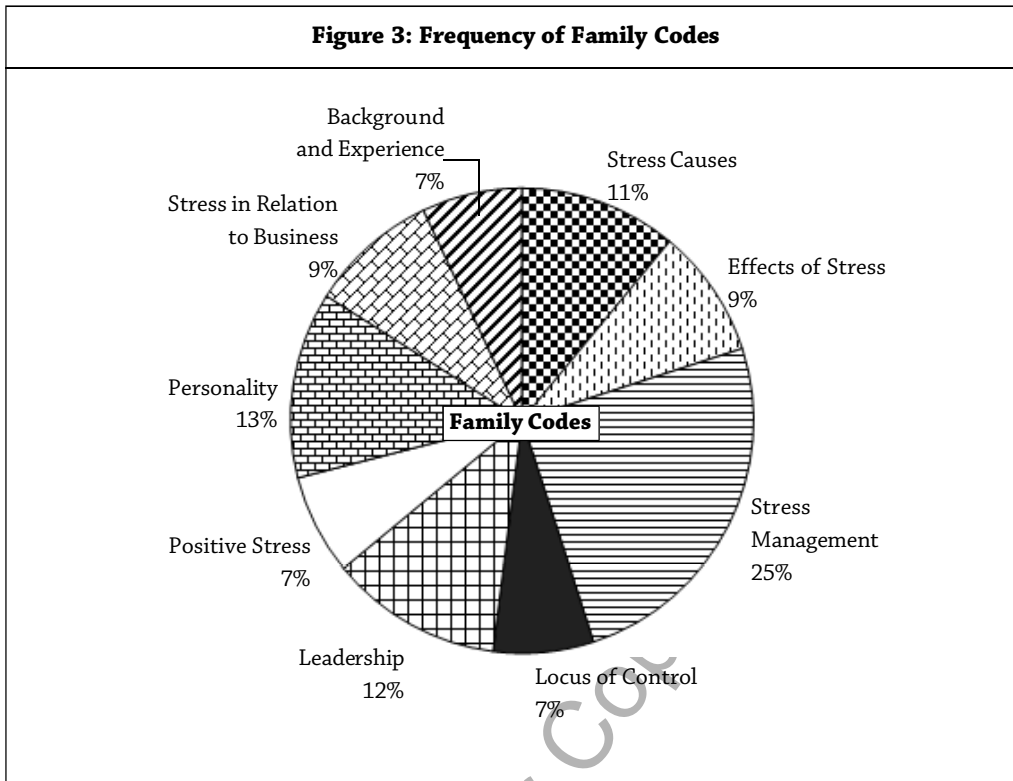
Source: Adapted from April (2004)

Table 2: Family Codes/Themes with Its Corresponding Open Codes									
Background and Experience	Stress Causes	Effect of Stress	Stress Management	Locus of Control	Leadership	Positive Stress	Personality	Stress in Relation to Business	
Lack of experience	Finance	Withdrawnness	Self-talk	Over controlling	Responsibility	Pressure	Control	Negative effect of stress	
Learning curve	People management	Effectiveness	Exercise	No control	Accountability	Does not exist	Perfectionist	Active stress management	
Benefit of experience	Competitiveness	Decreased work quality	Breathing	Everything affects them	Barrier for stress to staff	Small amount	Own boss	Not completely necessary	
Importance of experience	Lack of sales	Relationship breakdown	Meditation	Inability to establish control realm	Source of energy	All stress is bad	Flexibility	Not needed for staff	
Irrelevance of control	Uncertain future	Outbursts	Cooking	Full understanding of where control ends	Motivator	Manageable stress	Responsibility	Stress management tool does not work	
	Deadlines	Acceptable state of stress	Walking		Pulling others down		Realist	Positive stress at work	
	Admin		Time with friends and family		Taking the business forward		Accountability		

Table 2 (Cont.)

Background and Experience	Stress Causes	Effect of Stress	Stress Management	Locus of Control	Leadership	Positive Stress	Personality	Stress in Relation to Business
	Job perfection		Compartmentalizing		Responsible for everything		Positive outlook	
			Delegation				Comfort in a state of stress	
			Serene base					
			Getting work done					
			Setting up contingencies					
			Planning					
			Introspection					
			Balanced lifestyle					
			Continuous learning					
			Lowering expectations					

Figure 3: Frequency of Family Codes



Background and Experience

The family code “background and experience” identifies, on the one hand, how owners’ previous experiences helped them with certain aspects of their businesses and, on the other hand, caused stress for them in situations where they felt ill-equipped to deal with the situation. Many of the experienced participants felt that a big contributor to their lower stress levels was that they were able to learn how to deal with stress over a period of time. They also claimed that this was assisted by the ability to ‘compartmentalize’, something else they developed over time. Participant 11 stated: “My stress levels are nowhere near where they used to be. I reckon ... my stress is more around personal things, kids and other things than work my work ... so probably my stress level now is going to be a lot lower, I

would say it’s probably like a 6 or 7, where it used to be a 9 or a 10 because I was running it [all], and also trying to pay the bills and trying to pay the staff, and trying to pay SARS [the tax revenue service] and trying to pay all staff, that’s very difficult to do without having resources there to help you”. Participant 18 stated: “Well I came from a small family business to start off and I was involved in that in various roles, including running the business for twenty odd years ... I then worked for a corporate in Zimbabwe and within that corporate I was transferred to South Africa in the packaging industry. And during that [period] I was also transferred overseas, and I ran a couple of the businesses overseas and then came back here. So, I’ve been in the corporate aspect of it for also twenty odd years. Running businesses being in a variety of

Table 3: Ranking of the Top 20 Most Frequently Occurring Open Codes		
Code Name	Frequency	Family Code/Theme
Responsibility	105	Leadership
Positive Stress	89	Positive Stress
Control	75	Personality
Effect Work Quality	51	Effect of Stress
Effects Staff	48	Effects of Stress
Pressure	48	Positive Stress
People Management	43	Stress Causes
Finance	39	Stress Causes
Exercise	38	Stress Management
Compartmentalization	36	Stress Management
Meditation	34	Stress Management
Self-Talk	29	Stress Management
Motivation	28	Leadership
Importance of Experience	26	Background
Delegation	25	Stress Management
Learning Curve	24	Background
Continuous Learning	23	Stress Management
Source of Energy	20	Leadership
Realism	19	Personality
Balanced Lifestyle	18	Stress Management

different roles, primarily in manufacturing, sales and marketing, isn't easy. So I'm used to running, managing quite a lot of staff. I'm relatively competent or skilled at that, so that doesn't worry me too much. But unfortunately, it's inherent in any business, you're going to have people issues no matter how hard you try not to. We deliberately kept our family business as small as possible, to try and minimize that stress factor, so that was a strategic attempt right at the beginning." Many participants complained about the stress related to their, and their families and networks', lack of experience with regard to running a business, especially with regard to financial management and people management issues. This led some owners to look at ways to outsource these tasks, while they themselves tried to learn these aspects of business (claiming that as they developed competencies to run their entire businesses better, their stress levels subsequently were also lowered). Some owners referred to differing stress levels, depending on the life cycle of their businesses or stress related to the seasonal demands of their businesses. "I only have international clients and all of my work is done in the wedding season ... in the winter months I don't have any work and my stress is much lower" (Participant 17). Participant 21 claimed "... our industry, it's very capital-intensive. We've got a small fleet of twenty vehicles and we've got SLAs with our clients. We deal with some fairly decent-sized clients, small parts of very big contracts ... and held to the same standards as big companies. When a vehicle used to breakdown or something used to go wrong, I used to take it very personally in the past ... like part of my own body ... adrenalin ... and I wouldn't be able

to sleep. With our fleet, something is always going to be going wrong ... one to three of those vehicles are always going to be in the shop, or broken down on the side of the road. That's just the way it goes. I learnt over time that problems are going to happen, they're always going to be there, and you gotta separate them because the world is not going to end. You learn that unless we do something ridiculously wrong, we are not going to lose the work. I think it took me a long time to realize that ... it came once we were on a slightly more stable financial footing and when we had clients who could trust us and third-party providers whom we had worked with before. Once that was in place, I definitely felt a little more calm."

Stress Causes

This family code had four sub-codes that stood out more significantly than others: 'financial stress', 'guilt', 'lack of understanding' and 'sub-par standard of employees'. Many participants felt that financial stress was a big contributor to stress, particularly with cash flow (receiving money or paying it out). Participants felt that there was less control over this aspect of the business and felt the need to plan more around finances. Participant 13 uttered: "It adds a lot of stress because sometimes they say they're going to pay and then they don't pay, or you have to threaten to get payment, so now I have drama because it's a fixed cash flow". Many of the participants also attributed 'guilt' to their felt stress levels, mainly due to the responsibility they felt towards their customers (anxiety-provoking when unable to deliver as promised) and staff (like wages or meetings). Participant 14 articulated his stress "When finances are involved, I find it

incredibly stressful ... from September onwards we started scaling down, so we weren't making sales anymore, but I still had the staff and I still had the vehicles and all of the things ... so payments still had to happen. There's still a payment that has to happen on Monday which is stressing the living lights out of me". Participants 2, 5 and 14 all felt that their 'lack of understanding' for certain topics caused extra stress for themselves. Participants were experienced in certain fields and lacked knowledge in others. Participant 14 especially, when starting his new business stated that he had no programming knowledge or experience, so when he was developing his business, he had to do a lot of research and the learning curve was very steep. This led to additional stress, as every meeting required him to go back and research before he could ask any questions: "I never had any IT background, and the business heavily relied on that, and so developing that was really difficult. I found meetings with developers and coders incredibly stressful, and they just throw terms around that you have zero clue about and you don't know what they are actually talking about. You write things down and then afterwards you go Google, and you go try and figure it out. Then you have to write them an e-mail and say, this is what we were talking, is this possible, can we do this and that ... but they always throw back a whole bunch of new things to consider thereafter ... and then you have to research again". Many owners remarked about 'sub-standard employees': (1) that some of their staff could not be trusted with certain tasks, and (2) that even when some tasks were done, they were done in a poor manner. This often requires

owners to step in and sort out some of these issues on their own, either from rework or starting afresh, which resulted in additional stress. Participant 4 stated: "... sometimes I feel I have to do everything myself as I am unable to trust all of my staff." Participant 10 remarked: "Yesterday I got a call from head office in Johannesburg and it was work for H&M, but that had nothing to do with me ... I chose to help them out because it affects my good relationships if I choose not to. That happens quite a lot to me". Participant 28 claimed: "... the most stressful thing for me is in all three of my businesses. Staff management and allocating job descriptions to individuals ... it's difficult to get the guys to stick to their roles and responsibilities. They drop the ball all the time. That, for me, is very stressful".

Effects of Stress

This family code relates to how stress affects individuals and, in some circumstances, hamper their effectiveness to complete tasks. There are five sub-codes for this family: 'mental strain', 'burnout', 'relationship breakdown', 'outbursts' and 'withdrawnness'. With respect to mental strain, some cases were so significant that participants had no choice but to find outlets to relieve some of their stress or find alternative ways in which to structure their daily routines.

Participant 2 stated: "About three weeks ago, I couldn't manage anymore. I was slow and down. The stress was becoming too much for me ... the stress of continuous legislation changes and the upcoming busy season for us ... it was just too much. I had to make a change as I was on the verge of a breakdown." Some participants felt the effects of prolonged

stress and when they kept on working, it eventually resulted in their inability to continue with their day-to-day tasks.

Participant 3 explained: “The only reason you start hating it is when you start burning out and when the stress, financially, is high. The hours get to you ... when you must get up at 4 o’clock and you just can’t. It’s not because you don’t want to go to gym and train your client ... I love what I do, but it’s just that I can’t deal with the uncertainty of it anymore. That’s why I did the healthcare representative course ... to change my career and to go into a medical rep role and ensure a stable income ... but then I realized that’s not actually what I want to do.” More than half of the participants stated that stress always led to a breakdown in a relationship. Some said that it was a personal relationship like their wives or family, and others stated it was their staff and business partners. Participant 10 claimed that unmanaged stress can result in deconstructive outbursts at work—it could be at staff for not doing what was required of them, or just kicking out at items lying around. Participant 14 stated that he sometimes wished that he could have outbursts, just to show how frustrated he was. These outbursts are normally directed at the wrong person and had the likelihood of affecting relationships in their organizations. Participants 16 and 14 disclosed that when their stress levels become excessive they tend to withdraw from situations, leaving them ineffective in their roles. Participant 16 elaborated: “... when I stress, I withdraw into myself ... making it difficult to lead others”. Participant 14 stated: “... the moment the stress starts hitting, I pull into myself and I

keep quiet. I just focus on what I need to do, even though I am supposed to discuss it with, or delegate it to, my colleagues. I clam up and work like crazy, and don’t ask for help”. As a business owner, when stress levels are not kept in order, there is a risk of the stress overflowing to the customer and especially to the staff of the business, resulting in communication breakdown and ultimately ineffective leadership. Participant 19 explained: “... sometimes it might be a slip of the tongue but obviously then you apologize, you stand up for it or for yourself”. Participant 20 agrees: “So when you don’t have control and are stressed, you become snappy towards staff, snappy towards customers, snappy in e-mails to stakeholders ... it also affects your home life and your personal wellbeing”.

Stress Management

In this family code, we look at the different techniques to manage stress as a business owner. It is believed that ‘exercise’ has a way to relieve stress and help focus the mind. Many participants stated that they were able to apply a version of positive self-talk while exercising. This allowed them, upon returning to issues, to have a clearer mind and find new ways of dealing with problems. Participant 4 explained: “I try to stay fit but there are levels of fitness. But I can feel sometimes when I don’t train that it adds to the stress. I would much better if I was going for runs more regularly. Sometimes at work I finish late and, at home, I eat the wrong food ... it’s a bad cycle. But generally, when I’m fit, I feel good, I can manage things better, I’m in a better frame of mind, and I can take on whatever”. Participant 14 stated: “I find that when I am stressed, my answer to the stress is some form of exercise

... going for a good run in the mountain, or going to gym, or swimming. When I exercise, I get absorbed and it is like there's nobody else there". Most surprising in our research was that all of the participants engaged in some sort, and different types, of meditation, as a way of managing stress. Some take time to be alone, some go for walks, and some engage in yoga as a form of meditation. Participant 3 claimed: "I find that when I do yoga, it is a form of meditation for me". Participant 4 divulged: "I do meditate ... even when I take the dogs for walks, I try to quiet my mind and I try to acknowledge what is the problem and then also try to enforce positivity". Some participants found planned 'alone time and activities' quite useful to get their minds off from work, for reflection, or even for planning how to manage stress. Participant 15 elaborates: "So often if it's a tough day at work, I'll just pop out for an hour to sit in a coffee shop, to gather my thoughts". Participant 8 stated: "I use cooking to escape. If you ever come to my house and you see me cooking a gourmet meal, then you know it's one of those days". Half of the participants used planning and workload management to deal with future work stress. Participant 4 says: "I prefer to plan. I don't believe in waiting for stress to kick in." Participant 1 claimed that: "... when we know that the busy season is coming, accompanied with lots of stress, we try to put a structured plan in place so that the workload can be shared between us". The most commonly used stress management technique was 'compartmentalization', helping owners focus on existing tasks and block out stress, which was quoted 36 times in the research. People would separate their stress, by organizing positive and negative knowledge about the

self, from the tasks at hand to have the full attention there. As long as positive self-aspects were activated, access to negative information was minimized. They would also say that the stress is for a later stage and concentrate on the task they were busy with. Participant 7 revealed that he "... try not to focus on all of the stressors. I compartmentalize and focus on current tasks". Participant 1 stated "I have to compartmentalize to cope. I have to tell myself to focus on business development as that is needed for the business right now. And I try to put the financial stress out of my mind". Owners who were able to successfully 'delegate' tasks to their staff were under a lot less stress than those who did not. Participant 8 declared: "Because I invest the time and effort in my team, I can step away. My ex-girlfriend's background was in coaching and mentoring, and she was a massive help. I have very weird training programs that I develop for my staff ... like one I call Matrix ... to try and slow down time while under pressure". Some participants claim to 'look within themselves' to gauge whether their reactions were acceptable at any stage. They examine their emotional states and use a form of contemplation (to a higher being) to resolve their stressors. Participant 4 stated: "When I'm having a tough time or week, I like to look at myself and see where I have gone wrong and then I sometimes try to pray". Participant 5 explained: "I am continuously looking at myself to make sure that I am aligned with God. If I find that something is causing me to fail, I try to assess the root causes and look for ways to overcome that ... either by reading or speaking to others". The majority of the participants felt that stress management was enabled by 'living a balanced life'. They felt that exercise and down time

were just as important as working hard. Participant 12 declared: "I have made a rule out of it. I rather come to work in the office on the weekend, than take work home on the weekend". Participant 2 stated "I make sure I take time out to enjoy hobbies, like wine tasting and visiting farms with friends". Participants 5, 4 and 8 all felt that 'continuous learning' was a vital part of dealing with stress. As they got more proficient at their jobs, and as they learnt better ways of doing their jobs by improving their knowledge bases, it helped with the management of stress. Participant 5 proclaimed that she: "... went and found out how to get that. I read books and I Googled ... because God said to me that if I take a step, He will provide me with the information". Participant 8 exclaimed: "I'm all for upskilling staff, mentoring and guiding them, and providing training opportunities ... that is something that I've learnt from my client over the years". 'Lowering expectations' can also be a very useful way of dealing with stress (matching expectations and reality). Participant 5 explained: "That's the constant fight between our flesh and our spirit. I drive a Kia Picanto for business ... it's got air con, it's got four electric windows, it's got airbags, it's light, it's a beautiful car. Trust me. I love cars, but I've accepted that for now, and it's that acceptance which adds to a lower stress level". Participant 8 asserted: "I never tried to get too big, too soon. My growth is always going to be organic and strategic. I'm not going to file up as many clients as possible, until I know that my whole team is ready". A few participants mentioned having a 'serene base', either in terms of a person (someone to share your stress with) or a place where they could

focus on solving their stress issues. Participant 5 said: "You have to ensure a strong base, your pillar in times of stress, my partner ... that is why you have to go home every night. I've worked on that for about five years". Participant 8 stated: "I live alone with my dogs. This allows me to be completely calm at home and to get my mind off work."

Locus of Control

We found that many SMME owners possessed a version of an internal locus of control, and the accompanying sense of responsibility to their industries, their staff, their customers, or even their families is what caused stress for many of the owners—particularly as they believed that success or failure were determined by them and their direct actions. We witnessed owners who did not understand where their internal locus of control ended, and subsequently concerned themselves with all aspects of the business and did not accept that their control had limits. Participant 28 serves as an example: "In your own business, we cannot say it's out of my control. Or I can't do anything about it. If it involves the business, you have got to deal with it, you have got to address it". Participant 29 stated: "What is out of your control though? Five years ago I was in massive debt, with a maxed-out overdraft maxed, and a large amount of stress which I had no control over. The worst part was that I couldn't walk away. You feel like you are responsible". This orientation normally resulted in claims of anxiety and talk of burnout by the owners. We also discovered that individuals with high understanding of their internal locus of control were able to let some aspects of control go (letting go). They were able to do this in two ways: firstly,

by altering what they could control to affect what was out of their control, and, secondly, by plainly accepting that they could not control everything and then to just move on. Not many participants felt that they had an external locus of control. However, they did feel that their entities were prey to external circumstances, and that were not in full control of their business. This resulted in a lot of negative stress as they were unable to prepare for this. Participant 16 explained: "You know in our business, someday you will get six things that happen that you or your staff were unable to prepare for. Bad luck. Out of our control. This just sets you back and it causes tremendous stress ... even when it is not happening, but just thinking that those days can and possibly will arrive".

Leadership

Many participants felt that they were responsible for their staff, the success of the business and the happiness of their customers (responsibility). Some participants also felt they had to be a shield for their staff, so as to protect them from stress. Participant 12 stated: "I am a shield for my staff. I am here to take on the stress so that they don't have to deal with it. They can just focus on their jobs". Participant 14 elaborated: "We, as owners, are not just responsible for ourselves, we are responsible for our staff and their families also. If we can't pay their salaries their children's school fees can't get paid and that falls on us". Participant 7 reiterated: "I have to be the leader. I have to be the boss. So, most of the time, I portray strength even when I'm feeling stressed on the inside, or when I'm feeling worried about certain things". Participants 7, 10 and 17 all felt that they were

solely responsible for taking the business forward through growth. They all felt that if they did not run the business in a certain way, and engaged stakeholders in constructive ways, that there would not be additional work coming in. Participant 15 claimed: "Yes, it's like an accountability that falls on your shoulders". Participant 7 said: "... the sustainability of our business currently is still dependent on the three of us". Many participants felt that they had to be a visible source of energy, and keep their own stress levels low, in order to be seen to effectively lead their staff. Participant 7 claimed that: "... you can't pour from an empty cup. If you have nothing to give, ultimately your business is going to go down. We need to look after ourselves".

Positive Stress

This family code related to the stress that can have a positive effect on individuals and help encourage them to meet deadlines or be more productive. Some felt that this was a vital part of the job, while others felt that there was no such thing as 'positive stress'. Many of the participants felt that this type of stress was needed for staff. The belief was that if there was no 'pressure', some staff would just get into a limbo and not be able to meet some of the deadlines. There was a general consensus amongst most of the participants that 'pressure' was needed in any organization, however, it needed to be managed and not allowed to be converted into negative stress. Participant 7 stated: "The pressure that the need creates to deliver x-amount of revenue can be quite positive to focus the mind and energy". Participant 11 agrees: "I think there isn't anything wrong with staff being put

under pressure, It's good and it also brings out their character. There's nothing wrong with it, as long as it's not life threatening. I've also been put under pressure a lot of my time from customers, and to delivery ... I think it can be positive too". The research revealed that 'manageable stress' is personality dependent. Some participants felt that they worked best and excelled in stressful situations, while others felt that no stress was ever needed in their jobs. Participant 8 shared: "I think that I thrive in a stress environment. I almost find it a compliment when people turn to me when they really need help, and when all hell is breaking loose. I can be that calming person in a stressful environment". Participant 13 disagrees: "I suppose stress could be positive when studying or learning, but not really in a work environment". Participant 13 and Participant 14 both claimed that 'positive stress' do not exist. Participant 13 noted that, in a work environment, all stress is negative, eluding to the fact that if there was positive stress it would not be stress. Participant 14 reiterated: "I preferred being prepared and in control. If I experience stress, then I have not prepared adequately ... so, if I prepare adequately then I will not have any stress."

Personalities

Whether it is their obsessive compulsiveness, need for perfection, need to achieve, or the inability to relinquish control, participants' 'personalities' play a part in stress levels. Some participants are realists and they keep their expectations close to reality (achievable). However, some participants are not realists and they find themselves continuously pushing for the unachievable and which is

aspirational—affecting their perceived stress. Participant 5 stated: "I have accepted where I am now in my financial and business life cycle and feel no need to live beyond my means as a business owner ... which aids to lower my stress levels". Participant 6 added: "I was very successful but then I crashed, and then I did half-day ... but now it's not good enough because I still maintain the same life-style that I did when I worked a full-day".

Many participants felt 'accountable' on behalf of their businesses, managing stakeholders, and for delivery of the quality of customer work. This, in some cases, resulted in large amounts of stress. Some participants felt that they were not completely positive, however, they were positive in certain aspects of their business. Others maintained that they were always positive and this helped them be an entrepreneur. Participant 7 claimed: "The vision ... it's so frustrating that I want to get there but there's so many challenges along the way that you have to deal with and it's almost like I can't ... like there's so many unforeseen things that, you know, you gotta deal with it, so". Participant 17 posited: "I least enjoy the driving. I do a lot of driving ... all my venues are far, so I do a lot of driving... and then my after-hours work".

Stress in Relation to Business

Participants alleged that the 'negative effects of stress' resulted in withdrawal and less effectiveness as a leader. Also burnout was a major effect of stress and bad stress management. Many participants stated that, when depleted, they felt like they had nothing to give their staff, also affecting relationships, and the business, also affecting the sustainability of the business. Participant 17

indicated that: “ ... if I don’t manage my stress levels properly, it could be detrimental to my business ... because I am the business”. All of the participants stated that active stress management was imperative for the success of the business. They stated that it needs to become part of one’s daily routine, just like running the business is part of one’s daily routine.

Conclusion

This research set out to discover if there was a link between stress management and the success of a SMME in South Africa. In the data collection phase of the research, 29 semi-structured interviews were completed, and the participants/owners ranged from new entrepreneurs just starting out to experienced entrepreneurs who were well-established in their businesses and their industries. The data analysis revealed 56 open codes with 9 family codes. It was established that, firstly, that there is a state of personal wellbeing that is affected if one’s aspirations are too high. Secondly, we see that control of one environment, and the extent of that control, also can contribute to a lot of stress. The researchers also investigated how managed, positive stress could exist, without becoming negative/toxic stress. It was determined that certain stress management techniques could help mitigate the stress caused in the business.

The findings revealed the following:

- Stress is definitely transferable to staff and other stakeholders in the business.
- Stress does, in some way or the other, affect the quality of work done by the owners. This is mainly due to their inability to focus on other tasks when stress is experienced.

- The perception of positive stress differs from one individual to the other.
- The idea of what constituted stress differed from owner-to-owner (relative).
- Many owners had an internal locus of control orientation, but did not know where it ended in order to prevent them from stressing unnecessarily.
- Meditation and self-care were important enablers. So too, exercise and ensuring a balanced lifestyle.
- Stress needs to be purposefully managed, and there are decisions and choices that need to be made to limit stress for owners.
- Conscious personal growth is a very big contributor to lower stress levels.
- Continuous learning in order to stay on top of their businesses, or stay ahead of trends and changes in the marketplace, helps to limit stress levels.

Overall, the research revealed that SMME success is inextricably tied to having an effective leader. However, if the leader cannot keep his or her stress levels down there can be detrimental effects on the business. This can take the form of broken relationships, outbursts, general withdrawnness and lastly, bad health (physical, emotional, mental). Therefore, active stress management techniques need to be adopted to help the owners of SMMEs to lower their stress levels and, in turn, ensures that they are better leaders. The research also revealed that stress management and stress-relieving techniques need to be implemented into the day-to-day lives of owners, during which they allow for down time and time for personal recovery—often in “special places” and with “special people” in their lives. This enables owners

to stay resilient to the ongoing stressful situations they encounter as the natural part of being an SMME business owner. ❏

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