



Work-life balance challenges that impact small service business owners in Auckland and Invercargill

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Abstract: This research investigates the work-life balance challenges impacting small service business owners in Auckland and Invercargill. The construct used for this research consists of the work-life balance (WLB) challenge, the impact of WLB challenges and the strategies used to overcome it. The data was collected from thirteen sole traders doing small service businesses, six participants in Auckland and seven participants in Invercargill.

This research found that the WLB challenge exists for the small business owner, but the participants' perspective on the challenge differs. Their perspective determines the impact of the challenge on the participant's work and life domain. The study revealed that the small business owners face proper time management, strategic planning, business management skills, financial management, and personal and family time allocation, which are essential to maintaining a healthy WLB. The participants' main challenge was the unavailability of sick leave, the unavailability of substitute staffing, and customer retention.

1. INTRODUCTION

In this 21st century, every individual requires space to appreciate their lives rather than work all the time. For generations, work-life balance and employers' culture have been issues, from baby boomers to college graduates, affecting their job preference (Bird, 2006). Work-life balance is a widely spoken and discussed topic by both individuals and businesses. A few decades ago, having a work-life balance was considered a privilege, but today it needs to be considered compulsory. The concept of work-life balance began in the early twenties when the female workforce entered the paid job industry in large numbers (Lewis et al., 2007). Nowadays, it has become a scorching topic in boardrooms and government halls (Bird, 2006).

Small businesses play a vital role in the New Zealand economy; they contribute 28% of the country's Gross Domestic Production (GDP) (Stats NZ, 2020). In New Zealand, a small business can be defined as one with fewer than 20 employees (Ministry of Business,

2018). There are approximately 487,602 small businesses operating and employing nearly 600,000 workers in New Zealand (Mental Health Foundation New Zealand, 2019). New Zealand small businesses consist of 401,000 businesses with zero employees (sole traders), 101,000 businesses with one to five employees, 40,000 businesses with six to 19 employees, 10,000 businesses with 20 to 49 employees, and 5,000 businesses with 50 or more employees (Small Business Council, 2019). Sole trading appeals to a broad spectrum of people, such as tradespeople, contractors, small business owners, and people who transform their hobbies into businesses (Ministry of Business, 2022). Small business in New Zealand is helping shape the country as a world-class place to visit, live and do business by providing goods and services to keep the community and the country moving with a healthy economy (Small Business Council, 2019).

Small business owners converge on a small range of products or services that accommodate local domestic marketing in their surroundings. These business owners usually learn through experience, have little formal business training or knowledge, and vary in their aspirations, backgrounds, and sophistication. They often perform multiple functional roles within the business, wearing various "hats" to complete or run the business (Small Business Council, 2019).

According to the statement above, small business owners running their business solo, without any employees (sole traders), are the most prevalent type of small business. They are responsible for their performance and completing their business process (Small Business Council, 2019). According to a survey, there are about 850 new businesses being registered every month in New Zealand, and 70% of these are sole trader businesses (Shaw, 2018). Small business owners, including sole traders, should take on healthy work-life balance practices to continue contributing to the country's economic stability.

An open letter to Prime Minister Jacinda Ardern by an insolvency specialist lawyer insists that, in New Zealand, small and medium-sized enterprises (SMEs) face various work-life balance challenges. The reforms have occurred because of government policies such as employing foreigners, increasing business costs, changing fuel costs, taxation and more (Norling, 2019). Moreover, the idea of the research began from the problems faced by these small business owners. Some surveys were conducted by government and non-government bodies regarding these work-life balance challenges and wellbeing (Mental Health Foundation New Zealand, 2019). According to Prospa New Zealand, a company providing loans to small businesses, half of the sole traders in New Zealand are working six to seven days a week and therefore missing personal and family time (Prospa New Zealand, 2019). According to Wadia (2019) 31% of small to medium business owners face depression and anxiety, causing mental health conditions that affect their work-life balance. This is quite high figure as on average 20% of the adults over 15 face the problem of depression and anxiety in New Zealand (Wilson & Nicolson, 2020).

Sole traders have difficulty prioritising their wellbeing, putting them in a difficult situation where they cannot balance their work and private life. They involve themselves in more work and create stress for themselves. A survey shows that workers at smaller businesses have more stress than workers at large companies in New Zealand (Stock, 2017). The survey indicates that stress among the workers is from excessive workload, the pressure to meet work targets, management style and workplace relationships (Stock, 2017).

Work-related stress is constantly growing an issue concerning the workplace and society. Work-related stress causes health issues that can risk psychological and physical health (Work safe, 2017). Stress can be a challenge for small business owners to grow their business while managing a healthy work-life balance. Creating more balance in their life can help them to understand their feelings better, know their thoughts, and manage their business in a better way. Being a sole trader gives a lot of positive impacts to their workday, and it helps them to focus on the business, but they forget to notice how it ruins their family relationship and personal life. Thus, owning an own business is not as easy as it looks.

This research study investigates the work-life balance challenges impacting small service business owners in Auckland and Invercargill, New Zealand. The study principally concentrated on small service business owners who are doing service business with zero employees, classified as sole traders. This study has three objectives to achieve, first to investigate the work-life balance factors faced by small service businesses in Invercargill and Auckland, secondly identify the impact of work-life balance on the business owner's life and the business, lastly to explore strategies that can be used to overcome the obstacles in attaining work-life balance.

This study has some limitations in finding participants, time constraints, and travel restrictions due to Covid 19. The researcher had difficulty finding participants from the same trade or business from Invercargill and Auckland for comparison purposes. The time needed to conduct these interviews was quite long, and some candidates could not allocate the time for the interview and had to cancel appointments.

2. METHODS AND METHODOLOGY

The qualitative research method was used to investigate the problems affecting the small business owners' work-life balance in Auckland and Invercargill. Qualitative research provides an understanding of the human situation in various circumstances, with no perfect outlined boundary for the depth of the quality (Bengtsson, 2016). According to Johnson et al. (2020), qualitative research forms a sense of living and observation phenomenon with chosen people in a precise context.

The researchers used a homogeneous sampling method by choosing small service business owners from Auckland and Invercargill to investigate the information on their work-life balance challenges in more comprehensive depth (Saunders et al., 2019, p. 322). The convenience sampling method was adopted in this study, and to represent both the North and South Islands of New Zealand, participants from Auckland and Invercargill were chosen. This research design helps the self-employed business owners to speak out about their work-life balance challenges that influence their daily lifestyle. Participants in this research were more likely to be "rich" with information regarding work-life balance challenges than other participants; this relevant and valuable context helps achieve the research purpose by answering all the questions (Johnson et al., 2020).

The research was conducted via phone call interviews between January and February 2021. The phone call interview was held with thirteen self-employed business owners from Invercargill and Auckland, aged between 30 and 71. Participants from Auckland were recruited via Facebook, and participants from Invercargill were recruited through friends and family networks. All the participants were informed about the topic and the

aim of the topic before the interview. Thus, each of the participants has given written consent to participate in the interview.

A semi-structured interview was conducted among self-employed small business owners to obtain data through interviews, guided by a predetermined and standardised list of questions (Braun & Clarke, 2006, p. 58). As suggested by Dawson (2009, p. 73), the researcher built rapport by managing the interviewees with the honour to share their viewpoints during the phone interview

The data collected from the semi-structured interview was analysed using the thematic method. Qualitative data analysis can be approached based on two prominent "families" of approaches. It is content-based analyses (exemplified by thematic analysis) and interpretive analyses (exemplified by discourse analysis) (Sgier, 2012). All the interview recordings from the participants were transcribed into a Microsoft word file. An excel file was created to key in all the information gathered.

In this study, the researcher used thematic analysis to interpret the findings from the collected interview data. The thematic analysis allows the researcher to identify the importance of the topic and the research question being explored. The analysis produces answers to the question. In some qualitative research, the specific question being answered becomes apparent through the study; thus, numerous patterns could be identified across the data according to the object of analysis to identify those relevant to answering a particular research question (Braun & Clarke, 2006). Figure 3 below illustrates different steps of thematic analysis adopted by the researcher in this research.

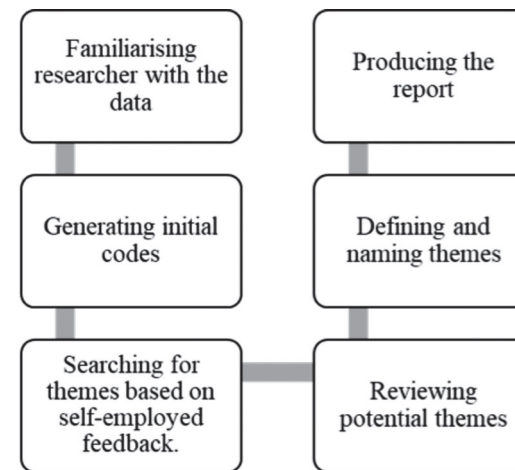


Figure 1: Procedure conducting thematic analysis.

3. FINDINGS AND DISCUSSION

This research paper endeavoured to produce outcomes from small service business owners based on the following research objectives:

- To investigate the work-life balance **challenges** faced by small service business owners in Invercargill and Auckland.
- To identify the **impact of work-life balance challenges** to the business owner's life and the business.
- To **explore strategies that can be used** to overcome the difficulties in attaining work-life balance.

The key findings of the research objectives are exhibited in table 1 below.

Table 1: Linking themes and key findings to Research Objectives.

Themes	Key findings
Challenges faced by self-employed service business owners. (Objective 1)	<ul style="list-style-type: none"> • The intention of starting a business. • Difficulties faced by them • The perspective about the difficulties faced by them.
Impact of work-life balance challenges (Objective 2)	<ul style="list-style-type: none"> • Number of working hours. • Personal and family time. • Health-related complications. • Management and financial challenges. • Workload and pressure in business. • Differentiation in working a non-working hour.
Strategies to overcome the work-life balance challenges. (Objectives 3)	<ul style="list-style-type: none"> • Understanding the definition of work-life balance. • Work-life balance practices. • Comfortability with the balance between work and family commitments. • Strategy to overcome the work-life balance challenges. • Role sharing from the family.

Every participant has contributed to research questions and sub-questions relevant and applicable to the participants. The interview answers have directed the research towards exciting findings.

Question 1 was to clarify that the participant fit the service business category's requirement. Questions 2 to 5 were to attain the participant's demographic and personal responsibility or family commitments. This section investigates the age, marital status, number of children, elderly parents/ guardian commitment, and nationality. These questions were asked to understand these participants' commitment to their personal lives. Getting the answer to these questions enables a projection of commitment and investigating if these commitments impact their work-life balance or business performance.

Table 2: Nature of business

Region	Participants	Business
Auckland	PA	Soft landscaping and gardening maintenance
	PB	Gardening and landscape
	PC	Health care
	PD	Concept food takeaway service
	PF	Tour Service
	PG	Real Estate Consultant
Invercargill	PH	Saloon
	PI	Cleaning Service
	PJ	Courier Service
	PK	Coffee shop
	PL	Health and Safety consultant
	PM	Cleaning Service

Table 3: Demographic and personal commitment

Region	Participant	Age (in years)	Experience in doing business	Marital status (Yes/No)	Kids	Nationality	Elderly family members to take care	Experience being self-employed
Auckland	PA	71	20 years	Yes	3	Resident in New Zealand		
	No	20 years						
	PB	28	4 years	Single	-		No	4 years
	PC	39	4 years	Yes	3		Yes	4 years
	PD	30	Over 6 months	Yes	1		No	Over 6 months
	PF	34	4 years	Single	-		No	4 years
Invercargill	PG	37	4 years	Yes	1		No	4 years
	PH	36	Over 5 years	Yes	2		Yes	5 ½ years
	PI	47	6 Years	Yes	2		No	6 years
	PJ	39	6 months	Yes	1		No	6 months
	PK	38	1 year	Yes	-		No	1 year
	PL	46	7 years	Yes	4		No	7 years
	PM	33	6 years	Yes	-	Yes	6 years	
PN	32	5 months	No	-	No	5 months		

Question seven was related to the intent of doing business. The aim of asking this question was to identify the core reason, goal, or motivation of the self-employed business owners to start their businesses. This question's outcome provided an insight into the self-employed motivation, circumstances, and passion in turning themselves into self-employed business owners. A few themes are identified as the motivation for these self-employed business owners to turn themselves into business owners.

Table 4: Table on the intent to start a new business

Intent to start a new business	Number of participants		
	Auckland	Invercargill	% of total
Passion @ Interest	4	1	38.5
Time flexibility	3	1	30.8
Freedom to work	2	1	23.1
Tired working for an employer	1	1	15.3
Did not get along with the management	1	0	7.7
Work hard with excessive stress	1	0	7.7
Exploring option	1	1	15.3
Help others through service	1	1	15.3
Achieve family time	1	1	7.7
Able to manage own schedule and time for business		1	7.7
Need a job to survive		1	15.3
Extra Income		1	7.7
No other option		1	7.7

It is interesting to find that passion or interest for a trade is the main driver for these participants to start their business. Even though there is a perspective that most self-employees venture to build their own business because they need flexible work time and money, this research finding has projected that passion and interest have played a prominent role in the self-employee's motivation to start a business. This is aligned with Cardon et al. (2017) findings that suggest that entrepreneurs are motivated to start a business for their desire to innovate and succeed. Time flexibility as the reason for starting a business is the second most frequently found answer from 23% of participants. Another five themes or frequent answers identified from the interviews: need a job to survive, help others through service, explore a new option, tired of working for an employer, and freedom to work. These findings are similar to Adisa et al. (2019), research which suggests that business owners have little desire to limit themselves as they are committed to capturing market share and getting new customers.

This study found a clear differentiation in the motive or intention to start a business comparing Auckland and Invercargill's regions. The participants from Auckland indicated passion as the powerful impulse to start their business, followed by time flexibility and freedom to work. The Invercargill participants have various motivations, and there is not a noticeable pattern identified in the inspiration to start their business. But there is a slight indication that half of the participants from Invercargill ventured into doing business as a source of income.

Table 5: Difficulty faced by a sole trader in Auckland and Invercargill.

	Number of participants		
	Auckland	Invercargill	% of total
Customer retention	4	1	38.46
Building customer base	3	0	23.08
Loss of benefits	3	3	46.15
Weather	1	1	15.38
Uncertain income	3	2	38.46
Financially management	2	1	23.08
Taxation	1	0	7.69
Hard to get insurance	1	0	7.69
Management duties	1	0	7.69
Long working hours	2	0	15.38
Loneliness	0	3	23.08
Strategic business location	0	1	7.69
Business opportunity	1	1	15.38
Time management	1	1	15.38

Table 6: Working hours of participants per week in Auckland and Invercargill

	Invercargill	Auckland
PN	30	
PM	20	
PL	30	
PK	40	
PJ	55	
PI	20	
PH	20	
PG		55
PF		60
PD		15
PC		30
PB		20
PA		20
Average	30.71	33.33

The highest working hours from Auckland regions are 60 hours, where participants P and F agreed that they spend most of their time working. Those participants are not married and spend most of their time on business. In Invercargill, the highest working hours are for participant J, who works 55 hours per week. Five participants from thirteen participants work 20 hours every week and are able to maintain their healthy work-life balance. According to the above chart, all the participants work and involve themselves according to their expenses and flexibility.

Question 11 involves answering the question about how much time the self-employed business owners spend on family activity per day. Family time allocation varies for every single participant. Participant A from the Auckland region is a veteran who owns a landscaping business. Through proper planning and scheduling, he manages his working hours and forgets about work when he is back home. At the same time, participants A and B described the type of job or business that might impact a business owner's ability to allocate time for the family every day. Participant L from Invercargill mentioned that he spends time with his wife every day at night, and they go out at the weekend.

Doing business from home is a strength for some self-employed from Auckland and Invercargill. Participants G, I, H and N from Auckland and Invercargill have plenty of time for their family time. Participant C from Auckland also states that the family's time continually changes, depending on the business. In the conversation, he said he has insufficient time for his family, unlike other employees who work 8 hours a day. Most of the participants can and can spend time with their family members. However, the duration they allocate for family time fluctuates according to the business's nature and urgency.

Participant responses from both Auckland and Invercargill suggest that they have a good understanding of what work-life balance means. Except for one participant (Participant K) from Invercargill, all participants of this study indicated that they understand work-life balance and make an effort to maintain it. For example, participant B from Auckland indicated, 'work life balance is balancing our work and family commitment' while participant D from the same city said, 'yes, can balance our time with family and work'. Similarly, participant J from Invercargill commented that work life balance is about separating work from family, while H from the same city also said similar things, 'Yes, I can manage my work and family'. All these responses from participants from both the city suggest that most of the participants know what work life balance is about and working towards maintaining work life balance.

Most participants in this study demonstrated a clear understanding of work-life balance and explained their strategies to maintain work-life balance. Agreeing to Ahuja (2015), they mentioned that work-life balance does not necessarily mean an equal balance, but it is equally the capability to schedule the hours of skilled and personal life; thus, it leads to a healthy and peaceful life. Similarly, participants explained that they could tailor their time according to their needs and correct them. While one of the participants contradicting this stated that venturing to become self-employed does not always enjoy the flexibility of time but ends up spending more time building and managing their business chasing profitability.

A clear objective is crucial when running a business. Work-life balance effectively controls the juggling act between paid work and other personal life activities (Dhas & Karthikeyan, 2015). This study contradicts the perception that suggests there should be a clear boundary between work time and personal life. Some participants find that limiting the number of customers served per day and keeping a limited number of regular customers through a quality service positively impacts customer retention. The finding in this study contradicts Adisa et al. (2019) findings that suggest self-employed business owners work to make money and want to be successful entrepreneurs but forget to set boundaries to work hours.

Work-life balance is closely connected to how the participants manage their time for their personal activities, including spending time with family and friends, going out for a walk, and talking with family back in their home country. The responses from participants from

both cities suggest that they are managing their time for personal activities using different techniques and strategies to balance their work life. For example, participant B from Auckland said, 'I have time to spend with my friends. Usually, I go out and have my time in the evening after work' indicating they are able to manage their time well. Similarly, participant J from Invercargill commented that they usually spend time with family on Sunday. Participant L from the same city agree with this saying, 'I scheduled them on the weekend...that is my personal time'.

The main themes emerging from responses were:

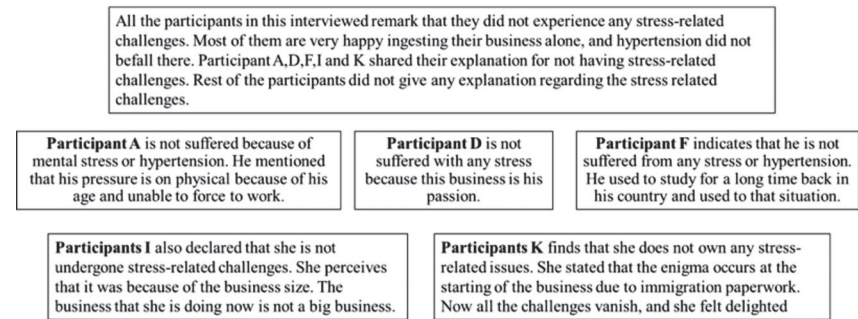


Figure 2: Stress related diseases among participants

As indicated by the above figure, most participants indicated that they face some form of stress in the beginning stage of their business. This might be related to setting up the business, marketing for business, financial and administrative workload. As Domett (2006) argues, such stress and burnout among business owners negatively affect family and business life.

Table 7: Participants call details during non-working hours based

Region	Participants	Answer	
Auckland	PA	Yes, sometimes	61. 5% of the participants agreed that they would sometimes answer the calls from customers during non-working hours.
	PB	Yes	
	PC	Yes, sometimes	
	PD	Yes	
	PF	No	
	PG	Yes	
Invercargill	PH	Yes	
	PI	Not really	
	PJ	No	
	PK	No	
	PL	Sometimes	
	PM	Yes	
	PN	No	

Based on their answers, four participants revealed that they received calls during non-working hours. All the participants admitted that they received the call with some critical business reason from the customers. Participant D stated that he would only entertain short calls. After that, participant D, will communicate via email with customers. Contrary to this statement, participant G explained that he answers calls at any time of the day; he

describes it with the phrase "run around the clock". Participant H, who has a home-based business, receives calls up to 8 o'clock at the night, setting up boundaries in working and non-working hours of the business. Participant A answers calls as short as possible during non-working hours; most of these calls are for participant A to make an appointment or call back appointments, so participant A does not miss out on his loyal customer and business.

Meanwhile, some participants said they did not tolerate or receive calls from the customers after work. Participant N set up a message saying not to disturb him during non-working hours. In conclusion, business owners are setting up boundaries according to the preferences and needs of their business. Some do not have boundaries when and how to contact them, especially those new in the trade and capturing new customers.

Participants that do not do any paperwork for the business.

Participant A stated that he has no paperwork for his business. He said "I manage all my work during my work time and never do it when I'm with my family."

Participant C mentioned that his wife would handle all his paperwork, and he does not seem too worried about it.

Participant I said she needs to do taxation paperwork only. On other hand, she mentioned that "No! No! no need to send any documents to the customers because the company is managing the paperwork for us. All the documents done by the company." every Sunday night.

Participant J said he will do all his paperwork at night.

Participants that do their paperwork's at night.

Participants H mentioned that "Paperwork I manage in the night-time." She said that she does not have many clients and can complete all her paperwork every Sunday night.

Participant F mentioned that he would start all his paperwork after 2:30 am at midnight depending on the customer needs.

Participants that do their paperwork's according to their convenience.

Participants K said "I never do my paperwork every day. Only Sunday for a few hours."

Participant N said "I managed as it needs to be done... I just do it. By the time due complete everything all in one large batch."

Participant L said that he does not have a lot of paperwork to do for his business. He also said, "As it's needed to be done, could be the end of the month, or it could be at the end of the week."

Participants D told that she would do all her paperwork every weekend. She also mentioned that paperwork for taxation is done once a year. She must spend time to indicate the expenses and financial paperwork every week.

Participant M said she would be able to complete all her paper after the cleaning job every day.

Figure 3: Management Challenges among participants

Management challenges widely referred to paperwork or documentation for business and the time required. According to all the participants, their duties include management duties like quotation, taxation, customer communication and expenses filing. This supports Sharma Poudyal (2013) findings from private educational institutions in Nepal, which indicated that when management and ownership are not separated (in owner managed organisation), there is a situation of role ambiguity and the owners as managers must perform multiple roles. Six of the respondents explained that they manage their management duties during the night and at weekends. One of them even completes paperwork at 2.30 in the morning if it is urgent.

Nevertheless, participant A is the only respondent who replied that he completes his paperwork during the allocated work hour. Participant M has linked the business with a franchiser, where the franchiser does all the paperwork and taxation. The participant holds a profit-sharing agreement that makes their administration process more manageable. Participant M only files the tax refund paper and job sheet every day after the job is complete.

Management duties were mainly done when the respondents had the time and requirements. 90% of the respondents in this study are doing their paperwork by themselves. The time managed for it varies according to the availability of time, importance and urgency.

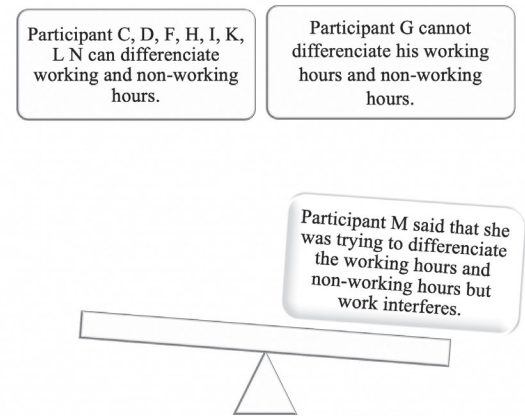


Figure 4: Differentiation of working hours and non-working hours

Differentiation of working hours and non-working hours is essential to have better family time. In this instance, the Auckland and Invercargill participants can differentiate between working and non-working hours while being self-employed business owners. Participants G and M find that they cannot distinguish their working time and non-working time even though they schedule their work and have good time management.

Participant J mentioned that he would work every Monday to Saturday from 7 am till 6 pm and be with his family at night. On the other hand, participant K said she takes everything in the correct form and completes her needs with a proper schedule. Participant L also stated that he records all his works, and the rest of the time was for his own time.

Satisfaction in working hours

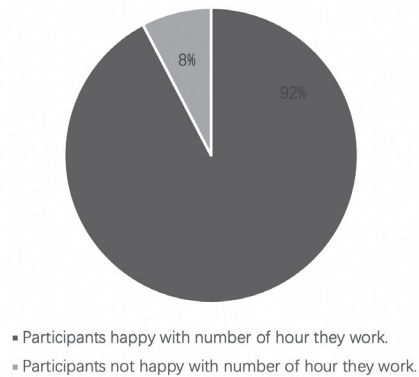


Figure 5: Satisfaction in working hours

According to the interview finding, 92% of participants are happy with their time for work. Participant C was content with being a self-employed business owner. He declared that being self-employed, he manages to earn more compared to working for an employer. Participant, I emphasised that even though she can work longer hours, she prefers to work less while maintaining an adequate income. Participant N has interesting data regarding working hours; he is only working for 30 hours per week, and he manages to prepay his business overheads a year ahead. He manages to eliminate business expenses stress. Only 8% or one of the participants has stated that he is not happy with that work hours due to the long hours performing deliveries to his customers.

Question 21 was related to understanding how participants maintain the balance between work and family commitment. About half of the participants in this research have answered that they enjoy a balanced work-family commitment. According to these participants, the key to balance is time management. The strategies applied are limiting the number of customers served, allocating time spent with the spouse, going out for dinner, and filling their free time with recreational activities.

One of the participants said that he works seven days a week and barely has time for family. Taking responsibility for the trusted task and building a relationship with his clients leads to stress, and he must spend more time to have his business going and keep his clients happy. This situation can be classified as commitment overload. Participant C describes how has commitment overload due to the presence of young children in his family.

Participants with comfort and balance.

Participant A: Yes...yes...I am comfortable with the time because I arrange the time accordingly.

Participant H: Yes, I just take 4 to 5 customers daily. Easily... Yeah! Maximum of ten clients per day.

Participant K: Yes, I have an activity after work. Meet my friends and Yeah... Go to for dinner or something. Yeah. Yeah, my life is free after work.

Question 22 was about the workload pressure on the participants, which revealed various stress points. The participants showed some similarities according to the nature of their business. Those physically engaged participants in their business have highlighted physical stress and tiredness as their pressure. According to their response, participants A, B and H are tired because of their workload. However, they are happy to do the job because of their passion, and it is their trade of affection. Rigorous procedures and protocols in delivering consumer products and services have been brought up as pressure by one of the participants. Participant D running a food service business, explains that the food safety protocol is very stressful and strict. The rest of the participants were stressed due to other pressures such as working alone without leave or sick leave and customer complaints.

Question 23 and 24 were related to challenges and strategies to manage the work-life balance challenges. Participant C came up with a very general answer stating, "it's a real tough one because every business and every industry is different.". Finding from this question states that time management is the key to any successful business. A strict discipline with time will help run a stable business and reduce physical and mental health stress. According to another participant, getting carried away earning wealth and neglecting health could cause long term consequences. Procrastinating is a cause of piled-up workload.

Question 25 was related to the experience of the participants when their family members are helping them in their business. Participants in professional trades can be concerned with the legal and safety aspects of bringing in someone who is not trained. There were some participants receiving help from a family member, such as a spouse or a parent. Direct help included providing financial, managing paper works and helping to get jobs done. Some participants get in direct support or help to enable the participant to focus on their business. Indirect help includes taking care of children, managing household chores, and passing the word or business card to family and friends. Nevertheless, there are participants do not accept any help and do not want their children to follow in their footsteps, giving them the freedom to choose their interests.

The final question was related to understanding participant perception and opinion about the challenges they are facing running the business alone. According to the participants in this study, 90% of participants face at least one form of challenge in managing their business. They are working their way around the obstacles, improvising how they build their business, and balancing their work and life. One of the participants replied based on his experience with a general answer stating that it depends on each one's level of responsibility, family expenses, number of dependent children and education. This small business owner does have pressure and challenges. Participant C stated that he is trying to utilise the available technology to simplify his documentation, follow up, billing, taxation, appointment-making, and answering calls and replying to emails.

Participant G has highlighted COVID-19 as one of the challenges for small businesses, and it could cause small businesses to be liquidated due to bankruptcy and inability to manage the losses. COVID-19 is a recent and global challenge to the world population and economy. On the contrary, participant H is not facing any challenges because she is a tiny home-based business, but she might face challenges if she expands her business.

4. CONCLUSION

This research endeavored to bridge the literature gap about work-life balance challenges small business owners face in New Zealand. Three main objectives were used as guidance to complete this research. Firstly, identify the challenges faced by small business owners, followed by the impact of the challenges and finally, the strategies they use to overcome the obstacles.

The finding in this study identified that loss of leave benefit is one of the most prominent challenges, followed by limitations to find new customers, retain existing customers, and fear of uncertainty. Other minor challenges are loneliness, financial management, taxation, and weather.

Participants appear to be comparing themselves with those working for wages and felt discriminated for not having annual and sick leave benefits. Such lack of annual and sick leave is causing physical stress and other related health complication. In addition to this small business owners are faced with challenges of retaining their customers There is constant feeling of uncertainty among the self-employed business owners especially during Covid-19 pandemic where many business were closed and those remaining business have encountered loss of a large share of their income due to the situation.

The finding reveals that time management is the key to a healthy work-life balance. The participant who enjoys a healthy work-life balance allocates enough time for their family and personal needs. The participant sets limits to hours, or the number of customers served per day or week. Participants are adopting new technologies to management duties through new applications and software, which are user-friendly, cutting down external accounting or management charges.

This research investigates and identifies the challenges that impact the self-employed small business owner's work-life balance. In general, small businesses are facing various challenges which can lead to closure. According to Lacob & Mironescu (2013, p. 34), small businesses appear, develop, and disappear continuously worldwide. In the New Zealand context, a small business can be considered the lifeblood of any economy and essential for building and investing in growing a resilient economy (MBIE, 2017). It is crucial to identify the industry's obstacles to ensure the growth of the industry and economy. Findings from this research have identified the hurdles faced by the self-employed business owner; some of the challenges they face have not been documented in any previous study. Finding solutions for these challenges could open a new window for the next generation to build their own business and diversify economic opportunities.

This study adds to the body of knowledge surrounding self-employed business owners in identifying the challenges, impact, and practices that they use to subdue the work-life balance situation. It includes information about the support they require or expect from law makers and advice to the next generation of business owner to assimilate the practical strategies to build a work-life balance when they start a business. The study has further identified differences and similarities in how sole traders perceive the opportunities and challenges in metropolitan Auckland and the small city of Invercargill.

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