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# Psychological perspectives on faith-driven persistence in self-employment: The mediating role of mental health and well-being

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## ABSTRACT

This study builds on research at the intersection of religion and entrepreneurship by examining the psychological underpinnings of how religious faith promotes goal persistence among self-employed individuals. Applying random-effects and structural equation modeling on a sample of 725 self-employed individuals in the United States drawn from two time periods, we examine the effects of religious coping on the mental health and well-being and goal persistence of the self-employed. We introduce a fully mediated psychological model of faith-driven persistence highlighting the influential role of three dimensions of mental health and well-being (purpose in life, personal growth, environmental mastery) in linking religious faith to goal persistence. We reveal that religious affiliation alone is not enough but that individuals must hold and use religious faith to experience this psychological effect. Altogether, this study contributes to the limited research on the psychological aspects of religion in entrepreneurial well-being and entrepreneurial persistence literature

## KEYWORDS

Entrepreneurial coping;  
entrepreneurial well-being;  
entrepreneurial persistence;  
psychological functioning;  
religion; theological turn;  
psychological resilience

## Introduction

The growing body of research at the intersection of religion and entrepreneurship is shedding new light on how individuals navigate the uncertainty and challenges of self-employed work (Chen et al., 2023; Pidduck et al., 2024; B. R. Smith et al., 2023). This theological turn in the entrepreneurship literature emphasizes the influential role that religious faith plays in shaping psychological and behavioral outcomes among self-employed individuals (Dubard Barbosa & Smith, 2024; B. R. Smith et al., 2021). As a psychological resource, religious faith enables individuals “to cultivate trust and hope in the face of uncertainty, drawing on a belief in a higher power, divine providence,

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or a greater cosmic order” that “provides a sense of reassurance, purpose, and meaning” (Pidduck et al., 2024, p. 12). In line with this understanding, scholars theorized that those influenced by their personal religious faith “may yield greater persistence and resilience in the face of setbacks” (B. R. Smith et al., 2021, p. 4) and have called for researchers to examine dynamics related to how individuals use religion to cope with the challenges of self-employed work (Ahmed et al., 2022). Recent qualitative research reveals a positive relationship between religious faith and persistence among the self-employed that is mediated by the effects of religious faith on their mental health and well-being (MWB) (B. R. Smith et al., 2023). This insight into the psychological benefits of turning to religion to cope with the challenges of self-employed work provides important empirical groundwork for furthering our understanding of the psychological aspects of how religious faith promotes persistence among the self-employed.

Accordingly, there remains an opportunity to explore the specific dimensions of MWB driving this faith-driven persistence phenomenon among self-employed individuals. While scholars often conceptualize entrepreneurial persistence as continuing in self-employed work (for example, Stephan, 2018), this study emphasizes the value of a broader understanding of persistence that includes the pursuit of goals more generally (Ntoumanis et al., 2014) to provide insight into the aspects of persistence toward a wide range of business-related objectives (Caliendo et al., 2020).<sup>1</sup> Although a significant body of entrepreneurship research focuses on the drivers of MWB in the context of self-employment (for example, B. Nikolaev et al., 2020; Shir & Ryff, 2021; Stephan, 2018), surprisingly “little attention has been paid to the implications of religiosity for entrepreneurs’ well-being” (Koburtay & Alqhaiwi, 2024, p. 1123). The lack of research at this intersection is especially relevant to the entrepreneurship literature in light of decades of empirical research from the field of psychology indicating that individuals who turn to religious faith to appraise and respond to stressful conditions tend to experience a wide range of positive effects on their MWB (Ano & Vasconcelles, 2005; K. I. Pargament, 2002). This millennia-old practice is referred to as *religious coping*, which is considered one of the most widely utilized forms of coping in society (Dolcos et al., 2021; Peres et al., 2007) and has been described by entrepreneurship scholars as holding the potential to “add to our understanding of the entrepreneur’s resilience” (Ahmed et al., 2022, p. 24).

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<sup>1</sup>While the term *entrepreneurial persistence* oftentimes represents a “lack of withdrawal from entrepreneurial activity” (Stephan, 2018, p. 307), this study adopts an emotive approach to studying persistence by focusing on identifying psychological aspects that ultimately serve to drive persistence toward goals, more generally, among the self-employment. Rather than directly measuring persistence in terms of whether individuals remained or exited self-employment, we measure a general measure of persistence (that is, persistence in goal striving) (Ntoumanis et al., 2014). We do so recognizing that entrepreneurship research indicates general measures of goal attainment are positively associated with persistence in self-employed work (see Patel & Thatcher, 2014).

Religious coping offers scholars an empirical tool for examining how individuals cope with stress and uncertainty in a uniquely faith-driven manner, distinct from the social support received from a religious community or the well-established coping strategies that are often examined in the entrepreneurship literature (see Ahmed et al., 2022; B. N. Nikolaev et al., 2023; Uy et al., 2013). This emotion-based coping strategy involves individuals turning to some higher power or spiritual entity from which they find mental strength, support, and guidance during difficult times (Ano & Vasconcelles, 2005). Unlike other individual-level measures of religion, such as religious identification, religious coping is distinct in that it measures the extent to which individuals hold and make use of their religious faith as opposed to merely affiliating with a religion (K. Pargament et al., 2011).

Academic fields including economics, sociology, and, more recently entrepreneurship (for example, Dubard Barbosa and Smith, 2024; B. R. Smith et al., 2021) have recognized the importance of studying religion because nearly 80 percent of the world population claims a religious affiliation. However, we recognize that not all who affiliate with a religion necessarily hold a religious faith (K. I. Pargament, 2002). For instance, certain individuals may hold a religious affiliation as a matter of social expectations (for example, “Sunday Morning Christians”) as contrasted with faith in a higher power and authentic religious practice. Accordingly, while these individuals may appear religious, they lack in their “cognitive architecture” the presence of religious faith—a cognitive resource shaping the psychology and behaviors of many religious self-employed individuals (Pidduck et al., 2024, p. 3; B. R. Smith et al., 2023). Hence, we contend that using widely adopted religious coping measures from the psychology of religion (for example, K. I. Pargament et al., 2000) provides a promising means to examine the psychological influence of religious faith on both MWB and goal persistence among the self-employed.

Through the use of an established religious coping measure and theoretical perspectives from the psychology of religion, this study aims to uncover the psychological underpinnings of how religious faith promotes goal persistence among self-employed individuals. The empirical insights from our study build on the recent entrepreneurship literature related to the relationship between religious faith and persistence (for example, Chen et al., 2023; B. R. Smith et al., 2023) to introduce a psychological model of faith-driven persistence among self-employed individuals. We use structural equation modeling (SEM) and modeling with random-effects estimators on a sample of 725 self-employed individuals in the United States drawn from the MIDUS II and III datasets (Ryff et al., 2021) to test hypothesized relationships between religious coping and goal persistence among the self-employed (for example, Ntoumanis et al., 2014), mediated by a commonly studied form of MWB in the entrepreneurship literature referred to as *psychological functioning* (Ryff, 2019; Shir & Ryff, 2021). In line with previous research, the self-employed individuals in our

sample include those who are narrowly defined as founders of new business ventures as well as those who have been running stable, established businesses for many years (B. N. Nikolaev et al., 2023; B. R. Smith et al., 2023; Stephan et al., 2020). However, as a broader category of workers, the self-employed are those who endure the risk, stress, uncertainty, and heightened responsibility that is often associated with business ownership (Lee et al., 2023).

The empirical results of our model reveal a positive relationship between religious coping and goal persistence that is fully mediated by three dimensions of psychological well-being: purpose in life, personal growth, and environmental mastery. Thus, our findings indicate that the psychological underpinnings of how religious faith drives goal persistence among the self-employed involve individuals experiencing what we refer to as *faith-driven purpose*, *faith-driven growth*, and *faith-driven mastery*. The fully mediated model implies that when religious faith influences these three dimensions of well-being, these effects promote goal persistence among the self-employed. Our study reveals an especially relevant and interesting insight that affiliating with a religion is not enough to experience the “faith-driven persistence” effect, but that one must have and make use of their religious faith to experience this psychological benefit. While our study focuses on self-employed individuals, robustness tests also reveal important distinctions between the self-employed and waged employees in terms of how religious faith influences goal persistence—opening up promising avenues for future empirical research.<sup>2</sup>

The primary contributions of this research are twofold. First, the empirical insights contribute to the entrepreneurial well-being literature by building on the limited body of research examining the influence of religion on the MWB of self-employed individuals (see Koburtay & Alqhaiwi, 2024; B. R. Smith et al., 2023). Through our fully mediated psychological model, we demonstrate that not only does religious faith directly influence MWB, but religious faith also works through MWB to promote goal persistence among the self-employed. In this way, we emphasize that when various dimensions of MWB are influenced by religious faith, as seen in our model (that is, faith-driven purpose, faith-driven growth, and faith-driven mastery), the faith-driven nature of these MWB dimensions can drive distinct entrepreneurial outcomes. Second, we contribute to research on entrepreneurial persistence by bringing to attention religious faith as a salient yet underrecognized psychological resource (see Boss et al., 2023; Yan et al., 2023) that promotes a “faith-driven” form of persistence. We demonstrate that it is not religious identification or religious affiliation that drives this persistence effect but rather religious faith, through the use of religious coping. Our model answers a call for

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<sup>2</sup>We would like to thank two astute reviewers for recommending comparing differences between the self-employed individuals in our sample and waged employees. The findings from this comparative analysis reveal important pathways for future research at the intersection of religion and entrepreneurship.

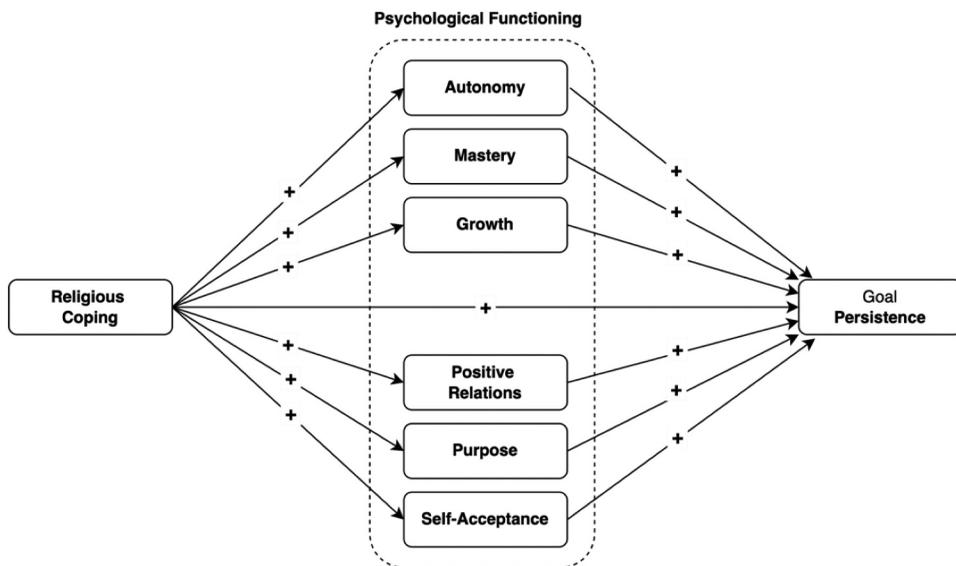
greater insight into the “mechanisms through which entrepreneurs build resilience” (Ahmed et al., 2022, p. 23) by revealing how religious coping serves as a critical psychological mechanism responsible for generating faith-driven persistence among self-employed individuals. Additionally, the empirical differences between the self-employed and employed with respect to the influence of religious faith on this persistence effect emphasize the relevance of examining this phenomenon across work contexts. Altogether, the empirical findings of our study provide new insight into the psychological aspects of the influence of religious faith among the self-employed.

### **Conceptual foundations: Entrepreneurial coping, well-being, and persistence**

In this section, literature on entrepreneurial coping (B. N. Nikolaev et al., 2023), well-being (Shir & Ryff, 2021), and persistence (Boss et al., 2023) provide a baseline understanding of the theoretical model of our study. We develop this model based on the recognition that entrepreneurial coping strategies—in response to the stress of self-employed work—are generally positively associated with entrepreneurial well-being outcomes (for example, B. N. Nikolaev et al., 2023) and that entrepreneurial well-being represents a well-established antecedent of persistence in self-employment (see review, Stephan, 2018). Our study specifically integrates religious coping into this general model of entrepreneurial coping to examine how drawing on religious faith facilitates psychological functioning and, in turn, promotes goal persistence among the self-employed. We utilize theoretical insights from the psychology of religion (for example, Hood et al., 2018) to inform the development of our hypotheses (see Figure 1) to address our formal research question: *How does religious coping promote goal persistence among the self-employed?*

#### ***A theoretical framework for understanding coping in self-employment***

Self-employment is widely recognized as a hard, stressful, and isolating endeavor that often threatens MWB (for example, Cardon & Patel, 2015; Lerman et al., 2020; Schonfeld & Mazzola, 2015). For this reason, research on the coping strategies individuals use to mitigate the potentially harmful effects of this type of work is of growing interest in the entrepreneurship literature. The psychology literature defines coping strategies as “the thoughts and behaviors used to manage the internal and external demands of situations that are appraised as stressful” (Folkman & Moskowitz, 2000, p. 745). Coping strategies are broadly categorized as either emotion-focused or problem-focused. Emotion-focused coping strategies involve psychologically distancing oneself from a stressor, whereas problem-focused coping strategies involve taking



**Figure 1.** Conceptual Model.

action to address the problem causing the stressor (Ahmed et al., 2022; Fisher et al., 2019).

While coping strategies are often aimed at buffering against work-related threats to MWB, recent research demonstrates distinct effects between these two types of coping strategies on the psychological functioning of the self-employed (B. N. Nikolaev et al., 2023). In a review of the coping literature, scholars explain that studying various forms of coping holds promise to identify “differences in resilience trajectories among entrepreneurs” (Ahmed et al., 2022, p. 24). What this means is that the type of coping strategy employed can uniquely influence the capacity of self-employed individuals to facilitate and maintain positive MWB in the face of adversity (B. N. Nikolaev et al., 2023) by mitigating the negative psychological effects of work-related stressors. Indeed, despite advancements in our understanding of coping strategies among the self-employed, scholars underscore the need to go beyond already-examined coping strategies to consider the effects of less explored types of coping in entrepreneurship (see Ahmed et al., 2022). This study responds to this call by examining one of the most common types of coping strategies in society that has recently gained attention in the entrepreneurship literature, namely, religious coping (K. I. Pargament, 2002). The following section provides an overview of religious coping and presents hypotheses concerning how it affects the psychological functioning of the self-employed.

### ***Religious coping as an entrepreneurial coping strategy***

Religious coping is considered “one of the most common coping strategies in times of crisis, regardless of religious or cultural affiliation” (Nath et al., 2022,

p. 187) and is defined as “the use of religious beliefs or behaviors to facilitate problem-solving to prevent or ease the negative emotional consequences of stressful life circumstances” (Koenig et al., 1998, p. 513).<sup>3</sup> It is through religious coping that individuals draw on faith in their religious beliefs (that is, religious faith) to make sense of, form meaning from, and gain control over stressful situations (Denney & Aten, 2020; K. Pargament et al., 2011; K. I. Pargament et al., 2000).

Indeed, religious beliefs provide individuals with comprehensive perspectives about how the world works (for example, capabilities of humans, reason for existence, rewards for certain actions) and provide a distinct means for individuals to cognitively transcend personal concerns through connecting with the divine (Hood et al., 2018). For instance, individuals may draw on religious perspectives that the fate of otherwise uncertain conditions is securely “in God’s hands” or that adverse experiences represent a part of “God’s will” (Dolcos et al., 2021). Through religious coping, self-employed individuals put their religious faith to use as they respond to stressors in ways that might not be as accessible through other types of emotion-focused coping strategies.

It is important to note that just because some individuals may appear more religious than others based on global religious measures (for example, religious service attendance), a large body of research finds that these indicators “tell us little about how people express their faith in the midst of difficult situations” (K. I. Pargament, 2002, p. 49). Hence, religious coping represents a distinct measure of the extent to which one’s religious faith serves as a psychological resource for addressing challenges in self-employment.

### **The influence of religious coping on mental health and well-being**

In this section, we hypothesize relationships between religious coping and the MWB of individuals engaged in self-employment. We rely on literature from the psychology of religion to inform our understanding of how religious coping influences the MWB of the self-employed. This literature identifies salient effects of religious coping on both *hedonic* and *eudaimonic* dimensions of MWB (for example, Ano & Vasconcelles, 2005). Although entrepreneurship research on MWB has traditionally focused on hedonic dimensions of well-being (that is, life satisfaction, happiness, and positive affect) (see Shir & Ryff, 2021), there is growing recognition that eudaimonic dimensions are also “particularly relevant to entrepreneurial pursuits” (Ryff, 2019, p. 646). The eudaimonic dimensions of well-being generally comprise purpose in life,

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<sup>3</sup>In this article, we refer to religious coping in its positive form. Religious coping can be either positive or negative, resulting in distinct psychological and physiological effects (K. Pargament et al., 2011). Studies that focus on the use of religious coping to positively adjust to stressors tend to focus on positive religious coping, involving thoughts and behaviors centered on beliefs of receiving love, care, and assistance from God as opposed to negative religious coping, which entails beliefs of abandonment, punishment, and doubts associated with God (K. Pargament et al., 2011).

environmental mastery, positive relationships, autonomy, personal growth, and self-acceptance (for example, Ryff, 1989) and collectively represent indices of what scholars refer to as positive *psychological functioning* (Huta & Waterman, 2014; Ryff & Singer, 2008). It is psychological functioning that we focus on as a form of MWB in this study.

Psychological functioning represents MWB derived from expending effort toward self-determined pursuits that promote a sense that one is living in accord with their innermost self and realizing their potential (Ryff, 2019; Aristotle, 2011, translated by Ross). For this reason, scholars contend that examining psychological functioning in this form “seemingly fits entrepreneurship well” (Stephan, 2018, p. 292) and has thus gained considerable attention in the entrepreneurial well-being literature in recent years (for example, B. Nikolaev et al., 2020). Based on this understanding, we set forth hypotheses related to the influence of religious faith on each of the six eudaimonic dimensions of well-being comprising psychological functioning from the entrepreneurial well-being literature (see Ryff, 2019; Shir & Ryff, 2021).

### **Autonomy**

The first dimension we consider is autonomy, which concerns the sense that one possesses the ability to exercise volition in decision-making and exhibit independence from the demands of others (Grolnick et al., 1997; Ryff, 2019). Self-employment represents a conducive occupation for facilitating autonomy considering distinct work characteristics (for example, absence of a boss, work flexibility) that allow for self-expression and independence in ways that employed work does not (Gelderen, 2016). In fact, autonomy is so closely associated with entrepreneurship that exhibiting autonomy is considered a key aspect of what it means for an individual to “be entrepreneurial” (Clark et al., 2024, p. 351). While many enter self-employment seeking autonomy, research suggests that achieving this sense of autonomy “may be fulfilled, or frustrated, by entrepreneurial pursuits” (Ryff, 2019, p. 647). Indeed, in certain cases, self-employment constrains independence, given the increased responsibility to cater to the demands of many boss-like stakeholders (for example, customers and investors) and to ensure the long-term viability of their businesses. Hence, self-employment represents a double-edged sword in facilitating autonomy.

Among self-employed individuals, religious coping provides a means to sustain and promote a sense of autonomy from their work. For instance, turning to religious faith endows individuals with the capacity to “surrender” work-related goals and responsibilities to a higher power (B. R. Smith et al., 2022). This meaning-making process of shifting perceived work-related responsibilities—at least in part—from themselves to God preserves a sense of psychological freedom that may otherwise be inhibited due to the significant job demands associated with self-employment. Additionally, religious coping may also promote a sense of

autonomy through deeply held religious convictions that empower self-employed individuals to resist pressures from others (for example, business stakeholders) to act or behave in ways that do not align with their motives, values, or desires. In these ways, religious coping preserves and promotes a sense of autonomy among self-employed individuals. Hence, we contend:

**H1a.** Religious coping in self-employment is positively associated with one's sense of autonomy.

### ***Environmental mastery***

The second dimension of psychological functioning concerns environmental mastery, which describes the belief that one can make good use of available opportunities and create a surrounding environment conducive to meeting personal needs and values (Ryff & Singer, 2008). Self-employment can be a conducive domain for fostering a sense of mastery, given the work often involves designing aspects of a business (for example, product development) in ways that align with personal aspirations (Shir & Ryff, 2021). While this line of work entails at least some degree of belief in one's capacity to change the environment (for example, introducing new products), the extent to which one believes in their ability to do so through their business is likely to play a significant role in facilitating a sense of mastery from their work (Ryff, 2019).

For individuals using religious coping to address the stress of operating their business, however, they derive a sense of mastery not only from a belief in themselves but also in a higher power. By engaging in religious coping, individuals perceive God to exert at least some degree of "divine control" over the outcomes of life (DeAngelis & Ellison, 2017; Schieman et al., 2006). For this reason, these individuals "step out in faith," believing events will transpire as imagined (B. R. Smith et al., 2019, p. 7) or that God will offer them "transcendent provision of intangible resources such as insight and wisdom" as needed in their business pursuits (Neubert et al., 2017, p. 623). In this way, drawing on beliefs in the supernatural ability of God to change their work environment is likely to promote a sense of mastery. With this understanding, we contend that:

**H1b.** Religious coping in self-employment is positively associated with one's sense of environmental mastery.

### ***Personal growth***

The third dimension of psychological functioning is personal growth, which is concerned with the continual pursuit of personal development, growth in self-

knowledge and experience, and the realization of one's human potential (Ryff, 2019). Pursuing business endeavors in self-employment can be an effective means of experiencing a sense of personal growth, considering the liberty self-employment provides for selecting and pursuing personal goals (Shir & Ryff, 2021). The personal challenges involved in achieving goals associated with self-employment and the plethora of experiences and learning opportunities derived from business success and failure (Politis, 2005) represent salient sources of growth.

Moreover, the use of religious coping in self-employment is likely to amplify perceptions of personal growth, primarily because religious meaning-making practices tend to positively shape perceptions of adversity as a path to growth (DeAngelis & Ellison, 2017). A similar tenant across religious traditions connects life's challenges to personal growth through popular teachings encouraging followers to find joy in trials knowing difficulties ultimately serve a greater, higher purpose. While the lonely, challenging, and stressful experiences associated with self-employment are generally considered detrimental to MWB, the religious beliefs that reframe adversity as a good thing may serve as a psychological buffer against these effects. By appraising commonly perceived negative aspects of self-employment through this lens, such individuals can "find the silver lining" (Sears et al., 2003) in negative work experiences in distinct ways, knowing God-given personal growth will ultimately come from the challenges (for example, Denney & Aten, 2020; K. Pargament et al., 2011). Hence, we posit that:

**H1c.** Religious coping in self-employment is positively associated with one's sense of personal growth.

### **Positive Relations with Others**

The fourth dimension of psychological functioning concerns positive relations with others, which is considered a fundamental human need and the "most universally endorsed aspect of what it means to be well" (Maslow, 1943; Ryff, 2019, p. 649). In many ways, self-employment provides a salient means of fostering this dimension of well-being given the opportunities the self-employed have to self-select *who* they work with (for example, employees) and serve (for example, customers) as the leaders of their firms. Despite this degree of agency to make these decisions alongside the fact that self-employment is typically a highly social endeavor (for example, Harper, 2008), life at the top of a firm represents a considerably lonely experience for many business owners (Cardon & Arwine, 2023; Gumpert & Boyd, 1984).

For self-employed individuals engaging in religious coping, beliefs of having a positive relationship with a higher power are likely to contribute to the sense

of having positive relations with others (Joshani, 2011; K. Pargament et al., 2011). Individuals who would otherwise experience psychological distress from the loneliness of self-employment are able to draw on religious beliefs that God, or a higher power, is present with them to sustain a sense of positive relationships in their lives. Beyond relations with God, these individuals are likely to experience “a sense of spiritual connectedness with others” through shared beliefs, which may further foster this dimension of well-being (Krok, 2015, p. 2294). Indeed, the entrepreneurship literature suggests *spiritual capital* (that is, the use of resources derived from religion for economic purposes) can aid in “enhancing entrepreneurs’ relationships with others” (Chan-Serafin et al., 2013; Neubert et al., 2017, p. 624). Based on this understanding, we expect that:

**H1d.** Religious coping in self-employment is positively associated with positive relations with others.

### **Purpose in Life**

The fifth dimension of psychological functioning is purpose in life, which represents the presence of significance, meaning, and goal-directedness in one’s life (Crumbaugh & Maholick, 1964; Ryff & Singer, 2008). The self-organizing nature of self-employment provides individuals with the capacity to design the nature of their work in ways (for example, serving certain customer groups, introducing purposeful products) that align with what they believe to be significant, personally meaningful, and ultimately purposeful (Shir & Ryff, 2021). The belief that one has purpose is often associated with the sense that one is making some type of positive difference in the world (Bronk, 2013). While self-employment can be conducive to developing social value-creation beliefs (see Brieger et al., 2021), the extent to which individuals form these beliefs that promote a sense of purpose may be driven by “job design differences (for example, presence of employees)” varying among business types (Dwyer et al., 2023, p. 4).

However, among the self-employed who use religious coping, the religious beliefs they draw on are likely to “challenge the very core of the[ir] entrepreneurial purpose” (Smith, Gümüşay, and Townsend, 2023: 4). Religious coping involves the use of transcendental frameworks for making sense of the world (Hood et al., 2018) that orient perceptions of work in ways that may otherwise be perceived as purposeless (for example, mundane business operations) through beliefs that their work contributes to “higher purposes” (Pidduck et al., 2024, p. 8). Hence, religious coping serves to broaden the scope of what aspects of work are purposeful in light of beliefs that life is innately “imbued with transcendent meaning and purpose, and most every human act

has eternal ramifications” (DeAngelis & Ellison, 2017, p. 10). For some, religious coping may also involve drawing on beliefs that their work is “an invitation from God” (Rosso et al., 2010, p. 107), which further promotes a distinct sense of purpose from work that may not be accessible otherwise. Accordingly, we set forth that:

**H1e.** Religious coping in self-employment is positively associated with one’s sense of purpose in life.

### **Self-Acceptance**

The final dimension of psychological functioning concerns self-acceptance, which refers to the ability to view oneself with positive self-regard while being aware of and accepting one’s strengths and weaknesses (Ryff, 2019). The journey of starting and owning a business has been likened to a “roller-coaster ride” with extreme highs and lows (B. Nikolaev et al., 2020, p. 557), and in these peaks and valleys, this work provides unique opportunities for self-discovery of one’s capacities and limitations. In this way, self-employment may foster a sense of self-acceptance for those who succeed in “bringing their entrepreneurial goals into completion” (Shir & Ryff, 2021, p. 8) but for those struggling to achieve their goals, this work sets at risk this sense of self-acceptance. Self-employed individuals able to find alternative sources of self-acceptance beyond the performance of their businesses are likely to remain more resilient to common experiences of difficulty and even business failure (Shepherd et al., 2011).

Religious coping is likely to serve as a buffer against the risk of loss of self-acceptance from disappointing work-related outcomes through transcendent beliefs of God’s constant acceptance of them. Indeed, many religions emphasize not only God’s forgiveness of them but also the importance of self-forgiveness of personal failures. Hence, such beliefs are likely to preserve a sense of self-acceptance despite the hardships of self-employed work. For some, beliefs derived from religious coping sustaining self-acceptance may be so strong they result in a form of self-deception (Burriss & Navara, 2002) resulting in faith-driven overconfidence. While such beliefs may result in overlooking personal shortcomings, this is likely to amplify their sense of self-acceptance. It is with this understanding, we propose that:

**H1f.** Religious coping in self-employment is positively associated with one’s sense of self-acceptance.

The preceding six hypotheses establish the first part of our mediated theoretical model linking religious coping to psychological functioning. The

following explains the relationship between religious coping and persistence toward the goals of self-employed individuals *through* each of the six dimensions of psychological functioning. In other words, we theorize that when individual dimensions of MWB are driven by the effects of religious coping this results in a positive effect on persistence toward their goals.

### ***Religious coping, psychological functioning, and goal persistence***

The pursuit of goals is an integral part of the journey of owning and operating a business. Entrepreneurship research explains that the thoughts and feelings of individuals significantly influence both the “decision to engage in entrepreneurial behavior” as well as “the persistence of their effort and their ultimate success” (Grégoire et al., 2015, pp. 125–126; Mitchell et al., 2014). Scholars in entrepreneurship and other academic disciplines have been interested in studying the cognitions and well-being of business owners given the unique challenges associated with their work (Shepherd & Patzelt, 2018). Achieving goals in this work context often requires sustained effort over time, given doing so is often challenging, expensive, and laden with many setbacks (for example, Uy et al., 2015).

Understanding that self-employment is often an all-consuming endeavor, with many individuals investing significant amounts of personal capital into their businesses and working an extensive number of hours, we presume that for such individuals, their business-related goals serve as primary, or at least significant, goals in their lives. Across business goals, one of the most common objectives is entrepreneurial persistence, which is defined as a “lack of withdrawal from entrepreneurial activity” (Stephan, 2018, p. 307). Entrepreneurship research suggests that whether individuals persist in achieving this goal depends on a wide range of factors (Holland & Shepherd, 2013), with specific researchers taking an emotive approach, studying the influence of psychological factors on persistence in self-employment (Boss et al., 2023; De Cock et al., 2020; Stephan, 2018). Psychology research suggests that MWB is a critical psychological resource that is positively associated with persistence when facing adversity (Haase et al., 2012; Lyubomirsky et al., 2005).

Based on this understanding of an expected positive relationship between MWB and persistence along with research insights on the psychological effects of religious faith in entrepreneurship literature (for example, Dubard Barbosa & Smith, 2024; Pidduck et al., 2024; B. R. Smith et al., 2023) and decades of research on the psychology of religion (for example, Ano & Vasconcelles, 2005; DeAngelis & Ellison, 2017; Dolcos et al., 2021), we expect there to be a distinct “faith-driven persistence” effect that occurs among the self-employed when the influence of religious faith drives specific dimensions of MWB. In the following sections, we set forth hypotheses concerning the

influence of religious faith—via religious coping—through six dimensions of MWB on goal persistence among self-employed individuals.

### **Autonomy**

A sense of autonomy is derived from the experience of independence from the demands of others and the freedom to exercise volition in decision-making (Ryff, 2019). Self-employed individuals experiencing a strong sense of autonomy are likely to have the freedom to control important aspects of their work (for example, type of work activities, work flexibility), which represents one of the primary reasons why individuals engage and persist in self-employment as opposed to employed work (Gelderer, 2016). Remaining self-employed over time demands that individuals persist toward business goals despite the many challenges that often accompany self-employed work (Cardon & Arwine, 2023). We expect that when one's sense of autonomy is influenced by religious faith that this can significantly buffer against the stress of self-employed work, thereby reducing tendencies to give up and increasing persistence toward their goals. For instance, B. R. Smith et al. (2022) explain that faith-driven individuals possess the ability to “surrender” work-related stressors and responsibilities to a higher power (B. R. Smith et al., 2022). Through faith in a higher power to take on some of the “burden of responsibility” of business ownership (for example, maintaining positive stakeholder relationships) (Cardon & Arwine, 2023, p. 233), we expect self-employed individuals to experience less psychological strain from the demands of others that often accompany self-employed work. In this way, faith-driven autonomy helps the self-employed overcome challenging conditions that might otherwise threaten persistence toward their business goals. Accordingly, we set forth the following:

**H2a.** Autonomy positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

### **Environmental Mastery**

A sense of environmental mastery is experienced when individuals believe they can shape the surrounding environment to suit their values and objectives (Allport, 1961). The belief that one can change their environment is a fundamental precursor to entrepreneurial action (McMullen & Shepherd, 2006) and a determinant of motivation, which influences how much effort people exert in pursuing their goals (Wood & Bandura, 1989). The greater confidence individuals have in their capabilities, the more persistent individuals are in their effort to address challenging tasks and complete goals (Boudreaux et al., 2019). Hence, environmental mastery is likely associated with persistence due to heightened levels of perceived self-efficacy in one's ability to achieve goals (McGee et al., 2009). When environmental mastery is influenced by religious faith, the ability to change one's environment rests not

only on beliefs in their personal capabilities but also on the intervening capabilities of a higher power (DeAngelis & Ellison, 2017). Hence, when self-employed individuals experience faith-driven mastery, we expect this belief in some form of divine assistance to strengthen persistence toward business goals. In certain cases, the choice to persist toward business goals despite challenges and obstacles is driven by beliefs “that God will provide the difference if only he or she musters the faith required to act” (B. R. Smith et al., 2019, p. 8). Hence, drawing on religious faith that *anything* might be possible with God’s help may result in such a strong, positive effect on goal persistence that individuals persist toward goals even when business failure might otherwise be imminent. Based on this understanding, we contend that faith-driven mastery is positively associated with goal persistence among the self-employed.

**H2b.** Environmental mastery positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

### ***Personal Growth***

The sense that one is actively developing, growing in knowledge, and in pursuit of their potential comprises what psychologists refer to as personal growth (Maslow, 1943; Ryff, 2019). Individuals who experience a strong sense of personal growth are likely to construe their business performance—effort and success—as a reflection of their efforts toward achieving personal growth (Shir & Ryff, 2021). For this reason, self-employed individuals who have a strong sense of personal growth are likely to be highly committed to business goals in an effort to live in congruence with aspirations to continuously improve and fulfill their potential. We expect that when self-employed individuals’ sense of personal growth is influenced by religious faith this will have a reinforcing effect on their persistence in light of how these individuals perceive adversity. Research from the psychology of religion indicates that those who believe in a higher power often have faith in this entity exerting some degree of “divine control” over adverse circumstances (DeAngelis & Ellison, 2017, p. 1), which often leads such individuals to reappraise adversity as an opportunity for personal character development, spiritual growth, or a necessary pathway for individuals to experience some form of good in their lives (Dolcos et al., 2021). Accordingly, we expect self-employed individuals with a strong sense of faith-driven growth to exhibit greater resilience toward work-related stressors. The stress that might otherwise weaken persistence rather has a strengthening effect as individuals reinterpret the challenges of business ownership as something that will ultimately positively contribute to their personal development. Therefore, we contend that:

**H2c.** Personal growth positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

### *Positive Relations with Others*

The experience of positive relations with others is likely to benefit self-employed individuals both psychologically as well as instrumentally given the perceived support these relationships provide (Viswesvaran et al., 1999). The affirmation and encouragement along with guidance and assistance from others can positively influence decisions to continue persisting in self-employment, as a whole, in the face of difficulties (Klyver et al., 2018). We expect that when self-employed individuals' sense of having positive relations with others is driven by religious faith, this will have an especially positive effect on their persistence toward business-related goals. This is, at least in part, because these individuals are less likely to experience the loneliness that often accompanies self-employed work (Cardon & Arwine, 2023) through faith that one has a personal relationship with a higher power as well as a spiritual connectedness with others (Neubert et al., 2017). The psychological comfort provided by these faith-driven relationships with others serves as a buffering mechanism against feelings of isolation that may otherwise weaken persistence toward goals in self-employment. In line with research demonstrating the psychological benefits of self-employed individuals having "divine" relationship with God on persistence in their work (B. R. Smith et al., 2023), we expect that a strong sense of faith-driven positive relations with others drives goal persistence among the self-employed, as explained below:

**H2d.** Positive relations with others positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

### *Purpose in Life*

The sense that one has purpose in life is rooted in beliefs that one's life is imbued with significance, meaning, and goal-directedness (Ryff & Singer, 2008). A fundamental consequence of a strong sense of purpose in life is an augmented ability to remain committed to personal objectives (that is, "purposes") in the face of difficulties (Bronk, 2013; Frankl, 1959; McKnight & Kashdan, 2009). Among the various life domains from which individuals derive a sense of purpose in life, work is considered one of the most widely recognized (Bronk, 2013). The all-consuming nature of owning and operating a business causes scholars to expect that the sense of purpose in life that self-employed individuals experience is, at least in part, derived from their work (see Dwyer et al., 2023). Accordingly, a strong sense of purpose in life is likely associated with persistence toward achieving business goals among self-employed individuals. When this sense of purpose in life is driven by religious faith, we can expect an even greater positive effect on persistence among the self-employed. Indeed, scholars explain that religious faith can play an important role in "sustaining action over time, through periods when the desired outcomes are still unknown, by grounding entrepreneurial action in transcendent,

‘ultimate purposes’” (Pidduck et al., 2024, p. 8). In viewing work as contributing to a higher purpose or believing that work is part of fulfilling a “spiritual calling” (Neubert & Halbesleben, 2015, p. 859), we expect these facets of self-employed individuals’ religious faith to significantly influence their commitment to achieving work-related objectives even in the face of great difficulties. Accordingly, we expect that faith-driven purpose will positively influence goal persistence among self-employed individuals as outlined below:

**H2e.** Purpose in life positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

### **Self-Acceptance**

Self-acceptance encompasses one’s acceptance of both their positive and negative attributes (Ryff, 1989). We contend that self-employed individuals exhibiting high degrees of self-acceptance likely hold a positive self-image of themselves from their role as a business owner (Fauchart & Gruber, 2011), which is supported by realizing business success (Shir & Ryff, 2021). Therefore, the motive to maintain this strong sense of self-acceptance through continued business success drives self-employed individuals to persist toward business-related goals. When a strong sense of self-acceptance is driven by religious faith, we expect this positive state of mind derived from beliefs in God’s care of acceptance of them regardless of whether they succeed or fail in pursuit of their goals (DeAngelis & Ellison, 2017) to serve as a psychological safety net against the fear of failure in self-employment. Indeed, faith-driven acceptance serves as a defensive mechanism by which self-employed individuals can repress fear of failure that might otherwise “threaten an individual’s sense of achieving success” and ultimately inhibit persistence toward their business goals (Cacciotti et al., 2016, p. 319). Based on this understanding, we posit that faith-driven acceptance will have a positive effect on goal persistence among self-employed individuals, as described below:

**H2f.** Self-acceptance positively mediates the relationship between religious coping and goal persistence among self-employed individuals.

## **Methodology**

### **Data**

To test our hypotheses, we used data from the National Study of Midlife in the United States (MIDUS), a longitudinal and nationally representative sample tracking adult life characteristics with age (ages 25 to 74). MIDUS was funded by the National Institute on Aging (Brim et al., 2019). Data were collected with a 30-minute phone interview, followed by two self-reported questionnaires.

Our analysis relied on data from wave 2 (MIDUS II, 2004–2006) and wave 3 (MIDUS III, 2013 to 2014).<sup>4</sup> After removing missing observations, our final sample consisted of a total of 725 observations of self-employed individuals across the two waves: 454 observations in wave 2 and 271 observations in wave 3. This results in an unbalanced panel, as some individuals appear in both waves, while others appear only in wave 2 or wave 3.

Our study follows previous studies in entrepreneurship using secondary databases of self-employed individuals (see B. N. Nikolaev et al., 2023; Stephan et al., 2020) by adopting a broad perspective of entrepreneurs, as those who are engaged in self-employment.<sup>5</sup> We focused on a sub-sample of MIDUS respondents identifying as self-employed, recorded as a dummy variable with  $Y = 1$  and  $N = 0$  (MIDUS item code A1PB3B). Across both waves, the average age of participants was 56.77 ( $SD = 10.63$ ), and the distribution of gender was relatively even. The typical participant reported having eight years of education, with an average income of \$65,797 ( $SD = \$65,204$ ).

Our sample reflects the religious diversity of the United States, with predominantly Christian affiliations. Specifically, in wave 2, out of 453 self-employed individuals, 221 (48.8 percent) identified as mainline Christians (for example, Protestant, Baptist, Evangelical, and so on), 103 (22.7 percent) as Catholic (for example, Roman, Ukrainian, or other), 86 (18.8 percent) as non-religious (for example, no religious preference, agnostic, or atheist), and 43 (9.5 percent) as belonging to other religions (for example, Hindu, Muslim, Jewish). This distribution aligns with the broader religious landscape of the United States, providing a representative sample for our study.

### ***Empirical modeling approach***<sup>6</sup>

We used a random-effects (RE) estimator to analyze the longitudinal data from waves 2 and 3 of the MIDUS study. The RE estimator allowed us to account for both within-individual variation over time (that is, changes in religious coping, psychological functioning, and goal persistence for the same individuals

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<sup>4</sup>We excluded wave 1 because it included a shortened (three-item) scale of psychological functioning with relatively low reliability (and was thus inconsistent with our measures of psychological functioning in waves 2 and 3). Our data came from the survey sample of the MIDUS project. Thus, we note that our results should not be impacted by the 2008–2009 financial crisis because wave 2 survey data were collected between 2004–2006, before the crisis, and wave 3 data were collected between 2013–2015 well after the economy had recovered. For MIDUS timelines, samples, and projects, please visit: <https://midus.wisc.edu/data/timeline.php>

<sup>5</sup>While this broad definition of entrepreneurship through self-employment is consistent with previous research, we acknowledge its limitations. Self-employment may not always capture the full range of entrepreneurial experiences, particularly the “extreme context” often associated with starting and growing new ventures (Cardon & Arwine, 2023). Our sample likely includes individuals with varying levels of business complexity, from freelancers to established business owners. This diversity may not uniformly reflect the high-stress, high-risk environment typically associated with entrepreneurship. However, prior studies suggests that self-employment, even when measured in a broad way, generally involves increased levels of stress and risk compared to traditional employment (for example, see Cardon & Patel, 2015; Lee et al., 2023).

<sup>6</sup>During the preparation of this work, the authors used generative AI tools such as Grammarly, Claude, and ChatGPT to improve parts of the manuscript through interactive online searches and language improvement. These tools were not used for data analyses. The authors take full responsibility for the content of the publication.

between waves 2 and 3) and between-individual variation. This approach is common in the context of well-being research where multiple levels of analysis are required (Cameron & Trivedi, 2010; Van Praag & Ferrer-I-Carbonell, 2008).

The RE estimator offers several advantages over alternative methods. First, it accounts for the nested structure of the data by estimating an individual-specific intercept (that is, the random effect) in addition to the model intercept. This individual-specific intercept captures unobserved heterogeneity across individuals that is constant over time. Second, the RE estimator allows for the estimation of both time-varying and time-invariant parameters, as well as the effects of shocks, while remaining more parsimonious than a fixed-effects (FE) model. A FE model would require estimating a separate intercept for each individual in the sample, leading to a substantial loss of degrees of freedom and potential inconsistency of the estimates, especially when the number of individuals is large relative to the number of time periods (Wooldridge, 2010). In our analysis, we also used robust standard errors clustered at the individual level to account for potential heteroskedasticity and serial correlation in the error terms, ensuring our estimates were robust to these common issues in panel data analysis.

We also used structural equation modeling (SEM) to investigate the relationship between religious coping and persistence mediated through the six dimensions of psychological functioning. Our analysis follows the causal mediation analysis developed by Baron and Kenny (1986) and updated by Preacher and Hayes (2004). The advantage of this approach is the ability to obtain estimates for multiple mediating paths simultaneously and calculate the indirect and direct effect sizes of the path through each mediator. To do this, we used the default estimator in Stata 15, which is based on a maximum likelihood estimator that uses a log-likelihood function. We used robust standard errors clustered at the individual level to account for heteroscedasticity and possible autocorrelation of the error terms across different panels. In addition, we allowed the residuals of our mediating variable dimensions (that is, psychological functioning) to be correlated to account for the possibility of exhibiting parallel effects on goal persistence. We included all relevant controls from Tables 3 and 4.

## ***Variables and measures***

### ***Dependent variable – goal persistence***

Goal persistence was assessed with a five-item instrument using a four-point Likert scale ranging from 1 “not at all” to 4 “a lot” (Wrosch et al., 2000). The items included: (1) When I encounter problems, I don’t give up until I solve them; (2) When things don’t go according to my plans, my motto is, “Where there’s a will, there’s a way”; (3) Even when I feel I have too much to do, I find a way to get it all done; (4) When faced with a bad situation, I do what I can do to change it for the better; (5) I rarely give up on something I am doing, even when things get tough. The scale was constructed by calculating the mean

across the set of items. Some items were reverse coded so higher scores reflected greater goal persistence. The previously validated scale has acceptable reliability and external validity (Wrosch et al., 2000) with a Cronbach's alpha = 0.77). It is important to note that this instrument measures general goal persistence rather than entrepreneurship-specific persistence. While this generalized measure may not capture nuances unique to entrepreneurial contexts, research has shown strong associations between general goal attainment measures and persistence in entrepreneurship (for example, Patel & Thatcher, 2014). Therefore, we believe this measure provides a valid proxy for persistence toward goals in the work context of self-employment while allowing for broader applicability of our findings across various contexts.

#### ***IV – Religious coping***

*Religious coping* was assessed with a six-item instrument developed by the Fetzer Institute/National Institute on Aging Working Group (1999). The items, some which were reverse coded (R) include: (1) I try to make sense of the situation and decide what to do without relying on God (R); (2) I wonder whether God has abandoned me (R); (3) I feel God is punishing me for my sins or lack of spirituality (R); (4) I look to God for strength, support, and guidance; (5) I work together with God as partners; (6) I think about how my life is part of a larger spiritual force. The items were assessed on a scale from 1 “a great deal” to 4 “none.” The construct score was constructed as a sum of the scale item response scores. The religious coping scale shows acceptable reliability (Cronbach's alpha = .76).

#### ***Mediating variable – psychological functioning***

The *psychological functioning (P.F.)* construct was assessed with a 42-item scale validated in prior research (Ryff, 1989). We followed previous studies in the entrepreneurship literature that use generalized measures of psychological functioning that are similar to ours (for example, B. Nikolaev et al., 2020; B. N. Nikolaev et al., 2023; Ryff, 2019; Stephan et al., 2020). The construct assessing aspects of psychological well-being has six identified dimensions: (1) *self-acceptance* (for example, “In general, I feel confident and positive about myself”); (2) *positive relations with others* (for example, “Maintaining close relationships has been difficult and frustrating for me”); (3) *autonomy* (for example, “My decisions are not usually influenced by what everyone else is doing”); (4) *environmental mastery* (for example, “In general, I feel I am in charge of the situation in which I live”); (5) *purpose in life* (for example, “I have a sense of direction and purpose in life”); and (6) *personal growth* (for example, “I have the sense that I have developed a lot as a person over time”). Each item was assessed on a seven-point scale ranging from 1 “strongly agree” to 7 “strongly disagree.” Some items were reverse coded so higher scores reflect higher levels of psychological functioning.

Each dimension of psychological functioning was scored as the sum of seven indicators. An overall score for psychological functioning was also created as the mean of the six dimension scores. The psychological functioning scales, which were developed by a multidisciplinary team of scholars, have been translated into more than 35 languages and have been used in more than 750 publications (Ryff, 2019). Extensive psychometric work has tested the reliability, validity, and dimensional structure of Ryff's model (Ryff, 1989). The overall index is a highly reliable measure of psychological functioning (six-week test-retest reliability for the six scales  $> .80$  and strong item loadings above  $.70$  for dimension items) (Ryff, 1989). The Cronbach's alpha for psychological functioning for the select MIDUS data in this study is  $.887$ . Recent psychometric research using the same MIDUS dataset with entrepreneurs has validated the six-factor structure of Ryff's scale in entrepreneurial contexts (see Manchiraju, 2020). This study specifically examined the factor structure using both exploratory and confirmatory factor analyses, finding support for the theoretical six-factor model originally proposed by Ryff.

### **Control variables**

We also included several control variables available in the data that could also explain some of the variance in relationships between religious coping, psychological functioning, and persistence. Specifically, we included controls for *gender* (a dummy equal to 0 if the respondent was a male and 1 if female); *age* and its quadratic (Blanchflower, 2021); *marital status* (a dummy equal to 1 if the respondent was married); *education* (an ordinal variable ranging from 1 to 12 where 0 = no school/some grade school and 12 = PhD or another professional degree (B. Nikolaev, 2016); *number of children*, and self-reported (pretax) *personal income* (Coppens & Knockaert, 2022). We included each control variable because of its potential influence on individual-level regulatory processes or psychological functioning. For example, individuals tend to have more robust coping strategies with age through experiencing more life events, but this diminishes with older age (age<sup>2</sup> term).

## **Results**

Table 1 shows summary statistics for all variables used in the study, and Table 2 presents the correlation matrix of included variables.

### **Models**

Table 3 presents the results from the RE estimations of religious coping (IV) on psychological functioning (M) in Model 1 and P.F. subdimensions in Models 2–7. In Model 1, religious coping is positively associated with higher

**Table 1.** Descriptive statistics.

Variable	Obs	Mean	Std. Dev.	Min	Max
Goal Persistence (DV)	725	3.26	.55	1.6	4
Religious Coping (IV)	725	18.43	3.79	7.5	24
Religious Identification (Alt IV)	723	19.01	5.99	7	28
Psychological Functioning (PF)	725	39.79	5.46	22.17	48.83
PF: Autonomy	725	38.84	6.38	16	49
PF: Mastery	725	39.14	7.39	10	49
PF: Growth	725	40	6.43	19	49
PF: Pos Relations	725	41.26	6.7	18.2	49
PF: Purpose	725	40.04	6.42	19	49
PF: Self-Acceptance	725	39.46	7.6	7	49
<i>Controls</i>					
Age	725	56.78	10.63	30	87
Age <sup>2</sup>	725	3336.44	1224.79	900	7569
Gender	725	1.39	.49	1	2
Married	725	.8	.4	0	1
Education	725	7.94	2.5	1	12
Children	725	2.46	1.56	0	9
Income (000's)	725	65.79	65.20	0	300

*N* = 725 total observations –454 from MIDUS wave 2 (2004–06) and 271 from MIDUS wave 3 (2009–10).

levels of psychological functioning ( $\beta = .318, p < .001$ ). Religious coping was significant and positively associated with each dimension of psychological functioning including: self-acceptance ( $\beta = .435, p < .001$ ), purpose in life ( $\beta = .383, p < .001$ ), personal growth ( $\beta = .287, p < .001$ ), positive relations with others ( $\beta = .301, p < .001$ ), environmental mastery ( $\beta = .328, p < .001$ ) and autonomy ( $\beta = .183, p < .001$ ). These relationships hold even after controlling for a large set of demographic characteristics including age and its squared, gender, marital status, education, number of children, and personal income (see Ryff, 2019). The magnitude of these relationships is significant—one standard deviation increase in religious coping is associated with a .22 standard deviation increase in psychological functioning. For ease of interpretation, Figure 3 shows marginal plots with 95 percent confidence intervals (shaded areas) of the estimated relationships. Figure 3 panels highlight that changes from low religious coping to high religious coping are associated with an increase in P.F. dimensions (for example, purpose in life—top right panel) by more than a standard deviation. Overall, these results provide strong support for H1a–H1f.

In Table 4, we present random effect estimates of the direct effect of religious coping (IV) on goal persistence (DV) and psychological functioning dimensions (M), and the direct effect of the mediating P.F. dimensions on goal persistence (DV). Model 1 is the baseline control estimate. Age has positive and slightly diminishing effects on persistence, along with prior income being positively associated with goal persistence. Model 2 adds an estimate of the direct effect of religious coping (IV) on goal persistence (DV), which is positive and significant ( $\beta = .017, p > .01$ ) without the presence of mediators. While this direct effect is no longer considered a necessary step in mediation models when expecting full mediation, there is still a logic for a direct effect of

**Table 2.** Pairwise correlations.

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
(1) Goal Persistence (DV)	0.09															
(2) Religious Coping (IV)	0.04	0.62*														
(3) Religious Identification	0.49*	0.19*	0.11*													
(4) Psychological Functioning (PF)	0.38*	0.06	-0.05	0.66*												
(5) PF: Autonomy	0.41*	0.12*	0.06	0.85*	0.51*											
(6) PF: Mastery	0.43*	0.17*	0.08	0.77*	0.41*	0.53*										
(7) PF: Growth	0.30*	0.21*	0.19*	0.79*	0.36*	0.60*	0.56*									
(8) PF: Positive Relationships	0.43*	0.20*	0.14*	0.82*	0.39*	0.62*	0.65*	0.61*								
(9) PF: Purpose	0.41*	0.18*	0.10*	0.89*	0.51*	0.78*	0.60*	0.66*	0.68*							
(10) PF: Self-Acceptance	0.04	0.03	0.11*	0.13*	0.16*	0.20*	-0.03	0.10*	0.03	0.13*						
(11) Age	0.03	0.03	0.12*	0.12*	0.16*	0.19*	-0.03	0.10*	0.02	0.12*	0.99*					
(12) Age Squared	-0.07	0.16*	0.08	-0.02	-0.14*	-0.13*	0.12*	0.12*	-0.02	-0.05	-0.22*	-0.22*				
(13) Gender	0.07	0.06	0.16*	0.11*	-0.06	0.10	0.03	0.17*	0.13*	0.14*	-0.07	-0.07	-0.08			
(14) Married	0.03	-1.16*	-0.09	0.18*	0.07	0.19*	0.20*	0.05	0.17*	0.17*	0.06	0.06	-0.15*	0.02		
(15) Education	0.05	0.18*	0.24*	0.01	0.00	0.010	-0.03	0.02	0.02	0.02	0.17*	0.17*	0.00	0.25*	-0.12*	
(16) Children	0.15*	-0.11*	-0.04	0.17*	0.12*	0.23*	0.08	0.00	0.15*	0.20*	0.13*	0.13*	-0.33	0.09	0.32*	0.02

*N* = 725. \* *sig* *p* < .01. Religious identification is a robustness check alternative DV.

**Table 3.** Random effects estimation of religious coping (IV), with psychological functioning and PF dimensions (M).

	(1) Psych Functioning	(2) Self- Acceptance	(3) Purpose	(4) Personal Growth	(5) Positive Relations	(6) Mastery	(7) Autonomy
Religious Coping	0.318*** (0.051)	0.435*** (0.072)	0.383*** (0.061)	0.287*** (0.061)	0.301*** (0.064)	0.328*** (0.071)	0.183*** (0.063)
Age	0.087 (0.151)	-0.107 (0.206)	0.133 (0.184)	0.075 (0.182)	-0.075 (0.182)	0.352 (0.216)	0.247 (0.180)
Age Squared	-0.000 (0.001)	0.001 (0.002)	-0.001 (0.002)	-0.001 (0.002)	0.001 (0.002)	-0.002 (0.002)	-0.002 (0.002)
Gender	0.080 (0.478)	0.023 (0.656)	-0.052 (0.555)	1.602*** (0.561)	1.906*** (0.571)	-0.984 (0.645)	-1.752*** (0.567)
Married	1.129** (0.569)	2.209*** (0.802)	1.684** (0.662)	0.003 (0.648)	2.798*** (0.735)	1.317* (0.738)	-1.044 (0.650)
Education	0.352*** (0.087)	0.418*** (0.114)	0.427*** (0.106)	0.559*** (0.108)	0.199* (0.106)	0.420*** (0.114)	0.102 (0.108)
Children	-0.178 (0.142)	-0.253 (0.188)	-0.070 (0.170)	-0.162 (0.162)	-0.300* (0.180)	-0.256 (0.187)	-0.030 (0.161)
Income	0.075** (0.034)	0.148*** (0.044)	0.083** (0.037)	0.057 (0.039)	0.013 (0.041)	0.127*** (0.046)	0.044 (0.035)
Constant	26.692*** (4.699)	27.564*** (6.320)	24.418*** (5.837)	26.635*** (5.557)	30.138*** (5.469)	17.593*** (6.532)	29.296*** (5.402)
Observations	725	725	725	725	725	725	725
R <sup>2</sup> (within)	.01	.03	.02	.01	.01	.01	.01
R <sup>2</sup> (between)	.12	.12	.11	.11	.12	.14	.06
ICC	.70	.63	.63	.71	.68	.56	.66

Robust standard errors are in parentheses clustered at the individual level. Random-effects regression estimates are based on a sample from waves 2 and 3 of the MIDUS survey. ICC is the intraclass correlation coefficient, indicating the proportion of total variance attributable to differences between individuals.

\*\*\* $p < .01$ , \*\* $p < .05$ , \* $p < .1$ .

religious coping on goal persistence from prior research. The effect size is moderate with a 1.0 SD increase in religious coping associated with a 0.11 SD increase in goal persistence and a change. Moving from no use of religious coping to a great deal results in a 0.5 SD increase in goal persistence across the full range of religious coping. Model 4.3 estimates the direct effects of psychological dimensions on goal persistence. Autonomy, personal growth, and purpose in life were positive and significant on goal persistence, while positive relations with others had a small negative and significant relationship with the DV. Environmental mastery and self-acceptance were not significant on the DV. Model 4 includes a full model with the IV, mediator, and DV. The religious coping coefficient is reduced by an order of magnitude, and its significance on the DV disappears. According to Baron and Kenny (1986), the significant direct effect of the IV on mediators (M) and the mediators on the DV eliminates the significance of the IV to DV estimate, providing evidence of a full mediation effect.

It is worth noting that while the R-squared values in our models may appear relatively low, they are consistent with prior studies examining complex psychological phenomena in social science research (Cameron & Trivedi, 2010; Van Praag & Ferrer-I-Carbonell, 2008). In well-being research, it is common that models explain only a small portion of the total variance

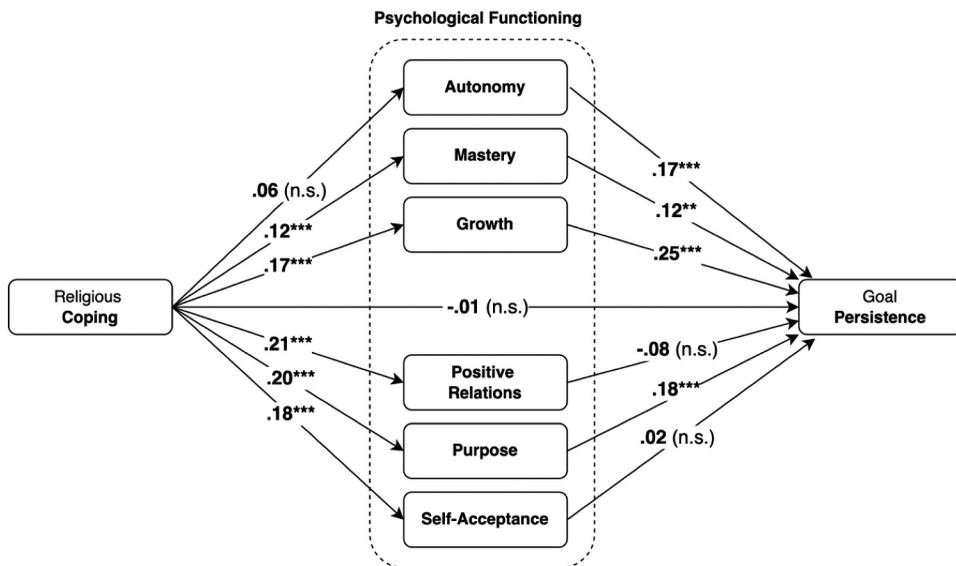
**Table 4.** Religious coping, psychological functioning, and persistence.

DV: Persistence	(1) Controls	(2) IV->DV	(3) M->DV	(4) IV->M->DV
Age	0.032** (0.016)	0.033** (0.016)	.024* (0.014)	0.024* (0.014)
Age Squared	-0.000** (0.000)	-0.000** (0.000)	-.0002* (.0001)	-0.000* (0.000)
Gender	-0.043 (0.048)	-0.064 (0.048)	-0.047 (0.042)	-0.049 (0.043)
Married	0.067 (0.061)	0.066 (0.060)	0.055 (0.052)	0.056 (0.052)
Education	-0.006 (0.009)	-0.004 (0.009)	-.025*** (0.008)	-0.024*** (0.008)
Children	0.010 (0.014)	0.004 (0.014)	0.009 (0.013)	0.008 (0.013)
Income	0.010*** (0.004)	0.010*** (0.004)	.0001* (.0003)	0.006* (0.003)
Religious Coping		0.017*** (0.006)		0.002 (0.005)
PF: Autonomy			0.014*** (0.003)	0.014*** (0.003)
PF: Mastery			0.006 (0.004)	0.006 (0.004)
PF: Growth			0.019*** (0.004)	0.019*** (0.004)
PF: Pos Relations			-0.006* (0.004)	-0.006* (0.004)
PF: Purpose			0.015*** (0.004)	0.015*** (0.004)
PF: Self-Acceptance			0.002 (0.004)	0.002 (0.004)
Constant	2.330*** (0.455)	2.014*** (0.463)	0.746* (0.419)	0.760* (0.429)
Observations	725	725	725	725
R <sup>2</sup> (within)	.04	.05	.09	.09
R <sup>2</sup> (between)	.03	.04	.29	.29
ICC	.70	.70	.62	.62

Robust standard errors are in parentheses clustered at the individual level.  
 ICC is the intraclass correlation coefficient, indicating the proportion of total variance attributable to differences between individuals. Random-effects regression estimates based on a sample from wave 2 and 3 of the MIDUS survey.  
 \*\*\* $p < .01$ , \*\*  $p < .05$ , \*  $p < .1$ .

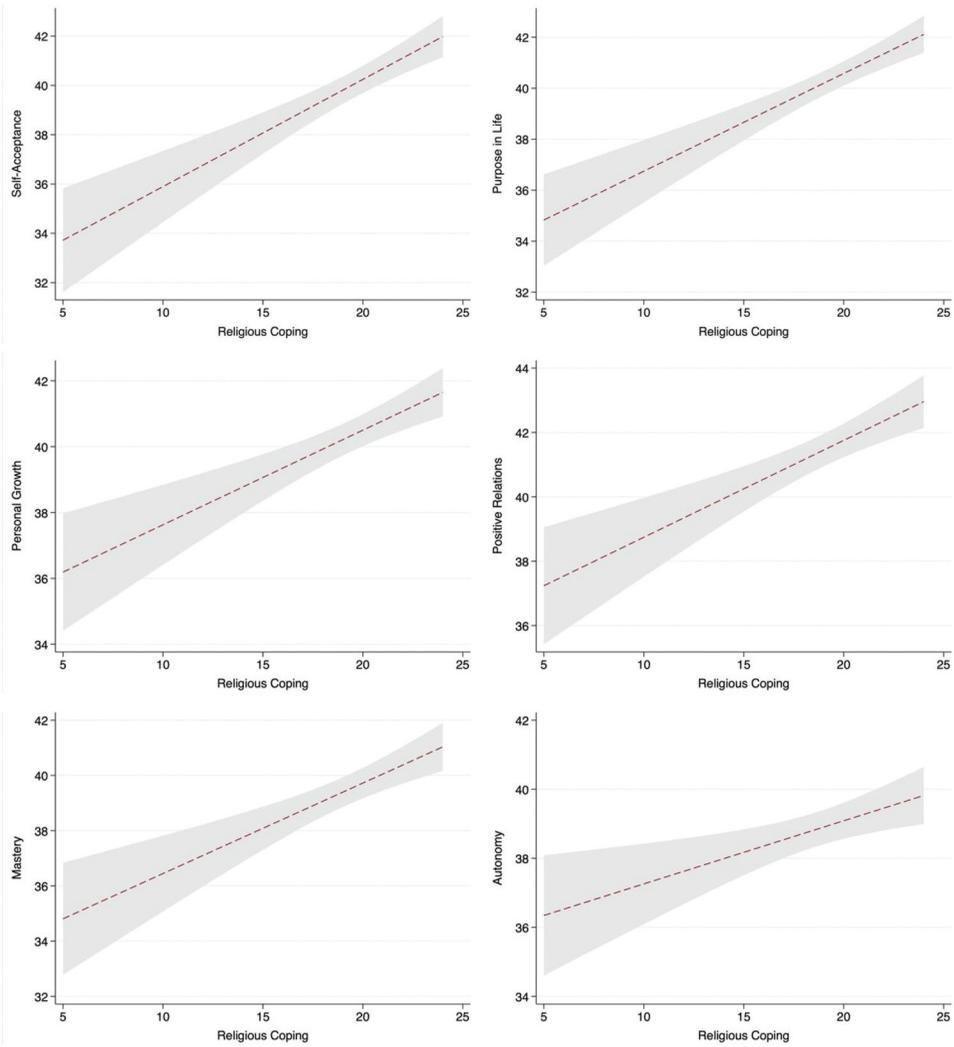
(Diener et al., 1999; Ozili, 2023). Our R-squared values align with those reported in similar studies within the entrepreneurship literature (for example, B. N. Nikolaev et al., 2023). Importantly, our primary focus is on the specific effects of religious coping on psychological functioning and goal persistence, rather than maximizing overall variance explained.

Figure 2 presents the SEM simultaneous estimates of path coefficients reported in standardized form. Overall, our model explains close to 25 percent of the variation in our DV, goal persistence. While not hypothesized, we did not find evidence of a direct relationship between religious coping and goal persistence ( $\beta = -.01, p > .1$ ) in the presence of psychological functioning dimension mediators. Consistent with the mediation logic of the H2 hypotheses, we found that religious coping is positively associated with goal persistence through mediation by three of



**Figure 2.** Standardized effects of religious coping on persistence via psychological functioning.  $N = 725$ . Standardized coefficients were reported. Robust standard errors are clustered at the individual level to account for the autocorrelation of the error term across panels. We allow the residuals of all mediators (psychological functioning) to be correlated. The model includes controls for age, age squared, gender, marital status, income, number of children, and education. Estimations are based on a pooled sample across waves 2 and 3 of the MIDUS survey.  $R^2$  (Overall) = .10,  $R^2$  (Control Persistence) = .24, SRMR = .03; Total effect (Religious Coping) = .09\*\*, indirect effect (Religious Coping via Psychological Functioning) = .09\*\*\*. \*\*\*  $p < .01$ , \*\*  $p < .05$ , \*  $p < .10$ .

six psychological functioning variables. Specifically, religious coping is positively associated with environmental mastery ( $\beta = .12$ ,  $p < .001$ ) and goal persistence through environmental mastery ( $\beta = .12$ ,  $p < .001$ ), supporting H2b. We also found support for H2c, as religious coping is positively associated with personal growth ( $\beta = .17$ ,  $p < .001$ ) and goal persistence through personal growth ( $\beta = .25$ ,  $p < .001$ ). We found that religious coping is positively associated with purpose in life ( $\beta = .20$ ,  $p < .001$ ) and goal persistence through purpose in life ( $\beta = .18$ ,  $p < .001$ ), supporting H2e. The P.F. dimension of autonomy was significantly associated with goal persistence ( $\beta = .17$ ,  $p < .001$ ) but did not mediate religious coping ( $\beta = .06$ ,  $p > .1$ ). While religious coping was significantly associated with dimensions of positive relations ( $\beta = .21$ ,  $p < .001$ ) and self-acceptance ( $\beta = .18$ ,  $p < .001$ ), mediation was not complete through the channels of H2d positive relations ( $\beta = -.08$ ,  $p > .1$ ) and H2f self-acceptance ( $\beta = .02$ ,  $p > .1$ ) on goal persistence.



**Figure 3.** Marginal plots with 95 percent confidence intervals, religious coping, and psychological functioning.  $N = 725$ . Estimations based on results in [Table 3](#).

### **Robustness checks**

We also replicated our results through two alternative measures of the religiosity IV using: (1) religious identification (that is, how religious a person is), and (2) religious affiliation (that is, type of religion). The models shown in online Appendix Table 1A show a similar positive and significant association with the psychological functioning dimensions (except for autonomy). However, neither of these religious proxies shows a significant direct relationship with persistence in the presence of mediating variables. In addition, we re-ran our analyses while controlling for religious affiliation. The results (see Table 2A in online Appendix) show that our main findings remain consistent

even after accounting for religious affiliation. Interestingly, these tests reveal that religious coping, again, rather than religious affiliation itself, is the key factor influencing psychological functioning and goal persistence in our model. Hence, we find not a religious affiliation-driven persistence effect, per se, but rather a “faith-driven persistence” effect observed through our model given it is the use of religious faith via religious coping (K. I. Pargament, 2002) that drives goal persistence among the self-employed. These additional analyses provide strong evidence that our findings are not driven by any specific religious group and that the effects of religious coping on goal persistence through psychological functioning are generalizable across different religious affiliations in our sample. However, it is important to note the predominantly Christian composition of our sample.

To address concerns regarding non-response bias, we conducted *t*-tests comparing wave 2 and wave 3 respondents across all key variables to confirm that there were not systematic differences in participant characteristics. The results indicated no significant differences between wave 2 and wave 3 respondents on key variables, implying that non-response bias is unlikely to be an issue in our analysis. Additionally, we included a dummy variable in our regression models to control for potential non-response bias. This variable distinguishes between respondents who participated in both waves or only wave 2 and allows us to account for any systematic differences between these two groups, which helps control for potential bias arising from nonrandom attrition between the waves. Our results (see Table 3A in online Appendix) are consistent with our original findings, indicating that non-response bias is likely not an issue.

To address a potential single-source bias, we conducted a factor analysis including psychological functioning, goal persistence, and religious coping in our model. The analysis resulted in a Heywood case, indicating invalid or boundary values of uniqueness, and the eigenvalues suggested that no meaningful factors were retained. These results imply that the religious variables do not share a common underlying factor. We also conducted a factor analysis with individual components of psychological functioning, which theoretically should fit into a single factor (Ryff, 1989). This analysis showed that a single factor and higher explained a significant portion of the variance, supporting our theoretical framework and confirmed prior construct validation work with this dataset.

In addition, we replicated our SEM model for the employed sample in MIDUS to examine whether the psychological dimensions linking religious coping to goal persistence are unique to the self-employed. The comparison revealed both similarities and important differences. While religious coping enhances MWB for both groups, the pathways differ in noteworthy ways. For the employed, religious coping has a significant direct effect on persistence

(.05,  $p < .001$ ) that is absent among the self-employed, suggesting different psychological underpinnings at work. While both groups benefit from religious coping through psychological functioning, the mediating effect through purpose in life is twice as strong for the self-employed, indicating that faith-driven purpose may be a particularly critical psychological dimension for maintaining goal persistence among the self-employed (see Figure A1 in online Appendix). The self-employed also show stronger effects through personal growth and environmental mastery, while the employed benefit more through autonomy and self-acceptance. These findings reinforce the relevance of our focus on self-employment as a distinct context where religious coping operates primarily through psychological functioning pathways. This opens up promising directions for future research examining interesting boundary conditions of our model beyond the work context of self-employment to include those in employed work.

## Discussion

This study examined the psychological underpinnings of how religious coping promotes goal persistence among the self-employed. We found that by holding and making use of religious faith, self-employed individuals experience positive effects on three dimensions of MWB (purpose in life, personal growth, and environmental mastery), which, in turn, promotes persistence toward their goals. Although a significant body of research focuses on dynamics related to why individuals persist in self-employed work (see Boss et al., 2023; Stephan, 2018; Yan et al., 2023), the role of religious faith in this body of research has been largely neglected until recently (Chen et al., 2023; B. R. Smith et al., 2023).

The “theological turn in entrepreneurship research” calls scholars to expand their theoretical toolkits to consider significant bodies of research on religion from the fields of sociology and psychology to inform our understanding of “alternative explanations of important phenomena” in the entrepreneurship literature (B. R. Smith et al., 2021, p. 1). Although extant research explains that MWB promotes persistence in self-employed work (Stephan, 2018), recent empirical insights reveal that religious faith can play an important role in driving this positive relationship (B. R. Smith et al., 2023). We describe this phenomenon of religious faith promoting goal persistence among the self-employed as *faith-driven persistence*.

This study is among the first to empirically examine the psychological underpinnings of this phenomenon in the entrepreneurship literature. In light of the large community of scholars focused on advancing our understanding of entrepreneurial well-being (for example, B. Nikolaev et al., 2020; Shir & Ryff, 2021; Stephan, 2018) and entrepreneurial persistence (for

example, Boss et al., 2023; Caliendo et al., 2020; De Cock et al., 2020; Holland & Shepherd, 2013; Yan et al., 2023), this study serves as groundwork for uncovering deeper insights into the psychology of the self-employed. In the following sections, we discuss theoretical contributions to the entrepreneurship literature, opportunities for future research, and the limitations of this study.

### ***Contributions to the entrepreneurship literature***

The empirical findings of this study establish theoretical contributions to the growing body of research on religion and entrepreneurship (Dejardin et al., 2024; Jones et al., 2024; B. Smith et al., 2023) by focusing on the psychological aspects of how religious faith influences the persistence of self-employed individuals toward their goals. We make theoretical contributions to two primary streams of entrepreneurship research through this study: entrepreneurial well-being and entrepreneurial persistence.

### ***Contributions to the entrepreneurial well-being literature***

The first contribution is to the entrepreneurial well-being literature by demonstrating how religious faith works through three dimensions of psychological functioning to promote persistence among self-employed individuals toward their goals. A review of the literature on MWB in entrepreneurship before the emergence of the religion and entrepreneurship subfield (see B. R. Smith et al., 2019) portrays a wide range of studies examining the antecedents of MWB with no references to the influence of religion (Stephan, 2018). This previous gap in the literature on the influence of religion on MWB has tightened in recent years, as scholars have examined how religious faith can maintain MWB while navigating the stress of owning and operating a business (Koburtay & Alqhaiwi, 2024; B. R. Smith et al., 2023).

Our study further contributes to this gap by building on recent research related to the psychological effects of religion in entrepreneurship (for example, Dubard Barbosa & Smith, 2024) to expand our understanding of the faith-driven persistence phenomena that received heavy theoretical attention in the literature (Dejardin et al., 2024; B. R. Smith et al., 2021) yet minimal empirical attention. Our study extends prior knowledge of this phenomena by identifying three specific dimensions of MWB that drive this faith-driven persistence effect: purpose in life, personal growth, and environmental mastery. These findings align with research from the psychology of religion that indicates that religious coping is positively associated with purpose in life and personal growth dimensions (see Ano & Vasconcelles, 2005). However, our study is the first to demonstrate the positive effects of *faith-driven purpose*, *faith-driven growth*, and *faith-driven mastery* on the goal persistence of self-employed individuals.

This research calls attention to the unique nature of faith-driven dimensions of MWB and their related effects on persistence-related entrepreneurial outcomes. When purpose in life is driven by religious faith, we contend that this can result in work-related motivation similar to that of a calling that leads to a strong commitment to a particular course of action regardless of extrinsic reinforcement or intrinsically motivating aspects of the work (Neubert & Halbesleben, 2015). While adversity in self-employed work can threaten goal persistence, holding a faith-driven purpose likely involves perceiving their work as contributing to higher purposes that make work especially meaningful and in alignment with what they believe to be “an ultimate vision of what people should be striving for in their lives” (K. I. Pargament & Park, 1995, p. 15). Creating broader forms of value beyond financial, social, and environmental such as spiritual forms of value (B. R. Smith et al., 2021) may cause these individuals to experience greater resilience to stressors that might otherwise diminish purpose in life (Dwyer et al., 2023).

Beyond the distinct faith-driven psychological effects of pursuing a “higher purpose” (Pidduck et al., 2024, p. 8) on persistence-related effects among the self-employed, the cognitive ability to reinterpret stressors as necessary pathways through which a higher power will ultimately bring about positive outcomes and character development represents a distinct attribute of faith-driven personal growth. Indeed, religious beliefs that God intentionally exhibits “divine control” over these adverse circumstances (DeAngelis & Ellison, 2017) explain why faith-driven personal growth represents a significant mechanism driving faith-driven persistence among self-employed individuals. While maintaining a sense of personal growth generally comes from beliefs in one’s ability to continue to grow (Ryff, 2019), religious faith embeds beliefs in a higher power to augment this ability and, thus, stabilize the sense of growth.

Religious faith in the intervening capability of a higher power goes beyond belief in God to positively work through adversity (DeAngelis & Ellison, 2017) but also to enhance confidence in one’s ability to enact change in their environment. Religious faith that God is actively involved in one’s life, even capable of supernaturally providing resources to individuals (Neubert et al., 2017), explains why certain individuals hold confidence that they can shape the world around them in accord with their desires (B. R. Smith et al., 2019). The belief that it is not only themselves enacting change but also a higher power results in a sense of environmental mastery that is highly resilient to augmented degrees of uncertainty that often accompany self-employed work (Pidduck et al., 2024).

### ***Contributions to the entrepreneurial persistence literature***

The second contribution of this study is to the literature on entrepreneurial persistence by demonstrating how religious faith represents an important yet underexamined psychological resource driving goal persistence in the self-

employed. Although decades of research on the psychology of religion indicates the salient influence of religious faith in buffering against adversity that might otherwise lead to impairment, stress, and hopelessness (Ano & Vasconcelles, 2005), entrepreneurship scholars have been slow to adopt this understanding into empirical studies. We find evidence of this lack of research in a recent review of the entrepreneurial persistence literature making no reference to the influence of religious faith on persistence (see Yan et al., 2023). Additionally, a theoretical paper explaining the psychology of entrepreneurial persistence similarly makes no reference to religious faith (Boss et al., 2023).

However, the growing body of research on entrepreneurship and religion has theorized that religious faith plays an important role in explaining persistence among the self-employed. In perhaps one of the seminal works of this recent emergence of research, B. R. Smith et al. theorize that as self-employed individuals are driven by religion, this may result in a higher level of commitment to their business-related pursuits and persistence in the face of difficulties (2021). In a recent special issue on religion and entrepreneurship, the editors describe how through faith-driven connections with God, others, and themselves this “emotional dimension of religion” can serve to drive “a distinct commitment to pursue certain goals” (Dejardin et al., 2024, p. 1278). The editors go on to explain that “the belief in God-giving strength may serve to cope with adversities” among self-employed individuals (Dejardin et al., 2024, p. 1278).

The recent empirical insights from Smith et al. (2023) provide support for this understanding by indicating that faith in a “divine relationship” with God can, indeed, drive persistence among self-employed individuals (p. 15). In response to a call from the entrepreneurship literature to use *religious coping* measures, we examine the psychological process by which this “integral dimension of the coping process” promotes goal persistence among the self-employed (Ahmed et al., 2022, p. 24). Through our empirical model, we provide empirical evidence of the psychological underpinnings of faith-driven persistence among self-employed individuals (as discussed in the contributions to the entrepreneurial well-being section). However, the robustness tests of our study further advance insight related to this phenomenon through model comparisons involving (a) alternative measures of religion besides religious coping, and (b) comparisons between the self-employed and employed.

By demonstrating that general measures of religious identification and affiliation are not enough to drive the faith-driven persistence effect in our empirical model, we caution future entrepreneurship researchers from assumptions that “religious” individuals necessarily hold or make use of a religious faith (K. I. Pargament, 2002). Our study brings this important insight into the foreground of religion and entrepreneurship research in light

of this growing stream of research often pointing to religious affiliation numbers as a primary reason for examining the role of religion in entrepreneurship (for example, B. R. Smith et al., 2021). Measuring religious coping provides a means to examine the extent to which individuals possess the psychological resource of religious faith and use this to address adverse conditions (Dolcos et al., 2021; K. Pargament et al., 2011). Although distinguishing between general measures of religion versus religious faith might sometimes be less critical, we emphasize the salience of taking heed to this distinction when studying the psychological aspects of the self-employed.

Our study further contributes to the entrepreneurial persistence literature through model differences between the self-employed and employed in our study. As demonstrated through our robustness tests, we find that for employed individuals, there is a direct effect on goal persistence that is not present for the self-employed. Additionally, the mediating effect through purpose in life is twice as strong for self-employed individuals than for employed individuals, highlighting that faith-driven purpose may be especially critical for sustaining persistence in the context of self-employment. A reason for this may be that self-employment requires individuals to “step out in faith” (B. R. Smith et al., 2021, p. 7) to a greater extent than employed individuals given the heightened uncertainty associated with starting, owning, and operating a business (Pidduck et al., 2024). Additionally, our finding that employed individuals experience persistence-based benefits primarily through MWB dimensions of autonomy and self-acceptance is also intriguing. Perhaps, faith-driven autonomy plays a critical role in driving psychological freedom from the demands of bosses and, thus, represents a critical psychological pathway to persistence for employed individuals. Altogether, we reveal important distinctions in the psychological pathways to persistence between employed and self-employed individuals.

### *Future research directions and opportunities*

Beyond these contributions to the entrepreneurship literature, we believe this study opens up promising opportunities for future research. First, we call for entrepreneurship scholars to use religious coping measures to expand our understanding of alternative explanations for important entrepreneurial phenomena that might be driven by religious faith. For scholars seeking to go beyond the general influence of religion and examine religious faith (see Pidduck et al., 2024), researchers may consider adopting various types of religious coping measures from the psychology of religion (see K. Pargament et al., 2011). An important extension of this research would entail investigating the psychological effects of negative religious coping (for example, “wondered whether God had abandoned me,” “felt punished by God for lack of devotion”) to reveal how religious faith might deplete cognitive resources and diminish persistence toward business-related goals (see K. Pargament et al., 2011, p. 57).

This study focused on positive religious coping, which is generally associated with positive psychological outcomes (Ano & Vasconcelles, 2005). Going beyond positive religious coping to examine negative religious coping measures, even across various religions, may hold promise to provide insight into the dark sides of religious faith in the entrepreneurship literature.

Second, scholars may consider alternative theoretical explanations concerning how and why religious individuals persist in self-employment. While we argue that faith-driven environmental mastery plays an important role in driving faith-driven persistence based on beliefs that “God is on their side” and will help make them successful, alternative theoretical perspectives may emphasize the dark side of religion whereby religious faith manifests in a form of hubris (Hayward et al., 2006), which drives overconfidence in one’s abilities (Busenitz & Barney, 1997). Hope that “a higher power, divine providence, or a greater cosmic order” (Pidduck et al., 2024, p. 12) holds the potential to intervene amidst daunting conditions could lead to poor judgment concerning what might be possible and, thus, lead to excessive persistence in the context of self-employment. Indeed, goal persistence can lead to negative outcomes when the goal is no longer feasible, as continual efforts toward an unattainable goal can ultimately hinder MWB (Brandstätter & Bernecker, 2022). In this way, religious coping may create an illusion of what might be possible through a supernatural intervention that can lead to an unwillingness to pivot or accept guidance from others when operating a failing business. Hence, we caution against construing faith-driven persistence as an inherently positive.

We also call for researchers to examine the boundary conditions in which faith-driven persistence drives important entrepreneurial outcomes. One such condition concerns temporality, as religious faith may be especially valuable for “sustaining action over time, through periods when the desired outcomes are still unknown” (Pidduck et al., 2024, p. 9). We expect that the faith-driven persistence effect might be especially advantageous for founders of new ventures when faced with high levels of uncertainty. However, a concern is whether religious faith will create “faith-driven tunnel vision” whereby they dismiss advice from others or market signals concerning the need to pivot early on. Indeed, we contend that faith-driven persistence may be more or less advantageous during different periods of the entrepreneurial journey.

Another important boundary condition requiring future research concerns examining differences between different types of self-employed individuals as well as between self-employed individuals and employed individuals. For self-employed individuals working amidst adverse working and living conditions such as poverty (that is, poverty entrepreneurship), should we expect particular MWB dimensions to play an even greater role in driving persistence among self-employed individuals? For instance, there may be a greater need to

rely on a higher power to maintain a positive vision of the future for those operating businesses under such conditions and, thus, faith-driven mastery might be especially valuable. Future research might also consider examining differences between social and commercial entrepreneurs, as previous research has identified MWB differences between these two groups (Dwyer et al., 2023). Are the psychological underpinnings of faith-driven persistence consistent among individuals driven primarily to make a positive difference in the world for others versus those seeking primarily autonomy, wealth, or reputation for themselves? Beyond these types of entrepreneurs, research suggests that there are also significant motivational differences among other types of entrepreneurs (for example, lifestyle, high growth). Hence, future research should examine distinctions between the psychological effects of religious faith on across various types of entrepreneurs.

Finally, in light of the wide range of empirical measures of MWB, we call for future research to go beyond our use of Ryff's six-factor structure of psychological functioning (see Ryff, 2019) to consider whether our findings hold across different versions of the psychological functioning scale as well as hedonic types of MWB (for example, work satisfaction, life satisfaction) to broaden our understanding of the psychological influence of religious faith in entrepreneurship.

### **Research limitations**

Our study is not without its limitations. First, we follow previous entrepreneurship research related to MWB (B. N. Nikolaev et al., 2023; B. R. Smith et al., 2023; Stephan et al., 2020) by adopting a broad perspective of the entrepreneur as one who is self-employed. While those who are self-employed experience psychological stress (Lee et al., 2023), stress may vary across those who have recently started a business and those who run established businesses. Additionally, the MIDUS survey does not provide detailed information on whether self-employment was the respondent's primary source of income or if they held another full-time job concurrently. While some studies using MIDUS data further categorize the self-employed into subgroups like "self-employed supervisors" and "solo proprietor" based on the presence of employees (for example, B. N. Nikolaev et al., 2023), this still does not definitively indicate if self-employment was their sole form of employment. This research did not examine whether these findings hold when adopting a narrower perspective of who entrepreneurs are, such as founders or owner-managers of ventures that are seven years old or less (for example, Mendoza-Abarca and Gras, 2019).

Another limitation of our study is that our sample consists of self-identified self-employed individuals from an older age group (mean age = 56.8 years). While this sample may not be fully representative of the broader population of

entrepreneurs, particularly younger individuals, it still provides valuable insights into the role of religious coping among a significant subset of the entrepreneurial population. Research shows that the average age of entrepreneurs in the United States is 45, with middle-aged individuals being more successful (Azoulay et al., 2020). Furthermore, data from the Bureau of Labor Statistics indicate that self-employment rates are higher for older workers, with the self-employment rate being highest across age categories (15.5 percent) for workers 65 years and older (Hipple & Hammond, 2016). Thus, while our findings may not be generalizable to all self-employed individuals, they contribute to our understanding of how religious coping operates within an important group of the entrepreneurial population—middle-aged self-employed individuals.

Third, a limitation of our study is the use of a general measure of goal persistence rather than a measure specific to entrepreneurial goal persistence. While our theoretical arguments focus on persistence in entrepreneurial goals, and our measure limits our ability to draw direct conclusions about entrepreneurship-specific goals, we believe this measure is still valuable in light of extant research finding associations between general measures of goal attainment and persistence in entrepreneurship (Patel & Thatcher, 2014).

Fourth, while our study provides insight into the role of religious coping in promoting psychological functioning and goal persistence, we acknowledge that we have not fully accounted for other potential alternative coping mechanisms (Ahmed et al., 2022). For instance, openly communicating one's faith to investors may represent another means of using religion to address difficulties in fundraising in entrepreneurship, as evidenced by recent research revealing alignment in entrepreneur–investor religious beliefs facilitates investment decisions (Jones et al., 2024). Additionally, our study could have also compared, in combination, the effectiveness of religious coping strategies with other forms of coping such as therapy, meditation, community engagement, or volunteerism to provide a more nuanced understanding of the effectiveness of religious coping on the MWB and goal persistence of the self-employed. Finally, we note that our results should not be interpreted as causal due to the observational nature of our data.

## Conclusion

The coping strategies used to navigate the uncertainty and challenges of self-employment are of growing interest to entrepreneurship scholars. This study answers the call to examine the use of religious coping in the context of self-employment, revealing insight into the psychological aspects of how religious faith promotes goal persistence among the self-employed. Through the development and testing of a psychological model of faith-driven persistence, we find that faith-driven dimensions of purpose in life, personal growth, and

environmental mastery represent the psychological underpinnings of this faith-driven persistence effect in self-employed.

### Disclosure statement

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