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Well-being of Self-Initiated Expatriates

Exploring Work-related and Non-work-related Factors

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TIIVISTELMÄ:

Globalisaation ja työelämän murroksen myötä yhä useampi työntekijä hakeutuu oma-aloitteisesti ulkomaille työskentelemään. Tällöin puhutaan itsenäisesti ulkomaille työllistyvistä henkilöistä (engl. *self-initiated expatriates*, lyh. SIE), jotka eroavat perinteisistä ulkomaankomennuksella työskentelevistä ekspatriaateista siinä, että he siirtyvät uuteen maahan ilman työnantajan komennusta tai organisaation tukea. Työskentely vieraassa kulttuurissa ja uudessa ympäristössä voi tarjota ainutlaatuisia mahdollisuuksia ammatilliseen ja henkilökohtaiseen kasvuun, mutta samalla siihen liittyy monia hyvinvointiin vaikuttavia haasteita. Ilmiö on yleistynyt viime vuosina, mutta erityisesti hyvinvoinnin näkökulmasta ilmiötä on tutkittu vielä verrattain vähän.

Tässä pro gradu -tutkielmassa tarkastellaan SIE:den hyvinvointia työperäisten ja ei-työhön liittyvien resurssien ja vaatimusten näkökulmasta. Tutkimuksen teoreettisessa viitekehyksessä hydynnetään Conservation of Resources (COR) -teoriaa, jonka pohjalta, tutkimuksessa jaotellaan hyvinvointiin vaikuttavat tekijät neljään pääkategoriaan: työperäisiin voimavaroihin, työperäisiin vaatimuksiin, ei-työhön liittyviin voimavaroihin ja ei-työhön liittyviin vaatimuksiin.

Tutkimus on toteutettu laadullisena tapaustutkimuksena, ja aineisto on kerätty puolistrukturoiduilla teemahaastatteluilla seitsemältä suomalaiselta SIE:ltä. Haastateltavat työskentelevät tai ovat työskennelleet eri maissa ja eri toimialoilla. Aineisto on analysoitu teoriaohjaavan sisällönanalyysin menetelmällä. Analyysissä on pyritty tunnistamaan toistuvia teemoja sekä esille nousseita kokemuksia, jotka vaikuttavat hyvinvointiin ulkomailta asumisen ja työskentelyn aikana. Tutkimuksen keskeisenä havaintona on, että SIE:den hyvinvointi rakentuu useiden toisiinsa kytkeytyvien tekijöiden varaan. Työn autonomia, organisaation tarjoama tuki sekä työn merkityksellisyys koetaan keskeisiksi työperäisiksi voimavaroiksi, kun taas epäselvät rooli-odotukset, korkea suorituspaino ja kulttuurierot aiheuttavat kuormitusta. Vastaavasti henkilökohtaisessa elämässä sosiaaliset suhteet, rutiinit, harrastukset ja yhteys luontoon edistävät hyvinvointia, kun taas yksinäisyys, kulttuurishokit ja byrokratian aiheuttamat vaikeudet voivat heikentää sitä, erityisesti ulkomailta työskentelyn alkuvaiheessa. Työn ja muun elämän rajapinnat ovat monella tapaa päällekkäisiä, ja tasapainon löytäminen näiden välillä näyttäätyy hyvinvoinnin keskeisenä edellytyksenä.

Päätelmissä korostuu, että SIE:den hyvinvointi on dynaaminen ja kontekstisidonnainen ilmiö, johon vaikuttavat samanaikaisesti työssä ja vapaa-ajalla koetut resurssit ja vaatimukset. Tutkielma täydentää aiempaa kirjallisuutta tarjoamalla käytännönläheistä ymmärrystä siitä, mitkä tekijät tukevat tai haastavat oma-aloitteisesti ulkomaille siirtyneiden työntekijöiden hyvinvointia. Samalla se nostaa esiin tarpeen huomioida SIE:den erityispiirteet kansainvälisen henkilöstöjohtamisen käytännöissä.

AVAINSANAT: Self-initiated expatriates, well-being, work-related resources, non-work-related resources, Conservation of Resources theory, international mobility

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1 Introduction

This chapter aims to introduce the topic of this master's thesis. The chapter consists of five subject areas: background for the thesis topic, research question and objectives, definitions of key concepts, limitations of the study, and finally, the structure of the thesis.

1.1 Background

As globalization took off and work environments changed dramatically, more and more individuals began to take charge of their career paths. They sought opportunities abroad and chose to live and work in foreign countries (Dickmann et al., 2018; Andersen et al., 2015). The increasing trend of this international movement has emphasized the need to comprehend how globally mobile individuals balance their personal and professional lives.

This development has brought growing attention to a particular group of internationally mobile professionals: self-initiated expatriates (SIEs). SIEs are distinct from traditional expatriates; they are not relocating through their companies on an international assignment. Instead, they find and secure employment abroad independently (Doherty et al., 2011). Although the idea of self-initiated expatriation is not new, dating back to the 1st century when early Christian apostles traveled to spread Christianity throughout the Roman Empire (Wilken, 2013, p. 17), its importance has grown significantly in our current global economy.

With the growing integration of global businesses and the expansion of international job markets, interest in self-initiated expatriation has surged (Mäkelä & Suutari, 2011). Recent studies indicate that SIEs comprise a substantial portion of the expatriate community, accounting for 50–70% of all expatriates (Cho & Chew, 2021, p. 4612). Nevertheless,

despite their increasing presence, there seems to be a lack of research specifically addressing the well-being of SIEs (Cho & Chew, 2021, p. 4612).

The examination of SIEs sits at the crossroads of international human resource management (IHRM) and migration studies (Dorsch et al., 2012, p. 50). Traditionally, IHRM has focused on the strategies of multinational corporations (MNCs), often overlooking the roles of not-for-profit organizations and neglecting forms of expatriation that are not strategically planned (Dorsch et al., 2012, p. 50). Even when SIEs are employed in large numbers, companies tend to categorize them as either "expatriates" or, more commonly, as "locally employed," based on their employment terms (Dorsch et al., 2012, pp. 50–51). Meanwhile, migration studies primarily examine migration's broader economic and social impacts rather than individual employment experiences. Additionally, much of the research has focused on expatriates within MNCs without differentiating between assigned expatriates and SIEs (Dorsch et al., 2012, p. 51).

Recent studies suggest that we need a more nuanced and inclusive perspective on international mobility that moves beyond the outdated distinctions between expatriates and those not classified as such (Dorsch et al., 2012, p. 51). Furthermore, with the growing political emphasis on highly skilled migration, the line between expatriates and immigrants is becoming increasingly blurred.

The first significant exploration of self-initiated foreign work experiences (SFE) was conducted by Inkson et al. (1997), who differentiated between traditional expatriate roles and self-driven international experiences. SIEs actively seek overseas opportunities, often financing their relocations with personal resources, unlike expatriates, whose moves are employer-initiated and supported (Inkson et al., 1997, pp. 351–352). Prior to this, most international human resource management research concentrated on company-assigned expatriates, leaving self-initiated foreign employment underexplored, despite its frequent occurrence.

As the literature on international mobility expands, there is an increasing focus on the well-being of employees. Employee well-being is critical for enhancing quality of life, reducing turnover, and boosting performance (Cotton & Hart, 2003; Page & Vella-Brodrick, 2009). In this thesis, well-being is defined as encompassing both positive and negative evaluations related to overall life and work satisfaction, engagement, burnout, stress, and emotional states such as depression and anxiety (Diener, 2006). Building on previous studies (Maggiori et al., 2013; Warr, 1994, 1999), well-being is categorized into two distinct types: general (non-work-related) and work-related well-being.

However, existing research on work-related well-being has heavily leaned towards exploring negative outcomes like stress and illness. For instance, Kahn and Byosiere (1992) reported that a staggering 92% of indicators in studies on occupational well-being relate to negative aspects (Kauhanen, 2004, p. 27). In prominent journals like the *Journal of Occupational Health Psychology*, most studies have concentrated on negative results, while positive aspects such as motivation and engagement have received less attention (Schaufeli & Bakker, 2003; Kauhanen, 2004, p. 27).

This imbalance in well-being research is particularly concerning when considering globally mobile individuals, such as self-initiated expatriates (SIEs), who encounter unique work and life challenges in unfamiliar environments. To better understand how these individuals manage their well-being abroad, this thesis utilizes the Conservation of Resources (COR) theory (Hobfoll, 2002). This theory suggests that individuals strive to acquire, maintain, and protect valued resources across various aspects of life, with threats to or losses of these resources playing a central role in their experience of stress (Hobfoll, 2011). Recent research increasingly highlights the importance of both work-related and non-work-related factors in this context. This thesis contributes to the emerging field of expatriate well-being by specifically focusing on self-initiated expatriates and examining how work-related and non-work-related resources and demands impact their overall well-being.

1.2 Research question and objectives

This master's thesis delves into the essential factors that affect general and work-related well-being among self-initiated expatriates (SIEs). With the increasing presence of SIEs in the global workforce and scarce research on their well-being, this study seeks to understand what influences their experiences. To do this, it examines the work-related and non-work-related resources and demands that shape their well-being.

Research Question

What are the work-related and non-work-related determinants impacting the well-being of self-initiated expatriates?

Research Objectives

The objective of this thesis is to explore the subjective experiences of self-initiated expatriates (SIEs) and understand the factors influencing their well-being. Specifically, the study aims to answer the following research objectives:

1. What work-related factors, in terms of work demands and work resources, impact the well-being of self-initiated expatriates?
2. What non-work-related factors, in terms of non-work demands and non-work resources, impact the well-being of self-initiated expatriates?

1.3 Definitions of key concepts

This research seeks to offer a comprehensive summary of the various definitions and subjects pertinent to the study, while also delivering a precise evaluation of the results. The definitions employed are crucial for grasping the material covered in the research. This section will discuss the main concepts of this study.

An expatriate is an individual who leaves their home country for a temporary international project, assignment, or job (Cusiter, 2009; Castree et al., 2013). Expatriation generally includes several subgroups. The most frequently discussed subgroup in the literature is assigned expatriates (AEs) who are relocated at their employer's request as part of the company's expansion strategy (Cusiter, 2009; Doherty et al., 2011).

A self-initiated expatriate (SIE) is an individual who moves abroad independently, driven by personal, cultural, or career development motives and typically without organizational support (Shaffer et al., 2012).

Well-being refers to an individual's overall quality of life and psychological state, encompassing both positive and negative experiences related to health, emotions, and personal fulfillment (Diener, 2006). In this study, well-being is divided into general well-being and work-related well-being.

General well-being encompasses the aspects individuals consider important when considering their life experience (Rath & Harter, 2010). This concept looks at the overall health and happiness of employees. Research on general well-being often explores themes like distress, life satisfaction, anxiety, depression, and mental health (Maggiori et al., 2013; Warr, 1994, 1999).

Work-related well-being refers to the overall assessment of an employee's experience and functioning within the workplace (Grant, Christianson, & Price, 2007). It encompasses key dimensions such as burnout, work engagement, job satisfaction, and work stress (Demerouti et al., 2010). Research indicates that work-related well-being is influenced by both organizational factors, such as job demands, control, and social support, as well as individual characteristics (Danna & Griffin, 1999).

Resources are elements that help individuals cope with challenges and maintain well-being (Hobfoll, 2002). For self-initiated expatriates (SIEs), key resources include career

capital, which enhances employability through skills and international experience (Dickmann et al., 2018), social support from colleagues, mentors, and family, which facilitates adaptation (Biswas et al., 2022), and financial stability, which provides security during relocation.

Demands are the pressures that can affect well-being and may require individuals to adapt or invest in their resources (Hobfoll, 2011). Common demands faced by SIEs include the cultural adjustment to new social and work norms, job insecurity arising from unstable employment situations (Andresen et al., 2015), feelings of isolation from their home country support networks (Richardson, 2006), and the expectations of a busy workload in unfamiliar work environments (Biswas et al., 2022).

1.4 Limitations of the study

This thesis investigates the well-being of self-initiated expatriates (SIEs). The study does not focus on corporate expatriates who are sent abroad by their employer with specific corporate objectives (Shaffer et al., 2012). The research is limited to Finnish self-initiated expatriates, which means that cultural background may influence the findings. The study concentrates on subjective experiences and perceptions rather than objective measures of well-being. The data was collected through seven qualitative interviews, which limits the generalizability of the results. The study also focuses on the current situation and does not explore changes in well-being over time.

1.5 Structure

This thesis is organized into five main chapters. The first chapter introduces the topic of the study. It provides the background and motivation for the research, defines the research question and objectives, explains key concepts, outlines the limitations of the study, and presents the overall structure of the thesis. The second chapter presents the

literature review. It discusses previous research on self-initiated expatriates (SIEs), the concepts of general and work-related well-being, and the theoretical framework of the study based on the Conservation of Resources (COR) theory. The third chapter describes the research methodology. It outlines the philosophical positioning of the study, explains the qualitative research approach, describes the data collection through semi-structured interviews, and details the data analysis method. Ethical considerations and trustworthiness of the research are also addressed. The fourth chapter presents the findings of the study. It organizes the results into four main sections, discussing participants' work-related and non-work-related resources and demands. Finally, the fifth chapter concludes the study. It summarizes the key findings and contributions, discusses managerial implications, acknowledges the limitations of the study, and provides suggestions for future research.

2 Literature review

This chapter reviews the relevant literature that forms the theoretical foundation of this study. The aim is to explore how existing research has approached the well-being of self-initiated expatriates (SIEs), and what is currently known about the key factors shaping their experiences abroad.

The chapter proceeds as follows:

- Section 2.1 introduces the concept of self-initiated expatriates, outlining how they differ from assigned expatriates and discussing their career motivations and characteristics.
- Section 2.2 explores the concept of well-being from both general and work-related perspectives and presents the core ideas of COR theory.
- Section 2.3 reviews expatriate well-being research, including professional and personal dimensions of adjustment.
- Finally, section 2.4 summarizes this study's theoretical framework and introduces the key concepts that guide the empirical analysis.

2.1 Self-initiated expatriates

This chapter aims to define and examine existing research on self-initiated expatriates (SIEs). SIEs can be defined as individuals who have relocated abroad on their own initiative, without direct assignment or support from an employer (Cerdin & Selmer, 2014). They take full responsibility for their career paths and seek employment opportunities unrestricted by national borders. They independently finance their relocation and manage the arrangements for their return. The current global business environment increasingly favors SIEs. (Cerdin & Selmer, 2014).

SIEs are a relatively new phenomenon; thus, extensive, in-depth research is limited (Jokinen et al., 2008). The SIE literature frequently focuses on several key themes, including the categorization and differences among self-initiated expatriates (SIEs). These reasons drive individuals to pursue expatriation on their own initiative, how these expatriates adapt to life in a new country, and the impact of their experiences on their careers and overall outcomes (Brewster et al., 2021, p. 311). To examine the previous studies, we first need a common understanding of the concept itself.

As outlined in the introduction of the thesis, one of the earliest studies exploring the phenomenon of self-initiated expatriates (SIEs) identified key differences between SIEs and assignment expatriates (AEs) (Inkson et al., 1997, p. 351). This study suggests that one primary distinction is who initiates the relocation abroad (Inkson et al., 1997, p. 351). For assignment expatriates, the company takes the initiative, while for self-initiated expatriates, the individual makes the decision. Furthermore, personal development and curiosity are central goals for SIEs, who typically have undefined plans, finance their own relocation, and pursue career paths that are not limited to a single company. While career advancement can be a motivating factor, it is not the primary driver (Doherty et al., 2013). In contrast, assignment expatriates have specific goals aligned with their company's projects, receive financial support from their employer, and follow career trajectories that are confined within the organization. (Inkson et al., 1997, p. 351).

The careers of SIEs appear to be more boundaryless than those of assignment expatriates, whom their employers assign to work abroad under expatriate benefits and arrangements. (Inkson et al., 1997, p. 358; Dickmann et al., 2018). In contrast, Andersen et al.'s (2015) findings show that SIEs exhibit significantly higher preferences for organizational mobility. Nevertheless, they do not perceive differences between a boundaryless mindset and a protean career attitude. (Andersen et al., 2015).

Cerdin and Selmer (2014) suggest that four specific criteria must concurrently be fulfilled for an individual to be classified as a Self-Initiated Expatriate (SIE). Firstly, the individual

should initiate relocation to an international context rather than the employer (Cerdin & Selmer, 2014, p. 1290). This aspect underscores that SIEs do not obtain support from organizations in their country of origin, which sets them apart from Assignment Expatriates (AEs). Secondly, the individual should either have secured employment in the host country or aim to find work there, which reflects a similarity between SIEs, AEs, and domestic workers. Thirdly, the individual should intend to have a temporary residence in the host country, even if this duration remains flexible. This intent differentiates SIEs from immigrants who may aim for permanent residence. Lastly, the individual needs to possess professional qualifications, a characteristic that is also common among AEs. (Cerdin & Selmer, 2014, p. 1290). These four conceptual criteria are depicted as a Venn diagram in Figure 1.

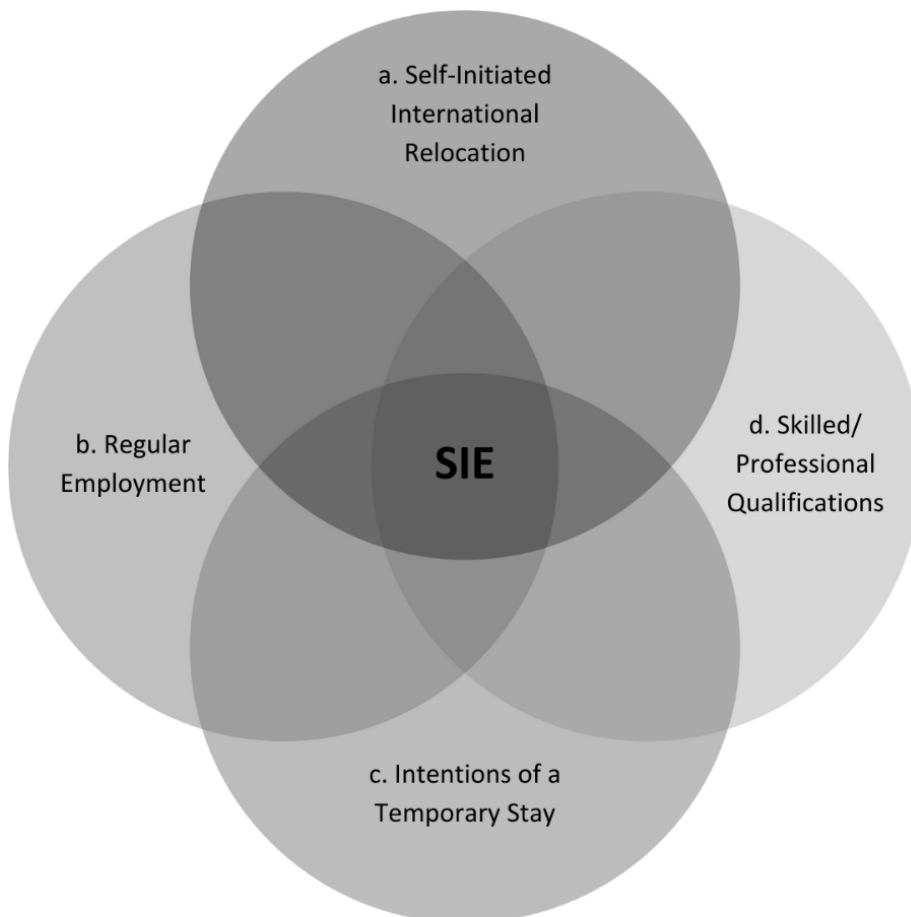


Figure 1. Venn diagram of the four conceptual criteria of an SIE (Cerdin & Selmer, 2014).

According to Cerdin & Selmer (2014), SIEs are individuals who meet the criteria presented and have chosen to work in another country on their own accord. They may either travel to a foreign country and find a job upon arrival, apply for positions from their home country, or, if they were already working abroad, decide to switch to a different organization (Cerdin & Selmer, 2014, p. 1290). Cerdin and Selmer (2014) emphasize that the current global business environment creates a high demand for SIEs. Their skills and expertise, often acquired through international exchange programs, are invaluable to international companies. These capabilities include prior knowledge of the region, language proficiency, and cultural experience relevant to the job market where SIEs seek employment (Cerdin & Selmer, 2014, p. 1290).

2.2 Well-being

Well-being is a multidimensional concept encompassing positive and negative evaluations of an individual's overall quality of life. According to Allardt (1976), well-being is a state where an individual can satisfy their essential needs. Well-being cannot be defined based on people's values, as individuals may misjudge their needs and the extent to which they are fulfilled. Rauramo (2012), on the other hand, views well-being as a personal experience that each individual has the right to define in their own way.

Diener and Ryan (2009) describe well-being as consisting of three key components: psychological well-being, the interplay of positive and negative emotions, and an individual's capacity for positive thinking. Researchers employ a six-dimensional framework to assess psychological well-being. This model encompasses autonomy, mastery of the environment, positive connections with others, self-acceptance, a sense of purpose, and personal development (Ryff & Keyes, 1995, p. 719). More broadly, well-being encompasses favorable and unfavorable cognitive evaluations of life experiences, including life satisfaction, job satisfaction, work engagement, burnout, and stress. Additionally, it involves emotional responses, such as symptoms of depression and anxiety, that individuals may experience throughout their lives (Diener & Ryan, 2006).

A crucial distinction in well-being research has been the separation of general well-being and work-related well-being (Maggiori et al., 2013; Warr, 1994, 1999). General well-being refers to an individual's overall life satisfaction, reflecting personal and professional aspects (Rath & Harter, 2010). In contrast, work-related well-being focuses specifically on job satisfaction, work stress, engagement, and burnout. Job satisfaction, in particular, is defined as a "positive emotional state resulting from the appraisal of one's job or job experiences" (Locke, 1976, p. 1300).

2.2.1 Conservation of resources theory

The conservation of resources (COR) theory (Hobfoll, 2002) provides a comprehensive framework for understanding how individuals respond to career challenges, workplace stress, and well-being. Initially developed to explain stress, COR theory has evolved into a broader model explaining human motivation, particularly in career contexts, where it describes individuals' drive to acquire, maintain, and protect their resources (Haenggli & Hirschi, 2020).

At its core, COR theory posits that individuals experience stress when their valued resources are threatened, lost, or unattainable despite significant effort (Hobfoll, 2002). These resources can be tangible, such as money and time, or intangible, including social support, knowledge, and psychological resilience (Hobfoll, 2002). Individuals strive to protect and build these resources, as their accumulation contributes to personal development and overall well-being. However, resource loss has a more substantial psychological impact than resource gain, reinforcing the theory's central principle that people are more sensitive to losing what they already possess than acquiring new resources (Biswas et al., 2022).

COR theory highlights the significance of organizational support in workplace and career contexts as a resource that helps employees navigate career transitions, uncertainties,

and challenges (Akkermans et al., 2018). Employees with access to sufficient resources, such as job stability, career development opportunities, and social support, are better equipped to manage workplace stress and maintain motivation. Conversely, insufficient resources can lead to negative outcomes, including burnout and disengagement (Hobfoll, 2002).

A crucial aspect of COR theory is that individuals prioritize resources based on their values, experiences, and personal perceptions (Hobfoll, 2002). For instance, while financial security may be a critical resource for some, others may place greater importance on job autonomy or work-life balance. This subjective evaluation makes well-being a complex phenomenon, as individuals' self-assessed resource needs may not always align with objective measures such as income or job status (Hobfoll, 2002).

In the context of expatriation, COR theory underscores the importance of both work-related and personal resources in adapting to new environments. Research indicates that social support, both professionally and personally, plays a key role in expatriates' well-being (Biswas et al., 2022). Additionally, distinguishing between positive well-being (e.g., job satisfaction) and negative well-being (e.g., stress and burnout) is crucial for understanding how individuals manage their resources across different domains (Biswas et al., 2022).

2.2.2 General well-being

The definition of general well-being differs across research literature. Later in this thesis, general well-being is also referred to as non-work-related well-being. According to Maggiori et al. (2013), general well-being is an individual's overall life satisfaction and general health, influenced by various personal and professional factors. It includes positive and negative evaluations of life experiences, with aspects such as emotional stability, psychological health, and adaptability playing crucial roles (Maggiori et al., 2013). Rath and Harter (2010) identify five essential elements of well-being that contribute to a thriving

life: Career Well-Being, Social Well-Being, Financial Well-Being, Physical Well-Being, and Community Well-Being. The Finnish Institute for Health and Welfare (THL, 2021) indicates that well-being can be categorized into three components: health, material conditions, and subjective well-being.

Research highlights that job security, adaptability, and professional stability significantly shape an individual's well-being (Maggiori et al., 2013). Economic uncertainty, job demands, and work-related stress can contribute to negative well-being while having control over one's career and personal development can enhance overall life satisfaction. Studies have shown that individuals with lower job insecurity report higher well-being levels compared to those experiencing high job insecurity or unemployment. (Maggiori et al., 2013).

Insecure work conditions, underemployment, and unemployment are significant life stressors that negatively affect general well-being (Maggiori et al., 2013). Research has documented increased depressive symptoms, anxiety, social isolation, and lower self-esteem among individuals facing employment instability. Furthermore, findings suggest that job strain and professional insecurity are strongly linked to well-being outcomes, reinforcing that workplace conditions significantly impact personal health and emotional balance. (Maggiori et al., 2013).

General well-being can be assessed through self-reported life satisfaction and health measures, which provide insights into an individual's emotional and psychological state (Maggiori et al., 2013). Moreover, broader indicators such as social support networks, financial security, and psychological resilience are essential in fostering emotional stability and reducing stress. (Maggiori et al., 2013). Studies on homeless populations (Biswas-Diener & Diener, 2006) found that individuals with strong social networks reported higher life satisfaction despite facing extreme financial and housing difficulties. Additionally, cultural differences shape well-being, as seen in the case of homeless individuals in Calcutta, who reported higher satisfaction levels than their American counterparts, likely

due to social cohesion and reduced stigma. This suggests that well-being is not solely determined by economic status but also by the ability to adapt and maintain meaningful connections. (Biswas-Diener & Diener, 2006).

2.2.3 Work-related well-being

Work-related well-being consists of an employee's overall well-being and their experience of job demands and resources (Straume & Vittersjo, 2015, pp. 161-162). Traditionally, work-life balance was sought through an equal distribution of work, rest, and leisure (Julkunen & Nätti, 1994, pp. 39-43). However, modern work models, such as remote work and flexible working hours, have reshaped this balance (Julkunen & Nätti, 1994, pp. 39-43). Rauramo (2012) states that work can, at its best, serve as a central source of well-being and motivation for an individual. However, at its worst, it can deplete a person's resources and negatively impact their health. A crucial factor to consider is how much work aligns with an individual's capabilities and inclinations. (Rauramo, 2012).

The Staircase Model of Workplace Well-Being describes fundamental human needs in relation to work and their impact on motivation. Based on Maslow's hierarchy of needs, this model has been developed by analyzing each step progressively, identifying how the fulfillment of each need manifests in the workplace and the consequences of unmet needs. Each level of the model incorporates key factors that influence workplace well-being at the individual and organizational levels. Continuous and structured measurement is necessary since workplace well-being must be systematically assessed. These assessments can be categorized into individual, work community, and work environment indicators. For individuals, evaluation methods vary depending on the nature of their work, such as skill assessments in expert roles or physical fitness tests for physically demanding jobs (Rauramo, 2012).

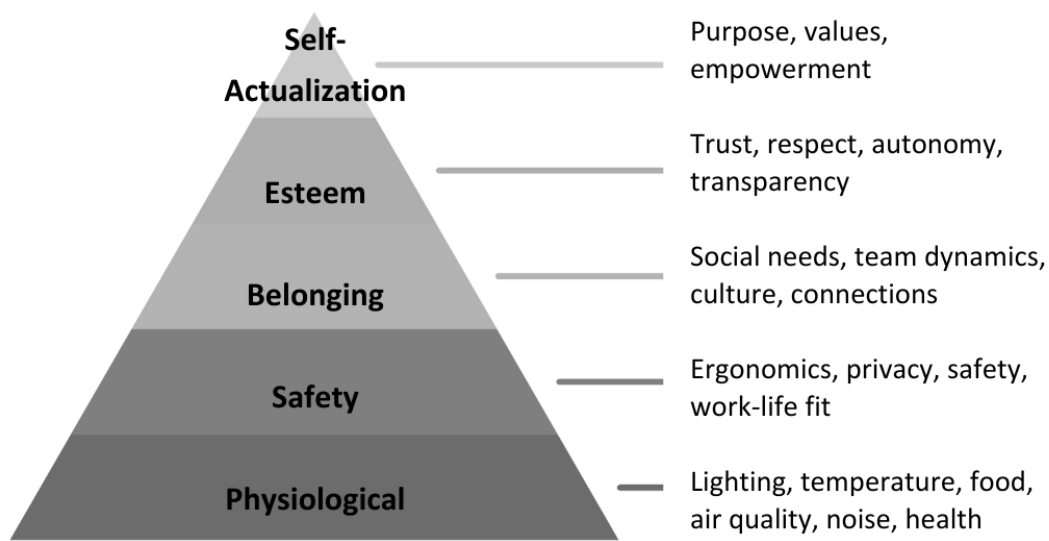


Figure 2. Workplace well-being model based on Maslow's hierarchy of needs. Adapted from Rauramo (2012).

The foundation of workplace well-being consists of basic psycho-physiological needs, which are met when the workload is balanced appropriately, allowing for sufficient rest and leisure time. Essential requirements at this level include proper nutrition, regular physical activity, and access to healthcare for disease prevention and treatment. Occupational health services play a critical role in supporting these needs. Organizations can facilitate fulfilling these needs by planning workload distribution, providing workplace dining options, and offering occupational health services. Employees are also responsible for maintaining a healthy lifestyle, which contributes to meeting these fundamental needs. Assessment methods for this level include surveys, health check-ups, and physical fitness evaluations (Rauramo, 2012).

The second level of workplace well-being encompasses safety and security needs, which include a safe work environment and secure operational procedures. Additionally, financial security through fair wages, stable employment, and an equitable work community is essential to workplace safety. Organizations should engage in proactive occupational safety practices, participatory planning, and systematic risk management to address these needs. Employers can promote security by offering permanent contracts and ensuring safe working conditions, while employees contribute by adhering to ergonomic

and efficient work practices. Workplace safety and security can be evaluated through statistical records, risk assessments, and workplace inspections (Rauramo, 2012).

The third step in the model focuses on the need for belonging and social connection. This is supported by fostering a positive workplace atmosphere and ensuring employee well-being. Core values such as openness, trust, and opportunities for employees to influence their work contribute to a sense of inclusion. Key factors that promote workplace belonging include positive supervisor-subordinate relationships, collaborative development of work processes, and effective meeting practices. Organizations can facilitate social integration by implementing structured development programs, promoting equal leadership, and fostering networking opportunities. Employees, in turn, can enhance their sense of belonging by being flexible, open to development, and accepting of diversity. Assessment methods for this level include employee satisfaction surveys, workplace climate evaluations, and organizational functioning assessments (Rauramo, 2012).

The fourth level addresses the need for esteem and recognition, which is supported by a company's vision, mission, and ethical values that guide daily operations. Meeting this need involves fair feedback, performance evaluations, salary structures, reward systems, and opportunities for professional development. Organizations can enhance employee recognition by promoting corporate values, ensuring financial stability, and implementing reward programs such as "Employee of the Year" awards. They should also establish structured feedback systems and facilitate development discussions. Employees can contribute to their own sense of recognition by actively participating in workplace initiatives and organizational development. The effectiveness of these efforts is assessed through employee satisfaction surveys, alongside financial and operational performance indicators (Rauramo, 2012).

At the highest level, self-actualization represents fulfilling an individual's potential through continuous learning and skill development. The goal is cultivating a workforce that values lifelong learning and recognizes its significance. Achieving self-actualization

requires a focus on the work environment and the overall comfort of the workplace. A job that provides learning opportunities and allows employees to utilize their skills fully contributes to personal and professional growth. Organizations can support self-actualization by fostering skill management, meaningful work, creativity, and autonomy. Employees can take proactive steps toward self-actualization by maintaining and developing their competencies through training, education, or job shadowing. Evaluation methods for this level include development discussions, competency assessments, innovation tracking, and the analysis of scientific or artistic contributions (Rauramo, 2012).

2.3 Well-being of expatriates

Expatriates' well-being is a crucial factor influencing their ability to adapt and perform effectively in international assignments. The global workforce has undergone significant changes in recent decades, with increasing globalization demanding greater cultural agility and adaptability from employees. As businesses continue to expand internationally, the number of skilled workers relocating abroad has surged dramatically (Biswas et al., 2022). However, expatriation introduces various challenges that affect both work and personal life, including difficulties in adjusting to a new culture, underperformance, and increased stress, all of which can negatively impact well-being (Biswas et al., 2022).

Despite working under conditions similar to those of their local colleagues, expatriates may experience varying levels of occupational well-being due to differences in personality, motivation, and coping mechanisms (Mäkikangas et al., 2013). Research has shown that individuals with high self-efficacy, optimism, and emotional stability are generally more resilient in handling workplace challenges, as they perceive their environment as manageable, view setbacks as temporary, and maintain a sense of control (Semmer & Meier, 2009). However, prolonged exposure to stressful conditions can deplete personal resources, making even the most resilient individuals vulnerable to burnout and reduced coping capacity (Mäkikangas et al., 2013).

The growing research interest in expatriate well-being highlights its multidimensional nature, encompassing both positive and negative cognitive reflections (e.g., life satisfaction, work engagement, stress, burnout) and affective reactions (e.g., anxiety, depression) (Biswas et al., 2022). Well-being is often examined in both work-related and general life domains, as studies suggest that strong employee well-being enhances job performance and reduces turnover (Biswas et al., 2022). Given the significant role expatriates play in an organization's success, their well-being should be a key priority for employers seeking to maintain a competitive advantage (Biswas et al., 2022). Therefore, supporting expatriates' well-being—professionally and personally—is essential for successful international assignments (Biswas et al., 2022).

Expatriate well-being has been studied through the framework of COR theory, which emphasizes that individuals strive to acquire, maintain, and protect resources essential for well-being (Biswas et al., 2022). COR theory differentiates between work-related and general well-being, highlighting those different types of resources—such as social support, organizational assistance, and personal resilience—play a crucial role in expatriates' ability to cope with relocation challenges (Biswas et al., 2022). Studies have identified key work-related antecedents of expatriate well-being, including job autonomy, role clarity, and workplace social integration, contributing to higher job satisfaction and reduced stress (Biswas et al., 2022). Conversely, role ambiguity, excessive job demands, and lack of organizational support have been linked to burnout and lower well-being (Biswas et al., 2022).

In addition to work-related factors, non-work-related antecedents significantly impact expatriate well-being (Biswas et al., 2022). Maintaining a work-life balance is particularly important, as conflicts between work and personal life can lead to increased stress and lower life satisfaction (Biswas et al., 2022). Studies have shown that family support, spouse adjustment, and social networks in the host country contribute positively to expatriates' general well-being, helping them manage both professional and personal challenges (Biswas et al., 2022).

A key distinction in expatriate well-being research is between positive and negative well-being (Biswas et al., 2022). Positive indicators include job satisfaction, work engagement, and feelings of accomplishment, whereas negative indicators encompass stress, burnout, and anxiety (Biswas et al., 2022). According to COR theory, resource loss has a more substantial impact than resource gain, meaning that expatriates who lack sufficient support systems are at a higher risk of experiencing negative well-being outcomes (Biswas et al., 2022).

Given the demanding nature of expatriate assignments, organizations must take proactive measures to enhance expatriates' well-being, ensuring they receive adequate professional and personal support (Biswas et al., 2022). Employers should focus on providing resources such as relocation assistance, language training, career development opportunities, and social integration programs, as these have been found to mitigate stress and enhance well-being (Biswas et al., 2022). In doing so, companies can increase expatriates' job satisfaction, reduce turnover, and improve overall performance, ultimately contributing to organizational success in international operations (Biswas et al., 2022).

Furthermore, existing research has examined expatriate well-being by distinguishing between work and general well-being, as well as differentiating between positive and negative well-being indicators (Biswas et al., 2022). COR theory suggests that resources play a crucial role in expatriates' well-being, with both work-related and personal resources influencing their ability to cope with international assignments (Biswas et al., 2022). Various studies highlight the role of work adjustment, job autonomy, and role clarity in enhancing expatriates' work well-being, while personal resources such as social support, family stability, and work-life balance contribute significantly to general well-being (Biswas et al., 2022).

Ultimately, research on expatriate well-being underscores the importance of a holistic approach, where professional and personal aspects are considered to ensure successful adaptation and performance in international assignments (Biswas et al., 2022).

Organizations must recognize the interconnectedness of these factors and implement comprehensive strategies to support expatriates throughout their relocation and tenure abroad (Biswas et al., 2022).

2.4 Summary and theoretical framework of the study

This thesis investigates the well-being of self-initiated expatriates (SIEs), focusing on the work-related and non-work-related factors that shape their experiences abroad. The literature review is structured into three main areas: (1) the definition and existing research on SIEs, (2) the dimensions of well-being examined through the Conservation of Resources (COR) theory, and (3) the well-being of expatriates, with a particular emphasis on SIEs.

The study is grounded in the Conservation of Resources (COR) theory (Hobfoll, 2002), which provides a theoretical lens for understanding how individuals manage, gain, and protect valued resources in their lives. A key framework in this study is the categorization of work-related and non-work-related factors affecting SIEs' well-being. These factors can be further divided into resources and demands, as illustrated in the conceptual model below:

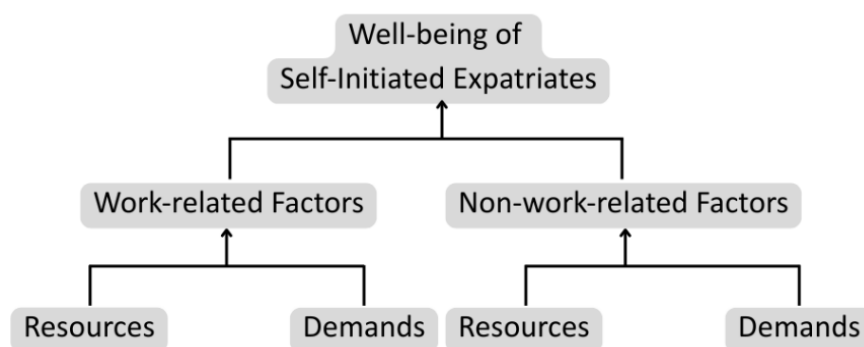


Figure 3. Theoretical framework of the thesis.

This structure aligns with the Conservation of Resources (COR) theory, which explains well-being as a function of resource acquisition and depletion. The ability to accumulate and sustain resources while minimizing resource loss is central to expatriates' well-being.

The target group of this study, SIEs, are individuals who relocate abroad independently, without direct assignment or financial support from an employer (Cerdin & Selmer, 2014). They take full responsibility for their career paths and must secure employment and manage their return arrangements autonomously. Compared to assigned expatriates (AEs), who are sent abroad by their companies, SIEs exhibit greater career autonomy and flexibility (Inkson et al., 1997). Research has identified key factors differentiating SIEs from AEs, including motivations for expatriation, career trajectories, and adaptation processes (Brewster et al., 2021). Additionally, SIEs are influenced by boundary-less and protean career attitudes, which shape their mobility and career decision-making (Andersen et al., 2015).

These characteristics make SIEs a distinct and increasingly relevant population in international work settings. However, their well-being is not yet sufficiently understood. Well-being is a multidimensional concept encompassing positive and negative evaluations of an individual's quality of life. It can be broadly categorized into general well-being (e.g., life satisfaction, mental health) and work-related well-being (e.g., job satisfaction, burn-out) (Maggiori et al., 2013; Warr, 1994, 1999). The COR theory (Hobfoll, 2002) provides a theoretical lens for understanding how individuals manage and protect their resources, including financial, social, psychological, and career-related assets. The theory posits that well-being is influenced by resource gains and losses, with resource depletion having a more significant impact than resource acquisition (Biswas et al., 2022).

For expatriates, key resources include job autonomy, workplace support, and social networks, both in professional and personal domains. The ability to sustain and replenish resources determines their capacity to cope with stressors associated with expatriation (Haenggli & Hirschi, 2020). COR theory also emphasizes the need to distinguish between

positive well-being (e.g., engagement, career satisfaction) and negative well-being (e.g., stress, burnout), as these factors shape expatriates' adaptation and job performance (Biswas et al., 2022).

Expatriates' well-being is influenced by both work-related and non-work-related factors. Work-related antecedents include job autonomy, organizational support, and role clarity, contributing to higher job satisfaction and lower stress levels (Biswas et al., 2022). Conversely, high job demands, lack of support, and role ambiguity are linked to burnout and reduced well-being. Non-work-related antecedents, such as family support, social integration, and work-life balance, are critical in maintaining general well-being (Biswas et al., 2022).

According to previous studies, SIEs face unique well-being challenges, including adaptation difficulties, career instability, and a lack of employer-provided support (Cho & Chew, 2021). Maintaining work-life balance is crucial, as conflicts between professional and personal life can increase stress and lower life satisfaction. Studies show that expatriates who receive sufficient social and organizational support experience higher well-being and career success (Biswas et al., 2022).

3 Research methodology

This chapter describes the methodology of the thesis. It begins by outlining the philosophical foundations of the study's ontological and epistemological assumptions. Next, it explains the qualitative research approach that has been adopted. The chapter then details the data collection process, including how participants were selected and the interview techniques used. Additionally, it presents the methods of data analysis. Ethical considerations and strategies to ensure the credibility of the findings are also discussed.

3.1 Philosophical considerations

The philosophical foundation of this study is crucial in guiding the research design, methodology, and data analysis (Saunders et al., 2019). Research philosophy, as defined by Saunders et al. (2009), describes the nature of knowledge and its development. The study's philosophical orientation influences the methodological choices, data collection, and analysis techniques. This research is primarily positioned within a constructivist paradigm with interpretivist epistemology, allowing for an in-depth exploration of the subjective well-being of self-initiated expatriates (SIEs). Furthermore, an abductive reasoning approach is adopted to ensure flexibility in integrating empirical findings with theoretical concepts (Saunders et al., 2019; Eriksson & Kovalainen, 2015).

Ontology concerns the nature of reality and existence. In social sciences, ontological perspectives range from realism, which assumes an objective reality independent of human perception, to constructivism, which posits that reality is socially constructed through human interactions (Easterby-Smith et al., 2015, p. 50). This study aligns with the constructivist ontological stance, emphasizing that the well-being of SIEs is shaped by their individual experiences, interpretations, and interactions with their environment (Andrade, 2009; Cavana et al., 2001; Eriksson & Kovalainen, 2015). Given that well-being is a subjective experience, it cannot be fully understood through purely objective measures; instead, it requires consideration of personal narratives and contextual influences.

Epistemology addresses the nature of knowledge and how it can be acquired. This study follows an interpretivist epistemological approach, which suggests that knowledge is socially constructed and best understood through qualitative inquiry (Silverman, 2010; Saunders et al., 2019, p. 149). Interpretivism contrasts with positivism, which assumes that reality can be objectively measured and generalized through statistical probability (Easterby-Smith et al., 2015, p. 51). Since this research focuses on SIEs' well-being, it prioritizes rich, qualitative data that captures personal experiences and meaning-making processes. The interpretivist approach allows the researcher to delve into expatriates' perceptions and understand how work-related and non-work-related factors influence their well-being (Tronvoll et al., 2011; Eriksson & Kovalainen, 2015).

Methodology refers to the systematic way knowledge is generated in research (Tuomi & Sarajärvi, 2009, p. 13). This study employs a qualitative research design, aligning with its constructivist and interpretivist foundations (Gergen, 1991; Saunders et al., 2007). Qualitative methods are particularly suitable for exploring expatriates' well-being, as they provide insights into personal narratives and contextual experiences that would be difficult to quantify (Erikson & Kovalainen, 2015).

In terms of reasoning, this study adopts an abductive approach, combining deduction and induction elements (Easterby-Smith, 2021, p. 267). Deductive reasoning tests pre-existing theories through empirical observation, whereas inductive reasoning builds theories based on observed patterns. Abduction, in contrast, begins with empirical findings and seeks plausible theoretical explanations, allowing for greater flexibility in integrating both theoretical constructs and emerging insights from the data (Saunders et al., 2019, pp. 152–153; Eriksson & Kovalainen, 2015). This approach is beneficial in studies like this one, where well-being is a complex and multifaceted phenomenon requiring theoretical grounding and openness to new patterns in the data.

With the constant expansion of knowledge, researchers must assess how knowledge is produced and interpreted (Eriksson & Kovalainen, 2015). Reflexivity in qualitative

research requires continuous consideration of how knowledge is constructed, described, and justified. This is especially important in interpretivist research, where the researcher is integral to knowledge production. Reflexivity enhances transparency by acknowledging how the researcher's background and preconceptions influence data collection and interpretation. By maintaining reflexivity throughout the study, potential biases are minimized, and the credibility of the research is strengthened. (Hirsjärvi et al., 2009, p. 130; Eriksson & Kovalainen, 2015).

This study's philosophical considerations are grounded in constructivist ontology, interpretivist epistemology, qualitative methodology, and an abductive research approach (Eriksson & Kovalainen, 2015). These choices align with the research objective of exploring the subjective well-being of self-initiated expatriates by examining their personal experiences and the meanings they attribute to work-related and non-work-related factors. This philosophical positioning allows for a deeper, contextualized understanding of expatriates' well-being, contributing to theoretical knowledge and practical recommendations for supporting SIEs in international work environments. (Eriksson & Kovalainen, 2015).

3.2 Qualitative research approach

Research methodologies are broadly categorized into two primary approaches: the quantitative approach, which involves the systematic collection and analysis of numerical data, and the qualitative approach, which focuses on subjective interpretations of attitudes, beliefs, and behaviors (Kothari, 2016). Given that this study seeks to explore the lived experiences of self-initiated expatriates (SIEs), a qualitative research strategy was deemed the most appropriate. This methodological choice allows for a deeper understanding of personal and work-related well-being, particularly in contexts where individual perspectives and interpretations are central to the research. (Lincoln et al., 2011; Merriam, 2009).

Qualitative research is well-suited to examining social phenomena, cultural influences, and individual perspectives (Merriam, 2009). This study employs a mono-method qualitative approach, meaning all data is collected through a single qualitative technique and analyzed accordingly (Saunders et al., 2019, p. 179). This ensures methodological consistency while allowing for rich, context-dependent insights into how SIEs navigate work-related and non-work-related resources and demands.

Unlike quantitative research, which tests predefined hypotheses using structured numerical data, qualitative research is inherently exploratory (Gergen, 1991; Joubish et al., 2011). It allows for open-ended insights and the identification of emerging patterns in human behavior (Gergen, 1991; Joubish et al., 2011). By capturing the complexity of expatriates' experiences, this study contributes to a more holistic understanding of well-being among SIEs.

3.3 Data collection

The primary data collection method used in this study was semi-structured interviews, a widely used qualitative technique that allows for both consistency and flexibility (Eriksson & Kovalainen, 2015). This method was particularly well-suited for exploring the subjective experiences and well-being of self-initiated expatriates (SIEs), as it enabled structured yet open-ended discussions about their challenges, resources, and personal perceptions of expatriation. By combining predetermined themes and key questions with the flexibility to probe deeper into emerging topics, semi-structured interviews allowed the researcher to capture rich and nuanced data that might not have been accessible through standardized survey methods (Easterby-Smith et al., 2015, p. 129).

Participants were mainly recruited through a LinkedIn post published by the researcher. The post received numerous responses, and many individuals expressed willingness to participate and share their experiences. However, a few respondents did not fully meet

the selection criteria for self-initiated expatriates and were therefore not included in the final sample.

The interviews aimed to explore participants' perceptions of their expatriation experiences and the role of work-related and non-work-related resources in their well-being. Most of the questions were open-ended to ensure an open and engaging discussion, allowing participants to freely express their thoughts while the interviewer guided the conversation toward the relevant themes (Eriksson & Kovalainen, 2015).

A well-structured interview guide was developed based on the theoretical framework and earlier literature on expatriate well-being (Saunders et al., 2019). The guide included a mix of primary and follow-up questions to explore topics in depth. Questions were designed to be clear and easy to understand, avoiding complex academic terminology. When theoretical concepts were mentioned, they were explained in practical terms so participants could relate them to their real-life experiences. Time management during the interviews was rehearsed to ensure that all main topics were covered while leaving room for emerging themes (Eriksson & Kovalainen, 2015).

Though conversational in nature, the interviews were systematically planned, executed, and analyzed to ensure academic rigor (Brinkmann, 2013, pp. 45–57). The sampling strategy followed an information-oriented selection approach, meaning that participants were chosen for their ability to provide rich and relevant insights, not randomly (Flyvbjerg, 2006, p. 230).

To maximize the quality of responses, the interviewer used active listening and non-directive probing techniques, encouraging participants to elaborate on their experiences. Creating an open and supportive atmosphere was a priority, and participants were assured of confidentiality throughout the process.

Since the population of self-initiated expatriates is too large to study in its entirety, seven individuals were selected to represent the group. The number of participants was limited due to time constraints and accessibility. After the final interviews, it became clear that data saturation had been reached, as no significant new themes were emerging.

The final sample consisted of six women and one man, with four out of the seven participants still living abroad at the time of the interviews. Participants' ages ranged from 26 to 54 years, with an average age of 37. They worked in various fields and at different responsibility levels, with job titles such as Account Manager, Policy and Economic Analyst, Business Controller, and Retail Assistant. Most participants had completed higher education degrees at the bachelor's or master's level. Their time abroad varied from six months to 25 years.

Table 1. Sample description.

Interview duration	ID	Gender	Age	Educational background	Job description as an expatriate	Work experience in the field prior to expatriation in years	Time abroad in years
0:36:33	A	Female	52	Vocational Qualification in Marketing	Event coordinator, Executive assistant	2,5	25
1:25:01	B	Female	26	Master of Service Management	Account Manager	1,5	2
0:14:27	C	Female	54	Bachelor of Business Administration	Executive Director	13	7
0:53:36	D	Female	31	Master of Science in Economics and Business Administration	Policy and Economic Analyst, Economist, Consultant	1,5	3
0:40:47	E	Male	33	Bachelor of Business Administration	Freelance Web Designer	0	6
0:47:22	F	Female	40	Soon-to-graduate Master of	Business Controller	5	1,5

Interview duration	ID	Gender	Age	Educational background	Job description as an expatriate	Work experience in the field prior to expatriation in years	Time abroad in years
				Science in Economics and Business Administration			
0:24:35	G	Female	26	Soon-to-graduate Bachelor of Business Administration	Retail Assistant	2	0,5

3.4 Data analysis methods

Qualitative data is inherently interpretative and interactive, requiring categorization and contextual understanding (Easterby-Smith et al., 2015, p. 129). Thematic analysis was chosen as the primary Qualitative data is all about interpretation and interaction, which means it needs careful categorization and a solid understanding of the context (Easterby-Smith et al., 2015, p. 129). We chose thematic analysis as our main method because it helps us identify, analyze, and report patterns within the data while also being flexible enough to capture both established and emerging themes (Braun & Clarke, 2013). Our analysis concentrated on exploring how various work-related and non-work-related resources and demands affect the well-being of self-initiated expatriates (SIEs).

To kick off the data analysis, we started by transcribing the interviews. This step ensured that we documented everything accurately and promptly, preserving the integrity of the data (Silverman, 2010). We read through the transcripts several times to become familiar with the material, allowing us to grasp the participants' experiences more deeply. Once we felt comfortable with the content, we generated initial codes by highlighting important keywords, phrases, and meaningful segments related to well-being, resources, and demands.

After the open coding phase, we moved on to forming broader categories that lined up with the study's theoretical framework, particularly concerning the work-related and non-work-related factors influencing well-being. We identified patterns and systematically analyzed the connections between the themes to bring out common experiences and variations among participants (Flick, 2014, p. 24).

In the last stage, we refined and reviewed the themes to ensure they accurately represented the recurring patterns while also capturing notable deviations within the data (Alasuutari, 1994, pp. 28–29). The coding process was iterative, which allowed us to make adjustments as new insights emerged during our analysis. To maintain transparency and credibility, we systematically documented each step of the analysis, enhancing the reliability of our findings and ensuring that our interpretations faithfully reflected the participants' perspectives (Silverman, 2011).

3.5 Ethical considerations

Ethical research is essential at every study step, from the first idea to the final publication. It is important to stay honest when developing ideas, working with others, and giving credit for other people's work (Eriksson & Kovalainen, 2015). Doing research ethically means treating participants respectfully, and ensuring their well-being is more important than just collecting data.

Some key principles in ethical research are keeping information private, getting permission through informed consent, ensuring participation is voluntary, and protecting the people who share their stories. Ethical writing also means using proper references, recognizing other people's help, and avoiding plagiarism. By following these rules, researchers can build trust and keep their work credible (Eriksson & Kovalainen, 2015).

Before the interviews started, participants were explained the purpose of the study, why they were chosen, and that they could stop participating at any time without any

problems. To protect the privacy, no identifiable personal details were collected. All materials will be destroyed after the thesis is finished.

Participants were also interviewed in their native language, Finnish. This helped them feel comfortable and made it easy for them to express their thoughts clearly (Silverman, 2010). Throughout the research, ethical guidelines were carefully followed, ensuring that honesty, accuracy, and the protection of participants were always a priority (King & Horrocks, 2010).

3.6 Trustworthiness

The trustworthiness of qualitative research is checked through four main points: credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985). These points were carefully followed throughout this study.

Open-ended interviews improved credibility by allowing participants to share their experiences freely. All interviews were recorded and written down word-for-word. Some parts were listened to again to ensure the information stayed accurate. Transferability was supported by explaining the research process, data collection, and the participants clearly so that future researchers can decide if the findings fit other situations.

Dependability was strengthened by clearly writing down every research decision, including how the data was collected and analyzed. The structured interview guide and a systematic way of analyzing the themes helped reduce researcher bias and made the findings more reliable (Saunders et al., 2019).

Even though reliability and validity are often linked with quantitative research, they are important in qualitative research, too. Here, reliability—meaning dependability—was maintained by being consistent in handling the data and by testing and improving the interview questions before starting (Saunders et al., 2023). Internal validity, which means logical flow and consistency, was strengthened by asking the interview questions in chronological order that followed the participants' life stories (Riessman, 2008).

Careful sampling and clearly explaining the research process improved external validity, meaning how well the results apply to other cases. Also, extra care was taken to preserve the participants' original meaning and feelings because the interviews were first conducted in Finnish and then translated into English. By following all these steps, the study aimed to produce trustworthy and meaningful results that would help better understand the well-being of self-initiated expatriates.

4 Findings

This chapter presents the key findings of the study, which explores the well-being of self-initiated expatriates (SIEs) by identifying the work-related and non-work-related determinants that shaped their experiences abroad. The data was collected through semi-structured interviews with seven participants, all of whom are or have been self-initiated expatriates.

Although each expatriation journey was unique, recurring themes emerged across the interviews. Participants reflected on both supportive factors that enhanced their well-being and challenges that strained it. These experiences evolved throughout different phases of expatriation and were influenced by personal circumstances, workplace environments, and the surrounding cultural context.

The findings are presented in four main thematic categories: work-related resources, work-related demands, non-work-related resources, and non-work-related demands, to provide clarity and structure. Each theme is supported with direct quotations from participants, complemented by summaries and visual elements such as tables to highlight key insights. While the themes are discussed separately, it is acknowledged that work and private life often intertwine in practice. The chapter captures this complexity through the participants' lived experiences, providing a detailed understanding of how self-initiated expatriates maintain, challenge, and reconstruct their well-being in international settings.

4.1 Work-related resources

Work-related resources played an important role in supporting the participants' well-being and adjustment during their expatriation. Although everyone had unique circumstances and motivations, several recurring elements were identified that helped participants manage the challenges of living and working abroad.

Professional development as a motivation for self-initiated expatriation can be considered an expected work-related resource. For some participants, the opportunity to grow professionally was a clear motivator in pursuing expatriation. Three out of seven participants emphasized that international work experience was a conscious and strategic move to strengthen their careers. As Participant D explained:

I wanted to gain international work experience and live abroad at some point in my life. I have always appreciated people with international experience, both from their studies and particularly from working life. Therefore, I have always assumed that recruiters think the same way, especially when it comes to international companies or roles with a global scope.

Participant C, too, saw her expatriation as a natural progression in an international career path, driven by the desire to challenge herself and operate in a foreign-language work environment.

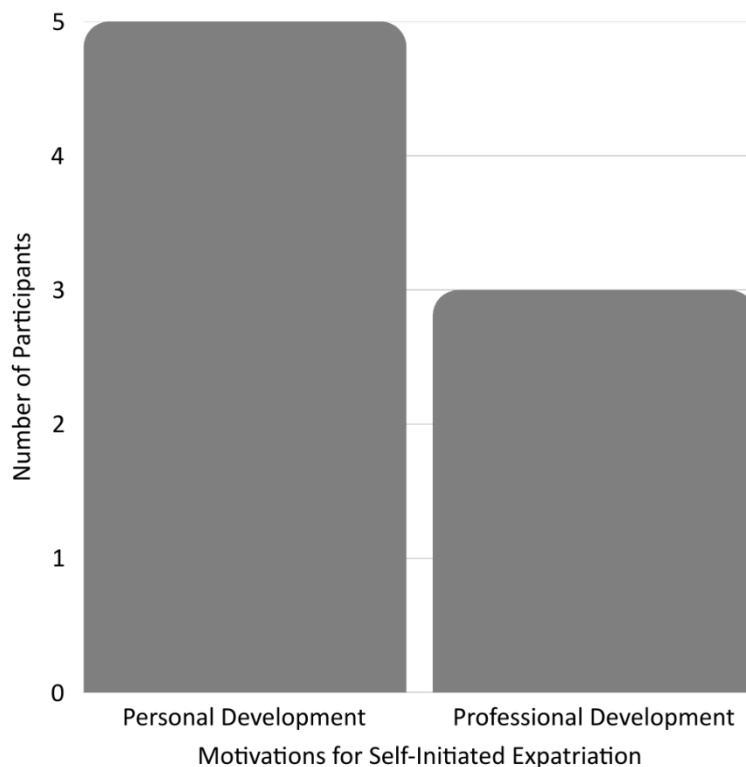


Figure 4. Motivations for self-initiated expatriation.

During the expatriation, a frequently mentioned resource was job autonomy. Participants who could organize their work, make decisions independently, and structure their tasks reported feeling more empowered and motivated. This sense of control contributed significantly to their ability to cope with change and uncertainty. Participant C described, “I had quite a lot of autonomy, which helped. I could really decide for myself how to organize my work and how to handle different situations. That freedom made a big difference in how I coped”. Participant E, who worked independently as a freelancer, echoed this sentiment while also acknowledging the risks that came with that freedom, “The freedom is great. I can choose what projects I take and when I work. But of course, there’s also the downside, you’re completely on your own if things don’t go well”.

Organizational support was another key element that those employed in more structured environments identified. Participants described transparent processes, supportive HR practices, and regular feedback discussions contributing to a sense of safety and predictability. As Participant F explained, “I’ve had support, and there are clear processes and systems in place. I know who to contact if there are problems, and we have regular discussions about my development. It gives a sense of security”. Similarly, Participant D emphasized the impact of structured development opportunities:

My organization is quite international and well-structured. There are good HR practices, development talks, and support systems, which have made a big difference. I believe that a weaker organizational structure would have made my adjustment significantly more difficult. In that case, I would have had to rely more on individuals rather than the support provided by the company's established structures.

In addition to autonomy and support, participants highlighted the meaningfulness of work as a key contributor to their well-being. Feeling that their work mattered, aligned with their skills, and allowed them to contribute meaningfully helped sustain motivation, especially when other aspects of expatriate life felt challenging. As Participant A put it, “Staying in my field of expertise helped me a lot. Even when things got difficult outside of work, it was motivating to know that the work itself mattered and that I was using the skills I had built over the years”.

However, not all participants had access to such comprehensive resources. Those in smaller companies or freelance roles reported relying more on personal initiative to create structure and support. Participant G, for instance, described how the lack of onboarding created stress during the early stages, “I didn’t receive much orientation or help. There was no one really telling me how things work. I had to figure everything out myself, and in the beginning, it was pretty overwhelming”.

Despite these challenges, participants noted that working abroad offered numerous professional benefits, even when career advancement was not the primary goal. These included improvements in intercultural communication, problem-solving, and resilience. As Participant C reflected:

I think it’s not about the work experience. I would say it’s more about learning to operate in a different system, understanding different ways of doing things. I believe that without my experience abroad, I wouldn’t even be capable of performing in my current position, or it would be significantly more challenging.

The work-related resources mentioned by the participants are summarized in Table 2 below.

Table 2. Work-related resources identified by the participants.

Work-related Resource	Description	Number of Participants
Job autonomy	Freedom to organize one’s own work, make decisions independently	4
Organizational support	HR processes, clear systems, access to guidance and development	3
Meaningful work	Alignment with expertise, work felt purposeful and motivating	3
Career development motives	Motivation to gain international experience and enhance career prospects	3

In sum, participants who had access to job autonomy, organizational support, and meaningful work tasks were better equipped to maintain their occupational well-being abroad. These resources played a central role in helping them adapt, manage uncertainty, and find motivation in their professional roles.

4.2 Work-related demands

While several work-related resources supported participants' well-being abroad, various work-related demands also emerged, sometimes straining their capacity to adjust and maintain balance. These demands became particularly significant when initial support or expectations were unclear.

One of the most common challenges participants described was uncertainty about role expectations, especially during the early stages of their expatriation. In these moments, unclear responsibilities and a lack of structured guidance left participants to navigate unfamiliar environments primarily independently. Participant G, working in the retail sector, explained, "At the beginning, I really didn't know what they expected from me. There was no clear introduction, no real training. It felt like I had to just guess and try to figure it out on my own". Participant B similarly noted the subtle expectations embedded in the work culture, which were not communicated directly, "There are expectations you don't know about when you start. Nobody tells you directly. You just have to observe and adapt over time".

The lack of onboarding or support systems was closely tied to this, particularly in smaller or less formal organizations. Participant G shared that the absence of any onboarding structure left her feeling overwhelmed:

There wasn't any real system to help you get started. It was overwhelming to try and handle everything alone, especially when the working culture was so different. It felt like everyone around me knew exactly what to do and they were in a hurry.

There really wasn't an opportunity to go and ask what was going on, I just had to adapt.

Another significant theme was the pressure to perform in a foreign and often competitive environment. Participants noted that while expatriation offered exciting opportunities, it also introduced high internal and external expectations. Participant D, working in a demanding international context, described:

Working in a high-level international environment means you are constantly performing under pressure. You have to prove yourself again and again, and the standards are very high. If you don't meet your targets, there's always someone in line ready to take your place.

In some cases, language and bureaucracy-related stressors compounded these pressures. Participants described how navigating local systems or performing tasks in a second language created additional strain layers. Even when the actual workload was manageable, the mental effort involved in adjusting to unfamiliar processes and communication styles built up over time. As Participant C explained, "Even though I spoke the language, the communication style and how things are handled were different. You can't just assume that what worked at home will work here". This constant adjustment led to cumulative stress. Participants E and F reflected on how slight differences in workplace norms could become mentally exhausting in the long term.

Despite these challenges, participants demonstrated a high level of resilience and adaptability. Many described how, over time, they developed coping mechanisms and reframed early difficulties as opportunities for learning. As Participant F summarized, "I've learned that I'm more flexible than I thought. You just do what needs to be done".

Table 3 summarizes the most significant work-related demands reported by participants. These include practical and psychological stressors that arose in unfamiliar work environments.

Table 3. Summary of work-related demands.

Work-related Demand	Description / Example	Number of Participants
Unclear role expectations	Participants reported confusion about job expectations and 'unwritten rules'.	2
Lack of onboarding/ support	No structured orientation: participants had to figure things out alone.	1
Pressure to perform	High standards and constant performance pressure in international environments.	1
Cultural/communication challenges	Differences in communication style and management practices caused friction.	4
Mental load / cumulative stress	Even manageable workloads became exhausting due to cultural and systemic differences.	2
Need for personal resilience	Participants developed coping mechanisms and adjusted over time.	3

These findings show that while participants often demonstrated significant resilience, work-related demands, especially those involving ambiguity and cross-cultural challenges, could present considerable risks to their well-being while working abroad.

4.3 Non-work-related resources

In addition to work-related factors, non-work-related resources played a crucial role in supporting participants' overall well-being during their time abroad. A recurring theme among participants was the desire for personal growth and cultural exploration. As Figure 4 shows, 5 out of 7 participants' choice to move abroad was influenced by a desire to challenge themselves, gain independence, and experience life outside their familiar surroundings. These motivations can be considered valuable resources.

Participant G described:

I wanted to experience something new and challenge myself. I thought that if I didn't leave then, I would miss out on a lot and end up stuck in place. On the other hand, I wasn't sure if I would like it, if I would cope, and so on, but maybe it was

exactly that uncertainty and the desire to prove something to myself that led me to make the decision to go.

Participant A, whose decision was largely shaped by an interest in language learning, emphasized the importance of personal development over career-related motives, “It was not purely career-driven at the beginning—it was mostly about studying and developing my language skills”. Participant B framed her move as a transition into adulthood:

I always knew I wanted to live abroad. It was more about the experience and independence than anything else. I had never lived alone in my home country before, but I figured that by moving abroad, I would experience living alone and living in a foreign country at the same time.

Despite some initial challenges, most participants (6 out of 7) reported that their general well-being remained positive throughout their expatriation. While the early phases often included loneliness, stress, and cultural adjustment, participants developed strategies that helped them find stability and satisfaction over time.

Several non-work-related resources supported this adjustment process. Personal routines were frequently mentioned as a way to bring structure into daily life. Participant D reflected, “Establishing routines helped a lot. It gave me something familiar when everything else was new”. Social connections—both new and existing—emerged as one of the strongest sources of emotional support. Participant B noted, “I started feeling better when I began forming closer friendships. It made the everyday life more meaningful”.

Participants who relocated with a partner highlighted the importance of familiar companionship in managing early uncertainties. Participant F shared, “Having my partner there made a huge difference. Especially at the beginning when you don’t really know anyone yet, it helps a lot to have someone who is familiar and supports you every day.”

Those who moved alone often relied on frequent communication with loved ones back home to maintain emotional grounding. Participant B explained, “Calls with my family

and old friends were really important, especially in the first months. It made me feel like I was still connected to something stable even when everything else around me was new”.

In addition to social support, routines and hobbies helped participants navigate uncertainty. Daily practices like cooking, walking, or maintaining a familiar morning schedule gave a sense of control. As Participant D put it, “Building a routine saved me. Even small things like going for a walk every morning or cooking familiar meals gave structure to my days”. Participant E highlighted how hobbies acted as emotional buffers, “Keeping myself busy with hobbies really helped. When work was overwhelming or when I felt a bit isolated, having something else to focus on made all the difference”. Some participants also described nature as an essential emotional anchor. Participant C stated, “I need nature around me. Being able to go outside, walk in the forest or by the water, it grounds me no matter where I live”.

While forming local friendships often took time, those who eventually succeeded in doing so reported a significant boost in emotional resilience. Participant D recalled, “Once I made some real friends here, it changed everything. It made me feel like I was part of something, not just an outsider looking in”. Beyond concrete support systems, many participants reflected on personal growth in terms of adaptability, flexibility, and independence. Participant F summarized, “I’ve learned that I’m more flexible than I thought. When things don’t go according to plan, you just have to find another way”. Participant D stated, “I’ve become more patient. You learn that you can’t control everything and that things take time, especially when building a life in a new country”. Participant G expressed a sense of pride in what she had accomplished, “I know now that I can survive in a completely new environment. It’s something that no one can take away from me”.

Participants emphasized that expatriation is not for everyone, and success depends largely on mindset. Flexibility, resilience, and realistic expectations were seen as key. As

Participant A advised, “Don’t expect it to be easy. But if you’re open-minded and ready to work for it, the rewards are definitely worth it”.

Table 4 summarizes the primary non-work-related resources identified by participants. These include social and personal strategies that helped participants maintain emotional balance and navigate the psychological demands of living abroad.

Table 4. Participants’ non-work-related resources.

Non-work-related Resource	Description / Example	Number of Participants
Social connections	Friendships abroad, emotional support from partner or family via calls or visits	6
Personal routines	Daily structure through meals, exercise, or household habits	5
Hobbies and leisure	Activities such as reading, creative work, or physical hobbies to relieve stress	3
Connection to nature	Time spent outdoors (walking, forest, water) to support emotional balance	2
Independence & adaptability	Increased sense of self-reliance, resilience, and coping in unfamiliar settings	5

These findings confirm that personal and environmental resources outside the workplace were essential to participants’ well-being abroad. By nurturing these elements, participants were better equipped to manage expatriate life's emotional and psychological demands and to find a sense of belonging in their new surroundings.

4.4 Non-work-related demands

Despite the many resources available outside of work, participants also encountered significant non-work-related demands that sometimes strained their overall well-being. Although most participants described their well-being as generally positive, it often fluctuated, particularly during the early stages of relocation.

One of the most prominent challenges was emotional exhaustion in the adjustment phase. Participant B described, “The beginning was filled with new impressions... I was really tired mentally, although everything was exciting”. Participant G similarly recalled the psychological toll of starting from scratch in a completely unfamiliar environment:

The first months were tough. I felt a bit like a guest in my own life — everything was unfamiliar. At that time, it felt like I needed to try to put down roots and find ways to live in the moment. I knew this was a unique phase in my life, and I tried to enjoy it, even though it didn’t feel that way at first.

A key theme across interviews was social isolation, especially among those who relocated independently. Forming new relationships abroad was more difficult than many had anticipated. Participant G explained, “It was very hard in the beginning. People already have their own lives and circles, and breaking into those as a newcomer was much harder than I had imagined”. Participant D said, “In Finland, you have your people already. Here, I had to build everything again from zero. It was lonely at times”.

Even when participants succeeded in creating some social ties, many missed deeper emotional connections or the comfort of shared language and cultural background. Participant C explained, “Sometimes I felt lonely. I had friends, but they were not close. I missed deeper conversations and the ease of speaking Finnish”.

Cultural differences in everyday life added another layer of stress. Even fluent speakers found themselves confused by subtle norms and unwritten rules. As Participant C reflected, “I speak the language, but culturally, there are still so many small things that you don’t immediately understand. It can make you feel like an outsider even after years”.

The emotional strain of distance from family and loved ones was also frequently mentioned. While digital communication helped, it did not fully replace physical presence. Participant B shared, “Even though we talked often on the phone, it’s not the same as being there. Sometimes you just needed a hug or a real conversation, and that was not

possible". Participants like F, who spent time apart from their partner during the early stages abroad, emphasized how temporary separation increased emotional burden.

Bureaucratic hurdles and practical difficulties further complicated daily functioning. Participant E described the frustration of navigating unfamiliar systems, "Everything from setting up a bank account to understanding healthcare was more complicated than it needed to be. It felt like you needed to fight for even the simplest things".

Although most participants eventually developed coping strategies, such as establishing routines, staying in touch with loved ones, or building new social networks, these demands shaped the emotional experience of expatriate life. Participants who struggled to access or maintain non-work-related resources often found it more challenging to sustain their well-being abroad. The most significant non-work-related demands reported by participants are summarized in Table 5 below.

Table 5. Summary of non-work-related demands.

Non-work-related Demand	Description / Example	Number of Participants
Emotional overload (early phase)	Mental fatigue due to adjustment and unfamiliarity	2
Social isolation	Difficulty building social connections and feeling like an outsider	4
Lack of emotional closeness	Missing deep friendships or ease of communication in native language	2
Cultural differences	Subtle everyday norms caused confusion or disconnection	2
Distance from loved ones	Missing physical presence of family or partner; communication not always sufficient	3
Bureaucratic/practical hurdles	Local systems (e.g. banking, healthcare) perceived as unnecessarily complicated	1

These findings highlight that non-work-related demands, such as social isolation, cultural adjustment, and distance from loved ones, impacted participants' well-being, especially during the early phases of relocation. While many found ways to cope and gradually built supportive routines or relationships, these demands often made the adjustment process

emotionally taxing. Participants who had fewer personal resources or limited social support described a more difficult adaptation, underscoring the importance of non-work-related factors in shaping the overall expatriate experience.

5 Conclusion

This thesis aimed to explore the well-being of self-initiated expatriates (SIEs) during their international assignments, focusing on identifying the key work-related and non-work-related factors that influence their adjustment and overall well-being abroad. The study aimed to deepen the understanding of expatriate experiences by examining the role of resources and demands in shaping well-being outcomes.

This final chapter summarizes the study's key findings and contributions, presents managerial implications, and discusses the research's limitations. Furthermore, it outlines suggestions for future research to expand the understanding of self-initiated expatriates' well-being in different contexts and environments.

5.1 Key findings and contributions of the study

This study explored the well-being of self-initiated expatriates (SIEs) by examining the key work-related and non-work-related factors that influenced their adjustment and overall experiences abroad. The findings show that various supportive factors and challenges shaped participants' well-being during their time abroad.

As stated before, self-initiated expatriates are individuals who take the initiative to relocate abroad independently, motivated by personal growth, cultural exploration, or career development goals (Shaffer et al., 2012). Well-being can be understood as a state in which an individual can satisfy their essential needs and maintain balance in their life (Allardt, 1976). It is also inherently a subjective experience, as each person has the right to define what well-being means to them based on their circumstances and values (Rau-ramo, 2012).

This research addresses a relatively underexplored area by specifically examining the well-being of self-initiated expatriates (SIEs), a group that significantly differs from

organizationally assigned expatriates in terms of motivation and context. Previous studies have provided limited insights into the interplay between personal and professional resources in the adjustment process of SIEs, especially from a well-being perspective. This study enhances our understanding by revealing how SIEs navigate their psychological and emotional balance throughout various stages of expatriation. It emphasizes the key factors that promote well-being and demonstrates how these individuals actively work to create stability amidst disruption. The findings are particularly pertinent given the rising trend of self-directed global mobility and the corresponding gap in both academic research and practical understanding of the unique support needs of this demographic.

5.1.1 Work-related factors

Among the work-related resources, the most frequently mentioned were job autonomy, organizational support structures, and the meaningfulness of work. Participants described how the freedom to manage their own tasks and make decisions was a key factor in sustaining motivation and resilience. Many expressed that their professional roles allowed them to apply creativity and pursue self-directed learning, which made their work more fulfilling. These insights are consistent with previous research emphasizing that access to sufficient work-related resources is critical for expatriate adjustment and overall well-being (Shaffer et al., 2012; Biswas et al., 2022). Furthermore, in line with the workplace well-being model based on Maslow's hierarchy of needs (Rauramo, 2012), the presence of such resources indicates that fundamental needs and higher-level psychological needs—such as esteem and self-actualization—were being fulfilled. This comprehensive fulfillment helped participants to manage the challenges of expatriate life and to sustain their motivation over time.

Some participants described how structured organizational practices, such as onboarding and clear communication, reinforced their sense of safety and predictability in the workplace. For others, particularly those in freelance or startup contexts, the lack of

formal support systems required more personal initiative to establish routines and professional stability. Interestingly, even in less structured environments, participants found ways to create meaningful work experiences, which suggests that SIEs often demonstrate a high level of self-management and internal drive.

At the same time, the study revealed several work-related demands that strained participants' ability to adjust. These included ambiguous job roles, limited orientation practices, and cultural differences in communication or management styles. Participants commonly described uncertainty about expectations during their initial weeks or months abroad, which was further exacerbated when supervisors were unavailable or unclear. Several participants also struggled with administrative systems and professional norms that differed from what they were used to, making it harder to build confidence in their roles.

These findings align with earlier studies suggesting that unmanaged work demands can erode expatriate adjustment and satisfaction (Shaffer et al., 2012). As previous research suggests, high work demands, ambiguity in roles, cultural differences, and a lack of support can negatively affect expatriate adjustment and occupational well-being (Shaffer et al., 2012; Biswas et al., 2022). However, many participants managed to transform these early challenges into opportunities for learning and growth. The development of resilience and coping strategies over time appears to be a hallmark of successful SIE adjustment.

5.1.2 Non-work-related factors

Beyond the professional domain, participants identified several personal resources that significantly contributed to their overall well-being. These included strong social connections, daily routines, leisure activities, and access to nature. Establishing a sense of rhythm and predictability in everyday life helped participants gain a foothold in their new environments. Personal routines, even as simple as regular meals or weekend

hobbies, provided structure and a sense of control amidst uncertainty. These findings confirm that access to strong non-work-related resources, such as personal relationships, routines, hobbies, and environmental comforts, significantly helped participants manage the psychological demands of expatriate life. Consistent with previous research (Shaffer et al., 2012), participants who successfully nurtured these resources were better equipped to maintain emotional stability and experience positive adjustment abroad.

One of the study's key contributions lies in highlighting how seemingly small rituals or familiar practices can have a stabilizing psychological effect. Participants who managed to develop friendships locally or maintain close ties with family members reported feeling more emotionally grounded. The significance of nature as a resource was also notable; for some, regular exposure to outdoor spaces served as a critical tool for mental recovery.

Despite these strengths, non-work-related demands also posed significant threats to participants' well-being. Social isolation was the most commonly reported issue, particularly for those who moved alone. Forming meaningful social relationships often took time, and the absence of an immediate support network left some participants feeling emotionally strained. Cultural differences in daily life—such as norms around friendliness or social openness—amplified this sense of distance. These challenges echo previous research findings that emphasize the psychological toll of homesickness, social disconnection, and cultural misalignment (Shaffer et al., 2012; Biswas et al., 2022).

Maintaining long-distance relationships with loved ones, especially across time zones, also proved emotionally demanding. Participants described the sadness of missing important family events or feeling unable to provide support to those back home. Practical frustrations, including bureaucracy and administrative differences in the host country, added an additional layer of stress. Although participants developed coping mechanisms over time, these demands remained a continuous backdrop throughout their expatriate experience.

5.1.3 Conclusions

In sum, this study shows that well-being among SIEs is shaped by an intricate balance between accessible resources and the pressures they face in both professional and personal contexts. Many of the findings reinforce prior research, especially concerning the role of autonomy, support structures, and emotional connections. However, this study adds value by illustrating how these factors interact specifically in the context of self-initiated expatriation. It sheds light on the self-directed nature of adjustment processes and the distinct resilience strategies SIEs develop without formal support. By doing so, it contributes both empirically and theoretically to the limited body of research on expatriate well-being, offering practical implications for organizations, policymakers, and individuals considering international mobility.

5.2 Managerial implications

The findings of this study offer several important implications for organizations and individuals involved in managing or undertaking self-initiated expatriate experiences.

From an organizational perspective, it is critical to recognize the central role of work-related resources such as job autonomy, clear organizational support structures, and meaningful work tasks in promoting expatriate well-being. Organizations should strive to enhance these resources by providing expatriates with autonomy in their roles, maintaining transparent and accessible HR practices, and ensuring that international assignments are connected to employees' career development goals. Regular development discussions, mentorship opportunities, and clearly structured support systems can enhance expatriates' adjustment and long-term motivation. These recommendations are aligned with COR theory (Hobfoll, 2002), which highlights the importance of preserving critical resources to avoid stress and burnout. Furthermore, according to Rauramo's (2012) workplace well-being model, offering opportunities for autonomy and

development can help fulfill employees' higher-level psychological needs, such as self-actualization.

Social support structures should also be emphasized both within and outside of work. Organizations can facilitate expatriates' integration into the host environment by offering onboarding programs, networking opportunities, and cultural training. Encouraging the building of strong social ties among expatriates and local employees can help mitigate experiences of isolation and enhance emotional well-being. As noted by Biswas et al. (2022), social support—both at work and in private life—has been shown to significantly reduce stress and enhance adjustment. This aligns with COR theory's (Hobfoll, 2002) emphasis on social networks as key protective resources for expatriates.

In terms of non-work-related resources, organizations should recognize the importance of facilitating a balance between work and private life. Supporting recreational activities, providing information about local community opportunities, and encouraging leisure time can contribute significantly to expatriates' overall resilience. These findings are also supported by general well-being research, which emphasizes the role of leisure, community belonging, and emotional balance in maintaining resilience abroad (Maggiori et al., 2013; Rath & Harter, 2010).

In high-pressure or culturally challenging environments, enabling access to personal routines and hobbies becomes even more crucial for sustaining well-being. These small-scale stabilizing elements contribute to resource replenishment and psychological recovery, in line with COR theory's suggestion that proactive behaviors can help individuals regain balance after experiencing stress (Hobfoll, 2002).

For individuals planning or engaging in self-initiated expatriation, it is important to proactively build social networks, maintain personal routines, and seek out meaningful activities beyond the workplace. Understanding that both professional and personal spheres will shape their adjustment is essential. As self-initiated expatriates tend to take

full responsibility for their relocation and career paths (Cerdin & Selmer, 2014), proactive planning and resource-building align with COR theory's (Hobfoll, 2002) emphasis on anticipating and preventing resource loss through preemptive strategies. Potential expatriates should prepare for cultural differences and emotional challenges by gathering information about the host country and building strategies to maintain emotional and psychological balance during their assignment.

Overall, these findings underline the need for both organizations and individuals to take an active role in promoting expatriate well-being. A comprehensive approach that addresses both work-related and personal life dimensions can significantly enhance expatriates' chances of successful adjustment and sustained motivation abroad.

5.3 Limitations of the study

While this study provides valuable insights into the well-being of self-initiated expatriates, it is not without its limitations. First, the relatively small sample size of seven participants limits the generalizability of the findings. Although the purpose was to gain an in-depth understanding of individual experiences rather than broad statistical generalizations, a larger sample could have offered a wider range of perspectives and increased the reliability of the results.

Second, the sample consisted entirely of Finnish self-initiated expatriates. Cultural background and national context may have influenced the participants' experiences and perceptions of well-being abroad. Therefore, the findings may not fully represent expatriates from different cultural backgrounds or nationalities, and caution should be exercised when applying these results to broader international settings.

Third, the data collection method—semi-structured interviews—provided rich and detailed information but may have introduced certain biases. Participants' recollections, interpretations, and willingness to share personal experiences might have shaped the

data in ways that are not fully controllable. Furthermore, the interviews were conducted in Finnish and then translated into English, which may have resulted in slight nuances being lost or altered despite careful translation efforts.

Finally, as with many qualitative studies, the role of the researcher must be acknowledged. The analysis and interpretation of the data were influenced by the researcher's background, perspectives, and academic development. Although efforts were made to ensure objectivity and rigor throughout the research process, complete neutrality cannot be guaranteed.

Despite these limitations, the study offers valuable contributions to the understanding of expatriate well-being and provides a foundation for further research on this topic.

5.4 Suggestions for future research

While this study offers valuable insights into the well-being of self-initiated expatriates, several areas remain open for further exploration. First, future research could expand the sample beyond Finnish expatriates to include individuals from more diverse cultural and national backgrounds. Cultural values, expectations, and adjustment processes may differ significantly between nationalities, and a more international sample could provide deeper understanding of how expatriate well-being is shaped in different contexts.

Second, this study focused on qualitative, self-reported experiences through interviews. Future studies could benefit from a mixed-methods approach, combining qualitative interviews with quantitative surveys or objective well-being measures. This would enhance the robustness of the findings and help reduce potential self-report biases.

Third, it would be valuable to explore how specific demographic factors—such as gender, age, family status, or previous international experience—affect self-initiated expatriates' well-being abroad. For example, research focusing on female expatriates, dual-career

couples, or expatriates with young children could reveal additional challenges and resource needs that differ from those observed in the general population.

Moreover, further research could investigate the dynamic nature of expatriate well-being over time. Longitudinal studies following self-initiated expatriates before departure, during their assignment, and after repatriation would provide important insights into how well-being evolves across different stages of the expatriate journey.

In addition, as digital access expands and remote work becomes more normalized, the concept of expatriation is evolving. Increasingly, a wide range of jobs—from high-income software development to lower-income customer service roles—can be performed across borders virtually. While this form of "digital migration" offers new opportunities, it also introduces challenges related to outdated tax laws, labor regulations, wage competition, and job quality concerns (Lebel & Zadihi, 2024, p. 3). Future research should explore how virtual expatriation and remote international work influence employee well-being, professional identity, and cross-cultural adjustment compared to traditional expatriate experiences.

Finally, since this study highlighted the critical role of non-work-related resources such as social networks and personal routines, future research could delve deeper into how expatriates build, maintain, and rely on these resources abroad. Special attention could also be paid to the role of digital technologies and online communities as sources of support for expatriates navigating adjustment challenges.

Overall, a broader and more diverse exploration of self-initiated expatriates' experiences, including emerging remote and digital expatriation forms, would contribute significantly to the growing body of research on international mobility and expatriate well-being.

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Appendices

Appendix. Semi-structured interview guide

1. Background information

- What were your main motivations for moving abroad to work as a self-initiated expatriate?
- Did you move abroad alone or with a partner or family? How has this influenced your experience?

2. General well-being abroad

- How would you describe your overall well-being while living abroad? (mental, emotional, physical)
- Have you faced any well-being related challenges?
- If yes, what kind?
- If not, what factors have helped you maintain your well-being?

3. Work-related factors and their impact on well-being

Resources:

- Were there any resources available at your workplace (e.g. employer support, career development opportunities, work-life balance practices) that helped you maintain your well-being and adapt to the host country?

Demands:

- What have been the biggest challenges or stressors in your work abroad? (e.g. workload, cultural differences, uncertainty, work safety)

4. Non-work-related factors and their impact on well-being

Resources:

- What personal or social resources (e.g. family, friends, hobbies, local community) have supported your well-being abroad?

Demands:

- What have been the most significant non-work-related challenges that have affected your ability to cope?
- For example, have you experienced social isolation, homesickness, or difficulties adapting to the local culture?

5. Resource management and future outlook

- Reflecting on your entire expatriation experience, what have been the most significant lessons, benefits, and resources you have gained?
- What advice would you give to other self-initiated expatriates for maintaining well-being while working abroad?