

UNEMPLOYMENT AND PSYCHOLOGICAL WELL-BEING :A
PROBE INTO SOME SOCIO DEMOGRAPHIC FACTORS

M.Phil.

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UNIVERSITY OF DHAKA
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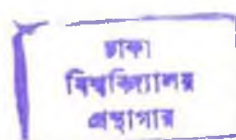
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Dedication —

To my beloved mother late Professor Roushan Ara Begum

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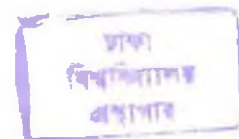
UNEMPLOYMENT AND PSYCHOLOGICAL WELL-BEING : A PROBE INTO SOME SOCIO DEMOGRAPHIC FACTORS

**A Thesis Submitted to the Department of Psychology,
The University of Dhaka, as Partial Fulfillment for
M. Phil Degree in Psychology.**



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**BY
AYESHA MAHMUDA**



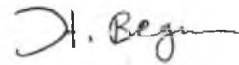
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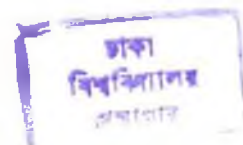


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ABSTRACT

The purpose of the present study was to investigate the psychological well-being of unemployed literate and illiterate men and women living in Dhaka city and also to observe whether unemployment has any effect on several socio demographic variables like age, family income, marital status, levels of education, and duration of unemployment. The sample consisted of 300 adult respondents of which 150 were male (75 literate and 75 illiterate) and 150 were female (75 literate and 75 illiterate) unemployed respondents. To measure psychological well-being, a Bengali version (Begum-1990) of the subjective well-being questionnaire of Nagpal and Sell (1985) was used. The obtained data were analyzed by analysis of variance.

It is observed that the overall psychological well-being of the unemployed men and women was poor. The psychological well-being of unemployed differed significantly as a function of sex (where males had poorer psychological well-being than females), literacy status (where illiterate unemployed respondent had poorer psychological well-being than literate unemployed respondents), family income (where lower family income groups had poorer psychological well-being than higher family income groups), marital status (where married unemployed respondents had poorer psychological well-being than unmarried unemployed respondents), level of education (where unemployed respondents with lower level of education had poorer psychological well-being than those with higher level of education) and duration of unemployment (where respondents with longer duration of unemployment had poorer psychological well-being than those with shorter duration of unemployment).

Moreover it is also observed that psychological well-being of the unemployed was a joint function of (a) sex and literacy status, (b) age and literacy status, (c) age and sex, (d) age, sex and literacy status, (e) family income and literacy status, (f) family income and sex, (g) family income, sex and literacy status, (h) marital status and literacy status, (i) marital status and sex, (j) marital status, sex and literacy status, (k) education and sex, (l) duration of unemployment and literacy status, (m) duration of unemployment and sex, (n) duration of unemployment, sex and literacy status.

On the whole, all groups of unemployed respondents had poorer psychological well-being. In view of the present findings it has been emphasized to reduce the negative consequences of unemployment to minimize the mental hazards of unemployed literate and illiterate men and women living in Dhaka city.

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INTRODUCTION

INTRODUCTION

Unemployment has been one of the most persistent and unmanageable problems now facing Bangladesh. The pressure of unemployment is steadily increasing. The age structure of the population is such that the labour force is growing faster than the population as a whole by 2.3 annually which means that around 1.3 million more people enter the labour force each year. Unable to find work in the rural areas, increasing number of people are heading for the cities. Since 1989 the urban labour force has been growing on average by more than 17 percent per year. The proportion of our population living in Dhaka city in 1971 was only 8 percent and by the year 2020 it should be close to 40 percent (ILO, BIDS, survey). Although, Bangladesh is a small country it stands ninth in position for its population in the world. The rate of its population growth at present is 1.7 percent. Our per capita income is U.S.\$ 386 (Bangladesh Bureau of statistics, 2000). Bangladesh stands 165th among 174 countries of the world for its national income and population where 56 percent of the urban population and 61 percent of the rural population are below the extreme poverty line. The rate of unemployment is rapidly increasing due to excessive increase in population, lack of employment opportunities and education and lack of proper national employment policies. The current rate of unemployment in the country by residence and sex in 1995-96 is, male 2.71 and female 2.19 and only in urban area the rate of male unemployment is 4.39 and the female unemployment is 4.29 respectively (Labour Force Survey, 1995-96, BBS). The total unemployment rate by level of education and sex in 1995-96 is male 2.7 and female 2.3 and urban male 4.4 and urban female 4.6 respectively. However, unemployment rate for men and women by different levels of education in urban area are- no education- 1.5 and 1.6; below class I to X- 4.5 and 5.0; S.S.C and H.S.C- 7.8 and 8.8; and degree and above 6.0 and 15.3 respectively. (Labour Force Survey, 1995-96, BBS).

1.1 The Concept Of Unemployment:

The concept and definitions of unemployment are various. In urban area unemployment is defined as zero hours of work and zero income. According to N. Das (1996) unemployment is a condition of involuntary not voluntary idleness. It means a state of affairs in which for various reasons men have to remain without jobs over many months or even several years.

Kristoffer Konarski (1992) defined unemployed as anybody that for any reason is out side the ordinary work market i.e. does not work in the private or in the common sector. There are four major criteria used by researches for determining whether a person may be called unemployed. These are- a) the time criterion; b) the income criterion; c) the willingness criterion and d) the productivity criterion. Thus a person may be called unemployed if either (a) by the time criterion he is gainfully occupied during the year for a number of hours (or days) less than some number of normal or optimal hours (or days)

defined as full employment hours (or days); or (b) by the income criterion, he earns an income per year less than some desirable minimum; or (c) by the willingness criterion he is willing to do more work than he is doing at present or (d) by the productivity criterion he is removable from his present employment in the sense that this contribution to output is less than some normal productivity and therefore his removal would not reduce output if the productivity of the remaining workers is normalized with minor changes in technique or organization. The internationally accepted definition of unemployment formulated by the ILO considers an individual to be unemployed if he or she is currently without employment is actively seeking employment and is available to both the prospective employees and a prospective employer.

According to the statistical terms unemployment is defined as all people above a specified age who are not in paid employment or self employed but are available and have taken specific steps to seek paid employment or self employment (Human development report, 2000).

However, the widely accepted definition recommended by the International Labour office (ILO) regarding unemployment in 1995- 96 labour force survey is that a person of age 10 years and over was considered as unemployed if he or she did not work at all during the preceding week of the survey (even an hour in the reference week) and was actively looking for work or was available for work but did not work due to temporary illness or because there was no work available.

Unemployment creates a strange mixture of feeling where there is hope for a better life and simultaneously fear of the coming days. It is a terrible dehumanizing situation for a person to be in. Men are created to be active, successful people of all sorts will testify that achievement is necessary for the human psychological well-being. So unemployment is expected to damage mental health. As psychological well-being is one of the indicators of mental health so it is essential to have a clear understanding of the differential mental consequences of unemployment.

1.2 The Concept Of Psychological Well-being:

The concept of psychological well-being indicates affective aspects of everyday experiences. It means peoples' feelings about their everyday life activities (Bradburn 1969 , Warr and Wall 1975 and Campbell, 1976). Such feelings may range from negative mental states like dissatisfaction, unhappiness, worry etc, through to a more positive outlook which extends beyond the absence of dissatisfaction into a state which has sometimes identified as positive mental health (Jahoda,1985; Herzberg, 1996; Berg, 1975). The concept positive mental health include such features as favorable self evaluation, growth and learning from new experiences, freedom from constraints and some degree of personal success in valued pursuits. Bradburn (1969) in his study found positive and negative affect were uncorrelated and related to different sets of variables. Positive affect was associated with higher levels of social contacts and more exposure to new experiences, whereas negative affect was associated with various indices of anxiety, fears of a nervous break down and physical symptoms of ill health.

Shin and Johnson (1978) have defined psychological well-being as a global assessment of a person's quality of life. Quality of life tends to cover such areas as physical and psychological complaints,

feeling of well being, personal functioning and general limitations. It can be evaluated by taking a number of aspects of a person's life and assessing that person's subjective feelings of happiness or unhappiness about the various life concerns.

Most researchers consider the concept of quality of life as a composite measure of physical, mental and social well-being as perceived by each individual or by each group of individuals (Andrews and Withey, 1976; Najman and Levine, 1981 and Campbell and Converse, 1970). They include happiness, satisfaction, gratification involving such non-esoteric life concerns as health, marriage, financial situations, work, educational opportunities, family, creativity, self esteem and trust in others etc. The measures generally cover overall satisfaction as well as satisfaction in the component areas.

All indicators of well being of an individual or a group of individuals have objective and subjective components. The objective components relate to such concerns as standard of living with things such as employment status, financial resources, level of education, housing conditions and comfort of modern living. The parallel term used in the United Nations documents, (United Nations, 1961) is level of living consisting of nine components: health, education, food consumption, occupations and work conditions, housing, social security, clothing, recreation, leisure and human rights. These objective characteristics are believed to influence human well-being. However an individual's satisfaction with his objective reality depends not only on his access to goods and services that are available to the community but also on his expectations and perceived reality. Thus the subjective component links the concept of quality of life to subjective well-being as experienced by each individual. The subjective well-being is believed to be a function of the degree of congruence between the individual's wishes and needs on the one hand and environmental demands and opportunities on the other. The individual's perception of reality, his expectations and coping behaviour etc. act as the sharp edge for turning the subjective reality into a source of well-being.

Fontana et. al. (1980) pointed out that, if people are to report on their own psychological well-being both positive and negative affect should be included. Absolute focus on negative affect will provide information regarding psychological impairment and will yield little indication of psychological health.

Nagpal and Sell (1985) defined quality of life as a composite measure of physical, mental and social well-being which is experienced in such life concerns as health, work etc. and the focus in assessing the quality of life lies on perceived subjective or psychological well-being. Therefore, it can be said that psychological well-being is the total assessment of the quality of life.

However it is needless to point out that unemployment should have a negative effect on the mental health of unemployed people. The effect of unemployment on psychological well-being in our country is still ignored. Unfortunately our research literature regarding unemployment and psychological well being lacks specially in the field of psychology. So the present study has been designed to see the effects of unemployment on the psychological well-being of literate and illiterate unemployed men and women living in Dhaka as well as how several socio demographic variables like age, family income marital status, level of education and unemployment duration are affected by unemployment.

1.3 Review of the Literature :

Researchers in recent time are very much concerned about psychological well-being of unemployed people since it is directly involved with mental health. In this regard various studies have examined the relationship of socio demographic variables to psychological well-being.

Claussen, B. (1993) studied a sample of 310 long term unemployed people from Norway who were observed for two years. Psychological stress was assessed by medical examination and by the psychometrics test GHQ-28 and HSCL-30. It was found that the unemployed had a high level of psychological distress for both men and women. Thus high distress level was found as a consequence of unemployment.

Martikanen (1990) found unemployed people show higher morbidity and mortality than the employed.

Warr and Jackson (1985) have shown that the scores of the level of psychological stress typically reach a peak after three months of unemployment and then tend to fall slightly. This indicates that unemployment leads to increased distress. In another study it is found that psychological distress is high among the long term unemployed compared with employed (Kessler, Turner and House, 1989).

It is seen that among the unemployed 22% scored above the cut off point for a depressive disorder and 17% scored as morbidly anxious compared with 2% in the reference population. (Claussen, 1993).

Fryer (1995) studied the psychological effects of unemployment for 14 years. This studies showed that up to 40% of unemployed people suffered psychological distress. Anxiety, depression, dissatisfaction with one's present life, negative self esteem, hopelessness regarding the future and other negative emotional status were found to be higher in unemployed people.

According to Jahoda (1980) unemployment damage mental health because of the psychological deprivation of the consequences of employment (like-status, social identity, financial support etc.) which normally function as psychological supports.

Creed, Peter, A. (1999) in a longitudinal study found that psychological health was not identified as a predictor of occupational status but length of unemployment, general ability and literary status were identified as predisposing factor for occupational status.

Wadsworth, Montgomery and Bartley (1999) found in their study that the experience of prolonged unemployment early in the working life of young men is likely to have a persisting effect on their future health and socioeconomic circumstances.

Claussen, B. (2001) suggests that health related selection to long term unemployment seems to explain a substantial part of excess mental morbidity among unemployed people. An increasing number of unemployed get handicapped as years with unemployment go on.

Caspi, Wright, Moffit and Silva (1998) investigated the childhood and adolescent predictors of youth unemployment (UE) in a longitudinal study of young adults who have been studied for the 21 years since their births. As the predictors of UE they used information about each individuals human capital, social capital and personal capital. They found that in human capital domain lack of high school qualifications, poor reading skills, low IQ scores and limited parental resources significantly increased the risk of UE. In social capital domain growing up as a single parent family, family conflict and lack of

attachment to school increased the risk of UE. In the personal capital domain children involved in antisocial behaviour had an increased risk of UE.

Caces Fe and Harford, T. (1998) examined whether the effect of per capita consumption on subsequent rates of suicide is influenced by unemployment rates, per capita income and divorce rates. It was found that unemployment was significantly related to suicide and was shown to confound the alcohol-suicide relationship.

Sex or gender is an important factor which seems to be related to psychological well-being. It is usually asked that are unemployed men different from unemployed women with regard to their psychological well-being? A number of studies have examined this fact.

Liat, K. (2000) examined gender differences in job search intensity, attitudes toward unemployment and related responses among a sample of 594 Israelis. It was hypothesized that gender based differences would be fewer among respondents with high level of educations than among those with low levels of education. No significant differences were found between the sexes in psychological responses of unemployment although women reported a more severe decline in health than did the men.

Murphy, C., Athanason, A. (1999) found in their study that unemployment does not have an effect on the personal locus of control for male youths but perception of personal efficacy among young women declines due to joblessness.

Melluish and Bulmer, (1999) conducted study on men's health that links men's psychological distress with the negative effects of male socialization and masculinity and found that men experience psychological distress who have been unemployed for more than one year.

Lia Julion C.L. and Wong S3C (1998) examined the effects of dispositional optimism and coping on the link between unemployment and psychological health among 79 employed and 104 unemployed Hong Kong Chinese women (age-30 to 50yrs). It is found that among the unemployed women the more optimistic ones and those who were more able to distance themselves from job loss fared better. However the difference in psychological well-being of unemployed men and women are influenced by the cultural variation.

Age is another important factor which seems to be related to psychological well-being.

Broman (1997) his study matched the younger and older groups for unemployment duration. The greater impact of unemployment in middle age is thought to be because of its much greater effect on life style, finance and health.

Some theorists suggested that well-being may even improve with age (Carstensen, 1991; Lawton, 1989,1996). They argued that affective well-being in particular is likely to improve over the course of life span because of age graded changes in emotion regulation.

Lawton (1996) advocated the idea that older adults learn to manage their effect more effectively as they age. He argues that these gains in affect management result from both personality factors and adaptation to changes in social contexts and life events.

Carstensen (1991, 1995), La bouvie-Vief and Blanchard Feilds (1982) and Lawton (1996) claim that shifts in social contexts and changing inner states provide the underpinning for the emotion regulation

changes that lead to greater happiness in later life. But Baltes (1993) reported a decline in frequency of positive affect as people aged. Vaux and Meddin (1987) in a cross sectional study using elderly sample found no age difference in positive affect. In another study they reported that their oldest respondents displayed lower levels of negative affect than their young old counterparts. Moreover, the relationship between negative affect and age disappeared when negative life events were controlled.

Adelmann and et. al. (1989) found lower levels of well-being on two of their three measures among women from a younger than older cohort. Women appears to be less happy and this seems to persist across different age groups.

Baltes and Baltes (1990) showed that older persons do not appear unhappier than middle aged or younger persons despite the declines in physical health, the deaths of peer and spouses and other objective rights that accompany aging.

However income is an important variable that has a strong effect on psychological well-being.

Bradburn (1969) reported evidence that unemployment influences the well-being of both men and women where economic factor appears to be a determinant of psychological well-being.

Kessler, Turner and House (1987) reported that the consequent financial strain is the only factor affecting psychological health in unemployed people.

Campbell et. al. (1976) found that unemployment has a devastating impact on the well-being that goes beyond the obvious financial difficulties involved. Mc Laren (1999) found in his study that declining economy may create psychological and physical handicap for individuals. Mahmuda (1998) found in her study that low income leads to extremely poor psychological well-being.

It is needless to point out the importance of the effect of literacy or education on psychological well-being of unemployed.

Reynolds, John R. and Ross E. (1998) found in their studies that education is associated with physical and psychological well-being of unemployed people. Mahmuda (1998) found in *her* study that respondents with high education, had positive psychological well-being and respondents having no education had negative psychological well-being. Campbell (1981) suggests that education has an influence on psychological well-being.

Freudiger (1980), Glenn and Weaver (1981), Mitchell (1976) have indicated that education had more positive effects on women's psychological well-being.

In many of the early classic studies (Andrews, Withey 1976; Bradburn-1969, Campbell, and et. al., 1976; Veroff, Douvan and Kulka 1981) it was assumed that socio demographic and social structural variables such as age, gender, marital status and income explained the individual differences in happiness. This is known as the social indicators movement in well-being research (Ryff, Keyes and Hughes, 1998) which held that some socio demographically defined groups (e.g- married people, those with higher income, younger people) were happier than others because of differential availability of psychological physical and material resources. In essence, individual differences in well-being were thought to be by products of these group differences.

1.4. Rationale of the Study :

We know that Bangladesh is a poverty stricken country. It ranks as one of the poorest countries of the third world with 78 percent of the population falling below the poverty line. Majority of the people in Bangladesh depend mainly on agriculture, small and cottage industries and manual labour for their livelihood. Lack of ownership on access to productive occupation leading to low income and high illiteracy (74%). Our per capita income is US\$ 386 (Bangladesh Bureau of Statistics, 2000). The current unemployment rate in Bangladesh is male 2.71 and female 2.19 and only in urban area the rate of male unemployment is 4.39 and female unemployment is 4.29 respectively (Labour Force Survey, 1995-96; BBS). The rate of illiteracy for women is 75.8 percent as against 54.5 percent for men (UNDP-1994). The total unemployment rate by education and sex is, male 2.0 and female 1.9 and in urban area the rate is male 2.0 and female 4.7 respectively (LFS-1990.91).

In a situation like this unemployment is the most persistent problem in this country. Unable to find work in the rural areas an increasing number of people are heading for Dhaka thus increasing the capital's unemployment rate. Only illiterate people in Dhaka are not unemployed. But this problem is seen even in case of literate men and women as well.

At the first sight unemployment causes financial suppression. So a person becomes jeopardized. He fails to fulfill the basic needs like food, clothing, shelter health care etc. This makes him dependent. Thus he fails to get social identity and status, cuts down social contacts and finally loses purpose in life. Consequently he develops insecurity and dissatisfaction with life situations which lowers down life quality. In this way economic deprivation ultimately produces psychological distress which has a detrimental effect on psychological well-being. However, mental well-being is dependent on the economic need for employment on the one hand and on the psychological need for employment on the other hand. Unemployed people are always at risk of socio emotional problems, deviant behaviour and reduced aspirations and expectations. Moreover withdrawal from friends, loneliness, low self esteem, trying to manage on reduced income are the common pictures of unemployed. Besides stress related problems like suicide, alcoholism, heart disease, high blood pressure are significantly higher among the unemployed. Thus unemployment creates misery and a terrible dehumanising situation. So it is clear that, unemployment must have a negative effect on people's psychological well-being.

Besides the effect of unemployment is not equally experienced by literate and illiterate, married and unmarried men and women of different age groups having different durational effect of unemployment. But unfortunately no research has yet been done to see how the effects of unemployment as an indicator of poverty adversely affects the psychological well-being of literate and illiterate unemployed men and women living in Dhaka and how it creates a detrimental effect on several socio demographic factors like age, family income, marital status, level of education and unemployment duration.

It is expected that the finding will not only help us to see the current status of psychological well-being of literate and illiterate unemployed men and women living in Dhaka city but it will also sensitize the decision makers to take necessary steps where psychologists with their expertise in mental health

measurement have an important role in policy makers about how to minimize the potential harm of the negative psychological effect of unemployment and optimizing the unemployed through counseling and referrals as the most important therapeutic tool where personal and social characteristics of each unemployed will be considered.

1.5. Hypotheses

The hypotheses that were formulated to be verified were –

1. Sex (male and female) would have a significant effect on the psychological well-being of unemployed respondents ;
2. Literacy status (literate and illiterate) would have a significant effect on the psychological well-being of unemployed respondents;
3. Age (20 to 24 yrs; 25 to 29 yrs; 30 to 39 yrs and 40+) would have a significant effect on the psychological well-being of unemployed respondents;
4. Family income (Tk.300/- to Tk.999/-; Tk.1000/-toTk. 4999/-; Tk.5000/- to Tk.9999/-; Tk.10,000/- to Tk.14,999/- and Tk.15,000/- +) would have a significant effect on the psychological well-being of respondents;
5. Marital status (married and unmarried) would have a significant effect on the psychological well-being of unemployed respondents;
6. Different levels of education (class I to V; Class VI to S.S.C.; H.S.C ;graduation and M.Sc. and above) would have a significant effect on the psychological well-being of unemployed respondents; and
7. Duration of unemployment (less than 12 months, 13 to 23 months, and 24 months and above) would have a significant effect on the psychological well-being of unemployed respondents.

METHOD

Chapter II

METHOD

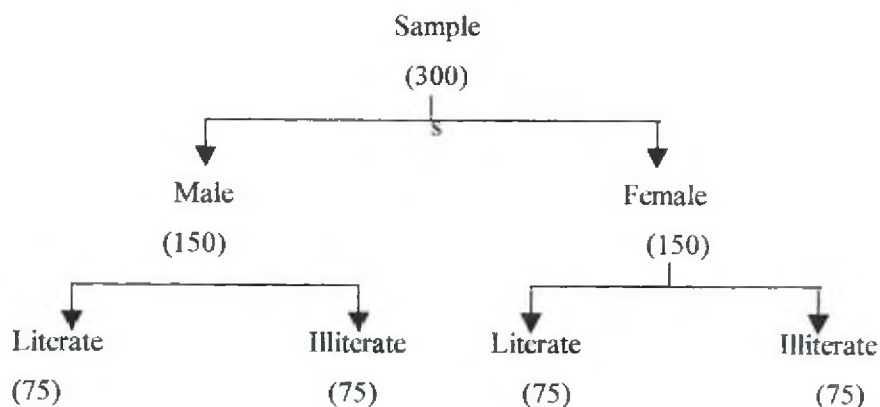
The Sample :

The sample of the present research consisted of three hundred adult unemployed respondents between the ages of 20 and 58 years. All of these respondents living in Dhaka city were selected through voter registration lists and friends in such a way that an equal number of male and female literate and illiterate respondents get selected in the sample. Among the total three hundred respondents half were males (150) and the remaining half were females (150). In case of the male respondents again half (75) were literate and the other half (75) were illiterate unemployed sample.

Similarly for female respondents half (75) were illiterate unemployed respondents who were selected by means of stratified random sampling technique.

Here illiterate means those respondents who can neither read nor write and literate includes those respondents who can read and write properly to highly educated unemployed respondents.

This distribution of the samples is presented in the following schematic diagram -



A schematic Representation of Sample Selection.

Instruments Used:

The instruments used in the present study fall under two parts:

A. Demographic information:

This part of the instrument contained information on respondents sex, literacy status, age, family income, marital status, level of education and duration of unemployment etc.

B. Subjective Well-Being Questionnaire:

A Bengali version, Begum (1990) of the subjective well-being questionnaire containing 82 items originally developed by Nagpal and Sell (1985) was used in this study to measure the psychological well-being of unemployed respondents. By using factor analysis (9) nine dimensions of subjective well-

being were identified by Nagpal and Sell (1985) that were conceived as being related to or parts of subjective well-being . The items covered positive and negative affect, mental mastery over self and environment, perception of values, beliefs and qualities of inner life, family life, social contacts, feeling of security and achievement of long term expectations in life.

In the present study, eight dimensions were used which are as follows:

1. Subjective Well-being Positive Affect:

Here items on specific life concerns such as health, education, work, standard of living, family and friends as well as some items reflecting the perception of well-being in an overall perspective are included.

2. Subjective Well-being Negative Affect:

Most of the items here are inverse of the questions relating to positive affect. Some items reflected the most frequently reported complaints in psychological cases. These elicited the respondents general unhappiness and his /her worries or regrets about particular life concern such as worry over family life etc.

3. Mental Mastery Over Self And Environment:

Here a respondent's feeling of his performance in matters requiring the exercise of mental mastery is an important area such as ability to concentrate etc.

4. Rootedness, Belongingness:

It has been hypothesized that the perception of sharing values, beliefs and qualities of inner life form a special dimension of well-being, such as moments of intense happiness.

5. Structural And Cohesive Aspects Of Family Life:

The structural aspects of family life and democratic functioning in the family is related to each other and have a substantial impact on well-being, such as both spouses earning etc.

6. Density Of Social Network:

These items elicit information on perceived well-being from the social networks other than family group such as having someone to talk freely.

7. Security In Crisis (Socioeconomic and related to health):

The questions in this area cover the respondents feeling of security in case of various crisis situations such as help in financial crisis etc.

8. Expectation Achievement Harmony:

It explores an area of well-being that is particularly important viz. The extent to which long term expectations in life had been actual achievements, such as fulfillment of material needs etc.

Originally, a 130 item structured questionnaire was designed to cover the above mentioned areas of concern. Later a short version of the questionnaire consisting of 82 items were developed. It should be mentioned that the short version was used in this study to measure the psychological well-being of unemployed respondents.

Scoring Of The Subjective Well-being Questionnaire:

Different categories of response modes and their scoring are as follows:

RESPONSE MODES	SCORES
Very good, Very happy, Very much, Most of the time, Quite deeply, Quite often, Yes	01
Quite good, Quite happy, To some extent, Sometimes, No.	02
Not so good, Not so much, Not so happy, Hardly ever, Rarely, Never	03
Not applicable.	04

A respondents total score is the sum of the numerical values of responses to all items. High total score indicate poor psychological well-being and low total scores indicate better psychological well-being. For 76 items in the questionnaire the response categories were 1-3 and for 6 items the response categories were 1-4. So, the maximum possible score for an individual is 252 and the minimum score is 82.

Design:

The study involved 2X2 completely randomized design with well-being as the dependent variable and two levels of sex (male and female) and two levels of literacy status (literate and illiterate) respectively as the independent variables.

In the study there were several socio demographic variables viz. age, family income, marital status, level of education and duration of unemployment respectively. For each socio demographic variable separate AVOVA was computed. In case of age a 4X2X2 completely randomized design with four levels of age (20 to 24 yrs; 25 to 29 yrs; 30 to 39 yrs and 40 yrs and above), two levels of sex (male and female) and two levels of literacy status (literate and illiterate) was employed.

For family income a 5X2X2 completely randomized design was used with five levels of family income (Tk.300/- to Tk.999/-; Tk.1000/- to Tk.4999/-; Tk.5000/- to Tk.9999/-; Tk.10,000/- to 14,000/- and Tk.15,000/- and above), two levels of sex and two levels of literacy status as independents variables.

In case of marital status a 2X2X2 completely randomized design with two levels of marital status (married and unmarried), two levels of sex and two levels of literacy status was used.

For duration of unemployment a 3X2X2 completely randomized design was employed where there were three levels of unemployment duration (less than 12 months, 13 to 23 months and 24 months and above), two levels of sex and two levels of marital status.

Lastly, incase of level of education, a 5X2X2 completely randomized design was used with five levels of education (class I to V; Class VI to S.S.C; H.S.C; graduation and M.Sc. and above degree), two levels of sex and two levels of literacy status, respectively.

Treatment Of Demographic Data:

The socio demographic variables included in the study were treated in the following manner —

1. Literacy Status: Here two levels of literacy status namely (a) literate and (b) illiterate unemployed respondents were included in the sample. Among the total number of unemployed (300) respondents half of the respondents were literate (150) and the remaining half (150) were illiterate. In each category an equal number of (75 literate male and 75 literate female) and (75 illiterate male and 75 illiterate female) respondents were included in the sample.

2. Age: The respondents' age range was 20 to 58 years. This age range was divided according to four categories namely 20-24 yrs, 25-29 yrs, 30-39 yrs and 40 yrs and above. The total number of respondents in each of these four categories were 42, 105, 83 and 70 respectively.

3. Family Income: In the study respondents' lowest family income was Tk.300/- and highest family income was Tk.25,000/-. This family income range was divided according to five categories namely Tk.300/- to Tk.999/-; Tk.1000/- to Tk.4999/-; Tk.5000/- to Tk.9999/-; Tk.10,000/- to 14,000/- and Tk.15,000/- and above. The total number of respondents in each of these five categories were 71, 75, 72, 49 and 33 respectively.

4. Marital Status: There were two levels of marital status namely (a) married and (b) unmarried unemployed respondents who were included in the sample. A total number of 175 married respondents and 125 unmarried respondents were selected.

5. Level of Education: Here only literate respondents were included in the sample. That means only 150 literate cases are included where both male and female literate unemployed respondents constituted the sample. Here literate means those respondents who can read and write properly up to the highest level of education. In the study respondents' lowest education level was class I and highest education level was M.Sc/equivalent degree and above. This range was divided according to five categories namely class I to V, class VI to S.S.C., H.S.C., graduation and M.Sc and above degree. In each of these five categories the number of respondents were 34, 23, 26, 31 and 36 respectively.

6 Duration of Unemployment: There were three levels of unemployment duration. The duration of unemployment was expressed by the total number of months a respondent remained unemployed. In this study, the lowest unemployment duration was 3 months and the highest unemployment duration was 50 months. This range was divided according to three categories namely, less than 12 months, 13 to 23 months and 24 months and above. In each of these three categories the total number of respondents were 87, 99 and 114 respectively.

Interviewers:

The author herself and two students of M.Sc final year in Psychology served as interviewers. One of them was male and the other was female. Both of them were given requisite training for data collection.

Duration of the Study:

It took nearly nine months (January to September 2001) to complete the data collection of unemployed respondents from Dhaka.

Literate respondents took 25 to 35 minutes and illiterate respondents took 45 to 50 minutes to complete answering the questionnaire that was presented in booklet form.

Procedure:

The questionnaire was administered to each of the three hundred (300) literate and illiterate, male and female unemployed respondents individually by one of the three interviewers. The interviewers were properly trained regarding how to establish rapport with the respondents and administer the questionnaire with proper instructions.

While collecting data, the interviewers first made contact with the respondent, fixed a date for interview and then conducted the interview either at home or at the unemployment training centers where they were taking self employment training.

Since half of the respondents were illiterate (150) it was not possible for them to read and complete the questionnaire by themselves. So, incase of illiterates each item was presented verbally and their responses were recorded. Respondents who are literate, in most of the cases they filled up the questionnaire by themselves. While filling out the questionnaire some respondents asked for clarifications which were given by the interviewers. Upon completion of the questionnaire the respondents were thanked for their co-operation.

RESULTS

Chapter III

RESULTS

The study investigated psychological well-being of unemployed literate and illiterate men and women of Dhaka city. Here the dependent variable was the psychological well-being scores measured by a Bangla version of the subjective well-being questionnaire Begum (1990) originally developed by Nagpal and Sell (1985).

The study hypothesized that all the socio demographic factors i.e. independent variables – sex, literacy status, age, family income, marital status, level of education and duration of unemployment and would have significant effect on psychological well-being of unemployed respondents. In statistical term, the study hypothesized the main effects of these socio-demographic factors. In order to test these hypotheses the psychological well-being scores of unemployed respondents were analyzed by using Analysis of Variance.

The mean psychological well-being scores of unemployed respondents according to sex, literacy status, age, family income, marital status, level of education and duration of unemployment are presented sequentially with the ANOVA results.

Sex And Literacy Status:

1

It appears from table 1(a) that the main effects of sex ($F=222.645; df=1,296; p<.000$) and literacy status ($F=782.470; df=1,296; p<.000$) were significant. In other words psychological well-being varied as a function of sex and literacy status of unemployed respondents. Male unemployed respondents had higher mean ($\bar{X}=191.36$) compared to female unemployed respondents ($\bar{X}=183.54$). This indicates that male unemployed respondents had poorer psychological well-being than their female counterparts.

In case of literacy status, illiterate unemployed respondents had higher mean ($\bar{X}=194.78$) compared to literate ($\bar{X}=180.12$) unemployed respondents. That means illiterate unemployed respondents were found to have poorer psychological well-being than their literate counterparts. It should be noted, however, that both the groups had poor psychological well-being.

Table 1(a): The mean psychological well-being scores and the results of ANOVA according to different levels of sex and literacy status of unemployed respondents

VARIABLES	MEANS	
	Male	Female
Sex	191.36	183.54
Literacy Status	Literate	Illiterate
	180.12	194.78

$F(\text{sex})=222.645; df=1,296; p <.000$

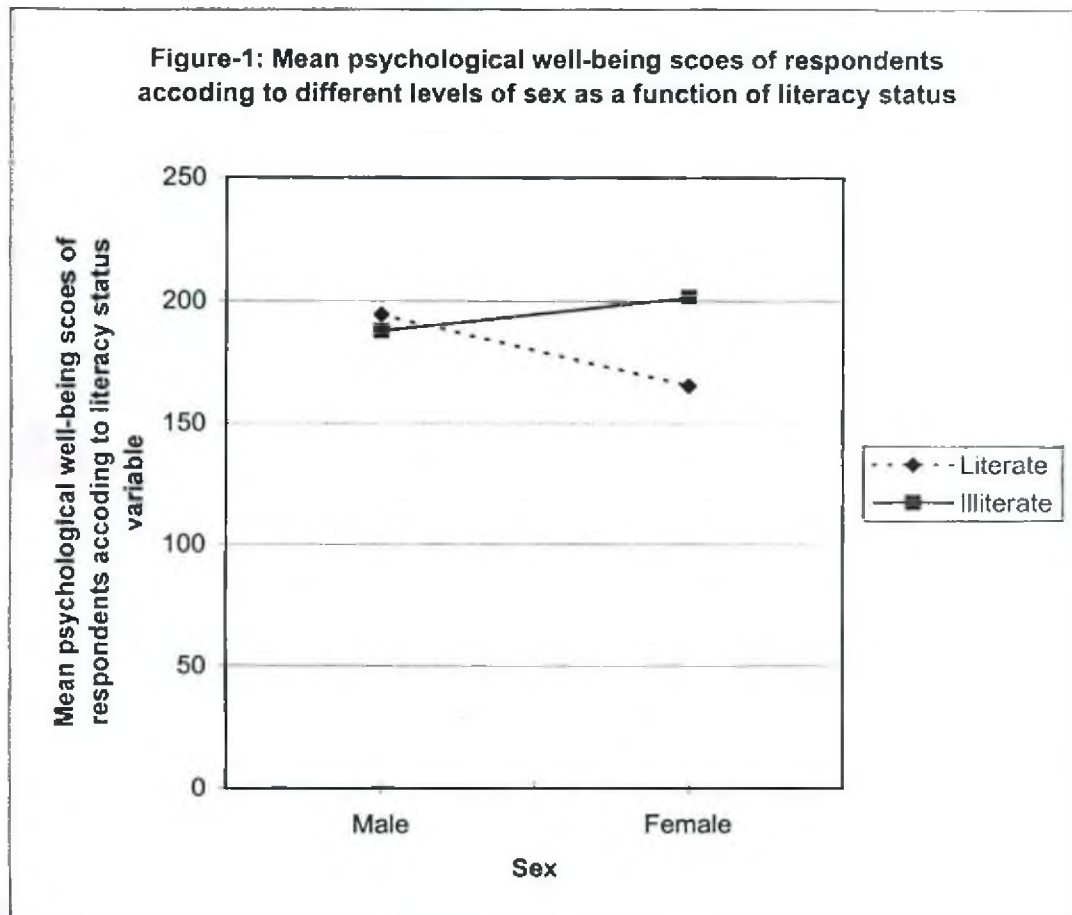
$F(\text{Literacy Status})= 782.470; df=1,296; p <.000$

In addition, there was a significant interaction effect between sex and literacy status ($F=1639.421$; $df=1,296$; $p < .000$) which is shown in Figure-1. It shows that among literate unemployed respondents, males had poorer psychological well-being ($\bar{X}=194.64$) than females ($\bar{X}=165.60$). But in case of illiterate respondents a reverse picture is found where female illiterate unemployed respondents had poorer psychological well-being ($\bar{X}=201.48$) as compared to their male counterparts ($x=188.08$).

Table 1(b): Cell means of psychological well-being scores of unemployed male and female respondents as a function of literacy status

VARIABLE		SEX	
		Male	Female
Literacy Status	Literate	194.64	165.60
	Illiterate	188.08	201.48

$F(\text{Sex} \times \text{Literacy Status}) = 1639.421$; $df=1,296$; $p < .000$



In short, psychological well-being varied significantly as a function of sex and literacy status of unemployed respondents. Besides that the difference between males and females in psychological well-being varied significantly as a function of their literacy status

AGE:

The results of ANOVA showed non-significant ($F=1.875; df=3,284$) effect of age (Table-2a) and non-significant age x sex interaction ($F=.573; df=3,284$) but a significant interaction (Table-2b) between age and literacy status ($F=3.537; df=3,284; p < .000$) as well as a significant age x sex x literacy status interaction ($F=3.796; df=3,284; p < .01$); table-2c.

Table -2(a): The mean psychological well-being scores and the results of ANOVA according to different levels of age of unemployed respondents

VARIABLE		MEANS
AGE	20-24 yrs	187.02
	25-29 yrs	184.61
	30-39 yrs	187.29
	40 and above	192.16

$F(\text{Age})=1.875; df=3,284$

An inspection of the nature of the interaction, presented in Figure -2, shows that in case of literate respondents the age groups of 25 to 29 yrs ($\bar{x}=179.67$) and 30 to 39 yrs ($\bar{x}=179.00$) had less poor psychological well-being compared to that of the 20 to 24 yrs ($\bar{x}=180.96$) and 40 yrs and above ($\bar{x}=183.93$) age groups. But for illiterate respondents, the 25 to 29 yrs ($\bar{x}=193.32$) and 40 yrs and above ($\bar{x}=194.40$) age groups had less poor psychological well-being than the 20 to 24 yrs ($\bar{x}=195.94$) and 30 to 39 yrs ($\bar{x}=196.20$) age groups. In other words the difference in the psychological well-being of various age groups varied significantly as a function of their literacy status.

Table 2 (b): Cell means of psychological well-being scores of unemployed respondents according to different age levels as a function of sex and literacy status

VARIABLES		AGE			
		20-24 yrs	25 -29yrs	30-39yrs	40 and above
Literacy Status	Literate	180.96	179.67	179.00	183.93
	Illiterate	195.94	193.32	196.20	194.40
Sex	Male	192.96	191.38	191.75	189.95
	Female	179.11	177.96	183.87	194.78

$F(\text{Age x Literacy Status}) = 3.537; df=3,284; P<.015$

$F(\text{Age x Sex}) = .573; df=3,284$

Figure-2: Mean psychological well-being scores of respondents according to different levels of age as a function of literacy status

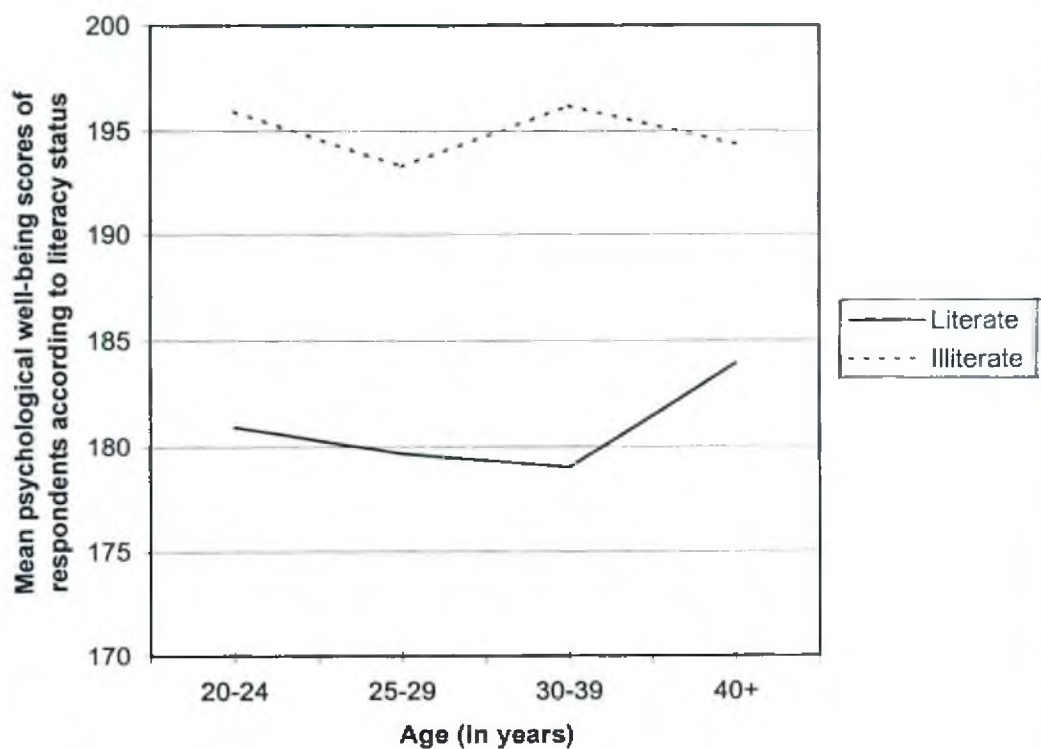
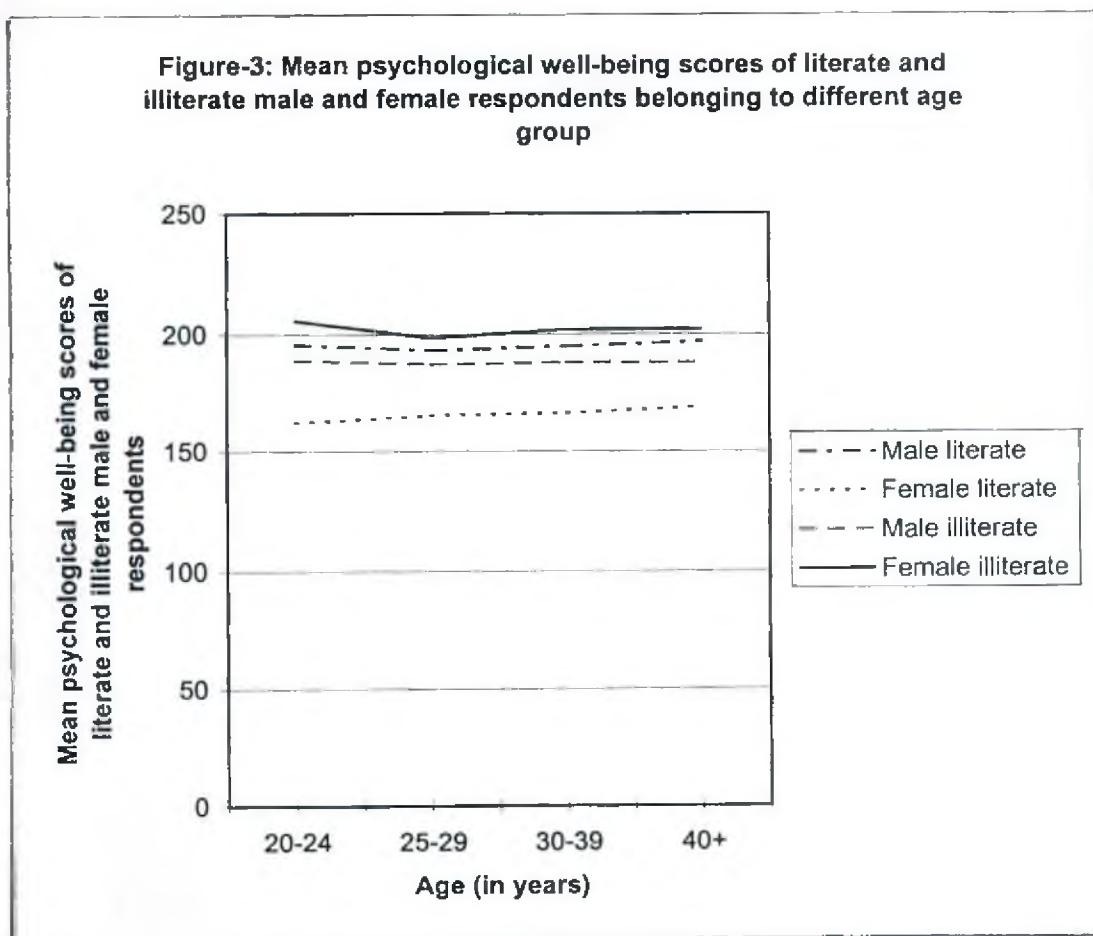


Table 2 (c): Cell means of psychological well-being of literate and illiterate male and female unemployed respondents according to different age levels.

AGE	LITERATE		ILLITERATE	
	SEX			
	Male	Female	Male	Female
20-24yrs	195.71	162.18	189.10	205.71
25-29yrs	193.44	165.48	187.50	198.55
30-39yrs	194.95	166.38	188.18	202.13
40 and above	197.13	168.86	188.03	202.04

$F(\text{Age} \times \text{Sex} \times \text{Literacy Status}) = 3.796$; $df = 3, 284$; $p < .011$



The significant triple interaction among age, sex and literacy status ($F = 3.796$; $df = 3, 284$; $p < .011$) is graphically presented in Figure-3 and their cell means are presented in table 2(c). It shows some difference in psychological well-being was found between male literate and male illiterate respondents. Literate males in the age range of 20 to 24 yrs, 25 to 29 yrs, 30 to 39 yrs and 40 yrs and above had poorer psychological well-being ($\bar{x} = 195.71$), ($\bar{x} = 193.44$), ($\bar{x} = 194.95$) and ($\bar{x} = 197.13$) compared to male illiterate respondents ($\bar{x} = 189.10$), ($\bar{x} = 187.50$), ($\bar{x} = 188.18$), and ($\bar{x} = 188.03$) respectively.

However a reverse picture is found in case of literate and illiterate female unemployed. In all the age groups illiterate females had poor psychological well-being ($\bar{x}=205.71$), ($\bar{x}=198.55$), ($\bar{x}=202.13$) and ($\bar{x}=202.04$) compared to literate female unemployed, ($\bar{x}=162.18$), ($\bar{x}=165.48$), ($\bar{x}=166.38$) and ($\bar{x}=168.86$) respectively. In other words the difference between literate and illiterate males and females were due to different age groups of the unemployed respondents. This indicates psychological well-being is complexly determined by age, sex and literacy status of the unemployed respondents.

To sum up, this part of the result shows a non-significant main effect of age on psychological well-being of unemployed respondents and a non-significant two way interaction between age and sex. However a significant two way interaction between age and literacy status and a significant triple interaction among age, sex and literacy status of unemployed respondents indicated the complex relationships among these variables in psychological well-being.

Family Income:

In case of family income, the mean scores and the results of ANOVA according to different levels of family income of unemployed respondents is shown in table 3(a). It is seen that the main effect of family income is significant. ($F=439.950$; $df=4,280$; $p < .000$). In other words, the psychological well-being of unemployed respondents varied as a function of different levels of family income. It is seen from table 3(a) that the mean psychological well-being scores of the respondents decreased with increase in family income. In other words, with the gradual increase of family income unemployed respondents' psychological well-being became less and less poor.

Table- 3(a): The mean psychological well-being scores and the results of ANOVA according to different levels of family income of unemployed respondents

s		
VARIABLE		MEANS
Family Income	Tk. 300/- to Tk.999/-	192.76
	Tk. 1000/- to Tk.4999/-	190.51
	Tk. 5000/- to Tk.9999/-	185.69
	Tk. 10000/- to Tk.14999/-	182.92
	Tk.15000/- +	179.64

$F(\text{Income})=439.950$; $df=4,280$; $p < .000$

Table 3 (b) : Also shows significant 2- way interactions between family income and literacy status ($F=31.642$; $df = 4,280$; $p < .000$) and family income and sex ($F=22.702$; $df=4,280$; $p < .000$). The nature of interaction between family income and literacy status is shown in Figure -4 and their cell means in table 3(b). It shows that for literate respondents whose family income range is Tk.300/- to Tk. 999/- scored highest ($\bar{x}=184.75$) and whose family income range was Tk. 1000/- to 4,999/- scored lowest ($\bar{x}=182.33$). Other groups remained in between (i.e. family income range Tk.1000/- to 4,999/-: $\bar{x} =182.33$; Tk.5000/- to Tk.9,999/-: $\bar{x} =180.31$) ; Tk. 10,000/- to Tk.14,999/- $\bar{x}=177.18$ and Tk. 15000/ and above: ($\bar{x} =172.33$). That means with gradual increase in family income unemployed respondents' psychological well-being became less and less poor. For illiterate respondents similar trend is found

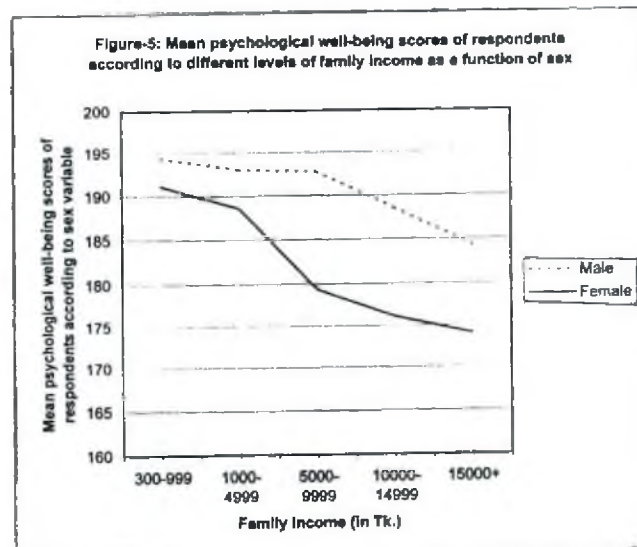
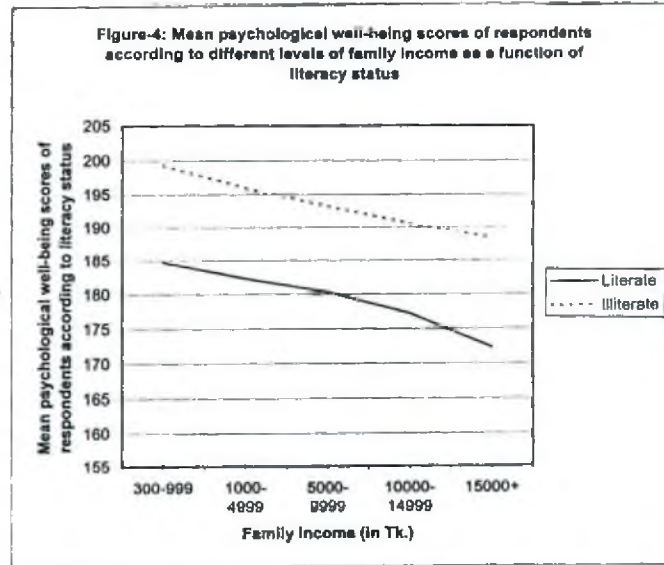
although their mean scores were higher. However, the differences in the mean psychological well-being scores of the literate and illiterate groups were much wider at the two extreme income groups than at the middle income groups.

Table 3(b): Cell means of psychological well-being scores of unemployed respondents according to different levels of family income as a function of sex and literacy status

		FAMILY INCOME				
VARIABLES		Tk.300/- to Tk.999/-	Tk.1000/- to 4999/-	Tk.5000/- to 9999/-	Tk.10000/- to Tk.14999/-	Tk.15000/- +
Literacy Status	Literate	184.75	182.33	180.31	177.18	172.33
	Illiterate	199.33	195.96	193.23	190.57	188.40
Sex	Male	194.36	192.77	192.76	188.48	184.28
	Female	191.11	188.53	179.37	176.09	174.07

$F(\text{Family Income} \times \text{Literacy Status})=31.642; df=4,280; p < .000$

$F(\text{Family Income} \times \text{Sex})=22.702; df=4,280; p < .000$



The interaction between family income and sex is shown in Figure-5 and Table 3(b). It shows that unemployed male respondents whose family income range was Tk.300/- to Tk.999/- scored highest ($\bar{x}=194.36$) and male respondents whose family income range was Tk. 15,000/- and above scored lowest ($\bar{x}=184.28$). This indicates that respondents having lowest family income had poorest psychological well-being and those having highest family income had better psychological well-being. The other groups remained in-between (i.e. the respondents with the family income of Tk.1000/- to 4999/-: $\bar{x}=192.77$; Tk.5000/- to 9999/-: $\bar{x}=192.76$ and Tk.10,000/- to Tk 14,999/-: $\bar{x}=188.48$). For female respondents those having lowest family income (Tk.300/- to Tk.999/-) scored highest ($\bar{x}=191.11$) and those having highest family income (Tk.15,000/- and above) scored lowest ($\bar{x}=174.07$). The remaining income groups had intermediate psychological well-being scores.. This picture is similar to that of the male unemployed respondents' i.e. the higher the family income the poorer the psychological well-being.

The three way interaction among family income, literacy status and sex of respondents ($F=35.046$; $df=4,280$; $p<.000$) is shown in table -3(c) and Figure- 6. It shows that some difference in psychological well-being is found between male literate and male illiterate unemployed respondents. Literate male respondents' whose family income was Tk.300/ to Tk.999/; Tk.1000/ to Tk.4999/; Tk.5000/ to Tk.9999/; Tk.10000/ to Tk.14999/ and Tk. 15000/ and above had poorer psychological well-being ($\bar{x}=199.81$, $\bar{x}=198.43$, $\bar{x}=196.20$, $\bar{x}=189.93$, $\bar{x}=185.00$) as compared to male illiterate unemployed respondents ($\bar{x}=190.00$, $\bar{x}=189.00$, $\bar{x}=187.86$, $\bar{x}=186.67$, $\bar{x}=183.38$) as compared to male illiterate unemployed respondents according to different levels of family income $\bar{x}=186.67$, $\bar{x}=183.38$) respectively. In other words the difference between different family income of unemployed respondents.

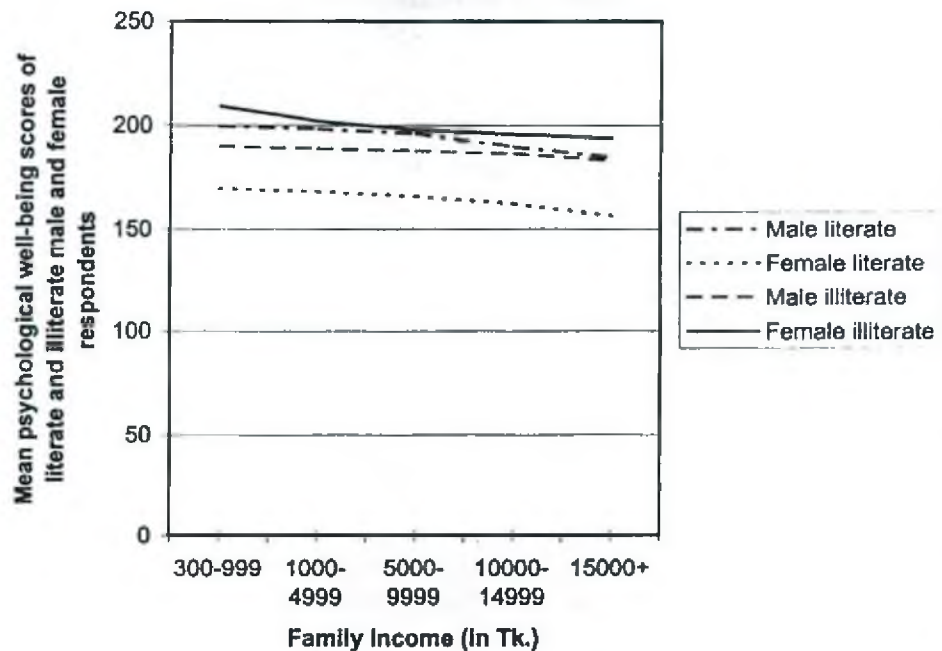
Table 3(c): Cell means of psychological well-being scores of literate and illiterate male and female unemployed respondents according to different levels of family income

VARIABLES	LITERACY STATUS			
FAMILY INCOMES	LITERATE		ILLITERATE	
	SEX			
	MALE	FEMALE	MALE	FEMALE
Tk.300/- to Tk.999/-	199.81	169.69	190.00	209.16
Tk.1000/- to 4999/-	198.43	168.25	189.00	202.04
Tk.5000/- to 9999/-	196.20	165.86	187.86	197.94
Tk.10000/-to Tk.14999/-	189.93	162.46	186.67	195.78
Tk.15000/- +	185.00	156.50	183.38	194.14

F (Family Income X Sex X Literacy Status)=35.046; $df=4,280$; $p<.000$

However a reverse picture is found in case of literate and illiterate female unemployed. Table -3(c) and Figure – 6 show that in all the family income groups illiterate females had poorer psychological well-being ($\bar{x}=209.16$, $\bar{x}=202.04$, $\bar{x}=197.94$, $\bar{x}=195.78$ and $\bar{x}=194.14$) compared to literate female unemployed respondents ($\bar{x}=169.69$, $\bar{x}=168.25$, $\bar{x}=165.86$, $\bar{x}=162.46$ and $\bar{x}=156.50$) respectively. This indicates that psychological well-being is complexly determined by family income, sex and literacy status of the unemployed.

Figure-6: Mean psychological well-being scores of literate and illiterate male and female respondents according to different levels of family income



It should be noted however that in all the categories of family income, literate male respondents and illiterate females respondents had poorer psychological well-being.

To sum up, this part of the results show a significant main effect of family income, significant two way interactions between family income and sex and family income and literacy status and a three way interaction among family income, sex and literacy status. These results indicate a complex relationship among these variables in determining psychological well-being.

Marital Status:

The results of ANOVA of the psychological well-being scores with variables of marital status, literacy status and sex are presented in Table 4(a). It shows a significant main effect of marital status ($F=533.28$, $df=1,292$; $p<.000$). In other words, psychological well-being of unemployed respondents varied as a function of different levels of marital status. It is seen from table -4(a) that the psychological well-being of unmarried unemployed respondents had better ($\bar{x}=182.90$) psychological well-being compared to married unemployed respondents ($\bar{x}=190.70$).

Inspection of table 4(b) indicates that there were significant 2-way interactions between marital status and literacy status ($F=10.694$; $df=1,292$; $p<.001$) and marital status and sex ($F=5.379$; $df=1,292$; $p<.021$). It can be seen from figure -7 and table 4(b) that literate unemployed respondents who were married had poorer ($\bar{x}=183.33$) psychological well-being than literate unmarried respondents ($\bar{x}=175.14$).

Table-4(a): The mean psychological well-being scores and the results of ANOVA according to different levels of marital status of unemployed respondents

VARIABLE		MEANS
	Married	190.70
	Unmarried	182.90

$F(\text{Marital Status})=533.286$; $df=1,292$; $p<.000$

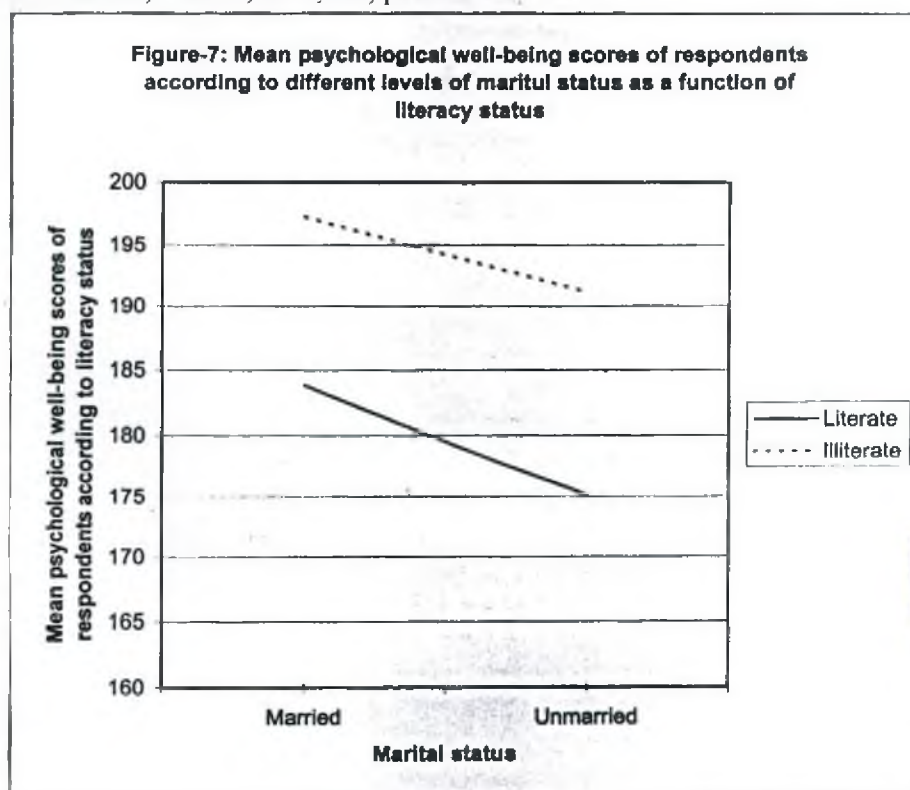
For illiterate married respondents similar trend is found which shows higher mean scores ie. poor psychological well-being.

Table- 4(b): Cell means of psychological well-being scores of unemployed respondents according to different levels of marital status as a function of sex and literacy status.

VARIABLES	MARITAL STATUS		
		Married	Unmarried
LITERATE	Literate	183.83	175.14
	Illiterate	197.34	191.01
SEX	Male	193.94	187.79
	Female	187.49	177.94

$F(\text{Marital status X Literacy Status})= 10.694$; $df=1,292$, $p<.001$

$(\text{Marital Status X Sex})= 5.379$; $df=1,292$; $p<.021$



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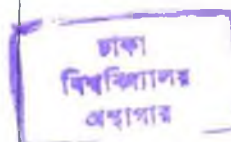
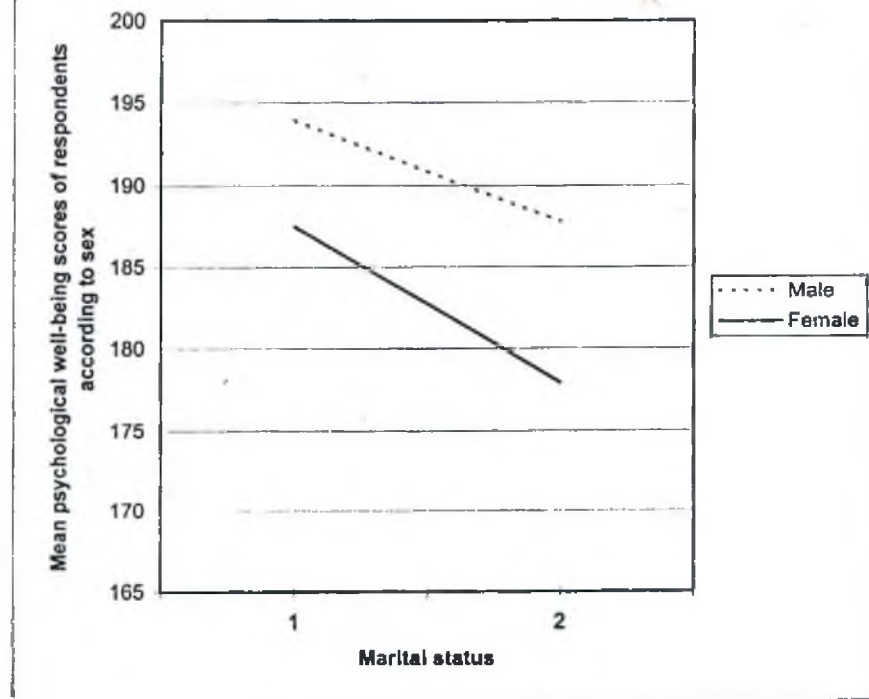


Figure-8: Mean psychological well-being scores of respondents according to different levels of marital status as a function of sex



The interaction between marital status and sex is shown in Figure – 8 and Table- 4(b). It shows that male respondents who are married had poorer psychological well-being ($\bar{x}=193.94$) than male respondents who are unmarried ($\bar{x}=187.79$). For female respondents a similar picture is found where married female respondents had poorer psychological well-being ($\bar{x}=177.94$) than unmarried female respondents ($\bar{x}=187.79$). Although in general both married and unmarried unemployed male respondents had poor psychological well-being than their female counterparts.

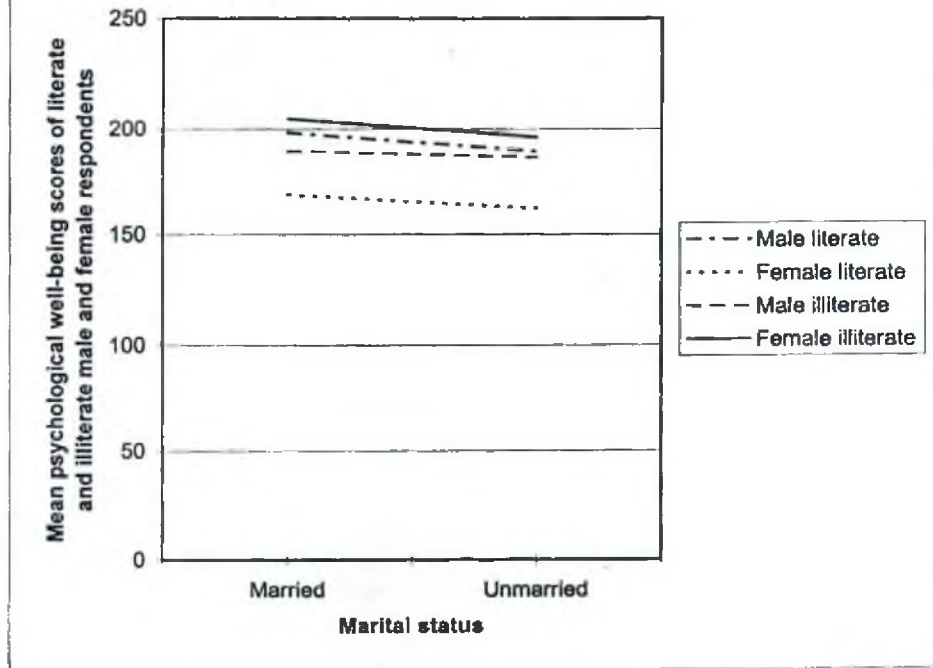
A significant tripple interaction ($F=38.222$, $df=1,292$; $p<.000$) among marital status, sex and literacy status is graphically presented in Figure – 9 and their cell means in Table- 4(c). It shows that literate male respondents who are married had poorer psychological well-being ($\bar{x}=198.43$) than illiterate married male respondents ($\bar{x}=189.35$).

Table- 4(c): Cell means of psychological well-being scores of literate and illiterate male and female unemployed respondents according to different levels of marital status

VARIABLES	LITERACY STATUS			
Marital Status	Literate		Illiterate	
	Sex			
	Male	Female	Male	Female
Married	198.43	168.52	189.35	204.80
Unmarried	189.26	161.88	186.38	196.21

$F(\text{Marital Status} \times \text{Sex} \times \text{Literacy Status})=38.822$; $df=1,292$; $p<.000$.

Figure-9: Mean psychological well-being scores of literate and illiterate male and female respondents according to different levels of marital status



In case of married females a reverse picture is found where literate female married respondents had better ($x=168.52$) psychological well-being than illiterate female married respondents ($x=204.80$). Further it is seen that literate male respondents who are unmarried had poorer ($x=189.26$) psychological well-being than unmarried illiterate male respondents ($x=186.38$). For unmarried females a reverse picture is found which shows that literate female respondents who are unmarried had ($x=161.88$) better psychological well-being than unmarried illiterate female respondents ($x=196.21$). In other words the difference between literate males and literate females and also illiterate males and illiterate females were due to the difference of marital status of unemployed respondents. This indicates psychological well-being is completely determined by marital status, sex and literacy status of unemployed.

To sum up, marital status had a significant effect on the psychological well-being of unemployed respondents. Also there were significant interactions found between marital status and sex and marital status and literacy status. However a three way interaction among all of the three variables were indicative of the complex relationships among these variables in psychological well-being.

Level of Education:

It appears from Table 5(a) that the main effect of different levels of education is significant ($F=59.738$; $df=4, 140$; $p<0.000$). In other words psychological well-being varied as a function of different levels of education of unemployed respondents.

It is seen from table 5(a) that respondents whose education level is from I to V had highest ($x=187.24$) psychological well-being score and those who had education up to M.Sc and above had lowest

($\bar{x}$ =174.64) psychological well-being score and the other education groups remained in between(i.e. respondents having education from class VI to S.S.C: $\bar{x}$ =179.35,H.S.C : $\bar{x}$ =81.88 and those having graduation: $\bar{x}$ = 175.77) . In other words with gradual increase in the level of education unemployed respondents' psychological well-being became less and less poor.

Table 5(a): The mean psychological well-being scores and the results of ANOVA according to different levels of education of unemployed respondents.

VARIABLE		MEANS
LEVEL OF EDUCATION	Class I to V	187.24
	Class VI to S.S.C.	179.35
	H.S.C	181.88
	Graduation	177.77
	M.Sc. and Above	174.64

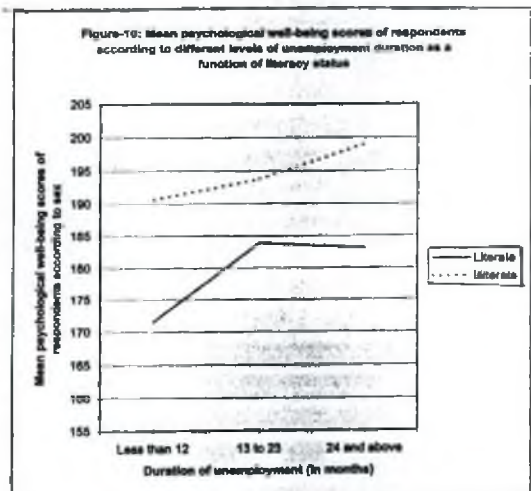
F=(Level of Education)=59.738; df=4, 140; p<.000

Table -5(b) shows a significant two way interaction between sex and level of education (F=4.365; df=3,140; p<002). The nature of their interaction is presented in Figure-10.It is seen from table 5(b) that male respondents who have education from class I to V scored highest ($\bar{x}$ =199.55) and those having education up to M.Sc and above degree scored lowest ($\bar{x}$ =187).Other groups remained in between (i.e. respondents who had education from class VI to S.S.C: $\bar{x}$ =198.11; H.S.C : $\bar{x}$ =196.77 and graduation: $\bar{x}$ =193.00) .

Table 5(b): Cell means of psychological well-being scored according to different levels of education as a function of sex of unemployed respondents.

VARIABLES		LEVEL OF EDUCATION				
		class I to V	class VI to S.S.C	H.S.c	Graduation	M.Sc and above
SEX	Male	199.55	198.11	196.77	193.00	187.28
	Female	169.64	167.29	167.00	163.50	162.00

F(Level of education X Sex)= 4.365; df=4,140; p.<.002



For female respondents, similar trend is found although their mean scores were lower (i.e. class I to V: $\bar{x}$ =169.64; class VI to S.S.C: $\bar{x}$ =167.29; H.S.C : $\bar{x}$ =167.00; graduation : $\bar{x}$ =163.50 and M.Sc and above degree $\bar{x}$ =162.00) .However the differences in the mean psychological well-being scores of male and female unemployed were much wider at the two extreme level of education groups.

In short the difference between males and females in psychological well-being varied significantly as a function of their level of education. However it should be noted that incase of level of education variable only 150 cases were included in the sample. Since education level included only literate respondents.

Duration of Unemployment:

Analysis of variance of psychological well-being scores according to different durations of unemployment, sex and literacy status showed a significant main effect of duration of unemployment ($F=555.100$; $df=2, 288$; $p<.000$). Besides, all the interactions were significant. It is seen from Table- 6(a) that the mean psychological well-being scores of the respondents increased with the gradual increase in length of unemployment duration. In other words psychological well-being of unemployed respondents deteriorated with the gradual increase of time.

Table- 6(a): The mean psychological well-being scores and the results of ANOVA according to different levels of unemployment duration

VARIABLE		MEANS
DURATION OF UNEMPLOYMENT	Less than 12 months	181.38
	13 to 23 months	188.75
	24 months and above	190.96

$F=(\text{Duration of Unemployment})=555.100$; $df=2,288$; $p<.000$

Table- 6(b) shows significant 2-way interactions between duration of unemployment and literacy status ($F=25.547$; $df=2,288$; $p<.000$) and duration of unemployment and sex ($F=9.659$; $df=2,288$; $p<.000$) .

The nature of interaction between durations of unemployment and literacy status is shown in Figure-11 and their cell means in table 6(b). It shows that for literate respondents who remained unemployed from less than 12 months scored lowest ($\bar{x}=171.50$). The respondents who remained unemployed from 13 to 23 months and 24 months and above scored almost same i.e. ($\bar{x}=183.86$) and ($\bar{x}=183.14$) respectively. However it should be noted that with the gradual increase of time the psychological well-being of literate unemployed s worsen.

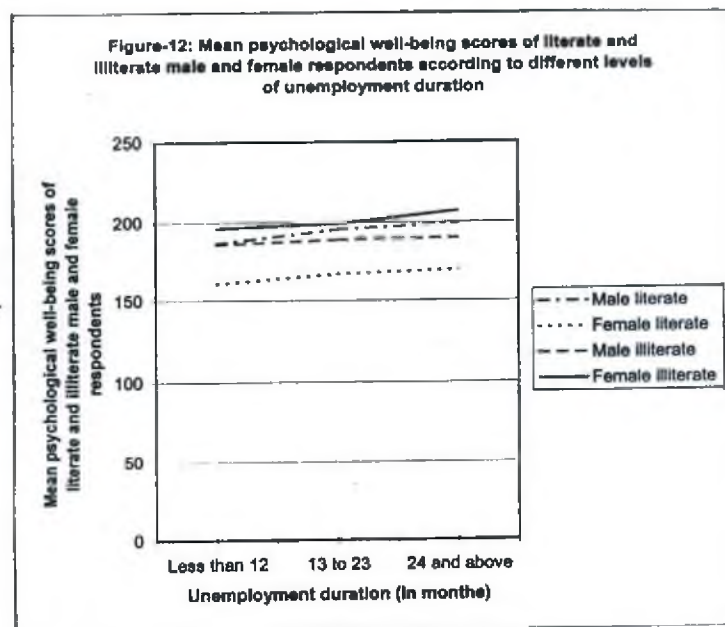
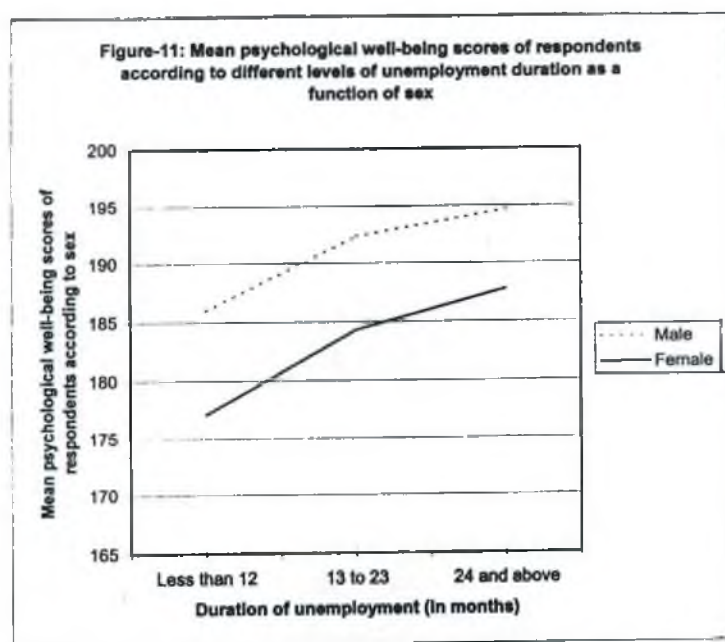
For, illiterate respondents similar trend is found although their mean scores were higher (i.e. less than 12 months: $\bar{x}=190.60$; 13 to 23 months: $\bar{x}= 193.73$ and 24 months and above: $\bar{x}=199.70$) . However the differences in the mean psychological well- being scores of literate and illiterate groups were much wider at all the unemployment duration levels.

Table 6(b): Cell Means of psychological well-being scores of unemployed respondents according to different levels of unemployment duration as a function of sex and literacy status

VARIABLES		DURATION OF UNEMPLOYMENT		
		Less than 12 months	13 to 23 months	24 months and above
Literacy Status	Literate	171.50	183.86	183.14
	Illiterate	190.60	193.73	199.05
Sex	Male	185.95	192.31	194.66
	Female	177.11	184.30	187.74

F(Duration of Unemployment X Literacy Status)=25.547; df=2,288;
p <.000)

F(Duration of Unemployment X Sex)=9.559; df=2,288; p <.000



The interaction between duration of unemployment and sex is graphically presented in Figure -12 and their cell means in table- 6b. It shows that male respondents who remained unemployed from less than 12 months scored lowest ($\bar{x}=185.95$) and those who remained unemployed for 24 months and above scored highest ($\bar{x}=194.66$) mean psychological well-being scores. This indicates that respondents with less unemployment duration had better psychological well-being than those with highest unemployment duration.

For females, respondents who had lowest unemployment duration had better psychological well-being (less than 12 months: $\bar{x}=177.11$) and those who had highest unemployment duration (24 months and above: $\bar{x}=192.31$) had poor psychological well-being. However, compared to male respondents in every group of unemployment duration the psychological well-being of female respondents are relatively better.

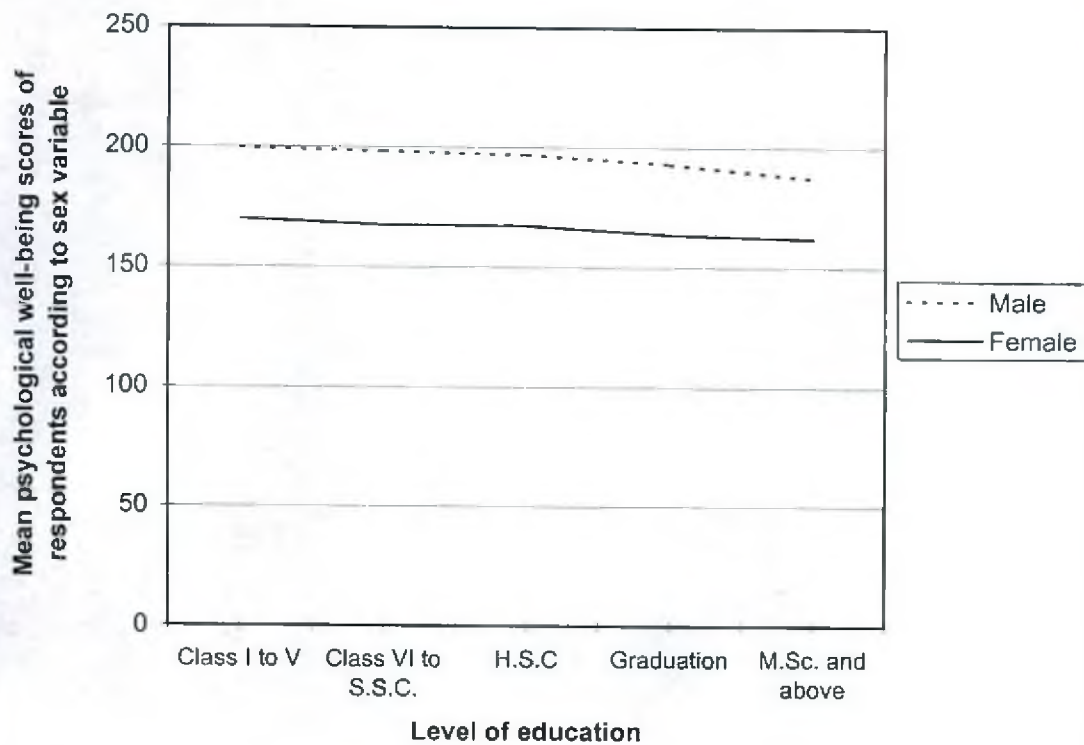
The three way interaction among duration of unemployment, literacy status and sex of respondents. ($F=44.162$; $df=2,288$; $p < .000$) is shown in table 6(c) and Figure-13. It shows that literate male respondents who remained unemployed from less than 12 months scored higher mean ($\bar{x}=186.28$) psychological well-being compared to illiterate males ($\bar{x}=185.71$). For female respondents, of the same duration of unemployment, a reverse picture is seen which shows, illiterate female respondents had poor ($\bar{x}=196.19$) psychological well-being than literate females ($\bar{x}=160.42$).

Table -6(c): Cell means of psychological well-being scores of literate and illiterate male and female unemployed respondents according to different levels of unemployment duration

VARIABLES		LITERACY STATUS			
		Literate		Illiterate	
		SEX			
		Male	Female	Male	Female
		DURATION OF UNEMPLOYMENT			
	Less than 12 months	186.28	160.42	185.71	196.19
	13 to 23 months	195.47	166.45	188.52	199.17
	24 months and Above	199.30	169.06	189.85	207.03

$F(\text{Duration of Unemployment} \times \text{Sex} \times \text{Literacy Status})=44.162$; $df=2,288$; $p < .000$

Figure-13: Mean psychological well-being scores of respondents according to different levels of education as a function of sex



Literate male respondents who remained unemployed from 13 to 23 months had poor ($\bar{x}$ =195.47) psychological well-being than illiterate male respondents ($\bar{x}$ =188.52). For female respondents an opposite picture is found where it is seen illiterate females had poor ($\bar{x}$ =199.17) psychological well-being than literate females ($\bar{x}$ =166.45).

Finally, literate males who remained unemployed for 24 months and above had poorer ($\bar{x}$ =199.30) psychological well-being than illiterate male respondents ($\bar{x}$ =189.85). But for females, the picture is again opposite which shows poorer psychological well-being of illiterate females ($\bar{x}$ =207.03) compared to literate females ($\bar{x}$ =169.06). In general it is seen from the cell means and Figure -12 that literate men and illiterate women had poor psychological well-being where women suffered most.

To summarize a significant effect of unemployment duration, interactions between duration of unemployment and sex, duration of unemployment and literacy status and a three way interaction among duration of unemployment, sex and literacy status were observed. These results are indicative of the complex relationship among these variables in psychological well-being of unemployed respondents.

The findings of the study may be summarized as follows :

1. The overall psychological well-being of the unemployed men and women was poor.
2. Psychological well-being of the unemployed differed significantly as a function of (a)sex, (b)literacy status, (c)family income, (d) marital status, (e) level of education and (f) duration of unemployment.
 - a. Males were found to have poorer psychological well-being than females.
 - b. Illiterate unemployed had poorer psychological well-being than literate unemployed.
 - c. Lower income groups had poorer psychological well-being than higher income groups.
 - d. Married unemployed respondents had poorer psychological well-being than unmarried ones.
 - e. Unemployed with lower levels of education had poorer psychological well-being than those with higher levels of education.
 - f. Respondents with longer duration of unemployment had poorer psychological well-being than those with shorter duration of unemployment.
3. Psychological well-being of the unemployed was a joint function of (a) sex and literacy status, (b)age and literacy status, (c) age and sex, (d) age, sex and literacy status, (e)family income and literacy status, (f) family income and sex, (g) family income, sex and literacy status, (h) marital status and literacy status, (i) marital status and sex, (j) marital status, sex and literacy status, (k)education and sex, (l) duration of unemployment and literacy status, (m) duration of unemployment and sex, (n) duration of unemployment, sex and literacy status.

DISCUSSION

DISCUSSION

The present investigation was primarily designed to observe the psychological well-being of literate and illiterate unemployed men and women living in Dhaka City and to observe whether psychological well-being of the unemployed differ as a function of several socio-demographic variables like age, family income, marital status, duration of unemployment and different levels of education. A striking finding of this study is an overall poorer psychological well-being of all unemployed respondents. However, such negative effects of the unemployed differed according to a number of their socio-demographic characteristics. A major finding of this research is that psychological well-being varies as a function of sex and literacy status of unemployed men and women living in Dhaka city. It is revealed that on the overall subjective well-being scale, unemployed men had poorer psychological well-being than unemployed female respondents although both the groups are at the poor latitude of the scale. One of the possible reasons for this is because of our social practice. In our social context men are considered as bread earners and as head of the families. So they bare most of the family responsibilities. Besides as compared to female unemployed respondents they have more social exposure and relatively higher need for achievement. As a result they tend to compare their situation more with those who are better off around them. So naturally this causes them to have more tension, frustration, fear of failure, emptiness, uselessness, despair and various other psychological miseries. Their economic need for employment in one hand and psychological consequences for becoming unemployed on the other cause them to have poorer psychological well-being. However, it is seen that in general both men and women unemployed respondents have poorer psychological well-being. Since unemployment causes financial strain so it creates emotional distress among the respondents. Besides unemployed men and women fail to get the benefit of income which could provide them desired activities goods and services. As a result unemployment damage mental health because of the psychological deprivation of the unintended consequences of employment which normally function as psychological supports. This finding is also supported by Jahoda (1980).

Another major finding of the study is that psychological well-being varied as a function of literacy status of unemployed men and women living in Dhaka City. It is found that illiterate unemployed respondents have poorer psychological well-being than literate unemployed respondents although both the groups in general have poor psychological well-being. One of the possible reasons for illiterate unemployed respondents to have poorer psychological well-being is that illiterate people usually are more disadvantaged in terms of the fulfillment of basic needs and have limited opportunities in almost all areas. Under the present social set up in Bangladesh there is hardly any scope for employment for the illiterates. Even the lowest paid jobs in factories require a minimum level of literacy. Now there is a tendency to absorb those people in work who are better educated, possessing greater skills and more mobile than anytime in the past. As a result illiterate unemployed respondents do not usually have any

scope to plan their future. So they lead a hopeless and aimless life. Economic hardship naturally tell upon the psychological well-being of the illiterate unemployed respondents. This finding is similar to the findings of Mahmuda (1998) where it was seen that respondents with no formal education had poorest psychological well-being. Literate respondents on the other hand although unemployed at present yet they are hopeful and can make a future plan where they see someday they will be able to overcome this unemployment situation. As a result their psychological well-being becomes less poor than those of the illiterate unemployed respondents. This finding also consistent with that of Nagpal and Sell (1985) where they found literate people to have more positive out look toward everyday life activity.

However both literate and illiterate respondents in general have negative psychological well-being since both the groups suffer from lack of the sense of purposefulness and personal and social worth. Their daily activities cannot get accompanied by a sense of such values like income earner, provider, responsible and a successful member of the society. These in turn leads to low levels of motivation, low perseverance and continuous set backs etc. which has a negative effect on the psychological well-being.

The study shows a significant interaction effect between sex and literacy status where male literate unemployed respondents had poorer psychological well-being as compared to female literate unemployed respondents. One possible reason for this is generally literate man can understand their psychological, social and physical environments in a clear and a scientific way. Because of this they can clearly understand their situation. Also because of our social norm as men usually have to bare greater responsibilities than women so literate unemployed men blame themselves more for remaining unemployed and for not taking care of their family's wants and needs properly. Literate females on the other hand were found to have less negative psychological well-being as compared literate men. This can be explained in terms of our social context where such an idea exists that women should ultimately depend on men. So literate women do not see the situation as to negative when they remain unemployed, which is reflected in their less poor psychological well-being.

In case of illiterate unemployed respondents women were found to have more poor psychological well-being than men. The possible reason for this is as we know usually the illiterate unemployed respondents are considered as less developed people. And women in the lower socio economic class in Dhaka city are considered as poorest of the poors. However illiterate unemployed male respondents are more prone to drug abuse alcoholism, back lashing behavior and different types of crimes. Violence between husband and wives are almost their daily activity. The consequences of these ill activities as well as financial constrictions arising from unemployment creates more uncertainty and stress among women which is reflected in their negative psychological will-being.

AGE:

In case of age the psychological well-being of unemployed respondents did not vary according to different age groups. However a significant interaction between age and literacy status was found significant. It is seen from the mean table that unemployed literate respondents whose age range was 20 years to 24 years and those with 40 years and above have poorest psychological well-being.

One of the possible reasons for 40 years and above age group to have poorest psychological well-beings because of the greater negative impact of unemployment in middle age is thought to be due to its much greater effect on life style, finance and health (Jahoda, 1980). Also shifts in social context and declining inner states may cause negative effect on health of respondents thus causing psychological impairment. This finding is supported by Smith and Baltes (1993) who found decline in frequency of positive affect as people aged.

Moreover older people see the future as being more bounded. These causes them to gear their lives while trying to minimize negative affect. Also they cannot hope for any future because of their physical decline as well as their dependency on others for not having any income. Consequently literate unemployed respondents of age 40 years and above suffer from various negative psychological hazards like hopelessness, depression, unhappiness, inability to fulfill their expectations and meet the objective and subjective demands of well-being which results in low standard of living and thus reflected in their poor psychological well-being.

However literate unemployed respondents of age 20 years to 24 years were also found to have poor psychological well-being. This is because the literate younger group is usually exposed to many modern facilities and options in life. But because of remaining unemployed they fail to meet their expectation according to their wants. As a result they remain dissatisfied which is reflected in their poor psychological well-being. In general the study shows poor psychological well-being of literate unemployed respondents in all age groups. The possible reason for this may be sometimes the literate unemployed people prefer to remain unemployed rather than accepting lower earnings or perform less socially acceptable jobs. For this they lead an aimless life that is accompanied by low self confidence, boredom, uselessness and despair are seen which is reflected in their poor psychological well-being.

In case of illiterate respondents the psychological well-being is found poorer particularly for the age groups 20 years to 24 years and 30 years to 39 years respectively which is considered for the highest time of earnings. But unfortunately as they remain unemployed it creates negative pressure on their mental health. As they are illiterate young people, without employment so it cuts them off from any future which makes it difficult to plan for future events or to anticipate what the future might be. This again results in psychologically corrosive experienced poverty. That is their unemployment creates a negative effect on their mental health which is reflected in their poor psychological well-being.

Finally a significant triple interaction is found among age, sex and literacy status. It is seen that in all the age groups literate unemployed men have poorer psychological well-being than illiterate unemployed men. One of the possible reasons for this is since literate respondents have a much clear understanding of their exact situation about their inability and failure so they suffer more psychological impairment than illiterate unemployed male respondents.

However, for female unemployed respondents of all the age groups a reverse picture is found where literate unemployed female respondents have better psychological well-being than illiterate unemployed female respondents of all age groups. This is because illiterate female unemployed respondents suffer more financial as well as mental hazards which leads towards more poor and stressful life pattern and

gives almost no hope for their better future which is reflected in their poor psychological well-being. However in all the age groups literate unemployed females have less poor psychological well-being. This is because they can manage their crisis situation more efficiently which helps them to plan for a better future and gives them hope. This again makes it easy to minimize the negative consequences of unemployment which is reflected in their psychological well-being.

FAMILY INCOME :

The psychological well-being of unemployed respondents varied as a function of different levels of family income. However, inspection of the means show that unemployed respondents whose family income is lowest had poorest psychological well-being and those with highest family income have better psychological well-being. It is seen that psychological well-being becomes less poorer with the gradual increase in the level of family income.

Also incase of the interactions between family income and literacy status and family income and sex with the gradual increase in the family income levels psychological well-being becomes less poorer. This finding is similar to the finding of Nagpal and Scell (1985) where they found that with good income one is likely to perceive one's wishes fulfilled to a larger extent and thus it causes them to have a more positive out look toward everyday life activity.

However one of the possible reasons for the literate and illiterate male and female unemployed respondents to have poor psychological well-being is that since they come from a low income family background so they do not get sufficient supports during their state of unemployment. Moreover, there remains a recurring pressure to get jobs in order to support their families. Thus their state of unemployment and low family income puts twice more negative pressure on their mental well-being. As a result they feel more insecure in crisis situations and have no confidence in future for which they feel dissatisfied in almost everyday life activity which is reflected in their poor psychological well-being. A similar result is found in Mc Laren's (1999) study which shows that declining economy may create psychological and physical handicap for individuals. Studies on U.S.A have reported that the consequent financial strain is the only factor affecting psychological health in unemployment (Kessler, Turner and House, 1987). Campbell et. al. (1976) found that unemployment has a devastating effect on well-being that goes beyond the obvious financial difficulties involved. However it is seen that with the gradual increase in the family income level, leads to less poor psychological well-being of literate and illiterate male and female unemployed respondents. One of the possible reason for this is the unemployed respondents who come from a solvent family back ground either depend solely on their parents or relations for financial help during this period of unemployment. So they do not feel the negative effects of unemployment so intensely.

In spite of remaining unemployed they do not face any difficulty to meet their subjective and objective components of well-being. Their possessions of things render their life safe and comfortable. They even feel free to do what they exactly want to do. This makes them more confident in dealing with life events in crisis situation which result in their positive outlook toward everyday life activities. This finding is

similar to the findings of Easterline (1974) who found wealthier persons were happier than poorer persons. Also Easterline (1974)l Gallup (1976-77) and Silver (1980) reported that persons in wealthier countries report higher well-being than person in poorer countries.

Finally a significant triple interaction is found among family income, literacy status and sex of the unemployed respondents. However, it is seen from the mean table that in all the categories of family income according to literacy status and sex, with the gradual increase in the family income levels psychological well-being of unemployed respondents improved. This finding is similar to the finding of Bradburn (1969) where he reported evidence that unemployment influences the well-being of both men and women where economic factor appears to be a determinant of psychological well-being. However, in all the categories of family income literate male respondents and illiterate female respondents have poorer psychological well-being. One of the possible reasons for literate unemployed male respondents of different family income levels to have poor psychological well-being is because their high levels of achievement creates more negative impact on their unemployed situation which damages their mental health. As a result they suffer more from the psychological deprivation of unintended consequences of employment like failure to get status and social identity etc. which normally function as psychological support. Also deprivation of social contacts, purposefulness and enforced activity arising from unemployment creates a detrimental effect on their psychological well-being.

However, illiterate females with different levels of family income were found to have poorer psychological well-being because their lack of education fails to make them a clear understanding about their physical and psychological environment and inability to deal with the crisis situations properly. As a result behavior problems (Caspi, Wright, Moffitt and Silva, 1998) and low self control of emotions are common among them. Pessimistic feelings are also the common behavioral symptom among illiterate women where self blame, and wishful thinking was positively related to their emotional distress. For all these reasons illiterate women with different levels of family income suffer more anxiety, depression dissatisfaction with personal life, continuous strain, hopelessness regarding the future and negative self esteem which is reflected in their poor psychological well-being.

MARITAL STATUS:

In case of marital status it is seen that unmarried unemployed respondents had better psychological well-being than married unemployed respondents. One of the possible reasons for this is since unmarried respondents usually have no other family responsibilities except their own so they bare only the negative effects of unemployment rather than any other demands. On the other hand married unemployed respondents since they have family responsibilities and many other economic and social needs relating to their families so with this pressure and the pressure of not having jobs, together makes their life more miserable than only unmarried unemployed respondents.

However a significant two way interaction is found between marital status and literacy status and marital status and sex of respondents. In case of the interaction between marital status and literacy status a glance at the mean psychological well-being scores indicate that literate unemployed respondents who

are married had poorer psychological well-being than literate unmarried respondents and in case of illiterate respondents those who are married had poorer psychological well-being than unmarried respondents.

Similarly in case of the interaction between marital status and sex a glance at the mean scores show that in case of both married male and female unemployed respondents the psychological well-being was poorer than unmarried unemployed male and female respondents. These two interactions indicate that in general married unemployed groups have poorer psychological well-being as compared to unmarried unemployed respondents. This is because the married respondents have more responsibilities with their family involvements than only self concern.

However both male and female, literate and illiterate unmarried unemployed respondents are not tied down by responsibilities and obligations. Instead get greater opportunities to become more concerned with self awareness, self actualization, individual autonomy and freedom in social as well as various other aspects. This freedom results in less negative pressure arising from family responsibilities which is reflected in their less poor psychological well-being. As compared to unmarried respondents, unemployed married literate and illiterate male and female respondents have poorer psychological well-being because they experience more adverse psychological impact of unemployment due to its financial constrictions which fail to provide a congruence between their wishes and needs and environmental demands and opportunities. Thus they fail to enjoy both subjective and objective components of well-being. Also they are considered as irresponsible and unsuccessful member of the family and society at large. All these feelings together create a strange mixture where there is no hope for a better life and simultaneously fear of the coming days where their remains uncertainty for not becoming able to be successful. Thus unemployment has disadvantageous psychological consequences which results in serious mental hazards where married unemployed respondents suffer from serious negative affect which is reflected in their poor psychological well-being.

Finally a significant three way interaction is found among marital status, sex and literacy status of unemployed respondents. The means scores show that literate married male respondents have poorer psychological well-beings than illiterate married male respondents. The possible reason for this is in our social context literate married male respondents have the tendency to bare the family responsibilities since they are considered as the head of their families. Unfortunately for remaining unemployed and having relatively clear understanding about their psychological, social and physical environment their behavior is more likely to be affected by the negative consequences of unemployment particularly because of their perception of self failure.

Illiterate married male respondents on the other hand suffer less negative psychological consequences. In our social context illiterate married male respondents although are considered to be the head of the families yet they do not bother to carry over the family responsibilities properly. In addition their narrow outlook make them less committed, less motivated and less effortful. Their low levels of aspiration and expectation create less negative pressure on their psychological well-being.

In case of married females, the means show that literate married female respondents have better

psychological well-being as compared to illiterate married female respondents. One of the possible reasons for this is literate married female respondents although unemployed at present yet can understand their physical and psychological environment more clearly as compared to illiterate female married respondents. So they have better adjustment capacity, can manage the crisis situation properly which make them hopeful for the future. Thus they have relatively less negative psychological consequences.

In case of literate unmarried male respondents it was found that their psychological well-being is poorer than illiterate unmarried male respondents. One of the possible reasons for this is since literate unmarried male respondents can have a more clear and rational understanding about their situation of being unemployed so they feel high level of psychological distress than illiterate unmarried male respondents.

However for female respondents the finding was reverse where literate unmarried female respondents have better psychological well-being than illiterate unmarried female respondents. One of the possible reasons for this is unemployed literate unmarried female respondents remain relatively in a better position with less social pressure for being unmarried as compared to illiterate unmarried female respondents. Moreover since they are literate so they are more hopeful for their future and can try to progress with less societal pressure. On the other hand illiterate unmarried unemployed female respondents remain under various social pressures and insecurity. Because of their illiteracy their scopes tend to be limited and they also do not have a clear and well-understanding about their situation. All these negative affects related to illiteracy and unemployment cause more anxiety, dissatisfaction with present life, hopelessness regarding the future and other negative emotional states have more detrimental effect upon their psychological well-being.

LEVEL OF EDUCATION :

The result shows that the psychological well-being varied as a function of different levels of education where with the gradual increase in the level of education psychological well-being was better. The reason for this may be highly educated people usually possess broader and modern outlook which shows a possibility to bring improvement in their quality of life. Educated people are expected to grasp new ideas properly and increase their personal force. It is generally believed that education develops the rational faculties of human being so that they can have independent thinking and their actions are not governed by any stereotype norms or principles. This type of training help them to change the domestic beliefs and to inculcate rational thinking. There remains a general feeling that educated persons have more secular ideas that affect their thought and behavior pattern. As educated people can understand their psychological, social and physical environments in a clear and scientific way so they feel confident in dealing with unexpected or crisis situations and also have confidence in future. This is supported by the common belief that with high education one is likely to perceive one's wishes fulfilled to a larger extent (Nagpal and Sell-1985) Thus it makes even an unemployed person to hope for a better future which creates a positive outlook toward everyday life activities. Also since educated unemployed

people possess better adjustment capacity and self control so they have a good chance of getting jobs in the near future and better social support (Muhmuda-2000). All these reasons create less negative pressure on the psychological well-being of educated unemployed respondents.

A significant two way interaction is found between sex and different levels of education where it is seen with the gradual increase in the level of education the psychological well-being of unemployed male and female respondents become better. This finding is similar to the finding of Liat Kulik (2000) where it is seen that with high levels of education gender based differences would be fewer in case of attitudes toward unemployment. However it is seen that male unemployed respondents in all levels of education have more poor psychological well-being compared to female unemployed respondents. One of the possible reasons for this is because of the sex difference in the social role of men and women which affect their perception of life in a different way. Men in our patriarchal culture face environmental demands more as they are the main earning members of families to meet their own and family needs and wants. Besides they are more exposed to the social settings so they have more need for achievement. In spite of these facts when they realize about their actual situation of not becoming able to provide things as expected because of remaining unemployed this creates high stress and negative mental experiences which is reflected in their poor psychological well-being compared to female unemployed respondents. This finding is similar to the finding of Begum and Mahmuda (1999) where sex difference in psychological well-being showed men having poorer psychological well-being as compared to female respondents.

DURATION OF UNEMPLOYMENT:

In case of duration of unemployment it was found that psychological well-being of unemployed respondents varied as a function of different levels of unemployment duration. However, inspection of the means show that unemployed respondents whose length of unemployment duration is lowest were found to have relatively less poor psychological well-beings. With the gradual increase in the length of unemployment duration psychological well-being of unemployed respondents became poorer.

Also in case of the interactions between unemployment duration and literacy status and unemployment duration and sex with the gradual increase in the length of unemployment duration psychological well-being of unemployed respondents became poorer. This finding is similar to the findings of Warr and Jackson (1985) and Ressler et. al. (1989) where they found that psychological distress was high among the long term unemployed. Also women showed the same high distress as the men did.

However one of the possible reasons for literate and illiterate unemployed respondents to have poor psychological well-being with the gradual increase in time is because long term unemployed people lost the incentive to work. It reduces the confidence and restricts personal agency and empowerment. The resulting poverty associated with the long-term unemployment can be especially psychologically destructive for people as they are likely to have financial and family commitments. The lower self confidence associated with the long term unemployment can reduce the number and types of jobs applied for, restrict the uptake of training and inhibit engagement in self employment. Further

lack of confidence leads to low levels of commitment and motivation. With the greater duration of unemployment respondents' perseverance usually become low and in particular the capacity to persist with an activity in the face of setbacks or adversity is greatly reduced. Thus unemployed people with poor self confidence usually timidly pursue occupational possibilities and are likely to desist altogether in the face of failure. This pattern usually repeat itself in other areas of these people's lives, impinging on their ability to cope with their financial commitments and their social and family life. As a result long term unemployed have lower levels of satisfaction with life (Broman, C.L; 1997) which is reflected in their poor psychological well-being. Besides it is seen that in case of the interaction between unemployment duration and literacy status, illiterate respondents psychological well-being was more poor than literate respondents' psychological well-being in all categories of unemployment duration. One of the possible reasons for this is with the gradual increase in the length of unemployment, illiterate respondents usually suffer more psychological distress because they are disadvantaged in terms of objective resources like money and social power as well-as their comparatively limited accesses to supportive social relationships and stable communities. Moreover their incapability of understanding the environment properly limits their scopes and push them to lead a purposeless life which is reflected in their more poor psychological well-being. In addition as illiterate people are unable to grasp concepts, manipulate ideas and build up the personal force necessary to deal with other people and to succeed. For all these reasons they are more likely to suffer from uncertainty and hopelessness that has a detrimental effect on their psychological well-being.

Finally a significant interaction is found among duration of unemployment, literacy status and sex of unemployed respondents. However, it is seen from the mean table that in all the categories of unemployment duration according to literacy status and sex with the gradual increase in the unemployment duration psychological well-being of unemployed respondents became poorer. This finding is similar to the finding of David Frayer (1995). He studied the psychological effects of unemployment for 14 years where he found up to 40 percent of unemployed people suffered psychological distress. That is long term unemployment causes poor psychological health.

However in all the categories of unemployment duration literate male respondents and illiterate female respondents suffered more from psychological impairment which is reflected in their poor psychological well-being.

One of the possible reasons for literate male unemployed respondents to have poorer psychological well-being with the gradual increase in time because as literate men are more likely to grasp ideas and can have a more clear understanding of the situation so they are more likely to suffer from anxiety, socio emotional problems including emotional sensitivity and a clear understanding of their inability to match between their expectations of objective components and the actual situation. Consequently their personal, social and economic costs of unemployment becomes enormous which is reflected in their more poor psychological well-being than illiterate unemployed male respondents.

However, the psychological well-being of illiterate women were found to be poorer with greater unemployment duration than the psychological well-being of literate female unemployed respondents.

The possible reasons for this is illiterate women in our social context, because of their lack of education tend to be more prejudiced and have narrow outlook. They tend to stick with domestic beliefs. As a result they fail to understand their psychological, social and physical environment in a clear and scientific way. So in almost every life event in most of the cases they do not feel confident at all is dealing with crisis situations.

In almost every cases they depend on their fate and their lack of scopes arising from their limitations disrupts them to take up jobs that could assure them for a better future. An increasing number of illiterate long term unemployed females tend to be vocationally handicapped as years with unemployment go on. Thus unemployment damages their mental health which is reflected in their poor psychological well-being.

On the basis of these findings it may be concluded that in the context of our existing situation in Dhaka, illiterate groups whether male or female in general have poorer psychological well-being. As illiterate people have limited scopes it disrupts them to meet their objective as well as subjective needs and as women in general are considered as disadvantaged groups in our country, so illiterate female are the worst suffers. This is reflected in there poor psychological well-being. The negative impact of unemployment is also evident among literate men in general which is reflected in their negative psychological well-being. However the findings of the study proves that except partially the age variable the hypotheses have been supported. In other words unemployment is a definite threat to mental health or psychological well-being of unemployed people.

It should be pointed out that the study has limitations. The sample size was not as large and as representative of the populations as desired. So a nationwide survey of psychological well-being of unemployed people is suggested. However the exact record of unemployed people in Dhaka is affected by the use of inaccurate measurement technique and insufficient recording. In spite of all these limitations the study has revealed the importance of unemployment in psychological well-being. It should be noted however that unemployment is a long standing problem. It is not likely to disappear short to medium term. It is important to reduce the negative effects of unemployment to minimize individual misery of unemployed people. This task does include the development and implementation of individual health and well-being programs. The solution also lies in our responses to the changing nature of work and how the major institutions will be structured in the next century. We need to develop policies and strategies to reduce the stigma of unemployment. However training is necessary for improving the motivation of unemployed people. Also for unemployment problem counseling and referrals are considered as the most important therapeutic tool. In addition optimistic training is essential that works as an important personal resources for coping with unemployment. The needs will vary according to personal and social characteristics of each unemployed. Overall socio medical evaluation is needed.

However, for improving psychological well-being poverty alleviation is a priority where there is an essential need for the governments focus on providing opportunities for unemployed people to up skill themselves for the modern work force is essential. Since improvement in psychological well-being is an

indicator of quality of life or of development so psychologists with their expertise in mental health measurement have an important role to play in advising policy makers involved in government and non-government organizations on how to promote psychologically healthy policies to minimize the mental hazards involved with unemployment of literate and illiterate unemployed men and women living in Dhaka city. Hopefully the present findings are expected to sensitize the decisions makers to undertake effective programs for improving psychological well-being of unemployed literate and illiterate males and females living in Dhaka City.

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APPENDIX

APPENDIX – A

জীবন যাত্রার বিভিন্ন দিক সম্পর্কিত মনোভাব প্রশ্নমালা

ঃ নির্দেশনা ঃ

জীবনের বিশেষ বিশেষ দিক এবং সার্বিক জীবন সম্বন্ধে আপনি কি মনে করেন সে সম্বন্ধে জানার জন্যেই এই প্রশ্নমালাটি প্রণয়ন করা হয়েছে। এতে বেশ অনেকগুলো প্রশ্ন রয়েছে। প্রতিটি প্রশ্ন মনোযোগ সহকারে পড়ুন এবং যে উত্তরটি আপনার নিজের বলে বিবেচনা করেন সেটিকে টিক (✓) দিয়ে চিহ্নিত করুন। অনেক সময় মনে হতে পারে কোন উত্তরই আপনার অনুভূতির সাথে খাপে খাপে মিলছে না। সেক্ষেত্রে যেটি আপনার উত্তরের কাছাকাছি মনে হতে পারে সেটিকে চিহ্নিত করুন।

আপনার দেওয়া তথ্যের গোপনীয়তা সম্পূর্ণভাবে রক্ষা করা হবে এবং তা কেবলমাত্র গবেষণার কাজে ব্যবহার করা হবে। কাজেই সম্পূর্ণ খোলা মনে উত্তর দিয়ে আমাদের প্রচেষ্টাকে সাফল্য মণ্ডিত করে তুলুন।

প্রশ্নমালা

- ১। আপনার নিজের সাধারণ স্বাস্থ্য এবং শারীরিক যোগ্যতা সম্পর্কে আপনার অভিমত কি?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয়।
- ২। আপনার শিক্ষাগত যোগ্যতা নিয়ে আপনি কতটুকু সুখী?
(ক) খুব খুশী (খ) মোটামুটি সুখী (গ) তেমন সুখী নই (ঘ) প্রযোজ্য নয়।
- ৩। আপনার চাকুরী বা সম্পত্তি যদি খোয় যায় তবে কি আপনি আপনার পর্যাণ্ড সাহায্য পাবেন বলে বিশ্বাস রাখেন?
(ক) খুবই (খ) কিছুই (গ) তেমন নয়।
- ৪। আপনার পারিবারিক জীবন কেমন মনে করেন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয়।
- ৫। আপনার সাথে আনার স্বামী/স্ত্রীর সম্পর্ক সম্বন্ধে আপনি কি মনে করেন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয় (ঘ) প্রযোজ্য নয়।
- ৬। আপনার সাথে আপনার সন্তানদের সম্পর্ক কেমন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয় (ঘ) প্রযোজ্য নয়।
- ৭। আপনার সাথে আপনার বন্ধু-বান্ধবদের সম্পর্ক কেমন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয়।
- ৮। চারি পার্শ্বের লোকজন আপনাকে পছন্দ করে বলে কি আপনি মনে করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ৯। আপনার কাজ কর্মে আপনি মনোযোগী হতে পারেন কি?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।

- ১০। সংকটময় পরিস্থিতিতেও আপনি কি নিজেকে শান্ত রাখতে এবং নিজেকে নিয়ন্ত্রনে রাখতে পারেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১১। কোন পরিস্থিতিতে আশানুরূপ না হলে সে পরিস্থিতিকে মোকাবেলা করতে পারেন বকেল আপনার মনে হয় কি?
(ক) বেশীর ভাগ সময় (খ) মাঝে মাঝে (গ) প্রায় কখনই নয়।
- ১২। পরিবারের সদস্য বন্ধু-বান্ধব অথবা প্রতিবেশীর মধ্যে এমন কেউ আছে কি যার সাথে আপনি প্রয়োজনে খোলাখুলি আলাপ করতে পারেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১৩। জরুরী অবস্থায়, যেমন, আপনার সব কিছু যদি পুড়ে যায় অথবা চুরি হয়ে যায় তখন আপনার আত্মীয় স্বজন অথবা বন্ধু-বান্ধব আপনাকে সাহায্য করবে বলে আপনি বিশ্বাস করেন কি?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১৪। অনেকটা স্বর্গীয় সুখের মত প্রচণ্ড সুখের অনুভূতি কি আপনার কখনো হয়েছে?
(ক) বেশ প্রায়ই (খ) মাঝে মাঝে (গ) কখনই নয়।
- ১৫। আপনার কি মাঝে মাঝে মনে হয় যে আপনার চারি পার্শ্বের পরিবেশ এবং আপনি নিজে একই শক্তির একটি অংশ?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১৬। আপনার লক্ষ্যে আপনি একা নন, এই বিশ্বাস কি আপনাকে আত্ম বিশ্বাস ও শক্তি যোগায়?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১৭। বৃহত্তর দলের (নিজ পরিবার ছাড়া) মূল্য বোধ, আত্মহ অথবা বিশ্বাসের অংশীদার হতে পারেন কি আপনি আভ্যন্তরীণ শক্তির উৎস বলে মনে করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ১৮। আপনিও বিশ্বমানব পরিবারের একজন একথা ভেবে মাঝে মাঝে কি আপনি সুখ অনুভব করেন?
(ক) প্রায়ই (খ) মাঝে মাঝে (গ) কদাচিৎ/কখনো নয়।
- ১৯। আপনি কি আপনার জীবনে ধর্মীয় স্বার্থকতা খুজে পান?
(ক) ভীষণভাবে (খ) কিছুটা (গ) তেমন বেশী নয়।
- ২০। আপনি কি মনে করেন আপনার জীবনকে আপনি যে ভাবে পরিচালিত করতে চান সেভাবে করার ক্ষমতা আপনার আছে?
(ক) বেশীর ভাগ সময় (খ) মাঝে মাঝে (গ) প্রায়ই কখনই নয়।
- ২১। সংকটের সময়(যা আপনারা স্বাভাবিক জীবনযাত্রা ব্যাহত করতে পারে) আপনি পরিস্থিতির যথার্থ মোকাবেলা করতে পারবেন বলে কতখানি আত্মবিশ্বাসী?
(ক) খুব বেশী (গ) কিছুটা (গ) তেমন বেশী নয়।
- ২২। আপনি আপনার জীবনে যা কিছু অর্জন করেছেন সে সম্পর্কে আপনি কি মনে করেন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয়।

- ২৩। সাম্প্রতিক কালে আপনি যা করেছেন তাতে সামগ্রীক ভাবে আপনি কতটা সুখী?
(ক) খুব সুখী (খ) মোটামুটি সুখী (গ) তেমন সুখী নয়।
- ২৪। সব কিছু মিলে আজকাল দিনকাল কেমন যাচ্ছে বলে মনে করেন?
(ক) খুব ভাল (খ) মোটামুটি ভাল (গ) তেমন ভাল নয়।
- ২৫। এখন যেভাবে সবকিছু চলছে তাতে ভবিষ্যতে খাপ খাওয়ানোর ব্যাপারে আপনি কতটুকু আত্মবিশ্বাস অনুভব করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ২৬। অতীতের তুলনায় আপনার বর্তমান জীবনকে কেমন মনে হয়?
(ক) খুব সুখী (খ) মোটামুটি সুখী (গ) তেমন সুখী নয়।
- ২৭। অন্যদের তুলনায় আপনার জীবনকে কেমন মনে করেন?
(ক) খুব সুখী (খ) মোটামুটি সুখী (গ) তেমন সুখী নয়।
- ২৮। আপনি আপনার জীবনকে কি চিত্তাকর্ষক বলে মনে করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ২৯। আপনি কি আপনার জীবন ধারাকে উপভোগ্য বলে মনে করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ৩০। আপনি আপনার জীবনকে কি মূল্যবান মনে করেন?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ৩১। আপনার পরিবার স্বামী/স্ত্রী উভয়ই কি উপার্জনক্ষম সদস্য?
(ক) হ্যাঁ (খ) না (গ) প্রযোজ্য নয়।
- ৩২। আপনার পরিবারে পারিবারিক আয় কিভাবে খরচ করা হবে সে সম্পর্কে সদস্যদের মধ্যে ভাল সমঝোতা আছে কি?
(ক) বেশীর ভাগ সময় (খ) মাঝে মাঝে (গ) প্রায় কখনই নয়।
- ৩৩। আপনি কি মনে করেন আপনার পরিবারের অধিকাংশ সদস্য ঘনিষ্ঠভাবে একে অপরের কাছাকাছি?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ৩৪। যখন আপনার পরিবারে বিয়ের পাত্র/পাত্রী নির্বাচন, শিক্ষা, ব্যবসা, প্রভৃতি কোন গুরুত্বপূর্ণ বিষয়ে সিদ্ধান্ত নেয়ার প্রয়োজন হয় তখন পরিবার প্রধান সদস্যদের সাথে আলাপ আলোচনা করেন কি?
(ক) বেশীর ভাগ সময় (খ) মাঝে মাঝে (গ) তেমন নয়।
- ৩৫। আপনি কি মনে করেন আপনি যা করছেন তার জন্য আপনার পরিবার আপনাকে মনের জোর জোগাচ্ছে?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।
- ৩৬। অধিকাংশ সমস্যা সমাধানে আপনার পরিবারকে বিশেষ সহায়ক বলে বিবেচনা করেন কি?
(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।

৩৭। গুরুত্বের অসুস্থ অবস্থায় আপনার পরিবার আপনাকে কিরূপ দেখাশুনা করবেন বলে আপনি মনে করেন?

(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।

৩৮। কোন সদস্যের সংকটাপন্ন অবস্থায় যেমন কেউ যদি বয়সের কারণে অকর্মণ্য হয়ে পড়ে, তাহলে আপনার পরিবার পুরাপুরি তার ভরণপোষণ করবে বলে আপনি মনে করেন?

(ক) খুব বেশী (খ) কিছুটা (গ) তেমন বেশী নয়।

৩৯। আপনি যদি মারা যান বা কখনো অক্ষম হয়ে পড়েন তখন আপনার ছেলে মেয়েদেরকে যথার্থ সাহায্য করতে তেমন কেউ থাকবে না একথা ভেবে আপনি মাঝে মাঝে দুশ্চিন্তাগ্রস্ত হন কি?

(ক) খুবই (খ) কিছুটা (গ) তেমন বেশী নয় (ঘ) প্রযোজ্য নয়।

৪০। আপনি কি আপনার পারিবারিক জীবন নিয়ে উদ্বিগ্ন হন।

(ক) বেশীর ভাগ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৪১। আপনাদের স্বামী/স্ত্রীর সম্পর্ক নিয়ে, আপনি কি মাঝে মাঝে উদ্বিগ্ন হন।

(ক) খুবই (খ) কিছুটা (গ) খুব কম (ঘ) প্রযোজ্য নয়।

৪২। আপনি কি মাঝে মাঝে আপনার সাথে আপনার সন্তানদের সম্পর্ক নিয়ে উদ্বিগ্ন হন?

(ক) খুবই (খ) কিছুটা (গ) তেমন বেশী নয় (ঘ) প্রযোজ্য নয়।

৪৩। প্রকৃত পক্ষে আপনার যত বন্ধু আছে আপনি তার চেয়ে অধিক সংখ্যক বন্ধু পেতে চান কি?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৪৪। আপনি কি মাঝে মাঝে একজন প্রকৃত ও অন্তরঙ্গ বন্ধুর অভাব অনুভব করেন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৪৫। আপনার চার পার্শ্বে মানুষ আপনাকে পছন্দ করছে না এটা কি আপনার সার্বক্ষণিক চিন্তার বিষয়?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৪৭। যার উপর আপনার সম্পূর্ণ আস্থা রয়েছে এবং যার সাথে আপনি আপনার ব্যক্তিগত বিষয় ও সমস্যাবলী নিয়ে খোলাখুলি আলাপ করতে পারেন এমন কোন ব্যক্তির অভাব অনুভব করেন কি?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৪৮। যে জনগোষ্ঠী পারস্পরিকভাবে বন্ধু ভাবাপন্ন হইয়া সাহায্যকারী আপনি কি নিজেকে তাদের একটি অংশ বলে মনে করেন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৪৯। যদি আপনার পরিবারে কিছু ঘটে তবে আপনি আপনার প্রতিবেশীদের সাহায্য পাবেন বলে মনে করেন কি?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৫০। গুরুতর অসুস্থতায় বা দুর্ঘটনার সময় আপনার আত্মীয় স্বজন কিংবা বন্ধু-বান্ধব আপনাকে দেখাশুনা করবে বলে কতখানি বিশ্বাস রাখেন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৫১। আপনি কি আপনার শরীরের বিভিন্ন অংশের যত্ননায় ভোগেন?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৫২। আপনি কি হৃদপিণ্ডের ধড়পড়ানীতে অস্বস্তিবোধ করেন?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৫৩। মাথা কিম জিম করার অনুভূতি আপনার বিরক্তি ঘটায় কি?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) প্রায় কখনই নয়।

৫৪। আপনি কি মনে করেন যে আপনি খুব অল্পতেই ক্লান্ত হয়ে পড়েন?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৫৫। ভাল ঘুম না হওয়ার কারণে কি আপনি অসুবিধা বোধ করেন?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৫৬। আপনি কি মাঝে মাঝে আপনার স্বাস্থ্য সম্পর্কে উদ্ভিগ্ন হন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৫৭। আপনি আপনার ইচ্ছানুযায়ী বিশ্রাম নেওয়ার ব্যাপারে কি অসুবিধা বোধ করেন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৫৮। আপনি যখন কিছু চিন্তা করেন বা কিছু করতে চান তখন মনোনিবেশ না করতে পেলে অস্বস্তিবোধ করেন কি?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৫৯। কোন কিছু আপনি যেভাবে মনে করেন যদি সেভাবে না ঘটে তবে কি আপনি সহজে ভেঙ্গে পড়েন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৬০। আপনি কি সহজেই উত্তেজিত বা সংবেদনশীল হয়ে পড়েন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৬১। আপনি কি ছোট খাটো বিষয়ে প্রয়োজনান্তরিত ভেঙ্গে পড়েন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৬২। ছোট খাটো বিষয়ে আপনি মাঝে মাঝে আপনাকে ঠিক রাখতে পারেন না, এটাকে কি আপনি সমস্যা বলে মনে করেন?

(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

৬৩। সমালোচনা করলে আপনি সহজেই ভেঙ্গে পড়েন কি?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৬৪। উদ্বেগ এবং মানসিক চাপের কারণে আপনি কি বিরোক্তিবোধ করেন?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

৬৫। আপনি যা করছেন তাতে আপনার আত্মবিশ্বাসের অভাব আছে বলে কি আপনি উদ্বেগ?

(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।

- ৬৬। আপনার জীবনে ভিবিব্ন অবস্থায় আপনার নিয়ন্ত্রনের বাইরে বলে মনে হয় কি?
(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।
- ৬৭। আপনি যা সম্পন্ন করতে চেয়েছেন তা সামান্য পরিমানে সম্পাদিত হওয়ায় আপনি কি মাঝে মাঝে উদ্বিগ্ন হন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৬৮। আপনি যা পাওয়ার যোগ্য বলে মনে করেন তার চেয়ে কম সাফল্য কম সাফল্য অর্জন করেছেন বলে কি উদ্বিগ্ন হন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৬৯। বিনা কারনে আপনি কি মাঝে মাঝে দুঃখ অনুভব করেন?
(ক) কিছুটা (খ) তেমন নয় (গ) কিছুটা।
- ৭০। আপনার পরিবারের সদস্যদের মাঝে মনোমালিন্য ও হৃদয়ের করণ কি আপনি মাঝে মাঝে উদ্বিগ্ন হন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭১। আপনি কি আপনার ভবিষ্যৎ নিয়ে উদ্বিগ্ন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭২। আপনি কি মাঝে মাঝে আপনার মানসিক সুস্থতা নিয়ে উদ্বিগ্ন হন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭৩। আপনার জীবন নিরানন্দময় বা এক ঘেয়েমীপূর্ণ বলে কি আপনি মনে করেন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭৪। আপনি কি মনে করেন আপনার জীবন দুঃখময়?
(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) প্রায়ই কখনই নয়।
- ৭৫। আপনার জীবনকে কি অপ্রয়োজনীয় বলে মনে করেন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭৬। আপনি কি মনে করেন আপনার যে সব জিনিষ প্রয়োজন তার অধিকাংশই আপনার আছে?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭৭। আপনি কি মনে করেন আপনার প্রত্যাশিত সামাজিক মর্যাদা ও জীবন যাত্রার মান অর্জন করতে পেরেছেন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৭৮। আপনি যা করতে চান তা কি সাধারণতঃ সম্পাদন করতে পারেন?
(ক) অধিকাংশ সময় (খ) মাঝে মাঝে (গ) কদাচিৎ।
- ৭৯। আপনার যতটুকু সাফল্য লাভ করেছেন এবং এগিয়ে যাচ্ছেন সে সম্পর্কে আপনি কিরূপ মনে করেন?
(ক) বেশ অনেকটা (খ) কিছুটা (গ) তেমন নয়।
- ৮০। আপনি যতটুকু সাফল্য লাভ করেছেন এবং এগিয়ে যাচ্ছেন সে সম্পর্কে আপনি কিরূপ মনে করেন?
(ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

- ৮১। আপনার সার্বিক জীবনযাত্রাকে বিবেচনা করে আপনি কি মনে করেন যে এটাই সে জীবন যেভাবে আপনি চলতে চেয়েছিলেন?
- (ক) খুবই (খ) কিছুটা (গ) তেমন নয়।
- ৮২। যাবতীয় প্রচেষ্টার পর এখন আপনি কি মনে করেন যে আপনি জীবনে যথেষ্ট কৃতকার্য হয়েছেন?
- (ক) খুবই (খ) কিছুটা (গ) তেমন নয়।

: ব্যক্তিগত তথ্যাবলী :

- ১। লিঙ্গ : ☐ পুরুষ, ☐ মহিলা,
- ২। বয়স : বছর
- ৩। শিক্ষাগত যোগ্যতা শেষ ধাপটি উল্লেখ করুন) :
- ৪। বৈবাহিক মর্যদা : ☐ বিবাহিত, ☐ অবিবাহিত, ☐ বিধবা,
☐ বিপত্তিক, ☐ তালাকপ্রাপ্ত, ☐ বিহীন,
- ৫। বাসস্থান :
- ৬। শেষ কতদিন যাবৎ বেকার : বছর মাস
- ৭। কি ধরনের চাকুরী চাচ্ছেন :
- ৮। পারিবারিক মাসিক আয় :
- ৯। কাজের বিবরণ : ☐ সম্পূর্ণ বেকার,
☐ আংশিক বেকার, (কি কাজে নিয়োজিত?)

ধন্যবাদ

APPENDIX - B

Table – 1: Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed male and female respondents.

Source of Variation	Sum of Squares	df	Mean Square	F
Sex	4586.430	1	4586.430	222.645 *
Literacy Status	16118.670	1	16118.670	782.470 **
Sex X Literacy Status	33771.630	1	33771.630	1639.421 ***
Residual	6097520	296	20.6000	
Total	60574.250	299	202.589	

P < .000

Table – 2 : Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed respondents according to different levels of age

Source of Variation	Sum of Squares	df	Mean Square	F
Age	107.594	3	35.865	1.875
Sex	4559.933	1	4559.933	238.397 *
Literacy Status	14010.584	1	14010.584	732.484
Age x Sex	32.908	3	10.969	.573
Age x Literacy Status	202.965	3	67.655	3.537 **
Age x Sex x Literacy Status	217.842	3	72.614	3.796 ***
Residual	5432.207	284	19.127	
Total	60574.250	299	202.589	

P < .000

P < .015

P < .011

Table – 3: Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed respondents according to family income

Source of Variation	Sum of Squares	df	Mean Square	F
Family Income	4370.296	4	1092.567	439.950 *
Sex	4931.291	1	4931.291	1985.709 **
Literacy Status	14128.820	1	14128.820	5689.326 ***
Family Income x Sex	225.509	4	56.377	22.702 ****
Family Income x Literacy Status	314.320	4	78.580	31.642 *****
Family Income x Sex x Literacy Status	348.130	4	87.032	35.046*****
Residual	695.349			
Total	60574.250			

P < .000

Table – 4: Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed respondents according to marital status.

Source of Variation	Sum of Squares	df	Mean Square	F
Marital Status	4153.035	1	4153.035	533.286 *
Sex	4645.438	1	4645.438	596.515 **
Literacy Status	15781.894	1	15781.894	2026.534 ***
Marital Status X Sex	41.889	1	41.889	5.379 ****
Marital Status X Literacy Status	83.284	1	83.284	10.694 *****
Marital Status X Sex X Literacy Status	302.334	1	302.334	38.822 *****
Residual	2273.987	292		
Total	60574.250	299		

P < .000

P < .021 *****

P < .001 *****

Table – 5: Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed respondents according to different levels of education.

Source of Variation	Sum of Squares	df	Mean Square	F
Level of Education	2109.331	4	527.333	59.738 *
Sex	30665.764	1	30665.764	3473.949 **
Level of education x Sex	154.120	4	38.530	4.365 ***
Residual	1235.829	140		
Total	35123.840	149		

P < .000

P < .002 ***

Table – 6: Summary of ANOVA of psychological well-being scores of literate and illiterate unemployed respondents according to unemployment duration.

Source of Variation	Sum of Squares	df	Mean Square	F
Duration of unemployment	5163.517	2	2581.759	555.100 *
Sex	4576.309	1	4576.309	983.945 **
Literacy Status	16513.692	1	16513.692	3550.582 ***
Duration of unemployment x sex	89.842	2	44.724	9.659 *****
Duration of unemployment x literacy status	237.641	2	118.820	25.547 *****
Duration of unemployment x sex x literacy status	410.790	2	205.395	44.162 *****
Residual	1339.483	288		
Total	60574.250	299		

P < .000