CHAPTER - V

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*Hypothesis 1*: The first hypothesis stated that there will be significant main and interaction effects of residence, discipline and gender on personal and environmental factors, was partially confirmed.

The main effect of rural urban differences emerged significant on employment commitment and employment importance. The urban graduates demonstrated higher employment commitment and employment importance than their rural counterparts. It appeared that for the urbanites the personal autonomy could come only through employment. Unemployment situation created potential insecurity, which in turn made a clear definition of personal identity difficult. It created pressures for greater personal autonomy, flexibility in the choice of roles and commitment to different values and symbols (Erikson, 1968). The urbanites coped with these with greater ease than the rural. In urban context, employment was considered as the main source to establish one's identity. In fact, it was a necessary condition for adult existence. But in rural areas, besides the employment other means to establish identity were available, like land holding, farming, social importance of being educated etc. Parmar (1986) found the social values and aspirations of educated rural youth different from urban youth. Particularly, for rural women acquisition of degree and knowledge was the main aim and income aspirations were secondary, while men had no choice but to earn for their living.

The curriculum differences emerged significant on self esteem, perceptions of environment, and its components of personal comfort, lack of control,
ambiguity and uncertainty, other directedness and restlessness, indicating the importance of curriculum in building one's own image and in determining the perceptions of environment. The science unemployed had positive self evaluations and perceived their environment lacking home comfort and sense of control, but filled with ambiguity and uncertainty, other directedness and restlessness.

Although the science curriculum had been more systematic and organized in terms of academic activities even earlier, it got a tremendous boost in the post independence period. Many educational institutions introduced science courses and updated their existing curriculum. New universities and colleges were set up in an attempt to produce the needed manpower in industry and national laboratories. The science courses came to attract larger number of high academic achievers, and they also got jobs faster. The changes in the structure of labour market helped science graduates to perceive themselves equipped with more valued skills than the other discipline counterparts and thus positive self esteem. Sathappan and Kuppan (1980) observed that the science students were more concerned about their individual accomplishments, whereas the arts and commerce students were interested in the people and society at large (collectivity).

Jahoda (1982) also noted that the better educated persons were able to develop their inner resources and widen the horizons, which helped them to mitigate some of the psychological consequences of unemployment. The findings by Jahoda were relevant here in that the science curriculum had been perceived better in terms of getting jobs in comparison to the arts and commerce. The technological and scientific developments and the policy of liberalization opened new opportunities for science graduates. Even though the salary was not at par
with their qualifications, the science graduates could find an employment relatively easily than the arts and commerce graduates, Verghese (1986) and Azad and Agarwal (1991) also observed it.

Gender differences emerged significant on self esteem, alienation, normlessness and isolation. The males had better self-evaluations than the females. The females reported higher alienation, normlessness and isolation than males. It could be argued in terms of socialization theory that the attitudes and opportunity structures for males and females develop differently in particular social and family systems. The male role identity become apparent during the adolescent period and thus during the crisis period males evaluated their self positively than their female counterparts. Females grew up under clouds of ambiguities, limited or no occupational choices, dominant family needs, and at the same time had to prove their career commitment, while males were all along assumed to be committed and focussed. Scarf (1980) pointed out that the most young women received double messages from their families and the culture at large. They were told to succeed in men's world and also to remain feminine, nurturing and adaptive. Heinemann, Rohrig and Stadie (1980) reported from their West German study that the women unemployed for long time had less rational time structure, and were more isolated in terms of having fewer friends and acquaintances and were more often resigned. Ironically even when the females were active in household work they were deprived of personal status and social identity (Jahoda, 1992).

Singhal (1990) argued that the Indian families by and large tended to accept and promote normlessness in male children since their childhood, and teachers reinforced these during their stay in schools. In the case of females, the families as well as schools expected them to be obedient, norm abiding and even punished for violations much more frequently. It was noted that the females
suffered more normlessness than their male counterparts, which was similar to the present findings. The attitudinal changes like consumerism, secularization, change of sexual mores and the demise of differential society also led to widespread alienation, besides making way out for unifying social norms (Jahoda, 1982). Even though educational qualifications provided equal opportunity to women to compete with the men in the labour market, the patriarchal nature of society and labour market attitudes never allowed women to exploit this opportunity positively. This very fact could have made women graduates to perceive the society as normless.

The hypothesis of interaction effects of residence, discipline and gender on personal and environmental factors was partially confirmed. The findings indicated that science graduates in urban area had better self esteem than their counterparts in rural area. Conversely, the arts and commerce graduates in rural area had more positive self esteem than their counterparts in urban area.

The findings pointed out the differences between urban-rural labour markets. The urban graduates were privileged to know about the employers' requirements, labour market changes being in their proximity and having easy access to labour market.

The science graduates in urban area had better chances of getting a job than their counterparts in rural area, though the science graduates in rural area had better chances then their arts and commerce counterparts. The socialization of science graduates in rural areas, limited contacts, socio-economic status, lesser exposure to urban labour market, language, mannerism, and at times underemployment etc., could have led to under-estimating themselves in comparison to their counterparts in urban areas. In this context the negative role
of cognitive processes might be crucial. The arts and commerce graduates in rural areas were aware of almost no job opportunities in the labour market and had accepted unemployment as reality. The labour market needs, and changes in the curriculum, made the waiting periods for employment relatively shorter for science graduates.

The male science graduates had positive self esteem and perceptions of environment than those in arts and commerce, but the arts-females had positive self esteem and perceptions of environment than the science and commerce females. This finding exposed the differences in social reality of employment importance faced by males and females. Since men were asked to earn their own bread and butter, they continued to be in the labour market, though their waiting period for employment varied by specialization. For females, employment appeared to be not a necessity as most of them studied arts to enhance their self, and their family also encouraged them in this. The females in commerce enjoyed more social support than those in arts and science.

**Hypothesis 2** stated that there will be significant main and interaction effects of residence, discipline and gender on the psychological health of the educated unemployed. The hypothesis was partially supported by the obtained results.

The urban and rural graduates did not differ significantly on stress and its factors of tension, overload, joylessness, insecurity, fear of future and coping. The rural graduates had significantly higher fatigue than the urban graduates. Being rural and unemployed, they did not have much openings in the rural labour market and there were not many educated people around to discuss and guide them in their career openings. Their mobility to urban areas had also been restricted because of their family and other commitments.
It was reported by Leflong (1992) that despite independent effects of unemployment on the health status of both the rural and urban, the rural unemployed tended to feel greater loneliness and financial worries. Veeramani (1992) in a comparative study of the rural and urban unemployed pointed out that the rural unemployed experienced lower subjective well-being and were more conventional, whereas the urban graduates were more social and enterprising. Moreover, the rural graduates were deprived of the opportunity to use their skills effectively and lacked variety in their day to day engagements (Sajjan, 1995).

The arts, science and commerce graduates did not differ significantly on the components of psychological health like overload, joylessness, fatigue, fear of future and coping. The commerce graduates however, showed more stress, tension, insecurity than the arts and science graduates. This could be due to the large number of graduates in commerce every year, who do not get entry into professional courses like MBA, MCA and management diplomas. This finding was similar to Azad and Agarwal (1991) study who reported that the compound growth in enrollment of commerce students and passing out students during 1972-88 were more than the arts and science students. Commerce graduates had to compete with the professional graduates in the labour market which made them more stressed, tense and insecure.

The gender differences on stress, tension, overload, joylessness, insecurity, fatigue and coping were found insignificant. It appeared that employment was equally meaningful for men and women and they were equally concerned about the job. Also, the unemployment was perceived equally stressful by the men and women graduates showing similar tension, overload, joylessness, insecurity, fatigue and
coping. This finding was found consistent with other studies showing similar unemployment experiences for men and women (Daniel, 1975, Miles, 1983, Nathanson, 1980, Banks and Jackson, 1982).

The women graduates were found to have higher fear of future than their men counterparts. The women's desire to have a better social status through employment got restricted by marriage, child rearing, mobility etc, which induced in them higher fear about future. Florentine (1988) argue that the females were unable to make persistent efforts due to their over reliance on social factors. The traditionally gender role opened many possibilities of becoming a housewife, leaving in them fear of the future because of role confusion, as they were educated but without helping the family's income (Warr and Parry, 1982; Winefield and Tiggemann, 1985; Van YPeren and Bank, 1991).

This result could also be corroborated by the findings of Banks, Clegg, Jackson, Kemp, Stafford and Wall (1980) and Warr (1988), who showed that the unemployed women scored less than men on measures of psychological well being. Winefield and Tiggemann (1985) reported that the unemployed female had the lowest need satisfaction and the highest depressive effect.

McCarthy (1986) argued that because of women's disadvantaged status in the labour market, they were more vulnerable to the negative impact of unemployment on their psychological well being and were more anxious of future happenings.

The interaction effects of residence, discipline and gender showed that discipline and gender interacted to influence stress, tension, joylessness, insecurity, fatigue and psychological satisfaction. The arts male graduates were found to have more stress, tension, joylessness, insecurity and fatigue than science and commerce
male graduates. The arts-males perhaps were trapped between their social expectations and relatively low opportunities in the labour market as compared to the science and commerce males.

The commerce female graduates felt more stress, tension, joylessness, insecurity and fatigue than the arts and science female graduates. Although commerce graduates had better access to private sectors, the nature and contents of the jobs demanded more time as work, security dynamism and mobility. Often the private employers preferred males over females. For females, the opportunities in the job market were restricted to public sector which had fewer openings and severe competition from all quarters.

The interaction effect between residence and discipline showed that the rural arts and science graduates were having more fear of future than their counterparts in urban areas. While, the urban commerce graduates experienced higher fear of future than their rural counterparts. More fear of future among rural science and arts graduates was perhaps caused by the fact that their chances of employment were restricted to private sector who in turn preferred commerce. Even if they were ready to move to urban areas, their chances of employment were limited due to employer's urbanized attitude. Competition in the urban labour market forced the employer to prefer urban graduates because of their better resourcefulness, adaptability and other socio-economic reasons. On the other hand, the commerce urban graduates experienced higher fear of future as they had to face stiff competition from parallel professional course graduate like MBA and other diploma holders in management.

The level of psychological satisfaction was higher among the science-males and arts-female graduates. The science and commerce males had better psychological

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satisfaction than commerce females and the arts females had better psychological satisfaction than arts-males.

The socialization processes in rural and urban families for males and females, labour market trend, the rigidity of educational streams and waiting period for employment could be some of the reasons underlying in getting these findings. Most of the female graduates who opted for arts discipline were from higher socio-economic strata, and did not have much pressure to look for jobs like females of other disciplines. The finding of Arts, science and commerce males having better psychological satisfaction than arts, science and commerce-females, could be related to more freedom of mobility, access to people and persistent job search activities of males. On the other hand, the unrecognized status of women graduates in society, made them psychologically less satisfied and more tense.

*Hypothesis 3* showed that there will be significant relationships between personal and environmental factors and psychological health of unemployed graduates was found confirmed to a good extent.

The relationship between personal and environmental factors showed that self esteem, locus of control, alienation, isolation, normlessness and powerlessness were significantly related to the perceptions of environment and its various components, and social support. The strong association between personal factors and perceptions of environment confirmed the general theory of perception that the subjective factors determined the perceptions of stimuli. The idea that we perceive things as we are, but not as they are' was well justified. Murray (1938) pointed out that the way we perceived a particular situation depended upon the personal factors. The present findings could also be corroborated by the findings of Gaskell
and Smith (1985) Guimond, and Palmer (1990) who reported that one's attribution of social events was function of personal factors.

The personal variables of self esteem and employment commitment and its components namely employment importance, employment involvement and employment opportunities were negatively related to the components of psychological health of stress and cognitive difficulties. The personal variables of locus of control, and alienation and its components of isolation, powerlessness and normlessness were positively related to psychological health components of stress and cognitive difficulties. In addition, the self esteem, employment commitment, employment importance and opportunity use had positive relationship with satisfaction. The Locus of control had negative relationship with life satisfaction, indicating that internals were more satisfied and this was expected. The alienation and its components were not found related to life satisfaction.

The perceptions of environment and social support and its various components had positive relationships with cognitive difficulties. The perceptions of environment and its various components had negative relationship with the life satisfaction. The more the ambiguities and uncertainties, restlessness and wastefulness etc., the more the cognitive difficulties and less the life satisfaction.

The present results were in accordance with the self consistency theory (Korman 1970), which implied that stimuli will have differential effects depending on the person's chronic level of self esteem, and that self esteem mediated stimulus response contingencies.

French (1968), Rosenberg (1965) and Rosenberg and Simmons (1971) found that the self esteem stability correlated positively with measures of life satisfaction.
and negatively with measures of depression, anxiety irritation and other psychosomatic symptoms. Pearlin and Schooler (1978) reported that the positive feelings towards one's self was a significant coping resource in reducing the effects of life strains. Similarly Antonovsky (1980) who viewed self esteem to be a protective factor increasing an individual's resistance to stress.

Shamir (1986) also reported that unemployment affected individuals differentially depending on their self esteem. Self esteem mediated the relationship between employment status and of psychological health. High self esteemed individuals were more resistant to the impact of unemployment on psychological health than low self esteemed individuals.

Winefield and Tiggeman (1985) also noted that the greatest increase in self esteem led to greatest decrease in depressive effect on unemployed males. Nevertheless, there were sure enough evidences which failed to find consistent deterioration in self esteem as a result of unemployment (Hartley, 1980; Gurney 1980; Feather and Bond 1983, Warr and Jackson, 1983; Tiggermann and Winefield, 1984).

The unemployed having higher employment commitment experienced less stress. It showed that the longer duration of current unemployment was not associated with reduced attachment to the labour market, reflecting values of employment in society. This finding was not in line with expectancy valency theory (Feather and Davenport, 1981), which expected that higher employment commitment resulted in higher stress. The unemployed perhaps adjusted their job seeking attitudes and behaviours to the difficult labour market conditions. Since the sample taken
belonged to an industrial township, which was supposed to be a business centre, this might have pushed them to find a job without much effort.

Some significant correlations between employment commitment and stress were found for rural, males and arts graduates. For rural graduates merely getting a degree was perhaps enough for them to maintain their status, since they had other non formal occupations to engage in, but this was not the case for urban graduates. In both the cases there was no difference in their level of cognitive difficulties and life satisfaction.

The group-specific correlations showed that the males with high employment commitment experienced less stress and more life satisfaction. This showed that the males were more realistic about the general labour market situation. Warr and Jackson (1987) suggested that the unemployed people should be encouraged to maintain a high level of work commitment and to engage in voluntary activities which were worthwhile and could expand their social networks, as long as they were in good health and their financial needs were satisfied.

The unemployment situation, here induced in the unemployed contradictory values about the importance of internal and external factors. Warr (1978) had argued that after few months of unsuccessful job search many of the unemployed people came to view a job as beyond their personal control with no prospect of employment. They also saw it as realistic to withdraw at least temporarily from the labour market. By reducing the value attached to a job the unemployed persons limited the pain of failure to obtain one. This was however different in the present research. Those having high employment involvement did not have low stress and high life satisfaction, but those reporting higher employment importance and opportunity use had less stress and cognitive difficulties and high life satisfaction.
The group specific findings showed that the rural, arts, science and male graduates having high employment importance and opportunity use experienced less stress and cognitive difficulties. It seemed that the context, gender and discipline played a vital role in psychological health. The results showing the link of employment commitment and its components with psychological health substantiated the findings of other researchers (Jackson, Stafford, Banks and Warr, 1983; Jackson and Warr 1984; Warr and Jackson, 1985) showing association between commitment to work and psychological distress.

The results revealed that the alienated unemployed graduates experienced more stress and cognitive difficulties. They felt that their sense of purpose could be damaged by unemployment conditions leading to more stress and cognitive difficulties and reduced intrinsic motivation and involvement.

The isolation and powerlessness were positively related to stress and cognitive difficulties. This finding was close to that of helplessness in negative experiences by Feather and Barber (1983). Under the condition of unemployment, the social clues that provide a sense of location, place and security were jeopardized, giving rise to isolation and estrangement among the unemployed. The lack of regular earning and social status made them feel powerless. The situation which constantly frustrated and denied need for autonomy and control created alienation (Kohn and Schooler, 1969 and Goldthrope, Lockwood, Bechhofer and Platt, 1968).

The externally controlled experienced higher stress and cognitive difficulties. Externality lead to lack of control over the situation and persons lacked the ability to cope with the situation. This findings was consistent with the findings of Feather and Barber (1983) and O'Brien and Kabanoff (1981) who reported higher externality in unemployed led to more symptoms of ill health. Internally oriented people
handled environmental stresses in a better way, while the externally oriented people had more anxiety, neurotic symptoms and self-punitiveness and higher cognitive perceptual differences (Lefcourt, 1972).

The individuals who believed in their ability to control their lives (Phares, 1976, Davis & Davis, 1972) when they lost control over aversive stimuli, it increased the intensity of stress (Hamson, et al, 1976, cited in Weinberg & Levine, 1980). The loss of control over surroundings was a threat to personal autonomy and one therefore experienced high amount of stress in face of life events (Shejwal and Palsane, 1986). Winefield, Tiggemann, and Goldney (1988) in a longitudinal study showed that the decrement in externality among unemployed school leavers was not associated with any decrease in depression.

The unemployed who had negative perceptions of environment experienced higher stress, tension, joylessness, insecurity, fatigue, fear of future, cognitive difficulties, sluggishness, cognitive incompetence, and low life satisfaction. The factors of environment, like personal and social context, personal comfort, lack of control, ambiguity and uncertainty, other directedness, social deprivation, wastefulness and restlessness were also positively related to stress and cognitive difficulties and negatively to life satisfaction.

These findings strongly supported the tenets of Vitamin Model (Warr 1987), which stated that environmental features were principal causes of the deterioration of mental health. It appeared that how far the unemployed would feel deprived of conditions provided by employment (Jahoda, 1982) would depend on their perceptions of various features of labour market rather than the unemployment condition itself. Each feature of environment differed in intensity and it affected the mental health differently. The conditions and resources in the environment
provided opportunities for utilization of skills, control over situation to overcome the negative experiences and have better psychological health.

It could be argued that although poverty and financial worries were associated with unemployment (e.g. Pilgrim Trust, 1938, Kelvin, 1980 Warr, 1983), the availability of financial assistance did not represent a guarantee against the experience of negative health consequences (Stokes and Cochrane, 1984). Selye (1980) argued that involvement in meaningful diversionary activities allowed one to focus attention, energies, and time on more pleasant, less stressful aspects of life. Thus if the number, scope and variety of activities expanded, the positive psychological health would be high.

Gore (1978) argued that those who received higher social support were able to tolerate more stress and experienced less deterioration in physical and mental health than those who lacked social support. Similarly Stoner and Arora (1987) indicated that the greater level of activity, social support, favourable attitude towards surrounding positively affected the psychological health.

**Hypothesis 4**: There will be significant relationship between demographic characteristics, personal and environmental factors and the psychological health of educated unemployed. This hypothesis was found partially confirmed. The present sample included 17.27% of forward caste, 61.82% of backward caste, and 20.91% of scheduled castes. The higher caste experienced lesser insecurity, cognitive difficulties and cognitive incompetence.

Most of them were economically, educationally and socially well off than other castes, because of which they felt easy during their rocking period and balanced themselves cognitively. Though the birth in a specific caste did not endow one with
cognitive competence, it helped in terms of cumulative experience base, which made one cognitively effective or less effective. The higher caste urban males experienced lesser stress, tension, insecurity, fear of future, cognitive difficulties and cognitive incompetence and greater personal satisfaction. The higher caste, arts graduates experienced lesser stress, tension, insecurity and fear of future and higher level of life satisfaction, accomplishments and satisfaction with physical conditions.

The unmarried as compared to the married experienced lesser stress, fatigue, fear of future, cognitive difficulties and sluggishness. Similar was the case of the unmarried urban males in arts. The unmarried science unemployed reported higher level of life satisfaction and accomplishments. Although all were seeking employment, the unmarried were under less pressure than the married, which was expected. Married people had variety of real life problems, like running a family, children's schooling and other social responsibilities making the financial crunch harder.

The unmarried, urban, males in particular had lower stress, insecurity, fatigue and fear of future. It seemed that they lived in higher employment area. The unmarried had liberty to search for a job anywhere and anytime and thus had lesser stress.

Those having higher socio-economic status reported lesser stress, cognitive difficulties and higher life satisfaction, accomplishments, and physical comforts. Within the higher socio-economic status group, the urban males in arts reported even lower stress, tension, insecurity, joylessness, fatigue and fear of future and higher level of life satisfaction, accomplishments and satisfaction with physical conditions. The findings could be explained by using the ecological model of socio-
cultural deprivation (Sinha, 1977), the physical space and materials, social roles and relationships and their activities, supporting and surrounding milieu. The institutional settings in terms of social class, caste and the general service amenities available might have made the difference for the privileged group here. They had access to leisure activities to spend their time purposefully and to share their experiences with friends and felt relieved of the unemployment burden. Abraham and Prasanna (1986) reported a significant positive correlation between socio-economic status and mental health level. Prasad (1987) found that higher socio-economic status group differing significantly from the lower socio-economic group in emotions and overall adjustment behaviour. Some other investigators found more pressure among the unemployed working class than the middle class (Estes and Wilensky, 1978, Payne, Warr and Hartley, 1984; Payne and Hartley, 1987).

The hypothesis that the demographic characteristics will be significantly related to personal factors was partially confirmed. It appeared that the upper caste arts graduates were more externally oriented and perceived the employment as important. This could be because of the fact that many of the upper caste arts graduates hailed from service class family backgrounds, their options being limited to paid employment. On the other hand the upper caste male graduates had lesser employment involvement, showing change in their priority towards service sectors. The reason could be the implementation of Mandal Commission (1991) recommended in jobs. The upper caste males having lesser academic qualifications made more number of attempts for employment. The lower academic qualifications and more number of attempts could lead to change in their interest against service sector employment.
The unmarried graduates were found to have lesser waiting period, which was in an expected direction. The unmarried arts graduates had higher externality higher employment commitment, opportunity use and lesser isolation and powerlessness. Conversely, the females who were unmarried showed lesser employment importance. This could be because of the fact that many women after their graduation, will get-married and job will not be important for them.

The males belonging to larger family showed lower self esteem, whereas the reverse was true for the female graduates. Both the men and women graduates belonging to larger family made more attempts for employment. It appeared that both the groups had to beliefs and values of the families they represented. In terms of the interpretive theories of socialization (Vygotsky, 1978; Bruner, 1986; Wertsch 1989) an individual made his knowledge in a community who shared his sense of belonging. Thus their nexus, interactions and negotiations with family became fundamental personal knowledge on which they continually evaluated their self. The larger families still had the notion of men as bread winners in the family, which might be have changed the perception of females towards their self worth.

The arts graduates from large family had more alienation and isolation, whereas such science graduates had better self esteem and lesser externality, and the commerce graduates showed lower self esteem and made more number of attempts for employment. The arts graduates were not very clear about their future goals and were less sure of success. Their need for autonomy and control, was constantly frustrated creating alienation and isolation. This finding was in line with the role of social organization in alienation (Blauner, 1964).

The male graduates having higher socio-economic status had better self esteem than females. It appeared that the higher education, occupation and income level of
parents acted as positive incentives, because of which unemployed males evaluated their self better whereas for females were having poorer self esteem because of their family’s attitude was not very positive.

The higher socio-economic status rural and arts graduates perceived higher alienation. It appeared that the rural were not very clear about their plans and career. Though they belonged to upper socio-economic status, their interaction with the labour market was low. The arts graduates felt further restricted in the labour market, which might have made them even more alienated.

The relationship between demographic characteristics and environment factors showed some significant results. The upper caste graduates perceived their environmental negatively. They perceive lack of physical and social context, personal comfort and more restlessness. The reason could be that the employment policies in recent period were not much accommodating of upper caste graduates in general. This might have made them more restless, personally uncomfortable and lacking of physical and social security. The motivational forces within them were weakened to create a state of disequilibrium first and then to look at their environment negatively.

**Hypothesis 5**: The hypothesis stated that the personal and environmental factors will differentially predict the psychological health of the educated unemployed, was partially supported. Among the personal factors, the self esteem emerged as a principal predictor of stress. The other significant predictor was locus of control. The self esteem and locus of control together explained 26% of the variance in stress.

Those having higher socio-economic status reported lesser stress, cognitive difficulties and higher life satisfaction, accomplishments, and physical comfort.
Within the higher socio-economic status group, the urban males in arts reported even lower stress, tension, insecurity, joylessness, fatigue and fear of future and higher level of life satisfaction, accomplishments and satisfaction with physical conditions. The findings could be explained by using the ecological model of socio-cultural deprivation (Sinha, 1977). The physical space and materials, social roles and relationships and their activities, supporting and surrounding milieu, institutional settings in terms of social class, caste and the general services amenities available, which might have made the difference for the preveilged group here. The urban males in arts having higher socio-economic status had access to leisure activities to spend their time purposefully and were able to share their experiences with friends and felt relieved of the unemployment burden. Some other investigators found more pressures among the unemployed working class than the middle class (Estes and Wilensky, 1978; Payne, Warr and Hartley 1984; Payne and Hartley, 1987).

The significant contribution of self esteem indicated that the unemployed having high self esteem were able to cope with stress in an efficient manner. The higher variance explained by locus of control indicated that the perceptions of controllability directly helped in coping with the stress. This finding was found consistent with the tenets of the social learning theory that one's positive perception of oneself made one feel less threatened in the overall situation. The self esteem had been reported as a determiner of stress also in some other studies (Campbell, Converse and Rodgers 1976; Gurney, 1980, Donovan and Oddy, 1982, Kaufman, 1982, Sheeran and Abraham, 1994).

The self esteem had highest predictability for cognitive difficulties as well as overall life satisfaction, although the percentage of variance explained was less than stress. The link between self esteem and life satisfaction was found consistent

The significant predictability of alienation for cognitive difficulties revealed how the interaction patterns in social system influenced cognition. The alienation arose from the individual's lack of interaction and expected support from the society, and the inadequate feelings of one's power utilization in the society, adversely affected one's cognitive functions. This confirmed the idea of agency theory of Fryer (1986) that when an individual's actions were continuously restricted by the social system, it resulted in cognitive disabilities. The finding of academic qualifications determining the life satisfaction indicated its link with the social recognition in general, and higher employability in particular.

The perceptions of environment emerged as a meaningful contributor of stress, cognitive difficulties and life satisfaction. The addition of social support could not bring any substantial change in predicting stress, cognitive difficulties and life satisfaction. It implied the direct role of perceptions of environment in causing stress, cognitive difficulties and life satisfaction. This finding was consistent with the core principle of vitamin model (Warr, 1987) which stated that the different features of environment interacted with each other and affected mental health.

The self esteem and perceptions of environment as personal and environmental factors accounted for significant amount of variance in stress, cognitive difficulties and life satisfaction. This could be explained by using the person and system interaction approach of Coopersmith (1967) to explain the behavioural outcomes of the individual in the society. The present finding also found support in stress model of unemployment (Payne and Harley, 1986), which emphasized that the
stressfulness of the environment was a function of the relative balance between the problems facing the unemployed, the degree of support received in meeting the problems, and the perceived opportunities of employment by them.