Employment is a splendid creation of human civilization. This has come to be valued in the society as a goal to be aspired and achieved. The Indian constitution also states that the right to work is a fundamental human right. In this context, the creation of a labour market has made it possible for an individual to exchange his labour for fulfilling his many needs including the monetary aspects. Conversely, the unemployment has been considered as a negative condition which fails to get all the benefits that are available during employment. Especially the educated youths are facing acute problems like deprived of achievements, recognition, intrinsic pleasure, opportunity for social interaction, self esteem etc. Hence it appeared that the study of personal and environmental factors of the educated unemployed would be of help in understanding the individual's beliefs, self evaluation, interest in social activities, and perception of environment. Besides this it would also be of great help in understanding the psychological health changes during the unemployment period. It was this objective that the present study examined the effects of personal and environmental factors on psychological health of the unemployed graduates.

Some of the research questions were, do the unemployed graduates from different urban, rural background, course type and gender have different personal and environmental factor. Are there any differences in psychological health of the unemployed graduates hailing from different residential area, courses and gender? Are there any significant relationship between personal factors and psychological health? Do the environmental factors have significant relationship with psychological health? Are there any significant relationship between personal and environmental factors? And to what extent the
psychological health of the unemployed graduates is determined by personal and environmental factors?

Data were obtained on the unemployed graduates from District Employment Exchange of Coimbatore. The rationale for choosing the registered unemployed graduates was that they were looking for employment formally through employment exchange besides their own search.

Adopting $2 \times 3 \times 2$ exposed factorial design the first unit referred to urban and rural, the second unit referred to arts, science and commerce and the third unit refered to male and female. A total of 220 unemployed graduates were selected for the study. Using purposive sampling technique 113 urban unemployed graduates and 107 rural unemployed graduates were interviewed. Out of 113 urban graduates 32 were from arts, 45 from science and 36 from commerce discipline. On the other hand, out of 107 rural graduates 33 were from arts, 44 from science and 30 were from commerce discipline. Out of 32 urban - arts graduates, 15 were male and 17 were female graduates. Out of 35 urban-science graduates 18 were male and 17 were female. Out of 36 urban-commerce graduates, 20 were male and 16 were females. On the other side, out of 33 rural-arts graduates 16 were male and 17 were females. Out of 44 rural-science graduates, 26 were males and 18 were female and out of 30 rural-commerce graduates, 15 were male and 15 were female graduates.

The data were collected using questionnaire method. In order to measure the personal, environmental and psychological health factors, the adopted versions of Self Esteem, Locus of Cotrol, Alienation, Employment Commitment, Social Support, Stress, Cognitive Difficulties and Life Satisfaction Scale had been used. Besides that the Perceptions of environment scale was constructed to
measure the environmental clarity. The detail of the scales were as follows: The Self Esteem scale (Rosenberg, 1965) had 6 items in a five point rating scale with the reliability of 0.71 tested by Winefield and Tiggemann (1984); the Locus of Control (Rotter, 1961) scale's shorter version used by Feather and O'Brien (1986) and Pai (1993) had nine items in two point scale with the internal consistency of 0.48. The alienation scale of Dean (1961) had 24 items rated in five point scale with reliability of 0.64 and 0.84 in Indian context (Singhal, 1990); the employment commitment scale (Warr, Cook and Wall, 1979 and Stafford, Jackson and Banks, 1980) had 11 items rated in a five point scale with the reliability of 0.70 and 0.71: Perceived Social Support questionnaire (Sarason and Sarason, 1983) had 6 items in two set of answers in a five point rating scale; Perceived Stress Scale (Levenstein et al, 1993) had 30 items rated in four point scale, with the internal consistency of 0.82 the Cognitive Difficulties Scale (Fryer and Warr, 1984) had 12 items rated in a five point scale and the Life Satisfaction Scale (Warr, Cook and Wall, 1979) had 15 items rated in a five point scale which show the reliability of 0.47. In addition to this the information on demographic characteristics were also collected throughout personal information sheet.

A pilot study was conducted on small sample to test the reliability and factor structure of newly formulated scale and applicability of adopted scales. Little alterations were made in the scales based on the findings of the pilot study. The questionnaire were administered individually and the collected data were scored, coded and factor analyzed to find out the factorial dimensions of each scale. Later each factor of the major variable was treated as one variable. The data were analyzed by using the statistical techniques of analysis of variance, correlation and regression analysis.
The salient features of the findings were as follows

The residence was found to have significant main effect on employment commitment and employment importance, indicating that the urban graduates showed better employment commitment and employment importance than the rural graduates. In other words, the rural graduates were less threatened by the unemployment since they have other agricultural activities to rely on, whereas for the urban graduates, employment is the only source which brings identity besides income. Hence, in the employment market the urban graduates were showing more commitment to establish their identity and autonomy.

The main effect of discipline was found significant on Self Esteem. Perceptions of Environment and its various components implying that the curriculum is building one's own image and determining perceptions of environment. The science graduates showed self esteem and more negative perceptions of environment. It seems that though the science graduates perceived themselves positively, their perception of environment was filled with ambiguities and uncertainties, lack of direction and control. The gender effect on self esteem, alienation normless and isolation was found significant, which revealed that the male graduates were better self esteemed and lesser alienated, normless and isolated than female graduates. Although the female graduates were given equal employment opportunity with males but the patriarchal nature of the society never allowed them to exploit the opportunity which might have left alienated and isolated.

The interaction effects of residence, discipline and gender on personal and environmental factors revealed that the residence and discipline significantly interact to influence the self esteem. Besides that the discipline and gender
have significant interaction effects on the self esteem and perceptions of environment dimension like physical and social conditions, lack of control and social support. Whereas the residence and gender have significant interaction effects on alienation, normlessness and meaninglessness. The residence, discipline and gender together influence the normlessness.

The main effect of residence on stress and its components revealed that urban and rural subjects do not differ significantly indicating similar consequences on their psychological functioning. In contrast rural graduates showed more fatigue than the urban graduates implying that the rural graduates receive inadequate guidance and exposure inhibiting their job search behaviour. The effect of discipline on psychological health revealed that the discipline has significant effect on stress, tension and insecurity. But, the main effect of gender on psychological health was found insignificant indicating that the male and female were equally affected by the unemployment situation. However the female graduates had more fear of future than the male graduates.

The interaction effects of residence, discipline and gender revealed that the discipline and gender interacted to influence the stress, tension, insecurity, joylessness and fatigue. The residence and discipline have significant interaction effects on fear of future. However the residence, discipline and gender together influenced the cognitive competence, stress and tension.

The relationships between personal, environmental factors and psychological health revealed some significant findings. The personal factors like self esteem, locus of control and alienation were significantly related to environmental factors like perceptions of environment and social support. It implied that the better self esteemed graduates with lesser externality and
alienation perceived their environment positively. The personal variables like self esteem locus of control, alienation, employment commitment and its components were significantly related to psychological health components showing the importance of personal factors for the betterment of psychological health. Thus revealing that the personal factors had significant relationship with psychological health. The perceptions of environment and its components were found significantly related to the psychological health components. It implied that the negative perception of environment was related to more stress and cognitive difficulties and lesser life satisfaction.

The relationship of demographic characteristics with personal factors showed that marital status was significantly related to locus of control, employment commitment, isolation and powerlessness indicating that the unmarried graduates were having higher externality and employment commitment and lesser isolation and powerlessness. Among the group specific findings the arts graduates from higher socio-economic strata and upper caste showed lesser externality and more employment importance. The female graduates who were unmarried had less employment importance. The upper caste male had higher employment importance. The self esteem showed significant relationship with socio-economic status and larger family size for male graduates which indicated that the male graduates belonging to higher socio-economic status and having larger family had lesser self esteem and reverse was true for females.

The caste played a significant role in psychological health of the unemployed which indicated that the upper caste unemployed experienced lesser insecurity, cognitive difficulties and cognitive incompetence, and greater life satisfaction. The unmarried graduates had experienced lesser stress, fatigue, fear of future and cognitive difficulties. The socio-economic status and psychological
health are related significantly showing that the unemployed graduates from higher socio-economic status have lesser stress and cognitive difficulties and better life satisfaction. The personal factors like self esteem and locus of control have high predictability for stress, cognitive difficulties and life satisfaction. Similarly, among the environmental factors perceptions of environment have higher predictability for psychological health namely stress, cognitive difficulties and life satisfaction. In overall the perception of environment emerged as major determinant of psychological health followed by self esteem and locus of control.

The following conclusions were drawn
1. The urban graduates are more employment committed and perceived their employment more important than their rural counterparts. The science graduates are having better self esteem and more negative perceptions than their arts and commerce counterparts, whereas the commerce graduates are experiencing more sets, tension and insecurity than the arts and science graduates. On the other hand the arts graduates belonging to upper socio-economic status and upper caste have experienced lesser externality and little employment importance.

2. Among the men and women graduates, the men graduates are having better self esteem, whereas the women graduates are feeling more alienation, normlessness and isolation. The women graduates are also having more fear of future than their men counterparts. However, the men graduates belonging to upper socio-economic status and larger family have shown poor self esteem and higher employment involvement and employment importance than their women counterparts.
3. The men in science and women in arts have better self evaluation and psychological satisfaction than their arts and commerce counterparts. On the other hand the men in arts and women in commerce are reporting psychological problems like stress tension joylessness, insecurity and fatigue.

4. The rural men and urban women are feeling higher alienation and normlessness than their respective counterparts. The urban science and rural arts and commerce graduates are showing higher self esteem than their respective counterparts.

5. The urban-science men and rural arts and commerce men are feeling more normless and cognitively incompetent than their counterparts respectively. Conversely the urban arts and commerce graduates and rural science graduates are feeling more normless and cognitively incompetent than their rural and urban counterparts.

6. The urban-science men and rural science and commerce men are experiencing more stress and tension than their rural and urban counterparts whereas the urban commerce women and rural arts and science women are experiencing higher level of stress and tension than their rural and urban counterparts.

7. The self esteem, feeling of controllability and perception of environment are important predictors of psychological health of the unemployed.

8. The graduates who feel alienated, isolated and powerlessness are experiencing poor psychological health. Especially the graduates from upper castes and upper socio economic status have negative perception of
environment. Whereas the employment commitment and employment importance are not playing any role in the psychological health of the unemployed.

9. The unemployed graduates’ age, academic qualification, number of attempts made and waiting period for employment are related to psychological health.

10. The unmarried women perceived employment as less important. But the upper caste men are showing higher employment involvement and employment importance.

11. The higher caste, unmarried graduates are experiencing little stress, fatigue, fear of future and cognitive difficulties.

12. The unemployed graduates who are having better self esteem, lesser externality and more alienation perceived their environment positively.

The significant implications were as follows

The women groups and arts discipline groups are badly affected groups in the labour market. These groups in general feel that the demands of the labour market were unfair to meet. In principle the employment market should accommodate all groups without any bias. First of all the equity should be maintained in all kinds of jobs, since the basic qualifications required is the same for all. Secondly, the electronic and print media can be utilized properly to propagate the employment policies as well as the recruitment procedure. Through these media how the job requirements are depicted, the language, the symbols, the variety can be explained elaborately. This kind of media usage would be the greatest help for
the disadvantaged groups like women, rural graduates and graduates from lower economic strata.

Generally, the graduates from various discipline think of jobs of particular type. They are not able to adjust with the changing demands of the employment market time to time. The education system should be strengthened to sharpen the general and technical skills. The attitudinal changes towards employment and prepare the unemployed psychologically to cope with unemployment situation. The general discipline curriculum contents need to be improved and made responsive to the market demands. The training should include sound base in discipline with some market oriented skills. Generally the morale of the graduates tends to be low during their final stages of graduation as the labour market would not accommodate all of them. So the educational institutions should prepare their students psychologically, to be more flexible and open minded in their approach to labour market. The guidance and counseling programme would be additional help for the students who are on the verge of completion of their courses. Educational institutions can also involve potential employer who are luminaries in their industrial domain, while formulating their curriculum. This will help educational institutions to identify and incorporate those skills which have assured demand in the employment market.

The intervention programme may be formulated to help the needy unemployed to enhance their self image and to withstand the pressure to sustain their motivation during their job search. The developmental and social service programmes should be made available to unemployed and involving them in those programmes. However, besides the structure of the labour market other features of the environment also interact with persons resources to influence their mental health which has been seen in this study through theoretical model.
To mention a few limitations, the results of this study are sample specific. Further the sample was restricted to educated people of particular region. The results therefore may not be applicable to other groups like students and employees etc., of other regions. There is no fool proof method available to check whether the concern subject is fully unemployed or partially, since the data were collected from employment exchange.