

# **LIFE SATISFACTION, PERSONALITY AND COPING BEHAVIOUR OF WOMEN ENTREPRENEURS**

**The Thesis Paper Submitted to the Department of Psychology in partial fulfillment of the requirements for the degree of master of Philosophy (M. Phil.) in Psychology at the University of Dhaka**



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## **Certification**

This is to certify that I have read the dissertation entitled “Life Satisfaction, Personality and Coping Behavior of Women Entrepreneurs”, submitted by SM Rumana Parvin, in partial fulfillment for the degree of Master of Philosophy (M. Phil) in Psychology, Department of Psychology, University of Dhaka, and that this is an original study carried out by her, under my supervision and guidance.

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## **Declaration**

I, SM Rumana Parvin, student of M.Phil in Psychology, Department of Psychology, University of Dhaka, Session 2010–2011, declare that this thesis paper titled on “Life satisfaction, Personality and Coping Behavior of Women Entrepreneurs”, has been under taken under the supervision of Dr. Parveen Huque, professor, Department of Psychology, University of Dhaka.

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## **LIFE SATISFACTION, PERSONALITY AND COPING BEHAVIOUR OF WOMEN ENTREPRENEURS**

### **Abstract**

The present study investigated life satisfaction, personality and coping behavior of women entrepreneurs. The sample consisted of 100 adult respondents of which 50 were women entrepreneurs and 50 were non-entrepreneur. The Bengali version of the “Life Satisfaction Questionnaire” (Illyas, 2001), “Personality Inventory Questionnaire”, (Raman & Eysenck, 1980) and Coping Scale (Huque, 2004) was used for investigating life satisfaction, personality and coping behavior of women entrepreneur and non-entrepreneur. A personal information form was also used to gather respondent’s socio-demographic information.

The obtained data were analyzed by F test, t- test and Correlation Coefficient. The results of the study showed significant difference in life satisfaction ( $t=9.628$ ,  $df=98$ ,  $p<0.001$ ) between the two groups of respondents. Life satisfaction was positively correlated with adaptive coping behavior whereas significant negative correlation was found between life satisfaction and neuroticism, lie scale & extraversion and between non adaptive & adaptive coping behavior. Adaptive coping behavior varied significant between the two groups but no significant difference in non-adaptive behavior was found.

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## **INTRODUCTION**

Entrepreneur is an individual who generates business activity. A businessman or businesswomen often associated with one who takes business risks (Real Estate Dictionary).

Entrepreneur is one who assumes the responsibility and the risk for business operation with the expectation of making profit. The entrepreneurs generally decide on the product, acquire the facilities, and bring together labor force, capital and production materials. If the business succeeds the entrepreneurs reaps the reward of the profit, if it fails he or she takes the loss. Non entrepreneurs are those who usually avoid the responsibility or risk of any innovative endeavor, they generally engage themselves in routine and non-risk type of job.

Entrepreneurship is a concept related to economic and social development of a country. It refers to such activities that promote economic development. An entrepreneur is a person who initiates a business and posses drive and energy to make it profitable. Traits of an entrepreneur are autonomy, initiative, and confidence, intuitive, decisive and connect.

Women entrepreneurship has a tremendous potential in empowering women and transforming society yet this potential remains largely untapped, with less than 10 percent of the entrepreneurs in South Asian countries being women. Studies have shown that a host of barriers prevent women from realizing their full potential as entrepreneurs, where they could make significant contribution to society. Entrepreneurship by definition implies being in control of one's life activities. It is precisely this independence that many societies have denied women (Vishwanathan, 2001). Women's family obligations often bar them from becoming successful entrepreneurs in both developed and developing nations. As Seymour puts it, "Having primary responsibility for children, home and older dependent family members, few women can devote all their business"(Seymour,2001).Traditional gender role expectations and patriarchal attitudes in many developing nations make it even more difficult for women to relieve themselves of family responsibilities. The familial and social conditioning in many developing countries inhibits the confidence, independence and mobility of women. This translates into poor access to

information, credit, technology, markets etc. and prevents women from starting a business or women entrepreneurs from growing beyond a particular level. The situation is more critical in many South Asian countries; defined as comprising Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan & Srilanka than 10 percent of the entrepreneurs in South Asian countries being women.

Life satisfaction is psychological wellbeing in general and satisfaction with as a whole. It can be defined as a person's attitude towards her past and present life as a whole. It deals with people's feelings about their everyday life activities (Bradburn, 1969; Campbell, 1976). Life satisfaction was measured by indices including; housing satisfaction; contact with friends; contact with relatives; mobility; presence of a confident; feelings of security; frequency and type of activity participation. Some researchers conceptualize satisfaction as a sub-category of happiness (Davis and Fine- Davis, 1991), while others defined satisfaction and happiness as two distinct areas of subjective well-being (Zapf et. al., 1987). Subjective well-being is defined as the degree to which an individual judges the overall quality of her life as a whole in a favorable way. Satisfaction implies cognitive evaluation, while happiness suggests emotional aspect. Satisfaction is defined as the perceived discrepancy between aspiration and achievement, ranging from the perception of fulfillment to that of deprivation (Campbell, Converse and Rodgers, 1976), whereas happiness is conceived as an emotional state produced by the presence of ongoing pleasant affect (due to positive appraisals of ongoing events) much of the time and infrequent unpleasant affect (resulting from few on line negative appraisals) (Diener, 1994).

The behavior of a person depends upon his/her personality and how he /she interact in situations. Personality is a dynamic which depends on organization within the individual of those psychophysical systems that determine his unique adjustment to his environment. Personality is what a man really is (All port). Personality can be defined as the unique pattern of behavioral and mental processes that characterize an individual and the individual and the individual's interactions with the environments (Crider & others, 1993). Each man is individuals to the dimensions of personality.

The personality of the entrepreneur is often perceived by practitioners as one of the most fascinating topics in the field of entrepreneurship (Delmar, 2000). It is generally believed that a successful entrepreneur is a result of the special set of personal abilities and characteristics, rather than other factors. As a natural consequence of this belief, the psychological perspective in entrepreneurship research has, until recently, concentrated on discovering stable individual characteristics such as personality traits. Personality is often treated as a set of characteristics or traits that are stable across situation and time. Some certain characteristics assumed to be related to entrepreneurs risk taking propensity (Brokhlaus, 1980), need for achievement (McClelland, 1961), locus of control (Brockhlaus, 1982), desire for autonomy (Collins and Moore, 1964).

Stress is a part of life and not necessarily a completely bad part, for example, with out stress; we might not be sufficiently motivated to pursue the activities we need to accomplish a task. However, it is also clear that too much stress can take its toll on both physical and psychological health. How do people deal with stress? Is there a way to reduce its negative effects? The efforts to control, reduce, to learn to tolerate the threats that leads to stress is known as coping. When stressor seriously threatens person's feelings of adequacy, a defense- oriented response ends to prevail: a) psychological damage repair mechanisms such as, crying, repetitive talking and mounding, b) the second consists of the so called ego or self defense mechanisms. According to Lazarus and his colleagues, coping can serve two main functions (Cohen and Lazarus, 1979).

**Problem- focused coping:** It is aimed at a reducing the demands of the stressful situation by expanding the resources to deal with it. It may lead to change in behavior or to the development of a plan of action to deal with stress.

**Emotion- focused coping:** It is aimed at controlling the emotional responses to the stressful situation; people can regulate their emotional responses through behavioral and coping approaches

Psychological factors influence the likelihood that people will exploit opportunities because these characteristics lead people to make different decisions about opportunities than other people with the same information

and skills. It is important to note that Psychological characteristics are not sufficient condition and so do not causes people to exploit entrepreneurial opportunities.

Despite all their family and social problem, women have struggled hard to accomplish their own identity. Women from all classes of Bangladesh want to stand up before everyone retaining their right and not as someone's daughter or wife. Women can be a very caring home maker, but at the same time she can prove to be a highly skilled entrepreneur, an efficient employee, and administrator if they choose to be.

Women entrepreneurship is not an easy task, "Becoming an entrepreneur is an evolution of encountering, assessing and reacting to a series of experiences, situation and events produced by political, economic, social and cultural changes. Given the complexities in the social environment and administrative structure, women entrepreneurship in Bangladesh is more challenging.

Women have now become aware of their socio economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter the off house working force as entrepreneurs and workers a situation not accepted by the society in the past.

Despite the problem of serious under enumeration of women's involvement in economic activities in a sex-segregated society as ours, the potential of women's economic contribution is now well recognized. Greater participation of women in remunerative work is improving their living conditions and bargaining position in the households and wider community. It is often the case that most of women's labor in economic activities basically saves expenditure for the household, but women are not considered income earners, as the output of their labor is not always marketed by themselves.

## 1.1: Entrepreneurship: An Engine of Economic Growth

When one of (Robert Baron) begins his career as a university (in 1969), courses such as this one simply did not exist. Now, in contrast, courses on Entrepreneurship are offered by virtually every school of management or business and show a pattern of rapidly growing enrollments in recent years. Why? One reason is that such courses reflect parallel growth in the number of individuals choosing to become Entrepreneurs-or at least to start their own business. Each year, more than 600,000 new businesses are launched in the United States alone, and this number almost doubled new business is launched in the United States alone, and this number almost doubled in the past two decades. Not all of these startups would meet our definition for involving entrepreneurship, but all of them-to the extent they are successful contribute to economic growth. Consider the following facts-

- During the past two decades, large corporations in the United States have downsized (a kind word for “eliminated”) more than 6 million jobs. Yet unemployment fell to record-low levels mainly as a result of new companies started by entrepreneurship.
- In recent years, more than 900,000 new start-up companies were founded in the United States (U.S.SBA, 1999, 2001).
- Currently more than 10 million individuals are self-employed in the United States (U.S.SBA, 1998, 2002) about one in eight adults, and taken together, U.S. firms with fewer than 500 employees (many of which were started by entrepreneurs) account for 51 percent of private sector output, employ 51 percent of private sector workers, and constitute 99 percent of all employers (U.S.SBA, August 2001).
- Even though the number of new businesses started each year has increased steadily, the number started by women and minorities rose even more dramatically; for instance, the number of companies owned by minorities increased 168 percent between 1987 & 1997 to a total of 3.25 million in revenues (U.S.SBA, 1999).

These statistics suggest that the activities of entrepreneurs have a truly major impact on the economics of their societies.

## **1.2: The Behavioral/Psychological perspective**

The personality of the entrepreneur is often perceived by practitioners as one of the most fascinating topics in the field of entrepreneurship (Delmar, 2000). It is generally believed that a successful entrepreneur is a result of the special set of personal abilities and characteristics, rather than other factors. As a natural consequence of this belief, the psychological perspective in entrepreneurship research has, until recently, concentrated on discovering stable individual characteristics such as personality traits. Personality is often treated as a set of characteristics or traits that are stable across situation and time. Some certain characteristics assumed to be related to entrepreneurs risk taking propensity (Brokhlaus, 1980), need for achievement (McClelland, 1961), locus of control (Brockhaus, 1982), desire for autonomy (Collins and Moore, 1964).

Psychological factors influence the likelihood that people will exploit opportunities because these characteristics lead people to make different decisions about opportunities than other people with the same information and skills. It is important to note that Psychological characteristics are not sufficient condition and so do not causes people to exploit entrepreneurial opportunities.

Research regarding qualities required for entrepreneurship is not enough but there are lots of expert's opinions about it. It is apparent that entrepreneurs are engaged in activities which involve risk and uncertainty. He or she must possess ambition, energy and motivation to give business the strong thrust it needs to become successful (Robinson, 1966). McClelland describes an entrepreneur as a person who is psychologically motivated by a high need for achievement which encourages him to undertake risky venture and makes him hard working to reach the goal. According to Ahmed (1998) entrepreneurs should have initiative and drive, they should be creative and innovation, able to bear risk and overcome crisis, should have integrity, have vision and foresightedness, awareness, salesmanship and ability to expand business and prudence.

Entrepreneur was found high risk takers and their achievement motivation was also higher as compared to non-entrepreneurs.



Achievement motivation of male was higher than female. It also found that achievement motivation differ as a function occupation and is related to risk taking behavior (Shaila, 1986; Begum & Dhar, 1984). Mc Cleland and Atkinson (1973) found that individual rated high on need of achievement engages themselves in works involving greater risk. It was also found that achievement motivation is related to the performance level. The performance of employees was better when achievement motivation is high. (Sarder & Hossain, 1976).

There has been a number of studies on other aspects of entrepreneurship. Chowdhury (1998) reported a survey in which she mentioned factors leading to the adoption of entrepreneurship among women in Bangladesh. There are some reports on problems and obstacles faced by women entrepreneurs (Alam, 1995; Bandana, 1995; Nilufer, 1995). A good number of survey show that women owned business are fast growing in developing countries. For example; in Tanzania, virtually all low income and many middle income women are involved in microeconomic activities. Schwartz (1979) reported that the major motivation of women entrepreneurs for starting a business were the need to achieve, the desire to be independent; the need for job satisfaction and economic necessity.

Alpander, Carter, and Forsgren (1990) summarized entrepreneurs' reports on how they solved managerial problems in the early years of their business; however, the reports were anecdotal and the study did not systematically investigate the problem-solving approach of the respondents. Understanding an aspiring or actual entrepreneur's problem-solving style may also be useful for advisors and consultants who work with these venture initiators. Consultants may help the entrepreneur develop coping skills to compensate for aspects for aspects the founder's less preferred.

Therefore, the present study attempted to investigate Life satisfaction, personality and achievement motivation of women entrepreneurs and women in others occupation.

### **1.3: The Function of the entrepreneur**

An entrepreneur is someone, in other words the entrepreneur is a person, not a team, or a committee, or an organization. Only individuals can take decisions; corporate bodies only arrive at decisions by aggregating votes. Individuals in committee make strategic decisions on how to influence other people's voting and on how to vote themselves, it is these decisions that are entrepreneurial; not the decision of the committees is excluded; it means only that the definition commits us to a detailed examination of how such teams and committees operate internally.

Who specialize, everyone in taking judgmental decisions at one time or another but this does not make them a specialist at it. A specialist carries out his function not only on his own behalf but behalf of other people. In a market economy specialist services may be offered for hire, and individuals can decide which services to supply in accordance with their personal comparative advantage. Decision making may be hired out on this principle, as when consultants or managers act as delegates to take decisions on an owner's behalf. Alternatively, decision makers may be hired out on this principle, as when consultants or managers act as delegates to take decisions on an owner's behalf. Alternatively, decision makers may prefer to hire in resources. So that while on hire to them these resources (in any permanent sense) they have control over them (as least temporarily) and can therefore exercise decision making with regard to their utilizations. Thus the market for decision making can operate in two ways, with the decision making service being hired by the owners of resources, or with the decision makers hiring resources from their own. In either case the market effects a separation between case the market effects a separation between decision making & other activities & so facilitates specialization in decision making according to comparative advantage.

A judgmental decisions is one where different individuals sharing the same objectives and acting under similar circumstances, would make different decisions, the different arises because they have different perceptions of the situation arising from different access to information or different interpretations of it.

About the coordination, coordination may be defined as a beneficial reallocation of resources. Coordination is thus a dynamic concept, as opposed to allocation, which is a static one. The concept of coordination captures the fact that the entrepreneur is an agent of change: he is not concerned merely with the perpetuation of the existing allocation of resources, but with improving upon it.

Of scarce resources the restriction to scarce resources limits the field of study to that usually identified as economic.

#### **1.4: Challenges of Women Entrepreneur in Bangladesh**

Despite all their family and social problem, women have struggled hard to accomplish their own identity. Women from all classes of Bangladesh want to stand up before everyone in their containing right and not as someone's daughter or wife. Women can be a very caring home maker, but at the same time she can prove to be a highly skilled entrepreneur, an efficient employee, and administrator if they choose to be.

Women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh whereas women in advanced market economics own more than 25% of all business. It is heartening to imprint that despite many barriers, a new women's entrepreneur class has arisen in the country taking on the challenger to work in a male dominated, competitive and complex economic and business environment. A recent United Nations report concluded that economic development is closely related to the advancement of women. In countries where women have advanced, the economy has usually been steady. By Contrast, in countries where women have been restricted, the economy has been stagnant.

Women entrepreneurship is not an easy task, "Becoming an entrepreneur is an evolution of encountering, assessing and reacting to a series of experiences, situation and events produced by political, economic, social and cultural changes. Given the complexities in the social environment and administrative structure, women entrepreneurship in Bangladesh is more challenging.

Women have now become aware of their socio economic rights and have ventured to avail the opportunities initiated for them. Rural Bangladesh is now

a changed scenario for the women who have gathered courage to break barriers and enter the off house working force as entrepreneurs and workers a situation not accepted by the society in the past.

Despite the problem of serious under enumeration of women's involvement in economic activities in a sex-segregated society as ours, the potential of women's economic contribution is now well recognized. Greater participation of women in remunerative work is improving their living conditions and bargaining position in the households and wider community. It is often the case that most of women's labor in economic activities basically saves expenditure for the household, but women are not considered income earners, as the output of their labor is not always marketed by themselves.

The distinct groups of women participation in economic activities outside the homestead are:

- a) Women in rich & moderate male-headed households
- b) Women in middle and low-income male headed households, and
- c) Women in households headed by female.

Women entrepreneur most likely participate in the following entrepreneurial activities

The women have been found to participate in the following:

- I. Self-Employed: These women have acquired on their own, especially from parents, relative or friends, the skills and capacities to operate enterprise.
- II. Enterprise Ownership: These women, are the owner/operators of existing micro enterprises, and have management and technical skill in self-employment.
- III. Manufacturing: Women's ancient skill enable them to take up manufacturing in areas where raw material for the products is easily available.

- IV. Family trade: Many women are involved in the family trade, hereditarily performed through generation and the skill is traditionally kept within the family.
- V. Agricultural Activities: The rural women participant more in the agricultural sector ,especially in operating vegetable gardens, horticulture production, nursing or even rice husking and preparation of varied rice products.
- VI. Chologybased Sub Contracting: This new system of generating income in the non-formal sector is providing opportunities for women through a negotiable for products procedure obtaining orders for products from either, exporters who producers, whole sellers and middleman.
- VII. Partners in Business/Shareholders/Directors in Family Business Enterprises.
- VIII. Traders, Contractors, Order suppliers, Business Executives.
- IX. Medium and large industry owners.
- X. Women as exporters have ventured into exports directly by themselves or through other exporters.

### **1.5: Examples of Women Entrepreneurs**

- I. Kaniz Almas Khan, CEO of Persona, a famous makeover artist, beauty specialist and successful women entrepreneurs in Bangladesh. She has discovered people's beauty in a new dimension which turned her into a successful women entrepreneur in Bangladesh.
- II. Ms. Tahsina Shaheen, Managing partner of Sadakalo, a creative fashion designer and a successful women entrepreneur in Bangladesh. Among numerous colors, she has chosen only two color White & Black as her main color for designing dress. And this two color concept has brought a revolution in the fashion industry in Bangladesh.

- III. Mrs. Shahrina Sultana Shapna, following of STT associate, is a potential women entrepreneur in Bangladesh. She brought herself out of the four walls with a view to having independence and desire of lead a comfortable financially sound life. Self-solvency acted as the main engine in her case for becoming a potential women entrepreneur.

### **1.6: Research roots of the psychology of Entrepreneurship**

Research regarding qualities required for entrepreneurship is not enough but there are lots of experts' opinions about it. It is apparent that entrepreneurs are engaged in activities which involve risk and uncertainty. He or she must possess ambition, energy and motivation to give business the strong thrust it needs to become successful (Robinson, 1966). McClelland describes an entrepreneur as a person who is psychologically motivated by a high need for achievement which encourages him to undertake risky venture and makes him hard working to reach the goal. According to Ahmed (1998) entrepreneurs should have initiative and drive, they should be creative and innovation, able to bear risk and overcome crisis, should have integrity, have vision and foresightedness, awareness, salesmanship and ability to expand business and prudence. In a study conducted by Rahman (1988), entrepreneurs and non-entrepreneurs were found to differ significantly in respect of achievement motivation and risk taking.

Entrepreneur was found high risk takers and their achievement motivation was also higher as compared to non-entrepreneurs.

There has been a number of studies on other aspects of entrepreneurship. Chowdhury (1998) reported a survey in which she mentioned factors leading to the adoption of entrepreneurship among women in Bangladesh. There are some reports on problems and obstacles faced by women entrepreneurs (Alam, 1995; Bandana, 1995; Nilufer, 1995). A good number of survey shown that women owned business are fast growing in developing countries. For example; in Tanzania, virtually all low income and many middle income women are involved in microeconomic activities. Schwartz (1979) reported that the major motivation of women entrepreneurs for starting a business were the need to achieve, the desire to be independent; the need for job satisfaction

and economic necessity. A study conducted by Islam and Hossain (1999) revealed that entrepreneurs had higher achievement motivation and they took more risk in decision making as compared to non-entrepreneurs. The subjects were however; all male. It was further observed in the study that age was positively correlated with achievement motivation but negatively correlated with risk taking. Ordinal position was found to be positively correlated with risk taking whereas family size had significant negative correlation with achievement motivation and risk taking.

Coping strategies range all the way from direct aggression through denial and withdrawal, but all have the function of reducing stress. Thus our mental and physical health depends in part, on our ability to cope with stress.

People are now experiencing environmental stressors like traffic jam, high levels of noise, pollution etc. Other psychological stressors like family problems, living circumstances, interpersonal and marital problems etc. are common among the people of Bangladesh.

According to Richard Lazarus and his colleagues (1978 – 84), coping can serve two main functions. It can alter the problem causing the stress or it can regulate the emotional response to the problem.

Emotion focused coping is aimed at controlling the emotional response to the stressful situation. People can regulate their emotional responses through behavioral and cognitive approaches. People tend to use emotion focused do nothing to change the stressful conditions (Lazarus & Folkman, 1984).

Problem focused coping is aimed at reducing the demands of the stressful situation or expanding the resources to deal with it. People tend to use problem focused approaches when they believe their resources or the demands of the situation are changeable (Lazarus & Folkman, 1984).

Studies of gender differences in coping have generally found that men are more likely to report using problem focused strategies and women are more likely to report using emotion focused strategies in dealing with stressful events. But when the men and women are similar in occupation and education, no gender differences are found (Greenglass & Noguchi, 1996).

The findings of Billings and Moos (1981), those individuals with higher incomes and educational levels report greater use of problem-focused coping than those with less income and education.

### **1.7: Rationale of the study**

In modern societies, women have come out of the four walls to participate in all sorts of activities. They have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry also and running their enterprise successfully. The personality of the entrepreneur is often perceived by practitioners as one of the most fascinating topics in the field of entrepreneurship (Delmar, 2000). It is generally believed that a successful entrepreneur is a result of the special set of personal abilities and characteristics, rather than other factors. Some certain characteristics assumed to be related to entrepreneurs risk taking propensity (Brokhlaus, 1980), need for achievement (McClelland, 1961), locus of control (Brockhaus, 1982), desire for autonomy (Collins and Moore, 1964). Lazarus and Folkman (1984) defines coping as the cognitive and behavioral activities by which a person attempts to manage a stressful situation as well as the emotions that it generates.

Review of literature shows that a large number of studies done here considered many variables but none of the studies considered the women entrepreneur's life satisfaction, personality and coping behavior. But we know that adaptive coping behavior can reduce stress which indirectly will have an effect on their life satisfaction. In this context this study was planned to see the life satisfaction, personality and coping behavior of women entrepreneurs. Findings of the study can help the policy makers, business man and women and other mental health profession also to take necessary steps to enhance life satisfaction and help them to handle difficult situations in their life in an adaptive way.



### **1.8: Purpose of the study**

The purpose of the study was to investigate life satisfaction, personality and coping behavior of women entrepreneurs and women in other occupations.

### **1.9: The objectives of the present study**

1. To see whether Life satisfaction, personality and coping behavior varies with entrepreneurship and other occupation
2. To see the relationship among Life satisfaction, personality and coping behavior.
3. To see whether duration of entrepreneurship varies with Life satisfaction, personality and coping behavior.

## METHOD

### 2.1: Sample

In the present study target population were selected incidentally from different areas of Dhaka City.

### 2.2: Participants

The sample of the present research consisted of 100 women collected from different types of business and other occupations following incidental sampling technique. Out of 100, 50 women were entrepreneur and 50 women were from different occupations. Their ages range was between 30 to 60.

### 2.3: Measuring Instrument:

Three scales were used to collect data on life satisfaction, personality and coping behavior.

**Life satisfaction Questionnaire (Bengali version Illyas, 2001 of satisfaction with life scale of Diener et al 1985).** Bangla version (Illyas, 2001) of Diener et al.(1985), Satisfaction With Life Scale (SWLS) was used to measure subjective life satisfaction. This 5-items scale measured person's global satisfaction with life. Each item is scored 1 to 7 in items of "strongly disagree" to strongly agree. Item scores are summed for a total score, which ranges from 5 to 35, with higher scores reflecting more satisfaction with life. The SWLS was developed on a sample of 176 undergraduates from University of Illinois. The mean was 23.5 with a standard deviation of 6.34. Significant correlation between English and Bengali [ $r(28) = 0.626, p < 0.0005$ ] indicated translation of the scale.

For assessing test-retest reliability, Bengal version of the scale was administered on 50 subjects first, then after interval of 20 days, scale was administered on the same subjects. Highly significant correlation [ $r(48) = 0.662, p < 0.0005$ ] between scale of two administrations indicated test - retest reliability of the Bengali version. High alpha coefficient ( $= 0.7401$ ) further indicated internal consistency of the scale. The scale was not correlated with a

measure of after intensity. Scores on the SWLS also correlated with independent rating life satisfaction among the elderly.

**Personality inventory Questionnaire (Eysenck & Eysenck, 1980) translated and standardized by Rahman & Eysenck, 1980.**The 101 item version of the Eysenck Personality Questionnaires' (Eysenck & Eysenck, 1975) was used. This purports to measure Psychoticism or tough minds depress, Extraversion, Neuroticism and Lying or Social Desirability responses. It contains all the 90 items of the published questionnaire plus 11 unscored items which we encourage other countries to use for standardization; so that they are spare items should these required for substitution.

Seven out of the 25 items defining the English Psychoticism factor were unsatisfactory in the Bangladesh group but three suitable ones were found and substituted leaving 21 items on the Bangladesh Psychoticism scale. Five out of the 21 Extraversion items had to be dropped but no substitute items were available and the scale had to remain with only 16 items. Four out of 23 Neuroticism items were unsuitable but three others were found and added these making the scale up to 22. Six items of the 21 item Lie scale were inadequate and four acceptable items made the scale viable with 19 items.

Having arrived at this new scoring key (given in the table 1)

**TABLE-1**

**Bangladesh weight Matrix**

P

Yes 4,23,27,35,47,51,55,65,69,74,81,88,93

No 6,11,19,39,59,67,78,100. 21

---

E

Yes: 1,5,10,15,18,26,34,42,50,54,58,77,92,96

No: 22, 46 16

---

N

Yes: 3,7,12,16,20,24,28,32,36,40,44,48,60,64,68,71,72,75,82,86,89,98

22

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L

Yes: 2,9,13,21,30,37,61,87,99

No: 25,41,45,49,53,57,76,80,81,95 19

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78

**Coping scale (Huque, 2004).** The using Coping scale was a four point rating scale containing 22 items, where 13 items (item no 1,2,3,4,5,6,12,13,16,17,18,21,22) measure adapting Coping strategies & remaining 9 items (it 7,8,9,10&11) measures non adapting Coping strategies. The response options was assign with 1 for“ I usually do this sometimes 3 for I do this most of the time& 4 for I do this always”. All items were scored in positive direction. The highest and lowest possible score for 13 adapting items is 52 and for 9 non adapting items is 36 and 9.Highest score is adopting items indicating that the respondent frequently adopted adapting Coping Strategies to cope with stress and lowest score indicating that the respondent rarely adopted adapting coping strategies to cope with stress. Likely highest and lowest score in non-adapting items hold similar explanation.

#### **2.4: Procedure**

After selecting women entrepreneurs from the list –provided by MIDAS (Micro Industries Development Assistance System), the author met them individually and requested them to complete a booklet that contained some questionnaires. Previously the author met MIDAS officials and sought cooperation in conducting the research that involved women entrepreneurs. Accordingly, the author was introduced to this group of women in a general meeting by coordinator of MIDAS office who asked them to help her sincerely. Each time the author met selected entrepreneurs, individually or in group, a rapport was established first and then data were collected mostly in MIDAS office. They were assured that their responses would be kept confidential and would be used only for research purpose. However, all participants did not fulfill the questionnaires in front of the investigator as it was time consuming. Many of them took the questionnaires home and returned them on a scheduled date.

After examining bio-data of the entrepreneurs the authors decided to select the sample of traditional groups who would be more or less matched with the target group, particularly with respect to age and educational level. The author, as before, contacted the authorities of some government and non-government colleges and after getting their approval the author approached the teachers available. Doctors of a government hospital were also approached in the same way. Engineers of a non-government institution were also approached in the same way. Mostly they took the questionnaires home and returned the filled up questionnaires in due time. Some of them however, completed the questionnaires in front of the investigator either individually or in group. They were given assurance that the information given by them would be kept confidential and would be used for research purpose only. At the end they were thanked for their cooperation.

## **RESULTS**

The purpose of the study was to investigate Life satisfaction, personality and coping behavior of women entrepreneurs and women in other occupations. The objectives of the present study

1. To see whether Life satisfaction, personality and coping behavior varies with entrepreneurship and other occupation.
2. To see the relationship among Life satisfaction, personality and coping behavior.
3. To see whether duration of occupation varies with Life satisfaction, personality and coping behavior.

Life satisfaction, personality and coping behavior assessed in the study where analyzed using appropriate statistical techniques.

Results of these analyses are presented in four sections.

Section 1: describes life satisfaction of entrepreneur and non-entrepreneurship.

Section 2: describes personality of entrepreneur and non-entrepreneurship.

Section 3: describes coping behavior of entrepreneur and non-entrepreneurship.

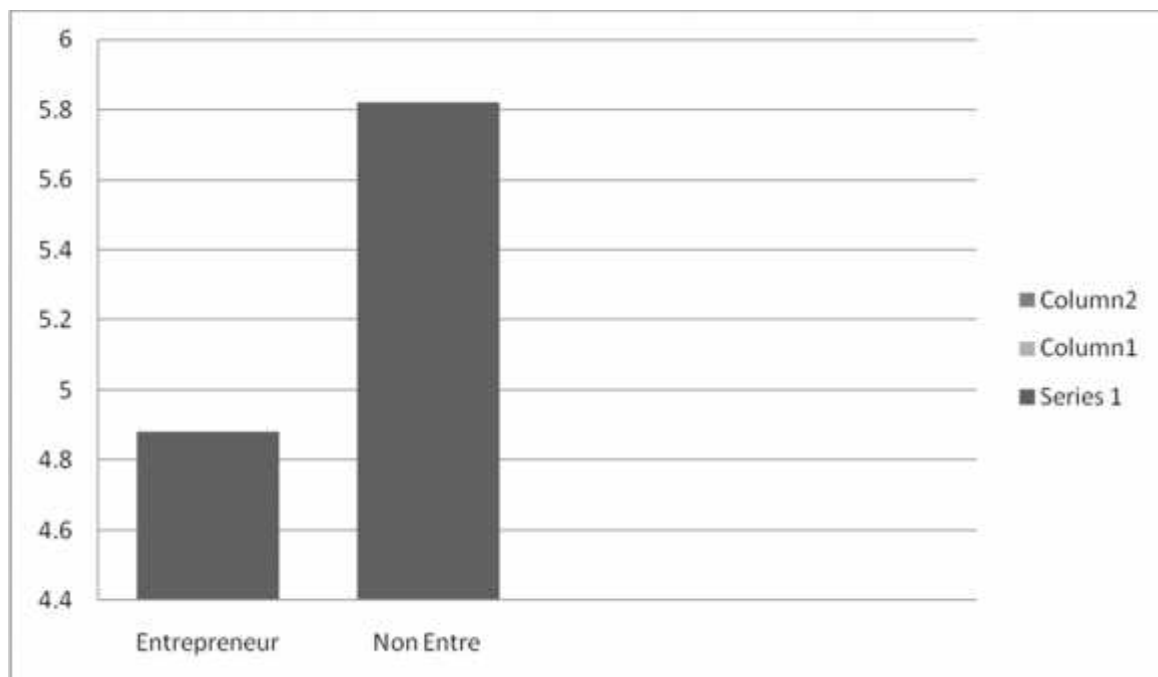
Section 4: describes the relationships among all the variables.

### 3.1 Personality and type of entrepreneur

**Table1:** Mean & SD of Psychoticism scores according to type of entrepreneur

Type of entrepreneur	N	Mean	Std Deviation
Entrepreneur	50	4.88	8.463
Non entrepreneur	50	5.82	2.933
Total	100	5.35	6.319

Non Entrepreneurs Psychoticism score ( $\bar{x} = 5.82$ ) was higher than the Entrepreneurs score ( $\bar{x} = 4.88$ )



**Fig 1:** Mean of psychoticism score by type of entrepreneur.



**Table 2:** Psychoticism scores by type of entrepreneur with F value

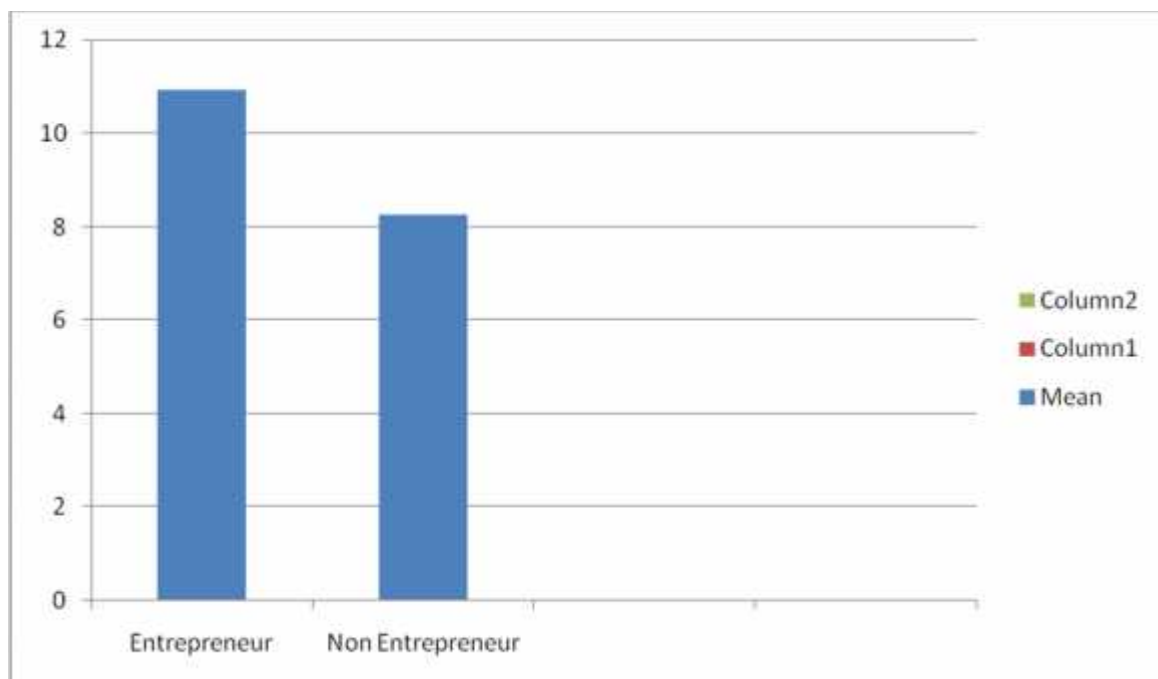
Sources of variation	Sum of square	df	MS	F
Between group	22.090	1	22.090	.551
Within group	3930.660	98	40.109	
Total	3952.75	99	62.199	

Obtained results indicate that Psychoticism did not vary according to type of entrepreneur.

**Table 3:** Mean &SD of Extraversion scores according to type of Entrepreneur

Types of entrepreneur	N	Mean	SD
Entrepreneur	50	10.94	3.241
Non Entrepreneur	50	8.26	3.022
Total	100	9.60	3.396

Entrepreneurs Extraversion score ( $\bar{x}$ =10.94) was higher than the non-entrepreneurs score ( $\bar{x}$ = 8.26)



**Fig 2:** Mean of Extraversion by type of Entrepreneur

**Table 4:** Extraversion scores by type of entrepreneur with F value

SV	SS	df	MS	F
Between group	179.560	1	179.560	18.284
Within group	962.440	98	9.821	
Total	1142	99	189.381	

P<0.001

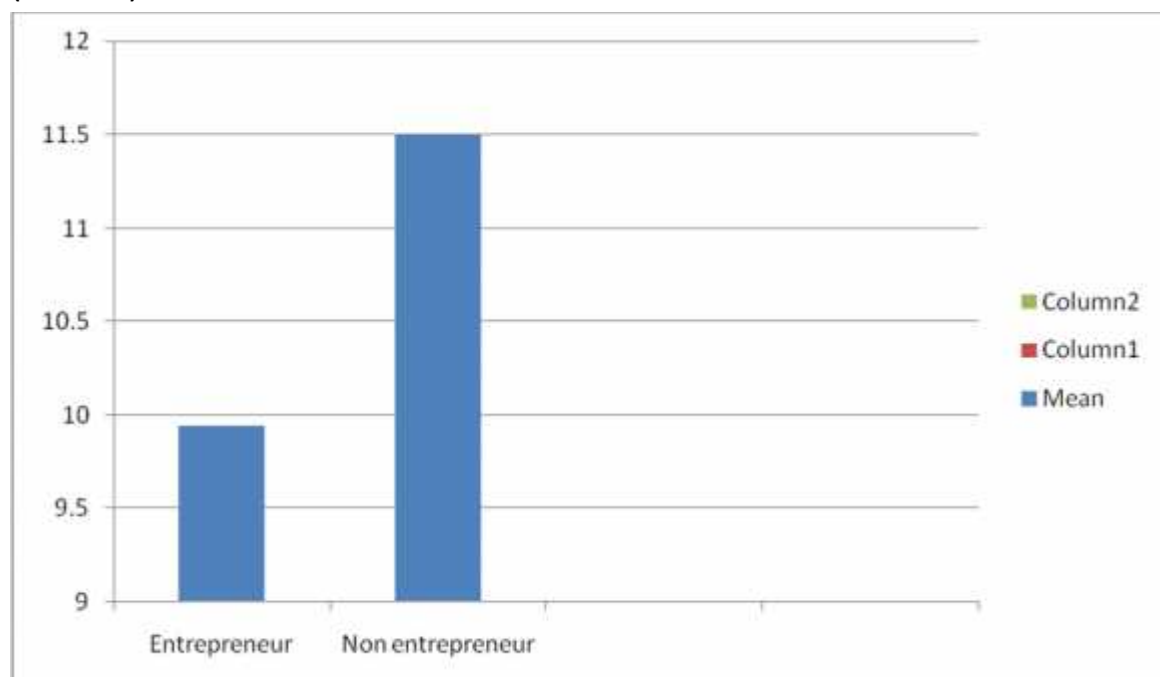
Obtained results indicate that Extraversion varied significantly according to type of Entrepreneur (F=18.284, df = 1, 98; P<0.001)

**Table 5:** Mean and SD of Neuroticism scores according to type of Entrepreneur

Types of Entrepreneur	N	Mean	SD
Entrepreneur	50	9.94	2.924
Non entrepreneur	50	11.50	5.281
Total	100	10.72	4.318

Non entrepreneurs Neuroticism scores ( $\bar{x}$ =11.50) was higher than entrepreneur

( $\bar{x}$ =9.94)



**Fig 3:** Mean of Neuroticism by type of Entrepreneur

**Table6:** Neuroticism scores by type of Entrepreneur with F value

SV	SS	df	MS	F
Between group	60.840	1	60.840	
Within group	1785.320	98	18.218	3.340
Total	1846.16	99	79.058	

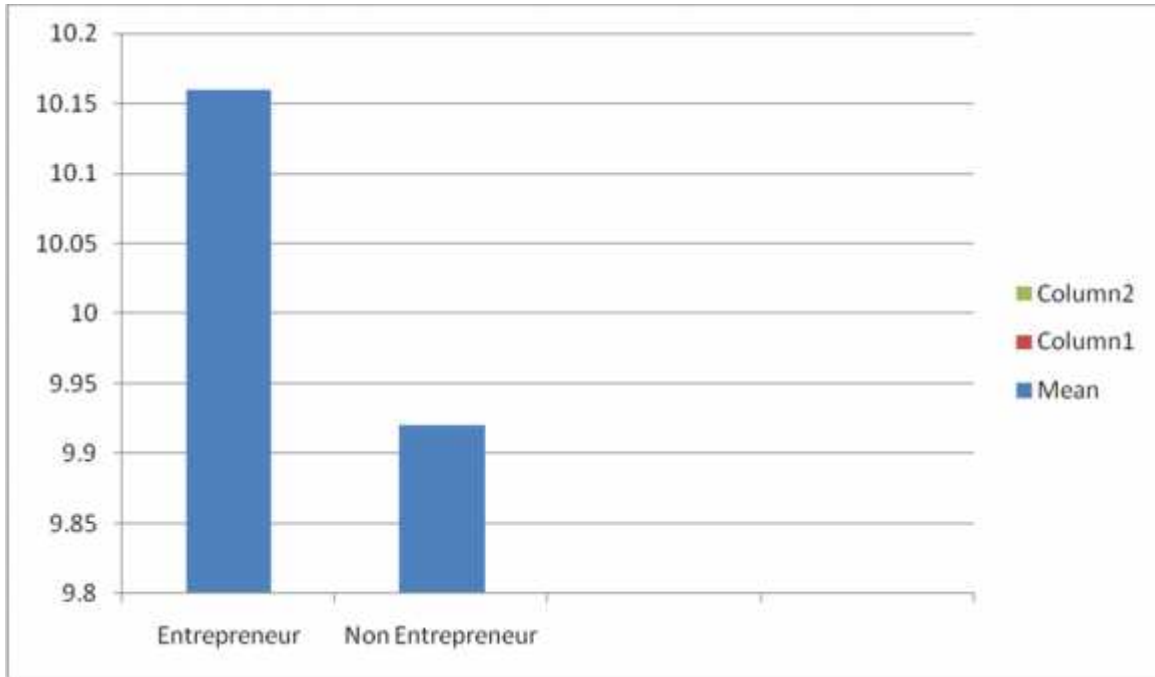
P<0.05

The Table shows that Neuroticism varied according to type of Entrepreneur (F=3.340, df=1, 98; p<0.05)

**Table 7:** Mean and SD of Lie scale scores according to type of Entrepreneur

Types of entrepreneur	N	Mean	SD
Entrepreneur	50	9.42	3.540
Non Entrepreneur	50	10.16	3.401
Total	100	9.79	3.474

Non entrepreneurs lie scale scores ( $\bar{x}$ =10.16) was higher than entrepreneurs scores ( $\bar{x}$ =9.92)



**Fig 4:** Mean of lie scale scores by type of entrepreneur

**Table 8:** Lie scale scores by type of Entrepreneurs with F value

SV	SS	df	MS	F
Between group	13.690	1	13.690	
Within group	1180.900	98	12.050	1.136
Total	1194.59	99	25.74	

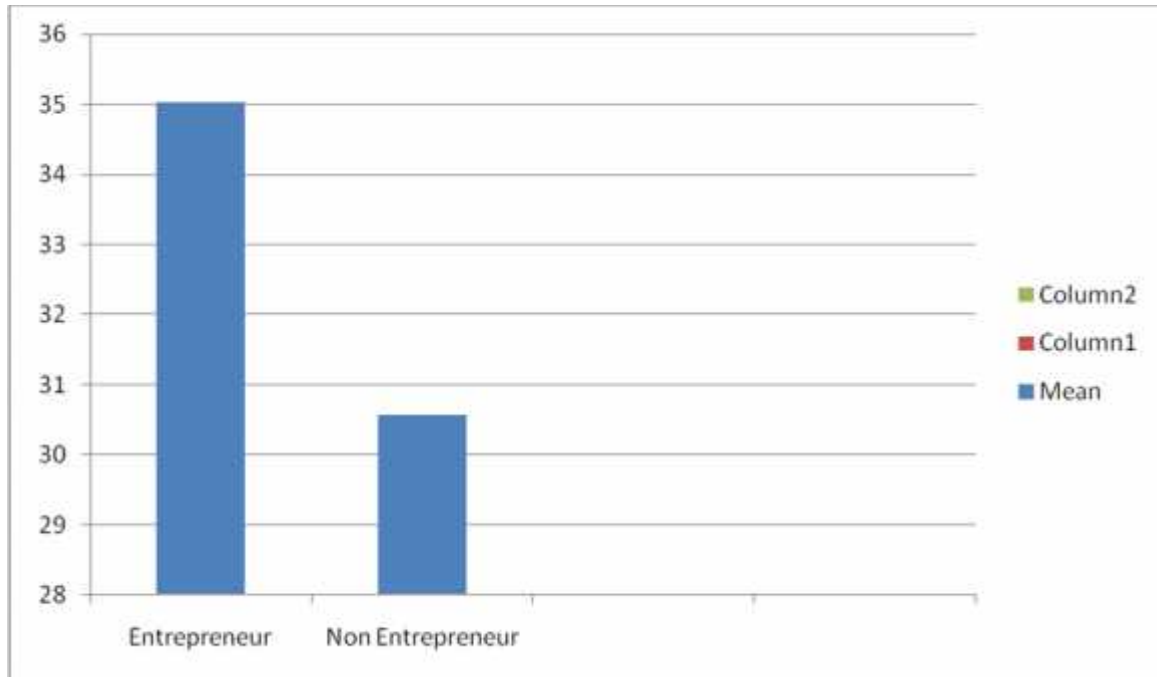
Obtained results indicate that lie scale score did not vary significantly according to type of Entrepreneur.

### 3.2. Coping behavior and type of entrepreneur

**Table 9:** Mean &SD of adaptive coping behavior according to type of entrepreneurs

Types of Entrepreneur	N	Mean	SD
Entrepreneur	50	35.02	10.670
Non Entrepreneur	50	30.56	5.772
Total	100	32.79	8.824

Entrepreneurs Adapting Coping behavior scores ( $\bar{x}$ =35.02) was higher than the Non Entrepreneur scores ( $\bar{x}$ =30.56).



**Fig 5:** Mean of adaptive coping behavior & type of Entrepreneur

**Table 10:** Adaptive Coping behavior score by type of Entrepreneur with F value

SV	SS	df	MS	F
Between group	497.290	1	497.290	
Within group	7211.300	98	73.585	6.758
Total	7708.59	99	570.875	

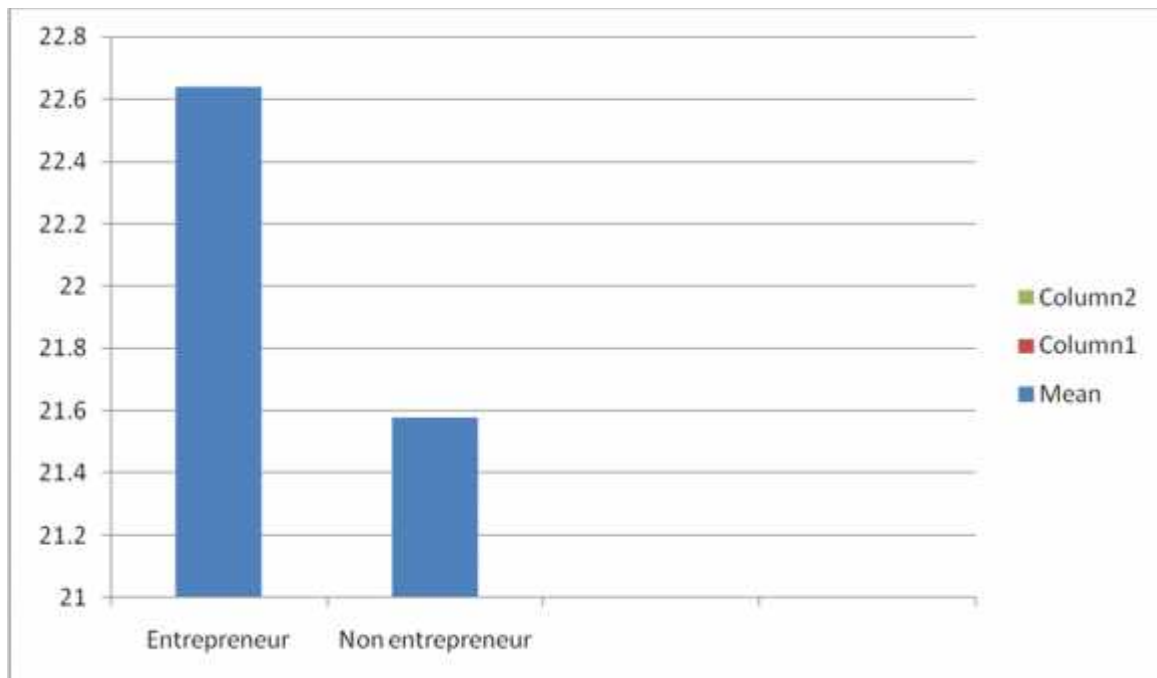
P<0.01

The table shows that adaptive coping behavior scores varied significantly according to the type of Entrepreneur (F=6.758, df=1, 98; p<0.01)

**Table11:** Mean & SD of non-adaptive coping behavior scores according to type of entrepreneur

Types of entrepreneur	N	Mean	SD
Entrepreneur	50	22.64	7.951
Non entrepreneur	50	21.58	3.812
Total	100	22.11	6.226

Entrepreneurs non adaptive behavior scores ( $\bar{x}$ =22.64) was higher than the non-entrepreneur scores ( $\bar{x}$ =21.58)



**Fig6:** Mean of non-adapting coping behavior scores & type of entrepreneur

**Table 12:** non-adaptive coping strategies by type of entrepreneur with F value

SV	SS	df	MS	F
Between group	28.090	1	28.090	
Within group	3809.700	98	38.874	.723
Total	3837.79	99	66.964	

Obtained result indicates no significant difference in non-adaptive coping behavior between the two groups of respondents.

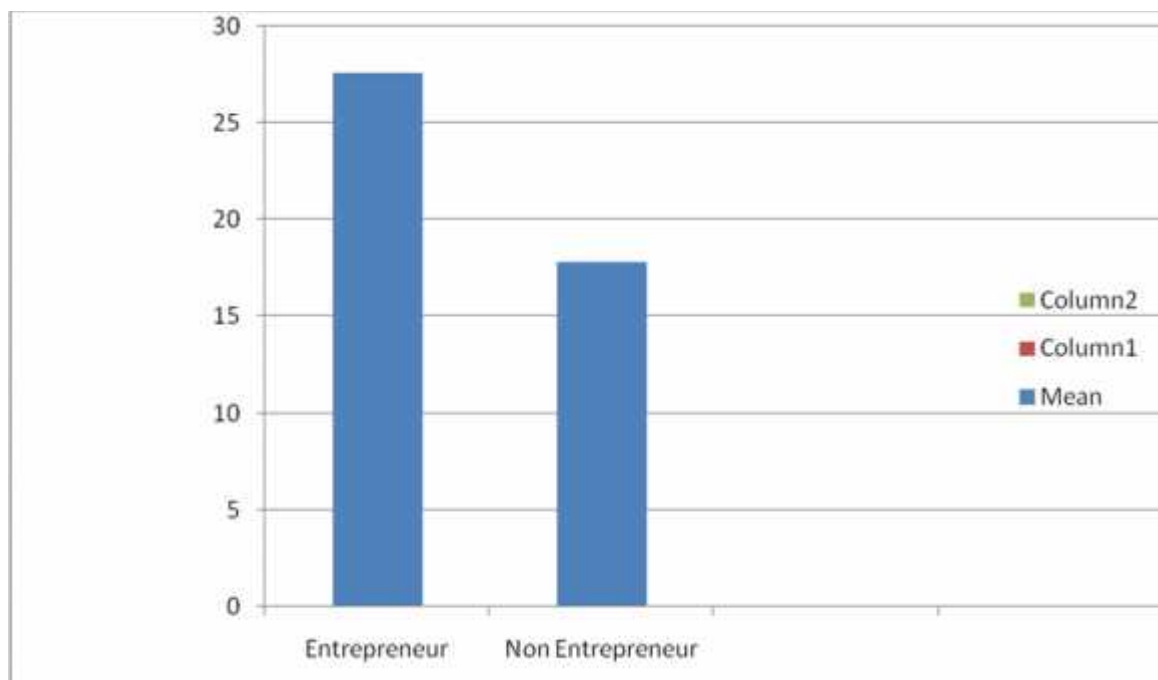
### 3.3. Life satisfaction and types of entrepreneur

Table13: Mean and SD of life satisfaction scores of type of entrepreneur

Types of Entrepreneur	N	Mean	SD
Entrepreneur	50	27.58	4.820
Non entrepreneur	50	17.80	5.326

Entrepreneur life satisfaction scores was higher ( $\bar{x}=27.58$ ) than non-entrepreneur scores ( $\bar{x}=17.80$ )

Fig 7: Life satisfaction scores by type of Entrepreneur



**Table 14:** Mean of life satisfaction scores by type of entrepreneur with t –value

Variables	N	Mean	SD	df	t
Entrepreneur	50	27.58	4.820	98	9.628
Non entrepreneur	50	17.80	5.328	97.037	

P\* < .001

Obtained result indicates that life satisfaction scores varied significantly according to type of entrepreneur (t=9.628, df=98, p<0.001)

### 3.4. Correlation Coefficient:

To investigate the relationship between the several variables in the study Correlation of Coefficient was computed for all the variables Table 15 report correlation between the dependent and each independent variable as well as inter correlation among independent variables.

**Table15:** Correlation matrix among the variables

Variables	1	2	3	4	5	6	7
Psychoticism		.101	.048	-.169	-.108	-.048	-.110
Extraversion			-.063	-.237*	.028	.161	.247*
Neuroticism				.170	-0.044	-.086	-.207*
Lie scale					.113	-.125	.030
Adaptive coping						-.365**	.418**
Non adaptive coping							-.067
Life satisfaction							

\*Correlation is significant at the 0.05 level (2-tailed)

\*\*Correlation is significant at the 0.01 level (2-tailed)

In the correlation matrix table 15, the result indicate that life satisfaction had the strongest positive correlation (r=.418, p<0.01) with adapting coping strategies. Life satisfaction had significant negative correlation with neuroticism (r=-.207\*). Significant negative correlation was also found



between lie scale and extraversion (-.237\*) and non-adaptive coping behavior and adaptive coping behavior (-.365\*\*).

The following table shows the highest positive correlation & highest negative correlation between dependent & independent variables.

**Table16:** Summary table of correlation matrix according to highly positive and negative correlation.

Dependent Variables	Independent variable's	
	High(+)Correlation	High(-)Correlation
Personality of extraversion	Life satisfaction(.247;p<.05)	Lie scale(-.237;p<.05)
Personality of neuroticism	No	Life satisfaction(-.207;p<.05)
Adaptive coping	Life satisfaction(.418;p<.01)	Non adapting coping strategies (-.365;p<.01)

## **DISCUSSION**

The research was conducted to investigate life satisfaction, personality & coping behavior of women entrepreneur. In order to compare with the target group, different groups of women employed in traditional jobs like teaching, doctors, engineers were selected.

Specific aim of the study was to see if entrepreneur group differs from the non-entrepreneur group in respect of life satisfaction, personality & coping behavior.

In this section, personality is treated as dependent variable, while types of entrepreneur like entrepreneur, non-entrepreneur treated as independent variables. All information regarding these variables was obtained from respondents during data collection phase.

The results presented in table-2 showed that psychoticism score did not vary significant with the type of respondent. This was similar to the findings of Zaman ,Huq, Karim and Ilyas (1980) found that they were the victims of nepotism, discrimination in the work place and also suffered from family problems. But the difference in the Psychoticism score between working women and housewives was not significant, because the women were not only facing discrimination in the work place but also from within family. In addition, psychoticism is polygenic and has some biological cause. Bhattacharjee and Bhatta (1983) who found that there was no difference in Psychoticism, Neuroticism, and Extraversion of personality between the working women and housewives. The working women felt lack of sympathy, hostility, aggressiveness, curiosity to unnatural; things did not care about danger and became insensitive. They got higher score in psychoticism because they faced many difficulties in life; in maintaining a dual role in their life as a house wife and a working woman. Moreover, they had to face discrimination in their working place.

The result presented in table 4 showed that extraversion had significant effect of on types of entrepreneur. Chan & Joseph (2000) found that greater extraversion was associated with higher scores on happiness & self-esteem. Given that Bangladeshi women have to play so many different roles in the

society, it was interesting to investigate whether there are any differences in personality between housewives and working women. Research indicated that housewives reach a neurotic stage after performing house work for a prolonged period of time period and the working women become more extroverted as they are engaged in their outside work (Miller, 1975; Bronstein et al, 1984). It is found that the E score of the women entrepreneur was higher than women no entrepreneurs, meaning that women entrepreneur were more extroverted, risk taker than women non-entrepreneur. The importance of economic freedom, social status and other similar attributes in as much as the working women feels more secured as compared to their non-working women feels more secured as compared to their non-working counterparts (Sinha, 1997).

This study has shown that traveling in a new place is the favorite hobby of 30% working women and only 6% housewives. The study also showed that the difference in E scores between the two groups was not significant. This may be because the role of the housewives was continually changing and they were more involved in other activities outside the home. Jahan, Begum and Afrose (1984) found that 32% housewives go outside the home very frequently. 62% of them frequently and only 6% housewives go outside less frequently.

The result presented in table-6 showed that neuroticism varied according to types of Entrepreneur and Table 8 showed that lie scale did not vary according to types of Entrepreneur. With reference to Neuroticism, the Neuroticism score of the non-entrepreneur women were higher than women entrepreneur; indicating non-entrepreneur women were more aggressive, frustrated, anxious and sensitive compared to women entrepreneur. They were more prone to tension, committed mistakes frequently, lacked good coping mechanism and were suffering from sleep disturbance, persecution etc. which was also similar to the findings of

In this section, coping behavior (adaptive & non-adaptive) is treated as dependent variable while types of entrepreneur like entrepreneur & non entrepreneur. All information regarding these variables was obtained from respondents during data collection phase.

The results presented in table 10 indicated that adaptive coping strategies scores varied according to types of entrepreneur.

Self-concept, and its evaluative, self-esteem, have been identified as possibly playing a crucial role in the choice and outcome of coping strategies. (Coyna and Downey, 1993). Higher self-esteem has been shown to be associated with defensive avoidance and hyper vigilance.

Boldero, Frydenberg and Fallon (1993) reported that self-evaluation in specific areas were a good predictor of coping strategies would be adopted. In particular, poor self-esteem in the areas of emotion, parental relationships, and same sex relationships was found to be associated with a number of non-adaptive coping strategies. In addition, higher academic self-concept was correlated with the use of problem-solving strategies.

The finding of Billings and Moos(1981) that individuals with higher incomes and educational levels report greater use of problem focused coping than those with less income and education suggest that social experiences of disadvantaged people lead to believe they have little control over events in their lives . In general, disadvantaged individuals, a category that typically includes disproportionately more minority group members, are more likely to experience stressful events and less likely to cope with them effectively than other people (Gottlieb & Green, 1981)

It has been found that people who scored high in n'Ach tries to prove their qualities and strives hard to prove their qualities and strives hard to prove their worth and to achieve their goal desperately. These people are also attracted to task that are moderate to difficult and involves risks. The entrepreneurs always take the challenge of uncertain outcome. This may be the reflection of high achievement motive the entrepreneurs hold in comparison to the common people and the non-entrepreneurs. People occupying higher position and managing business or running industry was found to have high achievement motivation (Boggiano & Pittman, 1993). Again we know that risk taking is a usual behavior of the person involved in business and running industrial enterprise. The top managers have to take critical and risky decisions in case of crisis (Jahan et al, 1980). The entrepreneurs are likely to take higher risk in their decision to earn more profit unlike that of the non-entrepreneurs. An

entrepreneur is psychologically motivated by a high need for achievement (McClelland, 1961). In McClelland's theory high achievement motivation belongs to the cluster of entrepreneurial character traits. In one study it is found that the female entrepreneur's major motivation for starting a business was need to achieve (Schwartz, 1979). In another study with women entrepreneurs, it is observed that the responses of women entrepreneurs differed significantly from those of women in general population on the test measuring achievement, autonomy, leadership etc. (De Carlo and Lyons, 1979). Rahman (1988) observed that mean achievement motivation score and risk taking score were higher for male entrepreneurs as compared to male non-entrepreneurs. In still another study it has been observed that businessmen, industrialists, investors who deserve playing the role of entrepreneurs achieved higher score than service holders on achievement motivation and risk taking.

Hamilton (1972) observed that highly motivated persons usually take more risks. Doing business in Bangladesh is a difficult job. Socio economic and political conditions are not favorable for investment. Democracy is not on sound footing as yet, corruption is high, law and order situation is not satisfactory. Young entrepreneurs still face lot of problems in spite of government's constant encouragement. In this background, women entrepreneurs who are newcomers in business arena are likely to believe in fate or chance rather than thinking they can make their own fortune.

Chowdhury (1998) where poverty was found to be a major factor leading to adoption of entrepreneurship among rural women in Bangladesh. However, one reason may be, instead of sitting idle at home as upper class women used to lead life earlier, they are now engaged in income generating activities to improve quality of life further, give better education to children, make life more meaningful which is confirmed in one report where some urban women entrepreneurs interviewed said they do business not for money but to do something (Daily Star Weekly Magazine, (1999).

It may also happen that some have more capital to invest or they have more access to influential persons in the society to get funding. In fact, one successful female entrepreneur involved in fast food business disclosed that

she had borrowed money for business initially from her husband's company (Financial Express, 2003).

In this section, life satisfaction is treated as dependent variable, while types of entrepreneur like entrepreneur, non-entrepreneur. All information regarding these variables was obtained from respondents during data collection phase.

The results presented in table12 indicate that life satisfaction scores varied according to types of entrepreneur. Schwartz (1979) reported that the major motivation of women entrepreneurs for starting a business were the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. Life satisfaction is influenced broad enduring individual differences; it can be done to improve people's levels satisfaction. That is, aspects of one's life such as job characteristics and marital condition are unimportant in determining one's satisfaction. Rather, we believe the personality places some limits (i.e. a reaction range) on the level of life satisfaction people can experience; within this broad range changes in people's environment perceptions, feelings and behaviors can increase or decrease their level of satisfaction.

To investigate the relationship between several variables in the study correlation of coefficient was computed for all the variables Table 15 report correlation between the dependent and each independent variables well as inter correlation among independent variables.

In the correlation matrix table 15 the result indicate that life satisfaction had the result indicate that life satisfaction had the strongest positive correlation( $r=.418$ ,  $p<.01$ ) with adapting coping strategies. Life satisfaction had significant negative correlation with neuroticism( $r=-.207^*$ ) significant negative correlation was also found between lie scale and extraversion ( $-.237^*$ ) and non-adaptive coping strategies and adaptive coping strategies ( $-.356^*$ )

The second row of the correlation matrix indicated the simple correlation between the dependent variables extraversion ( $p_e$ ) and others independent variables, the results indicated that personality of lie scale of the respondents had the strongest negative correlation( $r=-.237$ )and the life satisfaction of the respondents had the strongest positive correlation( $r=.247$ )

For the dependent variables neuroticism of personality, the result indicated that the life satisfaction of the respondents had the highest negative correlation (-.207)

For the dependent variables lie scale of personality, the result indicated that the extraversion of the respondents had the highest negative correlation (-.237)

For the dependent variables adaptive coping behavior the result indicated that the non-adaptive coping behavior had the highest negative correlation (-.365) and the life satisfaction had the highest positive correlation (.418)

For the dependent variables non-adaptive coping behavior the result indicate that the adaptive coping behavior had the highest negative correlation (-.365)

For the dependent variable life satisfaction the result indicate that the extraversion of respondents had the highest positive correlation (.247), the neuroticism of respondents had the highest negative correlation (-.207) and the adaptive coping behavior had the highest positive correlation (.418)

The correlation between mental problems and life satisfaction is due to the people with poor mental health may report severe headaches, sleeplessness, exhaustion, anxiety, depression, guilt proneness or other symptoms of mental ill health. These in turn may lower the life satisfaction. On the other hand, people with good mental health normally have sociability, warmth and involvements with people, social participation and activity. And these may be the reason for increases in life satisfaction. Results also confirm the hypotheses that lower the neuroticism, higher are the life satisfaction and higher the extraversion, higher is the life satisfaction. These results are consistent with several earlier findings (De Neve, 1999; Lu Shih, 1997; Brebner, Donaldson, Kirbly & Ward, 1995). People with high score in neuroticism; normally have below average emotional control, lack of sociability, which in turn may lower the life satisfaction. On the other hand, extrovert people oriented toward the external world are under the stress to gravitate toward others. They are expected to be more social, friendly, and impulsive, risk taking, fun loving and affectionate. These may be the reason for which life satisfaction increases.

**Recommendations for further study:**

Some limitations of the study cannot be ruled out. Although entrepreneurs were selected randomly, the comparable control groups were chosen on the basis of who were available. A representative sample of all the traditional groups should have been drawn. Besides, regarding entrepreneurs we do not know whether the listed ones are new or they are doing business for longer period or whether they are successful or unsuccessful entrepreneurs. The authors, therefore, recommend further controlled research on the issue of women entrepreneurs.



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## **Appendix**

A. Demographic information collection format

B. Life Satisfaction Questionnaire

C. Coping Scale

D. Personality Inventory Questionnaire

## APPENDIX-A

### জীবন বৃত্তান্ত

১. আইডি নং
২. বয়স
৩. পেশার ধরন
৪. শিক্ষাগত যোগ্যতা
৫. বৈবাহিক অবস্থা                      ক) বিবাহিত                      খ) অবিবাহিত
৬. ব্যবসার মেয়াদকাল
৭. মাসিক আয়
৮. পরিবারের সদস্য সংখ্যা

## APPENDIX-B

### নির্দেশনাঃ

নিম্নে ৫টি উক্তি রয়েছে যেগুলোর সাথে আপনি একমত হতে পারেন আবার ভিন্নমত পোষণ করতে পারেন। প্রতিটি প্রশ্নের জন্য সম্ভাব্য উত্তর - ক) “দৃঢ়ভাবে একমত ” খ) “একমত” গ) “কিছুটা একমত” ঘ) “একমত না , ভিন্নমত না” ঙ) “কিছুটা ভিন্নমত” চ) “ভিন্নমত” ছ) “দৃঢ়ভাবে ভিন্নমত” দেয়া আছে। অনুগ্রহ করে আপনি প্রতিটি প্রশ্নের সাথে প্রদত্ত সাত ধরনের উত্তরের যেটির সাথে একমত তার উপর (√) চিহ্ন দিন।

### জীবন সন্তুষ্টি বিষয়ক প্রশ্নমালা :

ক্র.নং	প্রশ্ন	দৃঢ়ভাবে একমত	একমত	কিছুটা একমত	একমত না, ভিন্নমত না	কিছুটা ভিন্নমত	ভিন্নমত	দৃঢ়ভাবে ভিন্নমত
১	বেশীর ভাগ ক্ষেত্রে আমার জীবনে আমার আদর্শের কাছাকাছি							
২	আমার জীবনের অবস্থা চমৎকার							
৩	আমি আমার জীবন নিয়ে সন্তুষ্ট							
৪	এ পর্যন্ত আমার জীবনের জিনিষগুলো যা আমি চেয়েছি তা পেয়েছি							
৫	আমি যদি পুনরায় আমার জীবন যাপন করতে পারি , তাহলে আমি প্রায় কিছুই পরিবর্তন করবো না							



## APPENDIX-C

### অভিযোজন প্রশ্নমালা

জীবনের কঠিন ও চাপমূলক পরিস্থিতির সাথে খাপ খাইয়ে নেয়ার জন্য মানুষ বিভিন্ন উপায় অবলম্বন করে। এই প্রশ্নমালায় আমরা জানতে চাই আপনি এই ধরনের চাপের সম্মুখে কি করেন অথবা তখন আপনার অনুভূতি কেমন হয়। এখানে ঠিক অথবা ভুল উত্তর নাই। তাই যে উত্তরটি সবচেয়ে বেশী আপনার জন্য প্রযোজ্য সেটি বেছে নিন। অন্যরা এই পরিস্থিতিতে কি করে তা চিন্তা করবেন না। আপনি নিজে সাধারণতঃ কি করেন নীচের চারটি উত্তরের মধ্যে থেকে একটিতে টিক (✓) চিহ্ন দিন।

১=আমি সাধারণতঃএটা করিনা

২=আমি সাধারণতঃএটা মাঝে মাঝে করি

৩=আমি সাধারণত : এটা বেশীর ভাগ সময় করি

৪=আমি সাধারণত : এটা সবসময় করি

১	আমি এই পরিস্থিতিতে সমস্যার সমাধান করতে চেষ্টা করি	১	২	৩	৪
২	নিজেকে বোঝাতে চেষ্টা করি যে পরিস্থিতি যতটা খারাপ ভাবছি সব কিছু ততটা খারাপ নয়				
৩	এমন পরিস্থিতিতে আমি গালিগালাজ/বিরক্তি প্রকাশ করি	১	২	৩	৪
৪	যা ঘটেছে তার মধ্যে আমি ভাল কিছু খুঁজে বের করতে চেষ্টা করি	১	২	৩	৪
৫	আমি আমার আবেগ /অনুভূতিগুলো প্রকাশ করি	১	২	৩	৪
৬	আমার কেমন লাগে তা অন্যদের সাথে আলোচনা করি	১	২	৩	৪
৭	আমি সমস্যা সম্বন্ধে চিন্তা বা কিছু করা পরিহার করি	১	২	৩	৪
৮	আমি আশা করি অলৌকিক কিছু ঘটবে	১	২	৩	৪
৯	মানুষকে এড়িয়ে চলি	১	২	৩	৪
১০	বেশী করে গান অথবা রেডিও শুনি	১	২	৩	৪
১১	আমি নিজেকে দোষী মনে করি	১	২	৩	৪
১২	এই পরিস্থিতিতে কি করা যায় সে রকম একটা কৌশল বের করতে চেষ্টা করি	১	২	৩	৪
১৩	অন্যদের সাথে মারামারি করি	১	২	৩	৪
১৪	আমি তখন আল্লাহর উপর বিশ্বাস রাখি	১	২	৩	৪
১৫	আমি সব কিছু মেনে নেই অথবা এই সমস্যা নিয়ে বেঁচে থাকার চিন্তা করি	১	২	৩	৪
১৬	অতিরিক্তি কিছু কাজ করে সমস্যা এড়িয়ে যাই	১	২	৩	৪
১৭	অন্যের জিনিস পত্রের ক্ষতি করি	১	২	৩	৪
১৮	এই পরিস্থিতিতে কি করতে হবে তা এমন একজনের কাছ থেকে উপদেশ নেই	১	২	৩	৪
১৯	যাতে করে কম চিন্তা করতে হয় তাই সিনেমা দেখতে যাই অথবা টিভি দেখি	১	২	৩	৪
২০	আমি আল্লাহর সাহায্য প্রার্থনা করি	১	২	৩	৪
২১	যে এমন পরিস্থিতিতে আমাকে সাহায্য করবে এমন কারও সাথে কথা বলি	১	২	৩	৪
২২	অন্যেরা এমন পরিস্থিতিতে কি করেছে তা জিজ্ঞাসা করি	১	২	৩	৪

## APPENDIX-D

## আইসেন্‌ক ব্যক্তিগত প্রশ্নমালা

পেশাঃ

বয়সঃ

পুরুষ/নারী

## নির্দেশাবলী :

অনুগ্রহপূর্বক প্রশ্নের পরে 'হা' অথবা 'না' কে ঘিরে একটি গোল দাগ দিয়ে প্রত্যেকটি প্রশ্নের উত্তর দিন। এর মধ্যে কোন শুদ্ধ বা ভুল উত্তর নাই এবং কোন চাতুরীপূর্ণ প্রশ্ন নাই। প্রশ্নের সঠিক উত্তর সন্মুখে বেশীক্ষন চিন্তা না করে তাড়াতাড়ি উত্তর দিয়ে যান। প্রত্যেকটি প্রশ্নের উত্তর দেওয়ার জন্য মনে রাখবেন

১. আপনার কি বিভিন্ন ধরনের অনেক সখ আছে? - হ্যাঁ না
২. আপনি কি কোন কিছু করার আগে সব দিক ভাল ভাবে চিন্তা করে নেন? - হ্যাঁ না
৩. আপনার মেজাজ কি কখনও খুব ভাল থাকে আবার কখনও খুব খারাপ থাকে? - হ্যাঁ না
৪. আপনি কি কখনও জেনে শুনে অন্যের করা কাজের কৃতিত্ব নিয়েছেন? - হ্যাঁ না
৫. আপনি কি বেশী কথা বলে? - হ্যাঁ না
৬. আপনি কি ঋনগ্রস্থ হলে উদ্বিগ্ন হন? - হ্যাঁ না
৭. আপনি কি কখনও বিনা কারনে খুব অসুখী বোধ করেন? - হ্যাঁ না
৮. আপনি কি কখনও লোভ করে কোন কিছুতে নিজের প্রাপ্য অংশের চেয়ে বেশী নিয়েছেন? - হ্যাঁ না
৯. আপনি কি রাতে সতর্কতার সাথে বাড়ীর দরজা জানালা বন্ধ করেন? - হ্যাঁ না
১০. আপনি স্বভাবত: প্রানবন্ত? - হ্যাঁ না
১১. আপনি কোন শিশু বা প্রানীর কষ্ট দেখলে খুব বিচলিত বোধ করেন? - হ্যাঁ না
১২. আপনার করা বা বলা উচিত হয়নি এমন সব ব্যাপার নিয়ে কি পরে প্রায়ই চিন্তা করে থাকেন? - হ্যাঁ না
১৩. কাউকে কোন কথা দিলে যত অসুবিধা থাকুক আপনি কি সর্বদা আপনার প্রতিশ্রুতি রক্ষা করে থাকেন? - হ্যাঁ না
১৪. আপনি কি প্যারাসুট দিয়ে লাফ দিয়ে মজা পান? - হ্যাঁ না
১৫. আপনি কি আনন্দ উৎসবে সাধারণত. আত্মহারা হয়ে নিজেকে উপভোগ করতে পারেন? - হ্যাঁ না
১৬. আপনি কি খিটখিটে মেজাজের লোক? - হ্যাঁ না
১৭. আপনি কি কখনও জেনে শুনে নিজের ভুলের জন্য অন্যকে দোষারপ করেছেন? - হ্যাঁ না
১৮. আপনার কি নতুন লোকজনের সাথে পরিচিত হতে ভাল লাগে? - হ্যাঁ না
১৯. আপনি কি মনে করেন বীমা পরিকল্পনা একটি ভাল জিনিস? - হ্যাঁ না
২০. আপনি কি সহজেই মনে ব্যথা পান? - হ্যাঁ না
২১. আপনার সবগুলি অভ্যাস কি ভাল ও বাঞ্ছনীয়? - হ্যাঁ না
২২. আপনি কি সামাজিক উৎসবে সাধারণত নিজেকে আড়ালে রাখেন? হ্যাঁ না
২৩. আপনি কি এমন ঔষধ খাবেন যা খেলে অদ্ভুদ বা বিপদজনক পরিনতি হতে পারে? - হ্যাঁ না
২৪. আপনি কি প্রায়ই খুব বিরক্ত বোধ করেন? - হ্যাঁ না
২৫. আপনি কি কখনও অন্যের জিনিস (এমনকি একটি পিন বা বোতাম) নিয়েছেন? - হ্যাঁ না
২৬. আপনি কি খুব বেড়াতে পছন্দ করেন? - হ্যাঁ না
২৭. আপনি যাদের ভালবাসেন তাদের মনে ব্যথা দিয়ে কি আনন্দ পান? - হ্যাঁ না

২৮. আপনি কি প্রায়ই অপরাধ বোধে কষ্ট পান? - হ্যাঁ না
২৯. আপনি কি কোন কোন সময় এমন বিষয় নিয়ে আলোচনা করেন যে সম্পর্কে কিছুই জানেন না? - হ্যাঁ না
৩০. আপনি কি লোকজনের সাথে মেলামেশার চেয়ে পড়াশুনা বেশী পছন্দ করেন? - হ্যাঁ না
৩১. আপনার কি এমন শত্রু আছে যারা আপনার ক্ষতি করতে চান? - হ্যাঁ না
৩২. আপনি কি নিজেকে উত্তেজনা ও ভীতি প্রবন মনে করেন? - হ্যাঁ না
৩৩. আপনি কি রুঢ় ব্যবহার করলে তার জন্য কি সব সময় বলেন, আমি দুঃখিত? - হ্যাঁ না
৩৪. আপনার কি অনেক বন্ধু বান্ধব আছে? - হ্যাঁ না
৩৫. আপনি কি এমন সব ঠাট্টা করতে মজা পান যা নাকি লোকজনকে কখনও কখনও সত্যি ব্যথা দিতে পারে? - হ্যাঁ না
৩৬. আপনি কি দুশ্চিন্তা করেন? - হ্যাঁ না
৩৭. ছোট বেলায় আপনাকে কোন কিছু করতে বলা হলে আপনি কি তৎক্ষণাৎ এবং বিনা আপত্তিতে তা করতেন? - হ্যাঁ না
৩৮. আপনি কি নিজেকে ভাবনা চিন্তা শূন্য বলবেন? - হ্যাঁ না
৩৯. সদ্যব্যবহার ও পরিষ্কার পরিচ্ছন্নতা আপনার নিকট কি খুবই গুরুত্বপূর্ণ? - হ্যাঁ না
৪০. আপনি কি সম্ভাব্য বিদগ্ধটে ঘটনা সমন্ধে দুশ্চিন্তা করেন? - হ্যাঁ না
৪১. আপনি কি কখনও অন্যের কোন জিনিস ভেঙ্গেছেন বা হারিয়েছেন? - হ্যাঁ না
৪২. কারো সাথে নতুন বন্ধুত্ব করতে সাধারণত. আপনি কি প্রথম উদ্যোগ নেন? - হ্যাঁ না
৪৩. অন্য লোকেরা যখন তাদের কষ্টের কথা বলে আপনি কি সহজেই তাদের মনের অবস্থা বুঝতে পারেন? - হ্যাঁ না
৪৪. আপনি কি মানসিক চাপের জন্য টান টান বা কঠিন হয়ে যান মনে করেন? - হ্যাঁ না
৪৫. হাতের কাছে ময়লা ফেলার ঝুড়ি না থাকলে আপনি কি মেঝেতে ময়লা ফেলেন? - হ্যাঁ না
৪৬. লোকজনের মাঝে আপনি কি বেশীর ভাগ সময় চুপচাপ থাকেন? - হ্যাঁ না
৪৭. আপনি কি মনে করেন বিবাহ প্রথা সেকেলে এবং তুলে দেওয়া উচিত? - হ্যাঁ না
৪৮. আপনি কি সময় সময় আত্ম করুণা বোধ করেন? - হ্যাঁ না
৪৯. আপনি কি মাঝে মাঝে কিছুটা গর্ববোধ করেন? - হ্যাঁ না
৫০. আপনি কি নিরানন্দ উৎসবে সহজে কিছুটা প্রাণ চাঞ্চলের সঞ্চারণ করতে পারেন? - হ্যাঁ না
৫১. যারা সাবধানে গাড়ী চালান আপনি কি তাদের প্রতি বিরক্ত হন? - হ্যাঁ না
৫২. আপনি কি নিজের স্বাস্থ্য সম্পর্কে উদ্বিগ্ন থাকেন? - হ্যাঁ না
৫৩. আপনি কি কখনও কারো সমন্ধে খারাপ বা নোংরা কিছু বলেছেন? - হ্যাঁ না
৫৪. আপনি কি আপনার বন্ধু বান্ধবের কাছে মস্করা করতে ও মজার গল্প বলতে পছন্দ করেন? - হ্যাঁ না
৫৫. আপনার কাছে কি প্রায় সব জিনিসের স্বাদ একই মনে হয়? - হ্যাঁ না
৫৬. আপনি কি কোন কোন সময় অভিমান করেন? - হ্যাঁ না
৫৭. ছোট বেলায় আপনি কি কখনও মা-বাবার সাথে বেয়াদবি করতেন? - হ্যাঁ না
৫৮. আপনি কি লোকজনের সাথে মিশতে পছন্দ করেন? - হ্যাঁ না
৫৯. যদি জানেন আপনার কাছে ভুলভ্রান্তি আছে তাহলে কি আপনি উদ্বিগ্ন হন? - হ্যাঁ না
৬০. আপনি কি নিদ্রাহীনতায় ভোগেন? - হ্যাঁ না
৬১. আপনি কি সবসময় খাওয়ার আগে হাত ধুয়ে নেন? - হ্যাঁ না
৬২. যখন আপনার সাথে লোকেরা কথা বলে তখন কী প্রায় সব সময় আপনার প্রস্তুত জবাব থাকে? - হ্যাঁ না
৬৩. কারো সাথে আপনার দেখা করার সময় থাকলে আপনি কি নির্ধারিত সময়ের আগে পৌঁছাতে পছন্দ করেন? - হ্যাঁ না
৬৪. আপনি কি বিনা কারণে নিস্পৃহ ও ক্লান্ত বোধ করেছেন? - হ্যাঁ না

৬৫. আপনি কি কখনও কোন খেলাধুলায় প্রতারণা করেছেন? - হ্যাঁ না
৬৬. আপনি কি এমন সব কাজ করতে পছন্দ করেন যেগুলি তাড়াতাড়ি করতে হয়? - হ্যাঁ না
৬৭. আপনার মা কি একজন ভাল মহিলা (ভাল মহিলা ছিলেন)? - হ্যাঁ না
৬৮. আপনার কি প্রায়ই মনে হয় জীবন খুবই নিরানন্দ? - হ্যাঁ না
৬৯. আপনি কি কারো অবস্থার সুযোগ নিয়েছেন? - হ্যাঁ না
৭০. আপনি কি প্রায় যত কাজ করার সময় আছে তার চেয়ে বেশী কাজ হাতে নেন? - হ্যাঁ না
৭১. এমন কিছু লোক আছে কি যারা আপনাকে এড়াতে চেষ্টা করেন? - হ্যাঁ না
৭২. আপনি কি আপনার চেহারা সমন্ধে অযথা খুব উদ্বিগ্ন? - হ্যাঁ না
৭৩. আপনি কি সদ্ভাবহীন লোকজনের সাথেও সব সময় ভদ্র ব্যবহার করেন? - হ্যাঁ না
৭৪. আপনি কি মনে করেন সঞ্চয় ও বীমার সাহায্যে নিজেদের ভবিষ্যৎ নিরাপদ করার জন্য লোকজন খুব বেশী সময় ব্যয় করে। - হ্যাঁ না
৭৫. আপনি কি কখনও মৃত্যু কামনা করেছেন? - হ্যাঁ না
৭৬. যদি আপনি নিশ্চিত হতে পারেন যে কখনই ধরা পরবেন না তা হলে কি ট্যাক্স ফাঁকি দিবেন? - হ্যাঁ না
৭৭. আপনি কি আসর জমিয়ে রাখতে পারেন? - হ্যাঁ না
৭৮. আপনি কি লোকজনের প্রতি রুচ না হতে চেষ্টা করেন? - হ্যাঁ না
৭৯. অপ্রস্তুতকর অভিজ্ঞতার পর আপনি কি অনেকক্ষন ধরে তা নিয়ে ভাবেন? - হ্যাঁ না
৮০. আপনি কি কখনও নিজের মত বলবৎ রাখার জিদ ধরেছেন? - হ্যাঁ না
৮১. ট্রেন ধরার জন্য আপনি কি শেষ মুহুর্তে স্টেশনে পৌছেন? - হ্যাঁ না
৮২. আপনি কি একটুতেই ঘাবড়ে যান? - হ্যাঁ না
৮৩. আপনি কি ইচ্ছা করে কারো মনে আঘাত দেওয়ার জন্য কিছু বলেছেন? - হ্যাঁ না
৮৪. যে জমায়েতে একে অন্যের সাথে নির্দোষ রশিকতা করে আপনি কি সেখানে থাকতে ঘৃণা করেন? - হ্যাঁ না
৮৫. আপনার ক্রটি না থাকা সত্ত্বেও কি আপনার বন্ধুত্ব সহজেই ভেঙ্গে যায়? - হ্যাঁ না
৮৬. আপনি কি প্রায়ই এককিত্ব বোধ করেন? - হ্যাঁ না
৮৭. আপনি কি অন্যদের যে উপদেশ দেন নিজেও তা পালন করেন? - হ্যাঁ না
৮৮. আপনি কি কখনও কখনও জীবজন্তুকে ক্ষেপাতে পছন্দ করেন? - হ্যাঁ না
৮৯. কেউ আপনার বা আপনার কাজের ভুল ধরলে সহজেই মন খারাপ করেন? - হ্যাঁ না
৯০. জীবন ছাড়া জীবন কি আপনার কাছে একঘেয়ে মনে হবে? - হ্যাঁ না
৯১. আপনি কি কখনও সাক্ষাৎকারের জন্য বা কাজে দেরী করে গিয়েছেন? - হ্যাঁ না
৯২. আপনি কি প্রচুর কোলাহল ও উল্লাসের মাঝে থাকতে পছন্দ করেন? - হ্যাঁ না
৯৩. আপনি কি চাইবেন অন্য লোক আপনাকে ভয় করবেন? - হ্যাঁ না
৯৪. আপনি কি কখনও কখনও খুব কর্মচঞ্চল বা সময় সময় খুব অলস বোধ করেন? - হ্যাঁ না
৯৫. যা আজ করা উচিত তা আপনি আগামীকালের জন্য ফেলে রাখেন? - হ্যাঁ না
৯৬. অন্য লোকজন আপনাকে প্রানবন্ত মনে করে? - হ্যাঁ না
৯৭. লোকজন কি আপনার কাছে অনেক মিথ্যা কথা বলে? - হ্যাঁ না
৯৮. আপনি কি কোন ব্যাপারে সহজেই রেগে যান? - হ্যাঁ না
৯৯. আপনি কি ভুল করলে সহজেই তা স্বীকার করতে চান? হ্যাঁ না
১০০. কোন ফাদে পড়া প্রানীর জন্য আপনার কি খারাপ লাগবে? - হ্যাঁ না
- ১০১ প্রশ্ন মালার উত্তর দিতে আপনি কি কিছু মনে করেছেন? - হ্যাঁ না

অনুগ্রহ করে দেখুন সব প্রশ্নের উত্তর দিয়েছেন কিনা।